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How to Install and Use The Wash Sale Guard App

by RICHARD WARNER

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Note: The Wash Sale Guard app is expressly designed for desktops, laptops, and tablets – not mobile.

First Steps / Initial Setup

1. When you click on the access link for Wash Sale Guard app, you'll notice that it is a Google Sheets workbook. In the upper left corner, beside the Google Sheets green icon, you'll see the name of the workbook. It will say Wash Sale Guard 5.5 MASTER or something similar (the version number will increase over time as I make revisions to the app).

The first step is to **make your own copy of the workbook**. Rename it to anything you want it to be – just avoid hyphens/dashes, quotation/question marks, or exclamation points. Rename the file to something that you can easily remember. Using your initials and the calendar year in the name may be helpful.

To do this, hover just below the file name to the File (it's a pull-down menu), then click **Make a copy**. You'll notice that it defaults to "Copy of Wash Sale Guard 5.5 MASTER."

This is where you can input your own file name. Once you've input your own name for the app, click the blue button at the bottom that says **Make a Copy**.

Note: If the app triggers a Request to Authorize, please jump to Step 4 below, then return to Step 2.

2. Customize the names of brokerage firms

To get up and running asap, I recommend diving right in and entering your first losing trades from taxable brokerage accounts. (Remember, Tax Loss Harvesting is NOT relevant when you realize losses in qualified accounts – like IRAs, 401Ks, or HSAs).

The screenshot displays the 'Wash Sale Guard 5.5 MASTER' spreadsheet. At the top, there's a 'WASH SALE ALERT LIST' section with summary statistics for 2026. Below this is a table of losing trades. The table has columns for Date of Loss, Ticker, Brokerage (IB, Fidelity, Schwab), Cum. Loss, Wash Sale Alert, Reinstatement Date, Days Away, and Suggested Safe Proxies. The bottom of the spreadsheet shows 8 tabs: Alerts, Proxies, Cleaned, OptStrategy, WSDateCalc, and FAQs. The Alerts tab is selected, and the Cleaned tab is highlighted with a red box.

Date of Loss	Ticker	IB	Fidelity	Schwab	Cum. Loss	Wash Sale Alert	Reinstatement Date	Days Away	Suggested Safe Proxies
03/11/2026	FLRN	-\$25	-\$9		-\$34	SAFE TO TRADE	4/11/2026	-3	VSOB, CLOA, JAAA
04/01/2026	FLTR	-\$47	-\$94		-\$141	OFF LIMITS UNTIL	5/2/2026	18	FLRN, VSOB, JAAA, CLOA
03/09/2026	FTSD		-\$14		-\$14	SAFE TO TRADE	4/9/2026	-5	SHV, SHY, SGOV, VGUS, VGSH
04/01/2026	HYBL		-\$33		-\$33	OFF LIMITS UNTIL	5/2/2026	18	HYG, JNK, USHY
03/16/2026	IBHF	-\$43	-\$595		-\$637	OFF LIMITS UNTIL	4/16/2026	2	IBHG, IBHH, SUNK, BKLN
03/20/2026	IDVO	-\$133	-\$295		-\$428	OFF LIMITS UNTIL	4/20/2026	6	SCHY, GCOW, PID
03/26/2026	IOO	-\$43	-\$138		-\$181	OFF LIMITS UNTIL	4/26/2026	12	IWY, TOPT, VEU
03/12/2026	IWY	-\$22	-\$375		-\$397	SAFE TO TRADE	4/12/2026	-2	TOPT, VUG, XLG, SPMO, MTUM
04/02/2026	JA	-\$4	-\$86		-\$90	OFF LIMITS UNTIL	5/3/2026	19	JAAA, CLOA, CLOI
03/12/2026	JAAA	-\$47	-\$91		-\$138	SAFE TO TRADE	4/12/2026	-2	CLOA, CLOI, FLRN
03/30/2026	JBBB	-\$26			-\$26	OFF LIMITS UNTIL	4/30/2026	16	JAAA, CLOA
03/20/2026	LVHI	-\$218	-\$454		-\$672	OFF LIMITS UNTIL	4/20/2026	6	VYMI, IDV, FGD, VIGI, SCHY
03/12/2026	MDK	-\$86	-\$148		-\$234	SAFE TO TRADE	4/12/2026	-2	IWY, SPMO, TOPT, XLG, MTUM
03/13/2026	MTUM	-\$12	-\$143		-\$155	SAFE TO TRADE	4/13/2026	-1	SPMO, IWY, TOPT, XLG, OEF
03/11/2026	NEAR	-\$29	-\$103		-\$132	SAFE TO TRADE	4/11/2026	-3	ICSH, JPST, ULST, VUSB, MINT
03/20/2026	OMOM		-\$596		-\$596	OFF LIMITS UNTIL	4/20/2026	6	XIMO, VPMO, MTUM, RWP
04/01/2026	SHYG	-\$3			-\$3	OFF LIMITS UNTIL	5/2/2026	18	HYG, JNK, SUNK, BKLN
03/12/2026	SPIB	-\$13	-\$115		-\$128	SAFE TO TRADE	4/12/2026	-2	VCSH, LQD, ICIT
03/19/2026	SPLV		-\$289		-\$289	OFF LIMITS UNTIL	4/19/2026	5	USMV, VIG, SCHD
03/12/2026	SPSB	-\$28			-\$28	SAFE TO TRADE	4/12/2026	-2	VSOB, IGSB, VCSH, SLQD, SPIB
03/26/2026	SPXU	-\$10			-\$10	OFF LIMITS UNTIL	4/26/2026	12	SH, SDS, SPXS, SDOW, SQQQ
03/17/2026	SPY	-\$2	-\$15		-\$17	OFF LIMITS UNTIL	4/17/2026	3	RSP, DIA, OEF, SPV, SPYG
03/27/2026	SRLN	-\$34			-\$34	OFF LIMITS UNTIL	4/27/2026	13	BKLN, FTSL, HYG
03/20/2026	SSO	-\$79			-\$79	OFF LIMITS UNTIL	4/20/2026	6	UPRO, SPXL, DDM, UDOW

