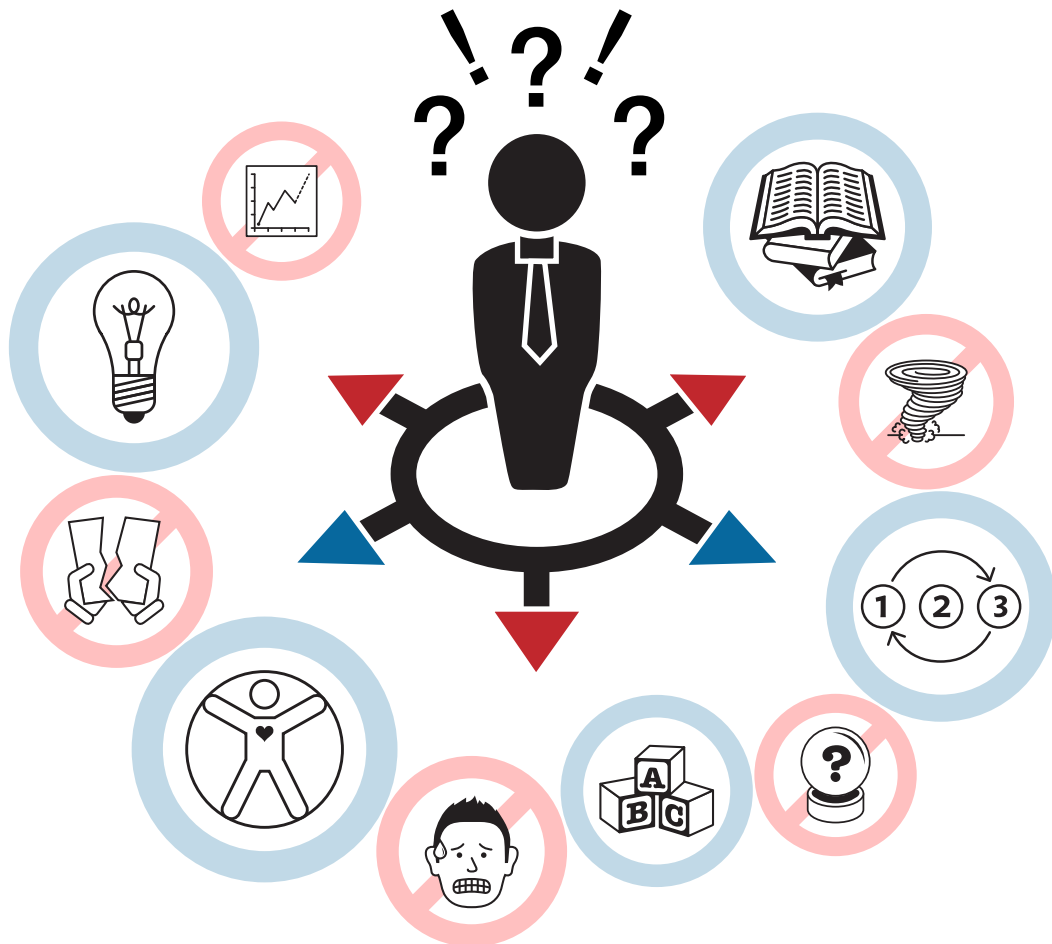


MAINTAINING YOUR SANITY
DURING THE CORONAVIRUS CRISIS

A Guide for Investors

BY SAVANT WEALTH MANAGEMENT



866.489.0500 | savantwealth.com

INVESTMENTS | FINANCIAL PLANNING | TAX | PRIVATE TRUST | RETIREMENT PLANS

SAVANT



WEALTH
MANAGEMENT
EST 1986

A Guide for Investors

BEST PRACTICES FOR VOLATILE MARKETS

Our lives are profoundly impacted by defining moments, and the coronavirus pandemic will go down in history as a period that greatly influenced several generations. Times of crisis require clear, succinct, non-negotiable actions to navigate volatile situations and markets. We created this guide to serve as a compass to point you in the right direction when things get tough and your emotions run strong.

Can't



CAN'T ABANDON THE PLAN



CAN'T WAIT UNTIL THE DUST SETTLES



CAN'T KNOW WHAT THE MARKETS WILL DO



CAN'T LET EMOTIONS DRIVE ACTIONS



CAN'T KNOW HOW THIS WILL PLAY OUT

Can



CAN STICK TO THE FUNDAMENTALS



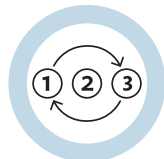
CAN LOOK TO HISTORICAL EVIDENCE AND DATA



CAN CAPITALIZE ON OPPORTUNITIES



CAN FOCUS ON HOLISTIC WELLBEING



CAN REASSESS YOUR PRIORITIES

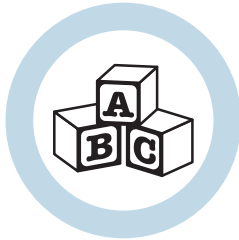
A Guide for Investors

BEST PRACTICE #1



.....
CAN'T ABANDON
THE PLAN
.....

