RISKS / RETURNS
VISUALISED

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FEATURE ISSUE | JULY '19

Interface

Independent Financial Advisers - Financial Life Planners

WE ARE DELIGHTED TO BRING YOU THIS RISKS/RETURNS VISUALISED FEATURE ISSUE GUIDE FROM OUR FRIENDS AT...

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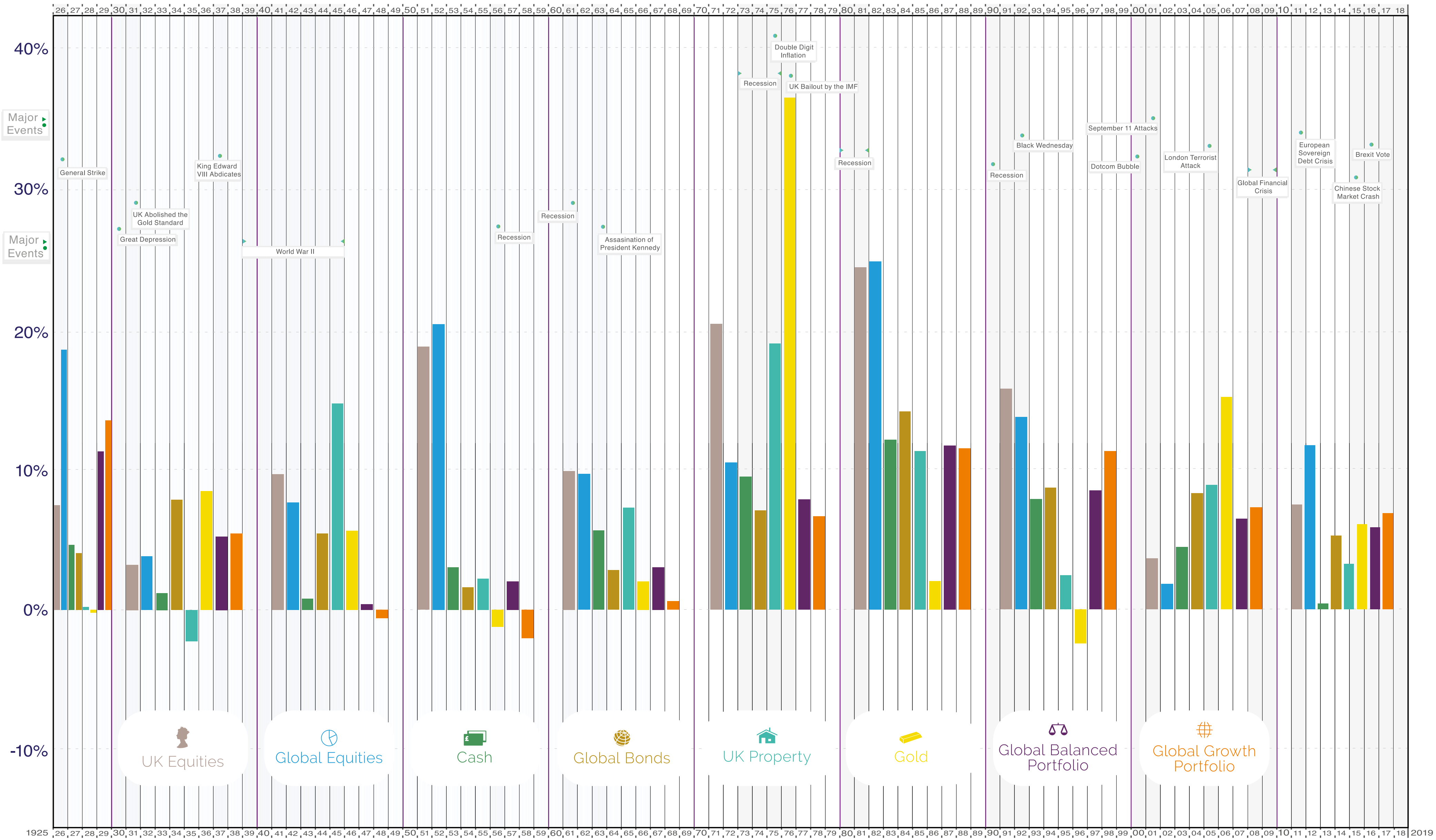
The content is for educational and illustrative purposes only. Nothing in this document constitutes investment advice and must not be relied on as such. The value of investments and the income from them can go down as well as up. You may get back less than you invest. Past performance is not a guide to what might happen in the future. Transaction costs, taxes and inflation reduce investment returns.

timeline 2019 Return of the Decade



Global Balanced Portfolio is made up of 50% Global Equities and 50% Global Bonds. Global Growth Portfolio is made up of 60% Global Equities, 10% Emerging Markets and 30% Global Bonds. The gray lines depicts major historical events.

