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LIVE WORKSHOP:

Client Confidence in Chaos:

5 Proven Strategies to Add Value During Market Volatility

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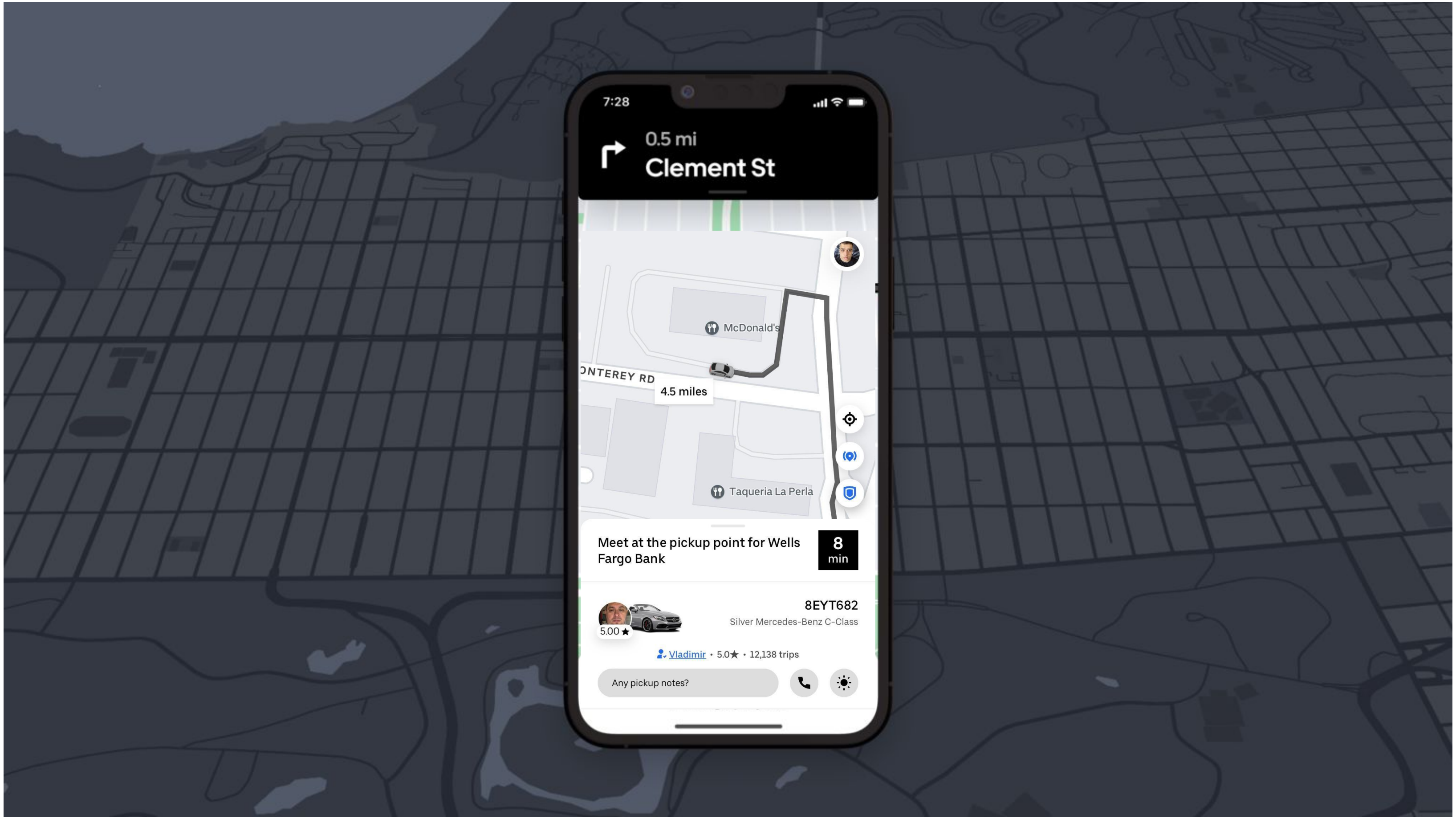
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Vladimir • 5.0★ • 12,138 trips
Any pickup notes?

“The Uber map is a psychological moonshot, because **it does not reduce the waiting time for a taxi but simply makes waiting 90% less frustrating**” - Rory Sutherland

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Setting the Stage:
Market Reality Check

75% of clients who left or considered **leaving their advisor cited a lack of communication** .

Volatility is not the exception – it's the rule

Since 1980, the S&P 500 has experienced an **average intra-year drop of nearly 14%**

Yet markets **finished positive 75% of those years**

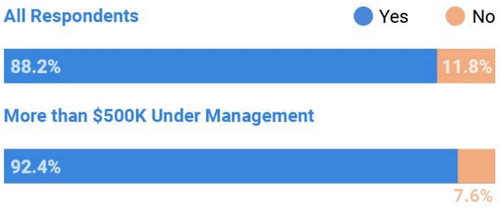
Even When the Market's Up, Clients Still Feel Off

Volatility is about more than performance—it's about perception.

