

# CORONAVIRUS AND ITS EFFECT ON THE MARKET

## 1 TEASER

The coronavirus has now reached the global stage and we've witnessed the dramatic impact that it has had on the market. In this video we'll discuss what you should be considering during this volatile time.

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## 2 ISSUE

The coronavirus has now infected tens of thousands of people, leading to widespread panic and injecting unease to the markets. China has long held a position of power in regards to exports and now is suffering from crippling amounts of quarantine, factory shut downs, and more.

The S&P 500 posted its fastest correction, a 10% drop from its recent peak, since the Great Depression. These statistics can seem scary, but the way that you handle volatility can truly shape your financial future.

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## 3 SOLUTION

### 1. Don't Overreact, Volatility Isn't a Surprise

We've known that a correction was coming for a while now. Could this be the start of a recession? Maybe, no one truly knows. But that's not the situation we're in yet.

Looking at the past of how epidemics have impacted the markets – we see that the market typically falls strongly and abruptly rebounds. The SARS virus of 2003 is an example of this.

### 2. Know Your Time Horizon

The recent volatility can feel scary, especially if you're just a few years from retirement. But remember, we've built your portfolio accordingly and ensured that you are diversified. It doesn't rise and fall in tandem with the S&P. As long as your short-term cash needs are accounted for, the market will work itself out over time.

### 3. This May be an Opportunity

For some of you, this is an opportunity to buy as prices fall. If you have cash on the sidelines, this may be the ideal time to put it to work.

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## 4 CALL-TO-ACTION

It's easy for us to say don't worry about it - markets take corrections. But the truth is, you've worked hard for this money and you may have some legitimate concerns. This is why you pay for professional money management. If you want to talk personally about this, please reach out to me directly at \_\_\_\_\_.