At the bottom of the workbook, you'll see 8 tabs. Click on the **Alerts** tab (underlined in magenta). In cells C6:E6, you'll see that the default brokerage firm names for the app are IB (which stands for Interactive Brokers), Fidelity, and Schwab. You can change any of these brokerage names according to your needs. You may just have one brokerage firm; that's fine. Let's say it's E-Trade. In that case, just mouse on to cell C6 and type in "E-Trade" instead of "IB". To remove the second and third brokerage firms in cells D6 and E6, mouse into these cells and hit the Delete key.

You don't have to fill in losing trade data into columns D and E if you only trade through one brokerage firm. The Wash Sale Guard app will ignore those columns if this is the case.

Instead of different brokerage firm names, you could conceivably type in different account numbers, aliases, or nicknames instead. That's your call. To keep things simple, however, I recommend aggregating all losing trades at each brokerage firm into separate/single columns, as the app's default settings suggest. Later on in this discussion, I'll show you how and where to scrape this data from your brokerage firm's trading platform.

Note: in Google Sheets, there's no need to File/Save your workbook (unlike Excel). It saves automatically.

Next, rename the default brokerage firms in the Cleaned tab. Follow the same steps as outlined above to rename the brokerage firm names in cells C5:E5.

3. Erase all sample (default) trades.

The screenshot shows the 'Wash Sale Guard 5.5 MASTER' spreadsheet. The 'Alerts' tab is selected, displaying a table of sample trade entries. A red arrow points to the 'Delete Selected Row(s)' option in the 'MASTER CONTROLS' menu. The table includes columns for Date of Loss, Ticker, Loss, Cum. Loss, Wash Sale Alert, Reinstatement Date, Days Away, and Suggested Safe Proxies. Row 8 is highlighted in blue.

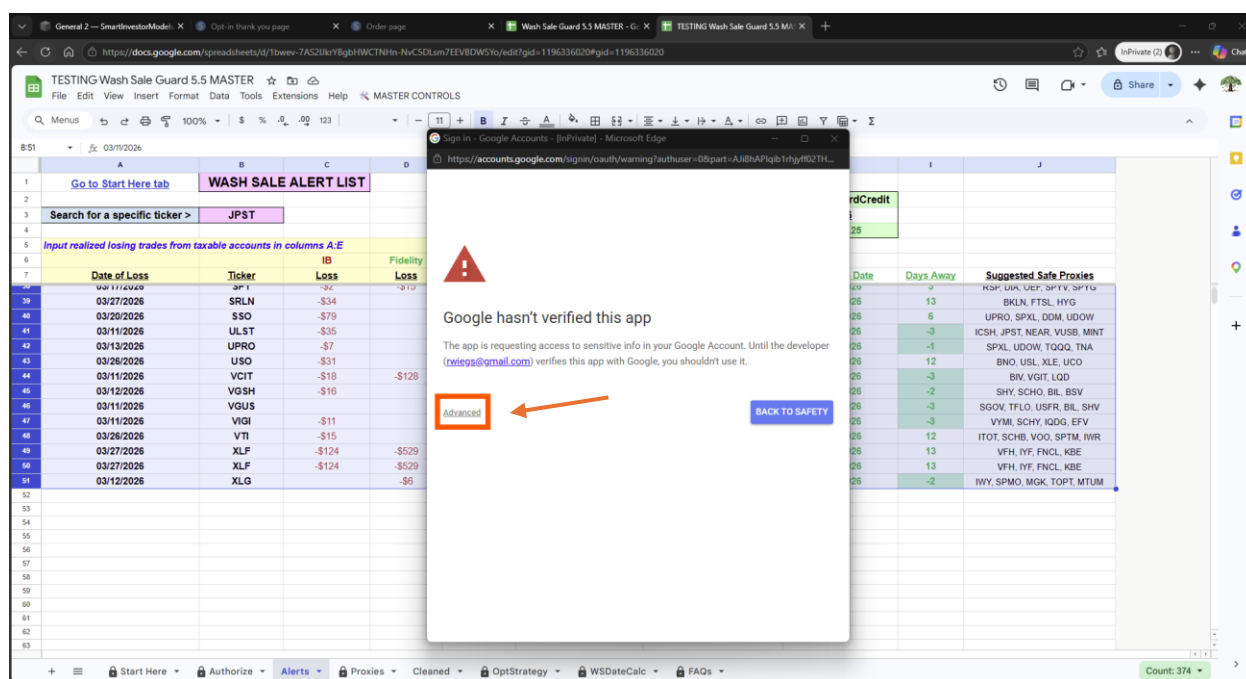
Date of Loss	Ticker	Loss	Cum. Loss	Wash Sale Alert	Reinstatement Date	Days Away	Suggested Safe Proxies
03/30/2026	CLOZ	-\$49	-\$113	OFF LIMITS UNTIL	4/30/2026	13	JAAA, CLOA, BKLN
03/18/2026	DIVO	-\$109	-\$255	OFF LIMITS UNTIL	4/18/2026	1	DGRO, SCHD, VIG, DGRW
03/16/2026	EMTL	-\$117	-\$119	SAFE TO TRADE	4/16/2026	-1	EMB, VWOB, EMLC, HYG
04/01/2026	FLOT	-\$23	-\$23	OFF LIMITS UNTIL	5/2/2026	15	FLRN, VSOB, JAAA, CLOA
04/01/2026	FLTR	-\$47	-\$94	OFF LIMITS UNTIL	5/2/2026	15	FLRN, VSOB, JAAA, CLOA
04/01/2026	HYBL	-\$33	-\$33	OFF LIMITS UNTIL	5/2/2026	15	HYG, JNK, USHY, SHYG
03/16/2026	IBHF	-\$43	-\$595	SAFE TO TRADE	4/16/2026	-1	IBHG, IBHH, SHYG, SJK, BKLN
03/20/2026	IDVO	-\$133	-\$295	OFF LIMITS UNTIL	4/20/2026	3	SCHY, GCOW, PID
03/26/2026	IOO	-\$43	-\$138	OFF LIMITS UNTIL	4/26/2026	9	IVY, TOPT, VEU, SPY
04/02/2026	JA	-\$4	-\$86	OFF LIMITS UNTIL	5/3/2026	16	JAAA, CLOA, CLOI
03/30/2026	JBBB	-\$26	-\$26	OFF LIMITS UNTIL	4/30/2026	13	JAAA, CLOA
03/20/2026	LVHI	-\$218	-\$454	OFF LIMITS UNTIL	4/20/2026	3	VYMI, IDV, FGD, VIGI, SCHY
03/13/2026	MTUM	-\$12	-\$143	SAFE TO TRADE	4/13/2026	-4	SPMO, IVY, TOPT, XLG, OEF
03/20/2026	QMOM	-\$586	-\$586	OFF LIMITS UNTIL	4/20/2026	3	XMMO, VFMO, MTUM, IWP

