**VOLATILITY CHECKLIST COVER LETTER TEMPLATE - CLIENTS**

***Instructions***

1. *Please refer to your compliance department for use restrictions or additional disclosure language requirements*
2. *If you prefer, add this to your letterhead*
3. *Delete these instructions before forwarding.*

[Date]

[CLIENT NAME]

[STREET ADDRESS]

[CITY, STATE ZIP]

Dear [Client Name]:

The impact of recent market declines has many investors feeling anxious and uncertain. No one enjoys volatile markets.

As your financial advisor, we have planned for moments like this. While no one can predict the future, we can prepare for it. The comprehensive plans we develop for our clients have already factored in several serious downturns over the years.

While these declines can be unsettling, they will not last forever. If history is any guide, there will almost certainly be many more “up” years than down ahead of us. This is why we still believe as strongly as ever in the long-term strategy we’ve put in place for you.

But the recent market volatility, as well as the surge in inflation, has created new considerations for your plan and your portfolio. The enclosed **Volatility Checklist** will help us focus on those that are most relevant to your specific situation.

Please look at each of the areas in the Checklist and note those that you would like to discuss further, either by phone or web. Also, are there other areas you’d like us to consider? Other items you want to discuss?

As always, it is an honor to partner with you in achieving your financial goals. We look forward to helping guide and advise you through this and every market condition. Thank you for being a valued client.

Sincerely,

[ADVISOR NAME]

[ADVISOR TITLE]