



Insights, Tacit Thought | Weekly Investment Insights

Investing with a set philosophy is vital in modern times

Published on: 14 August, 2026 | Author: Investment Team

Since Tacit launched in 2010, our aim has been straightforward: to help clients grow and preserve wealth over the long term, while remaining calm and disciplined through periods of market volatility. We have always believed that investment success is not about reacting to every market headline, but about building portfolios that can endure uncertainty and still compound value over time.

Our approach is based on the principle that wealth is irreplaceable and should be treated that way. That means we focus on the things we can control: asset allocation, risk management, diversification, and maintaining a clear investment process. Rather than trying to predict every twist in markets, we concentrate on constructing portfolios that are designed to stay resilient through different economic environments.

Volatility is an unavoidable part of investing. Markets rise and fall, sometimes sharply, and there are periods when even traditional diversifiers can behave unexpectedly. We have seen this in recent years, including times when equities and bonds have both struggled at the same time. Our response has not been to abandon the long-term plan, but to remain focused on the difference between short-term volatility and permanent loss of capital.

That distinction matters. Temporary price movements can be uncomfortable, but they do not necessarily damage long-term outcomes if the underlying investment case remains intact. Our job is to help clients avoid making emotional decisions at precisely the wrong time. By staying invested, diversified, and disciplined, we believe clients are better placed to benefit when markets recover.

We manage our strategies actively, but with a clear framework. We seek to combine growth assets, which provide long-term return potential, with stabiliser assets, which can help reduce portfolio turbulence and provide liquidity when needed. This balance is central to how we think about risk. It allows us to pursue growth without becoming overly exposed to a single market outcome.

We also believe volatility can create opportunity. Periods of stress often lead to mispricing, and our process allows us to act when valuations become more attractive. In that sense, market disruption is not only something to be managed, but also something that can improve future return prospects when approached patiently and carefully.

Equally, after a period of unusually strong returns above inflation, we naturally become more cautious about assuming those returns will simply continue. That is not a negative view, but a prudent one. Strong recent performance can lift expectations to levels that are difficult for markets to sustain indefinitely, so we believe it is sensible to be more selective, more disciplined, and more aware of the risks that may lie ahead.

This is part of our long-term mindset. We do not see healthy scepticism as a sign of weakness; we see it as a necessary feature of responsible investment management. If markets have already delivered a strong run, especially one that has materially outpaced inflation, it is wise to question whether future returns will be as generous. That caution helps us avoid complacency and keeps our focus on protecting client capital as well as growing it.

Above all, our commitment is to remain thoughtful, transparent, and contactable when markets become difficult. We know that clients expect their adviser to provide perspective in uncertain times, and that is a responsibility we take seriously. Our objective is not simply to survive volatile markets, but to manage them in a way that supports long-term financial

outcomes.

We remain focused on that responsibility every day.

Important Information: Any views, insights, or commentary are for general information only, do not constitute personal investment advice or research, and are intended for UK residents. They may not be appropriate in all jurisdictions. While sourced from information we believe to be reliable, we make no guarantee as to accuracy or completeness. Past performance is not a guide to future results, and the value of investments can go down as well as up.

Regulatory Disclaimer: Tacit Investment Management is the trading name of TIML Limited (No. 9228395), part of Tacit Holdings Limited (No. 10611211). Both companies are incorporated in England and Wales, with the registered office at 14 Hanover Square, London W1S 1HN. TIML Limited is authorised and regulated by the Financial Conduct Authority (FCA ref. 670184) and approves and issues this communication under Section 21 of the Financial Services and Markets Act 2000. Please note, tax and estate planning services are not regulated by the FCA.