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Vanguard offers three mutual funds which are explicitly tax managed

However index funds and exchange traded funds ETFs are inherently tax efficient and are sometimes less expensive therefore the tax managed mutual funds may not always be the best options even for taxable investors. This article provides a comparison of core mutual funds for use in Boglehead style investing.

While the choices for mutual funds depend on the brokerage you use most modern brokerages offer access to low cost index mutual funds and commission free access to all ETFs. [1] When choosing between mutual funds the expense ratio ER is an important consideration.

This page offers a condensed Mar 7 2025. A single fund of funds like a target date or LifeStrategy fund is the best choice for most investors offering simplicity, diversification and automatic rebalancing.

A three fund portfolio can provide additional optimization but it requires more knowledge and discipline introducing potential behavioral risks and added complexity. Jun 29 2019 Re The 8 Best Vanguard Funds by Sandtrap Sat Jun 29 2019 3:49 am I'm not sure if there are 8 best Vanguard funds because it depends on the person's portfolio.

Perhaps start with the forum WIKI and read in its entirety and make your own list of best funds that fit you exactly.

click on link below for forum Wiki A three fund portfolio is a portfolio which uses only basic asset classes usually a domestic stock total market index fund and an international stock total market index fund and a bond total market index fund.

It is often recommended for and by Bogleheads attracted by the majesty of simplicity John Bogle's phrase and for those who want finer control and better tax efficiency than Jun 30 2025 Tax efficient fund placement is an issue facing investors holding assets in multiple accounts both tax advantaged and taxable accounts.

The tax code recognizes different sources of investment income which are taxed at different rates or are taxed at a later time tax deferred.

An asset's tax efficiency the impact of taxes on an investment is affected by both its expected return and the 2 days ago Re Expanded fund comparison list tool? by alec Mon Dec 29 2025 7:50 pm you'll probably want Morningstar's mutual fund screener for which you can get a free 7 day trial just remember to cancel.

But here's a recent article by Morningstar on the subject. The Best Balanced Funds for Income Nov 29 2023 I have been sifting

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