Title: Oh dear. This email from Hargreaves lansdown has significantly undermined the trust I had for them.

Author: gilogravo

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Your HL portfolio isn't as diverse as it could be



How variety can pay over the long term



Based on your current HL account, your portfolio isn't as diverse as it could be.

A poorly diversified portfolio will be impacted much more by the ups and downs of market volatility than a welldiversified portfolio.

HOW TO IMPROVE DIVERSIFICATION



Your HL portfolio is...





DIVERSIFICATION

Defining diversification

A high proportion of your HL portfolio is in a narrow range of investments. We wanted to let you know that diversified portfolios, ones that invest across a wide range of investments, on average, perform significantly better than portfolios holding just a few investments over the long term.

As always, past performance isn't a guide to the future. If you hold investments elsewhere, your overall level of diversification could be different to your HL portfolio alone.

This email is designed to help investors build and maintain a diversified portfolio, but it isn't personal advice. If you're not sure what to do, ask for financial advice. All investments go up and down in value, so you could get back less than you put in.

If you have any questions, you can email us or send us a secure message









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If you have any questions, you can <u>email us</u> or send us a secure message from your online account and we'll get back to you as soon as possible.



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