

Planning For Your Future

Slow And Steady Investments Win The Race

(NAPS)—When it comes to investing in an Individual Retirement Account (IRA), even small, steady contributions can build a better retirement. Considering how tax-deferred investments can grow over time, even those who do not find it easy to come up with the \$2,000 annual contribution are likely to put an IRA among their top priorities.

Simply put, time and tax-deferred compounding are two powerful investing partners.

According to Peter Breen, CEO of BUYandHOLD, Inc., the parent company of online brokerage firm BUYandHOLD Securities Corporation, "Investing just \$166.66 a month equals \$2,000 a year. If that is too much, then invest less. Any contribution you can afford is better than not investing at all. Think of it this way: for a little more than \$5 a day, you can invest \$2,000 in your IRA every year and turn tax-advantaged savings into a nice retirement nest egg."

A spokesperson for the firm said that the company requires no minimum account balance and investors can purchase stock in dollar amounts with as little as \$20. The company offers a wide variety of educational resources for novice and experienced investors alike, and all can link a BUYandHOLD account to their



TAX ADVANTAGED SAVINGS—When it comes to IRAs, time and tax-deferred compounding are two powerful investment partners.

bank account and set up an automated investment program to put IRA investments on autopilot.

Research shows that people who calculate how much money they need to retire comfortably are more likely to establish and stick to a regular retirement savings plan than those who don't. The securities firm offers 16 different retirement calculators to help investors get started and figure out how much they need to save each month. Also, their Web site is easy to use. That means even those who consider themselves technology novices should be able to navigate.

More information is available by visiting www.buyandhold.com.