

VIEWPOINT

BRAYBROOK & CO

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Staying invested when markets feel uncertain

Market ups and downs can be worrying, but reacting too quickly can knock your long-term plans off course. How do you stay focused, when volatility strikes?

When markets move sharply, it's natural to feel anxious. You might check valuations more often, wonder whether you should move everything into cash or worry about losing money you've worked hard to save. These feelings are completely normal. But understanding why markets move and how emotions influence decision-making can help you feel more in control.

Why uncertainty feels uncomfortable

We're wired to dislike loss. When markets fall, even for a short period, it can trigger an instinct to want to do something. With hindsight, the actions we take amongst this uncertainty tend to be detrimental in the long term. Markets will always fluctuate but history shows they recover, if you have a long term investment horizon.

The danger of knee-jerk decisions

When uncertainty hits, many people consider moving into cash until things feel calmer. The trouble is that market recoveries, just like the crashes that precede them, are almost impossible to time. Some of the best days for markets follow the worst days. Missing just a handful of these can significantly reduce long-term returns.

Focus on your goals, not the headlines

Short-term headlines can feel overwhelming, but your investment goals are measured over years or decades, not days – retirement and building long-term security. What's happening this week or this month is unlikely to change the long-term plan you've carefully put together.

A helpful question to ask yourself is whether your objectives have changed or have the markets simply suffered a little turbulence? If your long-term goals haven't changed, your plan probably doesn't need to either.

Why working with an adviser helps

A financial adviser acts as a steadying hand when emotions run high. They can remind you of your long-term goals, explain what's happening in the markets and help you avoid making decisions that could harm your financial future.

Importantly, they help separate facts from feelings. When you have someone you trust to talk things through with, it becomes easier to stay calm and stick to your long-term plan.

The value of your investments and any income from them can fall as well as rise. You may not get back the amount you invested.

Staying steady during market ups and downs



Remember that market volatility is normal and should be expected



Avoid reacting to headlines or short-term noise



Focus on long-term goals rather than short-term movements



It's "time in" not "timing" the markets that matters



Talk to your adviser if you're feeling uncertain

