



WHY KEEPING CALM AND STAYING INVESTED CAN PAY OFF IN THE LONG TERM

In volatile markets, patience can be your greatest asset

As we move further into 2026, market volatility remains a reminder that short-term uncertainty is a normal part of investing. It's easy to feel unsettled when financial headlines are dominated by uncertainty. Periods of market volatility can test even the most disciplined investors, reminding us how quickly confidence can rise and fall.

But history has consistently shown that reacting emotionally to short-term volatility can often do more harm than good. Instead, taking a calm, long-term view is often the most effective investment strategy even when markets are turbulent.

Staying focused on long-term goals

Trying to guess the best time to enter or exit the market is notoriously difficult. Some of the most significant gains often occur during periods of recovery, and these can come without warning. By attempting to time the market, investors risk missing key days that contribute to long-term growth.

Time in the market matters more

Instead of asking "when is the right time to invest?", it can be more helpful to ask "how long can I stay invested?". The longer your money remains invested, the more opportunity it has to ride out short-term dips and benefit from compound growth.

This is especially true for diversified portfolios designed to weather different economic cycles. While they may fluctuate in the short term, they are built to reflect your goals, time horizon and appetite for risk over the long term.

It's important to remember that volatility is a normal part of investing. What matters most is not reacting to every headline, but maintaining a strategy aligned with your personal goals.

Don't let emotions drive decisions

It's natural to feel concerned when markets dip. But emotional decision-making, selling in a panic or chasing a rising trend, rarely leads to better outcomes.



Negative headlines, economic data, or political changes can all create noise. But reacting to this noise without context can derail your financial progress. A diversified, well-structured portfolio helps provide reassurance and structure, even when external conditions are uncertain.

Instead of focusing on short-term performance, it's often more productive to revisit your original objectives. Are they still the same? Has your time frame changed? If not, then your strategy may still be appropriate even if the headlines are unsettling.

Staying invested doesn't mean doing nothing

Remaining calm doesn't mean you should ignore your portfolio. Regular reviews, appropriate rebalancing, and checking that your investments continue to reflect your goals are all part of smart, active financial planning.

But it does mean resisting the urge to make drastic moves every time markets wobble. Often, the best course of action is to stay the course and allow your plan to do what it was designed to do.

If recent market moves have made you uneasy, or you're not sure whether your portfolio is still right for your needs, speak to a financial adviser. We can help you stay on track with confidence.

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