

THE BENEFITS OF DIVERSIFICATION

ANNUAL PERFORMANCE OF MAJOR ASSET CLASSES AVAILABLE TO UK-BASED INVESTORS.

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
RETURN (£)	US equities	US equities	Japan equities	US equities	China equities	UK property	US equities	China equities	US equities	Asia Pacific ex-Japan equities
	Europe ex UK equities	China equities	UK property	UK property	Emerging markets equities	US equities	Global equities	US equities	Global equities	Cash
	Japan equities	UK property	Europe ex UK equities	UK equities	Europe ex UK equities	Cash	Europe ex UK equities	Emerging markets equities	UK equities	UK equities
	Global equities	Global equities	US equities	Japan equities	Asia Pacific ex-Japan equities	Global bonds	UK equities	Global equities	Europe ex UK equities	Japan equities
	UK equities	Global bonds	Global equities	Global equities	Global equities	Global equities	China equities	Japan equities	UK property	Europe ex UK equities
	UK property	Asia Pacific ex-Japan equities	Global bonds	Global bonds	Japan equities	Asia Pacific ex-Japan equities	Japan equities	Europe ex UK equities	Asia Pacific ex-Japan equities	Global equities
	Asia Pacific ex-Japan equities	Emerging markets equities	UK equities	Europe ex UK equities	UK equities	Japan equities	Emerging markets equities	Global bonds	Japan equities	UK property
	China equities	Japan equities	Cash	Emerging markets equities	US equities	Emerging markets equities	Asia Pacific ex-Japan equities	Asia Pacific ex-Japan equities	Cash	US equities
	Cash	UK equities	China equities	China equities	UK property	Europe ex UK equities	Global bonds	Cash	Emerging markets equities	Emerging markets equities
	Global bonds	Cash	Asia Pacific ex-Japan equities	Cash	Global bonds	UK equities	Cash	UK property	Global bonds	China equities
Emerging markets equities	Europe ex UK equities	Emerging markets equities	Asia Pacific ex-Japan equities	Cash	China equities	UK property	UK equities	China equities	Global bonds	

Past performance is not a guide to the future. The value of units may fall as well as rise. Quilter Investors as at 31 December 2022. Total return, percentage growth in pounds sterling. Discrete annual returns over the period 1 January 2013 to 31 December 2022. Global bonds is represented by the Bloomberg Global Aggregate Index; UK equities is represented by the FTSE All Share Index; UK property is represented by the IA UK Direct Property sector average; Global equities is represented by the MSCI All Country World Index; China equities is represented by the MSCI China Index; EM equities is represented by the MSCI EM [Emerging Markets] Index; Europe ex UK equities is represented by the MSCI Europe Ex UK Index; Japan equities is represented by the MSCI Japan Index; US equities is represented by the MSCI North America Index; Asia Pacific ex-Japan equities is represented by the MSCI Pacific ex-Japan Index; and Cash is represented by the Bank of England Base Rate. The information provided is for illustrative purposes only and doesn't represent the past performance of any particular investment. It is not possible to invest directly into an index.

Approver: Quilter Financial Planning Solutions Limited, 31 March 2023.

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