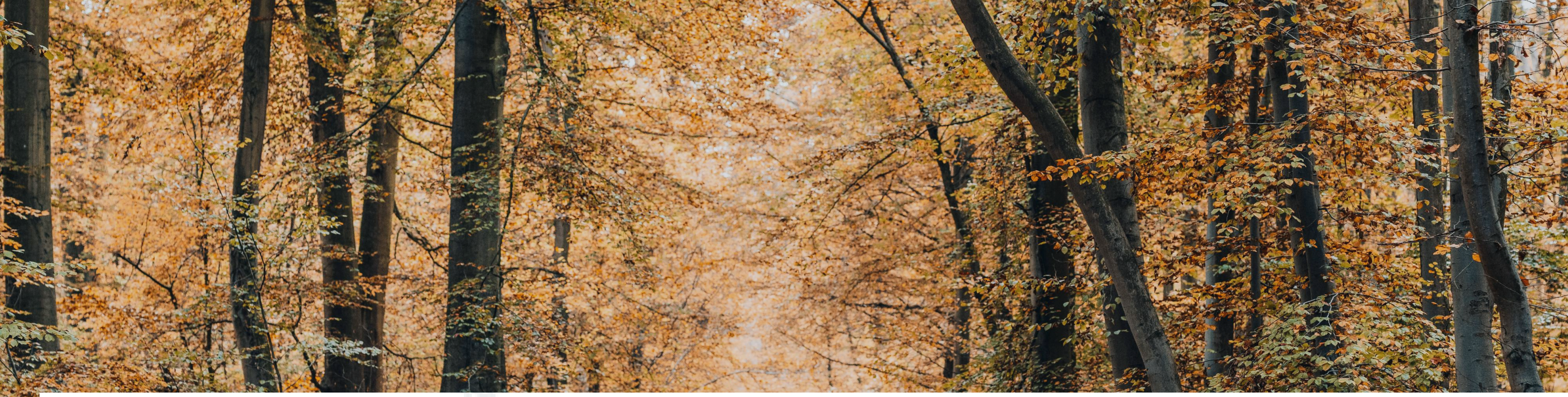
YOUR GUIDE | 2025/26

What Should You Do When Asset Values Are Falling?

A practical guide to navigating market volatility and protecting your financial future

This guide contains 16 pages and will take approximately 15 minutes to read



When markets fall, knowledge is your greatest asset

This guide explains why markets fall, how they recover, and what you can do to protect and grow your wealth during turbulent times.

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Images: Pexels

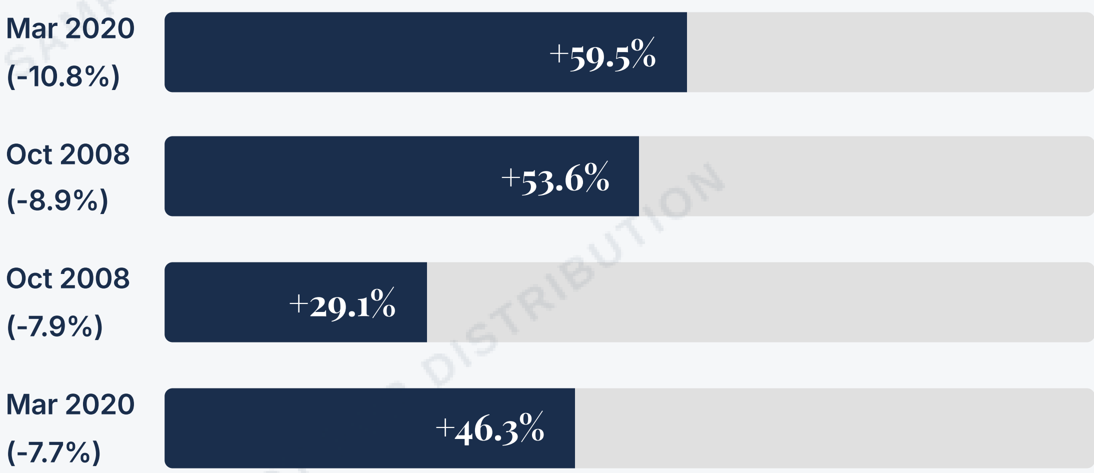
Understanding Volatility

What causes markets to fall?

Information accurate as of January 2026

A History of Falls and Recoveries

5	**100%**	**10,472**
Major crashes since 1987	Recovery rate from every fall	FTSE 100 all-time high (Feb 2026)



Information accurate as of January 2026

Why Your Brain Works Against You

Loss aversion

Recency bias

Did you know?

The Cost of Trying to Time the Market

Missing the best days

Why timing fails

The real cost of stepping out

The numbers

The Bigger Picture

Market volatility rarely happens in isolation. When asset values fall, the impact ripples across your wider financial plan: your pension contributions, your ISA strategy, your tax position and your long-term goals all connect.

A downturn can create opportunities. Lower prices mean your regular contributions buy more units. Rebalancing at lower valuations positions you for stronger growth when markets recover. We consider how conditions affect your complete financial picture, so no opportunity is missed.