A well thought-out plan is designed to weather market swings and volatility. Uncertain times are considered and “baked in” to the projections within the plan. The investments in your portfolio were carefully designed to support your long-term goals, and changing course midstream can seriously jeopardize your chances of meeting those goals.

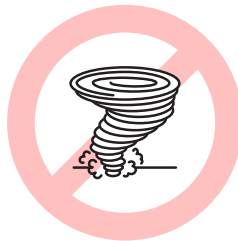


.....
CAN STICK TO THE
FUNDAMENTALS
.....

Having the discipline to stick to the fundamentals is what separates true investors from market-timing gamblers. Much like professional athletes, relying on your mastery of the fundamentals can greatly reduce your overall risk and increase your chances of achieving a favorable result.

A Guide for Investors

BEST PRACTICE #2



.....
CAN'T WAIT UNTIL
THE DUST SETTLES
.....

How will you know when the dust has settled and it's safe to re-enter the market? By the time you recognize the "right" time and buy back in, the opportunity will have passed you up long ago. Assuming you have enough liquidity, your best bet is to stay invested and remain in position to ride it out.



.....
CAN LOOK TO HISTORICAL
EVIDENCE AND DATA
.....

By harnessing the wisdom of empirical evidence and data, you can let the power of financial markets work for you. A successful investment philosophy is powered by science, not speculation. If you rely on the data and tested academic research, you can sleep better at night during a market downturn.

A Guide for Investors

BEST PRACTICE #3



.....
CAN'T KNOW WHAT
THE MARKETS WILL DO
.....

The truth is that nobody knows what the markets will do this week or this year. No one, including the investment gurus, has a crystal ball. Market forecasts are strictly opinion and shouldn't drive decisions in tough times.



.....
CAN CAPITALIZE ON
OPPORTUNITIES
.....

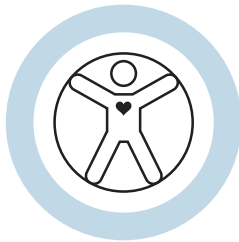
While we can't control the direction of markets, times like this do present good long-term opportunities. Reviewing financial plans and determining practical steps are powerful ways to bolster your strategy. Right now might be a good time to consider tax-loss harvesting, rebalancing, changing asset mixes, adding to your portfolio, and performing Roth IRA conversions, to name a few.

BEST PRACTICE # 4



.....
CAN'T LET EMOTIONS
DRIVE ACTIONS
.....

When investing, following your emotions can lead you down the wrong path. Your fear will drive you to sell as the markets fall, and euphoria will compel you to buy stocks at highs. Letting your emotions control your decisions is a recipe for disappointment.



.....
CAN FOCUS ON
HOLISTIC WELLBEING
.....

A core overriding strategy in protecting your wellbeing is: don't sweat the things you can't control – like the markets and the coronavirus. Instead, focus your time and energy on the things that matter to you and that you can control – the things that contribute to your general sense of wellbeing and peace of mind. Developing an awareness of and protecting your wellbeing can not only make a big difference in your own life but will also improve the lives of your loved ones and the larger community. During times like this, it includes attending to your overall health, relationships with others, and financial security, engagement with your community, and being purposeful in your daily work.

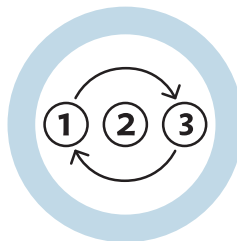
A Guide for Investors

BEST PRACTICE #5



.....
CAN'T KNOW HOW
THIS WILL PLAY OUT
.....

Stocks have a risk premium for a reason. It compensates investors for the risk they endure while investing. The secret to success is not to avoid risk, but to take intelligent risks that have historically been compensated. Risk and “not knowing” is part of the process. Embrace it.



.....
CAN REASSESS
YOUR PRIORITIES
.....

If you start feeling panicked about the market, revisiting your financial plan may be helpful. Review your plan and evaluate how much has changed. Is now a good time to review or update some of your goals? In a well thought-out plan, it is often the case that the current environment has less impact than you might think.

A Guide for Investors



Should you have any additional questions or would like to talk further about how Savant can help, please do not hesitate to contact us.

Schedule an introductory call here.

866.489.0500

info@SavantWealth.com

Savant Capital Management is a Registered Investment Advisor. Savant's marketing material should not be construed by any existing or prospective client as a guarantee that they will experience a certain level of results if they engage the advisor's services. Past performance may not be indicative of future results. Therefore, it should not be assumed that future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended and/or undertaken by Savant Capital Management ("Savant"), or any non-investment related content, will be profitable, equal any corresponding indicated historical performance level(s), be suitable for your portfolio or individual situation, or prove successful. Historical performance results for investment indices, benchmarks, and/or categories have been provided for general informational/comparison purposes only, and generally do not reflect the deduction of transaction and/or custodial charges, the deduction of an investment management fee, nor the impact of taxes, the incurrence of which would have the effect of decreasing historical performance results.

866.489.0500 | savantwealth.com

INVESTMENTS | FINANCIAL PLANNING | TAX | PRIVATE TRUST | RETIREMENT PLANS

SAVANT



WEALTH
MANAGEMENT
EST 1986