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How to navigate *volatile markets*

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What we’ll cover today

- Defining market volatility
- Understanding volatility factors
- Considering portfolio impacts
- Navigating volatility

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Investing during volatility

Defining market volatility

Understanding volatility factors

Portfolio considerations

Navigating volatility

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What is *market volatility?*

Volatility is how much and how quickly prices move over a specific period of time.

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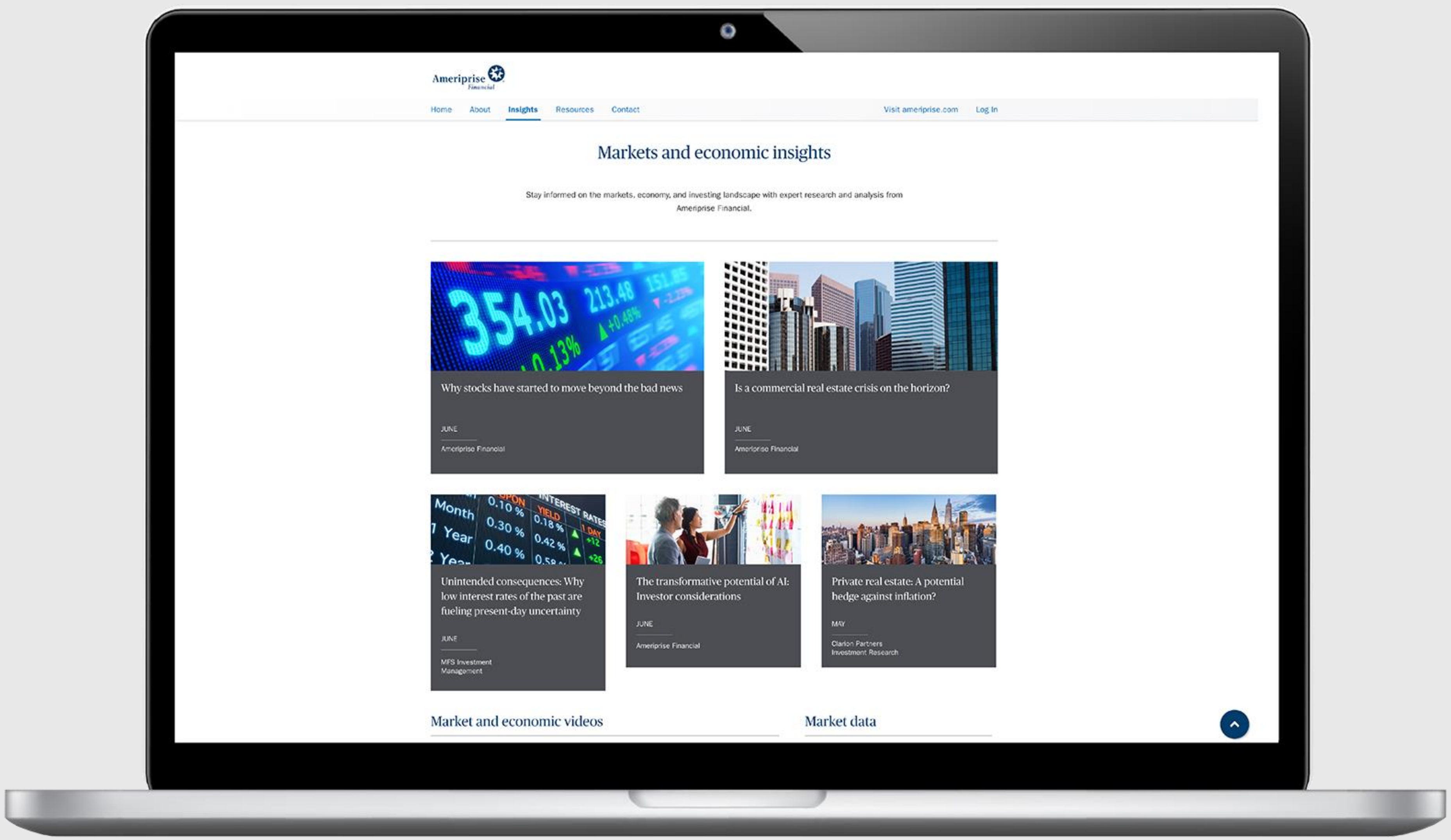
Current market and economic conditions



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All bear markets end

...and stocks usually come back stronger than ever

Average return after bear market trough

3 months later	6 months later	1 year later	3 years later	5 years later	10 years later
22.90%	31.67%	49.82%	20.42%	17.96%	13.45%

Source: Bloomberg, as of 4/3/23.

