

# Market Volatility

## Client Conversation Guide



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# Purpose

This guide is designed to help you lead clear, structured conversations during periods of market volatility. The objective is to move clients from uncertainty and reaction toward clarity and alignment with their plan.

# Conversation Framework

## 1. OPEN WITH PERSPECTIVE

Acknowledge current conditions without reinforcing fear. Create space for the client to share concerns.

### Example Prompts:

- What has stood out to you about recent market movement?
- What questions have come up for you lately?

Focus on listening first. This helps you understand whether the concern is performance, risk, income, or timing.

# Conversation Framework

## 2. NORMALIZE VOLATILITY

Reinforce that volatility is a normal part of investing and not an unexpected event.

### Key Points To Communicate:

- Market declines occur regularly over time
- Short-term movement does not always reflect long-term outcomes
- A well-constructed plan should account for periods like this

# Conversation Framework

## 3. REFRAME TOWARD THE PLAN

Shift the focus from what the market is doing to how the client is positioned.

### Use Framing Such As:

- Let us look at how your current plan is designed to handle this
- The more important question is how your strategy responds during periods like this

# Conversation Framework

## 4. ASSESS CONFIDENCE AND GAPS

Ask targeted questions to identify uncertainty or misalignment.

### **Suggested Questions:**

- How confident do you feel about your current level of risk?
- Do you know how your income would be generated during a down market?
- Have we reviewed your allocation recently?
- Do you feel pressure to make changes when markets decline?

# Conversation Framework

## 5. INTRODUCE THE QUIZ

Position the quiz as a simple, objective way to evaluate preparedness.

**Example Language:**

- This is a quick way to see how your current plan may respond during market swings
- It helps highlight areas that may benefit from a closer review

# Conversation Framework

## 6. REVIEW KEY PLANNING AREAS

Guide the conversation through core elements of the client's plan:

- Risk exposure and allocation
- Income strategy and reliability
- Withdrawal approach and timing
- Diversification and positioning

# Conversation Framework

## 7. REINFORCE A DISCIPLINED APPROACH

Help the client understand the value of consistency and planning during uncertain markets.

### Key Reminders:

- Decisions should be made strategically, not reactively
- Volatility is anticipated within a long-term plan
- Regular reviews help maintain alignment over time

# Conversation Framework

## 8. DEFINE NEXT STEPS

End the conversation with a clear, appropriate next step.

### Examples:

- Schedule a deeper review of allocation and risk
- Update income and withdrawal strategy
- Revisit goals and timeline

# Advisor Positioning During The Conversation

Throughout the discussion, maintain a steady and measured tone.

## **Position yourself as:**

- A guide focused on planning and structure
- A resource for clarity during uncertainty
- A partner helping the client stay aligned with their goals

Avoid urgency-based language. Emphasize thoughtful evaluation and long-term consistency.

