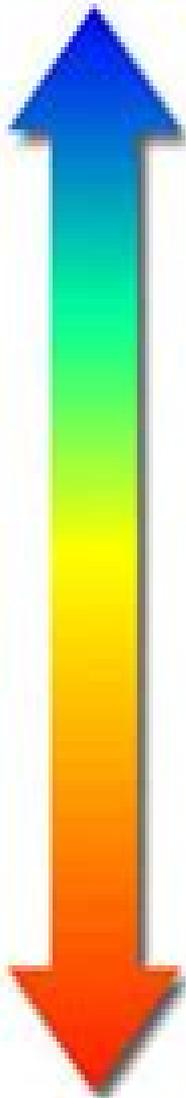


Most Tax Efficient



Least Tax Efficient

Low-yield money market, cash, bond funds

Tax-managed stock funds

Total US market stock index fund

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Moderate-yield money market, bond funds

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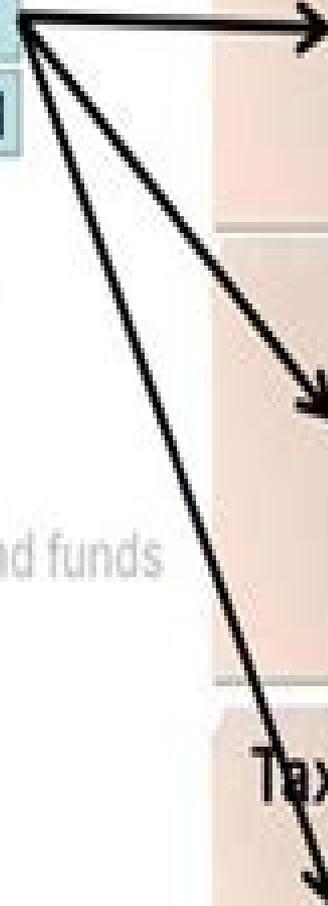
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