Finalytiq

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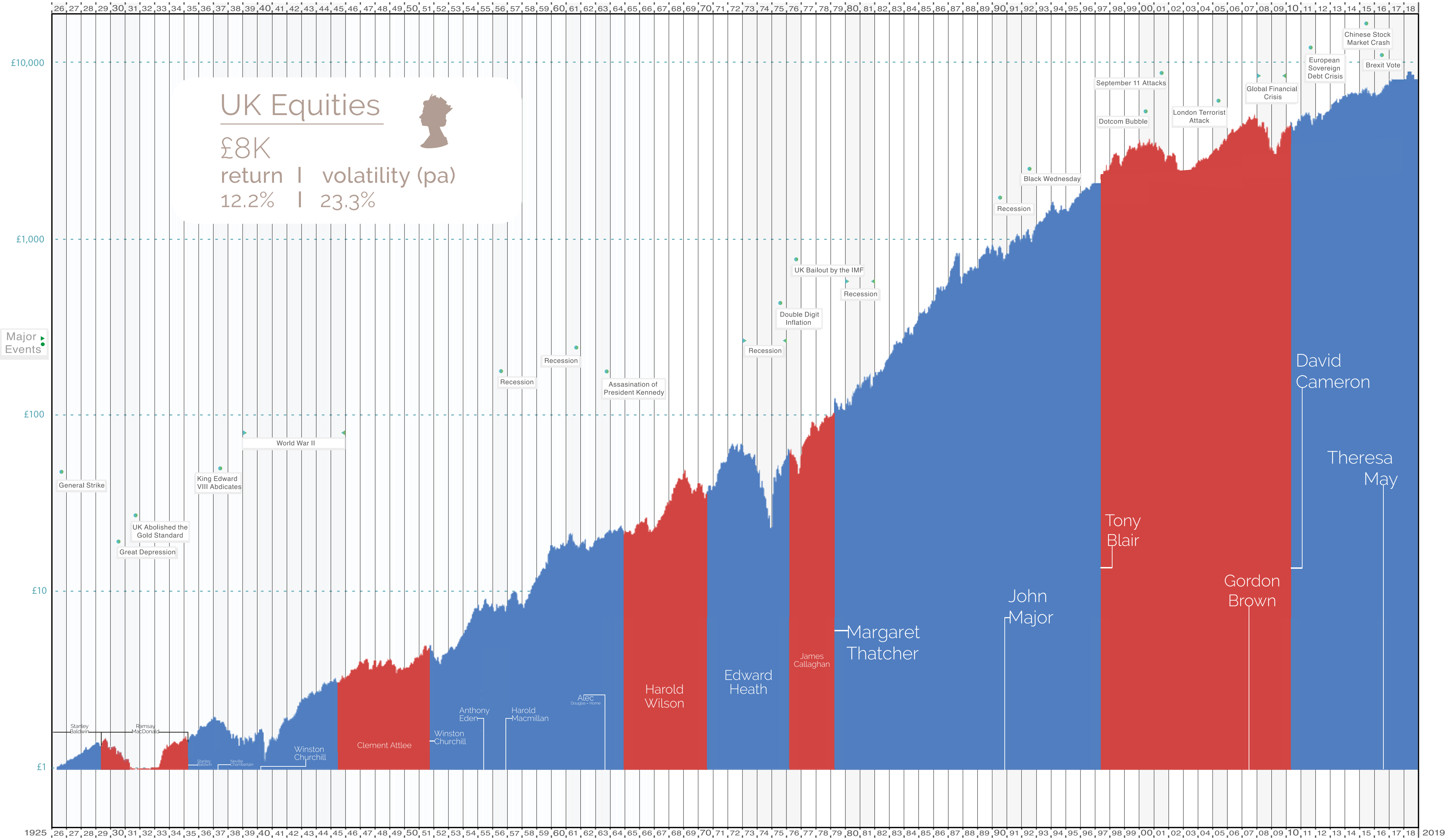
Source: Timelineapp Tech Limited using data from Global Financial Data.

