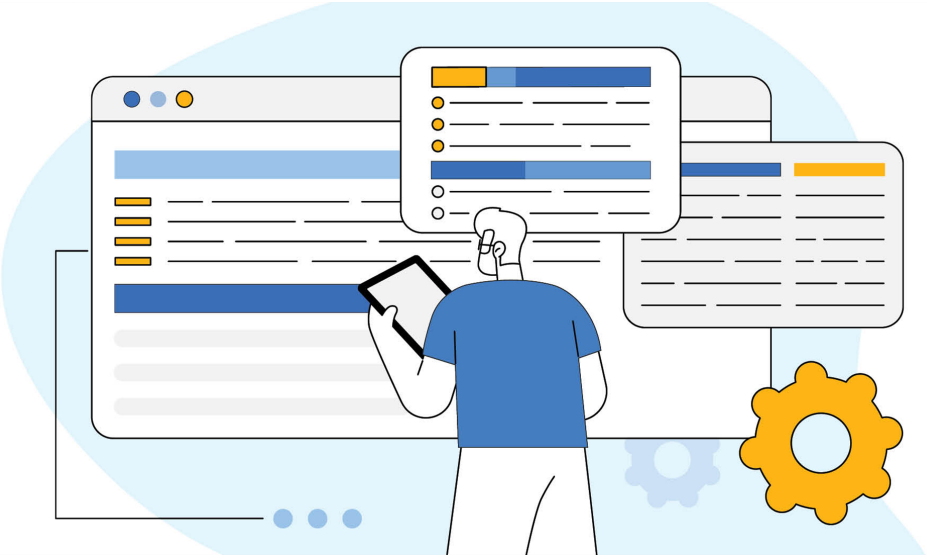


Q&A: Keeping Your Financial Plan On Track

Q: With so much uncertainty in the markets right now, how can I keep my financial plan on track without having to constantly change it?

A: In many cases, the answer isnâ??t to rewrite the plan; itâ??s to make sure it was designed with uncertainty in mind.

Periods of uncertainty can make even the most disciplined investors uneasy. When the future feels unclear, itâ??s natural to wonder whether your financial plan needs to change. One way planners address this concern is through *scenario planning*.

Scenario planning doesnâ??t attempt to predict exactly what will happen. Instead, it prepares for a range of possible outcomes. Rather than relying on a single forecast, a financial plan can be tested against multiple scenariosâ??such as slower economic growth, higher inflation, or unexpected life eventsâ??to see how resilient it is.

This approach helps separate short-term noise from meaningful signals. Markets, interest rates, and economic conditions change frequently. Scenario planning allows you to ask: If this happens, does my plan still work? If the answer is yes, there may be no need to make changes.

A well-constructed plan often includes built-in flexibility, such as diversified investments, emergency reserves, and appropriate time horizons. These elements are designed to absorb uncertainty without requiring frequent adjustments.

The goal isnâ??t to eliminate uncertainty. Thatâ??s impossible. The goal is to build a plan that can function well across a range of outcomes.

If youâ??re unsure whether your current plan accounts for uncertainty, reviewing it with a financial advisor can help clarify where flexibility exists and where adjustments may be appropriate.

Have questions? Need help? Call the CAPTRUST at Work Desk at 800.967.9948, or schedule an appointment with a retirement counselor today.

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