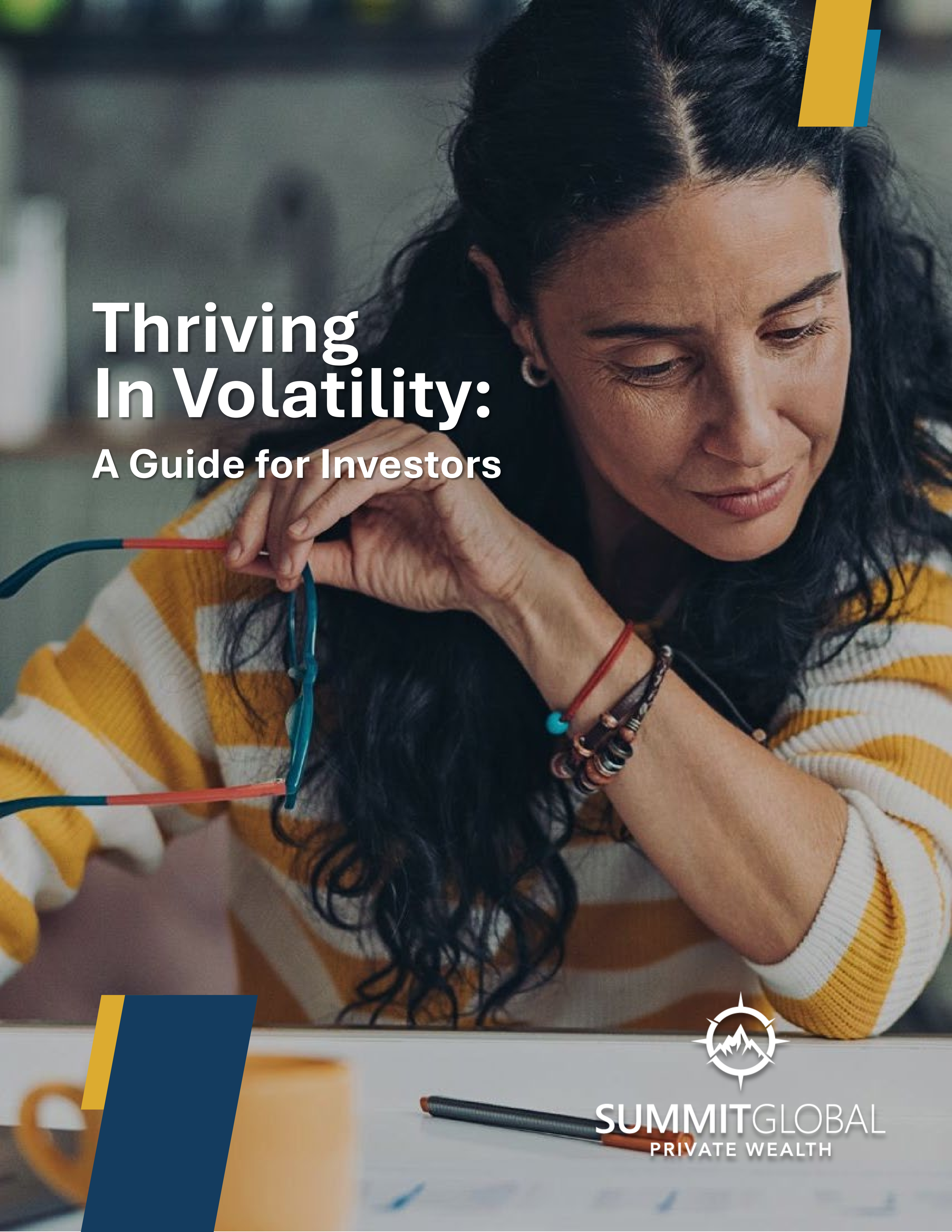

Thriving In Volatility:

A Guide for Investors

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Welcome to A New Era of Volatility

"What's next?" It's a question we all ask, about our careers, our families, our future. And just as often, we ask it about the markets.

The truth is, none of us can predict the future. We don't know exactly what life will bring though we can expect familiar milestones like building a career, raising a family, buying a home, or eventually enjoying retirement. In many ways, life follows a path we can plan for.

The markets, on the other hand, are a different story. They don't follow a script.

Think about the last few years: a global pandemic, geopolitical conflict, rising inflation, major bankruptcies, and the rapid rise of new technologies like artificial intelligence. These kinds of events don't appear on any calendar, but they can have a big impact on your investments. Political shifts always add another layer of uncertainty.

But here's the good news: long-term investors don't need to predict the future. You need a strategy to navigate it with confidence. Whether you're preparing for retirement, planning your legacy, or simply working to grow your wealth, we created this simple guide to help you stay focused on what matters most: making informed decisions, staying disciplined, and sticking to your plan.

