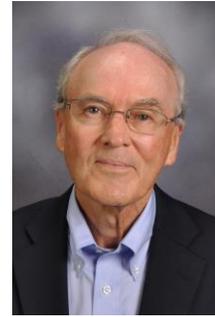




Providing a Network of Financial Solutions

Walt Anderson, AIF®

Accredited Investment Fiduciary®



January 3, 2019

Dear Reader:

As you probably know, there has been a lot of market volatility in recent months. Being a financial advisor, I get asked a lot of questions, even from people who aren't my clients! Some ask if it's a good time to invest in the markets, or if they should be sticking their money under a mattress. Others ask me about what the future holds for the economy. But the most common question I get is this:

"What," they say, "is the number one financial tip you can give me?"

Here's my answer: **Precautions are useless *after* a crisis!**

You're probably wondering what I mean. It's simple. When's the worst time to buy a home-security system? After a break-in. When's the worst time to check your tire pressure? After you've already had a blowout. When's the worst time to put your seatbelt on?

You get the idea.

It's a fundamental fact of life, and it extends to your finances too. I can't say for sure when the next bear market will come and the recent volatility is not necessarily an indication that a bear is just around the corner. What I *can* say, however, is that a bear market is inevitable, because the markets can take hits just like everything else.

Whether the next bear market comes this year or next, there's only one thing to do about it, and that's to have a plan. But a plan is nearly useless after the fact.

We've known this lesson since we were kids. Aesop, that ancient master of common sense, says it better than I can in his story, "*The Caged Bird and the Bat.*"

A singing bird was confined in a cage which hung outside a window and had a way of singing at night when all other birds were asleep.

One night, a bat came and clung to the bars of the cage. The bat asked the bird why she was silent by day and sang only at night.

"I have a very good reason for doing so," said the bird. "It was once when I was singing in the daytime that a fowler was attracted by my voice. He set his nets for me and caught me. Since then, I have never sung except by night."

The bat replied, "it is no use your doing that now when you are a prisoner. If only you had done so before you were caught, you might still have been free."

As your financial advisor, one of my most important responsibilities is to help you *do now* what people in the future will wish they had done earlier. That includes preparing for more

market volatility.

With that in mind, I've enclosed a short questionnaire with this letter. By reviewing your portfolio, your goals, your current vulnerability to risk, and your overall finances, we can do what needs to be *done now* rather than waiting until it's too late. We can plan for the future before the future becomes the present. We can take precautions *before* the next market crisis.

Please complete the questionnaire and return it to me as soon as possible. By doing this, we can determine:

- Whether it's time to focus on *preserving* your money over *growing* your money.
- Whether you currently own investments not under my management that are unsuitable for your financial goals; especially with more volatility knocking on the door.
- How the recent volatility may be affecting you and what we can do about it now.

Market volatility is on the rise. By taking suitable precautions with your money, you'll find that it's always there to support you. Filling out this questionnaire will help us do just that.

Because, after all...**Precautions are useless *after* a crisis.**

As always, thank you for your business! I look forward to hearing from you soon.

Sincerely,



W. Walter Anderson, AIF®
Accredited Investment Fiduciary

WWA/lkr

Enclosures: Confidential Questionnaire
Chart, "Market Tops Usually Aren't This Sudden"
Self-addressed, stamped return envelope

P.S. If you know anyone who needs to take some financial precautions of their own, please feel free to let me know. (There's even a spot for it on the questionnaire.) I'm always prepared to offer help to any friends or family members you have who need it. You may also contact me by calling (502) 228-3900, (866) 320-4364, or via email, walt@wwafn.com. Thanks!

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CONFIDENTIAL QUESTIONNAIRE

Please review the following name and address information. If information is missing or not correct, place corrections to the right. Otherwise, continue below.

Name: _____

Address: _____

City: _____, State: _____, Zip: _____

Preparing for future market volatility

1. Do you have any investments, funds, or accounts at other institutions that could affect your finances? If so, please list them below so we can factor them into our decision-making.

Table with 3 columns: Amount, Date Due, Source of Funds. Includes rows for \$ amounts and dates.

2. Do you feel like your risk tolerance has changed since our last review? Y / N

3. In recent months, the markets have fallen dramatically on several occasions. When this happened, how did you feel?

- Confident, Nervous, Calm, Scared, Confused, Didn't notice, Concerned, Other (please specify)

4. Forget the markets for a moment. Given where you are in life, do you feel you should be focusing more on growing your money, or protecting your money?

