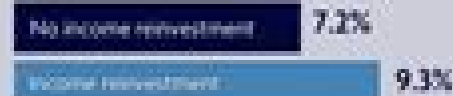


# 7 principles of successful investing

## 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.

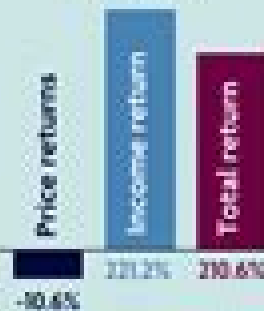
### <sup>1</sup> US Equity Annual Returns



## 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 <sup>2</sup> 1996 to 2023



## Ignore the noise

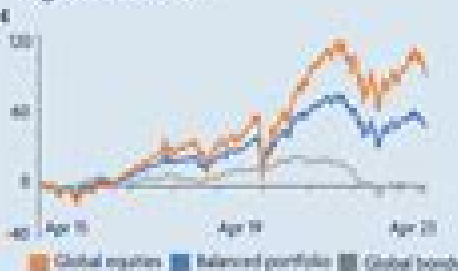
Volatility is normal, keep your head when others might be losing theirs. Riding out disruption in the market is important, short term drops are small, think long term.

### Global Equity returns 1993-2023 <sup>3</sup>



## 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

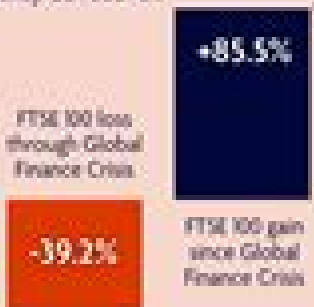
Persevering through turmoil is important for making up for losses. The best days and worst days in the market tend to cluster. Disinvesting after a loss may mean you lose the recovery.

### UK Equities – Best and worst days <sup>4</sup>



## 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.

### <sup>7</sup> Average 3 year returns following a peak in interest rates



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

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

<sup>3</sup>Source: Bloomberg as of 31-October 2023. Index is MSCI World.

<sup>4</sup>Source: 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).

<sup>5</sup>Source: Bloomberg as of 31-October 2023. Index is FTSE 100.

<sup>6</sup>Source: 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.

<sup>7</sup>Source: Bloomberg as of 31-October 2023. Cash: ICE BofA 1-month US Treasury Bill Index. Bonds: ICE BofA US Broad Market Bond Index.

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# Principles Of Modern Investments

**Y Pai**



## **Principles Of Modern Investments:**

## **Principles Of Modern Investments** Book Review: Unveiling the Magic of Language

In an electronic digital era where connections and knowledge reign supreme, the enchanting power of language has become more apparent than ever. Its ability to stir emotions, provoke thought, and instigate transformation is actually remarkable. This extraordinary book, aptly titled "**Principles Of Modern Investments**," compiled by a very acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound effect on our existence. Throughout this critique, we shall delve to the book is central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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