

FINANCIAL TIME HORIZONS

1

Short Term

- ❖ Bank Accounts
- ❖ Money Market Accounts

Pros:	Cons:
<ul style="list-style-type: none"> - Safety - Liquidity 	<ul style="list-style-type: none"> - Little to no growth

2

Mid Term

Taxable Investment Accounts		Whole Life Insurance	
Pros:	Cons:	Pros:	Cons:
<ul style="list-style-type: none"> - Growth potential - Access 	<ul style="list-style-type: none"> - Growth can be taxed 	<ul style="list-style-type: none"> - Tax free growth - Access - Low Risk 	<ul style="list-style-type: none"> - Up Front Costs

3

Long Term

❖ 401(k)	❖ Roth IRA
Pros:	Cons:
<ul style="list-style-type: none"> - Possible Matching Contributions - Tax Deferral 	<ul style="list-style-type: none"> - Money locked away until age 59.5 - Potential Withdrawal Penalties

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