ManningGee Investments
Sustaining Wealth and Trust

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

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Manning Gee Investments – Quarterly Newsletter (Q1 2026)

Always Expect the Unexpected

At the time of writing, 2026 has already reminded us of something important.

Events rarely unfold in the way we expect.

Few would have predicted the recent escalation involving the US and Iran. Yet, interestingly, at an investment conference in February, one speaker suggested this was a possibility. Within days, it happened.

This is not a political observation—it is a useful reminder.

The world is uncertain. Markets reflect that uncertainty. And as investors, it can feel unsettling when events move quickly and without warning.

It would be easy for us to simply say "ignore the noise." But we know it is not always that simple.

So instead, we want to provide context, reassurance, and a reminder of what really matters.

Alongside this, we will share some of the work we have been doing around financial education and how we are continuing to develop our approach to retirement planning.

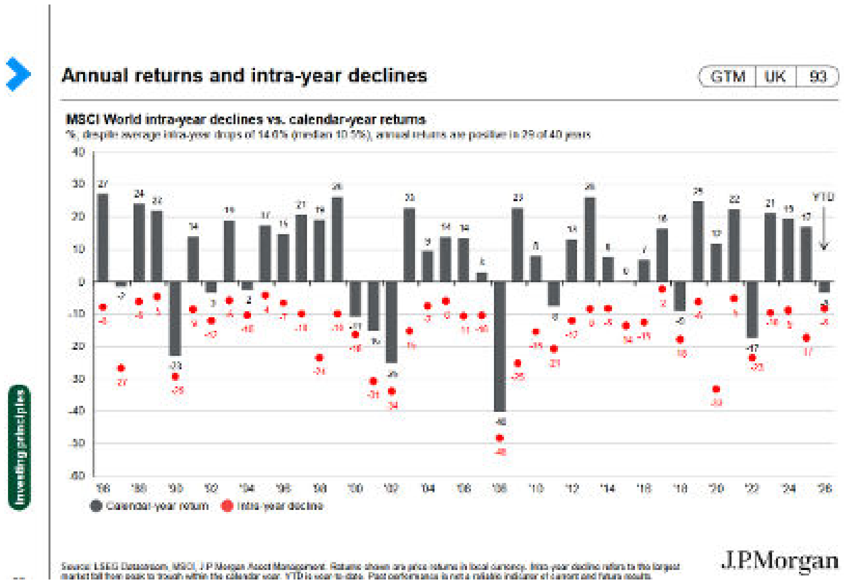
Quarterly Insight – When the World Feels Uncertain

History is full of unexpected events:

- The Global Financial Crisis
- COVID-19
- September 11

Each felt significant at the time. Each created uncertainty. And each caused markets to react.

The chart below shows something many investors don't always see — even in positive years, markets experience declines along the way.



In other words, short-term falls are not unusual. They are part of how markets work.

Markets do not like uncertainty. They move quickly to reflect new information. Often faster than we can process it ourselves.

This is why reacting to short-term events is rarely a reliable strategy.

Our role is not to predict events—because we cannot.
Our role is to help you make decisions that remain sound despite events.

At Manning Gee, we believe:

- Financial planning is about your life, not the headlines
- Investments are a tool, not the purpose
- Progress comes from good decisions, not constant action

