



# HOW TO STAY CASH-READY WHEN MARKETS CRASH —

WITHOUT GUESSWORK



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If you've been investing for any length of time, you've likely experienced the fear-driven headlines:

**"80% crash incoming."**  
**"Black Monday ahead."**  
**"Recession risk surges to 90%."**

These statements often come from major institutions — names like JPMorgan, Moody's, or the Federal Reserve — and they spark panic.

But here's what typically happens next: the market drops... and then recovers. Investors who sold out in fear often regret it.

Those who held on may feel relief, but they've missed a golden opportunity — buying great companies at a discount.

So how do you avoid panic selling while still having cash ready to take advantage of dips? The answer lies in automated selling using limit orders — a discipline that separates emotional investors from strategic ones.





# THE PROBLEM WITH BEING FULLY INVESTED

Most retail investors fall into the same trap: they're constantly fully invested. Whether it's through a fear of missing out, overconfidence in the market, or just not having a system, the result is the same.

When the market dips, they watch from the sidelines — unable to act because all their money is tied up.

To compound the issue, they also don't plan their exits. Selling is often reactive rather than proactive.

And without a defined selling strategy, they end up holding onto stocks too long, giving back gains when corrections happen.





# ENTER LIMIT ORDERS- SELL SMART, NOT EMOTIONALLY

A limit order is a simple tool that lets you set a specific price at which your stock will be sold. Instead of trying to guess the perfect time to sell (an impossible task), you pre-plan your exit.

If the stock hits that price, it sells automatically — no emotion, no hesitation.

This is the foundation of the DIP Strategy we use. Every time we buy a stock, we also decide on a price at which we're happy to take profits. That price is set as a limit sell order.

Over time, as markets rise, portions of our portfolio naturally sell off. The proceeds? They become cash — ready and waiting.





# the hidden power of holding cash

Many investors see cash as “dead money.” But in volatile markets, cash is power. It gives you flexibility. It gives you confidence. Most importantly, it gives you options.

When the FTSE 100 dropped 11% in April 2025, most portfolios just took the hit.

But for investors who had sold portions of their holdings beforehand — thanks to limit orders — it was a shopping opportunity.

With stocks discounted, they could buy back into quality positions 10–15% cheaper than just weeks earlier.

That’s not just recovery — that’s compounding gains through disciplined execution.



# BUILD A SYSTEM THAT WORKS IN ANY MARKET

Trying to time the market is a fool's errand.

No one — not the experts, not the talking heads, not even the institutions — knows when a correction will happen. But what you can control is your strategy.

A system that automates your sales ensures you're never caught flat-footed. It means:

- ~ You lock in profits without overthinking
- ~ You build cash buffers passively
- ~ You remain calm in downturns — because you're prepared

This is what professional investing looks like: less emotion, more systemisation.







## NEXT STEPS: LEARN, PLAN, EXECUTE

If you're serious about improving your approach, take time to learn how to use limit orders properly.

Whether you're managing a £5,000 portfolio or £500,000, the principles are the same. Define your sell points before the market forces your hand.

Then, when the inevitable market correction comes — and it will come — you won't be scrambling for advice or regretting missed chances. You'll be ready.

If you'd like to explore how to apply this to your current investments, watch our follow-up videos on setting up limit orders and structuring a sell discipline. Or drop us a message at [info@marketinsider.uk](mailto:info@marketinsider.uk) — we're here to help.

Don't just hold and hope. Build a system. Stay liquid. Be ready.