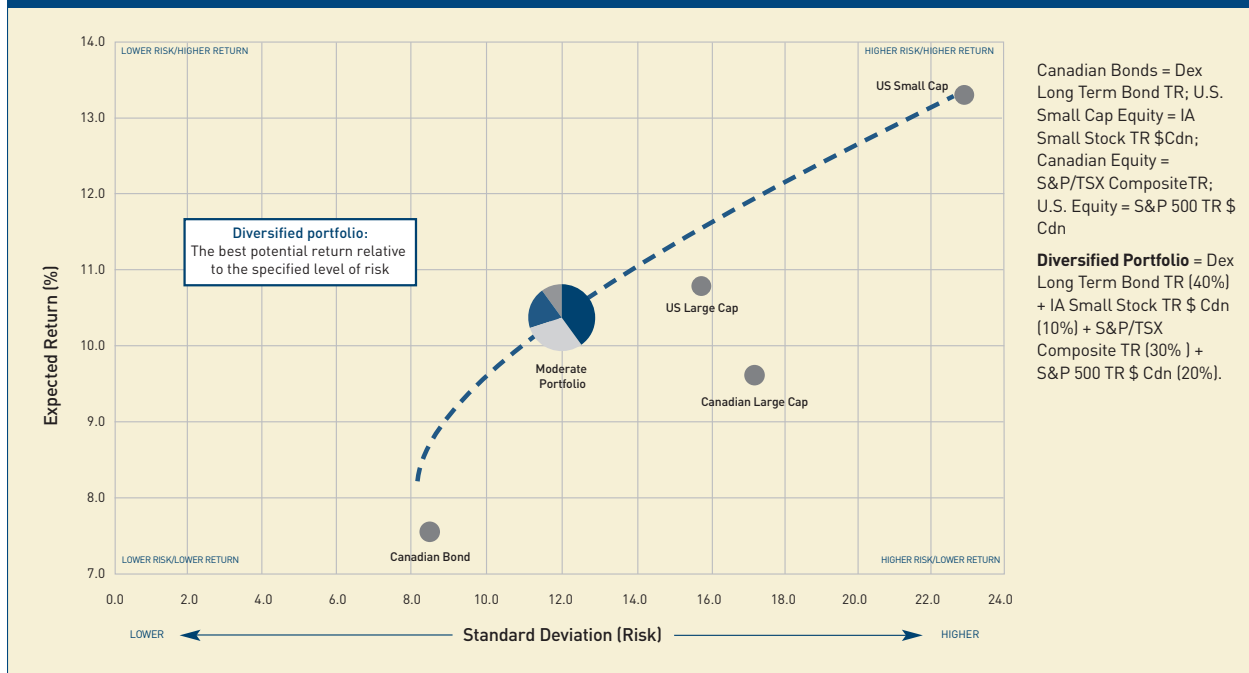


Asset allocation: Blueprint to portfolio efficiency

Asset allocation is one of the most important decisions that investors make. It is an investment strategy that balances risk and reward by allocating a portfolio's assets according to an individual's goals, risk tolerance and investment horizon. Asset classes such as equities and fixed-income deliver different levels of risk and return over time and it is impossible to predict which will outperform year over year. Strategically investing in a variety of asset classes takes the guesswork out of investing and aims to reduce the level of market risk an investor may experience to achieve their expected investment return.

Diversification by asset class – Historical review of risk and return since 1950



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