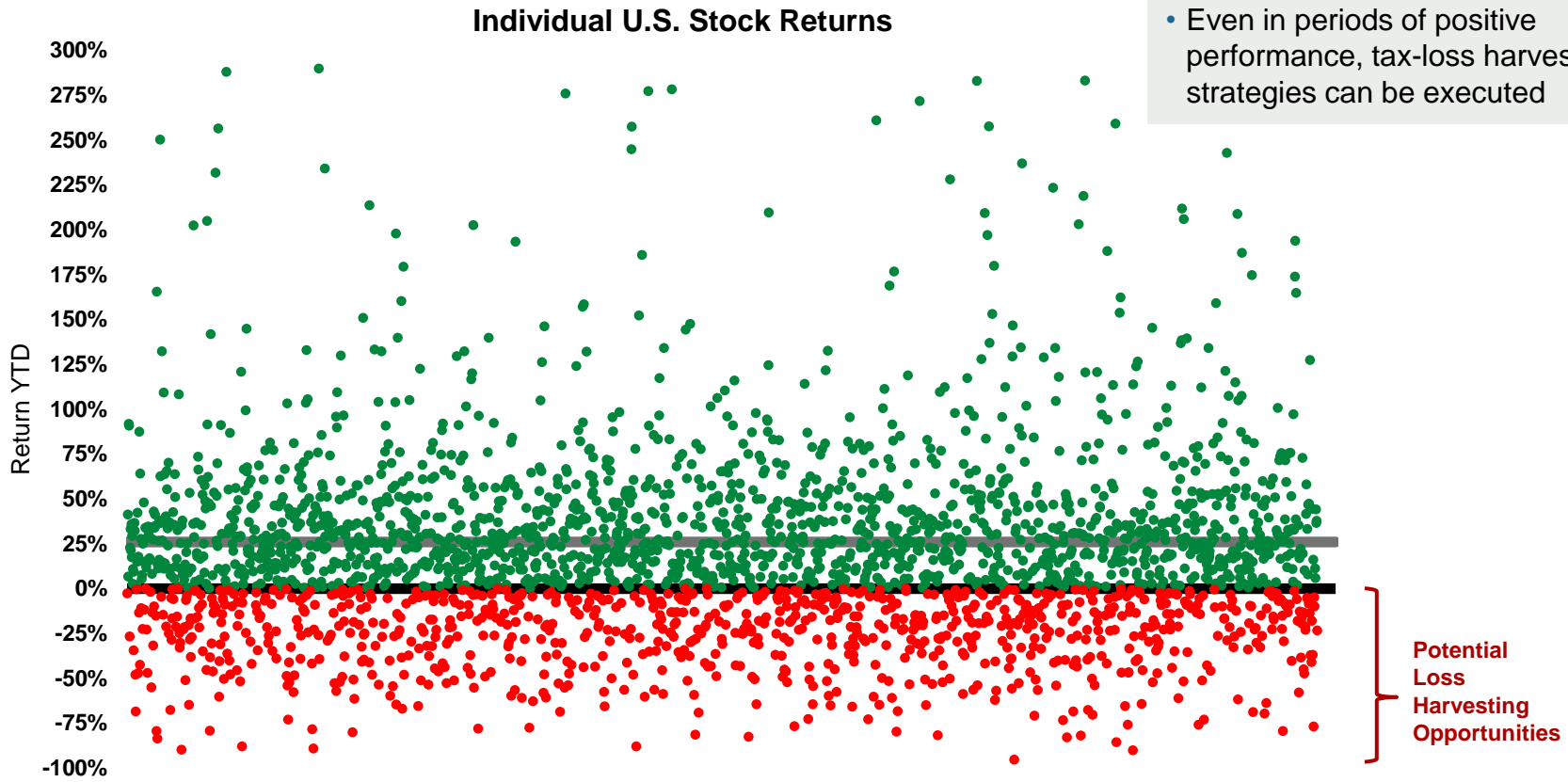


How can one tax loss harvest when market is up?

Example: Underlying **stock** returns provide additional insight

- The Russell 3000 Index showed strong returns in 2024
- However, more than 890 of the stocks that make up the index had negative returns
- Even in periods of positive performance, tax-loss harvesting strategies can be executed



Source: YCharts. Stocks represent companies in the Russell 3000 Index on 11/26/2024. 19 stocks of the index are not represented above for scale reasons as they increased over 300% year to date through 11/26/2024. Index returns represent past performance, are not a guarantee of future performance, and are not indicative of any specific investment. Indexes are unmanaged and cannot be invested in directly.