timeline 2019



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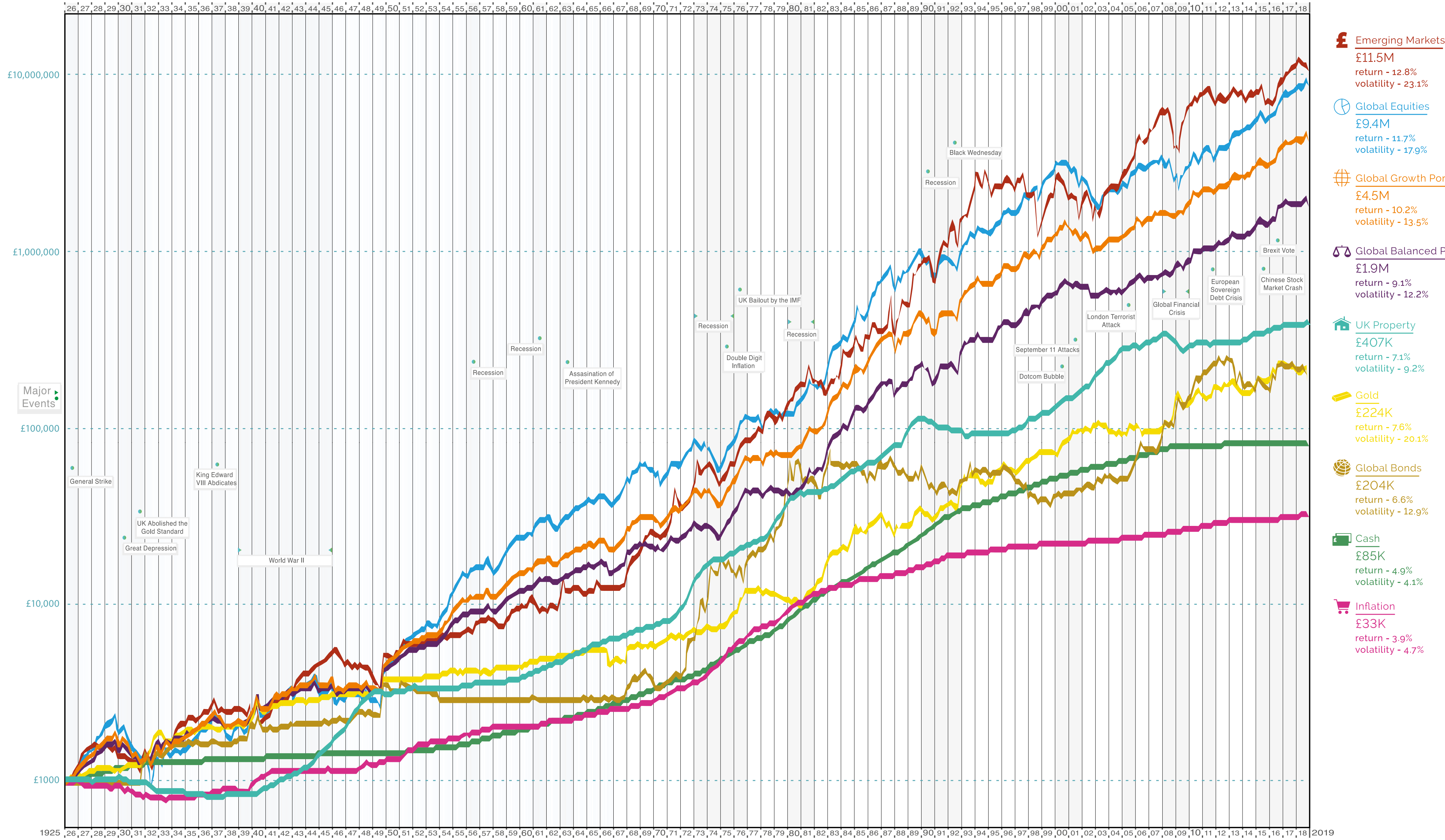
timeline 2019 Growth of Wealth