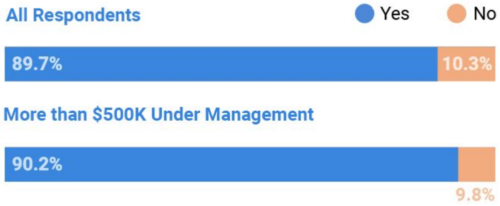
Confidence lags even in rising markets.

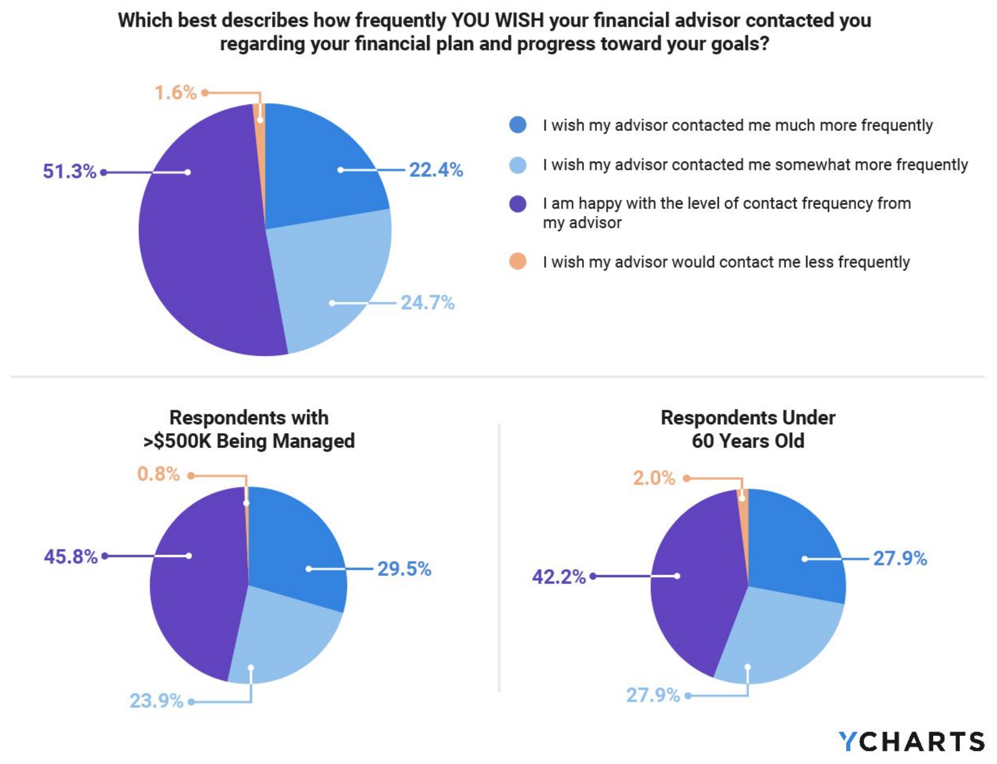
Communication is Critical!

Would you consider your advisors' frequency and style of communication when deciding to retain his/her services?

