SUMMER **2025** ISSUE NO.**18**

MONEY MATTERS

UPDATES, NEWS AND SERVICES FROM LAKESIDE FINANCIAL SOLUTIONS



The benefits far outweigh the risks

We know that the pain of a market correction is only temporary, and have also seen and enjoyed the benefits of the long-term returns.

Over recent weeks, as the British weather has been uncharacteristically mild, our boys have started to venture out into the garden to enjoy the sun. Unfortunately for them, however, so have their arch enemies - the wasps.

The problem is that, although they've never been stung, they've certainly heard the stories. Moreover, they have seen other, older children, and sometimes adults, cowering in fear at the very prospect of a sting. So, the fear of what could happen robs them of the guaranteed enjoyment of the nice weather.

> ***"See and enjoy the benefits of long-term investment"***

30 YEARS SERVING OUR CLIENTS



The benefits far outweigh the risks

The reality, of course, is that a wasp sting might be painful and unpleasant for a short time, but if you want to enjoy the sun, play football, build a den, or have a picnic, you have to accept that from time to time, you might get stung. "In the long run," we tell them, "the benefits far outweigh the risks."

As adults (except those with a genuine phobia or allergy) we have a perspective that children don't. Most of us have been stung and lived to tell the tale. We see their fear robbing them of their fun, and we coach them into the sunshine to do battle, not with the wasps, but with their own fear and emotions. And when they do get stung (as they no doubt will), more coaching will bring them back into the garden, not because the risk doesn't exist but because, in the long run, the risk is worth taking.

Recent market volatility caused by the US trade war has caused some investors to panic. The sting, along with the associated media storm, seemed too high a price to pay for the opportunity to make long-term market returns. However, our longer-term clients have seen this kind of market volatility before. They know that the pain of a market correction is only temporary, and they have also seen and enjoyed the benefits of the long-term returns. In short, they know that the benefits outweigh the short-term pain.

Our role as advisers is to provide investors with perspective. Having experienced market volatility, we know the best way to handle the risk is to stay calm, not panic, and wait for the wasp to move on.

> ***"Volatility provides an excellent opportunity to invest and benefit from the short-term uncertainty."***

The media storm surrounding the market impact of Donald Trump's "Liberation Day" used almost apocalyptic language to describe a correction in the S&P 500 in the first three months of the year. However, by taking a calm and disciplined approach to investment, almost all clients in our portfolios have continued to see returns ahead of inflation over the past 12 months.

While the news cycle regarding the US trade talks has been more positive recently, further volatility may lie ahead. However, for those with capital to invest, this volatility provides an excellent opportunity to invest and benefit from the short-term uncertainty.

Interest Rate Cut:

Time to rethink your savings strategy?



On 8 May 2025, the Bank of England reduced the base interest rate from 4.5% to 4.25%. This move - the fourth cut since August - reflects easing inflation and aims to support the economy. But for savers, it presents a familiar challenge.

What does this mean for savers?

Lower interest rates typically mean lower returns on savings accounts. Many providers are already trimming rates on easy-access and fixed-term products. If your money is sitting in cash, the real value could be eroded by inflation - particularly if your savings aren't earning competitive interest.

> *If your money is sitting in cash, the real value could be eroded by inflation*

A case for investing

With cash returns under pressure, now may be the right time to consider investing. While investing comes with risk, it also offers the potential for inflation-beating returns over the medium to long term. Even a modest investment strategy, aligned with your risk profile, could help make your money work harder.

Whether you're saving for retirement, school fees, or just building long-term wealth, it might be worth reviewing your options. The right mix of assets can provide a balance between growth and stability, especially when cash returns are falling behind.

