# The Advantages of Buy-and-Hold Investing

## LOWER FEES

Fewer transactions may mean lower costs and fees.

### LOWER TAXES

Holding investments for more than a year may mean you won't pay higher taxes on short-term gains.

### LESS GUESSWORK

Markets have up and down days – don't miss the best performing days!



Action Plan: Consider a target date fund for a "set it and forget it" strategy that will gradually shift from higher risk and reward to lower risk and reward as you approach retirement.

Before You Invest, **Investor.gov** 