The Wash Sale Guard app comes with sample trade entries (all losing trades). You should erase them all. Here's how to do that:

- Click on the **Alerts** tab. Scroll your mouse wheel (or use the up/down pull-down bar on the right, or simply the arrow key) to make sure you're at the top of the spreadsheet.
- Next, click on Row 8 on the left-most side of the spreadsheet. It should turn blue, and the entire Row 8 should be highlighted.

- c) Scroll down to the last row, and while hitting the shift key on your keyboard, click on the last row of the spreadsheet that has data (i.e., past losing trades). At this point, all rows with data should be highlighted. If this is not the case, retrace these steps again from a) through c).
- d) While the rows with data are highlighted, click at the very top of the spreadsheet where it says **MASTER CONTROLS**. At the bottom of this pull-down menu you should see **Delete Selected Row(s)**. Click on that. The app will then ask you for permission to proceed. Click on **OK**.

Because you've just triggered the first automation for the app, Google is asking you to verify your copy of it. This is standard procedure. Follow the steps below for one-time authorization:



4. Authorizing your personal copy of the Wash Sale Guard App. Because the Wash Sale Guard app uses **Google Apps Script** to automate your trade tracking and audit logs, Google requires a one-time authorization to run these scripts in your private copy.

- a) You will likely see a screen that says, "Google hasn't verified this app." This is standard for custom private scripts.
- b) Click on the **Advanced** link in the bottom-left corner of that window.

- c) Then, click the link at the bottom that says **Go to Wash Sale Guard (unsafe)**.
Note: It is labeled "unsafe" simply because it is a custom script you've just copied; your data remains private within your own Google Drive.
- d) **Review Permissions:** A final screen will list the permissions the app needs (such as managing your spreadsheets and connecting to an external service for ticker data). Scroll to the bottom and click **Allow/Continue**.

Success! You will see a brief "Script Finished" notification at the top of your sheet. Your app is now fully functional and ready to use. ***You will not need to repeat this process unless you make a brand-new copy of the Master template in the future.***

Scroll to the top of the Alerts spreadsheet. You can now start entering losing trades from taxable brokerage accounts under the Alerts tab!

5. Erase all default trades from the Cleaned tab as well.

Follow the same steps from 3a) through 3d) to delete all sample trades in the Cleaned tab.

The screenshot displays the 'Wash Sale Guard 5.5 MASTER' Google Sheet. The 'TAX LOSS HARVESTING ARCHIV' tab is selected, showing a table of trades. A context menu is open over row 14, with the 'Delete Selected Row(s)' option highlighted by an orange arrow. The menu also includes 'Run Archive Process Now', 'Run Data Audit', and 'Repair Sheet Formatting'. The bottom navigation bar shows tabs for 'Start Here', 'Authorize', 'Alerts', 'Proxies', 'Cleaned', 'OptStrategy', 'WSDateCalc', and 'FAQs'.

DATE OF LOSS	Ticker	IB Loss	Fidelity Loss	Schwab Loss	Cum Loss	DATE REINSTATED	DAYS AGO
02/02/2026	AGZ	-6.40	-18.05	-5.00	-24.45	03/05/2026	-13
02/02/2026	VCSH		-30.81		-30.81	03/05/2026	-13
01/13/2026	AOR	-0.08	-0.75		-0.83	02/13/2026	-33
01/05/2026	GCOW	-27.57	-87.67		-115.24	02/05/2026	-41
02/06/2026	DIA	-147.11	-114.39		-261.50	03/09/2026	-9
01/29/2026	ACWI	-6.91			-6.91	03/01/2026	-17
01/14/2026	ARKK	-1.39			-1.39	02/14/2026	-32

6. Review the Helpful Tips Inside the App

The **Start Here** tab is the command control center of the Wash Sale Guard app. It has links to the other tabs of the workbook, and has helpful summary tips for using the app.

