Age Informed Non-Retirement Investing

The following are a list of non-retirement investment accounts. These accounts are tools. The "right" accounts for you depend on:

- Your goals
- Your comfort with risk
- How soon you need the money

Learning to save, invest, and build good habits

Age 20-29	High-Yield Savings Account, Regular Investment (Brokerage) Account, Robo-Investing Account, Money Market Account

Balancing growth with family and life goals

Age 30-39	High-Yield Savings Account, Regular Investment (Brokerage) Account, College Savings Account (529 Plan), Health Savings Account (HSA), Real Estate Investments

Growing wealth while managing responsibilities

Age 40-49	Regular Investment (Brokerage) Account, Health Savings Account (HSA), College Savings Account (529 Plan), Money Market Account, Real Estate Investments

Protecting what you've built and planning ahead

Age 50-59	Regular Investment (Brokerage) Account, High-Yields Savings or Money Market Account, Health Savings Account (HSA), Bon Funds or Individual Bonds, Real Estate Investments

Preparing for steady income and easier access to money

Age 60-69	High-Yield Savings Account, Regular Investment (Brokerage) Account, Money Market Account, Bonds or CDs, Non-Retirement Annuities

Keeping things simple and reliable

Age 70+	Savings Account, Regular Investment (Brokerage) Account, Money Market Account, Bonds or CDs, Non-Retirement Annuities, Trust or Estate Accounts

Age 20–29

- **High-Yield Savings Account** – A savings account that earns more interest; good for emergencies and short-term goals
- **Regular Investment (Brokerage) Account** – A place to invest money in stocks or funds that you can access anytime
- **Robo-Investing Account** – An automated investing account that does the work for you
- **Money Market Account** – A safer place to park money while earning some interest

Age 30–39

- **Regular Investment (Brokerage) Account** – Growing money for future goals like buying property or early financial freedom
- **High-Yield Savings Account** – Emergency fund and planned expenses
- **College Savings Account (529 Plan)** – Saving for children's education (if applicable)
- **Health Savings Account (HSA)** – If eligible, used to save and invest for medical expenses
- **Real Estate Investments** – Rental property or real-estate funds for long-term growth

Age 40–49

- **Regular Investment (Brokerage) Account** – Continued investing with a mix of growth and safety
- **Health Savings Account (HSA)** – Saving for future medical costs
- **College Savings Account (529 Plan)** – Often a priority during these years
- **Money Market Account** – For medium-term goals or upcoming expenses
- **Real Estate Investments** – For income and diversification

Age 50–59

- **Regular Investment (Brokerage) Account** – Investing more carefully with less risk
- **High-Yield Savings or Money Market Account** – Easier access to cash
- **Health Savings Account (HSA)** – Paying or saving for healthcare
- **Bond Funds or Individual Bonds** – More stable investments that can provide income
- **Real Estate Investments** – Income-producing properties or funds

Age 60–69

- **Regular Investment (Brokerage) Account** – Focused on income and stability
- **Money Market Account** – Day-to-day expenses and short-term needs
- **High-Yield Savings Account** – Emergency and peace-of-mind savings
- **Bonds or CDs** – Predictable income with lower risk
- **Non-Retirement Annuities** – Guaranteed income for some people

Age 70+

- **Regular Investment (Brokerage) Account** – Conservative investments for income
- **Savings or Money Market Account** – Easy access to money
- **Bonds or CDs** – Protecting savings while earning steady income
- **Annuities (Non-Retirement)** – Lifetime income support
- **Trust or Estate Accounts** – Managing and passing on money intentionally