### Tax-Advantaged Investments

| TAX-ADVANTAGED<br>INVESTMENTS            | DESCRIPTION  |
|--|--|
| Retirement Accounts                      | <ul> <li>Employer-Sponsored Retirement Accounts and Individual Retirement<br/>Accounts That Allow for Tax-Deferred Contributions and Investment<br/>Earnings Until Withdrawn During Retirement</li> <li>Examples Include 401(k) and 403(b) Plans, Traditional IRAs, and Roth<br/>IRAs</li> </ul> |
| Education Savings Accounts               | Tax-Advantaged Accounts Designed to Save for Future Education Expenses Examples Include 529 Plans and Coverdell ESAs   |
| Health Savings Accounts                  | <ul> <li>Tax-Advantaged Accounts Designed to Save for Future Medical<br/>Expenses for Individuals With High-Deductible Health Plans</li> </ul>   |
| Municipal Bonds                          | <ul> <li>Debt Securities Issued by State and Local Governments to Fund Public<br/>Projects, With Interest Income Generally Exempt From Federal Income<br/>Tax and, in Some Cases, State and Local Taxes as Well</li> </ul>   |
| Tax-Deferred Annuities                   | <ul> <li>Insurance Contracts That Allow for Tax-Deferred Accumulation of<br/>Savings, With the Option to Receive a Stream of Income Payments<br/>During Retirement</li> </ul>  |
| Tax-Exempt Mutual Funds                  | <ul> <li>Investment Vehicles That Primarily Invest in Tax-Exempt Securities,<br/>Such as Municipal Bonds, With Interest Income Generated by These<br/>Funds Generally Exempt From Federal Income Tax and, in Some Cases,<br/>State and Local Taxes</li> </ul>                                    |
| Dividend Reinvestment Plans<br>(DRIPs)   | <ul> <li>Investment Programs Offered by Some Corporations and Mutual Funds That Allow Shareholders to Automatically Reinvest Their Dividends in Additional Shares of the Company or Fund, Deferring Taxes on the Reinvested Dividends Until Shares Are Sold</li> </ul>                           |
| Real Estate Investment Trusts<br>(REITs) | Companies That Own, Operate, or Finance Income-Producing Real<br>Estate Properties, Required to Distribute at Least 90% Of Their Taxable<br>Income to Shareholders in the Form of Dividends, Which May Be Taxed<br>at a Lower Rate Than Ordinary Income for Qualified Dividends                  |



## **Tax Advantaged Investments**

**Michael Hoelscher** 



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