

Investment Tax Efficiency Strategy Proposal

Date: [Insert Date]

To: [Recipient Name]

From: [Your Name]

Subject: Proposal for Enhancing Investment Tax Efficiency

Dear [Recipient Name],

I hope this message finds you well. In light of our recent discussions regarding your investment portfolio, I wanted to present a tailored investment tax efficiency strategy aimed at maximizing your after-tax returns while aligning with your financial goals.

Overview of Proposed Strategy

- **Tax-Loss Harvesting:** Implement systematic sales of underperforming investments to offset gains.
- **Asset Location Optimization:** Strategically allocate assets between tax-advantaged and taxable accounts.
- **Utilizing Tax-Efficient Funds:** Invest in index funds and ETFs that minimize taxable distributions.
- **Consideration of Holding Periods:** Emphasize long-term capital gains through appropriate holding strategies.

Projected Outcomes

Based on our current assessments, we anticipate that these changes could enhance your annual return by approximately [Insert Percentage]% by optimizing your tax situation.

Next Steps

I welcome the opportunity to discuss this proposal in more detail and answer any questions you may have. Please let me know your available times for a follow-up meeting.

Thank you for considering this strategy to enhance your investment tax efficiency.

Best regards,

[Your Name]

[Your Title]

[Your Company]

[Your Contact Information]