**Appendix F**

## Illustration of Historical Performance of Various Types of Investments

| Asset Class (IA Sector unless stated) | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | Year to August 2016 | Average Annual Return (to 2015) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| UK All Companies | 20.8% | 17.3% | 1.9% | -32.2% | 30.5% | 17.3% | -7.1% | 15.1% | 26.2% | 0.7% | 4.8% | 9.2% | 8.7% |
| UK Equity Income | 21.0% | 18.4% | -1.5% | -29.0% | 23.9% | 13.8% | -3.1% | 13.2% | 25.2% | 3.1% | 6.2% | 9.9% | 8.3% |
| UK Equity & Bond Income | 16.0% | 11.4% | 0.5% | -22.4% | 19.5% | 11.8% | -1.1% | 11.5% | 16.8% | 4.1% | 3.5% | 11.6% | 6.5% |
| Mixed Investments 40-85% Shares | | | | | | | | 9.9% | 14.6% | 4.9% | 2.7% | 13.0% | 8.0% |
| Mixed Investments 0-35% Shares | | | | | | | | 6.3% | 4.4% | 4.9% | 0.4% | 9.9% | 4.0% |
| Mixed Investments 20-60% Shares | | | | | | | | 8.2% | 8.9% | 4.8% | 1.3% | 10.5% | 5.8% |
| UK Index Linked Gilts | 8.1% | 1.6% | 7.3% | 3.3% | 5.9% | 8.2% | 21.8% | 0.3% | -0.1% | 18.5% | -1.3% | 25.3% | 6.7% |
| UK Property (IPD, Other Balanced Fund Index) | 18.8% | 19.8% | -5.4% | -26.0% | -3.6% | 12.2% | 6.7% | 0.3% | 9.0% | 16.3% | 12.4% | 11.0% | 5.5% |
| £ Corporate Bond | 7.1% | -0.9% | -0.7% | -10.0% | 14.6% | 6.9% | 3.8% | 12.3% | 0.6% | 9.8% | -0.4% | 13.5% | 3.9% |
| iBoxx £ 1-5yr Corporate Bond Index | 5.8% | 2.6% | 4.8% | -0.8% | 10.8% | 6.2% | 1.5% | 11.4% | 3.9% | 4.9% | 1.5% | 6.0% | 4.8% |
| Enhanced Cash (internal calculation) | | | | | | | 1.3% | 1.7% | 0.6% | 0.9% | 0.6% | 0.9% | 1.0% |
| UK Gilts | 7.5% | -0.8% | 3.0% | 11.9% | -2.4% | 5.9% | 15.3% | 1.5% | -5.3% | 14.4% | -0.4% | 18.6% | 4.6% |
| FTSE Conventional Gilt up to 5yr Index | | 2.6% | 6.8% | 9.9% | 2.7% | 3.6% | 4.7% | 1.0% | -0.6% | 2.9% | 1.0% | 2.1% | 3.5% |
| Money Market | 3.4% | 2.9% | 3.9% | 2.4% | 0.4% | 0.4% | 0.2% | 0.6% | 0.2% | 0.2% | 0.2% | 0.2% | 1.3% |
| 3 month LIBID | 4.6% | 4.8% | 5.9% | 5.4% | 1.1% | 0.6% | 0.7% | 0.7% | 0.4% | 0.4% | 0.4% | 0.4% | 2.3% |
| 12 month LIBID | 4.7% | 4.9% | 6.0% | 5.5% | 1.6% | 1.3% | 1.5% | 1.4% | 0.8% | 0.9% | 0.9% | 0.9% | 2.7% |
| RPI | 2.2% | 4.4% | 4.0% | 0.9% | 2.4% | 4.8% | 4.8% | 3.1% | 2.7% | 1.6% | 1.1% | 1.8% | 2.9% |
| Stevenage B.C. Average Rate of Return (Financial Years) | | 4.5% | 5.8% | 5.4% | 1.99% | 0.93% | 0.86% | 0.78% | 0.54% | 0.50% | 0.61% | 0.55% | 2.2% |
| Bank Rate | | | | | 0.6% | 0.5% | 0.5% | 0.5% | 0.5% | 0.5% | 0.5% | 0.34% | |