

10 MARKET VOLATILITY SHOW

Q. If there is one thing that will make retirees nervous, it's market volatility. Specifically, DOWNSide market volatility. Who doesn't like upside volatility? But if you're closing in on retirement, or just got there, let's talk about being on that roller-coaster in this show, Retirees and Market Volatility. So (advisor), are you a fan of rollercoasters?

A. (have some fun with this, maybe you used to be)

Q1. This has been the worst performance start to a year in 40 years for the stock market. If I'm a few years from retirement or just starting into my retirement, should I be concerned?

A1. (Of course you should be. This is the "redzone" of retirement. Explain why these years are so critical.)

Q2. There are millions of people who see the market move like this and they immediately want to move to cash. Smart move or dangerous?

A2. (Timing the market...when do you get back in? Locked in losses etc)

Q3. Does a retiree need to be somewhat in the markets or can they be avoided all together?

A3. (It depends on many factors: the original account values, Social Security, lifestyle needs etc. Expand) Market participation "instruments" without being solely in the market.

Q4. How do you provide a consistent income strategy despite large market ups and downs?

A4. (discuss your overall strategy/approach... but you don't have to solve every problem here. Keep the viewers wanting more!)

Q5. Can you look at this current market downside and be "glass is half full" and rebalanced? Explain your philosophies on rebalancing.

A5. (Yes, there can be great opportunities but most people don't take advantage of them. ((Explain selling high, buying low)) Expand)

Q6. There is a concept called Sequence of Returns. I was wondering if you could explain for your viewers how Negative returns in the market can double down your losses as you take withdrawals in retirement?

A6. Explain 2-3 years in a row of negative sequence of returns.



Q7. No one has a Crystal ball that can see into the future but where do you see the market 20-30 years from now?

A7. (give historical references here, Rule of 72, what does market typically average over long periods etc.)

Q8. So if you were to give advice to those who are worried about today's volatile market activity, what advice do you have?

A8. (Timing the market...when do you get back in? Locked in losses etc)

Q9. Does a retiree need to be somewhat in the markets or can they be avoided all together?

A9. Here are some of my thoughts on Strategies for dealing with market volatility

- Avoid jumping in and out of the market. ...
- Maintain a truly diversified portfolio....
- Control what you CAN: COSTS
- Don't forget history. ...
- Talk with your financial professional. CTA CTA CTA

Q10. Let's face it, negative news sells. How do you help your clients from reacting to what they see on the daily news channels?

A10. (discuss your overall strategy/approach... but you don't have to solve every problem here. Keep the viewers wanting more!)

***Consumer question if time**

