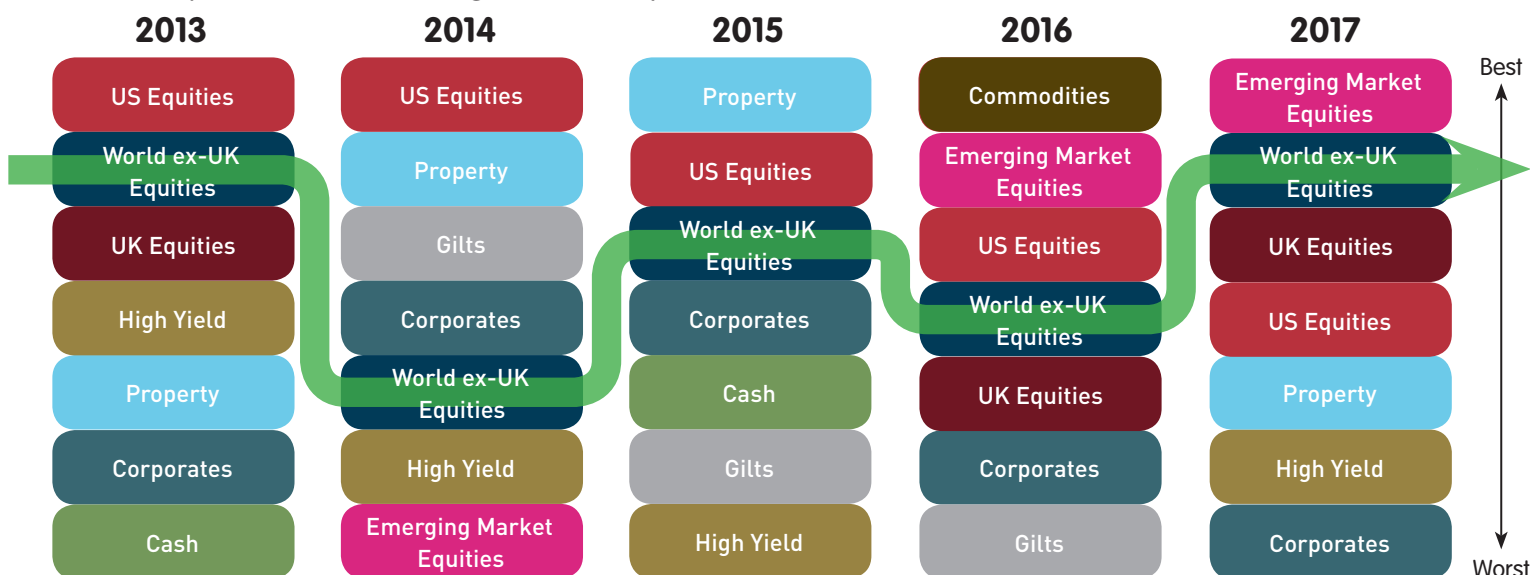


Why diversify?

Because performance changes over time!

Perhaps nothing better illustrates the rationale for diversifying an investment – spreading an investment over a range of asset classes – than looking at the performance of asset classes and how they can change over time.

How did performance change over the years 2013-2017?



This chart is for illustration purposes only. Source: Schroders. Please note that the figures above have been rounded. The illustration is intended to be a guide only and should not be relied on without seeking appropriate professional advice. Based on returns in GBP.

Warning: Past performance is not a reliable guide to future performance.
Warning: These funds may be affected by changes in currency exchange rates.

Why diversify?

Because performance changes over time!

The table overleaf illustrates that performance of asset classes can change over time. By investing in a mix of asset classes, you can look to benefit from the performance of a wide range of asset classes. So should one asset class underperform, losses may be offset by possible gains in others – as not all asset classes will move in the same way at the same time.

Diversification can help you to:

- Reduce risk
- Improve the chances of earning a return by investing in many different types of asset classes

There are lots of investment options available today to help you diversify – from low risk to very high risk.

Talk to us today.

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Warning: Past performance is not a reliable guide to future performance.
Warning: The value of your investment may go down as well as up.
Warning: These funds may be affected by changes in currency exchange rates.
Warning: If you invest in these funds you may lose some or all of the money you invest.

Terms and conditions apply. Unless otherwise stated, returns reflect the returns of the asset class on a global basis. The information set out is intended as a guide only and should not be relied upon without seeking appropriate professional advice.
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