

Is the smartphone a help or a hindrance to successful investment?

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Market timing investments has long held an intuitive appeal for investors but never more so now that technology allows individuals to place trades on their smartphones.

Market timing has long held an intuitive appeal for investors. The idea that one can sidestep downturns and capture market highs suggests control in an inherently uncertain environment. However, evidence consistently demonstrates that attempting to time entry and exit points is not only difficult, but often counterproductive. For UK investors in particular, the more reliable determinant of long-term outcomes is not when capital is deployed, but how it is allocated.

In today's environment, investors are exposed to an unprecedented volume of data, commentary, and real-time market signals. While this accessibility creates the impression of greater control and insight, it has not fundamentally improved the ability to time markets with consistency. If anything, the constant flow of information can amplify short-term thinking and encourage reactive decision-making. The core principle remains unchanged: long-term returns are driven far more by time invested in markets than by attempts to anticipate short-term movements.

Strategic asset allocation remains the primary driver of portfolio returns over time. This involves aligning investments with a client's objectives, time horizon, and tolerance for risk, rather than reacting to short-term market movements. Attempting to "wait for the right moment" frequently results in missed opportunities, as markets tend to recover swiftly and unpredictably. Some of the strongest market gains occur in close proximity to periods of decline, making precise timing exceptionally challenging.

For UK clients navigating a complex landscape shaped by domestic economic conditions, global market integration, and evolving monetary policy, the focus should remain on constructing a resilient and diversified portfolio. This may include a blend of equities, fixed income, and alternative strategies, tailored to deliver consistent returns across varying market environments. Crucially, diversification across geographies and sectors reduces reliance on any single outcome and mitigates volatility.

Moreover, disciplined investment strategies, such as regular contributions and periodic rebalancing, help investors maintain alignment with their long-term objectives. These approaches remove emotional bias, which is often the underlying cause of poor timing decisions. By contrast, reactive behaviour driven by headlines or short-term performance can erode value over time.

It is also important to recognise that different strategies perform under different conditions. Rather than attempting to predict which environment will prevail, a well-constructed portfolio incorporates complementary strategies that can adapt to changing circumstances. This ensures that investors are positioned to participate in growth while maintaining appropriate downside protection.

At Tacit Investment Management, investing is approached as a process of quiet conviction rather than constant prediction. The focus is not on chasing market signals, but on designing portfolios that are structurally sound, deliberately diversified, and resilient by construction. This philosophy recognises that uncertainty is not a risk to be eliminated, but a reality to be managed with discipline and intent. By prioritising strategic allocation over tactical reaction, and consistency over conjecture, Tacit seeks to deliver outcomes that are repeatable, robust, and aligned with each client's long-term purpose. In this way, success is not found in moments of precision, but in the strength of a philosophy applied consistently over

time.

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