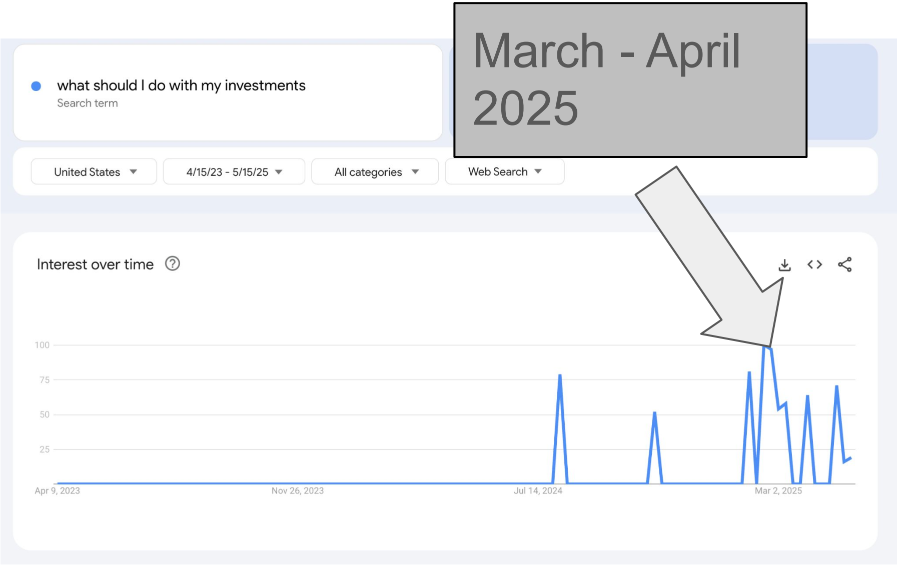


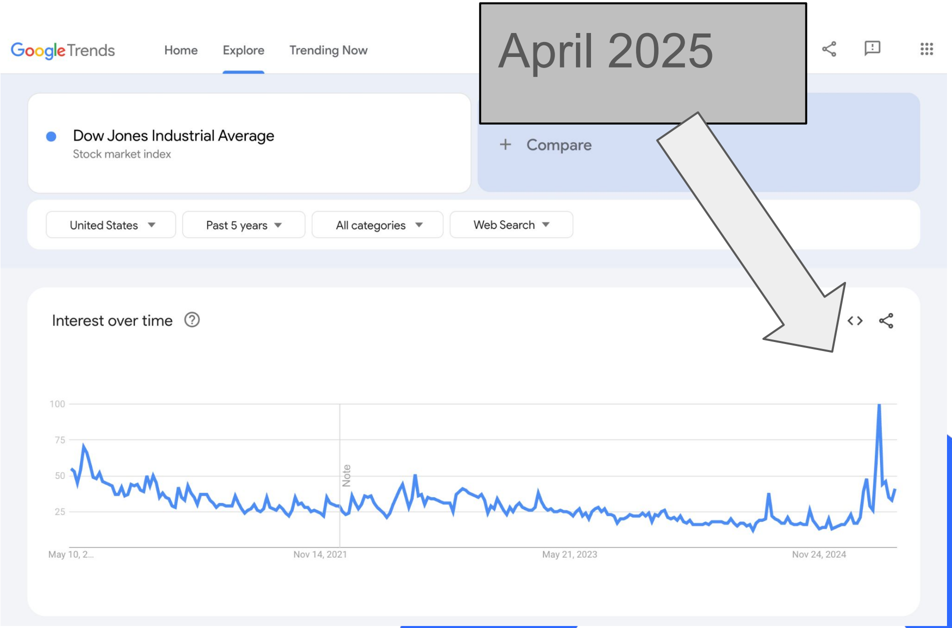
Would you consider your financial advisors' frequency and style of communication if you recommend his/her services to a family member or friend?





Clients Are Asking Themselves: “Should I Be Doing Something?”





Recognize the Three Emotional Profiles

1. **Conservative**: Seeks reassurance
2. **Opportunistic**: Looks for signals to act
3. **Disengaged**: Needs re-engagement.

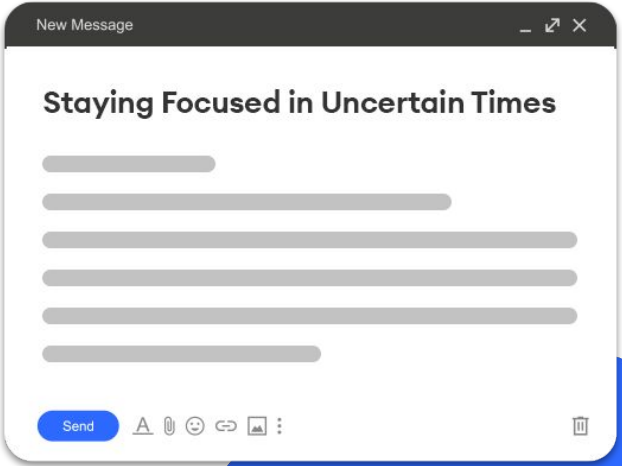
Tailor your message accordingly.

Conservative - Calm Minds with Clear Messaging

Use language that reassures without dismissing concerns.

Anchor conversations in **plans, not predictions**.

You're not just managing portfolios—you're managing emotions. **Use content, visuals, and stories to lead with clarity.**



Conservative - Calm Minds with Clear Messaging

Help them remember WHY they hired you.

You Prevent Emotional Based Decisions

Chart: Asked Investors, Institutions and Advisors - would you increase or decrease your equities allocation in response to S & P Falling 10% - 20%?

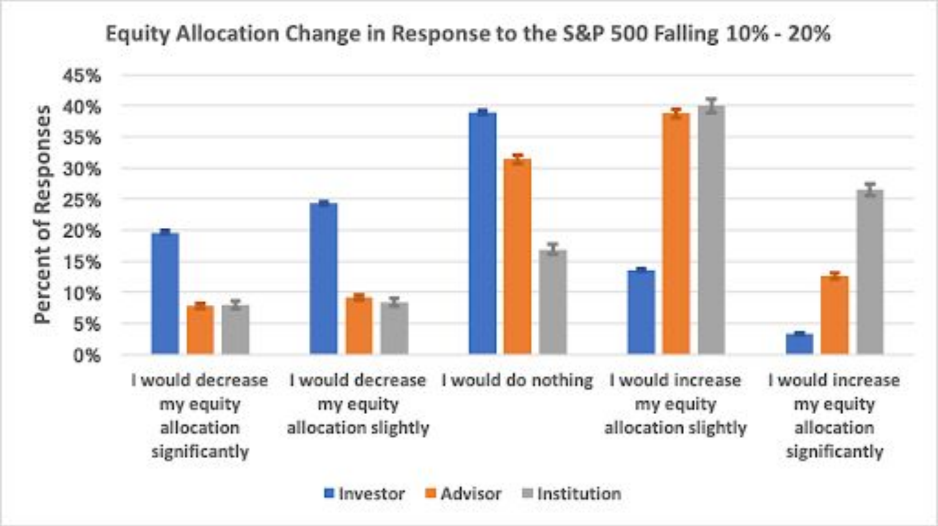


Chart: Andrew Lo, Alexander Remorov and Zied Ben Chaouch, authors of the January 2019 study Measuring Risk Preferences and Asset-Allocation Decisions: A Global Survey Analysis