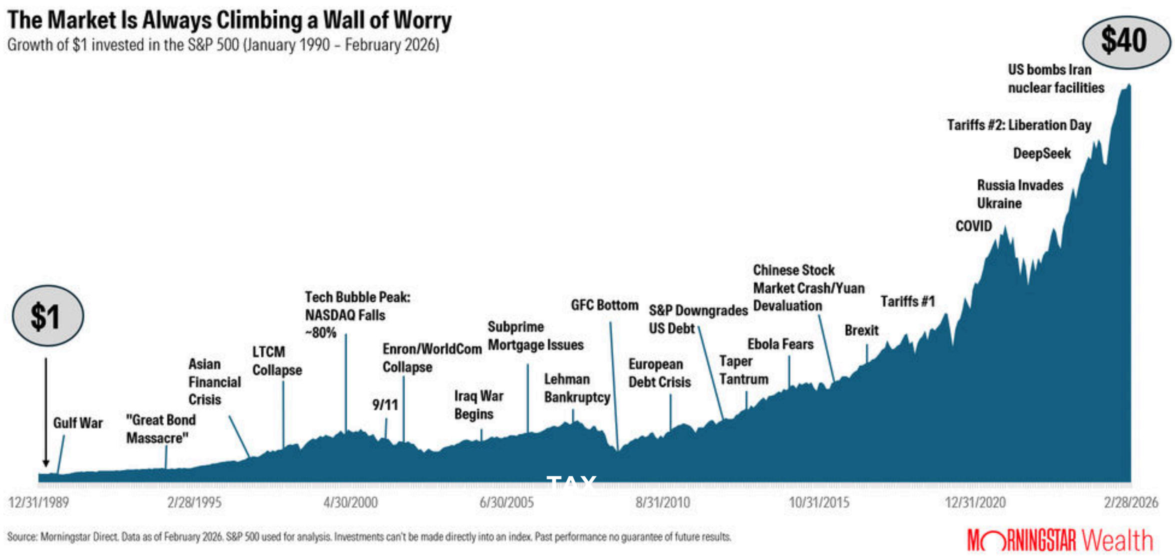
This is reflected in how we structure portfolios and advice. Our investment approach is deliberately built to be:

- Diversified – so no single event drives outcomes
- Cost-efficient – because costs are one of the few things we can control
- Well-governed – with regular review and oversight

As we often say, nothing moves in a straight line.

But with a clear plan in place, short-term movements become part of the journey—not something that derails it.

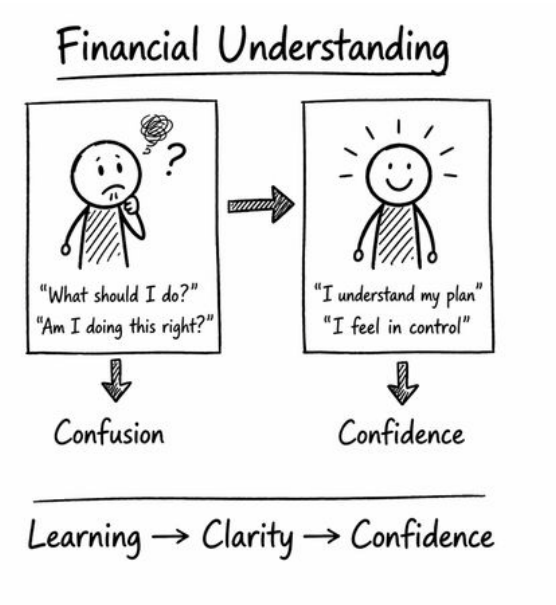
When we step back and look over longer periods, a different picture emerges.



Despite wars, crises and uncertainty, markets have continued to grow over time — this is what long-term investing is built on.

Financial Education – Making Things Simpler

One of the areas we have been focusing on this year is financial education.



We know that for many people, finance can feel:

- Complicated
- Unclear
- Sometimes overwhelming

That is why we have started building a plain English financial education series.

So far, we have covered:

- Cash – how much is enough and why it matters
- ISAs – flexibility and tax efficiency
- Pensions – and why they are more than just retirement

Our aim is simple:

To explain financial concepts in a way that is clear, practical, and useful.

Over time, this will build into a simple guide to financial planning, bringing everything together in one place.

Importantly, this is available to everyone.

If you have friends, family, or colleagues who might benefit, please feel free to share it. There is no cost and no requirement to provide details.

This reflects something important to us as a firm:

Financial planning should not feel out of reach.

Retirement Planning – A Changing Landscape

Retirement is changing.

