



Client Q&A: Keeping Your Financial Plan On Track

A: In many cases, the answer isn't to rewrite the plan; it's to make sure it was designed with uncertainty in mind.

Periods of uncertainty can make even the most disciplined investors uneasy. When the future feels unclear, it's natural to wonder whether your financial plan needs to change. One way planners address this concern is through *scenario planning*.

Scenario planning doesn't attempt to predict exactly what will happen. Instead, it prepares for a range of possible outcomes. Rather than relying on a single forecast, a financial plan can be tested against multiple scenarios—such as slower economic growth, higher inflation, or unexpected life events—to see how resilient it is.

This approach helps separate short-term noise from meaningful signals. Markets, interest rates, and economic conditions change frequently. Scenario planning allows you to ask: If this happens, does my plan still work? If the answer is yes, there may be no need to make changes.

A well-constructed plan often includes built-in flexibility, such as diversified investments, emergency reserves, and appropriate time horizons. These elements are designed to absorb uncertainty without requiring frequent adjustments.

The goal isn't to eliminate uncertainty. That's impossible. The goal is to build a plan that can function well across a range of outcomes.

If you're unsure whether your current plan accounts for uncertainty, reviewing it with a financial advisor can help clarify where flexibility exists and where adjustments may be appropriate.



Legal Notice

This material is intended to be informational only and does not constitute legal, accounting, or tax advice. Please consult the appropriate legal, accounting, or tax advisor if you require such advice. The opinions expressed in this report are subject to change without notice. This material has been prepared or is distributed solely for informational purposes. It may not apply to all investors or all situations and is not a solicitation or an offer to buy any security or instrument or to participate in any trading strategy. The information and statistics in this report are from sources believed to be reliable but are not guaranteed by CAPTRUST Financial Advisors to be accurate or complete. All publication rights reserved. None of the material in this publication may be reproduced in any form without the express written permission of CAPTRUST: 919.870.6822.

Â© 2026 CAPTRUST Financial Advisors