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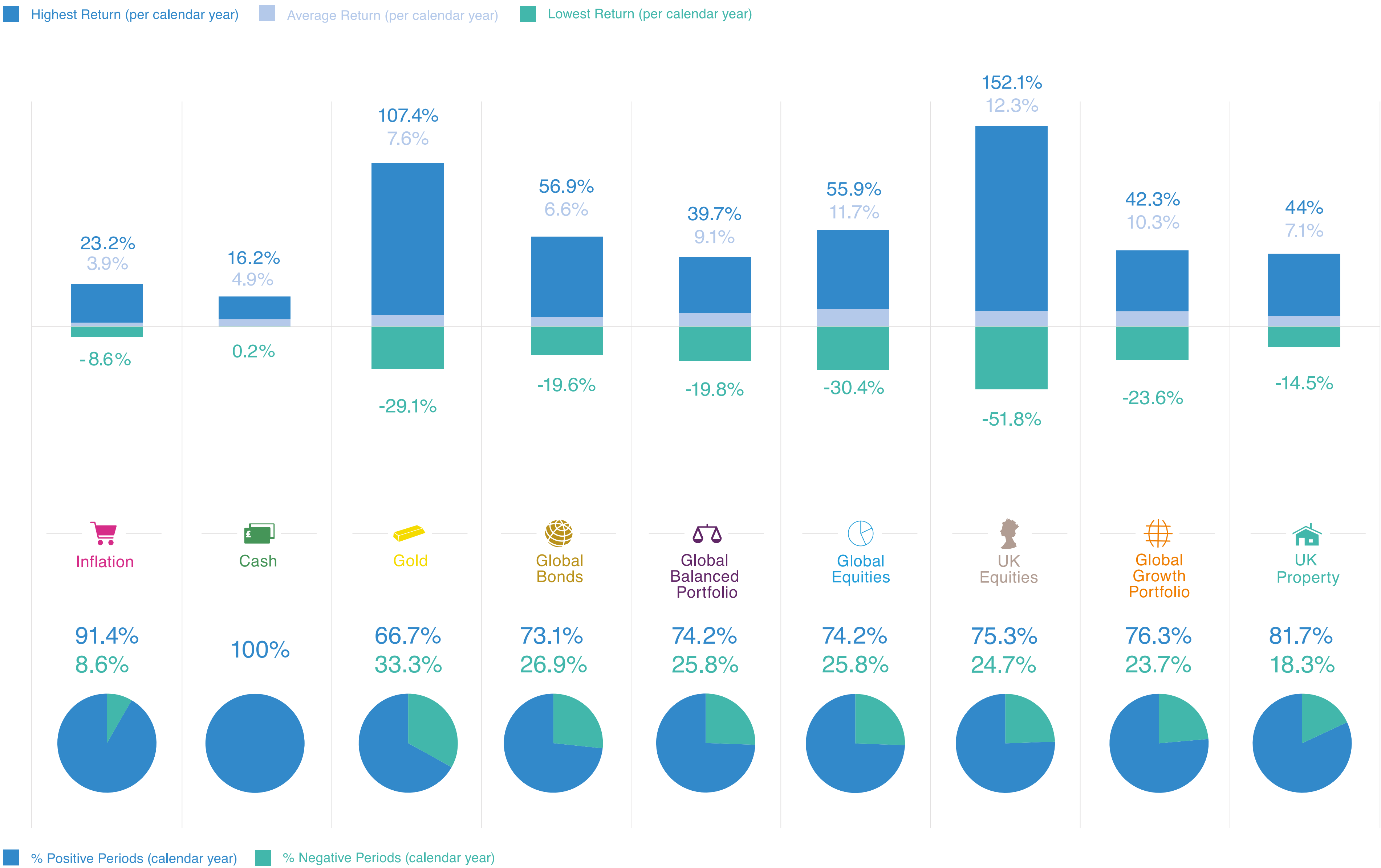
Highest & Lowest Annual Return - Positive vs. Negative Periods