- Growing, Protecting, I don't know

5. Please check off any items that have occurred recently or may occur in the foreseeable future:

- Birth of a family member, Death or illness in family, Career change / raise, CDs maturing, Bonds maturing, Inheritance expected, Buy / Sell property, Major purchase / sale, Other

6. Do you anticipate any changes in your life this year that will require you to have more liquidity?

- No, Yes (specify)

7. Are there any other financial areas in your life that you have questions or concerns about?

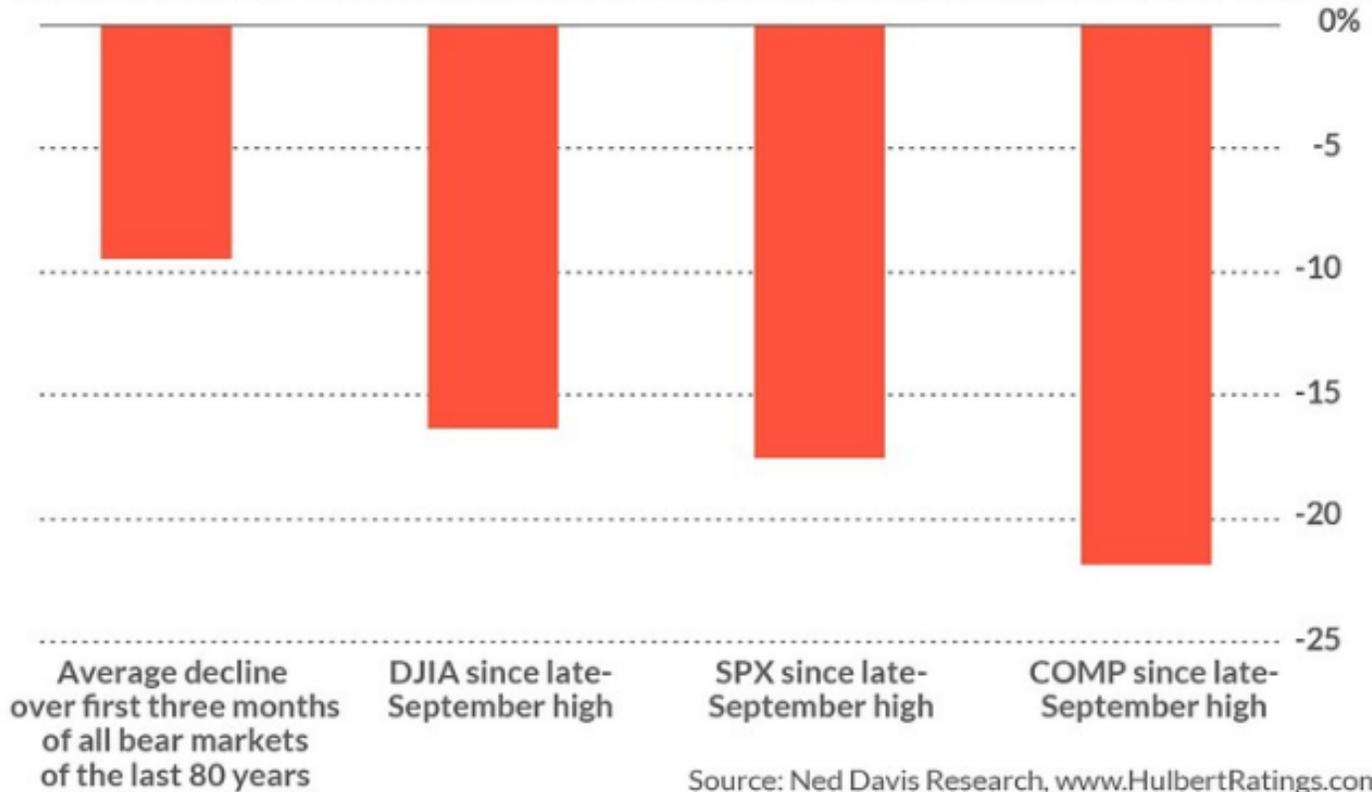
8. If there's anyone you know who may need my services, please list them here.

Table with 3 columns: Full Name, Address, Phone

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Market tops usually aren't this sudden

Stock market's loss since its late-September high, compared to past bear markets



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