

# Your guide to tax aware strategies

Smart planning can help you keep more of what you've earned.



Wealth Management

At RBC Wealth Management, we believe taxes can be an opportunity when approached with the right plan at the right time. That's why we've brought together tax aware solutions from across our entire firm and organized them around the key moments in your life when tax planning matters most. This comprehensive approach helps make sure you never miss an opportunity to help protect and grow your wealth.

Reduce or defer income tax	Highly appreciated concentrated stock	Executive solutions	Running/selling a business	Real estate sale	Intergenerational wealth transfer	Holistic tax considerations
<ul style="list-style-type: none"> <li>IRA contributions</li> <li>401(k) contributions</li> <li>Tax-exempt fixed income</li> <li>529 plan</li> <li>Donor-advised Fund (DAF)</li> <li>Qualified charitable distributions (IRA QCD)</li> <li>Non-qualified deferred comp</li> <li>Roth conversion</li> <li>Exchange funds</li> <li>Tax overlay</li> <li>Direct indexing</li> </ul>	<ul style="list-style-type: none"> <li>Tax overlay</li> <li>Exchange funds</li> <li>Direct indexing</li> <li>Tax-aware hedge funds</li> <li>Gifts to charity</li> <li>Pre-paid variable forward</li> <li>Net unrealized appreciation (NUA)</li> </ul>	<ul style="list-style-type: none"> <li>Stock option planning                             <ul style="list-style-type: none"> <li>Non-qualified</li> <li>ISO</li> <li>Restricted stock</li> </ul> </li> <li>10b5-1 plans</li> <li>Non-qualified deferred compensation</li> <li>Life insurance and disability insurance</li> <li>Net unrealized appreciation (NUA)</li> </ul>	<ul style="list-style-type: none"> <li>Retirement plan contributions</li> <li>Retirement plan startup tax credits</li> <li>Non-qualified deferred compensation</li> <li>ESOP contributions</li> <li>ESOP Section 1042 exchange</li> <li>Installment sale</li> <li>Gift to child or other family member</li> <li>Charity – gift of business shares</li> <li>C corp Section 1202 QSBS Capital Gains Exclusion</li> <li>C corp Section 1045 rollover</li> <li>Buy-sell agreement</li> </ul>	<ul style="list-style-type: none"> <li>Installment sale</li> <li>1031 DST Exchange fund</li> <li>1031 Like-kind exchange</li> <li>Charitable remainder trust (CRT)</li> <li>Basis step-up at death</li> </ul>	<ul style="list-style-type: none"> <li>Lifetime gifting                             <ul style="list-style-type: none"> <li>Discounting techniques</li> <li>Leveraging the lifetime exemption</li> <li>Annual exclusion</li> <li>Estate freeze (GRAT)</li> <li>IDGTs</li> </ul> </li> <li>Irrevocable trusts                             <ul style="list-style-type: none"> <li>Generation skipping trusts (GST)</li> <li>Spousal lifetime access trust (SLAT)</li> <li>Credit shelter trust</li> </ul> </li> <li>Irrevocable life insurance trust</li> <li>Intra-family loans</li> </ul>	<ul style="list-style-type: none"> <li>WealthPlan® strategies</li> <li>Tax overlay services</li> <li>Tax loss harvesting</li> <li>Direct indexing</li> <li>State income tax</li> </ul>

Reach out to your RBC Wealth Management financial advisor to discuss which tax aware strategies are right for you and your family.

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