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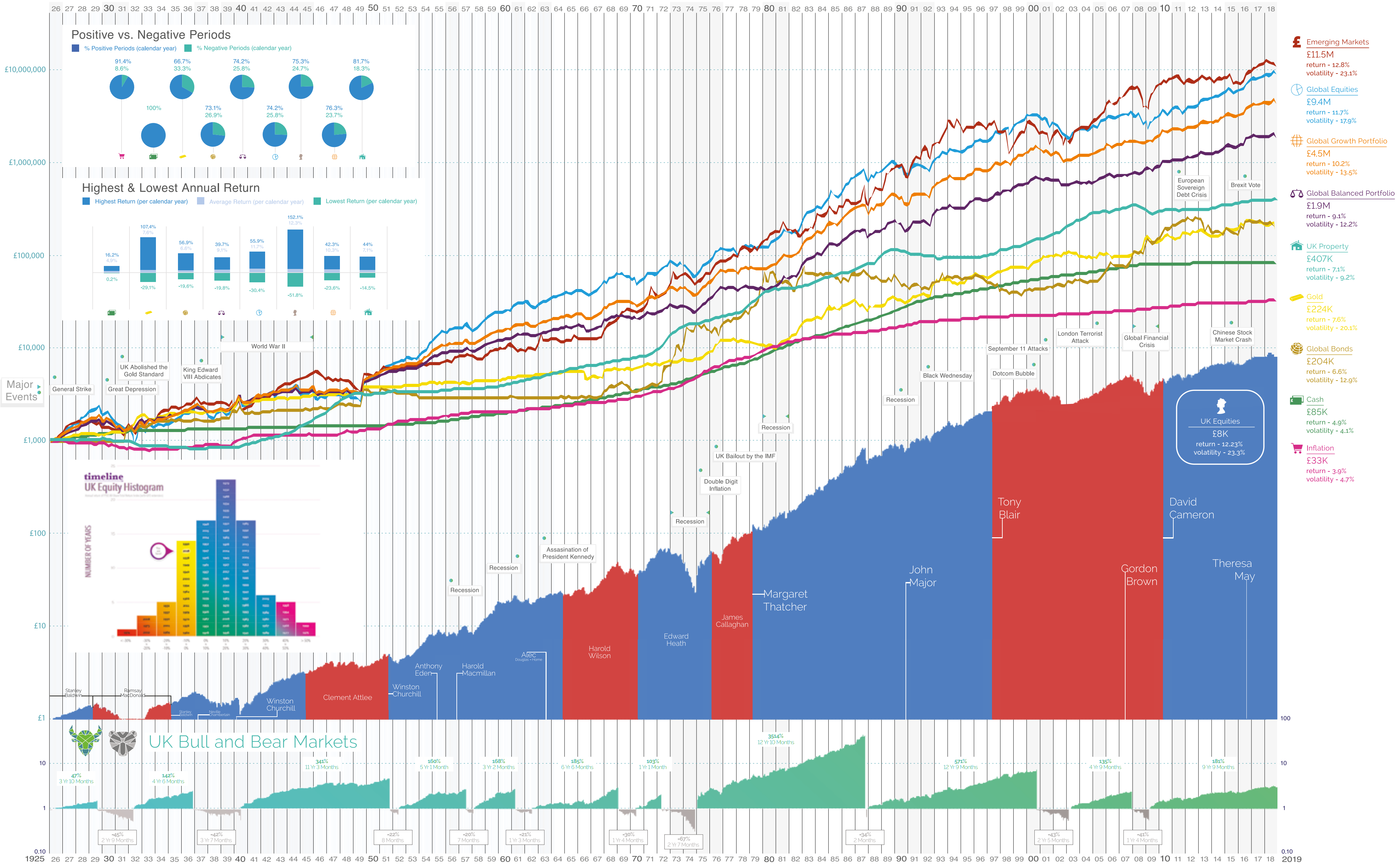

