

# 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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