

SHAPING WEALTH

A question-led approach to addressing market volatility and offering client support



In times of market volatility, numbers alone rarely calm the noise. This question-led approach helps shift the focus from panic to perspective—honoring emotions, building clarity, and restoring agency.

PERMISSION

Shift the power dynamic and honor autonomy.

- Is it okay if I ask you a few questions to understand how you're feeling before we talk about the numbers?
- Before we dive into any decisions, would it be okay if I asked a few questions to better understand where you are coming from?
- I want to make sure we're talking about what really matters to you today. Would it be alright if I started with a question or two?

GROUNDING

Name what is happening internally.

- What has your attention right now – financially or otherwise?
- How are you feeling about the headlines you've been seeing?
- What's been the hardest part of this for you - the headlines, the numbers or the uncertainty?
- When you think about your finances today, what emotions come up first?
- Is there a story or thought that keeps repeating in your mind lately?
- If you had to put one word to how you're feeling today, what would it be?

MEANING-MAKING

Anchor this moment in past moments, experiences, values, and perspective.

- Have you been through something like this before?/Does this drop feel like one from before? What helped you then?
- What are you trying to protect most right now?
- Let's project this moment out five years, what would your future self want you to remember in a moment like this?
- What needs to happen to feel like you are making a good decision, even if we can't control the outcomes?
- How does today's fear connect - or not connect - with your long-term goals?
- If you could name the one thing you don't want to lose sight of, what would it be?
- What part of your plan feels the hardest for you to trust right now?

FORWARD MOTION

Restore agency, choice, and trust.

- What do you need from me right now – information, reassurance, or just someone to listen?
- Is there something specific you're thinking of doing that we should talk through?
- What needs to change for you to feel more secure?
- What would help you feel more grounded between now and our next conversation?
- Are there decisions we've made together that you'd like to revisit or better understand?
- Would it be helpful if I shared some data and information on your portfolio and market trends?

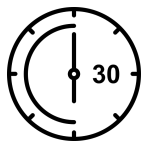
If they MUST move something, create context: Avoid debating, create space and options.

- How much are you thinking of moving?
- For how long would you feel comfortable keeping that much out of the market?
- How will this move help you to feel more secure?
- What are the chances we can push this decision out, let's say another two months. What would be the pros and cons of waiting in your mind?

SUMMARY

When markets get shaky, emotions often speak louder than numbers. Clients need more than facts—they need space to be heard and supported. A question-led approach helps shift the conversation from reaction to reflection, restoring clarity and confidence.

What follows are suggested structures for 30- and 60-minute meetings. These aren't rigid templates, but flexible guides to help you navigate emotionally charged conversations with empathy, presence, and purpose—so clients leave feeling grounded, understood, and better equipped to move forward.



30 MINUTE APPROACH

This is a simple, flexible structure for emotionally charged conversations when time is limited. It helps you hold space, offer perspective, and reconnect clients to what matters most—without rushing. Use it as a guide to shift from reactivity to reflection, and from fear to forward motion.

1. Welcome + Permission (3 minutes)

- a. There's a lot happening. Is it okay if I ask you a few questions, just to understand how you are doing?

2. Grounding Emotion (7 minutes)

- a. 1-2 grounding questions. Pause. Reflect back.
- b. Avoid toxic positivity. Don't say "It will be okay". Do say, "This is really hard".

3. Contextualize (10 minutes)

- a. Turn panic into a plan.
- b. Contextualize the issue - what, how long, share how that will help.

4. Reconnect (7 minutes)

- a. Speak to the emotions/values they shared and how that connects to what they want to do (or not).

5. End on Connection + Support (3 minutes)

- a. Thanks for walking through this with me. You don't have to carry this alone.



60 minute approach

When there's more time, we can go deeper—listening more fully, exploring values, and offering calm, thoughtful context. This structure creates space for clients to process emotions, revisit their goals, and feel genuinely supported. It's not about covering more ground—it's about holding the ground more meaningfully.

1. Permission & Framing (5 minutes)

- a. I'm glad you called/came in, would it be okay if we take a little time to walk through how you are feeling, before we look at the plan?

2. Emotional Check-In (10 minutes)

- a. Ask 2 to 3 grounding questions, let them vent.
- b. Repeat back what you hear.
- c. Be careful to avoid toxic positivity - no need to say, "It will be okay". Absolutely okay to say - this is hard.

3. Explore Action (10 minutes)

- a. You mentioned thinking about needing a change—can I ask you a few questions about what you were thinking?
- b. How much?/How long?
- c. What is the outcome you are wanting out of this move?

4. Reconnect to Meaning (10 to 15 minutes)

- a. 2-3 Meaning-making questions
- b. Tie back to previous values and emotions

5. Planning & Reassurance (10 minutes)

- a. Revisit guardrails
- b. Schedule another check-in
- c. Restore agency

MEETING TIPS

1

Don't meet alone. Have another advisor in the room to help carry the conversation, emotion, and debrief afterwards.

2

Do use a one-to-many strategy. If receiving a lot of calls, put out an email and call a webinar. The webinar could address many questions clients are having and let them know you want them to call.