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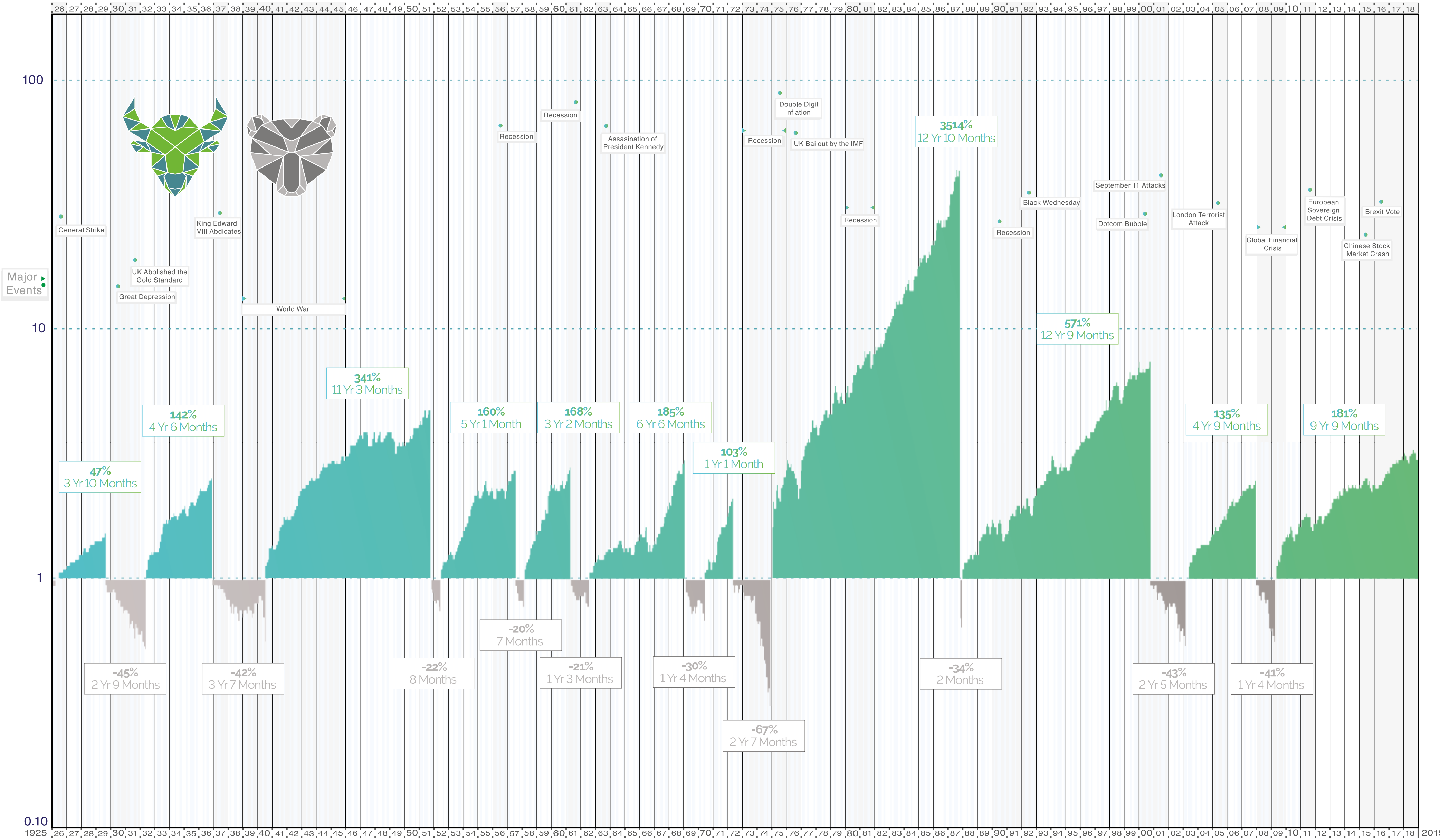
timeline 2019 UK Bull and Bear Markets



