Advanced tax strategies 2026

for tech employees



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Same income, a smaller share lost to tax



Without a plan
More of your pay and equity goes to tax

With the right strategies
You keep more of what you earn

Inside this guide

1 Direct indexing
2 Solar & EV charging
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5 Short-term rentals
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7 Exchange funds
8 Max your 401(k)
9 Smart RSU & ESPP sales

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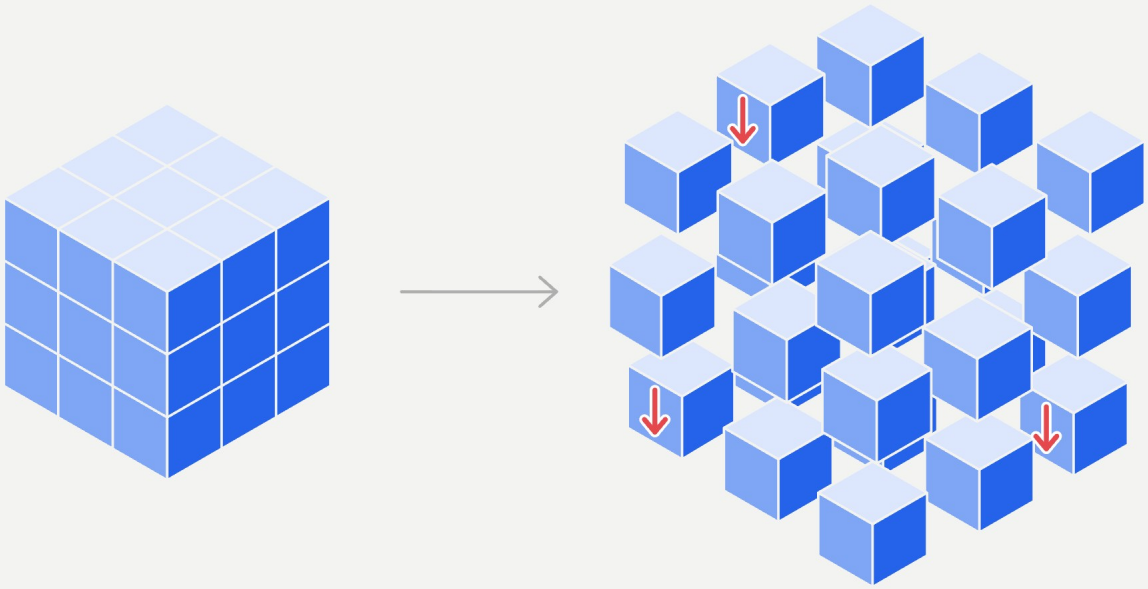
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Direct indexing

& leveraged indexing

Own each stock yourself, so the ones that fall can be sold to lower your tax bill.

From one fund to 500 stocks



Index fund
One fund, e.g. an S&P 500 ETF

Direct indexing
All 500 stocks, owned in the same ratio

↓ Stocks that fall are sold to harvest a tax loss

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Turn market dips into tax savings

01 · How it works

- Instead of a fund like the S&P 500 or QQQ, own its stocks in the same ratio
- You stay invested, with the same risk and upside
- Sell the stocks that are down to offset gains from your RSU sales
- Leveraged indexing increases the losses you can harvest, at a cost — Leveraged

02 · What to watch

- The best time to harvest could be after a dip, not just in December
- Check often, so you catch dips before they recover
- **Wash-sale rule:** buying the same stock back, or an RSU vest, within 30 days can cancel a loss

03 · How Alphanso helps

- We automate loss harvesting on your direct index
- We plan your RSU sales and run the numbers
- Flat-fee fiduciary, never a % of assets

