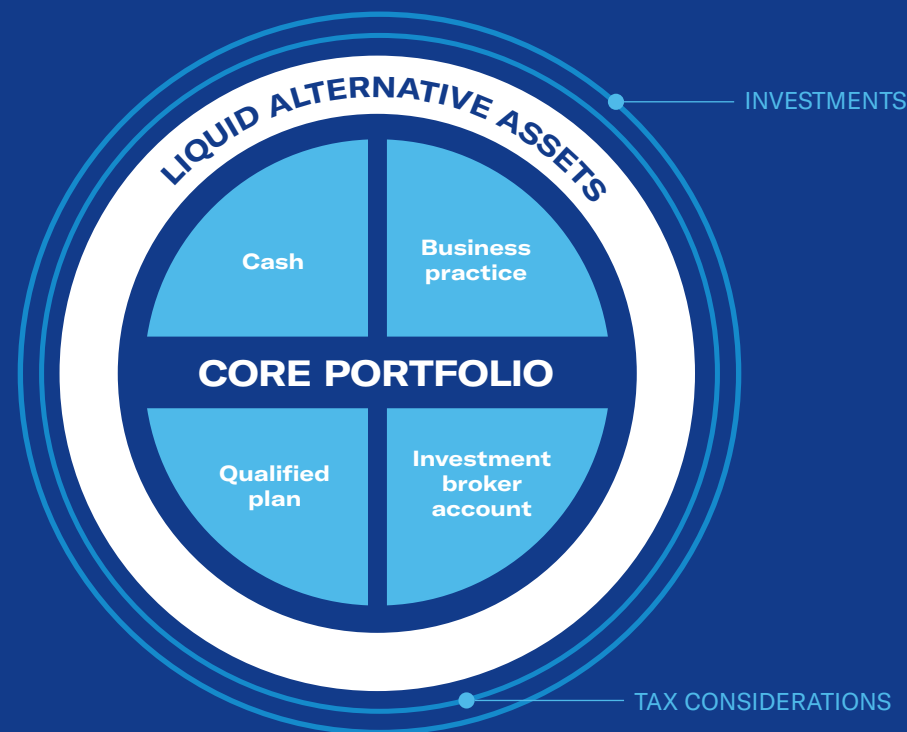




# Capital accumulation strategy

**An effective capital management strategy is essential to unlocking your financial independence.**

It should include a plan for balancing assets in a tax-efficient manner, incorporating strategic decision making regarding investments, and maintaining asset liquidity along the way. However, portfolio construction primarily deals in asset allocation with little emphasis on asset location.



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