

MARKET VOLATILITY

VOLATILITY READINESS CHECKLIST

How Prepared Is Your Plan for Market Swings?

INTRODUCTION

Market volatility is a normal part of investing. An important consideration is how your plan is positioned to respond to market volatility.

This checklist is designed to help you evaluate whether your current strategy is aligned with your goals, timeline, and comfort level during periods of uncertainty.

CHECKLIST

Review each statement and consider whether it clearly applies to your current situation.

- I understand how much risk I am currently taking in my portfolio
- I know how different parts of my portfolio are designed to perform in various market conditions
- I have a strategy for generating income that does not rely solely on market performance
- I understand how market volatility could impact my retirement timeline
- I have a plan for managing withdrawals during down markets
- I review my financial plan regularly, not just when markets are performing well
- I would not feel pressured to make sudden changes during a market decline
- I have discussed a volatility strategy with a financial professional
- I understand how diversification is being used within my portfolio
- I feel prepared both financially and emotionally for market fluctuations

SCORING GUIDANCE

If most of these statements feel clear and confident, your plan may be aligned with your current expectations for market volatility.

If several areas feel uncertain or unclear, it may indicate gaps that could impact your plan during market swings.

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CALL TO ACTION

Market volatility is unavoidable, which makes evaluating your strategy an important step.

If you would like to better understand how your current plan may respond during market swings, the next step is to complete a personalized risk assessment or schedule a review.

ADVISOR USAGE NOTES | INTERNAL

- Provide this checklist during client meetings or as a follow-up resource
- Use responses to guide deeper conversations
- Pair with the risk alignment quiz for a more complete evaluation
- Position this as an educational tool, not a diagnostic or guarantee