What to Say When Clients Are Uneasy

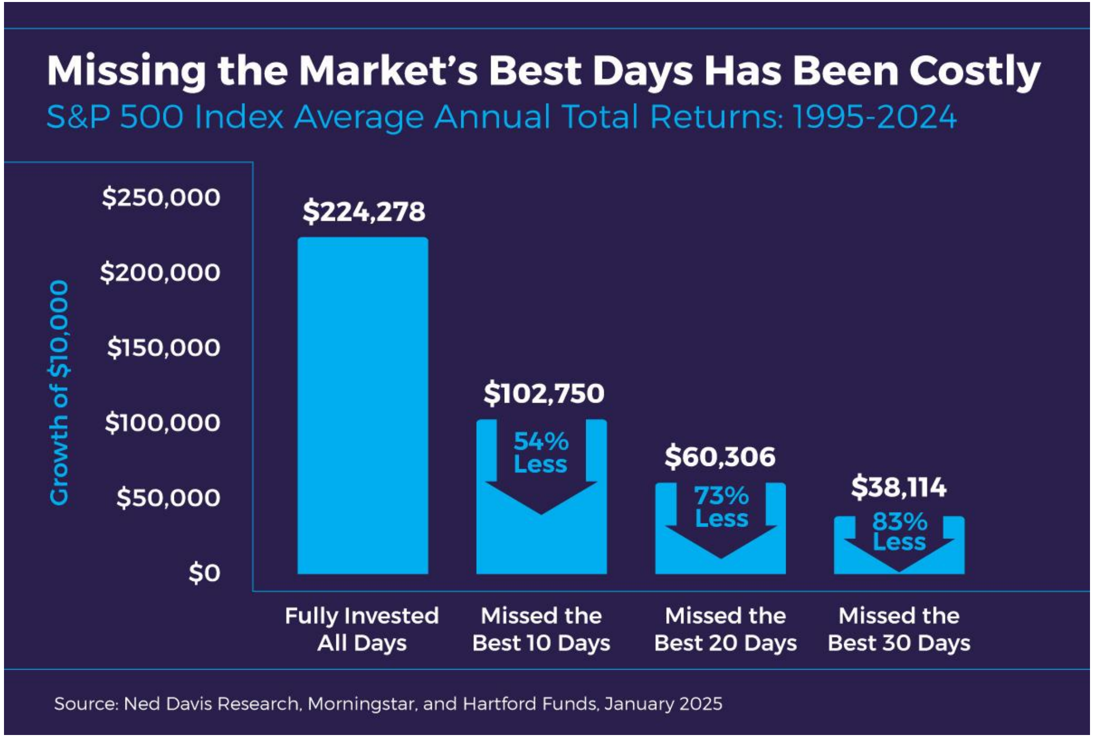
“We’re planning for many markets, not just this one.”

“Volatility is normal. Your plan is built to handle it.”

“Let’s focus on what we can control.”

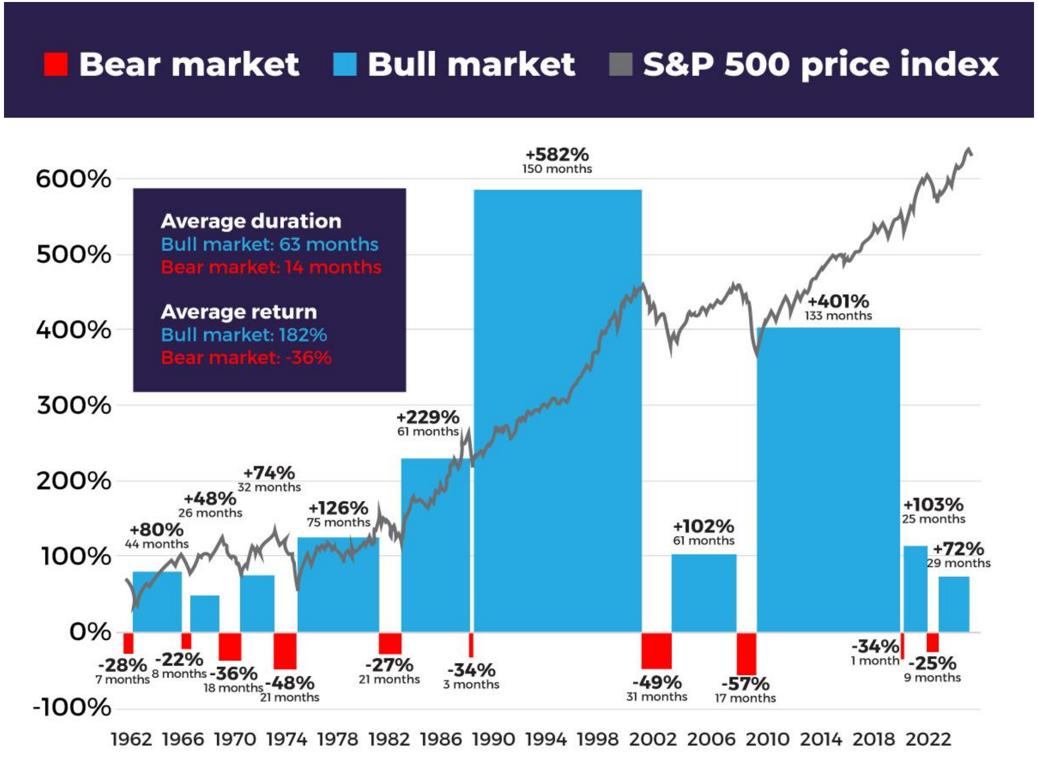
What have you found to work??