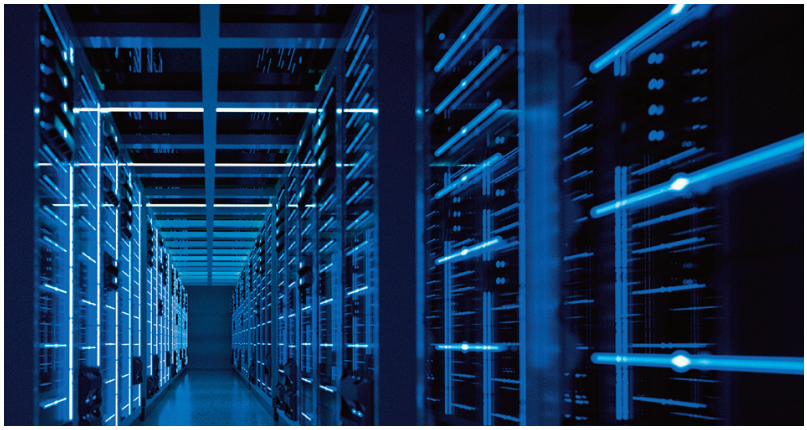
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Want to explore investment options tailored to your goals?

We're here to help you make confident, informed decisions - we are always here to discuss your options.

admin@lakesidefs.co.uk

Who's Selling Your Data?



Understanding data brokers and protecting your privacy

You may not know their names, but data brokers likely know plenty about you. These companies collect, aggregate, and sell personal information - everything from your shopping habits and interests to your home address, income bracket, and even family details.

They don't typically hack or steal this information - they buy it. From online forms, social media activity, public records, and even apps you've agreed to use, your data is gathered and resold, often without your explicit awareness.

Why it matters

Nuisance Calls: Cold calling companies often get your contact information from Data Brokers in order for their call centres to offer products and services.

Targeted Marketing: Ever wonder why ads seem to know a little too much about you? Data brokers enable hyper-targeted advertising based on detailed personal profiles.

Security Risks: The more your data is shared, the greater the risk of identity theft or fraud - especially when it includes your contact details, date of birth, and past addresses.

Loss of Control: Once your information is out there, you have little say in how it's used or who sees it - and it's often very difficult to trace it back or have it removed.

What can you do?

Limit what you share: Think carefully before entering personal details into online forms or signing up for "free" services. If it's free, your data might be the product.

Use privacy settings: Social media platforms and apps often have privacy options — take the time to review and adjust them so that only people you know can see your posts.

Opt out where possible: Many data brokers allow you to request removal. While the process isn't always straightforward, it can be worthwhile.

Use a removal service if needed: If requesting removal yourself feels like too much hassle, you can sign up for a service - such as Incogni or DeleteMe - that submits removal requests to major data brokers on your behalf and continues monitoring for a small ongoing fee.

Use anonymous tools: Consider using tracker-blocking browsers, email aliasing, or privacy - focused search engines to reduce your online footprint.

Final thought

Protecting your information online isn't about paranoia - it's about control. In a world where your data is increasingly treated as currency, a little vigilance can go a long way. While you can't erase your digital presence entirely, you can reduce your exposure and make informed choices about what you share, and with whom.

For more information on Lakeside services, please contact:
admin@lakesidefs.co.uk

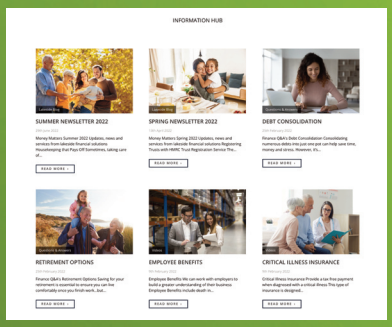
SERVICES

Just some of the services we offer at Lakeside

At Lakeside our clients benefit from bespoke financial solutions and pro-active, ongoing service as well as access to exclusive products and services with extremely competitive pricing and charge caps. We offer the following services to all our customers:

- **Investments**
- **Pensions**
- **Insurance**
- **Mortgages and Lending Options**
- **Wills**
- **Lasting Powers of Attorney**

Visit the 'Information Hub' section of our website for further articles and updates on the portfolio of services that we offer.



LAKE SIDE

T: 03302 230 404
E: info@lakesidefs.co.uk
W: www.lakesidefs.co.uk

Lakeside FS Limited, 15 Mariner Court, Wakefield West Yorkshire WF4 3FL.

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