This example is shown for illustrative purposes only and is not guaranteed. Stock performance is based on the S&P 500 Index. Performance in these examples are represented by the S&P 500 Index, assumes reinvestment of all income and does not reflect sales charges, fees or expenses which would reduce the figures shown. These examples are for illustrative purposes only and are not representative of any particular investment. The Standard & Poor's 500 Index (S&P 500® Index), an unmanaged index of common stocks, is frequently used as a general measure of market performance. The index reflects reinvestment of all distributions and changes in market prices but excludes brokerage commissions or other fees. It is not possible to invest directly in an index. **Past performance is not a guarantee of future results.**

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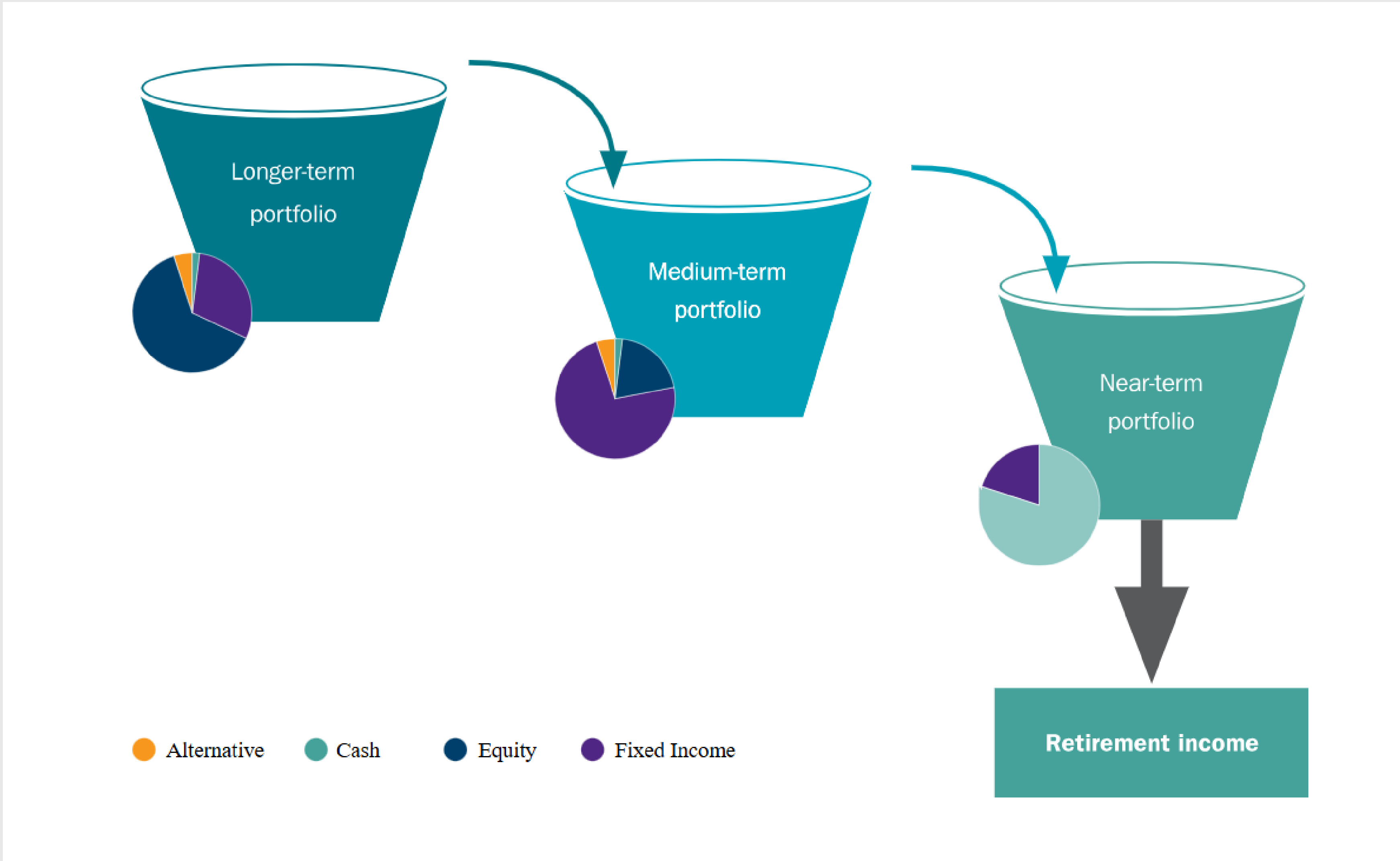
Assess your *risk tolerance*

