

MARKET VOLATILITY

MEDIA TALKING POINTS

PURPOSE OF THIS DOCUMENT

These talking points are designed for advisors who want to bring a clear, practical perspective to conversations around market volatility without relying on a script.

Many clients focus on what the market is doing in the moment. Attention tends to shift toward headlines, short-term performance, and uncertainty.

What is often missing is a conversation around how their plan is designed to respond during these periods.

These talking points are intended to help guide that conversation in a way that feels natural, educational, and aligned with how you already work with clients.

HOW TO USE THESE TALKING POINTS

- Select one topic per video, segment, or post
- Keep delivery simple and conversational
- Focus on education, not urgency
- Use one clear call to action at the end

1. VOLATILITY IS NORMAL

- Market declines and fluctuations occur regularly
- Short-term movement is part of long-term investing
- The expectation should not be stability at all times
- The focus should be on how a plan responds, not whether volatility happens

2. THE REAL RISK IS REACTION

- The biggest impact often comes from how decisions are made during volatility
- Emotional reactions can lead to unintended outcomes
- Selling or reallocating during uncertain moments may not align with long-term goals
- A plan is designed to guide decisions, not react to headlines



MARKET VOLATILITY

MEDIA TALKING POINTS

3. ALIGNMENT MATTERS MORE THAN TIMING

- Many investors focus on when to act
- A more important question is whether the current strategy is aligned
- Portfolios can shift over time without a deliberate review
- Regular evaluation helps maintain alignment with goals and comfort level

4. RISK CAN CHANGE OVER TIME

- As markets move, portfolios can become more exposed without clear decisions
- What started as a balanced approach may no longer reflect current intentions
- This is often referred to as risk drift
- Reviewing positioning helps ensure consistency with the original plan

5. INCOME PLANNING REDUCES PRESSURE

- For many investors, especially near retirement, income becomes a key concern
- Relying solely on market performance can increase uncertainty
- A defined income strategy can help create more stability
- Planning ahead may reduce the need to make decisions during downturns

6. DIVERSIFICATION MANAGES, NOT ELIMINATES RISK

- Diversification helps spread exposure across different areas
- It does not remove risk entirely
- Different assets may still decline at the same time
- The goal is to manage risk, not avoid it completely



MARKET VOLATILITY

MEDIA TALKING POINTS

7. MONITORING IS NOT THE SAME AS PLANNING

- Watching the market more frequently does not necessarily improve outcomes
- Constant monitoring can increase emotional decision-making
- A structured plan provides direction beyond daily movement
- The focus should remain on long-term strategy

8. PREPARATION CREATES CONFIDENCE

- Uncertainty often comes from not knowing how a plan will respond
- Preparation can help reduce that uncertainty
- Clarity around strategy, income, and risk supports better decision-making
- Confidence tends to increase when a plan has been reviewed and understood

9. VOLATILITY CAN HIGHLIGHT GAPS

- Market movement often brings attention to areas that may not have been reviewed recently
- Gaps in strategy, income planning, or risk exposure may become more visible
- These moments can create opportunities to reassess and adjust if needed
- The goal is evaluation, not reaction

10. PLANNING IS ONGOING

- A financial plan is not a one-time event
- Markets change, and personal circumstances evolve over time
- Regular review helps keep strategies aligned
- Planning should adapt as conditions and goals change

MARKET VOLATILITY

MEDIA TALKING POINTS

SUGGESTED CALL TO ACTION OPTIONS

Advisors should choose one call to action based on their available resources:

- Direct viewers to complete the Risk Assessment Quiz
- Invite viewers to review the Volatility Readiness Checklist
- Offer a strategy review conversation
- Direct viewers to a relevant article or video

FINAL GUIDANCE

Keep messaging calm, clear, and practical.

The goal is to help clients think differently about market volatility without creating pressure or urgency. When positioned correctly, these conversations lead naturally into more meaningful planning discussions.