[Four Really Good Reasons to Invest]

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Over half of Americans do not own any stocks, or stock-related investments, such as mutual funds, according to Bankrate's Money Pulse survey.[1]

Individuals may cite different reasons for not investing, but with important long-term financial goals, such as retirement, in the balance, the reasons may not be good enough.

Why Invest?

1. *Make Money on Your Money.* You might not have a hundred million dollars to invest, but that doesn't mean your money can't share in the same opportunities available to others. You work hard for your money; make sure your money works hard for you.

2. *Achieve Self-Determination and Independence.* When you build wealth, you may be in a better position to pursue the lifestyle you want. Your life can become one of possibilities rather than one of limitations.

3. *Leave a Legacy to Your Heirs.* The wealth you pass can have a profound impact on the next generation, providing educational opportunities, the capital to start a business, or financial support to your grandchildren.

4. *Support Causes Important to You.* Wealth can be an important tool for impacting the world in a meaningful way. So, whether your passion is environmental, the arts, or human welfare, you can use your wealth to effect positive changes in your community or around the world.

A Framework for Investing

The decision to invest is an acknowledgement that it comes with certain risks. Not all investments will do well and some may lose money. However, without risk, there would be no opportunity to potentially earn the higher returns that can help you grow your wealth.

To manage investment risk, consult with a Financial Advisor that you trust. You should consider maintaining a broad diversification of your investments that reflects your personal risk tolerance, time horizon, and the nature of your financial goal.[2]

Because investing can be complicated, consider working with a financial professional to help guide you on your wealth-building journey.

Bankrate Money Pulse Survey, September 2015

Diversification is an approach to help manage investment risk. It does not eliminate the risk of loss if security prices decline.

[Click here to learn more about how Iron Gate Global can help you.]