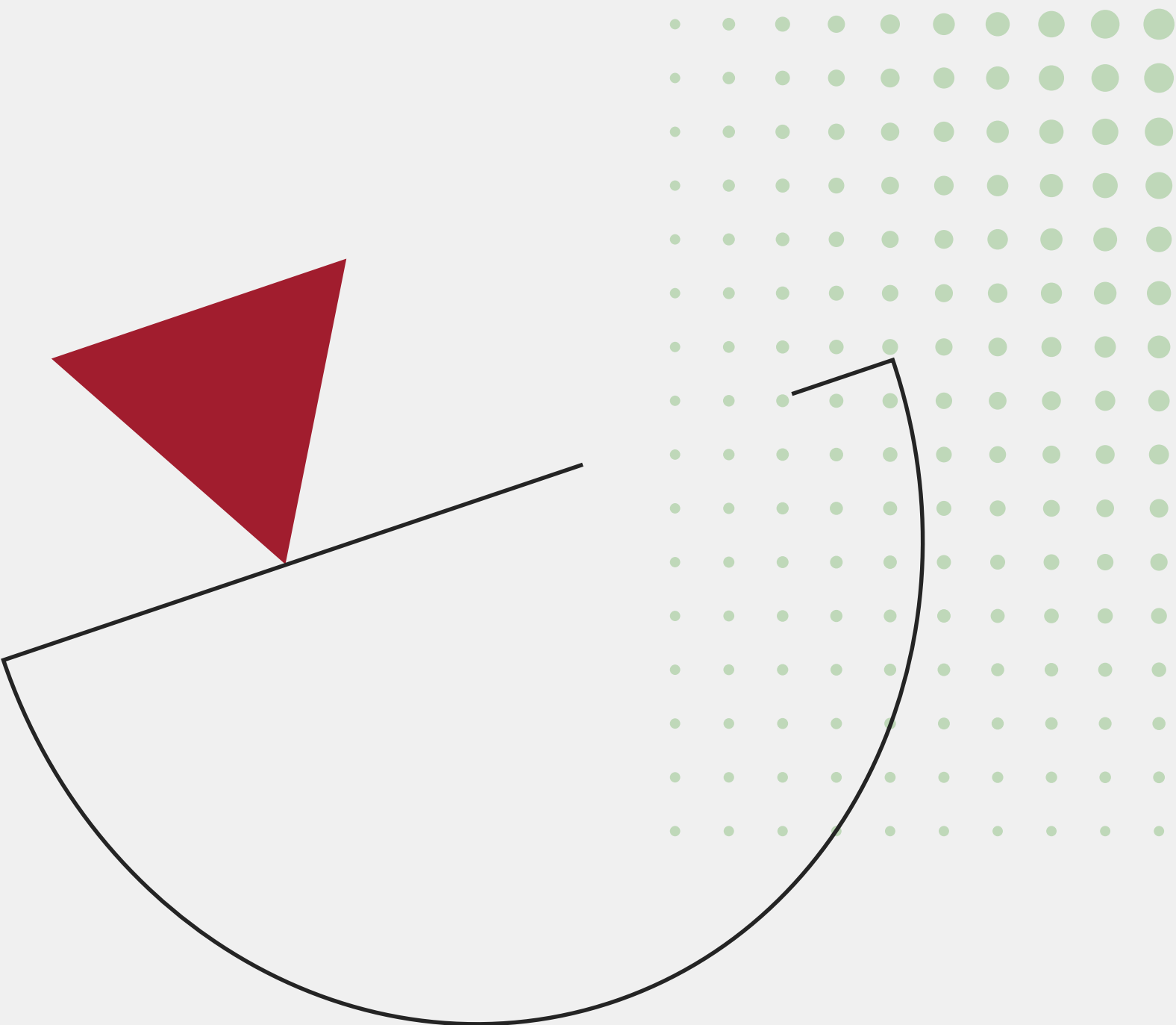


Maximize wealth, minimize taxes

Empowering RIAs with tax-smart rebalancing





Amid a fast-moving investment landscape, advisory firms are laser-focused on building a real competitive edge. Excelling in rebalancing and trading means staying confident through market volatility, navigating complex tax rules, and adapting quickly to what clients need next.

Efficient portfolio management takes many forms. Year-round tax planning paired with tax-smart rebalancing tools makes it easier to spot and act on opportunities.

Staying ahead means keeping pace with shifting regulations, timing tax-loss harvesting well, and coordinating portfolios at the household level. It all demands precision.

RedBlack helps you deliver it. We minimize downside risk, speed up time to market, and give advisors the power to support more clients with confidence — all as part of a smarter, more comprehensive approach to year-round tax planning.

Unlocking tax efficiency

RedBlack gives RIAs powerful tools to boost tax efficiency, cut manual work, and deliver better outcomes for their clients. As a best-in-class rebalancing platform, it helps advisors optimize portfolios, reduce tax liabilities, and align investments with each client's goals through:

Tax-loss harvesting

- Facilitates the identification and realization of losses on underperforming investments
 - These losses can offset gains elsewhere in their portfolio, thereby reducing overall taxable income
- Specifies substitutes at multiple levels
- Manages post trade allocation attribution
- Provides an intuitive tax-loss harvesting report
 - This helps determine which losses to realize – across certain positions or security classifications and set a threshold when harvesting those losses
- Buy back harvested securities through a simple, global action following wash sale period



Capital gains budgeting

- Allows advisors to set predefined limits on capital gains, allowing for controlled realization of gains in a tax-efficient manner, proactively helping in managing clients' annual tax burdens
- Shows remaining capital gains budgets for portfolios via an initial screen that helps determine if an account or household should be part of an action