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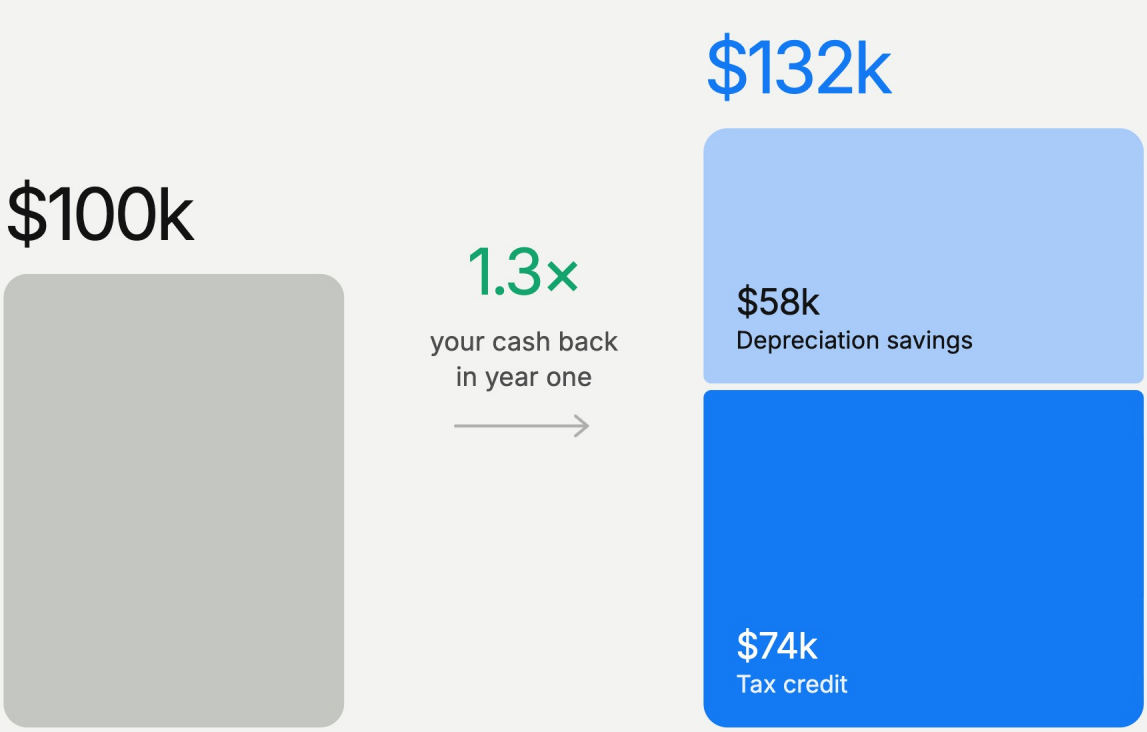
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Solar ownership

& EV charging

Own a clean energy facility, and use its tax credit and depreciation to cut your tax bill.

Year-one tax benefit, per $100k invested



Example from a sponsor illustration: the benefit is on the full facility cost, including about $86k of financing. 40% credit, 100% bonus depreciation, 37% bracket, before state tax.

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Turn your tax bill into energy you own

01 · How it works

- To grow US energy supply, the government rewards clean energy owners
- A tax credit cuts your bill, and depreciation deducts most of the cost in year one
- You own a commercial solar or EV charging facility that earns income
- It also diversifies you beyond your RSUs and tech stocks, into a real asset

02 · What to watch

- **Material participation:** log 100+ hours a year to offset your salary and RSUs
- **Placed in service:** it must be running by December 31 to count this year
- **Five-year hold:** selling early pays back part of the credit

03 · How Alphanso helps

- We vet the sponsor and the deal before you invest
- We size it to your tax bill and help track your hours
- Flat-fee fiduciary, never a % of assets

