

TIPS FOR HANDLING TOUGH MARKET CONDITIONS

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- Keep your portfolio balanced and diversified
 - Stocks & bonds will revert back to their mean levels
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- Consider defensive assets during bear markets
 - Keep a small allocation of natural resources & commodities
 - Dollar cost average any buying or selling
- Do not sell your positions out of panic
 - Try to hold on for the recovery
 - Recoveries generally have greatest returns in a few short days coming off the market bottom
- Maintain sufficient liquidity for regular expenses for next year or two
- Make sure you pay down credit card balances as a priority
- Trim your budgets during periods of inflation and down market
- If you have any excess funds, try to place them in private transactions that are not subject to market volatility
 - Otherwise hold them in money market funds temporarily
- Contact the AAll leadership team for any questions