What Market Volatility Really Means

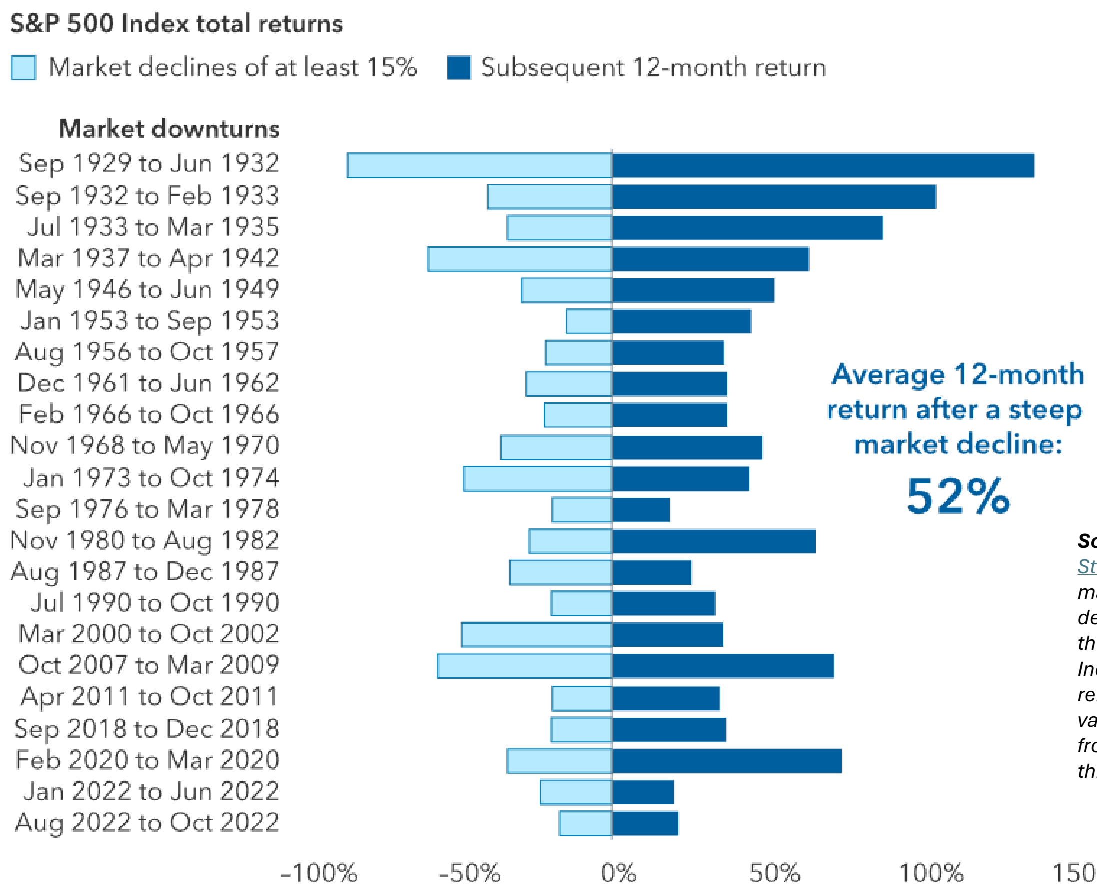
Market volatility sounds like a big, scary concept. But at its core, it just means prices move up and down. Sometimes they move a little. Sometimes a lot. Big swings in the market may grab headlines, but they don't have to shake your confidence. Understanding what volatility is and why it happens can help you put it in perspective. Here's a simple way to think about it:

- **More ups and downs = higher volatility**
- **Smoother price changes = lower volatility**

People use tools like the **VIX Index** (a kind of "fear gauge"), **standard deviation** (how much prices fluctuate), and **beta** (how much a stock moves compared to the market) to get a sense of how "bumpy" things might be. But you don't need to memorize any of that. What matters most is knowing that volatility is normal and your investment plan is built with it in mind.

Putting Volatility in Perspective

While markets can be treacherous during periods of heightened volatility, they have often bounced back quickly. Indeed, stock market returns have typically been strongest after sharp declines. The average 12-month return immediately following a 15% or greater decline is 52%. That's why it's often best to remain calm and stay invested.



***Sources:** Capital Group, Standard & Poor's. Each market decline reflects a decline of at least 15% in the value of the S&P 500 Index, without dividends reinvested. Results over the various time periods are from September 7, 1929, through October 12, 2022.*

Understanding Volatility & Your Emotions

When markets become turbulent, investors often experience a surge of emotion that clouds rational decision-making. Even the most seasoned investors can fall victim to the psychological traps that volatility tends to amplify — fear, regret, and a desire to “do something” just to regain a sense of control.

