

Why a diversified investment strategy is important

The table illustrates how the performance of investment asset classes can vary from year to year. We recommend you always invest in a diversified portfolio, in line with your attitude to risk.

Investment returns from different asset classes

2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Euro Eq 18.2%	EM Eq 38.0%	Global Govt Bds 50.8%	EM Eq 61.6%	Gold 34.2%	I/L Gilts 20.3%	Global HY Bds 19.1%	US Eq 30.2%	US Eq 20.5%	Japan Eq 16.2%
EM Eq 16.6%	Gold 29.2%	Gold 43.9%	Global HY Bds 57.3%	EM Eq 23.5%	Gilts 16.9%	UK Corp Bds 15.5%	Japan Eq 25.0%	I/L Gilts 18.8%	US Eq 7.1%
UK Eq 14.9%	Comdty 14.7%	Gilts 13.6%	UK Eq 29.4%	Comdty 21.0%	Gold 10.6%	Euro Eq 14.7%	Euro Eq 23.7%	Gilts 14.9%	Euro Eq 3.2%
Global HY Bds 11.8%	Euro Eq 12.9%	I/L Gilts 3.5%	Euro Eq 23.5%	Japan Eq 19.7%	Global Govt Bds 6.8%	EM Eq 13.4%	UK Eq 18.5%	UK Corp Bds 12.5%	Global Govt Bds 1.9%
Gold 8.3%	Global Govt Bds 9.5%	Japan Eq -3.6%	US Eq 14.7%	US Eq 19.6%	UK Corp Bds 6.5%	US Eq 11.0%	Global HY Bds 6.7%	Global Govt Bds 5.8%	UK Corp Bds 0.7%
I/L Gilts 2.6%	I/L Gilts 8.3%	UK Corp Bds -10.0%	UK Corp Bds 14.7%	Global HY Bds 15.7	Global HY Bds 3.4%	UK Eq 10.3%	UK Corp Bds 1.6%	Gold 4.8%	Gilts 0.5%
US Eq 1.4%	UK Eq 7.0%	Comdty -12.5%	Gold 12.2%	UK Eq 12.7%	US Eq 2.4%	Japan Eq 3.6%	I/L Gilts 0.6%	EM Eq 4.4%	Global HY Bds -0.8%
UK Corp Bds 0.8%	Gilts 4.7%	US Eq -14.5%	Comdty 7.3%	Global Govt Bds 8.9%	UK Eq -2.1%	Gilts 2.7%	EM Eq -4.0%	Global HY Bds 2.7%	I/L Gilts -1.1%
Gilts 0.5%	US Eq 4.6%	Euro Eq -26.7%	I/L Gilts 6.4%	UK Corp Bds 8.9%	Euro Eq -10.1%	Gold 2.4%	Gilts -4.1%	Japan Eq 2.3%	UK Eq -2.2%
Japan Eq -6.5%	Global HY Bds 2.4%	Global HY Bds -26.9%	Gilts -0.8%	I/L Gilts 8.8%	Comdty -12.9%	I/L Gilts 0.6%	Global Govt Bds -5.7%	UK Eq 0.6%	Gold -5.3%
Global Govt Bds -6.7%	UK Corp Bds 0.4%	UK Eq -29.7%	Japan Eq -4.0%	Euro Eq 8.2%	Japan Eq -13.8%	Global Govt Bds -2.8%	Comdty -11.2%	Euro Eq 0.3%	EM Eq -9.7%
Comdty -10.2%	Japan Eq -5.4%	EM Eq -36.3%	Global Govt Bds -7.4%	Gilts 7.3%	EM Eq -17.8%	Comdty -5.4%	Gold -29.6%	Comdty -11.8%	Comdty -20.4%

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.

Source: Columbia Threadneedle, Bloomberg, calendar year returns in GBP between 2006 and 2015.

UK equities is the FTSE All Share Index, European equities is the FTSE World Europe ex UK Index, Commodities is the Dow Jones-UBS Commodity Index, UK corporate bonds is the iBoxx Sterling Non-Gilts Index (linked with UBS W All Stocks Investment Grade pre 30 June 2003), US equities is the S&P 500 Composite Index, Gilts is the FTSE UK Gilts Government (All) Index, Property is the IPD Monthly Index (total return), Global bonds is JPMorgan GBI Global (trade) (GBP Unhedged) Index. Cash is 3M £ Libor.

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