



TOP
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**INVESTMENTS
OVER THE
LAST 5 YEARS**



The UK's Top 5 Asset Classes in the Past Five Years

From an investment perspective, the past five years have been turbulent to say the least, and this has been reflected in the price action and returns across a variety of asset classes. From UK property to commodities such as gold, volatility has been unprecedented, initially triggered by the pandemic, but continued through supply chain issues and rising interest rates and record high inflation.

In this article, we're going to take a look at five of the key asset classes that UK investors have been involved in, and see how they performed over the past five years.



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UK PROPERTY

During the pandemic, the demand for properties with outside space, combined with low interest rates, and a lack of supply caused property prices to jump. Over the last five years, residential property has proven to be an excellent investment. According to the Land Registry, the average UK property price increased from approximately £216,208 in June 2020 to £265,497 in April 2025 (having slightly dropped from £272,862). This represents an increase of around 49% of this period, with the advantage of providing investors with a tangible asset.

Commercial property, mainly measured in the rental yield as opposed to capital growth, has steadily produced around 10-12% year on year, over the 5 years, again, giving investors a regular income stream and strong return on their investment.

02

GOLD

Viewed by many investors as a safe haven, as the pandemic ensued, the price of gold began to increase, witnessing a surge in the last 18 months. Five years ago, an ounce of gold was approximately £1,434, and as of July 2025 it stands at £2,425 an ounce. This represents around a 69% increase in the value in just five years, making gold a real contender as an asset class.



03

FTSE 100

The FTSE 100 has performed surprisingly well over the past 5 years, having increased from 6,095 to 8,879. Even with the UK being the hardest hit with the pandemic, supply chain issues, and inflation levels hitting the highest in 40 years, the index has increased by just over 45% over this period, and is on track to hit record highs.

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SINGLE STOCKS & BONDS

It's no secret that one of the best performing UK stocks, at least in the last five years, has been Rolls Royce plc. In July 2020 the Rolls Royce share price was in the midst of an aggressive sell off. Having already fallen substantially, it fell further from around 91p to 61p, a price we hadn't seen since 2004. After recovering, it fell again to 70p in October 2022, after which the price spiked aggressively over the last few years, surpassing all time highs and reaching 982p per share in early July 2025. Of course, single stocks can often beat the market, however they also come with a much higher risk, with price swings being commonplace.

UK Gilts have typically returned around 4% on an annual basis, and although much more secure, it does mean that investors could be missing out on much higher returns especially if we look at the option of single stocks like Rolls Royce.

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CRYPTOCURRENCY

Arguably the most volatile of investments, the cryptocurrency market has witnessed astronomical swings during this past half decade. The crown jewel of cryptocurrencies, Bitcoin had fallen by 50% from its all time high in 2017 to around £7,300 per coin in July 2020. What many investors didn't expect was the rally to a new all time high of £47,989 in just 14 months.

Following this however, Bitcoin subsequently crashed to £13,661 in December 2022, before a multi-month rally to just over £85,000 in January 2025. Even after a recent correction, the five year return on Bitcoin is just under 1,000%.



SUMMARY

Having explored the five asset classes above, it's clear that the return on investment from Bitcoin (still commonly regarded as the top cryptocurrency) has provided the strongest return on investment, however this is closely followed by Rolls Royce. It's not often that a single stock can provide exponential gains and match the movement of a cryptocurrency like Bitcoin.

If we take Bitcoin's case, the returns have certainly not come without extreme volatility, and as there are no fundamentals to base the price action on, it could easily have crashed to all time lows.

However, It's safe to say that not all single stock returns are akin to Rolls Royce, and there are many examples where single stocks have completely crashed - take Cineworld plc. So it's certainly not a case of "single stocks will provide the best return on investment" as an overall approach.

For those who prefer to invest in the markets but with less risk, a FTSE 100 index fund would have also provided excellent returns over the last five years.

Gold is still a popular option for investors as it provides a tangible asset, but UK residential property still seems to be one of the most popular investments as it not only provides strong capital growth, but the opportunity to receive rental income.



