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Due to the Coronavirus situation, I am pausing all my investments at this time. This includes all peer to peer lending, and stock market investments.

My reason for this pause is I don't believe in taking unnecessary risks short-term. I believe this financial crisis will be short-lived and that the markets will return to normal. But in the meantime, sitting in cash is my course of action.

There is a possibility that companies will not survive the economic impact of the Coronavirus. This includes not only regular companies but also financial companies. All companies will be affected but the lack of spending, closures and quarantines and that are being mandated by governments.

I'm still expecting some peer to peer companies to flourish in future, but I believe some will struggle as would be expected in a major economic crisis. If the virus is contained and businesses return to normal quickly, I don't expect peer to peer companies to be harmed overall. The same cannot be said if this situation lingers. It's too early to tell so far.

**Bearing that in mind. There's always a possibility that any financial company can fail. Please don't invest more than you can afford to lose.**

I will be updating this Top 5 list but in the meantime, my list is only 4 companies.

If you still want to invest in peer to peer lending, here are the four companies I that I'm comfortable leaving my investments with during these turbulent times:

1. [Loanpad](#)
2. [Octopus Choice](#)
3. [Lendinvest](#)
4. [Assetz Capital](#)

Please remember any company can fail during unprecedented economic times so please do your research and understand the risks.

Interested in other companies not mention in my list? Please read all my [reviews](#) or visit my [offer and cashback page](#).

Peer to peer lending can be a part of a well diversified investment portfolio but make sure you understand the risks involved and that there is no FSCS protection on your money.

Since peer to peer companies are constantly evolving and making changes, it's important to stay current. Please visit <http://www.financialthing.com> for more resources.