

Market data

Total Return (%) in local currency	2019	2020	2021	2022	2023
Equity Indices (local currency)					
MSCI All Country Local	26.2	14.2	20.9	-16.0	21.6
MSCI World Local	27.3	13.5	24.2	-16.0	23.1
MSCI Emerging Markets Local	18.0	19.1	-0.2	-15.5	9.9
MSCI World Small Cap	26.2	16.0	15.8	-18.8	15.8
MSCI World Growth	33.4	31.1	23.6	-27.5	36.2
MSCI World Value	21.4	-3.3	24.2	-4.0	11.0
S&P 500	31.5	18.4	28.7	-18.1	26.3
S&P 500 Equal Weight	29.2	12.8	29.6	-11.4	13.9
S&P 600	22.8	11.3	26.8	-16.1	16.1
MSCI USA	30.9	20.7	26.5	-19.8	26.5
MSCI Eurozone	25.1	-2.2	23.6	-11.8	21.0
MSCI UK	16.4	-13.2	19.6	7.1	7.7
MSCI Ireland	40.0	5.6	16.7	-21.4	20.2
MSCI Japan	18.5	8.8	13.4	-4.5	28.6
MSCI Germany	23.0	2.3	13.3	-17.3	18.8
MSCI Hong Kong	10.8	5.3	-3.4	-4.6	-14.7
MSCI China A Share	39.5	31.5	0.9	-20.2	-9.9
MSCI China	20.4	26.7	-22.4	-23.5	-13.2
Global Equity Sectors					
MSCI World Energy	10.3	-32.9	42.0	51.5	1.2
MSCI World Materials	22.7	15.2	19.8	-6.4	13.2
MSCI World Industrials	27.6	8.2	20.5	-9.4	22.9
MSCI World Consumer Disc	26.4	33.8	20.9	-31.7	34.9
MSCI World Consumer Staples	22.3	4.6	15.6	-3.0	0.8
MSCI World Health Care	22.9	11.0	21.9	-3.5	2.8
MSCI World Financials	24.9	-5.4	30.4	-7.1	15.2
MSCI World Info Tech	47.5	42.4	31.2	-30.1	53.3
MSCI World Comms Services	27.2	21.6	15.8	-35.9	45.7
MSCI World Utilities	22.5	1.9	12.3	-2.2	-0.8
MSCI World Comms Services	27.2	21.6	15.8	-35.9	45.7
Individual Stocks					
Apple	86.2	80.7	33.8	-26.8	48.2
Microsoft	55.3	41.0	51.2	-28.7	56.8
Alphabet (Google)	28.2	30.9	65.3	-39.1	58.3
Amazon	23.0	76.3	2.4	-49.6	80.9
Meta (Facebook)	56.6	33.1	23.1	-64.2	194.1
Tesla	25.7	743.4	49.8	-65.0	101.7
Nvidia	76.3	121.9	125.3	-50.3	238.9

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

Total Return (%) in local currency	2019	2020	2021	2022	2023
Government Bond Yields					
US 10 Year	1.92	0.91	1.51	3.87	3.88
US 2 Year	1.57	0.12	0.73	4.43	4.25
German 10 Year	-0.19	-0.57	-0.18	2.57	2.02
German 2 Year	-0.60	-0.70	-0.62	2.76	2.40
UK 10 Year	0.82	0.20	0.97	3.67	3.54
UK 2 Year	0.55	-0.16	0.69	3.58	3.98
Ireland 10 Year	0.12	-0.30	0.25	3.13	2.38
Japan 10 Year	-0.01	0.02	0.07	0.42	0.61
Bond Indices					
EUR Government Bonds	6.3	4.7	-3.4	-18.2	7.1
EUR Corporate Bonds	6.2	2.8	-1.0	-13.6	8.2
UK Government Bonds	7.1	8.9	-5.2	-25.1	3.5
UK Corporate Bonds	10.9	7.5	-1.5	-15.4	9.1
US Treasury Bonds	6.9	8.0	-2.3	-12.5	4.1
US Corporate Bonds	14.5	9.9	-1.0	-15.8	8.5
Global Aggregate (EUR-hedged)	5.1	4.2	-2.2	-13.3	4.7
Global Aggregate (GBP-hedged)	6.5	5.0	-1.5	-12.2	6.2
Central Bank Rates					
European Central Bank	-0.50	-0.50	-0.50	2.00	4.00
Bank of England	0.75	0.10	0.25	3.50	5.25
US Federal Reserve	1.75	0.25	0.25	4.50	5.50
Interest Rates					
EURIBOR 3 Month	-0.38	-0.55	-0.57	2.13	3.91
LIBOR GBP 3 Month	0.79	0.03	0.26	3.87	5.32
LIBOR USD 3 Month	1.91	0.24	0.21	4.77	5.59
Currency Exchange Rates					
EUR-USD	1.12	1.22	1.14	1.07	1.10
EUR-GBP	0.85	0.89	0.84	0.89	0.87
GBP-USD	1.33	1.37	1.35	1.21	1.27
GBP-EUR	1.18	1.12	1.19	1.13	1.15
DXY Index	0.2	-6.7	6.4	8.2	-2.1
Commodities					
Bloomberg Commodity Index	7.7	-3.1	27.1	16.1	-7.9
Gold	18.0	20.9	-4.3	-0.7	12.8
Brent Crude Oil	37.7	-35.1	63.0	36.5	-0.6
WTI Oil	34.1	-60.3	62.2	27.6	-3.8
Natural Gas	-32.3	-45.9	35.1	19.8	-62.6

Source: Data is sourced from Bloomberg at at market close 31st December 2023 and returns are based on total indices in local currency terms, unless otherwise stated.

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