



WISELY ADVISED MARKET VOLATILITY PLAYBOOK

For Those With 25+ Years Left Until Retirement

Wisely Advised understands that market pullbacks, corrections, and economic slowdowns are challenging for everyone. When there is volatility in the stock market, it often has the ability to cause both fear and panic for investors of all ages. We wanted to provide you with some information that can help alleviate anxiety and fears that may be experienced during times like these.



BREATHE

The last few weeks have been tough, both in the economy, the stock market, and on the home front. Jobs have been lost and millions are filing for unemployment benefits. For many it is a reminder of what the Great Financial Crisis of 2008 felt like. The economy went into free fall and the stock market went right along with it. Today things don't feel much different and, you're concerned, maybe, even panicked. We understand. The first piece of advice we want to give you is relatively straightforward.

Just BREATHE.

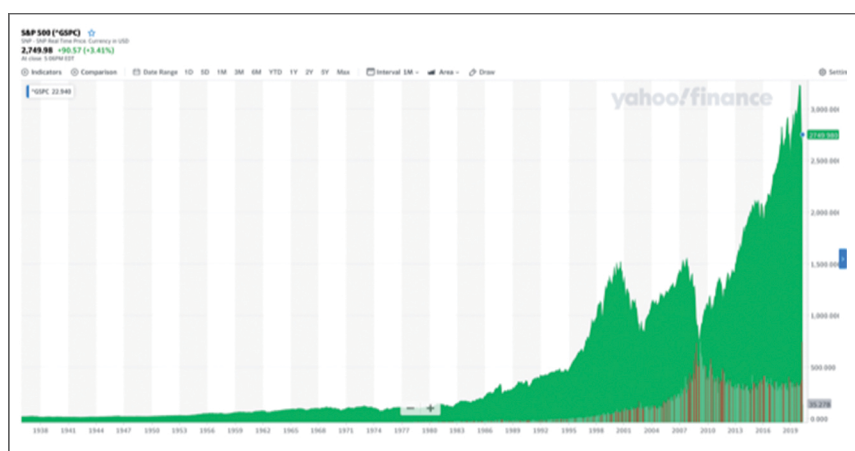
Take a deep breath. You will be okay. You will make it through this economic downturn. We're not saying it will be easy, but you will make it. Along the way you will learn a lot in the process, and every experience will provide you with valuable insight for future economic challenges. As someone that has 25+ years until retirement, I can assure you this won't be your first bear market/stock market correction or your last.



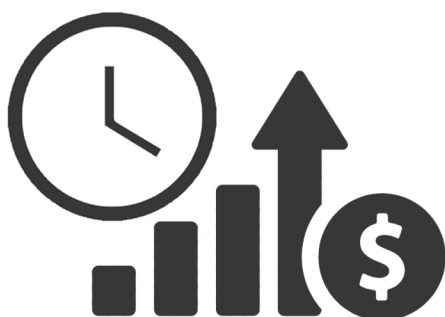
MAINTAIN YOUR RISK TOLERANCE

When the stock market gyrates back and forth from extreme highs to extreme lows, it may have the ability to frazzle your nerves. Now is not the time to change your long-term perspective when it pertains to the amount of risk you're willing to take in your investment portfolio. You know you need to save; you know you need to invest. Maintaining the proper amount of risk in your portfolio allows you to invest in a manner that typically provides a higher rate of return than someone substantially closer to retirement.

We know that it's never fun to see the value of your investments go down, but over long periods of time the stock market has always returned a positive result for those that have the discipline to stay invested.



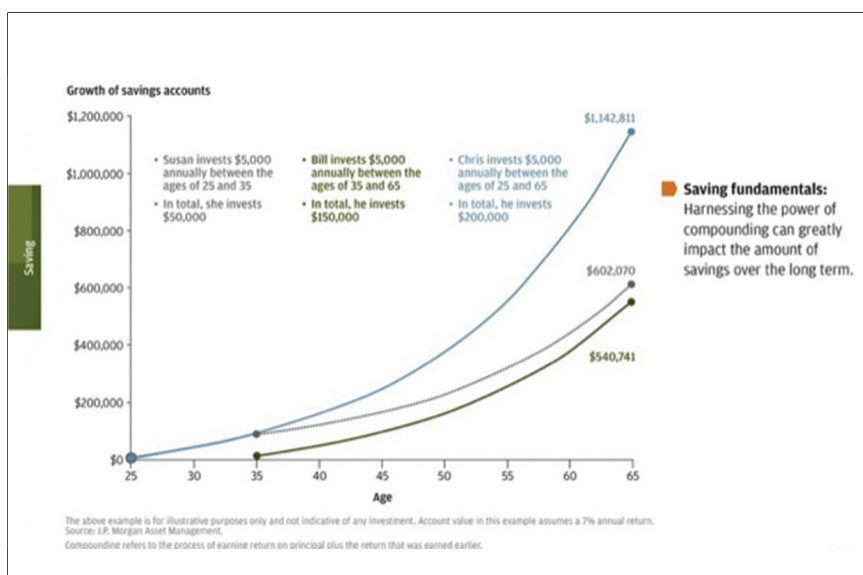
When the market turns south, we feel that it is in your best interest to do nothing, maintain the course, and get excited to go shopping; everything is on sale!



REMEMBER YOUR TIME HORIZON

With 25+ years left until retirement this recent pullback will be a distant memory in the years to come. We feel that it should be looked at as an opportune time to save and invest for your future. For the past decade you have been buying or investing into a bull market. This most recent stock market pullback has reduced equity (stock) prices dramatically and offers a great buying opportunity for those with a longer time horizon until retirement.

While you are a younger investor with a distant time horizon, your portfolio has a substantially longer period of time to grow and recover from both current and future volatility in the stock market.



You can sustain these market pullbacks and take advantage of them by understanding the following: ***“The value of every dollar you invest today will be worth substantially more at a future date.”***

Compound interest is your friend!



REDUCE DEBT

One contributing factor to every financial plan and investment portfolio we construct is the level of outstanding debt one maintains. For those with 25+ years until retirement, debt is something you should avoid at all costs. Credit card debt will weigh you down and not allow you to allocate your resources into investments that earn money. For every dollar of interest you pay to these credit card companies, you lose the ability to put that same dollar to work in the stock market where you will earn interest.

Yes, we understand that most of our existing clients and prospective clients maintain one form of debt or another, however, we always encourage them to get rid of it as quickly as possible. The largest form of debt we come across with our younger clients is student loan debt. Paying Sallie Mae off is one of the most fulfilling feelings you will ever have! With hard work and diligence it is possible.



INCREASE YOUR LIQUID SAVINGS

While it may seem unusual to increase your savings during a period of economic uncertainty and stock market volatility, we feel it's in your best interest. Having at least a six-month income cushion comes in handy when we're in a period of high unemployment and a sluggish economy.

Maintaining a strong savings account helps to alleviate the sense of anxiety that may occur in the event you are temporarily furloughed or laid off. We are hopeful that this never happens to you. However, in the event you find yourself without a job, it's imperative to have a safety net.

WISELY ADVISED

WE ARE HERE FOR YOU

Wisely Advised works hard to maintain our relationships with our clients, family, and friends. You are extremely valued, and we know that market pullbacks and economic slowdowns affect you greatly. We take great pride in the level of service and attention to detail we provide on behalf of our clients.

We hope this informational piece will give you some guidance on how to react to stock market volatility. If you have any further questions or concerns we ask that you reach out to us directly.

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