

INVESTISSEMENTS 101

Que sont les investissements et pourquoi investir?

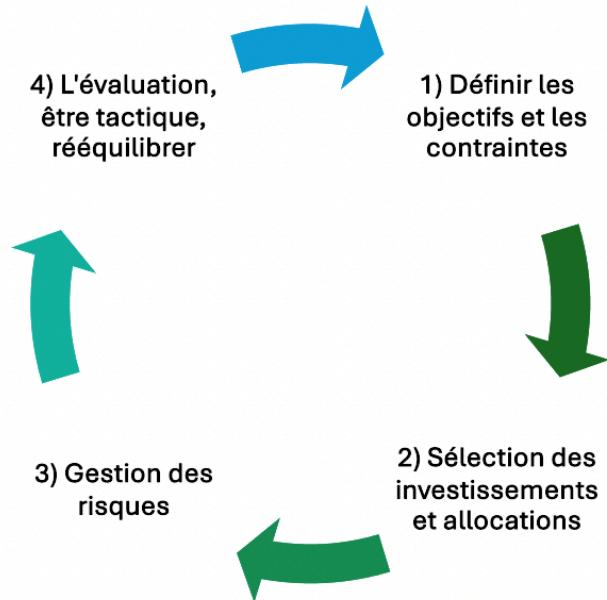
- Des dépenses financières entreprises dans l'espoir de réaliser un profit.
- Ils sont connus pour alimenter la préservation, l'accumulation et la croissance des richesses des fonds de pension, des entreprises, des gouvernements et de la communauté aisée.
- Ils constituent un outil crucial dans tout plan financier visant à accroître la richesse.



Types d'investissements

Nom	Description	Variété
Marché monétaire, obligations	Solutions axées sur le revenu	Court et long terme, gouvernement et entreprise
Actions	Croissance liée à la part de l'entreprise	Actions ordinaires, privilégiées et responsables
Alternatives	Moins corrélé aux actions et obligations	Immobilier, actions & dette privé, long court, produits structurés, infrastructures
Garantie	Fonction de protection du patrimoine	CPGs, produits distincts
Investissements regroupés	Variété d'investissements groupés ensemble	Fonds communs, FNBs

PATRIMOINE PK, processus d'investissement



Rendements historiques des classes d'actifs

2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Annualised
Japan equities 9.9%	High yield 14.3%	China equities 54.3%	Cash 1.9%	U.S. equities 31.6%	China equities 29.7%	Commodities 38.5%	Commodities 22%	U.S. equities 27.1%	Commodities 12.5%	U.S. equities 12.3%
U.S. equities 1.3%	Infrastructure 12.4%	EM equities 37.8%	DM gov. debt -0.4%	Infrastructure 27%	U.S. equities 21.4%	REITs 32.5%	Cash 1.3%	Japan equities 20.8%	U.S. equities 5.9%	Japan equities 6.8%
Emerging debt 1.2%	U.S. equities 11.6%	Europe equities 26.2%	IG credit -3.5%	Europe equities 24.6%	EM equities 18.7%	U.S. equities 27%	Infrastructure -0.2%	Europe equities 20.7%	Japan equities 5.8%	Infrastructure 4.9%
REITs 0.6%	EM equities 11.6%	Japan equities 24.4%	High yield -4.1%	REITs 24.5%	Japan equities 14.9%	Europe equities 17%	High yield -12.7%	High yield 14%	China equities 4.3%	Europe equities 4.6%
Cash 0.1%	Emerging debt 10.2%	U.S. equities 21.9%	U.S. equities -4.5%	China equities 23.7%	IG credit 10.1%	Infrastructure 11.9%	Europe equities -14.5%	REITs 11.5%	Europe equities 3.6%	REITs 4%
Europe equities -2.3%	Commodities 9.7%	Infrastructure 20.1%	Emerging debt -4.6%	Japan equities 20.1%	DM gov. debt 9.5%	Japan equities 2%	IG credit -16.1%	Emerging debt 10.5%	EM equities 2.9%	EM equities 3.3%
High yield -2.7%	REITs 6.9%	High yield 10.4%	REITs -4.8%	EM equities 18.9%	High yield 7%	High yield 1%	Japan equities -16.3%	EM equities 10.3%	Cash 1.7%	High yield 3.3%
DM gov. debt -3.3%	IG credit 6%	Emerging debt 9.3%	Infrastructure -9.5%	Emerging debt 14.4%	Europe equities 5.9%	Cash 0%	Emerging debt -16.5%	IG credit 10.2%	High yield 1.3%	Emerging debt 2.5%
IG credit -3.8%	Japan equities 2.7%	IG credit 9.3%	Commodities -10.7%	High yield 12.6%	Emerging debt 5.9%	Emerging debt -1.5%	DM gov. debt -17.5%	Infrastructure 6.8%	Infrastructure 0.8%	China equities 2.3%
China equities -7.6%	DM gov. debt 1.7%	REITs 8.6%	Japan equities -12.6%	IG credit 11.8%	Cash 0.7%	IG credit -2.1%	U.S. equities -19.5%	Cash 5.1%	Emerging debt -0.6%	IG credit 1.4%
Infrastructure -11.5%	China equities 1.1%	DM gov. debt 7.3%	EM equities -14.2%	Commodities 11.8%	Infrastructure -5.8%	EM equities -2.2%	EM equities -19.7%	DM gov. debt 4.2%	IG credit -2.6%	Cash 1.4%
EM equities -14.6%	Cash 0.4%	Commodities 1.7%	Europe equities -14.3%	DM gov. debt 5.6%	REITs -8.1%	DM gov. debt -6.6%	China equities -21.8%	Commodities 0%	DM gov. debt -5.6%	Commodities 0.9%
Commodities -23.4%	Europe equities 0.2%	Cash 0.8%	China equities -18.7%	Cash 2.3%	Commodities -9.3%	China equities -21.6%	REITs -23.6%	China equities -11%	REITs -7%	DM gov. debt -1.3%

Key: Equities | Bonds | Private markets, commodities

Past performance is not a reliable indicator of current or future results. It is not possible to invest directly in an index.

Sources: BlackRock Investment Institute, with data from LSEG Datastream, 13 May 2024.