

Market data

Total Return (%) in local currency	2019	2020	2021	2022	2023	YTD
Equity Indices (local currency)						
MSCI All Country Local	26.2	14.2	20.9	-16.0	21.6	18.7
MSCI World Local	27.3	13.5	24.2	-16.0	23.1	18.7
MSCI Emerging Markets Local	18.0	19.1	-0.2	-15.5	9.9	18.3
MSCI World Small Cap	26.2	16.0	15.8	-18.8	15.8	11.0
S&P 500	31.5	18.4	28.7	-18.1	26.3	22.1
S&P 500 Equal Weight	29.2	12.8	29.6	-11.4	13.9	15.2
S&P 600	22.8	11.3	26.8	-16.1	16.1	9.3
MSCI USA	30.9	20.7	26.5	-19.8	26.5	21.3
MSCI Eurozone	25.1	-2.2	23.6	-11.8	21.0	11.6
MSCI UK	16.4	-13.2	19.6	7.1	7.7	9.7
MSCI Ireland	40.0	5.6	16.7	-21.4	20.2	29.2
MSCI Japan	18.5	8.8	13.4	-4.5	28.6	14.0
MSCI Germany	23.0	2.3	13.3	-17.3	18.8	15.7
NASDAQ Composite Index	36.7	44.9	22.2	-32.5	44.6	21.8
MSCI Hong Kong	9.9	5.3	-3.4	-4.6	-14.7	10.4
MSCI China A Share	39.5	31.5	1.4	-20.6	-9.9	16.3
MSCI China	20.4	26.7	-22.4	-23.5	-13.2	25.5
MSCI China Technology	36.0	110.3	-30.4	-30.4	-14.0	26.3
S&P 500 Technology	49.7	43.9	34.5	-28.2	57.8	30.3
Bloomberg Magnificent 7 Index	53.8	120.2	51.5	-45.3	107.0	44.4
Global Equity Sectors						
MSCI ACWI Energy	8.1	-30.8	37.8	49.3	-0.7	0.9
MSCI ACWI Materials	15.1	17.2	16.3	-0.9	6.1	2.8
MSCI ACWI Industrials	21.2	7.9	17.6	-2.5	15.3	12.2
MSCI ACWI Consumer Disc	22.4	32.5	10.4	-23.5	22.2	8.5
MSCI ACWI Consumer Staples	16.6	4.8	12.5	4.8	-3.0	6.5
MSCI ACWI Health Care	17.6	11.3	19.0	5.2	-2.0	8.4
MSCI ACWI Financials	18.1	-6.7	25.9	1.1	9.3	15.1
MSCI ACWI Info Tech	40.8	41.1	29.0	-22.7	42.9	19.9
MSCI ACWI Comms Services	19.4	19.9	11.9	-27.7	30.3	19.4
MSCI ACWI Utilities	16.1	0.6	11.5	6.9	-5.0	16.5
Individual Stocks						
Apple	86.2	80.7	33.8	-26.8	48.2	21.0
Microsoft	55.3	41.0	51.2	-28.7	56.8	14.4
Alphabet (Google)	28.2	30.9	65.3	-39.1	58.3	18.7
Amazon	23.0	76.3	2.4	-49.6	80.9	22.6
Meta (Facebook)	56.6	33.1	23.1	-64.2	194.1	61.7
Tesla	25.7	743.4	49.8	-65.0	101.7	5.3
Nvidia	76.3	121.9	125.3	-50.3	238.9	145.2
Starbucks	38.3	24.17	11.2	-13.18	-1.19	3.53
Eli Lilly	16.0	31.1	66.1	34.2	60.9	52.7
Novo Nordisk	32.9	12.8	75.6	29.6	50.7	14.0

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.

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Government Bond Yields						
US 10 Year	1.92	0.91	1.51	3.87	3.88	3.78
US 2 Year	1.57	0.12	0.73	4.43	4.25	3.64
German 10 Year	-0.19	-0.57	-0.18	2.57	2.02	2.12
German 2 Year	-0.60	-0.70	-0.62	2.76	2.40	2.07
UK 10 Year	0.82	0.20	0.97	3.67	3.54	4.00
UK 2 Year	0.55	-0.16	0.69	3.58	3.98	3.98
Ireland 10 Year	0.12	-0.30	0.25	3.13	2.38	2.47
Japan 10 Year	-0.01	0.02	0.07	0.42	0.61	0.86
Bond Indices						
EUR Government Bonds	6.3	4.7	-3.4	-18.2	7.1	2.0
EUR Corporate Bonds	6.2	2.8	-1.0	-13.6	8.2	3.8
UK Government Bonds	7.1	8.9	-5.2	-25.1	3.5	-0.5
UK Corporate Bonds	10.9	7.5	-1.5	-15.4	9.1	4.5
US Treasury Bonds	6.9	8.0	-2.3	-12.5	4.1	3.8
US Corporate Bonds	14.5	9.9	-1.0	-15.8	8.5	5.3
Global Aggregate (EUR-hedged)	5.1	4.2	-2.2	-13.3	4.7	3.1
Global Aggregate (GBP-hedged)	6.5	5.0	-1.5	-12.2	6.2	4.1
Central Bank Rates						
European Central Bank	-0.50	-0.50	-0.50	2.00	4.00	3.50
Bank of England	0.75	0.10	0.25	3.50	5.25	5.00
US Federal Reserve	1.75	0.25	0.25	4.50	5.50	5.00
Currency Exchange Rates						
EUR-USD	1.12	1.22	1.14	1.07	1.10	1.11
EUR-GBP	0.85	0.89	0.84	0.89	0.87	0.83
GBP-USD	1.33	1.37	1.35	1.21	1.27	1.34
GBP-EUR	1.18	1.12	1.19	1.13	1.15	1.20
EUR-JPY	122	126	131	140	156	160
EUR-CHF	1.09	1.08	1.04	0.99	0.93	0.94
EUR-NOK	9.84	10.48	10.02	10.50	11.22	11.74
USD-JPY	109	103	115	131	141	144
USD-CNY	6.96	6.53	6.36	6.90	7.10	7.02
Commodities						
Bloomberg Commodity Index	7.7	-3.1	27.1	16.1	-7.9	5.9
Gold	18.0	20.9	-4.3	-0.7	12.8	27.2
Silver	13.9	42.5	-12.3	2.6	-0.3	30.0
Platinum	21.6	8.5	-11.4	14.0	-4.3	-1.2
Brent Crude Oil	37.7	-35.1	63.0	36.5	-0.6	3.4
WTI Oil	34.1	-60.3	62.2	27.6	-3.8	5.7
Natural Gas	-32.3	-45.9	35.1	19.8	-62.6	-13.2
Copper	4.7	25.3	26.0	-11.2	5.9	14.5

Source: Data is sourced from Bloomberg as at market close 30th September and returns are based on total indices in local currency terms, unless otherwise stated.

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