The screenshot shows the 'Start Here' tab of the 'Wash Sale Guard 5.5 MASTER' spreadsheet. The interface includes a menu bar, a toolbar, and a grid of data. On the left, there is a sidebar with a logo for 'SmartInvestorModels.com' and a list of navigation links: 'WASH SALE ALERT ETF LIST', 'PROXIES', 'CLEANED TRADES ARCHIVE', 'Wash Sale Date Calculator & Calendar', and 'FAQs'. Below these links is a 'TAX DISCLAIMER' box. On the right, there are two informational boxes. The top box, titled 'Important One-Time Setup Procedure', provides instructions on how to authorize the app and clear sample data. The bottom box, titled 'Key Points & Best Practices', lists several important considerations for using the app, such as tax loss harvesting rules and the importance of reviewing closed positions. The bottom of the spreadsheet shows a navigation bar with tabs for 'Start Here', 'Authorize', 'Alerts', 'Proxies', 'Cleaned', 'OptStrategy', 'WSDateCalc', and 'FAQs'.

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WASH SALE ALERT ETF LIST

PROXIES

CLEANED TRADES ARCHIVE

Wash Sale Date Calculator & Calendar

FAQs

TAX DISCLAIMER: This tool provides general guidance based on standard safe-harbor proxies. The IRS makes the final determination on "substantially identical" securities. Always consult with a qualified tax professional before making trading decisions.

Important One-Time Setup Procedure: Click on [this link](#) to learn how to authorize the Wash Sale app for full and smooth functionality.

The Wash Sale Guard app comes with **ROWS of SAMPLE DATA** that act as a template/guide for new users. You should **CLEAR THESE SAMPLE TRADE ENTRIES** by clicking on the **MASTER CONTROLS** button at the very top of the spreadsheet to start afresh. **AVOID USING THE DELETE FUNCTION OR DELETE KEY TO CLEAR DATA ROWS. Use MASTER CONTROLS / CLEAR SELECTED ROWS instead.**

Once a ticker becomes **SAFE TO TRADE** after the 30-day period wash sale period is over, click on **MASTER CONTROLS / Run Archive Process Now** to remove the ticker/trade entry to the Cleaned tab, where it is automatically entered in the Tax Loss Harvesting Archive.

Key Points & Best Practices

- ✓ Tax Loss Harvesting (TLH) only applies to taxable brokerage accounts, not qualified accounts like IRAs or 401Ks.
- ✓ Whenever you realize a loss in a taxable account(s), enter it manually in the Alerts spreadsheet tab (see below).
- ✓ At the end of each trading day, review all closed positions that realized losses across all taxable brokerage accounts.
- ✓ To avoid confusion (having to match lot IDs, using FIFO, e.g.), exit all positions in Wash Sale Alert securities asap across all taxable accounts.
- ✓ Refer to the Suggested Safe Proxies cells for eligible tickers that can replace exited securities that you realized losses in.
- ✓ Before buying/re-entering a security (in either a taxable OR qualified account), check first to see if it's still on the Wash Sale Alert List.
- ✓ Turn off all auto-dividend reinvestment (DRIP) programs (in taxable AND qualified accounts) as this can potentially disallow realized losses.
- ✓ Similarly, be mindful when rebalancing portfolios/asset allocations not to re-enter securities on the Wash Sale Alert list.
- ✓ Avoid buying call options, vertical spreads (or any option combo trades) on any security on the Wash Sale Alert list.
- ✓ If you do, you will disallow realized losses on those underlying securities.
- ✓ Watch the instructional videos on the [SmartInvestorModels YouTube channel](#) about tax loss harvesting and how to use the Wash Sale Guard app. Click this link to watch the video about Tax Loss Harvesting (TLH). Click this link to watch the video about How to Use the Wash Sale Guard app. Click this link to visit the [SmartInvestorModels.com](#) website.

The **OptStrategy** tab has an extremely useful tax strategy summary. It shows you what the tax implications are for most investors if you realize losses in a small taxable, large taxable, and qualified tax accounts. It also has a helpful summary about How the Tax Bank works.

The screenshot shows the 'OptStrategy' tab of the 'Wash Sale Guard 5.5 MASTER' spreadsheet. The interface includes a menu bar, a toolbar, and a grid of data. On the left, there is a sidebar with a logo for 'SmartInvestorModels.com' and a list of navigation links: 'WASH SALE ALERT ETF LIST', 'PROXIES', 'CLEANED TRADES ARCHIVE', 'Wash Sale Date Calculator & Calendar', and 'FAQs'. Below these links is a 'TAX DISCLAIMER' box. On the right, there are two informational boxes. The top box, titled 'Important One-Time Setup Procedure', provides instructions on how to authorize the app and clear sample data. The bottom box, titled 'Key Points & Best Practices', lists several important considerations for using the app, such as tax loss harvesting rules and the importance of reviewing closed positions. The bottom of the spreadsheet shows a navigation bar with tabs for 'Start Here', 'Authorize', 'Alerts', 'Proxies', 'Cleaned', 'OptStrategy', 'WSDateCalc', and 'FAQs'.

