

Tax Harvesting Guide.



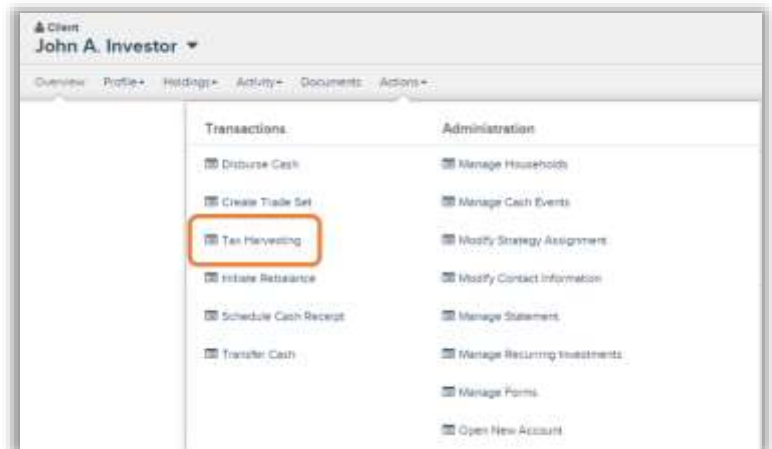
Use of Feature

This action is used to evaluate unrealized gain/loss positions belonging to a client. The action allows you to place trades on any of the positions in the client account, often for offsetting a gain or loss previously realized for the client during the tax year.

Tax Harvesting can only be performed on non-qualified accounts. Tax harvesting cannot be performed on client directed portfolios. The tax harvesting action cannot be performed on managed accounts that have a manager, requests can be submitted using the tax harvesting form available during the months of November and December.

Navigating to Tax Harvesting

Search for a client or account by using the Client and Account search bar. Once on the client or account snapshot, you can select **Tax Harvesting** from the **Actions** drop down.

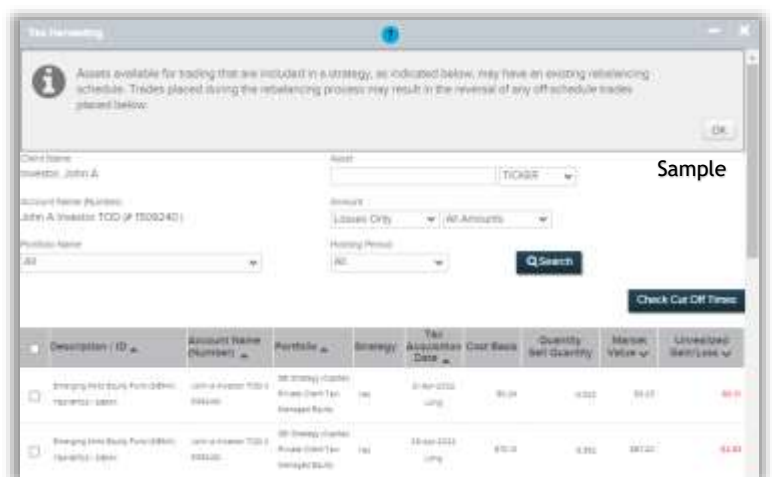


Tax Harvesting

You will be presented with the Tax Harvesting page. In the upper left corner you will see the Client Name, Account Number, and Portfolio Name.

If you were accessing this page from the Client snapshot, you will see a drop down for all of the accounts to which this client has access. If the account has multiple portfolios, you will see a dropdown to choose a specific portfolio.

NOTE: Please be aware that rebalancing can impact your tax harvesting trades. The warning message can be collapsed by clicking Ok.



You can search by Asset, Amount, and Holding Period. The Asset search can be filtered by ISIN, Ticker, CUSIP, SEDOL, or Name. The default option is Ticker. By typing a few letters in the Asset search bar, a list of assets will appear. As you continue to type additional letters the asset list will narrow down. You can choose an asset from the list at any time.

The Amount filter will allow you to choose the tax lots by Gains Only, Gains or Losses, or Losses Only. By choosing Gains Only, you will only see the tax lots with unrealized gains. By choosing Gains Or Losses, you will see all tax lots; by choosing Losses Only, you will see only tax lots with losses. The default option is Losses Only.

You can further filter the Amount by All Amounts, Greater Than, or Less Than. By choosing All Amounts, you will see all tax lots. By choosing Greater Than or Less Than, a box will appear to the right and you can specify a dollar amount that will show you tax lots Greater Than or Less Than that specified dollar amount. The default option is All Amounts.

The Holding Period filter will allow you to choose the tax lots for all holding periods, Short Term, or Long Term. By choosing All you will see all tax lots. By choosing Short Term, you will only see tax lots held for less than 12 months. By choosing Long Term, you will only see tax lots held for more than 12 months. The default is All. To apply any filter changes, click on the Search button.

In the bottom table, you will see the results of the filters you have chosen. Each line item is a single tax lot; gain or loss is identified by color (green for a gain and red for a loss). The defaulted sort is by Unrealized Gain/Loss from the greatest loss to the least loss. You can change the column sort by selecting the small triangle icon listed to the right of the column header.

Please note that if a Tax Acquisition Date has not been provided for a tax lot, the Tax Acquisition Date and Cost Basis will show as UNKNOWN and the Holding period will default to Long Term.

