NATIXIS INVESTMENT MANAGERS | SOLUTIONS

DIRECT INDEXING OVERVIEW FOR EDWARD JONES

Portfolios that put taxes first

Most investors are concerned about fees, but in many cases taxes take an even bigger bite out of returns. Direct indexing strategies can help address key issues facing tax-sensitive investors – through portfolios that put taxes first.

① Tax-managed equity indexing

Direct indexing strategies seek to track an index before taxes and outperform it after taxes, using tax loss harvesting not possible with an index mutual fund or ETF. Tax loss harvesting is a strategy for selling securities that have lost value to offset taxes on capital gains.

② Account transition strategies

Direct indexing can help minimize or eliminate the tax consequences of moving your assets to a new advisory firm or brokerage by accepting securities in-kind to fund the new account. Your financial professional can work with you to create a transition plan that addresses your specific tax-saving objectives.

③ Portfolio customization

For investors with specific tax or investment objectives, portfolios can be customized to exclude specific securities, including social responsible screening.

④ Banking losses to offset potential future capital gains

Direct stock ownership through a separately managed account offers the ability to accrue current losses that can be used to offset capital gains from other portfolio investments, now or in future years.

Applications could include:

- Estate planning
- Exercising stock options
- Selling a business

> To learn more about direct indexing separate account strategies, contact your financial professional or Visit: im.natixis.com.

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Investing involves risk, including the risk of loss. Investment risk exists with mutual funds, ETFs and SMAs. There is no assurance that any investment will meet its performance objectives or that losses will be avoided. Investors should consider the investment objectives, risks and expenses of any investment carefully before investing. Please read the risks associated with each investment prior to investing. Detailed discussions of each investment's risks are included in Part 2A of each firm's respective Form ADV. The investments highlighted in this presentation may be subject to certain additional risks.

Future tax liabilities may be higher in an SMA that uses loss harvesting because it may have larger unrealized capital gains. Tax law and tax rate changes may also impact the relative value of index mutual funds, ETFs, and SMAs.

Natixis Advisors, LLC does not provide tax advice. Please consult with your financial advisor or tax professional.

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