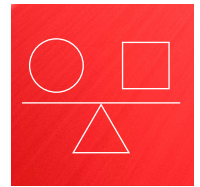
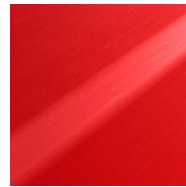
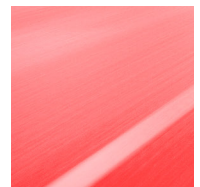
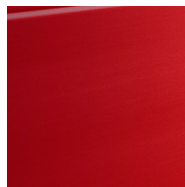
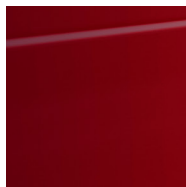
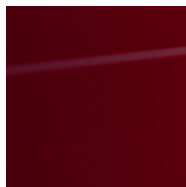
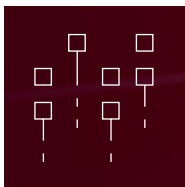


BYALLACCOUNTS® • PRODUCT SHEET

Turnkey Tax Lot Data—Fast Track Your Platform's Growth



ByAllAccounts Premium Tax Lot Aggregation Helps:

- Streamline tax planning and rebalancing
- Quickly break down data from open and closed tax lots

More advisors are turning to wealth technology platforms to support their clients' tax planning, trading, and rebalancing activities. To deliver the full breadth of these services, wealthtech platforms need detailed data on client holdings—broken down by open and closed tax lots—from a myriad of sources. And it's critical that this data is accurate, uniform, and turnkey, without the need for significant cleaning and manipulation.

That's a tall order for any wealthtech platform. But it's especially daunting for emerging platforms that haven't yet completed the painstaking and costly process of building scores of direct custodial feeds just to access the data.

The ByAllAccounts premium tax lot aggregation capability lets emerging and established platforms blow past these hurdles. It gives wealthtech platforms access to detailed open and closed tax lot data alongside complete client account data for full-scale tax optimization and trading. With approximately 200 direct feeds and enriched investment data, it allows platforms to scale quickly and focus on innovation while also cutting costs.



Delivering Strategic Benefits

Strategic benefits for wealthtech platforms include:

Cost reduction and focus on core intellectual property (IP):

By outsourcing their direct custodial feeds, wealthtech platforms can reduce costs and focus on investments in their intellectual property, accelerating innovation and their competitive positioning.

Market parity for emerging players: Emerging platforms can quickly scale, keep pace with competitors, and access a broader market of advisors.

Data accuracy and efficiency: ByAllAccounts' established infrastructure ensures accurate and efficient data aggregation—critical for both tax optimization and regulatory compliance

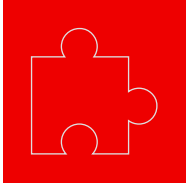
Enhanced tax optimization: With comprehensive data on open and closed tax lots, wealthtech platforms can deliver more effective tax-smart strategies, reduce tax liabilities, and improve overall investment outcomes.

Open Lots

ACCOUNT_NUMBER	123-456789
NAME	AT&T INC.
CUSIP	C00206R102
PURCHASE_DATE	20240715
COST_PER_SHARE	18.66
TOTAL_AMOUNT	2873.64
UNITS	154
OTHER DATA POINT 1	
OTHER DATA POINT 2	

Closed Lots

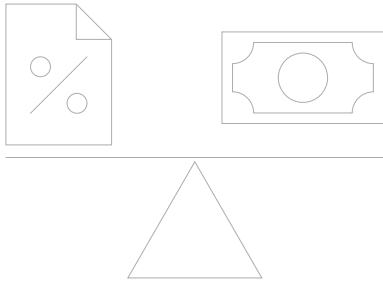
ACCOUNT_NUMBER	123-456789
NAME	AT&T INC.
CUSIP	C00206R102
UNITS	20
CLOSING_PRICE	21.52
TOTAL_AMOUNT	430.4
PURCHASE_DATE	20240715
CLOSE_DATE	20240910
COST_BASIS	373.2
REALIZED_GAIN_LOSS	57.2
LOT_HOLDING_PERIOD	SHORTTERM
OTHER DATA POINT 1	
OTHER DATA POINT 2	



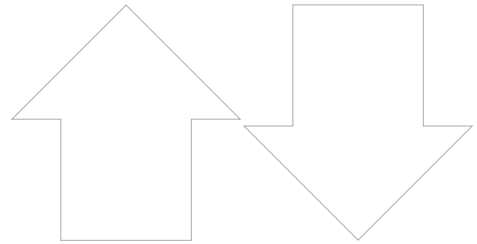
Empowering Multiple Use Cases

With the ByAllAccounts open and closed tax lot capability, wealthtechs can help advisors provide multiple tax-focused services, including:

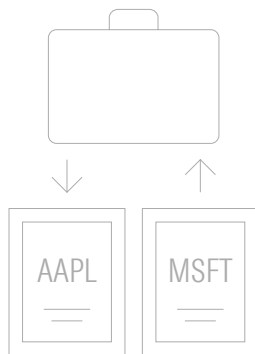
Tax optimization strategies: Open tax lots allow advisors to implement tax-efficient investment strategies like tax-loss harvesting by selling securities with losses to offset gains and reduce overall tax liabilities.



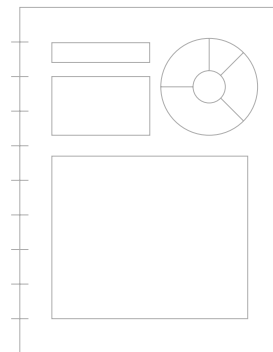
Calculation of short- and long-term gain/loss: Closed tax lots provide the necessary data to calculate short-term and long-term capital gains or losses. This distinction is crucial for tax reporting and planning, as short-term gains are typically taxed at a higher rate than long-term gains.



Wash sale rule compliance: By tracking closed tax lots, platforms can ensure compliance with the wash sale rule. This disallows the claiming of a tax deduction for a security sold at a loss if a substantially identical security is purchased within 30 days before or after the sale.



Accurate reporting for performance tracking: Detailed information from open tax lots helps generate accurate and comprehensive performance reports for clients. These reports can show the cost basis, unrealized gains/losses, and other metrics critical for assessing portfolio performance.







Unmatched in the Industry

By delivering ready-to-connect feeds and detailed, fit-for-purpose tax lot data, ByAllAccounts can help wealthtech platforms of all sizes offer sophisticated tax-management services. Our approximately 200 direct custodial feed network—carefully built and curated over 20+ years—and our detailed, enriched, fit-for-purpose data are unmatched in the industry.

Contact Your Local Sales Representative

 +1 (312) 384-4000

 baa-sales@morningstar.com

 morningstar.com/products/byallaccounts