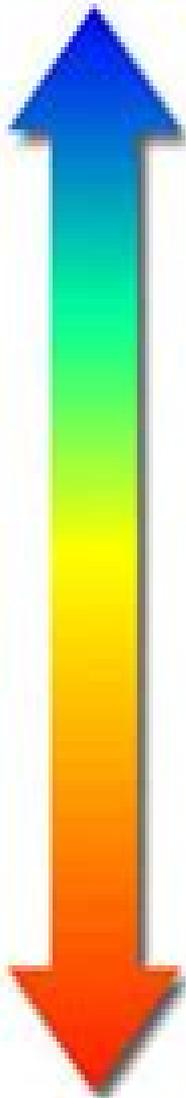


Most Tax Efficient



Least Tax Efficient

Low-yield money market, cash, bond funds

Tax-managed stock funds

Total US market stock index fund

Total international stock index fund

Balanced index funds

Small-cap or mid-cap index funds

Value index funds

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Total-market bond funds

Active stock funds

Real estate or REIT funds

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High-yield corporate bonds

**Taxable
Accounts**

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Tax Placement

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