
(UBS)

Five reasons to take a professionally managed approach

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The first half of 2025 has shown that uncertainty is a constant in markets. Sharp swings, shifting policies, and geopolitical tensions have made it harder for investors to stay disciplined. In this environment, two strategies stand out: strengthening the core of a portfolio through diversification, and putting cash to work rather than letting it sit idle.

The UBS Chief Investment Office sees five reasons why a professional approach to portfolio management can help navigate these uncertain times:

1. Volatility can lead to costly mistakes
Sudden corrections and rebounds this year have shown how emotional reactions—like rushing to cash or chasing rallies—can undermine long-term results. Professional management approaches help anchor portfolios to a disciplined plan, reducing the risk of costly missteps.

2. Ongoing oversight helps avoid missed opportunities
With conditions changing quickly, timely adjustments can help manage risks and capture opportunities. Professional approaches monitor portfolios and act as needed, helping avoid locking in losses or missing recoveries—especially when uncertainty tempts investors to stay on the sidelines instead of putting cash to work.

3. Cost and trading efficiency matter most in volatile times

Volatility often leads to more frequent trading, which can amplify transaction costs. Professional management, including through phasing in, can help keep these costs in check and ensure the core portfolio remains invested efficiently.

4. Diversification is a proven defense against shocks
Concentrated or home-biased portfolios are more exposed to unexpected events. Professional oversight supports effective diversification across asset classes and regions, helping to strengthen the core and build resilience.

5. Staying aligned with long-term goals
As markets and personal circumstances change, portfolios can drift. Regular reviews and disciplined rebalancing help keep investments focused on what matters, and support systematic deployment of cash in line with long-term objectives.

For much more, see our whitepaper: **Investing with UBS Wealth Management—Our CIO Investment Philosophy**.

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