



INDEPENDENT FINANCIAL ADVISERS



Investments
&
Pensions

Mortgages
&
Insurance



CORONAVIRUS

~ STRAIGHTFORWARD ADVICE..... IN BLACK AND WHITE ~

About Hurst Financial Consultancy

Hurst Financial Consultancy was founded in 1997 by the Managing Director, Michael Hurst. The company has operated successfully in Salisbury from inception serving clients locally, nationally and internationally.

The company focus has always been on excellence.

We have also developed a strong focus on state of the art information technology being aware of its significant value in not only collating data, but managing the performance of investments. We have our own in-house IT department and use its services constantly to develop the service that we give to our clients to ensure it is always "leading edge".

As Independent Financial Advisers we have access to the full range of products and services available in the UK as opposed to a Tied Agent or Company Representative who may only advise and offer products from the company or companies they represent - they give "restricted advice" - we give independent advice. This means that we are able to give you impartial advice and recommend the most appropriate products for you, so that you will enjoy choice, value for money and our high-quality service.

We know that there will be concerns around the markets and investments because of the situation with the Covid-19 virus. The situation is not being helped by an oil trade war and a slump in oil prices which is dragging down the share price of oil companies which form a large part of the major worldwide indices. Industrial companies are also being affected by association.

Rather than create an extremely wordy document I thought would lay out here a graph showing the real performance of markets since the virus crisis started and the performance of our average portfolio.

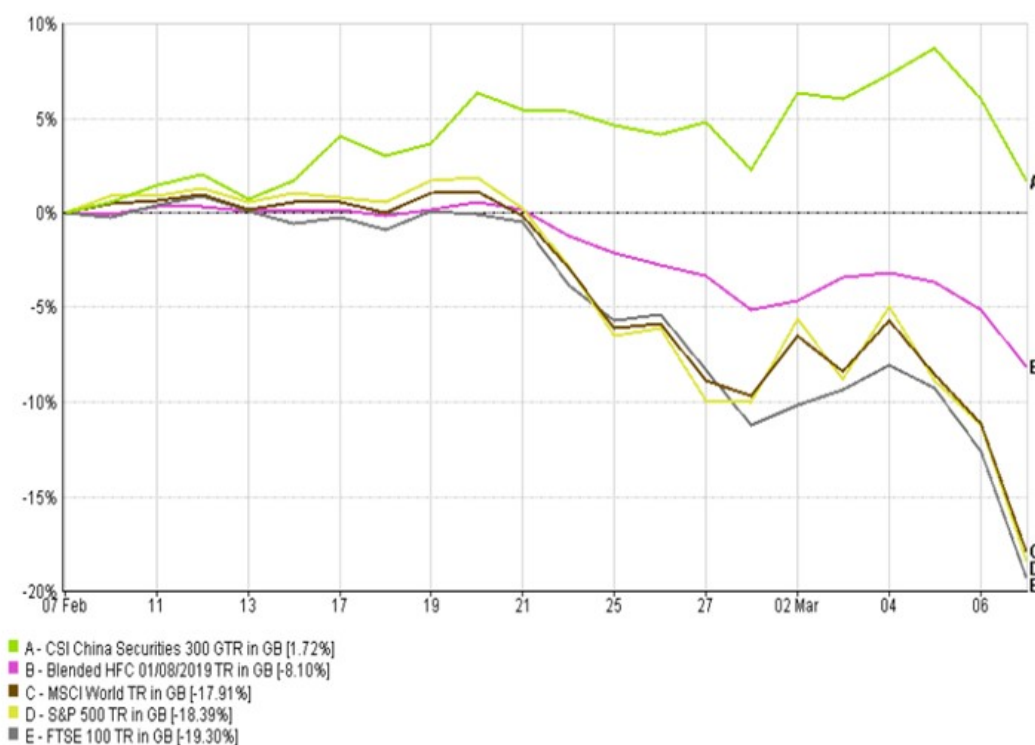


Performance Line Chart



10 March 2020

Pricing Spread: Bid-Bid • Data Frequency: Daily • Currency: Pounds Sterling



07/02/2020 - 09/03/2020 Data from FE fundinfo2020

The **diversification** we employ is working in this very difficult time.

As I write this, the markets are rebounding (so far) from yesterday's precipitous performance. The FTSE 100 for instance is 4.3% up (10.50 am 10-03-2020).

I make a point of placing a time and date against the FTSE figure for today, because volatility is now a significant feature in the markets.

Tomorrow we have this new Government's first budget. Interest rates are expected to be cut around the world and now stimulus is a feature of international fiscal policy.

Our advice is to hold tight in these choppy waters.

We will continue to monitor matters and issue further news as and when we think appropriate.

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