Becoming a Knowledgeable Investor

BY The Sagicor Advisor Posted January 09, 2019 In Investing

Few things have a greater impact on your financial future than making your money grow. Some investments have a slow and steady growth pattern. Others are more volatile, but with more growth potential. You have to find a balance that is comfortable for you. When you'll need the money can also affect your investment choices.

1-5 YEARS
Short term investing calls for maximum security, because you won't have time to bounce back from market downturn. Concentrate on guaranteed investment vehicles like bonds or fixed deposits.

6-10 YEARS
Over the medium term, you'll want a mix of investments, to benefit from the growth that stocks and mutual funds can offer, while not exposing yourself to too much risk.

11 OR MORE YEARS
When investing over the long term, you can afford more volatility, because you have time to ride out those periodic market storms. Balance is still important, though.

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