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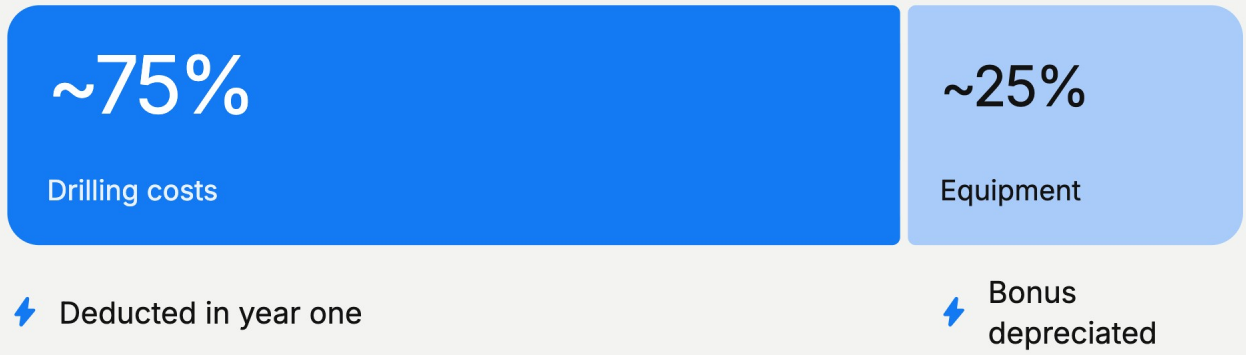
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Oil & gas

working interests

Invest in new US wells and deduct most of the cost against your salary in year one.

Where $100k goes, and when it's deducted



~$37k
Year-one tax saved at a 37% bracket

Salary
Deductions can offset W-2 and RSU income

15%
Of well income tax-free via depletion

Typical split; it varies by program. Equipment also qualifies for 100% bonus depreciation in year one.

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Power US energy, keep more of your pay

01 · How it works

- To boost US energy production, the government rewards those who fund new wells
- Most of the drilling cost is deductible in year one, even against your salary
- Producing wells pay monthly income, and part of it is tax-free
- It also diversifies you beyond your RSUs and tech stocks, into energy

02 · What to watch

- **Working-interest rule:** to offset salary, you must hold a working interest, not a limited one
- **Well risk:** some wells underproduce, and oil prices move returns
- **Recapture:** selling the interest can bring past deductions back as income

03 · How Alphanso helps

- We vet the operator and the program before you invest
- We size the deduction to your RSU income and tax bill
- Flat-fee fiduciary, never a % of assets

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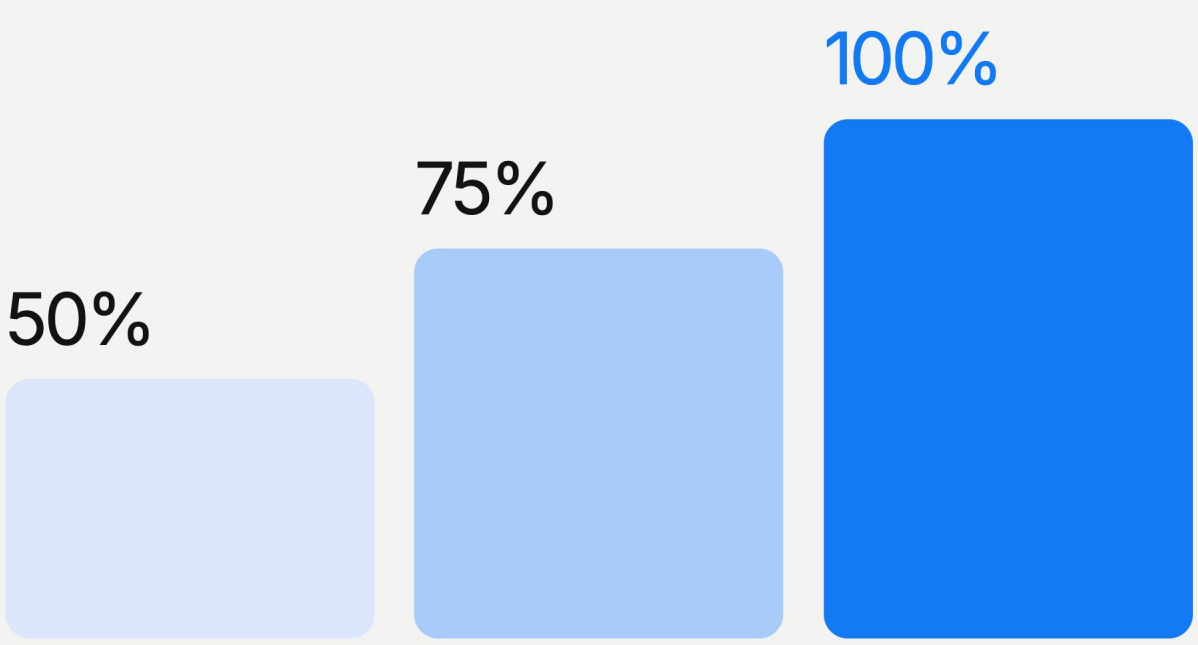
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QSBS

qualified small business stock

Hold startup shares long enough, and up to $15M of the gain can be federal tax-free.

