

Why a diversified investment strategy is important

Use the colour coding to see how the performance of various asset classes can vary from year to year.



financial services limited

Market Indices <i>(used for the performance data of each asset class)</i>	Asset Classes	Asset class performance is listed from best to worst for each year													
		2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
FTSE All Share	UK Equities	47.75%	42.75%	58.93%	32.82%	19.94%	15.78%	24.95%	18.96%	8.60%	49.55%	25.40%	4.64%	30.33%	19.31%
MSCI World ex UK	Developed (ex UK) Equities	37.08%	12.81%	30.12%	22.61%	17.71%	13.03%	20.81%	13.86%	5.48%	32.63%	13.10%	3.82%	23.14%	14.65%
MSCI EM	EM Equities	28.88%	6.26%	15.35%	15.62%	15.57%	12.30%	8.19%	12.58%	1.94%	31.58%	11.81%	0.72%	19.17%	13.80%
FTSE Actuaries UK Conventional Gilts All Stocks	Gilts	8.45%	5.53%	14.77%	14.95%	12.28%	10.80%	5.23%	12.52%	0.98%	28.95%	7.31%	0.57%	15.41%	11.01%
FTSE Actuaries UK Index-Linked All Stocks	Index-Linked Gilts	7.28%	3.72%	14.52%	14.51%	5.88%	2.92%	4.74%	11.25%	0.57%	24.33%	5.16%	-0.28%	14.61%	9.30%
ICE BoA ML Sterling Corporate	Corporate Bonds	6.02%	-9.10%	14.46%	8.90%	3.43%	2.70%	1.76%	5.89%	0.57%	22.27%	4.36%	-0.92%	11.42%	8.27%
HFRX Global Hedge Fund	Global Hedge Funds	5.32%	-16.67%	6.45%	8.88%	0.87%	0.88%	0.54%	5.61%	0.53%	16.75%	2.34%	-2.30%	6.90%	3.52%
IA Direct Property Sector Average	UK Property	5.27%	-18.97%	2.50%	8.76%	-3.46%	0.85%	0.51%	3.90%	-0.97%	11.90%	1.94%	-2.64%	6.42%	0.30%
Brent Crude	Oil	2.47%	-29.93%	1.21%	8.50%	-5.16%	0.83%	-3.94%	1.18%	-6.95%	10.10%	1.83%	-9.27%	5.55%	-3.35%
LBMA Gold Bullion Troy Ounce	Gold	0.56%	-32.44%	0.96%	7.20%	-8.19%	0.63%	-4.41%	0.54%	-9.99%	1.30%	0.36%	-9.47%	0.81%	-9.82%
LIBOR GBP 3 Months	Cash	-6.73%	-35.39%	-1.16%	0.70%	-17.82%	-1.03%	-29.37%	-44.36%	-42.42%	0.50%	-3.18%	-9.60%	0.04%	-33.66%
	Difference between best & worst	54.48%	78.14%	60.09%	32.12%	37.76%	16.81%	54.32%	63.32%	51.02%	49.05%	28.58%	14.24%	30.29%	52.97%
	Average annual return	12.94%	-6.49%	14.37%	13.04%	3.73%	5.43%	2.64%	3.81%	-3.79%	20.90%	6.40%	-2.25%	12.16%	3.03%

You should not use past performance as a suggestion of future performance. It should not be the main or sole reason for making an investment decision. The value of investments and any income from them can fall as well as rise and you may not get back the original amount invested.

Source: Financial Express Analytics as at 31 December 2020. Total returns in GBP.

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