This behavior is best illustrated by the **Cycle of Investor Emotions**, which tracks common emotional states as markets rise and fall:

- **Optimism → Excitement → Euphoria** during rising markets
- **Anxiety → Denial → Fear → Despair → Panic** during downturns
- **Capitulation → Despondency → Hope → Relief → Optimism** as recovery begins

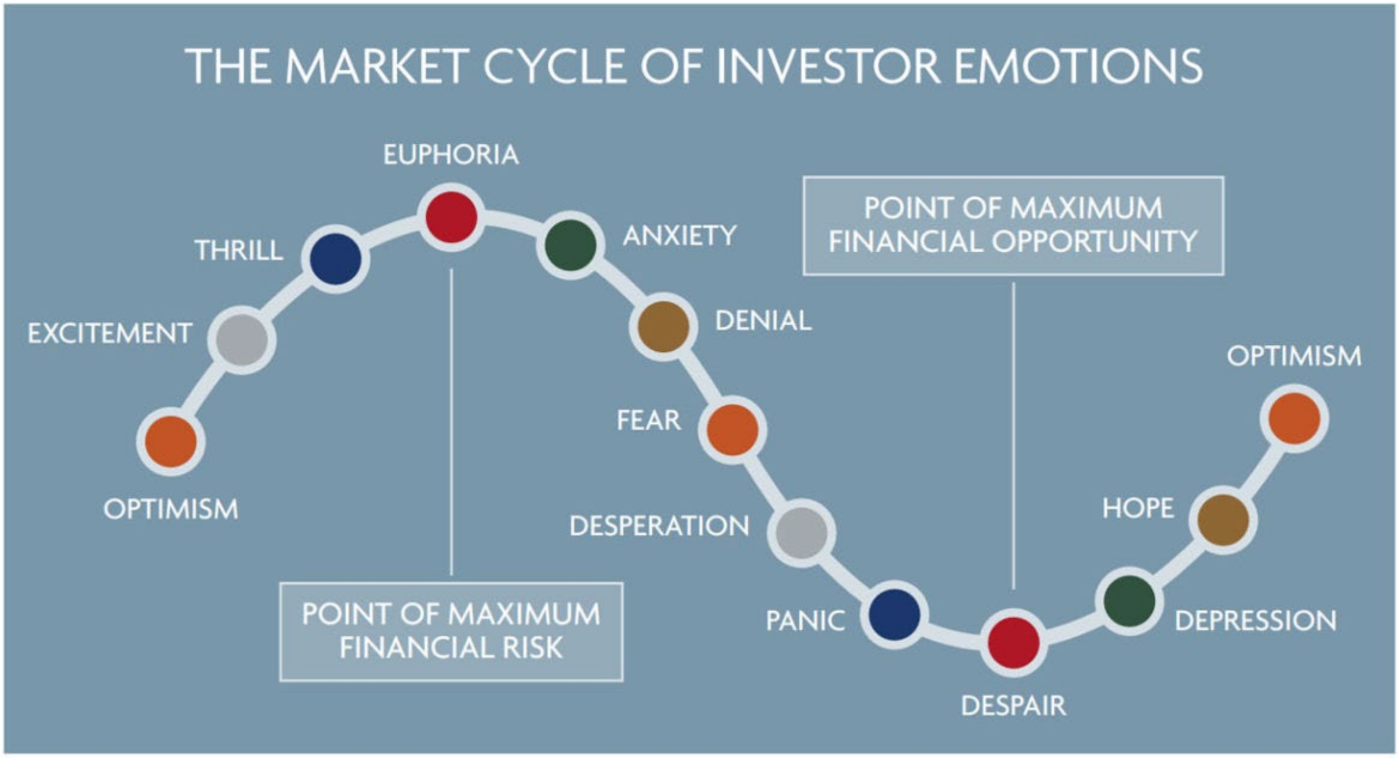
Without guidance, investors may buy at peaks and sell at troughs, locking in losses and missing out on potential rebounds. That’s where the role of a financial advisor becomes essential. An advisor is not just managing portfolios they help manage behavior.

Effective advisors recognize that volatility is not just a financial challenge, but a behavioral one. The ability to coach their investor clients through emotional turbulence with empathy, perspective, and discipline is what sets top advisors apart.

Key strategies advisors can help with include:

- **Reframing the narrative** from short-term loss to long-term opportunity
- **Acknowledging emotions** without enabling reactionary decisions
- **Reinforcing the plan** to help you remember your goals and time horizon

By preparing for the emotional realities of investing, you can build trust and deepen your relationship with an advisor who is a steady, strategic partner, no matter what the market throws your way.



Staying on Track, In Any Market

Volatility doesn't have to derail your financial future. In fact, the ups and downs of the market are a normal part of the journey. With the right mindset, they can become moments that strengthen your plan, not threaten it.