Share of your gain that's tax-free



$15M
Of gain tax-free, per company

$0
Federal capital gains tax on a fully qualifying gain

For shares issued after July 4, 2025. Older shares need 5 years for the exclusion, capped at $10M.

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Back a startup, keep the gain tax-free

01 · How it works

- To encourage investment in young US companies, the government rewards early shareholders
- You hold shares bought or exercised directly from a qualifying startup
- After 3 to 5 years, 50% to 100% of the gain is federal tax-free
- Gifting shares to family can multiply the $15M cap

02 · What to watch

- **Holding clock:** it starts when you exercise options, not when they're granted
- **Qualifying company:** a US C corp under $75M in assets, in an eligible industry
- **State tax:** some states, like California, still tax the gain

03 · How Alphanso helps

- We check whether your shares qualify and track the clock
- We plan exercises, gifts and sales around the tiers
- Flat-fee fiduciary, never a % of assets

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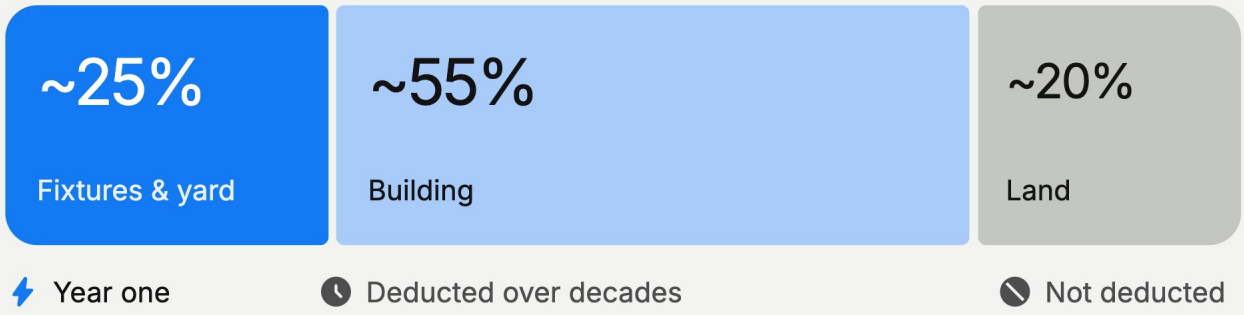
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Short-term rentals

& cost segregation

Own a vacation rental, and deduct a big part of it in year one against your salary.

A $1M rental, split by a cost segregation study



~$250k
Deducted in year one on a $1M rental

≤7 days
Average guest stay to qualify

Salary
The loss can offset W-2 and RSU income

Typical split; it varies by property. Assumes 100% bonus depreciation on the fast-deducted parts.

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Own a getaway, offset your salary

01 · How it works

- To encourage investment in property, the government lets owners deduct its wear and tear
- A cost segregation study finds the parts that can be deducted in year one
- With short guest stays and your active involvement, the loss offsets your salary
- It also diversifies you beyond your RSUs and tech stocks, into real estate

02 · What to watch

- **Seven-day rule:** the average guest stay must be seven days or less
- **Material participation:** log 100+ hours, and more than anyone else, such as your cleaner
- **Recapture:** selling later can tax back part of the depreciation

03 · How Alphanso helps

- We model the deduction before you buy
- We help you track hours and work with your CPA
- Flat-fee fiduciary, never a % of assets

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Donor-advised fund

with appreciated stock

Give shares instead of cash, so your charity gets more and you skip the capital gains tax.

