



VOLATILITY SURVIVAL CHECKLIST

✓ LONG-TERM OBJECTIVES.

Ask the question: "Have you considered how much time you have to save for what you need?"

✓ RISK TOLERANCE.

Ask the questions: "How diversified are you? What is your risk appetite?"

✓ INTEREST RATE.

Ask the question: "Have you looked at the different interest rates using various financial vehicles?"

✓ ACCUMULATION POTENTIAL.

Ask the question: "Do any of your accounts provide the potential for accumulation in a low market?"

✓ LOCKED-IN VALUE.

Ask the question: "Is it possible to lock in additional value so you are able to keep more of your cash value?"

✓ INCOME.

Ask the question: "Are there any options that provide income if you need it during a challenging market?"