Go to Start Here tab

Optimal Tax Loss Harvesting Strategy Grid

Small Taxable Account	Large Taxable Account	IRA Account
a) You own it and want to exit it completely. b) You own it and want to hold it. c) You own it and want to buy more of it. d) You don't own it and want to buy some.	a) Sell ABC here too. Ensure no "Buy" occurs 30 days before after. b) Sell ABC here too (the realize more loss) OR wait 31 days to avoid "substantially identical" confusion. c) DO NOT BUY ABC. Buy a Proxy ETF from your Master List instead. d) DO NOT BUY ABC. Buy a Proxy to stay in the sector.	a) You own it and want to exit it completely. b) You own it and want to hold it. c) You own it and want to buy more of it. d) You don't own it and want to buy some within 30 days of exiting ABC in taxable account. e) Buy a Proxy instead.
a) You own it and want to exit it completely. b) You own it and want to hold it. c) You own it and want to buy more of it. d) You don't own it and want to buy some.	a) Sell LMN. Consolidate your exit to simplify tracking. b) Sell LMN here too. If you hold LMN in one account while selling at a loss in another, the IRS may argue you haven't truly "exited" the position. c) DO NOT BUY LMN. Use a Proxy. d) Use a Proxy instead.	a) You own it and want to exit it completely. b) You own it and want to hold it. c) You own it and want to buy more of it. d) You don't own it and want to buy some.
a) You own it and want to exit it completely. b) You own it and want to hold it. c) You own it and want to buy more of it. d) You don't own it and want to buy some.	a) You own it and want to exit it completely. b) You own it and want to hold it. c) You own it and want to buy more of it. d) You don't own it and want to buy some.	a) You own it and want to exit it completely. b) You own it and want to hold it. c) You own it and want to buy more of it. d) You don't own it and want to buy some.

How the "Tax Bank" Works (IRS Schedule D)

When your total capital losses exceed your total capital gains for the year, you use that "bank" in two ways:

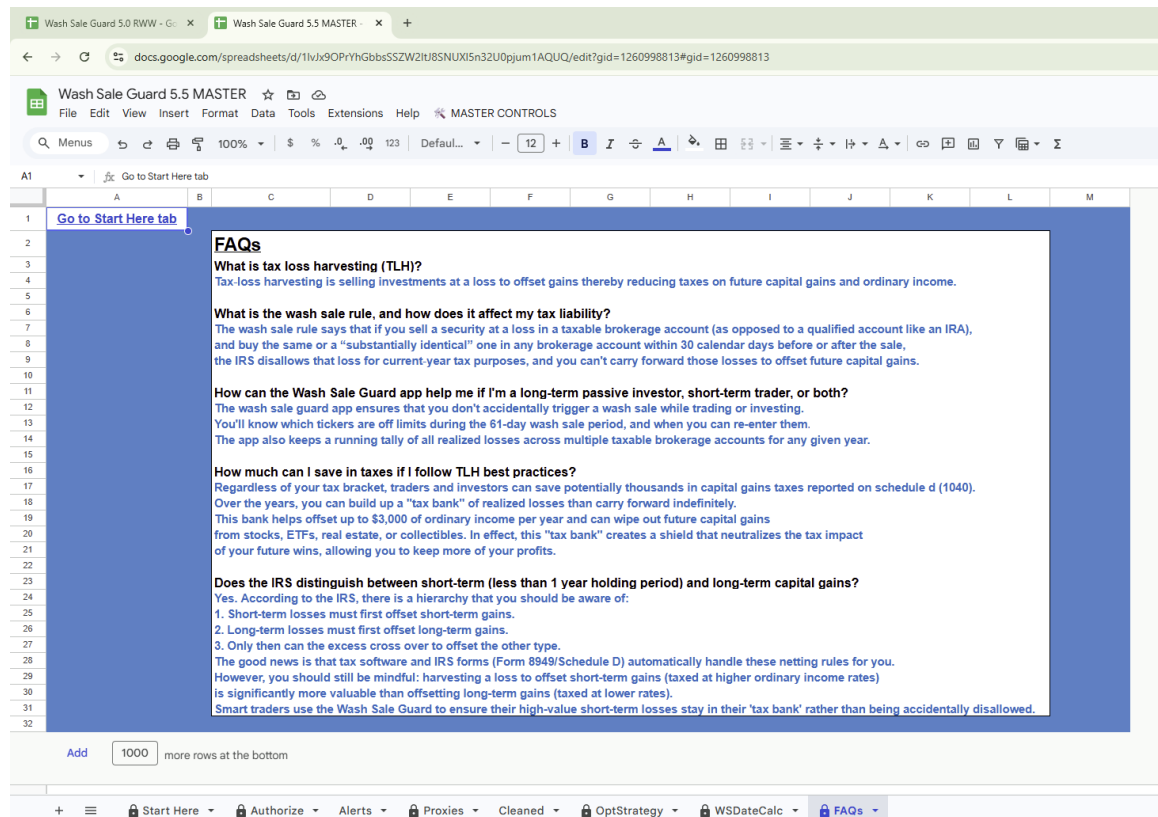
1. **Offset Ordinary Income:** You can use up to \$3,000 of that loss to reduce your regular taxable income (the production company's revenue or W-2 wages).
2. **The Carry Forward:** Any loss remaining after that \$3,000 is "banked" for next year.