Sample Charts to Use



If you sat out only the 10 best days in the market over the past 30 years, your returns would have been cut in half. If you missed the best 30 days, your returns would have been reduced by 83 percent, erasing almost all your potential gains.[7]

Sample Charts to Use



Source: Schwab Center for Financial Research, 2025

It can be unnerving to consider entering a bear market. However, the chart below shows the average duration and returns during bull and bear markets. It illustrates that bear markets have been much shorter historically than bull markets.

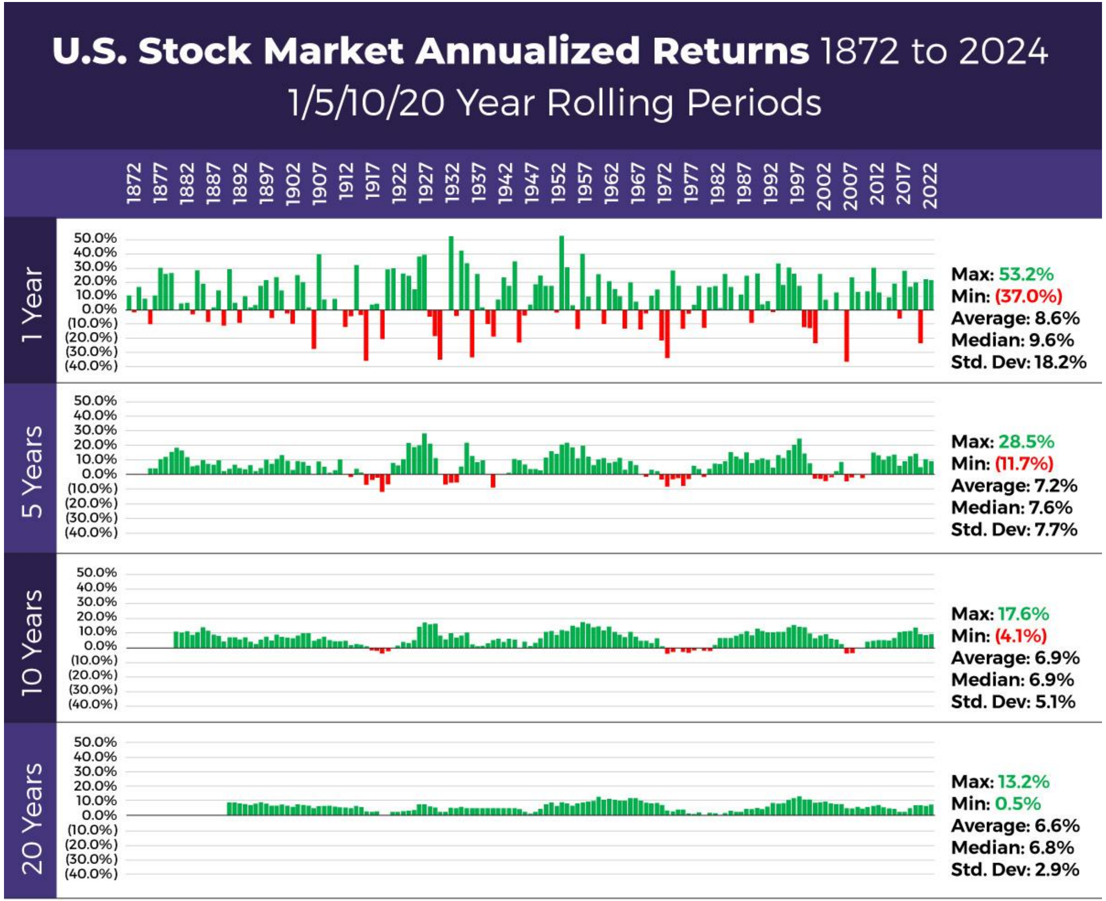
Sample Charts to Use

Investment Returns by Asset Class (1985 to 2024)

Last updated on January 8, 2025 to include returns for the full year of 2024.

