

The Benefits of Diversification

Below is a table of the best and worst performing assets. You may be surprised and I doubt that you could recall this order before you looked, even though it has already happened. Just think about how difficult it must be to predict which type of asset class will be the best or worst performer in future. The good news is that you don't have to, because your financial planner and asset manager will use the power of diversification by mixing these assets into a portfolio that is suitable for you and the risk you are prepared to take.

Each year calculated to end Feb respectively

Rank	2011/2012	2012/2013	2013/2014	2014/2015	2015/2016	2016/2017	2017/2018	2018/2019	2019/2020	2020/2021	2021/2022
1	UK Inflation-Linked Gilts	Europe ex UK	Europe ex UK	North America	Global Bonds	Emerging Markets	Emerging Markets	Property	UK Inflation-Linked Gilts	Asia Pacific ex Japan	United Kingdom
2	UK Gilts	Global High Yield Bonds	North America	Property	UK Gilts	Asia Pacific ex Japan	Asia Pacific ex Japan	North America	1Global Bonds	Emerging Markets	North America
3	Property	North America	United Kingdom	Japan	UK Inflation-Linked Gilts	North America	Europe ex UK	Global High Yield Bonds	North America	North America	Property
4	Sterling Corporate Bonds	Property	Sterling Corporate Bonds	Asia Pacific ex Japan	Property	Japan	Japan	Global Bonds	UK Gilts	Japan	UK Inflation-Linked Gilts
5	Global Bonds	Asia Pacific ex Japan	Japan	UK Inflation-Linked Gilts	Global High Yield Bonds	Global High Yield Bonds	North America	UK Gilts	Sterling Corporate Bonds	Europe ex UK	Europe ex UK
6	Global High Yield Bonds	United Kingdom	Cash	Emerging Markets	North America	Europe ex UK	United Kingdom	United Kingdom	Global High Yield Bonds	Sterling Corporate Bonds	Cash
7	North America	Sterling Corporate Bonds	UK Gilts	Sterling Corporate Bonds	Cash	United Kingdom	Sterling Corporate Bonds	Sterling Corporate Bonds	Property	Global High Yield Bonds	Global High Yield Bonds
8	Asia Pacific ex Japan	Japan	Global High Yield Bonds	UK Gilts	Japan	Property	Cash	UK Inflation-Linked Gilts	Europe ex UK	Cash	Japan
9	Emerging Markets	UK Inflation-Linked Gilts	UK Inflation-Linked Gilts	Global High Yield Bonds	Sterling Corporate Bonds	UK Inflation-Linked Gilts	UK Gilts	Cash	Japan	United Kingdom	Global Bonds
10	United Kingdom	Global Bonds	Property	Global Bonds	Europe ex UK	Sterling Corporate Bonds	UK Inflation-Linked Gilts	Europe ex UK	Asia Pacific ex Japan	UK Inflation-Linked Gilts	UK Gilts
11	Cash	Emerging Markets	Global Bonds	United Kingdom	United Kingdom	Global Bonds	Global High Yield Bonds	Asia Pacific ex Japan	Emerging Markets	UK Gilts	Sterling Corporate Bonds
12	Japan	UK Gilts	Asia Pacific ex Japan	Europe ex UK	Asia Pacific ex Japan	UK Gilts	Global Bonds	Emerging Markets	Cash	Global Bonds	Emerging Markets
13	Europe ex UK	Cash	Emerging Markets	Cash	Emerging Markets	Cash	Property	Japan	United Kingdom	Property	Asia Pacific ex Japan

Each year calculated to end Feb respectively

● Cash ● Global Bond ● Global High Yield Bonds ● Sterling Corporate Bonds ● UK Gilts ● UK Inflation-Linked Gilts ● Property ● Asia Pacific ex Japan ● Emerging Markets ● Europe ex UK ● Japan ● North America ● United Kingdom

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You can see that some assets often go up or down at the same time, but by different amounts and also that some assets go up when others go down. This is known as 'correlation' and it means that it isn't as simple of having 'low risk' and 'high risk' assets. It is the correct mixture of assets that leads to the overall risk of your solution. An asset manager can build a solution suitable for your risk profile with nearly any combination of these assets, as long as the proportion and mixture is correct. Also, by avoiding selecting just one type of asset, you can effectively spread and therefore reduce the types of risk likely to impact your investments, since different asset classes are impacted differently.

Each year calculated to end Feb respectively

Rank	2011/2012	2012/2013	2013/2014	2014/2015	2015/2016	2016/2017	2017/2018	2018/2019	2019/2020	2020/2021	2021/2022
1	19.6%	18.8%	16.3%	23.8%	12.3%	45.5%	18.3%	9.7%	13.3%	27.6%	21.5%
2	15.8%	18.7%	12.5%	21.9%	5.5%	43.7%	15.2%	8.6%	12.8%	24.7%	19.5%
3	9.9%	18.0%	10.6%	18.5%	4.6%	40.4%	12.1%	5.8%	12.4%	21.8%	15.0%
4	9.2%	15.3%	4.4%	18.0%	4.2%	35.2%	10.3%	3.2%	11.9%	17.7%	9.5%
5	8.6%	15.2%	3.6%	16.1%	3.4%	34.2%	5.2%	2.5%	11.6%	13.9%	9.2%
6	7.6%	12.8%	0.5%	14.3%	2.3%	27.3%	3.2%	2.2%	10.3%	2.1%	0.1%
7	5.6%	11.3%	-0.8%	12.1%	0.5%	24.2%	1.5%	1.8%	9.8%	0.7%	0.1%
8	3.0%	10.5%	-1.1%	11.7%	0.2%	22.8%	0.3%	1.8%	7.0%	0.1%	-0.7%
9	2.0%	6.3%	-1.6%	7.2%	-1.9%	20.8%	-1.2%	0.6%	5.6%	-0.2%	-1.8%
10	1.6%	6.2%	-3.5%	6.2%	-5.2%	14.1%	-1.2%	-2.8%	4.5%	-3.6%	-3.0%
11	0.5%	5.9%	-7.9%	5.4%	-9.2%	12.4%	-3.4%	-3.5%	2.6%	-4.2%	-5.1%
12	-8.4%	2.5%	-10.1%	5.3%	-12.1%	6.1%	-4.6%	-6.3%	0.8%	-5.6%	-6.6%
13	-9.0%	0.5%	-14.6%	0.5%	-14.8%	0.4%	-7.5%	-6.7%	-3.5%	-6.3%	-8.2%

● Cash
 ● Global Bond
 ● Global High Yield Bonds
 ● Sterling Corporate Bonds
 ● UK Gilts
 ● UK Inflation-Linked Gilts
 ● Property
 ● Asia Pacific ex Japan
 ● Emerging Markets
 ● Europe ex UK
 ● Japan
 ● North America
 ● United Kingdom

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