

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Re: Strategic Tax-Loss Harvesting for Your Investment Portfolio

Dear [Client Name],

As part of our ongoing commitment to your private banking experience and proactive wealth management, we have conducted a review of your investment holdings in light of current market conditions and the upcoming tax year-end.

We have identified an opportunity to implement a Tax-Loss Harvesting strategy within your portfolio. This strategy involves selling specific securities that are currently trading at a loss to offset capital gains realized elsewhere in your portfolio. By doing so, we aim to reduce your overall tax liability while maintaining your target asset allocation.

Key Highlights of the Proposed Strategy:

- **Tax Mitigation:** Offset short-term or long-term capital gains to lower your taxable income.
- **Portfolio Rebalancing:** Reinvest proceeds into similar securities to ensure your investment objectives remain aligned.
- **Wash-Sale Compliance:** All transactions will be executed in strict adherence to IRS regulations regarding the 30-day window.

Our records indicate that implementing these adjustments could result in a projected tax savings of approximately \$[Amount].

We would like to schedule a brief call to discuss the specifics of these trades and ensure they align with your broader financial goals. Please let us know a convenient time for you, or feel free to contact your Relationship Manager directly at [Phone Number].

Thank you for your continued trust in [Bank Name].

Sincerely,

[Advisor Name]

[Title]

[Bank Name]

Disclaimer: [Bank Name] and its affiliates do not provide tax, legal, or accounting advice. This material has been prepared for informational purposes only. You should consult your own tax, legal, and accounting advisors before engaging in any transaction.