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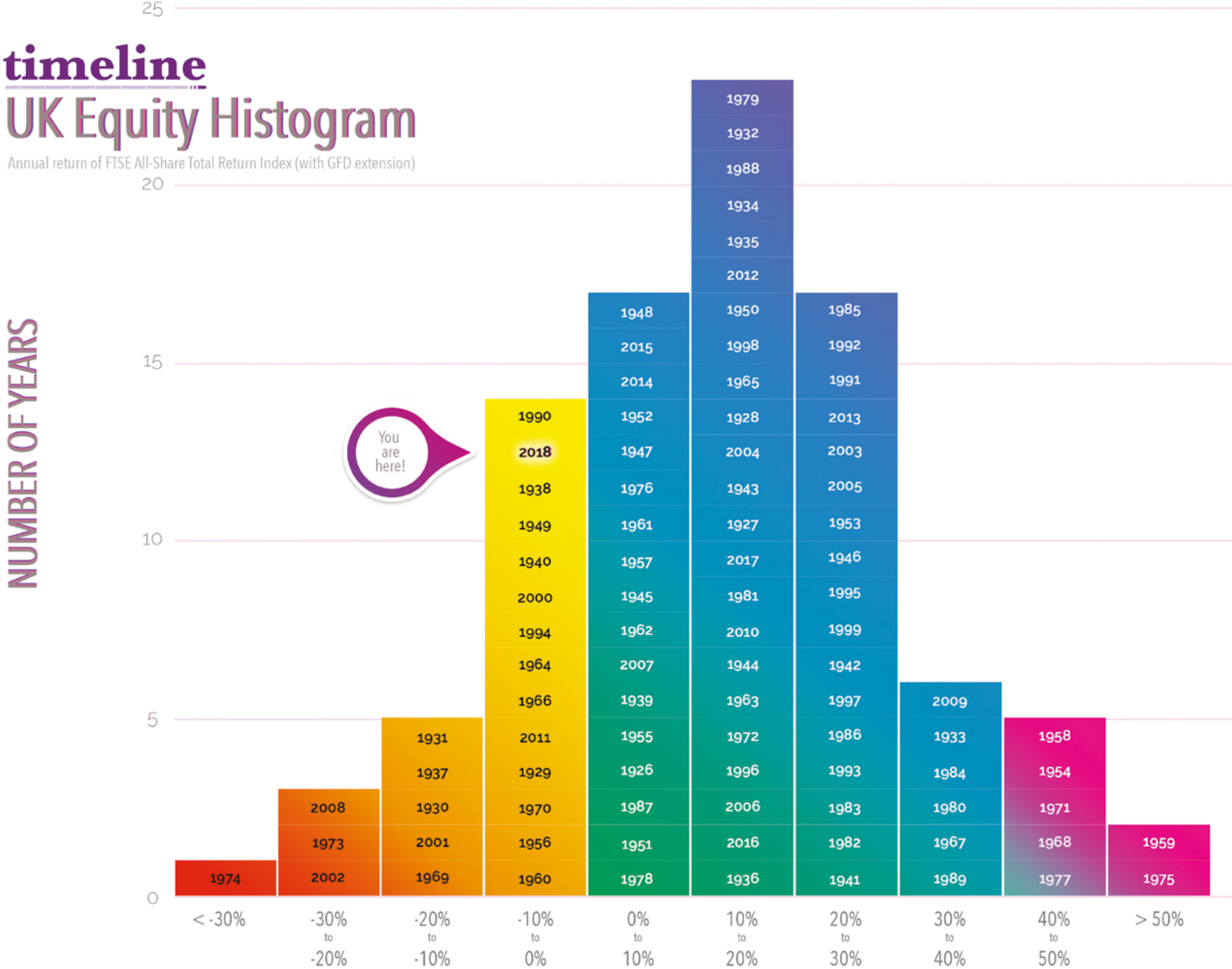
UK Equity Histogram

Annual return of FTSE All-Share Total Return Index (with GFD extension)



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Source: Timelineapp Tech Limited. Based on historical monthly returns from 1926 to 2017. For illustrative purposes only. FTSE All-Share Return Total Return Index (with GFD extension) as produced by Global Financial Data. Past performance is no guarantee of future returns.

ALWAYS SEEK PROFESSIONAL ADVISE BEFORE MAKING AN INVESTMENT DECISION

We're here to help

Interface Financial Planning started providing independent financial advice in 1992. From the beginning it had the aim of providing professional advice and quality service to people with modest income and wealth.

Its key value was putting people before profit, and contribution before reward. This mission statement has been our torch to light the path ahead and has been the reason that we have endured for over 24 years.

Alan has lead the company with his personal values of: Integrity, Compassion, Respect, & Loyalty, and he is proud that over the years he has worked with clients who share similar values. Like him they want to help others and make the world a little better.

Client care and service is important and he is proud that his first two clients from January 1990 remain his clients today.

We believe that every client should have access to highly qualified advice and expertise.

Technology is used to the full to maximise efficiency and engage expertise from throughout the UK. The business has been paperless for 10 years and for over 5 years has been 'cloud' based. This structure reduces costs and allows support staff to operate anywhere - from Colchester to Honiton to Leicester and elsewhere.

Clients are encouraged to access their online account where they can exchange messages and documents securely. They can view their investments and reports, and they have immediate access to their paper file. Clients love the transparency and openness of being able to view and print paperwork going back for years and many clients use it as a source of reference.

ALAN MORAN
Owner, Director
Interface Financial Planning

Alan Moran is one of the most highly qualified advisers in the UK. He became a Certified Financial Planner in 1995 and he was one of the first Chartered Financial Planners in 2005.

He is a Chartered FCSI, a holder of the IMC certificate and member of CFA UK. His expertise has been called upon by The CII, The IFP, The Kinder Institute, and others, where he has trained and examined other financial advisers.

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CONTACT US

Alan Moran
0121 554 4444

enquiries@interface-ifa.co.uk

To book an appointment, schedule a call by telephone/Skype or arrange an online meeting, visit:
www.interfacefinancialplanning.co.uk