

2019
No-deal Brexit worries
US Tariffs,
Fear of a global recession,
FED cuts interest rates

Dec 2019
Civil unrest in Hong Kong
Brexit Deal, Phase 1 of US/China
Trade Deal confirmed

Early 2020
Coronavirus crisis escalates in Europe
and US
Pandemic takes hold of world, travel bans
are issued and oil price crashes

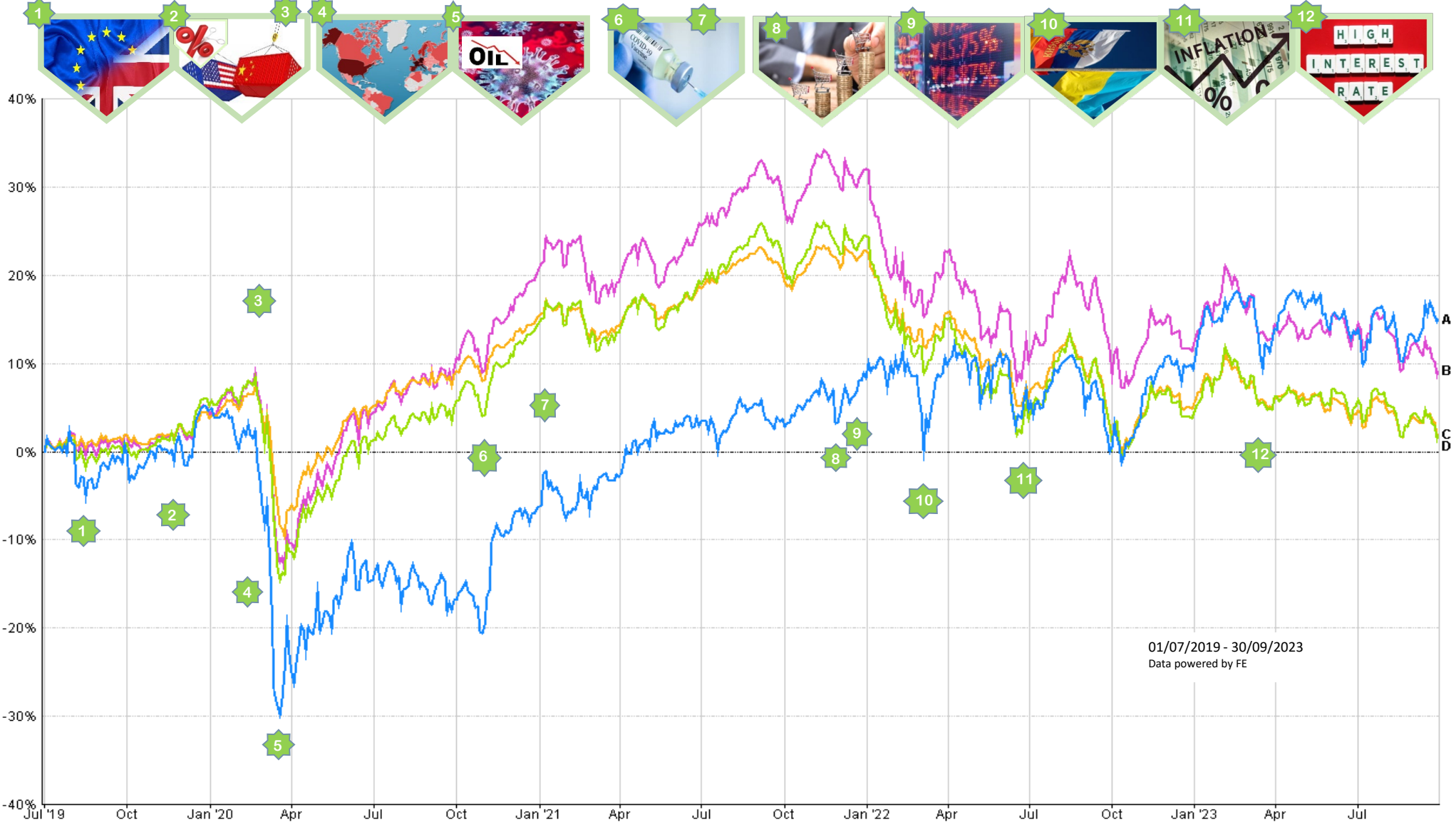
Nov 2020
Positive vaccine news
Jan 2021
Biden wins US election

Sept 2021
China crackdowns,
supply chain issues,
energy prices soar.

Dec 2021
Inflation worries Interest
rate rise speculation and
tech sell off

2022
Russia invades Ukraine.
Oil price shock.
Inflation & interest rate hikes

2023
Persistant Inflation & further
interest rate hikes.
Bank failures



- A - FTSE 4 Good UK in GB (15.11%)
- B - PWM 4R Responsible Moderate/Adventurous (9.29%)
- C - PWM 2R Responsible Moderate (2.09%)
- D - PWM 3R Responsible Moderate (1.96%)