ManningGee Investments
Sustaining Wealth and Trust

Your Financial Check-In Thoughtful Planning. Clear Thinking. Focused On You

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Welcome to 2026

It always feels slightly strange welcoming in a New Year. After the busyness and energy of December, January can sometimes feel flat. Perhaps that's why so many of us make bold New Year's resolutions during the festive period, only to find they quietly fall away within weeks.

In fact, studies suggest that by the end of the year, fewer than 10% of people are still sticking to their resolutions.

On a personal note, I no longer set New Year's resolutions for that very reason. That doesn't mean I don't pause, reflect or reset; I do. But for me, that feels very different from making promises I'm unlikely to keep. Reflection tends to lead to more meaningful and lasting change.

At Manning Gee Investments, 2025 was a busy and positive year. Assets under management grew by over 50%, and we are incredibly grateful for the trust you place in us. Supporting you on your financial journey is something we never take lightly.

Thank you for being part of that growth.

Insight of the Year

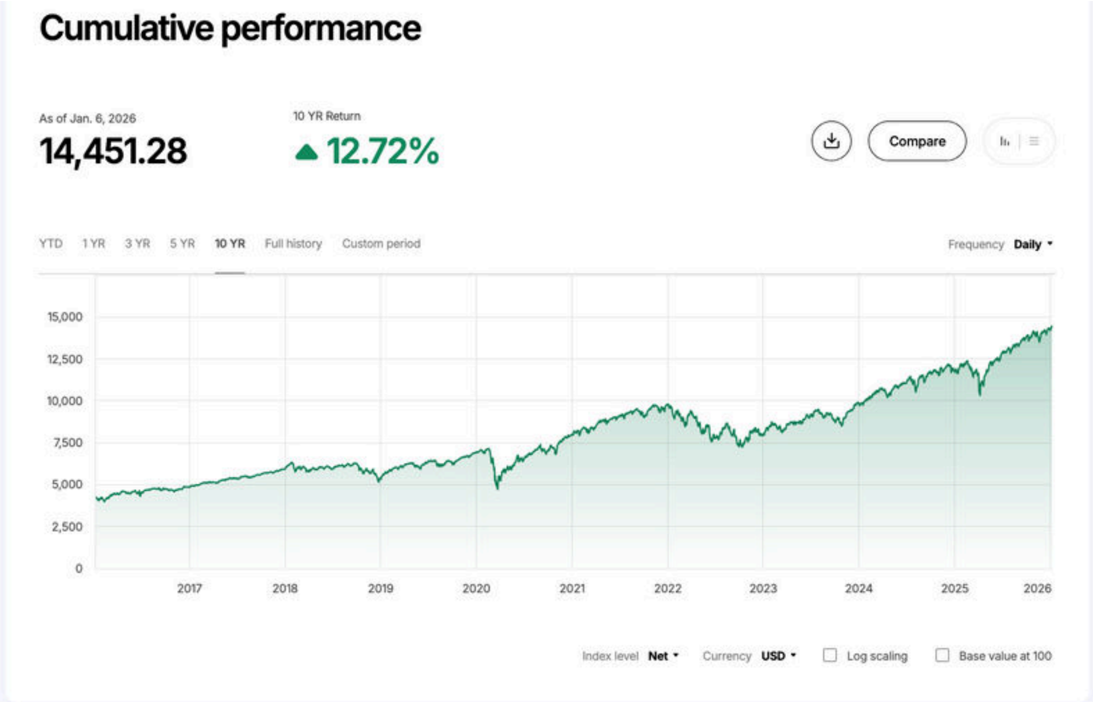
We've taken a slightly different approach to this newsletter. Rather than focusing heavily on markets and headlines, we wanted to share a broader insight, particularly as this is our end-of-year update.

Without labouring the detail, 2025 once again reminded us that political events, budgets and global news can affect markets in the short term. However, it also reinforced an important truth: staying focused on long-term plans works.

Markets move. They always have. Periods of uncertainty and correction are part of investing. Over time, it's patience, discipline and perspective that tend to matter most.

Insight of the Year

The chart below shows the performance of the MSCI World Index over ten years.



From a planning perspective, the Budget continued to freeze allowances and draft rules on inheritance tax, and pensions came out in 2025. These developments don't derail good planning, but they do highlight the importance of staying engaged. We'll continue to talk with you about how these changes may affect your individual circumstances and what, if anything, needs to be adjusted.

Our key message remains simple:
Short-term events rarely derail long-term plans.

And if something is worrying you, or you have a question, please don't wait for your review meeting. We're always happy to talk things through.

What We've Heard You Say

Thank you to everyone who has taken the time to leave a Google review. We're incredibly proud to have a 5-star rating, but more importantly, we value the themes that come through in your feedback.

Clients consistently tell us that what matters most isn't chasing returns or reacting to headlines, it's feeling supported, understood and confident in their financial decisions.

Many of you highlight how much you value:

- Clear explanations, without jargon or pressure
- Having time to talk things through and ask questions
- Knowing there is a plan in place, and someone is keeping an eye on it
- Feeling reassured during periods of uncertainty or change
- Advice that is personal, calm and focused on your life, not just the numbers

A common theme is peace of mind. Clients often say they feel more relaxed about their finances once everything is organised and they know where they stand, even when markets feel uncertain.

That feedback reinforces something we strongly believe:
Good financial planning isn't about constant action — it's about clarity, confidence and knowing you're on the right track.

Some Client Feedback

"Sam and Naomi have always given us excellent advice and patiently guided us away from risky perils. We have been with Sam for over ten years now. Thank you both for looking after us."

"Should you need expert advice, which is incredibly well explained in great and accurate details. Friendliness and efficiency beyond compare - then Mr Sam Gee should most definitely be your go to, first and foremost.
A true professional. Thank goodness we met Sam, huge thank you."

Actionable Tips for This Quarter

When we climb a mountain, we don't set off blindly. We prepare. We have a map, perhaps a compass, and on more challenging routes, a guide. Along the way, we stop, reflect, review progress, and, if necessary, adjust our path.

January can be a helpful moment to do something similar.

A simple yet powerful exercise is to talk openly with your partner about your values, goals, ambitions, and dreams. These conversations often reveal whether you're aligned, and if not, where adjustments might help. Financial planning works best when it reflects shared priorities.

Towards the end of last year, we published two blogs that explore these ideas in more depth:

- Why Every Family Needs a Financial Plan
- Why We Do What We Do With Money

Both focus less on products and more on behaviour, values and decision-making, the foundations of good planning.

If you'd like to talk any of this through, please get in touch. We'd love to help.

This quarter's behavioural check-in:
What's the one financial task you've been putting off, and could we help you tackle it within the next 30 days?

What We're Focusing on Next

Behind the scenes, 2025 was a year of meaningful change. We strengthened our client service processes, introduced a dedicated retirement service, and invested time in improving our website content, particularly blogs and white papers designed to offer practical, user-friendly guidance.

Every financial adviser will say they are different. And it's true, no two people are the same. As we continue to grow, our priority is to stay true to our values and to the people who have trusted us.

We won't always get everything right, but our focus will always remain on you.

Our approach is simple:

- Values-led planning
- Clarity over complexity
- Confidence, not confusion
- Plans that support life, not just portfolios

We are excited to meet with you over the year ahead. And please remember, you don't need to wait for a review to contact us.

Thank you again for your reviews and recommendations. If you have time to leave feedback or know someone who may benefit from our services, we appreciate you passing on our details.

Have a fantastic 2026, and please let us know if there's anything you'd like us to focus on in the April 2026 update.

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