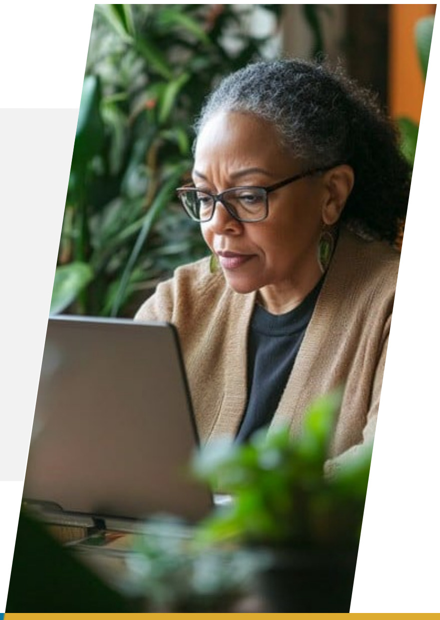
Here's how to stay grounded and confident, no matter what the headlines say:

- **Reaffirm your goals.** Are you investing for retirement, a child's education, income, or to leave a legacy? These long-term goals likely haven't changed just because the market has. Volatility may feel urgent, but your purpose remains steady.
- **Don't try to time the market.** Trying to guess the best time to buy or sell almost always backfires. In fact, research shows that missing just a handful of the market's best days can dramatically reduce your returns. Staying invested is usually the smarter move.
- **Automate your investing.** By setting up regular contributions — like monthly or bi-weekly — you naturally buy at different price points, smoothing out the impact of market swings. It's a strategy known as "dollar-cost averaging," and it takes the emotion out of investing.
- **Filter the noise.** Financial news often focuses on short-term drama because that's what gets attention. But your investment strategy is built for the long term. Don't let headlines push you off course.
- **Lean into your plan.** When things feel uncertain, that's when a solid plan and a steady advisor matter most. Your strategy was designed with bumps in the road in mind. Use volatility as a chance to check in—not to change course.

The real value in your investment journey doesn't come from reacting to every shift—it comes from staying consistent, being intentional, and trusting in the process. Volatile markets are when your plan, your advisor, and your personal discipline prove their worth.

Critical Insight:

"Your plan is built for moments like this. It's not about big moves. It's about small, consistent steps that keep you moving forward. And with the right guide, you don't have to face uncertainty alone."



In Uncertain Times, Advice is Essential

When markets are volatile and headlines are unsettling, many investors start to question their plan. Should I move to cash? Wait it out? Do something? Do nothing?

This is where working with a trusted advisor can make all the difference. Not just emotionally, but financially. Each year, Russell Investments publishes its *Value of an Advisor* report, and the results are clear: a skilled advisor can add measurable value across several key areas of your financial life. Here's where great advice shows up:

- **Behavioral Coaching**
  When emotions run high, investors often make poor decisions — buying high, selling low, and missing out on recovery. An advisor helps you stay calm, focused, and committed to your long-term strategy. This is often cited as a significant contributor to long-term success.

- **Customized Planning**
  No two investors are alike. Your goals, timeline, risk tolerance, and values are unique. A thoughtful advisor builds a plan that fits your life and adjusts it when life changes.

- **Portfolio Construction & Rebalancing**
  Markets shift. Allocations drift. Left unchecked, this can increase risk or reduce opportunity. Advisors ensure your portfolio stays aligned with your goals, and they rebalance it at the right times, not just when emotions tell you to.

- **Tax-Efficient Investing**
  Taxes can quietly eat away at returns. Advisors often apply strategies like tax-loss harvesting, asset location, and efficient withdrawal sequencing to help you keep more of what you earn.

- **Ongoing Guidance & Partnership**
  Life doesn't stand still and neither does your financial picture. A trusted advisor is your long-term partner to help evaluate opportunities, manage risks, and adjust your plan as your life evolves.

The Bottom Line: Advice Pays Off

*Research from **Russell Investments** estimates that the potential value of professional financial advice may be approximately **4.7% annually** when factors such as asset allocation, tax-efficient investing, behavioral coaching, and disciplined rebalancing are considered. Similarly, studies by firms including **Vanguard** and **Morningstar** suggest that comprehensive financial advice may provide approximately **2%–5%** in potential annual value depending on the services provided and client circumstances.*[1,2]

Sources:

1. Russell Investments, *Value of an Advisor Study*, 2025.
2. Vanguard, *Advisor's Alpha*®, and Morningstar research on the value of financial advice.

Let’s Navigate This Together.

Your financial journey isn’t about reacting to every twist and turn. It’s about staying focused, informed, and empowered. At Summit Global Private Wealth, we’re here to help you thrive through volatility with a Managed Risk Approach and strategies designed for the long term.

We encourage you to connect with your advisor. Let’s review your plan, talk through your concerns, and make sure your goals are aligned with the strategy in place.

Together, we can transform uncertainty into opportunity and build toward the future with clarity and confidence.

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