

Things to Know About Self-Directed IRAs When Interest Rates are High

Having a Self-Directed IRA can be a great way to save for retirement. But is it still great when interest rates in the economy are high?

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/EINPresswire.com/ -- With interest

rates soaring and the possibility that

the short-term economic prospects are

poor, many investors may be wondering if it's a good time to invest in an IRA. Of course, there's no way of knowing—not without a crystal ball—but there are some advantages to constantly investing with a Self-Directed IRA, particularly because this approach to investing means that retirement investors can put money aside in a wide variety of asset classes. In a rising interest rate environment, that could mean finding great ways to plan for an uncertain economic future.

To that end, American IRA's most recent blog [post](#) dealt with whether Self-Directed IRAs are useful when interest rates are high. American IRA addressed this problem first by exploring the concept of diversification. Explaining that diversification is the "practice of investing in more than one sector or type of investment," it explained that diversifying a portfolio can give the investor more peace of mind because it spreads risk across multiple categories. For someone who has money invested in stocks in only one sector, for example, the collapse of that one sector could be devastating to one's retirement prospects. But with a Self-Directed IRA, investors are exposed to a wider range of economic factors which can spread out that risk.

American IRA then highlighted that when interest rates are high, there may be a need for that diversification. For example, one way of making money off of higher interest rates is to be a lender, which is possible through a Self-Directed IRA. This also has the advantage of adding an asset class to one's portfolio, which in turn spreads out the risk of an overall retirement portfolio.

American IRA highlighted how much Self-Directed IRAs allow for greater degrees of diversification thanks to the fact that investors can use these account to invest in a wider range of possible retirement asset classes. "The bottom line?" American IRA said. "Self-Directed IRAs are a good way to diversify your portfolio." This control and diversification can be good for



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