Household-level rebalancing

- Allows for the coordinated management of multiple accounts against a single strategy
- Determines optimal tax scenarios for buys and sells and which ones to avoid
- Provides tax-smart rebalancing using rules-based asset location optimization
- Ensures investments are positioned to maximize tax-adjusted returns, aligning with clients' tax situations

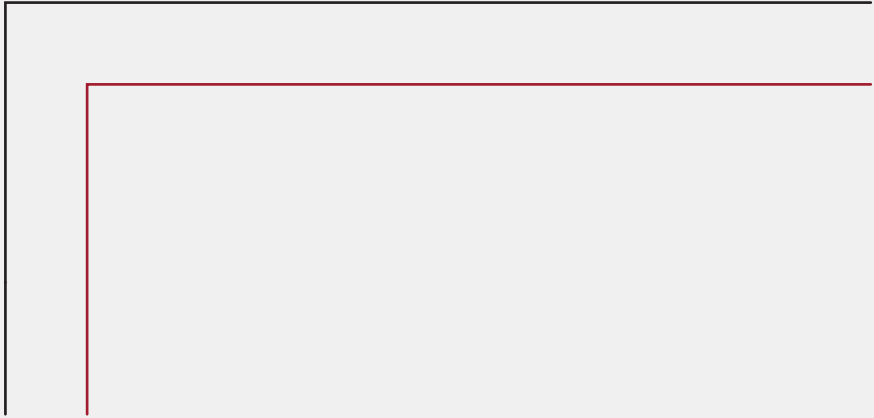
Wash sales

- Monitors trades as they occur to identify and prevent potential wash sales in real time, helping advisors address issues promptly and maintain accurate tax records for their clients
- Identifies wash sale families across multiple accounts and settings to automatically rebalance around wash sales

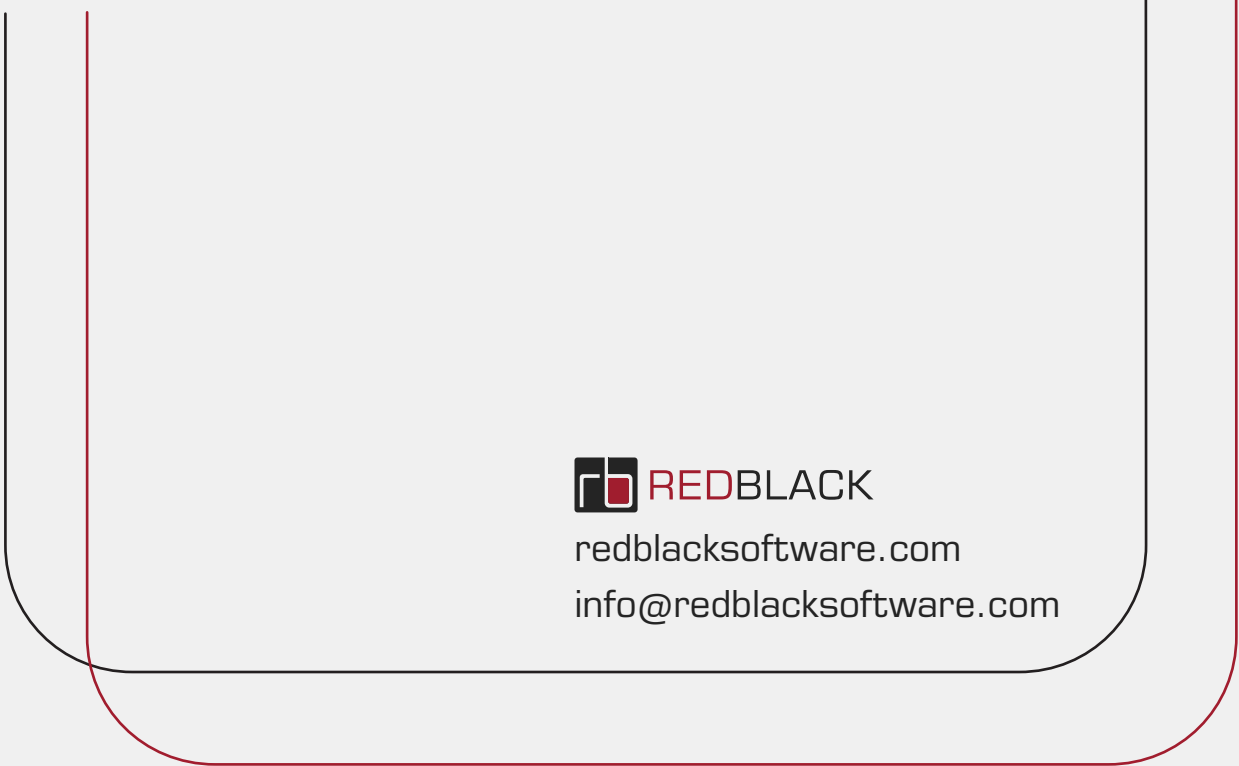
Smarter strategies, stronger results: key benefits


- **Enhanced after tax-returns**
Automated tax-aware strategies deliver better financial outcomes for clients
- **Customized tax strategies**
Flexible features allow advisors to tailor tax management to meet unique client needs
- **Operational efficiency**
Automation reduces manual effort, saving time and improving accuracy
- **Compliance assurance**
Powerful compliance rules engine ensures tax strategies align with investment policy statements, lowering risk





With RedBlack's advanced rebalancing and tax efficiency tools, RIAs can provide their clients with smarter investment strategies that maximize wealth while minimizing tax burdens - building stronger client relationships and driving business growth.



 **REDBLACK**
redblacksoftware.com
info@redblacksoftware.com