

Tax-Efficient Waterfall Funding

High
Priority

Medium
Priority

Low
Priority



Emergency Fund

3-6 mo. of Expenses in HYSA

Match 401K/403B/457

Match Employer Contr.

High Interest Debt 7%<

Pay Highest Interest Loans First

Health Savings Acct

\$4,300/Person*, \$1,000 Catch-Up

Roth/Trad./Non-Ded IRA

\$7,000/yr, \$1,000 Catch-Up

401K/403B/457

\$23,500/yr**, \$7,500 Catch-Up

529 Education/MiABLE

Save State Income Tax

Taxable Brokerage Acct

Liquidity, SBL, LTCG

Low Interest Debt 6%>

Retain Low Interest Debt

Retirement Wrapper

Depends on
the Client

ESPP

How Much of a % Discount?

*Reduced by employer contributions.
**Pre-Tax/Roth/After-Tax/Employer/Catch-Up contributions can total up to \$70,000.