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## LIFE | Investing in Your 30s and 40s

**Ashley Thomas:** For most people, the middle phase of your career means two things financially, more money and more expenses. The balancing act between investing and keeping up with the growing cost of living can be tricky, but the suggestions in this video can help you build wealth while still paying the bills.

Once you have a balanced budget and emergency savings for unexpected expenses, investing can be a great way to make your money work harder for you. First, consider whether you're taking full advantage of your employer sponsored savings plans like 401(k)s, 403(b)s, 457(b)s, Health savings accounts and more.

Because you contribute to these accounts before taxes, saving money inside them reduces your overall income for the year and can lead to a lower tax bill. Also, the investment funds available in these accounts usually contain a good mix of stocks and bonds to keep you diversified if you don't have an employer sponsored savings plan.

The same principles apply to individual retirement accounts, also called IRAs. Once you've maxed out your contributions to retirement accounts, you may want to research other investment options like money market, mutual funds, exchange traded funds, treasury bills, or bonds. Depending on your needs and goals, a financial advisor can help you determine which of these or other investment options could be a good fit for you.

Investment accounts can be set up through a registered investment advisor. A bank, a brokerage firm, or directly through a mutual fund company. When determining where to hold your accounts, do your research and consider several options. Remember, all investing involves risk as you progress through mid-career and beyond.

Selecting less risky investments could help protect the wealth you've built.

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