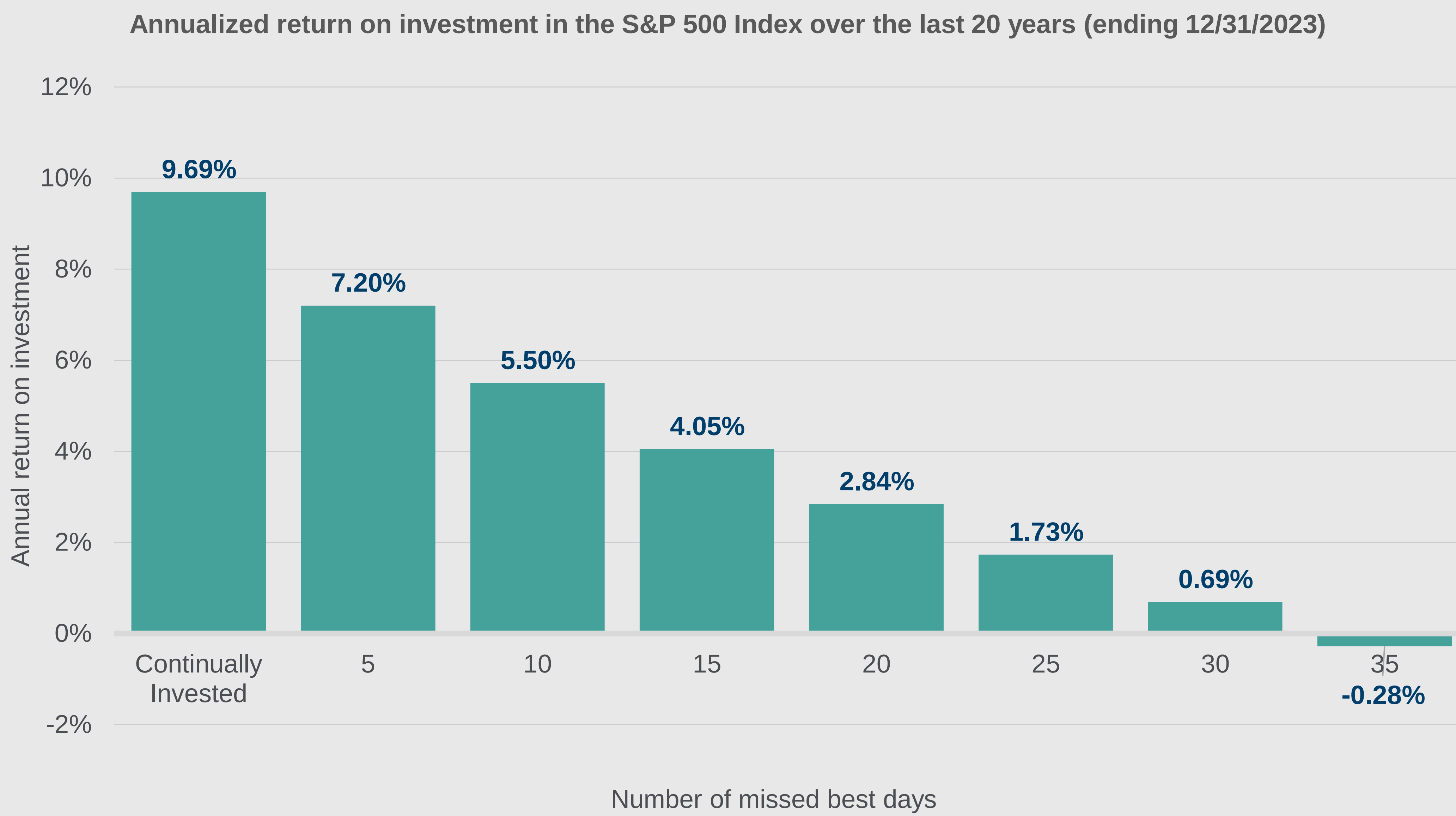
Investment mindset	I need to see at least a little return	I have a hard time tolerating losses	I can tolerate a small loss	I can tolerate a loss	I don't mind if I lose money	**Investment mindset**
LOW RISK	**Conservative**	**Moderately Conservative**	**Moderate**	**Moderately Aggressive**	**Aggressive**	**HIGH RISK**
Variability of returns	Lowest potential fluctuation and account value may not keep pace with inflation	Relatively low fluctuation in account value	Some fluctuation in account value	Relatively high fluctuation and potentially substantial losses	Highest potential fluctuation; all or most of account value could be lost	**Variability of returns**

