

ADHESION WEALTH TAX MANAGEMENT PROGRAM:

Enable Tax-Efficient Growth for Your Practice

Tired of Tax Drag on Your Clients' Portfolios?

Adhesion Wealth's Tax Management Program offers a straight-forward approach to transitioning and proactively managing taxable client accounts. We support you, the financial advisor, in minimizing client tax liabilities, facilitating clients' long-term goal planning, and addressing embedded gains.

What the Adhesion Wealth Tax Management Program Offers You:

This specialized service is designed to help you oversee the tax-efficient transition and ongoing management of taxable client portfolios by enabling you to:

- **Minimize Client Tax Liability:** Aids in implementing tax planning during asset transitions.
- **Support Long-Term Client Goals:** Facilitate additional planning needs and help to improve after-tax performance
- **Address Legacy Positions:** Provides additional options to handle embedded gains in client portfolios.

How We Empower Your Practice

Our program focuses on ongoing tax management, designed to contribute to the financial well-being of your clients and help deliver long-term financial benefits through structured tax transition, tax loss harvesting and tax overlay services. It is a customized, client-centric process with a phased, tax-budgeted transition that supports your risk management strategies.

Our Unique Solutions for Advisors

1 Customized Transition Services:

- **Adhesion Wealth Customized Transition Index (ACTI):** Leverage our direct-invested index optimized to track a major market index.
- **Phased Transitions:** Facilitates the precise execution of phased, tax-budgeted transitions of client portfolios.
- **Tailored & Opportunistic:** Offer customized solutions to each client's risk profile, seamlessly integrating legacy positions, and facilitating tax-loss harvesting.

2 Tax-Efficient Portfolio Management:

- **Minimize Liabilities:** Utilizes a systematic program designed to minimize tax liabilities during portfolio transitions by harvesting losses and managing gains.
- **New Client Onboarding:** Instrumental for onboarding new clients with existing portfolios that have embedded gains, simplifying a complex process.

3 Client-Centric Planning Tools:

- **Enhanced Communication:** Access tools that provide transition impact analysis, and scenario planning, streamlining your client communication.
- **Demonstrate Value:** Clearly communicate the tangible value you bring to clients through proactive tax management, strengthening client relationships and demonstrating your expertise.

Who Benefits?

This program is designed for Adhesion's advisors' current and prospective clients with taxable accounts who are seeking tax management, allowing you to expand your service offering and attract new clients. Discover how to optimize client portfolios with tax-efficient growth for your clients and your practice.



- **Visit** our website to explore how this program can benefit your advisory business.
- **Download** our relevant marketing collateral (one-pager, Use Cases, Whitepapers) to share with your team and clients.
- **Request** a Demo to see the program's capabilities firsthand.
- **Contact** your Adhesion Wealth representative to integrate this powerful solution into your practice.

IMPORTANT INFORMATION

This is for informational purposes only, is not a solicitation, and should not be considered investment, legal or tax advice. The information in this report has been drawn from sources believed to be reliable, but its accuracy is not guaranteed and is subject to change. Investors seeking more information should contact their financial advisor. Financial advisors may seek more information by contacting Adhesion at 800-664-5345.

Tax-Aware Investing Risk

Investment strategies that seek to enhance after-tax performance may be unable to fully realize strategic gains or harvest losses due to various factors. Market conditions may limit the ability to generate tax losses. A tax-aware strategy may cause an account to hold a security in order to achieve more favorable tax treatment or to sell a security in order to create tax losses. A tax loss realized by a U.S. investor after selling a security will be negated if the security is repurchased within thirty days. A wash sale can occur inadvertently because of trading by a Financial Advisor or a client of a Financial Advisor in portfolios not managed by Adhesion. Proceeds from the sale of security for the purposes of realizing a gain or loss, may be in cash during the wash sale period. Adhesion is not responsible for tax lot disposition methods at the custodian for your account.

Custodian-Level Differences

The effectiveness of our tax loss harvesting service may vary depending on the custodian's specific lot disposition practices. While we provide instructions for specific tax lots to be sold, some custodians may apply their own default or client-selected methods. This could result in the sale of lots with unrealized gains instead of those with unrealized losses, potentially impacting the realized tax savings for individual clients.

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