2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Emerging Mkt Stocks 71.5%	REIT 26.6%	Cdn Bonds 7.2%	Emerging Mkt Stocks 16.8%	US Small Cap Stocks 35.8%	REIT 29.3%	Cdn Bonds 1.9%	Cdn Stocks 19.3%	Emerging Mkt Stocks 28.7%	Int'l Bonds 1%	US Large Cap Stocks 28.5%	Gold 23.3%	REIT 31.2%	Cash (TBill) -5.2%	US Large Cap Stocks 22.1%	Gold 23.3%
HiYield US Bonds 35.6%	Gold 26.1%	Gold 5.5%	Int'l Dev Stocks 16.5%	US Large Cap Stocks 30.4%	US Large Cap Stocks 12.8%	REIT 1.7%	US Small Cap Stocks 15.9%	Int'l Dev Stocks 23.8%	Cash (TBill) -0.1%	REIT 26.1%	US Small Cap Stocks 17.5%	US Large Cap Stocks 20.2%	Gold -7.2%	US Small Cap Stocks 15.6%	US Large Cap Stocks 21.5%
Cdn Stocks 33.4%	US Small Cap Stocks 26%	REIT 5.5%	US Small Cap Stocks 16.2%	Int'l Dev Stocks 20.3%	Cdn Stocks 9%	US Large Cap Stocks 0.6%	US Large Cap Stocks 9.7%	US Large Cap Stocks 19.3%	Cdn Bonds -0.6%	US Small Cap Stocks 24.5%	US Large Cap Stocks 16.7%	Cdn Stocks 17.5%	Cdn Stocks -11.4%	Int'l Dev Stocks 13.8%	Cdn Stocks 18.9%
US Small Cap Stocks 32.7%	Emerging Mkt Stocks 17.2%	All US Bonds 4.6%	REIT 15.7%	Cdn Stocks 11.7%	Int'l Bonds 8%	Int'l Bonds 0.3%	Emerging Mkt Stocks 9.5%	US Small Cap Stocks 13.8%	All US Bonds -1.9%	Cdn Stocks 20.3%	Emerging Mkt Stocks 13.6%	US Small Cap Stocks 10%	HiYield US Bonds -15%	REIT 9.4%	US Small Cap Stocks 9.8%
REIT 26.3%	Cdn Stocks 14.8%	HiYield US Bonds 4.2%	US Large Cap Stocks 14%	HiYield US Bonds 3.1%	Cdn Bonds 7.2%	All US Bonds -0.3%	HiYield US Bonds 9%	Gold 9.3%	Gold -3.2%	Int'l Dev Stocks 19.3%	Int'l Dev Stocks 8.7%	Int'l Dev Stocks 4.1%	Cdn Bonds -16.9%	Gold 9.1%	Emerging Mkt Stocks 8.2%
Int'l Dev Stocks 24.9%	US Large Cap Stocks 13.4%	Int'l Bonds 0.8%	HiYield US Bonds 12.5%	REIT 0.9%	US Small Cap Stocks 6.7%	Cash (TBill) -0.7%	Gold 6.6%	Cdn Stocks 7.1%	HiYield US Bonds -4.7%	Emerging Mkt Stocks 17.6%	Cdn Bonds 7.5%	HiYield US Bonds -3%	Int'l Bonds -18.7%	HiYield US Bonds 8.1%	HiYield US Bonds 3.4%
US Large Cap Stocks 23.3%	HiYield US Bonds 10.9%	US Large Cap Stocks -0.8%	Gold 6.5%	Int'l Bonds -0.4%	All US Bonds 5.1%	Int'l Dev Stocks -0.9%	REIT 6.3%	HiYield US Bonds 4.9%	US Large Cap Stocks -6.2%	Gold 15.9%	Cdn Stocks 6.2%	Emerging Mkt Stocks -5.8%	All US Bonds -19%	Cdn Stocks 8.1%	Cash (TBill) 2.3%
Gold 20.2%	Int'l Dev Stocks 6.8%	Cash (TBill) -2.9%	Cdn Stocks 6.4%	Cash (TBill) -1.5%	HiYield US Bonds 3.9%	HiYield US Bonds -2%	Int'l Bonds 2.5%	REIT 2.8%	REIT -7.7%	HiYield US Bonds 13.3%	All US Bonds 6.1%	Cash (TBill) -6.5%	Int'l Dev Stocks -20.9%	Int'l Bonds 5.2%	Cdn Bonds 2.2%
Cdn Bonds 4.1%	All US Bonds 5%	US Small Cap Stocks -5.5%	Int'l Bonds 4.5%	Cdn Bonds -2.4%	Emerging Mkt Stocks -0.1%	US Small Cap Stocks -4.3%	All US Bonds 0.5%	All US Bonds 1.4%	Cdn Stocks -10.7%	All US Bonds 6.3%	HiYield US Bonds 3.9%	Cdn Bonds -7.3%	US Small Cap Stocks -23.1%	Emerging Mkt Stocks 5.2%	Int'l Bonds 0.8%
All US Bonds 3.2%	Cdn Bonds 4.2%	Cdn Stocks -10.7%	Cdn Bonds 2.8%	All US Bonds -3.6%	Cash (TBill) -0.7%	Cdn Stocks -9.7%	Int'l Dev Stocks 0.4%	Cdn Bonds 0.6%	US Small Cap Stocks -11%	Int'l Bonds 5.5%	Int'l Bonds 3.1%	All US Bonds -8.3%	Emerging Mkt Stocks -23.2%	Cdn Bonds 2.9%	REIT 0.7%
Int'l Bonds 1.6%	Int'l Bonds 1.7%	Int'l Dev Stocks -15%	All US Bonds 2.4%	Emerging Mkt Stocks -6.4%	Gold -1.2%	Gold -12.3%	Cdn Bonds 0.2%	Int'l Bonds 0.3%	Int'l Dev Stocks -16.1%	Cdn Bonds 4.6%	Cash (TBill) -0.9%	Int'l Bonds -9.2%	US Large Cap Stocks -23.6%	All US Bonds 2.3%	Int'l Dev Stocks 0.1%
Cash (TBill) -2.4%	Cash (TBill) -1.5%	Emerging Mkt Stocks -21%	Cash (TBill) -1.7%	Gold -29%	Int'l Dev Stocks -6.4%	Emerging Mkt Stocks -16%	Cash (TBill) -1.8%	Cash (TBill) -1.3%	Emerging Mkt Stocks -16.2%	Cash (TBill) -0.1%	REIT -6%	Gold -10.3%	REIT -31.1%	Cash (TBill) 1.6%	All US Bonds -1.6%

