

# 3 THINGS

*TO DO RIGHT NOW!*



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You often don't hear much about the markets when they're doing well. Life goes on as normal, and you have a sense of security that your financial future is in good hands.

But when the market goes down, people tend to panic. That's a natural reaction when you see your life savings decline right in front of your eyes. You might start having second thoughts about how you could have allocated your money a little differently, but what can you actually do about it now?

First...take a deep breath. You have resources in your corner to help you stabilize. No matter how much of your portfolio is tied to the market's performance, here are three things you should consider doing when the market is declining:

1.

## **SCHEDULE A RISK EXPOSURE REVIEW:**

How much of your cash flow can be affected by a market downturn? You might think you have a good idea, but do you honestly know? A Risk Exposure Review will give you clarity on whether now might be a good time to make some adjustments or to stay the course.

2.

## **REQUEST A CASH FLOW ANALYSIS:**

This is an analysis of your sources of income, which might include your 401(k), personal savings, Social Security, pension, business income or even rental income. With everything on the table, this will help you think strategically about having your money last as long as you live.

3.

## **DEVELOP A COMPREHENSIVE FINANCIAL PLAN:**

You deserve a great life of financial freedom, and we believe a great life starts with a plan. However, there's a big difference between having an investment portfolio and having a financial plan. Sit down with a wealth manager to develop a sound financial strategy that is designed to hold up — regardless of what happens in the markets.

**CONTACT US TODAY FOR PROFESSIONAL  
FINANCIAL GUIDANCE!  
(925) 464-7445 OR [support@pacificexcel.com](mailto:support@pacificexcel.com)**



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*Investing involves risk, including the potential loss of principal. No investment strategy can guarantee a profit or protect against loss in periods of declining values.*