Offsetting Different Asset Classes

You mentioned houses and collectibles—here is how the "bank" interacts with them:

Asset Type	Can you offset it?	The Nuance
Stocks/ETFs	YES	This is the standard "Dollar-for-Dollar" offset.
Real Estate (House)	YES	For a primary residence, you already get a 2024 (2024 if married gain exclusion, your "tax bank" can be used to offset any gain above those limits.
Collectibles	YES	Collectibles (art, coins, etc.) are usually taxed at a higher rate (up to 28%). Using your "tax bank" here is actually highly efficient because you're offsetting high-tax gains with your trading losses.
Crypto/NFTs	YES	The IRS treats these as capital assets, so they are fully offset by your "bank."

Finally, the **FAQs tab** answers some basic questions that traders and investors may have about tax loss harvesting and where the Wash Sale Guard app comes into play.



Tips for Deleting and Entering Data

- The only tabs in the Wash Sale Guard app that you could possibly add data to or delete from are the Alerts and Proxies tabs. If you should ever need to delete a trade record from the Alerts tab (which maintains a recent history of tax loss harvested trades), or a proxy security from the Proxies tab (the Master Proxy List), the procedure is the same:
 - Highlight the row(s) of data that you want to delete with your mouse
 - Click on MASTER CONTROLS/Delete Selected Row(s)

Avoid using the right-click Delete Row function that's built into Google Sheets, as this may throw off the macros embedded in the app.

- Helpful rules of thumb when **entering data under the Alerts tab**:
 - Always enter new losing trades at the bottom-most available row of the spreadsheet.
 - Maintain the same formatting from top to bottom. That is, each added row should follow the formatting from the previous one:
 - Date as (MM/DD/YYYY)
 - Tickers in caps
 - Losses as a negative number
- The only other tab in the Wash Sale Guard app that you will possibly add data to is the **Proxies tab** (all the others are either static or run only off of the MASTER CONTROL macros).

If you need to enter new Proxy Tickers, be sure to add them at the bottom-most row. The MASTER Proxy List is alphabetized in column A. To add a new Proxy Ticker, scroll down to the last row (it will be below the 500th row) and simply type in the new ticker (preferably IN CAPS) in the new row below the data in column A and hit Enter.

The app will automatically alphabetize the new Ticker in column A, and concatenate (i.e., join) them together in the Suggested Proxy columns G and H.

Next, to the best of your knowledge, input Proxy Tickers 1 through 5 in the new row in columns B:F. **If you're not sure which Proxy Tickers are appropriate for the newly entered security, type either of these prompts into any decent Chat GPT dialog window (I recommend using Gemini AI Plus or Pro):**

Sample Prompt (a): Ask AI to Find Proxy Securities

"I need to harvest a tax loss for the ticker **[INSERT TICKER]** and want to avoid an IRS wash sale. Please recommend 5 highly liquid, actively traded proxies that I can hold for a 31-day window.

The suggested proxies must have a high correlation to **[INSERT TICKER]** but track a different index, use a different methodology, or have a different manager so they are not considered 'substantially identical.' Please output the results in a table showing the Ticker, Fund Name, and a 1-sentence reason why it is a safe wash-sale proxy."

Sample Prompt (b): Ask AI to Find Proxy Securities

"I am updating the Master Proxy List for my Wash Sale Guard app and need 5 proxy alternatives for [INSERT TICKER].

Please provide 5 highly liquid ETFs or stocks that act as a 'Wash Sale Shield' (similar market exposure, but legally distinct). Please categorize the 5 proxies for me:

1. The Direct Strategy Match (Closest correlation, different index)
2. The Liquidity King (Highest volume safe harbor)
3. The Thematic/Methodological Shift
4. The Broader Sector Anchor
5. An Alternative/Active Management option

Please present this in a clean table so I can easily copy the tickers."

Daily Update Workflow

Here is a **suggested daily workflow** you can follow for optimal use of the Wash Sale Guard app:

Start of Day: Before you trade or tweak portfolio allocations, go to the Alerts tab and review the tickers that are still OFF LIMITS. The Alerts tab will also show you any tickers that have recently become SAFE TO TRADE. Be mindful of these changes and restrictions. Remember that if you re-enter a security (in any account, whether taxable or qualified), that is still off limits, you will disallow the loss for future capital gains. In other words, you won't be able to preserve losses for that ticker for your carry-forward tax bank due to a wash sale violation.

Run Archive Process Now: To ensure the app is updated and has properly sorted and archived tickers, go to the MASTER CONTROLS pull-down menu and click **Run Archive Process Now**. A good time to do this is at the start of the trading day, after you have entered in new losing trades from taxable accounts, or after adding new tickers to the Master Proxies List.

Before you enter a new security: As a reminder, before buying any security during the day, go to the **Alerts tab** and check whether the ticker in question is still OFF LIMITS. If you don't feel like scrolling down the alphabetized list of tickers in column B to confirm ticker eligibility, simply type the ticker in cell B3 (highlighted in pink), and the app will scan the database to

see whether the ticker is safe to trade. You should make this a habit before you enter trades on your trading platform!

Enter losing trades immediately in the Alerts tab: Whenever you realize a loss during the trading day in a taxable account, enter the total loss (from multiple accounts if you took losses in more than one account) into the bottom-most row of the Alerts tab. Follow the formatting from the rows above. (Use the sample/default trades that come with the app as a guide). This helps maintain order and clarity and avoids bugs when running macros.

Remember that you should NOT enter realized losses from qualified accounts (like IRAs, 401Ks, or HSAs).

Go to **MASTER CONTROLS/Run Archive Process Now** to tidy up the entire workbook.

End of Day Closed Positions Review: At the end of each trading day (or whenever you rebalanced or tweaked allocations to portfolios), **check the list of Closed Trades from all taxable accounts across all brokerage platforms**. If you forget to check your trades across all taxable brokerage accounts, you may think that you're following wash sale trade window protocol, but the IRS doesn't isolate trades by specific brokerage firms. Instead, the IRS looks at activity across all brokerage accounts.