Description / ID	Account Name (Number)	Portfolio	Strategy	Tax Acquisition Date	Cost Basis	Quantity Sell Quantity	Market Value	Unrealized Gain/Loss
SEI Institutional International Trust - International Fixed Income Fund 78411R307 SEFIX		Advisor Guided (Capital)	No	UNKNOWN Long	UNKNOWN	151519.48	\$1572,772.20	Sample (\$13,636.71)

You may choose any individual tax lot to sell by clicking on the check box to the left of the tax lot. Once you select a tax lot, a new box will appear in the Quantity (Sell Quantity) column. This box will default to sell the full quantity of shares held in that tax lot. You may choose to sell a different amount of shares. After you have chosen all tax lots and quantities to sell, select Next and you will be taken to the Estimated Impact and Trades page.

Description / ID	Account Name (Number)	Portfolio	Strategy	Tax Acquisition Date	Cost Basis	Quantity Sell Quantity	Market Value	Unrealized Gain/Loss
<input checked="" type="checkbox"/> Emerging Mkts Equity Fund (SIEMX) 78411R703 SIEMX	John A Investor TOD (Private Client Tax-Managed Equity) 509240)	SEI Strategy (Capital)	Yes	21-Apr-2022 Long	\$0.24	0.022 0.022	\$0.23	Sample -\$0.01
<input checked="" type="checkbox"/> Emerging Mkts Equity Fund (SIEMX) 78411R703 SIEMX	John A Investor TOD (Private Client Tax-Managed Equity) 509240)	SEI Strategy (Capital)	Yes	28-Apr-2022 Long	\$70.13	6.352 6.352	\$67.20	Sample -\$2.93

You can view the overall estimated impact of the Tax Harvest before the trades are placed. The estimated impact will be totaled by Client, Account, and Portfolio. The amounts are estimated based on the previous day's market close price.

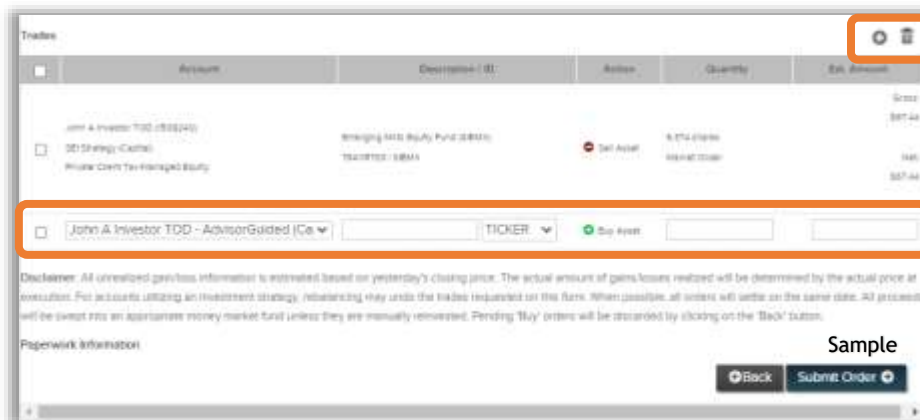
The individual assets included in the trade order will be displayed. You can see the Account and Portfolio the trade is showing for, the Description and ID, the Action type, the quantity and type of order, and the estimated gross and net amount.

Client Name	Account	Portfolio	Est. Trade Order Value	Est. Short Term Securities	Est. Long Term Securities
John A	John A Investor TOD (Private Client Tax-Managed Equity)	SEI Strategy (Capital)	\$0.22	\$0.00	-\$0.01
Client Total:			\$0.22	\$0.00	-\$0.01

Account	Description / ID	Action	Quantity	Est. Amount
John A Investor TOD (Private Client Tax-Managed Equity)	Emerging Mkts Equity Fund (SIEMX) 78411R703	Buy Sell	0.022 shares	\$0.23
John A Investor TOD (Private Client Tax-Managed Equity)	Emerging Mkts Equity Fund (SIEMX) 78411R703	Buy Sell	6.352 shares	-\$2.93

You are able to remove any of these trades from this section by clicking on the check box to the left of the trade and then clicking on the trash can icon above and to the right of the trades. In order to edit the amount of the trade, you must click on the Back button on the bottom of the page. This will take you to the previous page where you can change the quantity amount.

The proceeds of the sells will buy into the money market fund for each portfolio. If you would like the proceeds to buy into a specific fund, you can click on the plus sign icon above and to the right of the trades (the left of the trash can icon). You can now choose the portfolio that the buy will be placed in. By typing in a few letters, a list of assets will appear. As you continue to type additional letters, the asset list will narrow down. You can choose an asset from the list at any time. You can enter either a quantity or amount. By entering a quantity, the estimated amount will populate based on yesterday's closing price.



For a Mutual Fund, by entering a cash amount and clicking tab, the quantity would populate with a fractional amount. For Stocks, entering a cash amount will calculate how many whole shares could be bought.

By selecting tab, the quantity amount will populate with the amount of shares the cash amount could buy. The cash amount will also change to reflect the estimated cost of the trade. The share and cash amounts are based on yesterday's closing price. If you select the back button, all Pending Buy orders will be discarded.

For accounts utilizing an investment strategy, rebalancing may undo all trades requested. The system will not indicate if a wash sale could occur. Trades placed in a portfolio with an investment strategy that is set to rebalance could be reversed. We suggest that you remove the strategy before placing a trade.

Disclaimer: All unrealized gain/loss information is estimated based on yesterday's closing price. The actual amount of gains/losses realized will be determined by the actual price at execution. For accounts utilizing an investment strategy, rebalancing may undo the trades requested on this form. When possible, all orders will settle on the same date. All proceeds will be swept into an appropriate money market fund unless they are manually reinvested. Pending 'Buy' orders will be discarded by clicking on the 'Back' button.

When finished reviewing, click the Submit Order button to place the trades. The Confirm Tax Harvest page will show with details of the trades as well as the Activity ID on the bottom right.