7 Smart Moves During A Market Pullback

Stay disciplined. Stay smart. Stay focused.

If we recently reviewed your financial plan and nothing in your life has changed, you're likely in the best position possible. Use market volatility as an opportunity to focus on what matters most.

1 VERIFY YOUR CASH RESERVES

Maintain an emergency fund appropriate for your needs so you're not forced to sell investments during market declines.

2 KEEP RETIREMENT CONTRIBUTIONS GOING

If your cash flow hasn't changed, continue contributing to your retirement plan. You're purchasing investments at lower prices through dollar-cost averaging.

3 CONSIDER FUNDING YOUR IRA OR ROTH IRA EARLIER

If you normally contribute later in the year, investing sooner during a downturn may allow more of your investment to participate in a future recovery.

4 PUT EXCESS CASH TO WORK (IF APPROPRIATE)

After maintaining adequate cash reserves, consider whether excess cash could be invested according to your long-term financial plan.

5 ASK ABOUT ROTH CONVERSION OPPORTUNITIES

Market downturns may create strategic Roth conversion opportunities by allowing future market recovery to occur inside a Roth IRA, where qualified growth and withdrawals can be tax-free.

6 PROFESSIONAL PORTFOLIO OVERSIGHT

If your investments are professionally managed, market volatility doesn't mean your portfolio is being ignored. It means your investment team is actively monitoring opportunities while following a disciplined investment process.

- Monitoring portfolio allocations for meaningful drift
- Evaluating tax-loss harvesting opportunities in taxable accounts
- Reviewing cash levels and rebalancing thresholds
- Watching for opportunities to improve long-term positioning
- Remaining disciplined rather than reacting emotionally to daily headlines

Trades may not happen right away until portfolios have drifted past the trigger points the investment team targets. This disciplined approach helps to keep investment decisions driven by strategy-not emotion.

Sometimes the most valuable investment decision is knowing when not to make one.

7 FOCUS ON WHAT YOU CAN CONTROL

- Stay invested
- Save consistently
- Manage taxes strategically
- Follow your long-term financial plan
- Avoid emotional decisions

Market downturns are often where disciplined investors maintain the foundation for their strongest long-term, average returns

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