

# NavigatorInsights

## *These Are the Times When Great Advisors Shine*



In mid-January, the phrase “sell stocks” hit its highest search frequency since 2008 (the year of the financial crisis) according to *Google Trends* statistics compiled by the blog [Daily Shot](#). As we enter February, the investing landscape remains uncertain, as the major indices continue to post stomach-churning declines and investors brace for further volatility.

Now, if The Great Recession taught investors any great lessons, it’s that it’s much harder to get back into the markets after selling out of them. On the heels of the Recession, finding the right time to “get back in” was a harrowing, anxiety-inducing decision — one that many investors made far too late or never made at all.

*“For financial advisors, we believe now is the time when our clients need our help the most.”*

For financial advisors, we believe now is the time when our clients need our help the most. Whether it’s helping them understand why the markets are reacting the way they are, helping them ensure their investment allocation is optimally positioned, or simply lending an ear to their fears and helping them avoid making emotional decisions, these are the times when great advice shines.

### **Should I Stay or Should I Go?**

For investors who sold out of the markets during the 2008-2009 decline and then sat on the sidelines during years of above-average gains, today’s market volatility may seem like a test to make sure they learned their lesson last time. Most would benefit from some degree of coaching to help them make the right decisions.

As with any long-term investing strategy, over time, it makes sense to re-examine clients’ risk tolerance

and recalibrate portfolios if necessary. Ensuring that clients' investment allocations are personalized to their objectives and incorporate diversification and risk management is a great start. After that, communication plays a large role in shaping how investors think about the markets and how they react to uncertainty.

### **Three Helpful Articles to Aid in Client Conversations**

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A dedicated communications strategy — one that focuses on helping clients understand how the current market volatility will impact their unique goals and objectives — can help set you apart from the competition, while helping clients stay focused on their own situation instead of the daily gyrations of the benchmarks.

For advisors who are facing challenging conversations, we've compiled a list of three articles we think offer helpful tips for communicating with clients.

- [Worried About Stocks? Smart Investors Do These Three Things<sup>1</sup>](#)
- [With Market Volatility, Do You Stay Invested or Move to Cash?<sup>2</sup>](#)
- [Time to Ratchet Up Risk Management?<sup>3</sup>](#)

### **Video Conferencing Services for Virtual Face to Face Meetings**

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As promised in the last [Navigator Insights on Communications Strategies](#), here are a few services that can help you meet “face-to-face” with more clients — without the travel.

Video conferencing can help you get in front of more clients by adapting to their busy schedules. If you and your client both have a web cam (most computers today have them built-in), here are three video conferencing services that can help you and your clients spend meaningful time together with less effort:

[Skype](#) — Probably the best known of video conferencing services. Skype is free and works on desktop and mobile applications.

[WebEx](#) — WebEx is probably the most sophisticated web conferencing service. It offers not only HD video conferencing for several participants at a time but also web conferencing and the ability to share your desktop. There is a fee for the service.

[ReadyTalk](#) — ReadyTalk also offers video conferencing and the ability to share your desktop. They shine when it comes to customer service. There is a fee for the service.


1. <http://money.cnn.com/2016/01/19/investing/stocks-market-rebalance/>
2. <http://www.cnbc.com/2016/02/01/with-market-volatility-do-you-stay-invested-or-move-to-cash.html>
3. <http://blog.ccmg.com/?p=1686>



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