

# INVESTISSEMENTS 101

## Que sont les investissements et pourquoi investir?

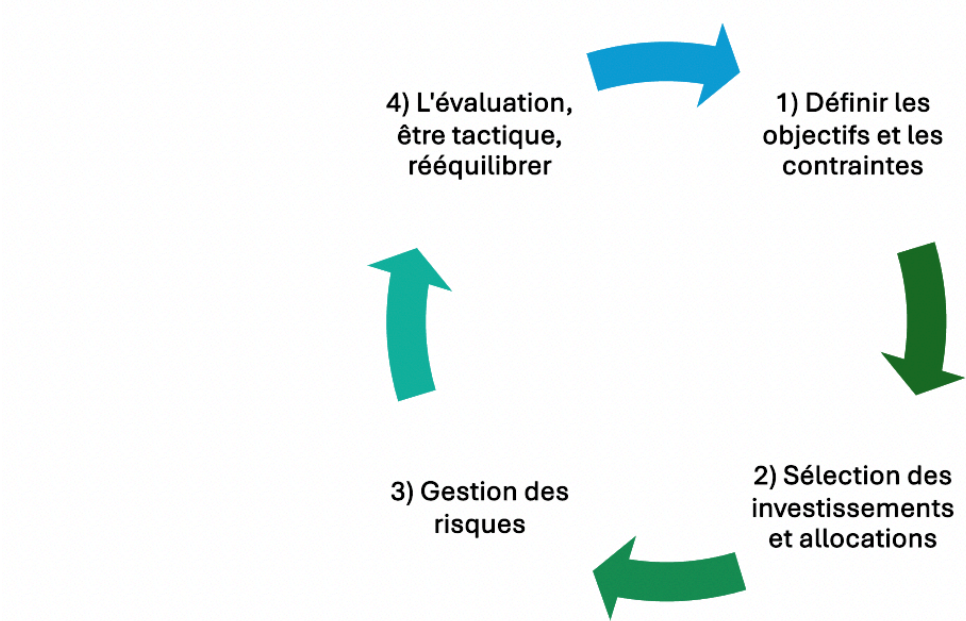
- Des dépenses financières entreprises dans l'espoir de réaliser un profit.
- Ils sont connus pour alimenter la préservation, l'accumulation et la croissance des richesses des fonds de pension, des entreprises, des gouvernements et de la communauté aisée.
- Ils constituent un outil crucial dans tout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



## Types d'investissements

Nom	Description	Variété
Marche 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.