



# 2022 Bear Market Video Script Samples

These scripts are provided as templates advisors can use to record videos that are sent to clients via email or posted to social media accounts. We recommend advisors customize them to align with the firm’s processes, philosophy and overall client messaging.

***\*\*\*IMPORTANT: These scripts have not been through compliance review. Ensure all video scripts are approved by your compliance review team prior to recording and/or posting on social media outlets.\*\*\****

## Contents

Video Script - Education & Reassurance (long version, approx. 3:45 ) .....	2
Video Script - Reassurance (approx. 2:05) .....	4
Video Script - Reassurance (short version, approx. 1:30) .....	5
Video Tips.....	6



## Video Script - Education & Reassurance (Long Version approx. 3:45 )

Here's an update about the current market volatility.

There's no sugarcoating things – 2022 has been a tough year for investors. From massive inflation, to soaring yields, to a slowing economy, to a bear market for stocks, to one of the worst years ever for bonds, there are many worries out there. For investors, it can be really painful to go through downturns like this – even some of the most steadfast and optimistic long-term investors we know are starting to admit it feels uncomfortable. If you're feeling worried or anxious about your finances or feel a punch to your gut when you look at your account values – that's totally normal. And before I move into a quick explanation about what could be causing the volatility and some reminders to help you sleep at night, I want to take a moment to say that *we're here for you*. This is a difficult time, and we are going to be with you every step of the way to listen, provide perspective and help guide you through a challenging time.

The U.S. economy and markets started the year strong – our country had recovered from the pandemic downturn faster than anyone expected because it was supported by strong tailwinds, including fiscal stimulus, monetary policy, the development of COVID-19 vaccines and treatments, and geopolitical stability. However, tailwinds have turned into headwinds as we've seen geopolitical instability, supply chain disruptions due to COVID-19 lockdowns in several Chinese cities, the end of fiscal stimulus and the Fed tightening monetary policy in an attempt to tame inflation.

So the question we've been getting is, "Are we in a recession?"

The odds of a recession in 2023 have unquestionably gone up, as the Fed continues to hike rates. But currently, we do not think the economy is in a recession. The main reason is the employment backdrop is so strong. More than 3.5 million jobs have been created this year, one of the most ever and not at all recessionary. Additionally, industrial production has been very strong, another important component to the economy. Even consumer spending has remained stubbornly strong amid all the concerns.

Now there are obvious worries, as consumer confidence has been very low – but has been improving with gas prices falling, while manufacturing has slowed, and housing data is tanking due to higher mortgage rates. It's possible this could be more of a midcycle slowdown versus the start of a recession. A similar period to now is the last time the Fed was this aggressive back in 1994. Back then we saw a midcycle slowdown before the economy began to grow in the mid to late '90s.

There's an old saying that "the stock market is the only place where when things go on sale, everyone runs out of the store screaming." Things are no doubt on sale and investors with a long enough investment horizon should be looking at this weakness as an opportunity.

While we can't predict the future, we do want to remind our clients of a few things that might help you sleep better at night.

- First, as always, we are monitoring your accounts and the markets – and we'll keep you updated if things come up that warrant a change to your accounts.



- Second, remember that we've set up your allocations for the long-term to support your goals. In the grand scheme of things, we expect this downturn, while painful, to last for a relatively short period. We invest for a much longer period of time, often over several market cycles.
- Finally, we stress test your financial plan against market conditions just like this – we always know it's a matter of when we see a downturn or volatility, not if, and we plan accordingly.

While no one has a crystal ball, we are confident that we'll get through this together. If you need anything, please know that we're available for phone calls, online video meetings or just a quick email.

Thanks for putting your trust in our team. We'll continue to watch out for you.



## Video Script - Reassurance (approx. 2:05)

First, thanks to all of our clients for your continued trust. We know 2022 has been a rough year for investors.

It can be really painful to go through market downturns and volatility like what we're currently experiencing. If you're feeling worried or anxious about your finances or feel a punch to your gut when you look at your account values – that's normal. We're human – we're *wired* to avoid things that could cause us pain, even when we anticipate it will pay off in the future. That's why we're here – our job as your advisor is to be your "behavioral coach" and help you make good decisions for your situation based on a sound process.

While we can't predict the future, we want to remind our clients of a few things that might help you sleep better at night:

- First, as always, we are monitoring your accounts and the markets – and we'll keep you updated if things come up that warrant a change to your accounts.
- Second, remember that we've set up your allocations for the long-term to support your goals. In the grand scheme of things, we expect this downturn to last for a relatively short period. We invest for a much longer period of time, often over several market cycles.
- Finally, we stress test your financial plan against market conditions just like this – we always know it's a matter of **when** we see a downturn or volatility, not **if**, and we plan accordingly.

We became financial advisors because we want to help people, especially when times get tough. So I want to take a moment to say that *we're here for you*. We are going to be with you every step of the way to listen, provide perspective and help guide you through a challenging time. If you need anything, please reach out – we're available for phone calls, online video meetings or emails.

Thanks for putting your trust in our team. We'll continue to watch out for you.



## Video Script - Reassurance (Short version - approx. 1:30)

Thanks to all of our clients for your continued trust. We know 2022 has been a rough year for investors.

It can be really painful to go through market downturns and volatility like what we're currently experiencing. While we can't predict the future, we want to remind our clients of a few things that might help you sleep better at night:

- First, as always, we are monitoring your accounts and the markets – and we'll keep you updated if things come up that warrant a change to your accounts.
- Second, remember that we've set up your allocations for the long-term to support your goals. In the grand scheme of things, we expect this downturn to last for a relatively short period. We invest for a much longer period of time, often over several market cycles.
- Finally, we stress test your financial plan against market conditions just like this – we always know it's a matter of **when** we see a downturn or volatility, not **if**, and we plan accordingly.

We became financial advisors because we want to help people, especially when times get tough. So I want to take a moment to say that *we're here for you*. We are going to be with you every step of the way to listen, provide perspective, and help guide you through a challenging time. If you need anything, please reach out – we're available by phone, video call, or email.

Thanks for putting your trust in our team. We'll continue to watch out for you.

## Video Tips

- Keep it simple and use a smartphone or quality digital camera to record.
- For most platforms, shooting video in landscape (horizontal) mode is best.
- Be mindful of your background. A blank wall or simple and clean office space is ideal. Too much clutter in the background can be distracting.
- Lighting is key. Choose a brightly lit area, face a window for natural light, and/or invest in a [small LED light like this one](#).
- While some people prefer to hold the camera themselves, many people prefer to keep the camera steady. Have someone else hold the camera or invest in an [inexpensive tripod like this one](#).
- For videos you will be sharing on social media, target a more casual style and look. For videos you will be hosting on your website or sending through email, go for a more professional look.
- You have only a few seconds to grab the viewer's attention, so don't start your video with your name and firm name. This information is generally already visible in the title, webpage, or social media account name.
- Trim unnecessary parts of the video using an editing app like iMovie, Windows Movie Maker, or the YouTube video editor.
- Consider adding subtitles or on-screen text to the video so that viewers can get your message whether or not they have sound turned on.
- For best engagement on social media, upload videos directly to the platform (Facebook, Twitter, Instagram, LinkedIn). However, some platforms have maximum lengths for natively-hosted video, so for videos over two minutes, it might be best to upload to a hosting service like YouTube, Vimeo, or Wistia and share the link on social media.
- If posting to a video hosting service like YouTube and you *don't* want it to be found via search engines, adjust settings to "private" so that people can only access it through a direct link.