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# Looking at the Stock Market and Other Investments to Plan for the Future

Nobody is too sure how the economy is going to fare in the future. This is the reason why you have to plan ahead so that you will be sure that you are going to be well-provided for even as you get older until you reach the age when you can no longer work. You have to come up with an investment plan like buying and selling shares in the stock market that would suffice for your needs, luxuries and other kinds of activities well into your retirement age.

An ideal retirement portfolio would look like this. The percentage of stocks that must reflect on it should be the difference of 100 minus your current age. Then the rest of the equation will be composed of cash and bonds. There are some people who would also advise you to allot little portion of precious metals as well as real estate. For conventional thinkers, they fear that stocks are too volatile that these may not be an ideal option especially for short-term investors, which is why retirees were often cautioned against holding large percentage of stocks. Through time though, such kind of thinking has already changed and many people are already looking for such option when it comes to their retirement plans.

So what brought about the change? One vital reason for such change is the fact that these days, people live longer than they used to. For healthy retirees in their mid-60s, it will no longer be a dilemma to invest on stocks with five years holding duration. Another important factor in this regard is the inflationary cycle that most countries all over the world are experiencing. This can pose real threats to retirees who have invested most of their assets on bank CDs, bonds and other kinds of investments with fixed return. Whenever there is a rise in inflation, the interest rates will also increase. Such scenario would mean that higher returns are going to be paid on new bonds, but the older ones will be less their original worth. If you own the latter, it will be more likely that the pay that you will get from such will not be enough to cover the continuously increasing cost of all taxes and other changes brought about by inflation.

The more authentic information about Stock Market you know, the more likely people are to consider you a Stock Market expert. Read on for even more Stock Market facts that you can share.

#### Dependable Investment despite Inflation

One proven effective hedge in times like inflation that most people have tried and tested when it comes to investment is stocks. Despite the odds that the economy would be facing in the future, the prices of stocks can be increased manually by various companies to pay for the rising costs that will be brought about by the financial state. This can never happen with bonds because these have only little flexibility or none at all.

It is very essential to secure your future and investing your money on proper venues while you still have time is the right way to do this. It is ideal that you look more into the stock market and mix it with bonds and other types of assets depending on how much you want to gamble and, of course, on your personal and financial condition.

It never hurts to be well-informed with the latest on Stock Market. Compare what you've learned here to future articles so that you can stay alert to changes in the area of Stock Market.

#### About the Author

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