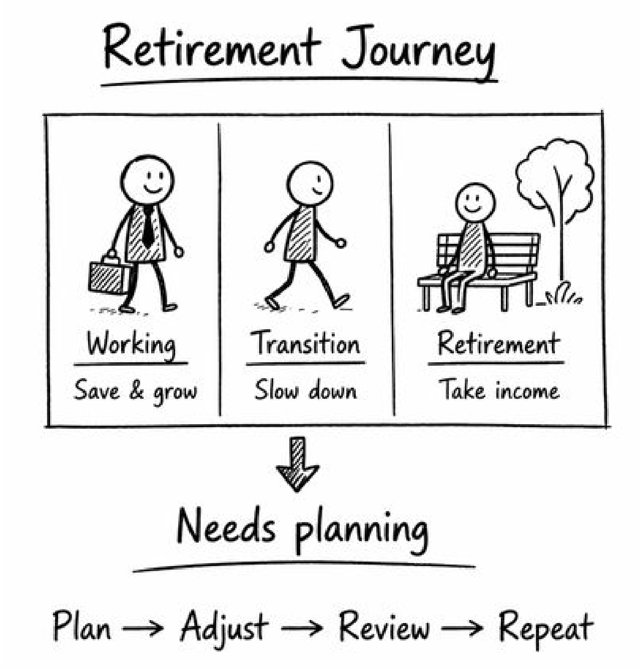
For previous generations, retirement often meant:

- A set retirement age
- A final salary pension
- A clear and predictable income

Today, it looks very different.

For many, retirement is:

- A transition rather than a single moment
- Flexible—phasing work rather than stopping completely
- Dependent on personal savings and investments



This creates both opportunity and complexity.

The challenge is no longer just building wealth.

It is turning that wealth into a sustainable income that lasts a lifetime.

This is why we have been developing our retirement planning approach over the past two years.

This includes:

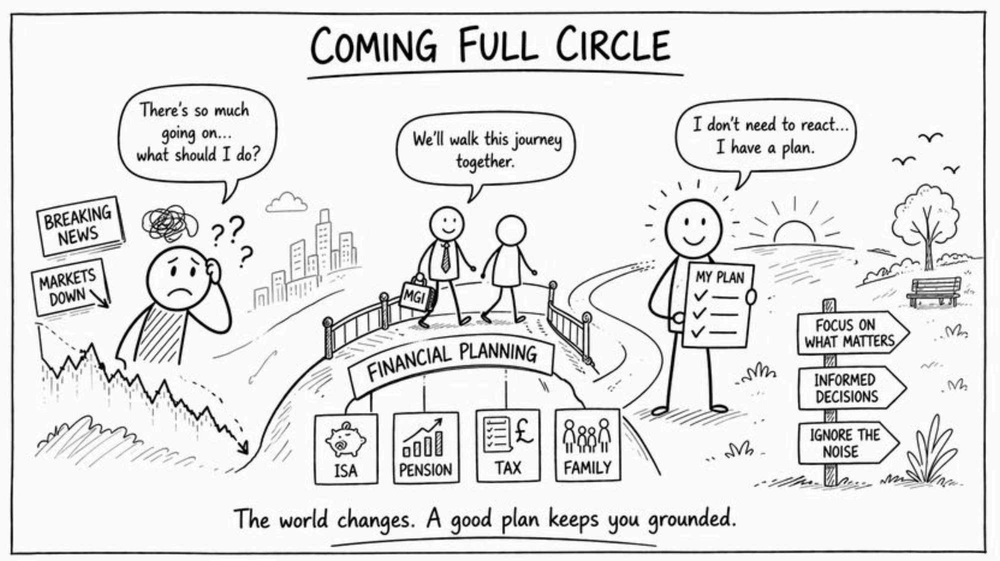
- Cashflow modelling to visualise different futures
- Scenario planning to understand risks and trade-offs
- Clear income strategies designed to be sustainable

Importantly, this is not about predicting the future.

It is about understanding what is likely, what is possible, and what adjustments can be made along the way.

If you are already in retirement, we will be sharing more of this with you over time.
If you are approaching retirement—or simply starting to think about it—we would encourage you to speak to us. Even small decisions now can have a meaningful impact later.

Looking Ahead



2026 has already shown that the unexpected can and will happen.

But this is not something to fear.

It is something to plan for.

Our role is to walk alongside you—helping you:

- Stay focused on what matters
- Make informed decisions
- Avoid reacting to short-term noise

We remain committed to:

- Speaking in plain English
- Delivering plans tailored to you
- Providing ongoing support when you need it

This only works because of the trust you place in us.

We are genuinely grateful for that.

A Small Ask

If you feel comfortable doing so, leaving a Google review really helps.

For many people looking for a financial planner, it provides reassurance and confidence at the very start of their journey.

Final Thought

Financial planning is not about predicting the future.
It is about being prepared for it—whatever it may bring.

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