Here are two snapshots from **Interactive Brokers** and **Fidelity**, as examples of how to check for possible closed trade additions to the Alerts tab:

File Edit Trade Account Trading Tools Analytical Tools View Help							
Order Allocation Account Impact Advisor Setup Trade History IBKR ForecastTrade							
PORTFOLIO							
Portfolio Watchlist Pending (All) +							
Display Selector Tactical & Fund of Funds				Total Ungrouped Positions			
Fin Instr	Tckr A	Position	Daily P&L	Unrld P&L	Avg Price	Market Value	Realized P&L
		Action	Quantity	TIF	Type	Lmt Price	Destination
Total		2,436	-51 (-0.0%)	-73		106,062	0
TOTAL U...		2,436	-51 (-0.0%)	-73		106,062	
TOTAL Stocks		2436	-50	-73		105,960	
JPST		421	0	-19	50.617	21,290	
FLTR		396	-51	-71	25.48	10,019	
SCHO		328	1	4	24.24	7,955	
IBHF		324	0	-14	22.98	7,431	
VUSB		203	0	-14	49.81	10,097	
JA		169	-3	-2	50.20	8,482	
FLOT		154	1	0	50.84	7,829	
SHY		128	0	9	82.42 ⁸	10,560	
TFLO		97	2	11	50.54	4,913	
SHY		128	0	9	50.73	10,560	
BRLN		0	0	4	110.22 ⁸	4,671	-137
TFLO		0	0	11	50.73	4,913	-24
TFLO		0	0	11	50.73	4,913	-24
BIL		0	0	8	910.47 ⁸	4,765	79
TOTAL CASH						102	
USD CASH						102	
Mosaic Classic TWS Rebalance Portfolio News & Research Learn +							

In this example from IB, make sure that you have selected the Group for all (taxable) accounts in the Display Selector box. You want to aggregate positions and trades that you made across ALL taxable brokerage accounts. Do NOT include any qualified accounts in this step. If you haven't set up a Group for all your taxable accounts, you can do this via the Advisor Setup/ Create Group button. You should name this group "Taxable Accounts Aggregate" or something similar.

Traders/investors should then sort the portfolio window under the Classic TWS tab by Position (from largest to smallest). Then, look for those rows where the Position equals 0. These are the tickers that you closed out during the trading day. Next, in the Realized P&L column, look for the closed out positions that are in red (negative). These are the tickers and loss amounts that you will enter under the brokerage firm column in the Alerts tab. For the Wash Sale Guard app and the purpose of tax loss harvesting, you should ignore all winning trades. They simply don't matter.

Note: You may have to configure your brokerage firm's portfolio window to show the relevant data (Account aggregate, Ticker, Position size, and Realized P&L).

Here is a similar feature taken from the **Fidelity** online trading platform:

The screenshot shows the Fidelity 'All accounts' page. On the left, there's a sidebar with 'Accounts' and 'Investment' sections. The main area is titled 'All accounts' and has a navigation menu with 'Summary', 'Positions', 'Activity & Orders', 'Balances', 'Documents', 'Planning', and 'More (4)'. The 'Positions' tab is selected, and a pull-down menu shows 'Closed positions'. The table below lists various accounts and their closed positions. The 'BIG CHEESE Joint WROS' row is highlighted in red, indicating a loss.

Account/Symbol	Cost	Proceeds	Short-term gain/loss	Long-term gain/loss	Total gain/loss
Small Cheese (No Day Tr...					
Cash Management (Indivi...					
BIG CHEESE Joint WROS				-\$53.44	-\$53.44
CLOZ	\$18,458.97	\$18,405.53	-\$53.44		-\$53.44
Account Total	\$18,458.97	\$18,405.53	-\$53.44		-\$53.44
Individual					

In this example, at the end of the trading day, go to the All Accounts portfolio page as in the above image. Click on the All Accounts button in the top left corner (in gray). Next, under the navigation menu with the following headers “Summary/Positions/Activity & Orders/Balances/Documents/Planning/More” click on the pull-down menu where it is likely to default to Overview. Click on that pull-down menu and select Closed positions instead.

You should now have a page that looks similar to the one above. Finally, click on each taxable account listed in the left-most column. This will pop open a list of all the closed out positions for each account (by ticker).

You may have closed out positions with the same ticker across multiple accounts. In this case, you can sum them up directly in the relevant cell under the Brokerage Firms Loss column under the Alerts tab, or add them up manually in a separate spreadsheet or with a calculator.

For each ticker that you realized in within a taxable account, enter the Trade Date, Ticker, and the Loss amount per broker in the bottom row of the Alerts tab (in the first free row below the data). Do not type over existing losing trade entries!

Check and review that you've entered all tickers for which you realized losses across all taxable accounts!

Follow the same steps for the third brokerage firm (if you happen to trade via 3 brokers). The Wash Sale Guard app is currently limited to 3 brokerage firm entries (as most traders/investors use 2 brokerage firms at a time).

After entering all losing trades, go to **MASTER CONTROLS/Run Archive Process Now** to tidy up the entire workbook.

Helpful Reminder: If you plan to harvest tax losses, make sure that you TURN OFF all AUTOMATIC INVESTMENT PROGRAMS (DRIP, dividend reinvestment programs), etc. If you leave these auto-trade features on, you may inadvertently re-enter securities before the wash sale window period is over, thus defeating the purpose of tax loss harvesting. Make sure you **turn off all these auto-investment features across ALL ACCOUNTS (QUALIFIED as well as TAXABLE)**.

