



## Seeking Returns in a Volatile Market.

It is not unusual in times of market turmoil for investors to look towards alternative investment vehicles as a way of insuring themselves from the volatility that is happening in more traditional investment markets, such as the stock market, at the moment.

In the past this has tended to see investors running to put money into property, but with the so called 'credit crunch' affecting property markets at present and property values being depressed where else can one go?

Well at the moment there has been a flight of money towards more traditional commodities. For example gold has traded at \$1,000 an ounce for the first time as the weak US dollar and fears about the US economy prompt investors to buy the precious metal. The value of gold has increased by about 20% since the beginning of the year, after it rose 32% in 2007. Pretty impressive.

Meanwhile, the oil price reached a new high of just above \$110 a barrel recently and agricultural commodities, such as wheat and barley have also risen significantly.

All of this will feed through into the price of goods in our shopping basket or the price of a pint at the pub. However there is a way for the man in the street to access these 'alternative' investments. Many fund managers now offer specialist investment funds that offer an investor a diversified portfolio of natural resources, hardly surprisingly these funds have been showing impressive gains, some over 50%, over the last 12 months.

As always, investors should beware that investment returns are not guaranteed and the value of an investment can go down as well as up. Potential investors should always seek advice before making any investment decision.

*March 2008*

THE FINANCIAL SERVICES AUTHORITY DOES NOT REGULATE SOME ASPECTS OF TRUST AND TAXATION ADVICE.  
YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED UPON IT.  
The guidance and advice contained within this article are subject to UK regulatory regime and is therefore primarily targeted at customers based in the UK.

ARK Financial Planning Limited is authorised and regulated by the Financial Services Authority.  
ARK Financial Planning Limited - Independent Financial Advisers.  
18-20 Stamford Street, Stalybridge, Cheshire, SK15 1JZ.  
Tel: 0161 303 9977, Fax: 0161 303 8499, E-Mail: answers@arkfp.co.uk.  
Registered in England: No. 4975240.  
Registered Office: 14 Warrington Street, Ashton-under-Lyne, OL6 6AS.