$100k of RSU shares, two ways

Sell the shares

Share value	$100k
Capital gains tax	−$14k
You keep	$86k

Move shares to a DAF, then sell

Capital gains tax	$0
Charity total	$100k
Your tax deduction benefit	$37k

+$14k
More reaches charity than selling first and giving cash

Now
Deduct this year, choose charities over time

Example: shares held over a year with a $60k gain taxed at 23.8%. Deduction benefit at a 37% bracket.

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Give more, pay less tax

01 · How it works

- To encourage giving, the government lets you deduct gifts to charity
- You give appreciated shares, like vested RSUs, to a donor-advised fund
- You skip the capital gains tax and deduct the full market value this year
- The fund can grow, and you grant to charities you choose over the years

02 · What to watch

- **One-year rule:** give shares held over a year to deduct full market value
- **Income limit:** stock gifts deduct up to 30% of your income, and the rest carries forward
- **Gifts are final:** once given, the money can only go to charity

03 · How Alphanso helps

- We pick the shares with the biggest gains to give
- We time gifts to high-income years, like a big vest or IPO
- Flat-fee fiduciary, never a % of assets

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Exchange funds

for concentrated stock

Swap your company stock for a diversified portfolio, without selling or paying tax now.

From one stock to many, tax-deferred



Your company stock
One position, one risk

A diversified basket
Your share of the pooled fund

$0
Tax due when you contribute

7 years
Typical hold before you leave

100s
Of stocks in place of one

Tax is deferred, not erased: your original cost basis carries over to the new holdings.

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Diversify your stock, without selling it

01 · How it works

- The tax code lets you move stock into a partnership without a taxable sale
- You contribute your shares to a fund pooled with many other investors' stocks
- You now own a slice of a diversified basket, with no tax due today
- After seven years, you can leave with a mix of stocks, still tax-deferred

02 · What to watch

- **Seven-year rule:** leaving early can trigger the tax you deferred
- **Eligibility:** you need to be an accredited investor
- **Fees and fit:** fees run higher, and the basket won't match an index exactly

03 · How Alphanso helps

- We compare funds, fees and minimums for you
- We plan how much to contribute versus sell over time
- Our advice stays flat-fee; the fund partner charges its own % fee

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Max your 401(k)

& the mega backdoor Roth

Most people stop at $24,500. Your plan may let you save nearly three times that, tax-advantaged.

Yearly 401(k) room in 2026

What most people save $24,500

What your plan may allow $72,000

$24,500	Up to $47,500
Your contribution	Employer match + after-tax, converted to Roth

2.9×
More room than the usual limit

Tax-free
Growth on Roth money, for life

+$7,500
More via a backdoor Roth IRA

2026 IRS limits, under age 50. After-tax room depends on your plan and your employer match.

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Use all the room your plan gives you

01 · How it works

- To encourage saving, the government gives retirement accounts tax breaks
- Contribute the full $24,500 and capture every dollar of your employer match
- If your plan allows, add after-tax money and convert it to Roth
- Add a backdoor Roth IRA for another $7,500 a year

02 · What to watch

- **Plan rules:** not every plan allows after-tax money or Roth conversions
- **Front-loading:** maxing out early in the year can cost you part of the match
- **Pro-rata rule:** pre-tax IRA balances can make a backdoor Roth taxable

03 · How Alphanso helps

- We read your plan's rules and set your contribution rates
- We balance saving with your other goals, like a home
- Flat-fee fiduciary, never a % of assets

