10 Email Templates for Volatile Markets

Communicate with Purpose

Clients are looking to their financial advisor for confidence and guidance. Just because clients are not calling does not mean they are not concerned. Do not wait for clients to reach out to you.

Consider new ways to reach out to your clients:

- By providing consistent weekly updates, you demonstrate your focus and authority on the issues.
- Many clients may receive their news via social media; meet clients where they are and be sure to post regularly on these outlets.
- Videos are becoming the norm. Consider recording short videos to keep your clients engaged and reassured.

Sample Email Templates

Use the sample emails below or leverage the talking points in other communications with clients, whether in meetings, videos, or on social media.

Reassuring Clients

Sample 1: Current Events

Dear Client,

From the economic environment to geopolitical unrest, there seems to be a lot on the news surrounding uncertain events. In my experience, the thing in this world that financial markets hate and fear the most is uncertainty. Although we have no control over uncertainty; we can and should have control over how we respond.

During times like this, we need to remind ourselves that reacting emotionally to daily volatility and concerning headlines could prove costly in the long term. That being said, we understand the difficulty in remaining calm. I can assure you that we are monitoring your (plan/strategy/investments) and, if necessary, will notify you of any suggested changes.

We are committed to you and will continue to provide you with essential updates. If you need more communication from us or want to talk with us directly, please call (insert phone number/s) or schedule a meeting through our online calendar tool (insert link).

Sincerely,

[Your signature]

Sample 2: Brief Email

Dear Client,

The last several months have likely caused a lot of stress and anxiety. Experiencing significant market volatility is certainly not for the faint of heart. But as you know, for the past (insert number of years your firm has been in business) years, we have been working with you and other families in the community to plan and prepare for the future, recognizing that situations like this will happen.

During times like this, we need to remind ourselves that reacting emotionally to daily volatility and headlines could prove costly in the long term. That being said, we understand the difficulty in remaining calm. I can assure you that we are monitoring your (plan/strategy/investments) and, if necessary, will notify you of any recommended changes.

We are committed to you and will continue to provide you with essential updates. If you need more communication from us or want to talk with us directly, please call (insert phone number/s) or schedule a meeting through our online calendar tool (insert link).

Sincerely,

[Your signature]

Sample 3: Market Corrections

Dear Client,

It's normal for the stock market to go up and down as a result of economic and political factors. Even when those market fluctuations seem to continue for weeks - know we can count on better days ahead. That's why it's important to keep market corrections in perspective. I recognize that these are trying times, not simply from the vantage point of the investment community. No one likes uncertainty and it drains our most precious resource: happiness.

Your financial plan incorporates your financial objectives and is crafted based on a number of factors, including your risk preferences, time horizon, and long-term needs. It incorporates the inevitable market climbs and declines, so as to prevent rash decisions when markets turn volatile, or, for that matter, when stocks surge ahead, tempting investors to take a more aggressive but often riskier approach.

I have been speaking to many clients in the past week, and the one thing that is common among all is that the current market, economic, and political environments are unsettling, fear-causing, and confusing. With this in mind, please know that we are here for you.

If you have any thoughts, questions, or concerns, feel free to reach out to me, (insert phone number/s). That's what I'm here for. My door is always open.

Sincerely,

[Your signature]

Client Questionnaires

Sample 1: Life Event Assessment

Dear Client,

During these turbulent times, sometimes it is best to stay the course, but there are times when a change is justified. Typically, that is when your personal situation has changed. If you are currently experiencing or expect to be soon considering a major life change, I encourage you to reach out to me.

Please review the enclosed document and please let me know if you are currently experiencing any of these personal changes. They could impact the plan/investment we have in place for you, and we may need to make adjustments.

As always, we are committed to you and will continue to provide you with essential updates when necessary. If you prefer to discuss this further, please call (insert phone number/s) or schedule a meeting through our online calendar tool (insert link).

Sincerely,

[Your signature]

(OPTIONAL: Attach Life Event Assessment)

Sample 2: Risk Tolerance - Market Corrections

Dear Client,

It’s normal for the stock market to go up and down as a result of economic and political factors. Even when those market fluctuations seem to continue for weeks - know we can count on better days ahead. That’s why it’s important to keep market corrections in perspective.

We should always keep a steady long-term view of the stock market, looking at years of performance, not weeks or months. Ultimately, what it comes down to is your comfort level with the amount of risk you are willing to endure as well as your overall financial objectives for the future.

While things may feel a little uneasy, the current market conditions should not be cause for alarm, as we’ve worked diligently to help protect your hard-earned assets from market drops with a diverse investment strategy.

If your circumstances have changed or you would like to reevaluate your risk tolerance, please call us (insert phone number/s). I’m happy to sit down with you to help you determine if you need to make any changes to your current retirement strategy. As always, my team and I are here for you.

Sincerely,

[Your signature]

Sample 3: Risk Profile Questionnaire

Dear Client,

When extreme volatility occurs, it can be jarring to one's confidence. As a result of the financial market activity over the last several months, we are taking the time to reassess our clients' ability to accept risk and potential loss. We have discussed this in the past; however, due to recent events, we would like to re-visit and have a conversation.

Attached you will find a Risk Tolerance Questionnaire. This questionnaire will guide you in establishing your investment objectives, time horizon, and maximum loss threshold. Once complete, we will score your tolerance to determine your Risk Profile Score and then discuss the steps we can take to increase your sense of financial well-being.

As always, we are committed to you and will continue to provide you with essential updates. If you prefer to discuss this document in person, please call (insert phone number/s) or schedule a meeting through our online calendar tool (insert link).

Sincerely,

[Your signature]

(OPTIONAL: Attach Risk Profile Questionnaire)

Service Model

Dear Client,

We are excited to announce that we have recently updated our service offering to clients in an effort to meet your needs more effectively and efficiently. This new model is designed with the help of experts to provide the personal services that rank highest in importance for our clients, both today and in the future.

In your next review, I will explain exactly what this means to you and how we will be better positioned to serve you.

Sincerely,

[Your signature]

Research/Economy

Dear Client,

We realize it was an incredibly difficult week in the markets, and times like these can be difficult to endure from an emotional perspective. Attached is a resource from AssetMark that (insert synopsis).

As always, we are here to talk if you have specific concerns or want to have a conversation. Additionally, if something has changed with your financial situation, please reach out to us immediately.

Sincerely,

[Your signature]

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Important Information

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