YOUR FINANCIAL ADVISER | 2025/26

A Guide to Asset Allocation

How spreading your investments across different types of assets can help protect your wealth and work towards your financial goals

This guide contains 15 pages and will take approximately 12 minutes to read

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Inside This Guide

Asset allocation is one of the most important decisions you can make as an investor. This guide explains what it is, why it matters, and how to build a mix of investments that works for your life.

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What Is Asset Allocation?

Why It Matters

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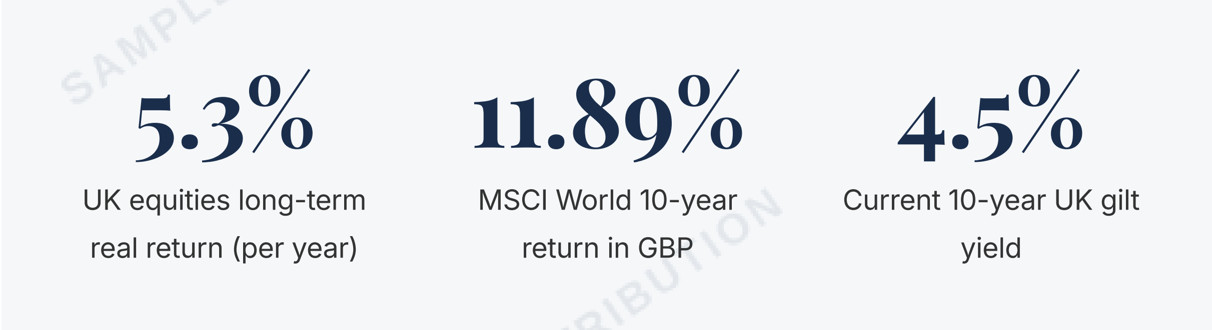
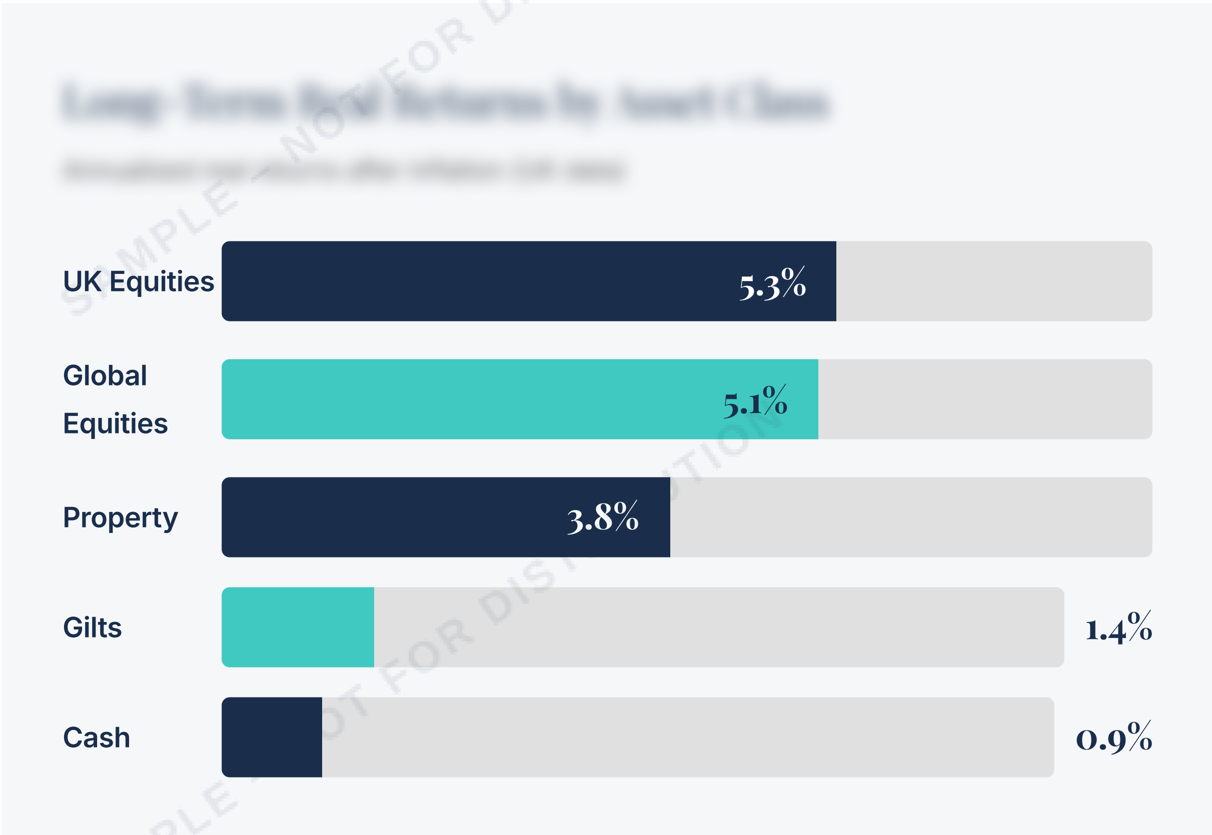
Understanding the Building Blocks





