

## Gold Investing - Retire Without Fear

This is the time! The day you have been longing for, but perhaps not so sure about. The desk may be cleared and everyone is admiring the presentation gold watch in its smart box. You may even have your retirement lump sum-could be the largest sum of money you have seen in your life. It is a good feeling but can also be an intimidating one. Now more than any time you need good investment advice. Even in being careful, you face financial risks at retirement time.

### The Main Risks Are

- \* Longevity: the risk of outliving your assets is very real.
- \* Inflation: the inexorable price-rise in goods and services will eat away at the purchasing power of your hard-earned savings.
- \* Asset allocation: if you haven't chosen the right mix of investments, your portfolio could fail to grow.
- \* Health care expense: you need a reliable source of income to cover rising health-care costs.
- \* Withdrawal rate: if you withdraw too much too soon, you are in trouble.

### To be Secure In Your Retirement Investing:

- \* Diversify
- \* Safety First
- \* Build Continued Growth.

With this in mind have you considered gold investing?

#### 1) DIVERSIFICATION

Whether your investment approach is conservative or aggressive, gold investing can play a vital role in the diversification of your portfolio. Most experts recommend a gold holding of 5%-10%.

#### 2) SAFETY

As we painfully learned from the NASDAQ bust, any stock, no matter how seductive it may seem, always has the potential to plunge to zero. This will never happen with gold. Life is full of unpredictables-hurricanes, tornadoes, terrorist attacks. Gold investing is the perfect way to protect the foundations of your portfolio from an unpredictable future.

#### 3) GROWTH

Recently, a long-term subscriber to an investment newsletter wrote: "I have been following your gold suggestions since December of 2001 and have made a barrel of money. The ten gold stocks you recommend now, if held since then, are up about 500% on average. Not too shabby while gold bullion is up about 70%, a 7-1 ratio."

Currently, world gold demand exceeds global gold supply by 60%-100% annually; as the mines cannot extract gold fast enough to meet this demand. A shortage leads to higher prices. Nobody can guarantee that anything will last forever, but in the short term the gold price will rise.

So what shape could your gold investments be in?

Just as you can diversify your overall portfolio, you can also diversify the gold part of it. Gold investing takes three main forms:

1. Owning physical gold-the safest, "insurance" part of it. And the most exciting part? When you hold gold in your hands for the first time, you understand why it has generated such a passion through time!
2. Gold stock-investment in quality gold mines. This is for the "growth" part of your portfolio.
3. Gold derivatives-only for those who are not averse to risks!

Some people may give you a strange look if you are talking of gold investing! There are great ideas floating around:

- \* Gold provides no return. But it doesn't need to-it keeps going up in value!

\* Central banks will sell their gold. They have in the past and have recently realized it is not a wise policy.

\* The government could confiscate gold. It is true that this happened in 1933. But things have changed so much since that time; the chances of this now are virtually nil.

If others are uneasy about gold investing, all the more reason for you to do it and do it well! So that you can enjoy your golden years!

Summary:

The main factors of gold investment are... To be mindful of your retirement with diversification, safety and growth. With these in mind, you will do wonderfully well to consider gold.

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### About the Author

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