

Overlay Tax Management

The tax you pay on your non-registered investments can significantly impact the value of your portfolio over time. Minimize the tax you pay with an overlay tax management strategy.

CAPITAL GAIN

An investment is sold at its target price, higher than its purchase price. Tax is payable on 50% of that realized gain.



CAPITAL LOSS

An investment is sold at a price that is lower than its purchase price.



OVERLAY TAX MANAGEMENT – PORTFOLIO MANAGEMENT TEAM



Active portfolio monitoring



Strategically identify securities best to sell and when



Use proceeds from sale of security to buy similar security (e.g. ETF)



Maintain sector exposure within the portfolio

Capital losses can be used to offset capital gains – which reduces net capital gains tax. Losses can also be carried back three previous years or forward indefinitely.

BENEFITS of REGULAR OVERLAY TAX MANAGEMENT



REDUCE YOUR COSTS

The tax you save helps to effectively reduce your investment costs.



GROW YOUR PORTFOLIO

The tax you save compounds, which means extra dollars towards your long term goals.