

# ***General Guidelines For Asset Placement***

## **Taxable Accounts**

**Assets that generate capital gains, dividends, or tax-exempt income, or may generate large losses:**

- US Stocks
- International Developed Stocks
- Dividend-oriented Stocks
- Commodities
- Tax exempt bonds
- ETF's / Index Funds
- Real estate
- Savings Bonds

## **IRA / 401(k)**

**Assets that generate current taxable income, interest, non-qualified dividends:**

- Bonds
- Trust Deeds
- Mortgage Income Funds
- TIPS
- REIT's
- Peer-Peer lending
- Mutual Funds

## **Roth IRA / 401(k)**

**Assets that may generate large gains, or assets that could also go in a regular IRA or regular 401(k):**

- Growth Stocks
- Small company stock
- Non-public / 83b stock
- Bonds