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Risk and Reward: What to Expect

Asset Class	Typical Return (real, pa)	Risk Level
UK Equities	5 - 8%	HIGHER
Global Equities	5 - 7%	HIGHER
Corporate Bonds	2 - 4%	MEDIUM
UK Gilts	1 - 3%	LOWER
Property (REITs)	3 - 5%	MEDIUM
Cash Savings	0 - 1%	LOWEST

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Your Tax-Efficient Toolkit

ISAs and Pensions

Capital Gains and Dividends

Did you know?

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Matching Your Mix to Your Life

A Simple Framework

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The Home Bias Trap

UK-Heavy Portfolio

RECOMMENDED

Globally Diversified

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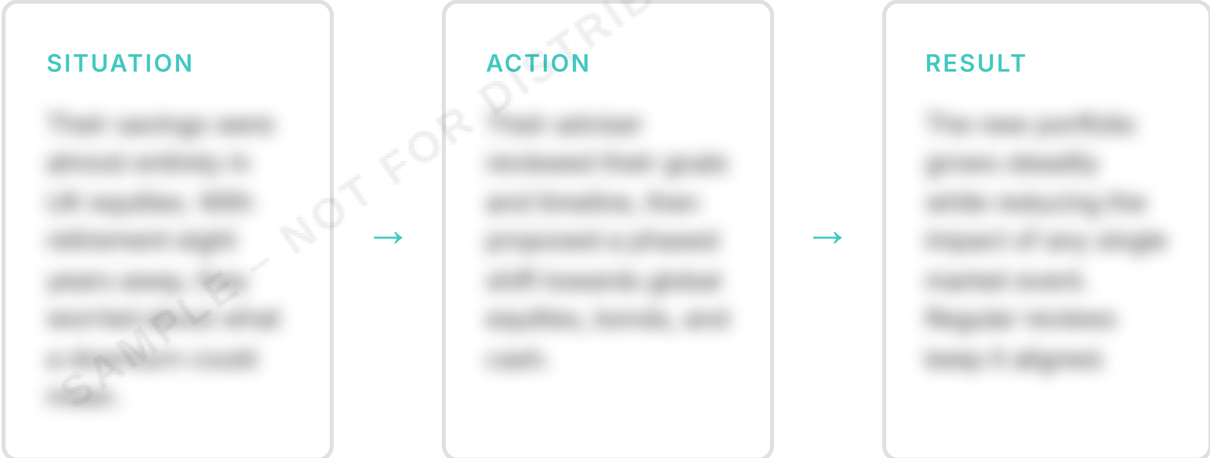
Bringing It Together: Sarah and David

S&D

Retire at 60

Help children buy homes

Travel in retirement



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Why Staying Invested Matters

The Cost of Missing the Best Days

The Behaviour Gap

Pound Cost Averaging

Key Figures

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Keeping Your Portfolio on Track

1

2

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The Bigger Picture

Diversify Across Geographies

Diversify Across Time

Did you know?

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Your Next Steps

1 — 15 MINS

2 — 10 MINS

3 — 10 MINS

4 — 30 MINS

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Your Financial Adviser

Your next chapter starts with a conversation

Whether you are just starting to invest or reviewing an existing portfolio, we are here to help you build a plan that works for your life. Our team of qualified financial advisers can guide you through every step of the process.

Ready to take the next step?

Call us on or email to book your free initial consultation.

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