

# Timely Email – August 2024 Market Fluctuations

Received a 40% open rate

**Subject:** Market jitters: What you need to know

Hi [CONTACT\_FIRST\_NAME],

If you've been following the news, you'll know that recent events have caused quite a stir in the markets.

Markets took a hit on Monday with Japan's market crashing, and concerns are growing about the US market.

The unemployment rate rose to 4.3 percent in July, the Federal Reserve decided to hold off on cutting interest rates, and corporate earnings have been disappointing.

How might these developments impact your investments? Let's delve into it.

## Understanding Market Cycles

It's important to recognize that markets cycle. Market corrections do occur, and while they can seem alarming, they are a natural part of economic cycles.

Your plan was built to withstand these periods and is designed with recession-proof measures in mind.

While the current situation can seem concerning, it's crucial to note that we are not yet in a recession.

## How Are We Supporting You?

Rest assured, we are here, looking out for your best interests.

Your plan was built with a conservative mindset, and our team will continue to monitor the situation closely.

Although falling balances are not ideal, they can present opportunities. For example, this might be an advantageous time to consider Roth conversions or tax-loss harvesting in some of your accounts.

These strategies can potentially add value to your portfolio in the long run.

### **What Should You Do?**

Trust that we have you covered; there's no need for immediate action on your part. The last thing investors should do is make decisions based on fear.

Avoid panic and instead focus on being positioned to take advantage of upward swings when markets recover.

Should you have any questions or concerns about recent market events and how they might impact your portfolio, please do not hesitate to contact our office.

*We are here to support you.*

Warm regards,  
[EMAIL SIG]

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**Subject:** Is Your Financial Plan Ready for Market Volatility?

Hi [PROSPECT\_FIRST\_NAME],

Recent market events have left many investors feeling uneasy.

The Japanese stock market recently crashed, driven by rising unemployment rates (now at 4.3% as of July), disappointing corporate earnings, and the Federal Reserve's decision to hold off on cutting interest rates.

With the markets trending toward a correction, this is a critical time to evaluate your financial strategy.

## Do You Have a Plan?

If you don't have a financial plan in place, now is the time to create one. A well-thought-out plan can help ensure your savings last, no matter what happens in the markets.

## Is Your Current Plan Built to Weather Volatile Markets?

For those who already have a plan, it's essential to judge your risk tolerance.

Ask yourself, **"Was my plan created to withstand a volatile market?"**

If you're still worried despite having a plan, it may be time for a second opinion. We can help you evaluate your risk tolerance and make necessary adjustments to your strategy.

## Why Act Now?

We can't predict when the next market drop will happen or how severe it will be. But taking steps today can help protect your future.

- **Evaluate:** This might be a good time to reassess your risk tolerance.
- **Understand:** Do you know the steps you should take in today's market environment?
- **Plan:** Putting a solid plan in place can give you peace of mind and preparedness.

## Take Action Today

Be proactive about your financial future. Reply to this email or call us at

[PHONE\_NUMBER] for a no-cost, no-obligation call.

Don't let market volatility catch you off-guard. We are here to support you every step of the way.

Best regards,

[Your Full Name]

[Your Job Title]

[Your Company]

[Contact Information]