INVESTMENT GUIDE | 2025/26

How Asset Areas Have Performed

Decade by decade from 1970 to 2026. A journey through 56 years of UK investment history.

This guide contains 14 pages and will take approximately 20 minutes to read

How Asset Areas Have Performed

From the stagflation of the 1970s to the record markets of 2026, this guide explores how UK equities, gilts, property, cash, gold and global equities have performed across six remarkable decades.

Contents

Images: Pexels

Why Understanding History Matters

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What you will learn

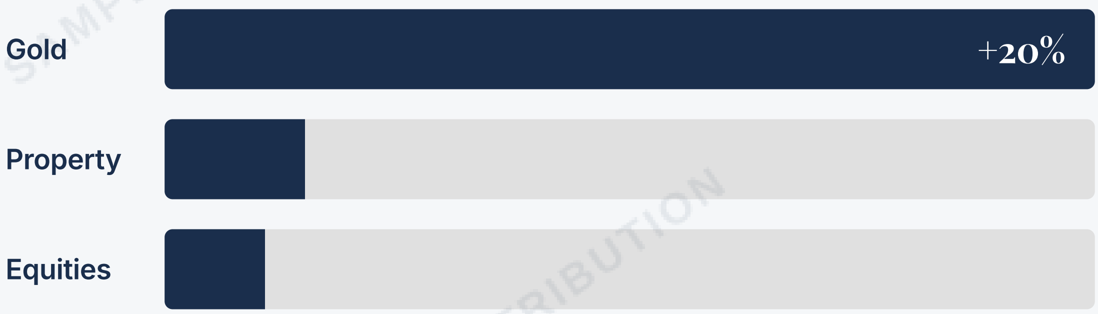
- [illegible]
- [illegible]
- [illegible]

The 1970s: Inflation, Oil and a Lost Decade

24.2%
Peak UK inflation (1975)

-50.6%
UK equities worst year (1974)

+35%
Gold annualised return (GBP)



Did you know?

Information accurate as of January 2026

The 1980s: Privatisation, Big Bang and a Golden Age

[illegible]

Equities: a spectacular decade

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Gilts: the strongest decade on record

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The 1990s: Black Wednesday, Recovery and the Boom

The Black Wednesday turning point

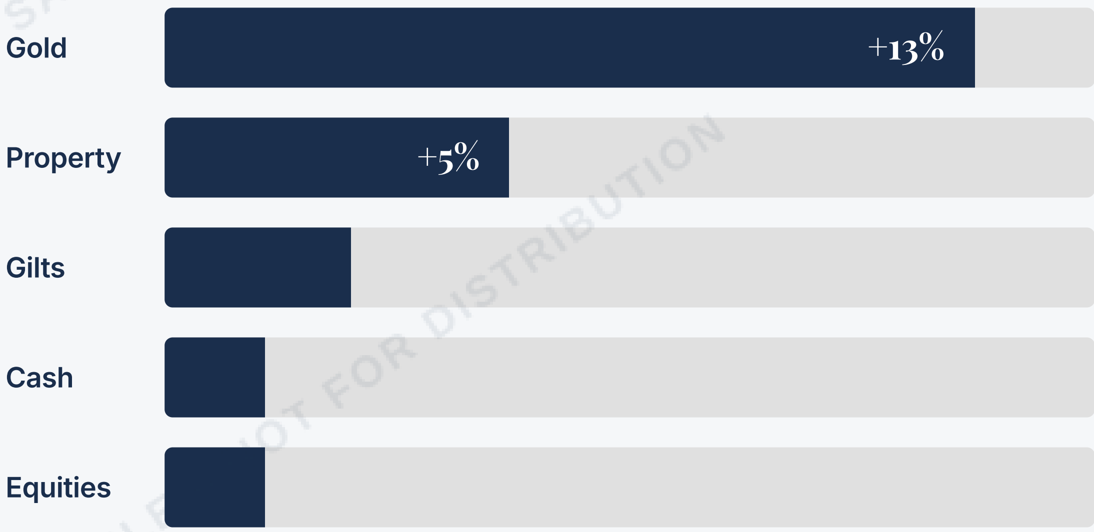
A tale of two halves

Gold: the forgotten asset

Key Figures

The 2000s: Two Crashes and the Rise of Gold

-52%	-48%	+14%
FTSE 100 peak-to-trough (dot-com crash)	FTSE 100 peak-to-trough (financial crisis)	Gold annualised return in GBP



A lesson in resilience

The 2010s: Slow Recovery, Austerity and Brexit

UK equities: steady but unspectacular

Property and gold held their ground

Did you know?

The 2020s: COVID, Inflation and Record Markets

The COVID crash and recovery

The inflation shock

Gold: the decade's star performer

Where We Stand

The Long View: 56 Years of Returns Compared

Asset Class	Long-term Real Return	Best Decade
UK Equities	5.2% per year	1980s (+16% real)
Global Equities	5.2% per year	1980s (+12% real)
Gold (GBP)	2 to 3% per year	1970s (+20% real)
UK Property	3 to 4% per year	2000s (+5% real)
UK Gilts	1.4% per year	1980s (+7% real)
Cash / Savings	0.8% per year	1980s (+3% real)

Information accurate as of January 2026

A Tale of Two Investors

[illegible]

RS

[illegible]

[illegible]

Comfortable retirement | Financial independence | Help children with deposits

SITUATION

[illegible]

→

ACTION

[illegible]

→

RESULT

[illegible]

[illegible]

[illegible]

Information accurate as of January 2026

Your Next Steps

1 — 30 MINS

2 — 15 MINS

3 — 10 MINS

4 — 5 MINS

Your Financial Adviser

Expert guidance for your financial future

Our team of experienced financial advisers is here to help you make the most of your financial planning opportunities. Whether you are reviewing your portfolio, planning for retirement, or thinking about the next generation, we are here to help.

Ready to take the next step?

Call us on 0800 XXX XXXX or email advice@example.com to book a consultation.

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