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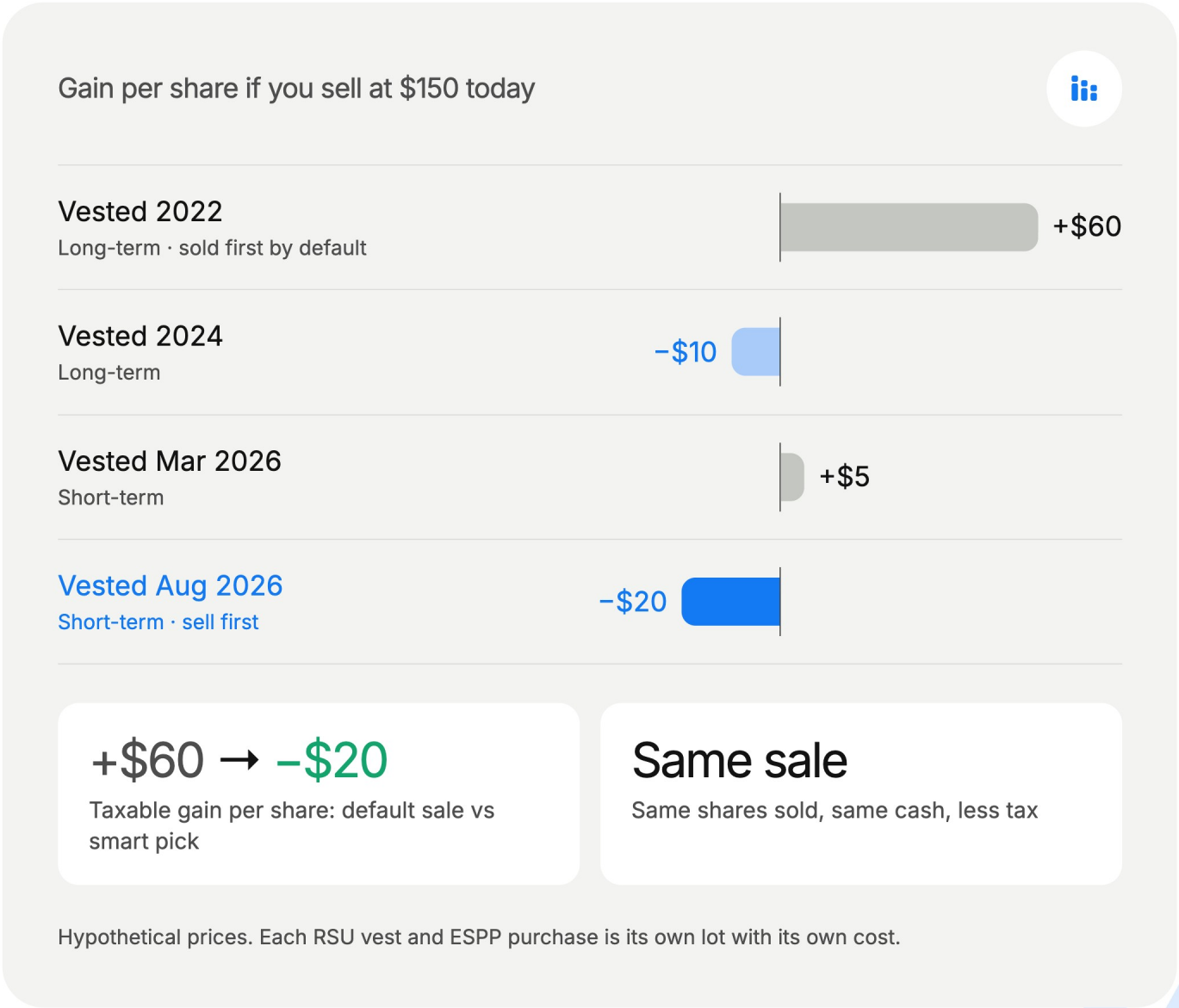
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Smart RSU & ESPP sales

choosing which shares to sell

When you sell, pick the shares that cost you the least tax, not just the oldest ones.



Hypothetical prices. Each RSU vest and ESPP purchase is its own lot with its own cost.

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Sell the right shares, keep more of the sale

01 · How it works

- Every RSU vest and ESPP purchase is a separate lot, with its own cost
- By default, brokers sell your oldest shares first, often with the biggest gains
- Choosing specific lots lets you sell losses and small gains first
- Same shares sold, same cash in hand, a smaller tax bill

02 · What to watch

- **Wash-sale rule:** a vest or ESPP purchase within 30 days can cancel a loss
- **ESPP holding period:** selling too early taxes more of the gain as salary
- **Cost basis:** brokers often report RSU cost wrong, which can tax you twice

03 · How Alphanso helps

- We pick the lots for each sale and show you how to place it
- We fix cost basis and plan sales around vests and trading windows
- Flat-fee fiduciary, never a % of assets

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