Troubleshooting Guide: What to Do When Things Go Wrong

Scenario A: Data Entry Mishaps

If you accidentally enter a trade on the wrong line, paste a block of data into the incorrect tab, or realize your ticker entry is just plain wrong, don't worry. You have two primary "safety nets":

- **The Quick Fix:** Immediately press **Ctrl + Z** (or **Cmd + Z** on Mac). This is the universal "Undo" command and will reverse your last several actions.
- **The Surgical Fix:** If you realize the mistake too late for an "Undo," simply click on the row that contains the error and use the  **MASTER CONTROLS >**  **Delete Selected Row(s)** menu. This will physically remove the bad data and keep your sheet clean.

Scenario B: When Macros "Freeze" or Get Stuck

Google Apps Script (the "engine" under the hood) occasionally hits a snag due to a weak internet connection or a temporary Google server hiccup. If a menu command seems stuck or nothing happens when you click it:

1. **Refresh the Browser:** Before doing anything else, simply click the **Refresh** button on your web browser (or press **F5**). This re-establishes the connection and re-initializes the App Script menu.
2. **Wait for the "Finished Script" Toast:** Look at the top of the screen. If you see a small gray box that says "Running script," wait for it to disappear. If it stays there for more than 30 seconds, refresh the page.
3. **Check Permissions:** If it's your first time running a command, look for a popup asking for "Authorization." The script cannot run until you've granted it permission to edit the sheet.

Note on Restarting: You almost **never** need to restart your computer for a Google Sheets issue. Closing the browser tab and reopening it is the most extreme step usually required.

Resurrecting an Older Version (The Time Machine)

If you've made a major mess and can't remember what the sheet looked like before, you can "time travel" using Google's **Version History**. This is the ultimate "get out of jail free" card.

1. Go to the top menu and select **File > Version History > See version history**.
2. A panel will open on the right showing a list of every time the sheet was edited.
3. Click through the dates and times to see a preview of what the app looked like at that moment.
4. Once you find the version before the error happened, click the big green **Restore this version** button at the top.

This will instantly reset your **Wash Sale Guard** app to that exact moment in time, undoing any mistakes, formatting errors, or script-related glitches.

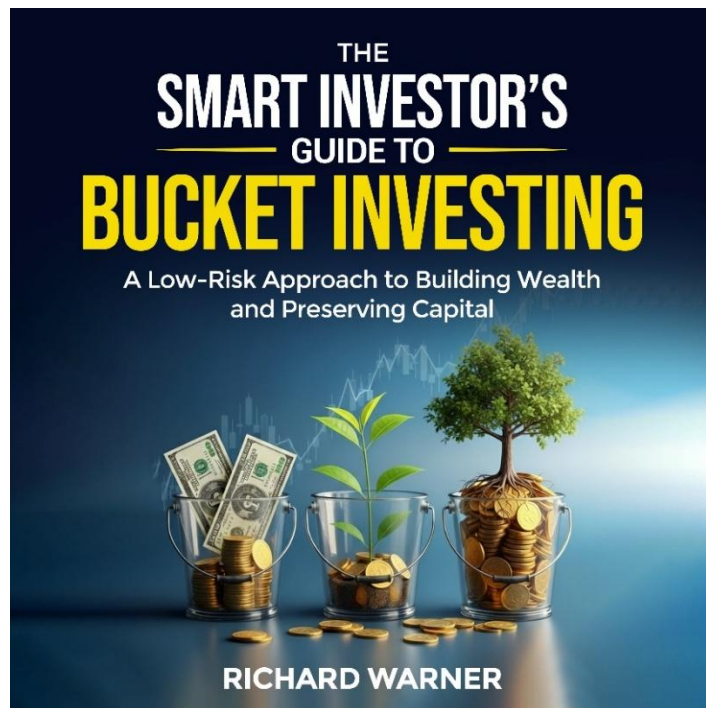
Pro-Tip for Newbies

If the app feels "laggy," it is usually because too many browser tabs are open or your computer is running low on memory. Closing unnecessary tabs or restarting just your web browser (Chrome, Edge, or Safari) will usually bring the app's performance back to full speed.

Resources & Next Steps

- **Get the Book:** [*The Smart Investor's Guide to Bucket Investing*](#) (Available on Amazon in eBook, Paperback, and AudioBook formats).
- **Join the Community:** Sign up at SmartInvestorModels.com for tips and updates.
- **Watch educational videos on the** [SmartInvestorModels YouTube channel](#).

I hope you enjoyed reading this excerpt from Rich Warner's book *The Smart Investor's Guide to Bucket Investing: A Low-Risk Approach to Building Wealth and Preserving Capital*. If you found value in reading this PDF, consider purchasing the book in its entirety.



The book is available in eBook, paperback, and audiobook format on Amazon by [clicking on this link](#).

If you should purchase a copy of the book, would you kindly leave a short review on the platform where you purchased this book? Even a few words can make a big difference in helping others discover it.

Getting your feedback is incredibly valuable. Your feedback helps me improve and create more resources you'll love. It'll help me make additions and revisions and help spread the word to other investors. If you have a moment, I would be so grateful if you could share your thoughts.

With gratitude,

Rich Warner

For case studies, books, PDFs, videos, and other educational materials from Rich Warner, please visit the SmartInvestormodels.com website, the [YouTube channel](#), or the digital platform where you purchased this product.