

7 principles of successful investing

Compounding works miracles

Compounding is what happens when you earn returns on not only your initial investment, but also on any income, highlighting the importance of reinvesting your income.

¹ US Equity Annual Returns



Income return is the biggest driver of bonds

Over the life of a bond, its price can fluctuate, but over the long term price movements even out. The vast majority of bond returns come from the income they provide through coupons. Focus on long term return potential not short term price fluctuations.

UK Bond return from ² 1996 to 2023



Ignore the noise

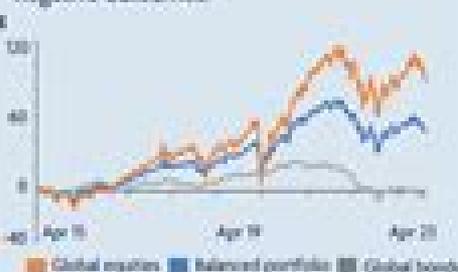
Volatility is normal, keep your head when others might be losing theirs. Riding out disruption in the market is important, short term drops are small, think long term.

Global Equity returns 1993-2023 ³



Diversification is key

Predicting what will perform well is an incredibly difficult task. By spreading your investments across different asset classes you can reduce the risk of widespread negative outcomes.



Holding tight through volatility

Persevering through turmoil is important for making up for losses. The best days and worst days in the market tend to cluster. Disinvesting after a loss may mean you lose the recovery.

UK Equities – Best and worst days ⁴



Markets Recover

It can be difficult to focus on your long term investment strategy when markets drop but they do recover.



Cash is rarely king

History shows that moving investments to cash when interest rates reach their highest level is rarely the best option. Following the peak of US interest rates through history, US bonds have outperformed cash since the 80s.

⁷ Average 3 year returns following a peak in interest rates



¹Source: Bloomberg as of 31-October 2023. Index is S&P 500. Returns have been annualised over a 20 year period.

²Source: Bloomberg as of 31-October 2023. Index is ICE BofA UK Broad Market Bond Index.

³Source: Bloomberg as of 31-October 2023. Index is MSCI World.

⁴Source: Bloomberg as of 31-October 2023. Indices are Bloomberg Global EQR 60/40 Index, (comprised of Bloomberg Gbl Large and Mid Cap Equity and Bloomberg Global Aggregate Index).

⁵Source: Bloomberg as of 31-October 2023. Index is FTSE 100.

⁶Source: Bloomberg as of 31-October 2023. Index is FTSE 100. Loss is based on peak to trough through GFC. Recovery is trough to 31/10/23.

⁷Source: Bloomberg as of 31-October 2023. Cash: ICE BofA 3-month US Treasury Bill Index. Bonds: ICE BofA US Broad Market Bond Index.

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