

This is where alternative, income yielding assets could come into their own.

Thanks to technology, the world of alternative investments is taking a truly innovative and diversified turn. Investors are starting to investigate options as varied as agricultural farming and renewable energy, all delivering attractive returns.

If there is one key message, it is this: *do not fall into the trap of thinking that you are sufficiently diversifying your clients' portfolios merely by adhering to the stipulated asset class caps.*

There is a lot of scope for further diversification within asset classes. By ignoring this, you may be forfeiting exposure to some unique asset classes that pay solid returns with very low risk.



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Historic returns on participation bonds have averaged roughly three percentage points above the prevailing Consumer Price Index (CPI).

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