

Benefits of Diversification...



BLACKROOT
FINANCIAL PLANNING

You can see in the chart below that no single type of asset is consistently best year in, year out.

It is impossible to predict which asset class will perform best over the medium to long term, so we'll build a wide ranging portfolio for you.

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Best	103.43	15.26	34.23	17.01	29.15	30.10	112.10	10.51	7.06	10.45	41.00	18.89	50.71	18.47	36.44	16.62	57.72	22.93	15.28	18.97	31.80
	84.72	15.01	21.78	13.25	25.49	25.04	72.09	6.91	4.73	6.45	34.08	15.77	43.51	18.12	34.80	12.76	52.44	21.40	8.09	16.68	27.70
	36.88	3.53	20.09	12.47	21.43	17.22	67.00	6.63	3.69	6.26	26.88	13.45	32.34	17.70	12.62	2.29	30.42	19.32	3.81	15.06	27.30
	34.59	-0.62	18.78	9.35	15.43	13.87	31.46	5.28	1.89	4.18	23.25	12.52	24.94	17.29	7.61	-2.23	19.44	17.67	1.07	13.09	25.20
	30.29	-4.23	14.37	7.26	13.59	12.15	29.51	4.26	1.32	2.27	22.34	8.61	21.01	17.22	4.54	-9.62	19.11	17.26	0.20	12.31	11.54
	27.73	-5.75	12.91	4.95	12.27	12.02	27.62	2.32	-1.95	-9.23	17.14	8.33	20.72	6.38	4.12	-13.71	17.82	14.49	-1.90	8.90	10.90
	20.87	-6.51	11.35	4.75	7.01	10.42	26.99	0.90	-2.54	-14.16	14.27	6.08	18.83	2.74	3.80	-18.67	14.33	12.96	-3.93	7.50	5.60
	20.81	-8.16	7.24	4.29	4.92	8.77	14.13	-2.80	-5.42	-17.35	11.24	5.37	18.52	-0.72	2.85	-24.65	5.88	8.36	-7.10	6.55	2.50
	18.04	-8.80	4.50	4.14	4.62	7.85	3.87	-3.43	-12.52	-18.17	7.30	4.46	7.24	-0.97	1.80	-25.43	2.18	7.89	-11.63	3.36	1.60
	16.93	-10.37	3.20	2.63	1.54	5.61	-1.63	-18.28	-13.63	-23.00	5.25	3.00	6.82	-1.35	-0.68	-32.37	0.37	6.91	-15.60	2.35	0.20
	16.29	-19.46	-2.31	-1.58	-20.25	-8.82	-2.16	-24.11	-20.93	-25.77	1.99	2.33	4.30	-3.86	-5.47	-32.64	-2.51	5.95	-16.38	1.50	-1.60
Worst	4.50	-20.69	-9.96	-21.50	-31.13	-29.00	-3.44	-29.30	-26.74	-32.71	0.99	1.17	3.23	-14.50	-11.04	-36.91	-3.40	0.39	-19.11	0.56	-4.30

IMA Japan	IMA North America	IMA Europe Excluding UK	IMA UK All Companies	IPD UK All Property	IMA Asia Pacific Excluding Japan
IMA £ Corporate Bond	IMA Global Emerging Markets	IMA Money Market	IMA Global Bonds	IMA UK GILT	Equally Weighted Portfolio

Discrete year total returns. Sources: Lipper, F&C.

Past performance is not a guarantee of future returns. The value of your investment is not guaranteed and on encashment you may not get back the full amount invested.

Blackroot Financial Planning is authorised and regulated by the Financial Conduct Authority.