

## American IRA Provides Advice on When to Open a Self-Directed IRA

American IRA recently released a post talking about market timing, Self-Directed IRAs, and what investors need to think about for long-term investing success.

ASHEVILLE, NC, US, November 7, 2023 /EINPresswire.com/ -- When is the best time to start investing? It can sound more like a philosophical question than



a practical one. But American IRA, a Self-Directed IRA administration firm based in Asheville, NC, recently took to its blog to explain what investors need to know to start getting invested with a retirement mindset in tact, especially if using a Self-Directed IRA to build a long-term investing strategy.

American IRA opened the <u>post</u> by addressing what happens to markets over the long haul. It pointed to an Investopedia article which highlighted the historical performance of both real estate assets and the stock market. And while both investments can be strong vehicles for building a retirement portfolio, it should be noted that the two also behave differently. Real estate tends to be slower moving and more stable over time, while the stock market can be more volatile—while also tending to produce higher returns in exchange for that volatility.

In both cases, American IRA noted, investors who start early and invest often will tend to do the best. However, because of its volatility, it can be tricky to invest solely in stocks for the short term. For example, many stocks in 2022 underperformed, which made them lose value over a period of 12 months. However, someone owning real estate as an income-generating asset might not have lost as much value despite the increasing interest rates.

But the post also points out that investors need to think in longer time horizons than beyond what happens in the next twelve months. The post asks when it's time to open a Self-Directed IRA. And when it comes to retirement, the answer can often be: "as soon as possible." This way, investors can take advantage of compounding returns no matter what asset classes might be included in their retirement portfolio.

American IRA regularly posts facts and Self-Directed IRA information to its blog to help people

who are looking for information about Self-Directed IRAs and retirement investing. To find that blog, visit www.AmericanIRA.com. Or to contact American IRA directly, call the Self-Directed IRA administration firm's number at 866-7500-IRA.

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