

Asset Classes

Money

What you can own, and how each behaves.

Broad characteristics, not guarantees.

Asset	Typically	Risk
Cash	Stable, loses to inflation	Very low
Government bonds	Income, lower growth	Low
Corporate bonds	More income, more risk	Medium-low
Shares (equities)	Higher long-run growth	High, volatile
Property	Income and growth, illiquid	Medium-high
Commodities	Volatile, no income	High
Crypto	Highly volatile, speculative	Very high

General education, not financial advice. Past behaviour is not a promise about the future.