

Our Trading Process

Security	Quantity	Purchase Date	Purchase Price	Current Market Value	Gain \$	Gain %	Perf
1 ETF A	100 shares	—	\$10,000	\$12,500	\$2,500	25%	
	2 75 shares	06/2016	\$85/sh	\$125/sh	\$3,000	47%	Long-term gain
	3 25 shares	01/2017	\$145/sh	\$125/sh	-\$500	-13.8%	Long-term loss

EXAMPLE

- 1 When we take a closer look at the purchase history of ETF A, you see 100 shares were purchased over several years with different purchase prices and profitability.
- 2 75 shares were purchased in June 2016 and due to positive market performance there is a gain for this particular tax lot.
- 3 25 shares were purchased in January 2017 and there is a loss for this particular tax lot due to market performance. If this account was enrolled in our tax-loss harvesting strategy, TDAIM would sell 25 shares of ETF A, allowing you to realize \$500 of losses to offset your tax liability.