Retirement Income Planning

having a plan for cash in retirement



Missing the best days hurts performance



Source: Bloomberg, Standard and Poor's, American Enterprise Investment Services, Inc. Returns assume investor was fully and continually invested in the S&P 500 Total Return Index except for the days specified. These figures are shown for illustrative purposes only and are not guaranteed. They do not reflect taxes or investment/product fees or expenses, which would reduce the figures shown here.. It is not possible to invest directly in an index.

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Align your
financial
strategy
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BREAD

Embrace asset allocation

Asset allocation does not assure a profit or protect against loss.

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The whole *financial planning picture*

1. Examine your current finances
2. Protect what's important
3. Accumulate wealth
4. Set strategies for tax planning
5. Plan for retirement
6. Preserve your wealth

Questions to be asking yourself *now*

- What is an appropriate cash reserve for me?
- Is my tax strategy diversified?
- Do I have a target retirement date?
- Do I have a plan to ensure that I will not run out of money before I run out of life?
- Does my investment strategy reflect my values?
- Have I "stress tested" my goals through alternate situations?
- Have I reassessed my risk tolerance?
- Have I spoken about it with my financial advisor? Do they listen?
- How do I create a retirement paycheck?

Do I have peace of mind around my finances?

How *we can help*

We can work with you to prepare for volatility and provide perspective to guide your financial decisions.

Let's schedule a complimentary initial consultation.

Thank you

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Alternative investments cover a broad range of strategies and structures designed to be low or non-correlated to traditional equity and fixed-income markets with a long-term expectation of illiquidity. Alternative investments involve substantial risks and may be more volatile than traditional investments, making them more appropriate for investors with an above-average tolerance for risk.

There are risks associated with **fixed-income** investments, including credit risk, interest rate risk, and prepayment and extension risk. In general, bond prices rise when interest rates fall and vice versa. This effect is usually more pronounced for longer term securities.

The fund's investments may not keep pace with **inflation**, which may result in losses.

A rise in **interest rates** may result in a price decline of fixed-income instruments held by the fund, negatively impacting its performance and NAV. Falling rates may result in the fund investing in lower yielding debt instruments, lowering the fund's income and yield. These risks may be heightened for longer maturity and duration securities.

Stock investments involve risk, including loss of principal. High-quality stocks may be appropriate for some investment strategies. Ensure that your investment objectives, time horizon and risk tolerance are aligned with investing in stocks, as they can lose value.

An index is a statistical composite that is not managed. It is not possible to invest directly in an index.

Past performance is not a guarantee of future results.

The **Bloomberg US Aggregate Bond Index** is a broad-based flagship benchmark that measures the investment grade, US dollar-denominated, fixed-rate taxable bond market. The index includes Treasuries, government-related and corporate securities, MBS (agency fixed-rate and hybrid ARM pass throughs), ABS and CMBS (agency and non-agency).

The **Chicago Board of Options Exchange (CBOE) Volatility Index®** (VIX®) Index is based on real-time prices of options on the S&P 500® Index (SPX) and is designed to reflect investors' consensus view of future (30-day) expected stock market volatility.

The **Consumer Price Index** (CPI) is an inflation indicator that measures the change in the total cost of a fixed basket of products and services, including housing, electricity, food, and transportation. The CPI is published monthly by the Commerce Department and is also commonly referred to as the cost-of-living index. Unless otherwise noted, CPI data in this report is one month trailing.

The **S&P 500 Index** is a basket of 500 stocks that are considered to be widely held. The S&P 500 index is weighted by market value (shares outstanding times share price), and its performance is thought to be representative of the stock market as a whole. The S&P 500 index was created in 1957 although it has been extrapolated backwards to several decades earlier for performance comparison purposes. This index provides a broad snapshot of the overall US equity market. Over 70% of all US equity value is tracked by the S&P 500. Inclusion in the index is determined by Standard & Poor's and is based upon their market size, liquidity, and sector.

Investment products are not insured by the FDIC, NCUA or any federal agency, are not deposits or obligations of, or guaranteed by any financial institution, and involve investment risks including possible loss of principal and fluctuation in value.