Going back to 1985, nine different asset classes have performed best in a year. On the flipside, six different asset classes have wound up as the worst-performing. If you look at the chart, there are years when the best asset class in a given year falls to the bottom the following year, and vice versa.[9]



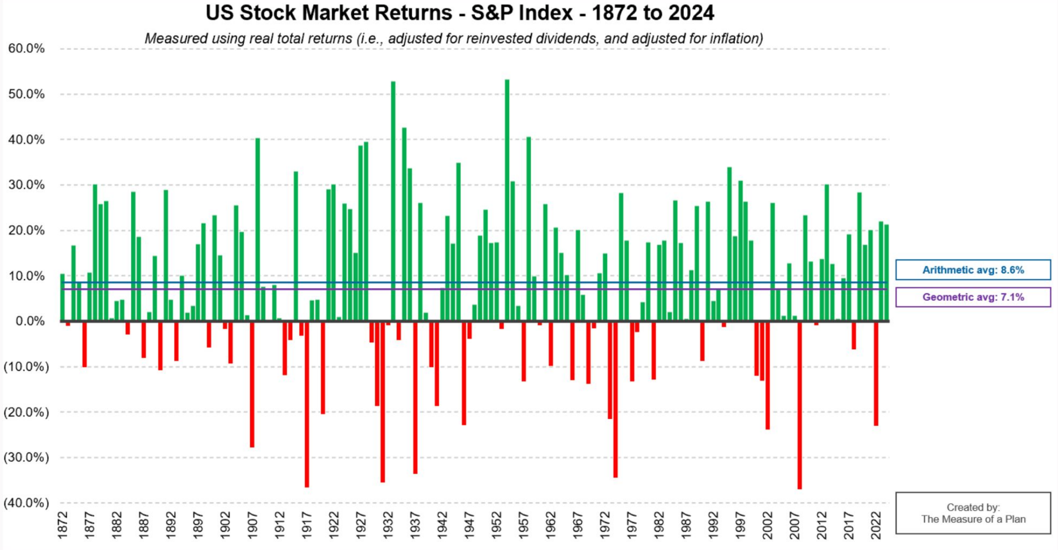
Times of uncertainty open the door to deepen relationships:

- Revisit goals
- Rebalance
- Explore tax strategies
- Reaffirm the plan

Use Visuals - Sample Charts to Use

U.S. Stock Market Returns – a history from the 1870s to 2024

January 2nd, 2025 | Posted in Data & Insights



Note: This post was last updated on January 2, 2025 to include refreshed U.S. stock market returns up until the end of 2024. ***The U.S. stock market grew by +21.5% in 2024*** 📈 *(using a real total return measurement)*

During one-year periods between 1872 and 2024, market returns have fluctuated greatly from down 37.0 percent to up 53.2 percent. However, holding stocks for five and 10 years resulted in fewer down periods. Historically, over 20-year timeframes showed no negative periods, ranging from +0.5 percent to +13.2 percent annual returns.[5]

Sample Charts to Use

Opportunistic

Clients: How to Go on Offense During Market Volatility

Subject: Ways you can go on offense during this market volatility

Body:

Recent headlines and the market's pullback may understandably leave you feeling uneasy. It's moments like these when Sir John Templeton's famous insight becomes especially valuable: "The four most dangerous words in investing are: 'This time it's different.'"

While the underlying cause of market volatility may be different from that which we experienced during other periods of volatility, the reality is that a market pullback is not unusual or unexpected.

Consider this: from 1980 to 2020, the Standard & Poor's 500 experienced average annual drops of approximately 13.7 percent at some point during the year, yet still finished positive in 75 percent of those years. Corrections are not anomalies — they are a natural part of the investing cycle. Even during more severe events like the 2020 COVID drop, the S&P 500 fell over 30 percent, only to recover within six months and reach new highs.[1]

These data points to the fact that stock market pullbacks are a normal part of the market cycle and should be anticipated. So, while pullbacks can be unsettling in the short term, history suggests that staying invested and maintaining a long-term perspective can help you pursue your goals. Instead of viewing pullbacks as a cause for fear, they should be seen as a normal and even necessary part of the market's health and growth.

Here are a few proactive strategies to consider:

1️⃣ **Maximize Retirement Contributions Now and Review Allocations**
Consider front-loading annual contributions to your 401(k), SEP IRA, or employer-sponsored retirement plan. (Check your plan to see if this option is available.) It's also smart to review your allocations and see if your future contributions are well-diversified to match your long-term goals. For new contributions, it can be an opportunity to introduce additional diversity.

2️⃣ **Contribute to a Roth IRA**
If you're eligible, making a Roth IRA contribution during a market dip may amplify the power of tax-free growth..

