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Investing in Real Assets

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Plan Your Financial Future

Keith R. Fevurly

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Abstract

For most people, owning a home is not an investment in the same sense that owning stocks and bonds or rental real estate is an investment. Rather, your home or primary residence should be thought of as a *use asset* and should be listed as such on the statement of personal financial position. This is to be contrasted with *direct investments* in real estate, such as the ownership of a rental home, a vacation home, or even raw land, and *indirect* investments in real estate, such as a share of a real estate limited partnership (RELP) or a real estate investment trust (REIT).

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