Taking Control

What comes next

Five Things to Do and Three Things Not To

1

2

3

4

5

✗

✗

✗

Tax-Smart Moves in a Downturn

[illegible]

Strategy	How it works	Tax benefit
Bed and ISA	Sell from general account, repurchase within a Stocks and Shares ISA	**Crystallises loss + future growth is tax-free**
Bed and SIPP	Sell from general account, repurchase within your pension	**Crystallises loss + tax relief on contribution**
Bed and spouse	Sell shares; your spouse or civil partner repurchases them	**Uses both CGT exemptions (2 x £3,000)**
Offset gains	Pair a loss-making sale with a profitable one in the same tax year	**Losses reduce your CGT bill pound for pound**
Use your ISA allowance	Invest up to £20,000 per year in a Stocks and Shares ISA	**All future income and gains are completely tax-free**
Pension carry forward	Use up to 3 years of unused pension annual allowance	**Could contribute up to £220,000 in one year**

Information accurate as of January 2026

Case Study: David and Helen

DH

Retire fully at 65 | Help son with house deposit | Travel in retirement

SITUATION

→

ACTION

→

RESULT

The Power of Staying Invested

Cash

RECOMMENDED

Diversified Portfolio

How We Help You Through Turbulent Times

The value of advice

What we do when markets fall

Your Action Plan

[illegible]

1 [illegible] **5 MINS**

[illegible]

2 [illegible] **15 MINS**

[illegible]

3 [illegible] **10 MINS**

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Information accurate as of January 2026

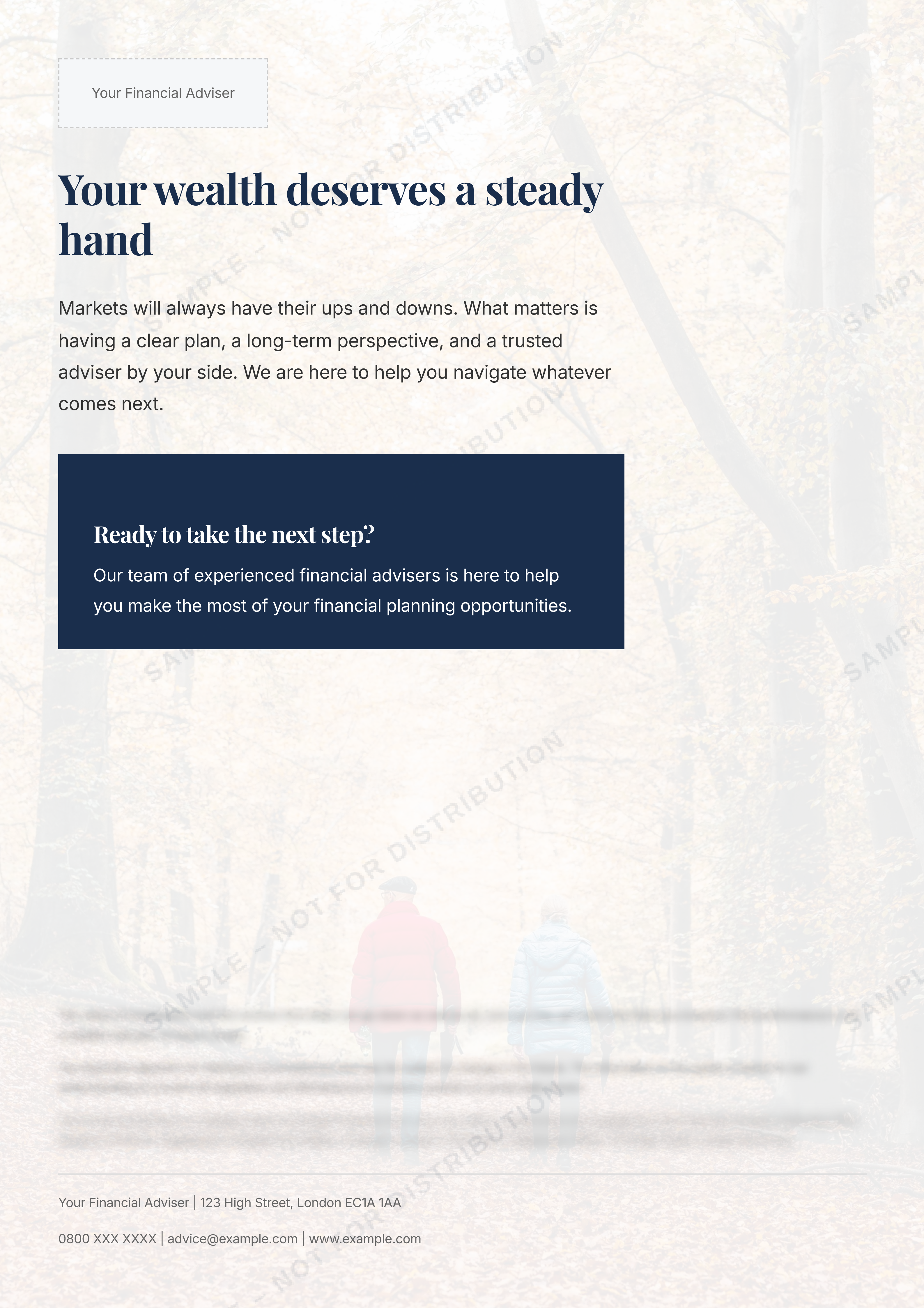
Your Financial Adviser

Your wealth deserves a steady hand

Markets will always have their ups and downs. What matters is having a clear plan, a long-term perspective, and a trusted adviser by your side. We are here to help you navigate whatever comes next.

Ready to take the next step?

Our team of experienced financial advisers is here to help you make the most of your financial planning opportunities.



Your Financial Adviser | 123 High Street, London EC1A 1AA

0800 XXX XXXX | advice@example.com | www.example.com