Different Types of Investments

1. Shares (Equities):

   - Represents ownership in a company.
   - Earn returns through dividends and share price appreciation.
   - High potential for growth but involves market risks.

2. Fixed Income Securities (Gilts and Bonds):

   - Loans to governments or companies with regular interest payments.
   - Includes government bonds (gilts) and corporate bonds.
   - Safer than equities but with lower returns.

3. Property:

   - Includes direct investments in real estate or through funds like Real Estate Investment Trusts (REITs).
   - Offers long-term growth potential but can be illiquid and risky during market downturns.

4. Commodities:

   - Natural resources like metals, energy, and agricultural products.
   - Investment through futures contracts or mixed equity and commodity funds.
   - Suitable for diversification but can be volatile.

5. Liquidity Funds (Cash):

   - Short-term, low-risk investments for preserving capital.
   - Provides a safety net during volatile markets and reserves for new opportunities.
   - Risk of inflation eroding purchasing power.

6. Private Credit:

- Directly negotiated loans to private or public entities.
- Includes financing for projects like real estate, technology, or renewable energy.
- Less liquid but potentially higher returns than public bonds.

Note:

Investments carry risks, including market volatility, currency fluctuations, and inflation risks. Returns are not guaranteed.