



UNLOCK LONG-TERM WEALTH THROUGH TAX-EFFICIENT PLANNING

At Phases Financial, we're committed to helping you make the most of your investments and reduce your tax liability. By utilizing tax-efficient strategies, you can keep more of your returns and build wealth over the long term. This month, we'll explore three key strategies that can help you optimize your tax planning and investment approach.

PROVEN STRATEGIES TO STRENGTHEN YOUR FINANCIAL FUTURE



TAX-LOSS HARVESTING DESIGNED TO HELP MINIMIZE TAXES ON INVESTMENT GAINS

Tax-loss harvesting involves strategically selling investments that have experienced a loss to offset taxable gains from other investments. By doing so, you can effectively reduce your taxable income and lower your overall tax burden. This approach allows you to reinvest a larger portion of your returns, ultimately boosting your investment growth. Timing is key, as strategically choosing when to realize losses can help minimize your tax liability. With informed planning, you can maintain a long-term investment strategy while making the most of your money.



TAX-DEFERRED GROWTH FOR RETIREMENT ACCOUNTS

Maximizing contributions to retirement accounts such as IRAs and a 401k allows your investments to grow tax deferred. These accounts provide long-term tax benefits, potentially lowering your current taxable income while providing future tax advantages. This means that you can reinvest earnings and capital gains without the immediate tax burden, accelerating the growth of your retirement savings. If you're age 55 or older, you can take advantage of catch-up contributions, which allow you to contribute additional funds beyond the standard limits.



TAX-EFFICIENT STRATEGIES FOR INVESTMENT PROPERTIES

Owning investment properties can be a powerful way to build long-term wealth, but strategic tax planning is essential to help maximize your returns. One of the most effective strategies is leveraging depreciation deductions, which allow you to offset rental income by deducting the cost of wear and tear on your property. Another key tax strategy is utilizing a 1031 exchange, which enables you to defer capital gains taxes when selling an investment property by reinvesting the proceeds into a similar property. Depending on your situation, these structures may offer pass-through taxation, reducing the overall tax burden on your rental income.



By implementing these strategies, you can take proactive steps to help mitigate your tax liability and preserve the financial future you envision. Reach out to Phases Financial Group to discuss how we can tailor these strategies to you.

SHARE THE VALUE OF PHASES FINANCIAL GROUP

Love working with us? Share the wealth—literally! If you know someone who could benefit from our expert guidance, we'd love an introduction. You can send them our contact info or make a quick referral through our website. Your recommendation means the world to us!

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REACH OUT TO US



650.313.2740



703 High Street, Palo Alto, CA 94301

JUAN ROJAS

AAMS®, AIF® – Financial Advisor, RJFS CA Insurance
License #0D21604 Partner, PFG

MICHAEL LIPKINS

AIF® – Financial Advisor, RJFS CA Insurance
License #0C73111 Partner, PFG



«EXCELLENCE IMPLIES STRIVING FOR THE HIGHEST STANDARDS IN EVERY
PHASE OF LIFE»

— John W. Gardner —

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