WINTER **2025** ISSUE NO.**19**

MONEY MATTERS

UPDATES, NEWS AND SERVICES FROM LAKESIDE FINANCIAL SOLUTIONS

FOCUSED ON THE ROAD AHEAD

Recently, YouTube's algorithm saw fit to recommend a "Top Gear Classic" video which showed Jeremy Clarkson attempting to drive an Audi R8 800 miles on a single tank of fuel.

In the short film, Clarkson explains that the key to efficient driving is to do everything possible to avoid sudden behavioural changes. Feather the throttle, look ahead, plan early when slowing down, lift, coast and above all, never EVER step hard on the brakes. He explains that you can avoid harsh acceleration and deceleration by maintaining your focus on the road ahead and thinking, not just about what is currently happening, but also by observing developing situations well in advance so that you spot what's coming ahead and lift off the accelerator gradually. Making gentle measured changes, rather than rash braking, increases efficiency and creates space around you to plan a path through the traffic. *Continued over.*

> ***Driving efficiency and investment efficiency have a lot in common***





Continued from page 1 In many regards, driving efficiency and investment efficiency have a lot in common. Both require focus and forward planning, and they require the discipline to make small adjustments rather than radical, knee jerk, changes.

Over recent weeks there has been increasing concern expressed in the media that markets are getting over-heated and that we are heading for a correction. The extreme language often used in media reports and online has left a few concerned clients asking how we will navigate a correction when and if it comes.

Whilst we understand the concern generated by sensational headlines, the reality is that portfolio efficiency is at the heart of our investment strategy. We meet regularly to review the volatility of the portfolios, and this allows us to look ahead and consider situations which may be developing further down the road. These regular Investment Committee Meetings provide us with opportunities to make the gentle changes necessary to manage volatility and maintain portfolio efficiency.

In our most recent portfolio alignment, we noted the exceptional growth the portfolios have benefitted from over the past two years, and, given the concerns on the horizon, we made the decision to move a small proportion of the portfolios away from volatile markets and into safer more stable investments. These calculated changes position the portfolios to be more resilient in the event of a correction and will avoid the need to "slam on the brakes" later.

We've all been a passenger of a nervous driver who brakes too early, stops abruptly and then accelerates aggressively, and we all know it makes for a very uncomfortable ride. The same thing applies in investment management. All too often, investors act out of emotion and are tempted to sell everything and move to cash one minute and invest it all the next. Driven by worry, they try to time the market, and, in most cases, they deprive themselves of both comfort and growth. Experienced investors make considered, measured adjustments which generally lead to a much more profitable journey in the long run.

The aim of long-term investments is not to avoid a downturn, but rather to position a portfolio to capitalise on it when it comes. We don't know what the future holds, investment values rise and fall as the economic cycle progresses, but you can be assured that we are focussed on the road ahead and that if there are bumps ahead, we've already made adjustments to the portfolio which will allow us to capitalise on the opportunities they provide us with.

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



2026 Financial Calendar: Key dates for your diary

As we enter 2026, keeping track of important financial dates can make a big difference. From short-term goals to long-term planning, here's a simple guide to help you stay organised and maximise your opportunities this year.

January - Set Short -Term Goals & Submit Your Tax Return

January is a great time to think about short-term goals, like saving for next Christmas or a summer holiday. Open a separate savings account and start putting aside a little each month - it'll ease the pressure when the time comes.

Don't forget, January 31 is also the deadline to submit your 2024/25 self-assessment tax return and pay any outstanding tax. Avoid penalties by getting this sorted early in the month.

March - ISA Deadline Countdown

With just one month to go until the end of the tax year, ensure you've made the most of your 2025/26 ISA allowance. This is also a great time to review your pension contributions and other tax-efficient options.

April - New Tax Year Begins

The 2026/27 tax year starts. Check for any changes to allowances, such as pensions, ISAs, and dividend thresholds. If you're a business owner, consider how this might impact your salary and dividend strategy for the year ahead.

July - Mid-Year Financial Review and Payment on Account

Take stock of your financial progress. Are you still on track with your short and long-term goals? Adjust your budget, savings, or investments if necessary, and consider planning ahead for significant costs like school fees or major purchases.

Don't forget, July 31 is also the deadline to pay your second payment on account if you complete a self-assessment. Avoid penalties by getting this sorted early in the month.

> ***This is also a great time to review your pension contributions and other tax-efficient options.***

October - Autumn Budget

The government's Autumn Budget is expected this month. Stay informed about updates to tax rules, pensions, or business reliefs that could impact your financial planning for the rest of the year and beyond.

December - Wrap Up the Year

Plan your Christmas spending early to avoid last minute rushed purchases. Also, why not get ahead for 2027 by making a start on your Tax Return ready for the January 2027 deadline.

Let's Make 2026 a Year to Remember. As always, we're here to help you with all your financial needs, from remortgages and protecting your family, through to retirement and wealth strategies.

Christmas Opening Hours

Christmas Eve / Christmas Day / Boxing Day
Office closed.

Monday 29th December 2025 - Wednesday 31st Dec 2025
Our team are working from home.

New Years Day
Office closed.

2nd January 2026
Our team are working from home.

5th January 2026
Office open as normal.

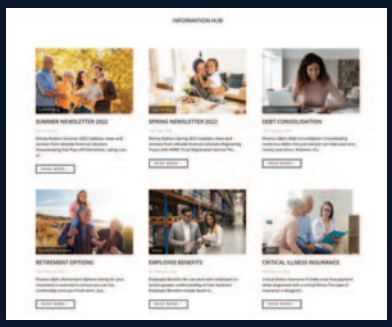
SERVICES

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.



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