CAPTRUST

Financial Planning Checklist for Times of Crisis

If recent capital market volatility and constant onslaught of negative news has you feeling financially uncomfortable, youâ??re not alone. In times of crisis, many people feel that they should take drastic action in response to the barrage of information about market turmoil or unexpected geopolitical events.

This is a natural response, but itâ??s not wise to react based upon emotion.

Research shows that takingâ??or at least consideringâ??thoughtful action can help you feel like youâ??ve regained some control. To get started, here is a list of actions and opportunities you may want to consider and discuss with your financial advisor:

1. Revisit your financial plan and your time horizon for accomplishing financial goals.
2. Confirm that your cash positions are safe, and your emergency funds are sufficient.
3. Confirm equity investments arenâ??t needed immediately and that they are longer-term investments.
4. Revisit your fixed and discretionary living expenses. What has decreased, increased, or stayed the same?
5. Readdress any investment strategy or portfolio rebalancing changes you were considering.
6. Confirm your 401(k) and other retirement contributions are appropriate. This is an effective way to dollar cost average into the markets.
7. Check if there are tax-loss harvesting opportunities in your portfolio to offset current or future capital gains.
8. If youâ??ve considered a Roth IRA conversion, market pullbacks are a good time to revisit those plans.

9. Check your familyâ??s healthcare proxies, living wills, and other advanced directives to ensure they are appropriate.
10. Take inventory of your important documents to be sure that you and your loved ones know where they are saved, preferably with electronic access to digital copies.

It can be tough to keep cool when you see the market dropping or to control your exuberance when you see it shooting upward. The simple fact is that market volatility is a part of investing, and we can count on market swings to challenge our patience as investors. So itâ??s important to keep a long-term perspective. Overreacting to market movements or trying to time the market by guessing its short-term direction is risky and may negatively affect your long-term portfolio performance. Donâ??t panic, stick to the plan, stay invested, tune out the noise, and focus on the long term. Your sound investment strategy should carry you through market ups and downs.

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