

Asset Location Optimizer

Maximize after-tax returns through strategic asset placement

Account Balances

401(k)/Traditional IRA (\$)

50000

Roth IRA (\$)

30000

Taxable Brokerage (\$)

20000

Asset Location Strategy

Assign each asset class to an account type:

Asset Class	Traditional	Roth	Taxable
Bonds High tax drag (income)	100% ▾	0% ▾	0% ▾
REITs High tax drag (non-qualified)	100% ▾	0% ▾	0% ▾
Growth Stocks Low tax drag (cap gains)	0% ▾	100% ▾	0% ▾
Int'l Stocks Foreign tax credit eligible	0% ▾	0% ▾	100% ▾

30-Year Projection Results

Your Strategy

\$628,628

After-Tax Value

Optimal Strategy

\$887,544

After-Tax Value

Difference

\$258,915

Additional Wealth

Tax Savings

\$77,675

From Optimization



Optimization Insights

Optimizing your asset location could add **\$258,915** to your portfolio over 30 years! Key principles: (1) Put tax-inefficient assets like bonds and REITs in tax-deferred accounts, (2) Put high-growth assets in Roth for tax-free growth, (3) Put international stocks in taxable to claim foreign tax credits.