



HOYL
Independent Advisers



**CREATE FINANCIAL
MANAGEMENT**

Quarterly Investment Update - Q1 2025



Tariff volatility reshaping the global landscape

The first quarter of 2025 saw a notable shift in global policy due to President Trump's unexpected tariff actions. While markets initially celebrated his re-election, the unexpected tariffs disrupted global trade, shifting market sentiment. While volatility followed, it also opened doors for agile, innovative investors and businesses.

Domestically, the new Department for Government Efficiency (DOGE) is reshaping federal operations. Despite job restructuring, this aims to build a leaner, more effective public sector in the future.

Geopolitical shifts are prompting nations to reassess their defence strategies. Germany and other countries are stepping up, while the EU's €800 billion investment in defence and infrastructure signals strong regional unity and promises renewed economic growth.

While the year began on a high-note and recent challenges have added complexity, there's strong potential ahead, with a resolution to trade tensions potentially igniting a powerful rebound.

Supporting your investment journey

Your financial plan has been tailored to align with your goals and risk profile. Backed by a seasoned team and advanced technology, we're here to help you navigate market shifts with clarity and confidence.

Change can of course bring uncertainty – but also opportunity. That's why staying focused on your long-term goals and relying on trusted financial guidance is key. Your adviser is here to help you navigate challenges, stay objective, and keep your plans on course for lasting success.

This is important, as history shows that emotional reactions to market swings can be costly. Staying invested in a well-structured strategy – rather than trying to time the market – is key to protecting long-term growth and you can rest assured that all the investment solutions we offer are broadly diversified and actively managed by leading firms.

Spreading investments across assets and regions is key to reducing risk and enhancing portfolio stability, and monthly factsheets provide full transparency, detailing asset allocation, sector exposure, and holdings. In addition, we continue to work closely with top-tier fund managers to position your portfolio for long-term success – helping you build and preserve your wealth through all market conditions.

12 months of progress: Your investment solution is working

Over the past 12 months, all Invesco Summit Responsible investment solutions have delivered positive returns – demonstrating the strength and resilience of each strategy. This means that in a challenging market, your investments have remained stable while seizing key growth opportunities.

This performance highlights the strength of our disciplined approach and our commitment to aligning your financial goals with sound, long-term principles. We remain focused on managing risk and delivering consistent, sustainable returns – keeping your portfolio on a solid path forward.




- A – Invesco Summit Resp 3 (UK) Z Acc TR in GB = 5.47%
 - B – Invesco Summit Resp 2 (UK) Z Acc TR in GB = 5.36%
 - C – Invesco Summit Resp 4 (UK) Z Acc TR in GB = 5.31%
 - D – Invesco Summit Resp 5 (UK) Z Acc TR in GB = 5.05%
 - E – Invesco Summit Resp 1 (UK) Z Acc TR in GB = 4.85%
- (Data provided by FE fundinfo 03/05/24 to 06/05/25)

We’re always here to help

Investing for the long term makes market volatility much less daunting, as daily swings matter less over time. Staying invested rewards patience, as markets generally increase over the long term.

While occasional downturns are inevitable, the long-term benefits of compounding and diversifying typically outweigh the risks of trying to time the market.

If you have any questions or would like to discuss your investments – or any other financial matters – please don’t hesitate to reach out to your dedicated financial adviser, who will always be happy to help you.

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Please keep in mind that the value of investments and the income they generate can rise and fall, and there is a risk of receiving less than your original investment. Past performance is not a reliable indicator of future results.