

Morgan Stanley

Building Wealth Is a Means to an End

All your life you've been investing, working toward your goals. Whether it's college, travel or retirement, at different points you'll need to convert your wealth to fulfill your dream. But that's not as simple as you might think.

The Bite of Taxes

Taxes can eat up a significant portion of your assets upon withdrawal. This is why it's vital to look at your entire portfolio and coordinate liquidation to help reduce the impact of taxes and potentially improve investment results.

We Can Help

Your Financial Advisor is backed by sophisticated technology that enables them to look across multiple accounts and products to identify a strategic combination of securities and tax lots to sell so you can help meet spending needs and make the most of your hard-earned money.

Tax-Loss Harvesting Analysis

Did you know that investment losses can potentially become tax benefits through a process called tax-loss harvesting? Under current U.S. tax law, it's usually possible to offset your capital gains with capital losses you've incurred during that tax year, or carried over from a prior tax return. Your Financial Advisor is equipped with technology to swiftly identify and act on the opportunities to harvest loss or gains across your portfolio at any point during the year.

Tax-Savvy Approach

Smart withdrawals can ultimately help you potentially improve your bottom line.



DIG DEEP

We evaluate individual purchased tax lots to help you make sell decisions to help reduce capital gains and get you closer toward realizing your goal.



STAY WELL BALANCED

And, we take into account your rebalancing needs so that your sell decisions can still help keep your overall strategy on track

Tax laws are complex and subject to change. Morgan Stanley Smith Barney LLC, its affiliates and Morgan Stanley Financial Advisors do not provide tax or legal advice. Individuals are urged to consult their personal tax or legal advisors to understand the tax and legal consequences of any actions, including any implementation of any strategies or investments described herein. There is no guarantee that tax-loss harvesting will achieve any particular tax result.