3️⃣ **Explore a Roth IRA Conversion**
Converting traditional IRA assets to a Roth IRA during a market downturn could allow you to pay taxes on a lower balance today, setting yourself up for tax-free growth down the road.
Note: Roth conversions may have tax implications, so it's essential that we coordinate with your qualified tax professional before taking action.

Please reach out if you'd like to discuss any of these strategies or if you just want to share your concerns and see if you're still on track. Remember, you're not navigating this market alone. Although this time volatility may feel different, history tells us that what follows should hopefully give you a sense of confidence that your long-term strategy remains intact and you remain on track.

Disengaged

Times of uncertainty open the door to deepen relationships:

- Revisit goals
- Rebalance
- Explore tax strategies
- Reaffirm the plan

Proactive Beats Reactive — Every Time

Stay in front of questions with scheduled touchpoints, timely content, and quick check-ins. **Consistency builds trust.**

Action Items!

- Identify top 10 clients to reach out to this week
- Share one visual or chart in your next update
- Add a recurring “confidence check” to your calendar

Proactive Beats Reactive – Every Time

- Have a Dedicated Section/Landing Page on your website
- Host a live Q and A /Webinar (and allow clients to invite friends and family!)
- Record a video talking through things - add to website, post to social, email to clients and prospects

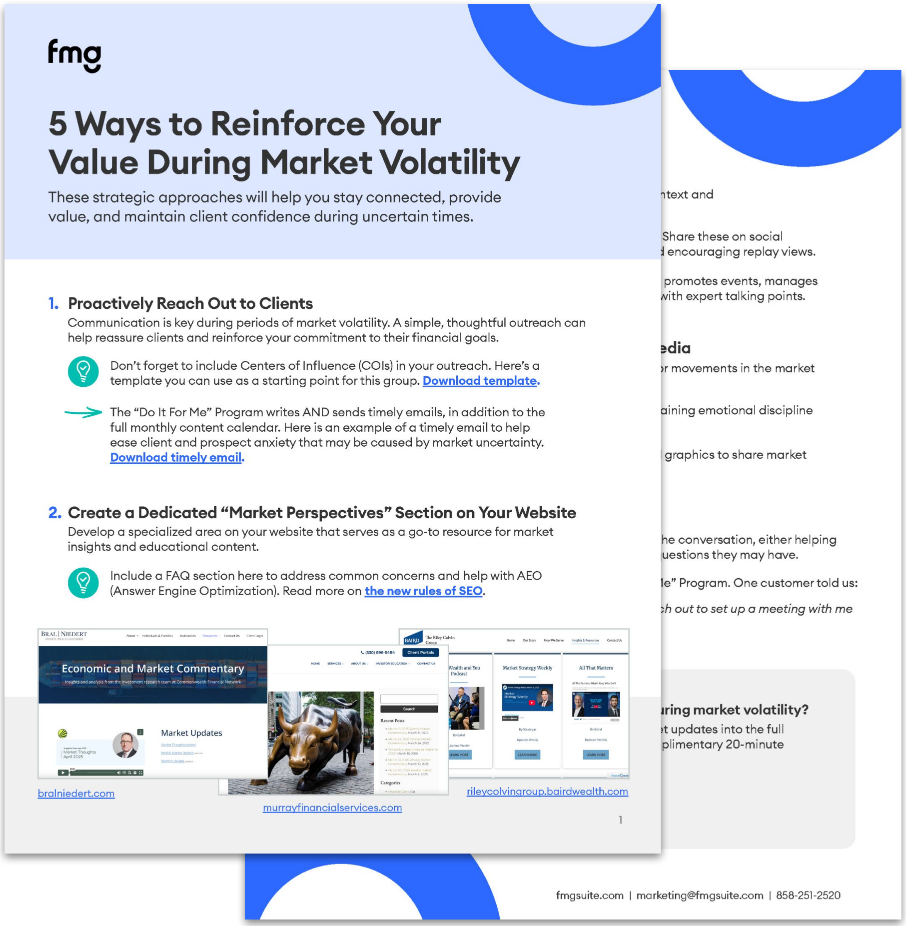
Navigating the April 2025 Market Drop

129 views • 1 month ago

Harford Retirement Planners

Markets are down, and we know it doesn't feel great. In this special **April 2025** update, Joe shares perspective on what's ...

Market Volatility Kit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5 Ways to Reinforce Your Value During Market Volatility

These strategic approaches will help you stay connected, provide value, and maintain client confidence during uncertain times.

1. Proactively Reach Out to Clients

Communication is key during periods of market volatility. A simple, thoughtful outreach can help reassure clients and reinforce your commitment to their financial goals.

Don't forget to include Centers of Influence (COIs) in your outreach. Here's a template you can use as a starting point for this group. Download template.

The "Do It For Me" Program writes AND sends timely emails, in addition to the full monthly content calendar. Here is an example of a timely email to help ease client and prospect anxiety that may be caused by market uncertainty. Download timely email.

2. Create a Dedicated "Market Perspectives" Section on Your Website

Develop a specialized area on your website that serves as a go-to resource for market insights and educational content.

Include a FAQ section here to address common concerns and help with AEO (Answer Engine Optimization). Read more on the new rules of SEO.

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Want to learn more?

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Questions? Marketing@fmgsuite.com