



FINANCIAL
ENHANCEMENT
GROUP, LLC

THINGS TO CONSIDER



STOCK MARKET VOLATILITY

WAYS TO TURN LEMONS INTO LEMONADE

Times of market volatility can be very troubling for investors, but many opportunities can be taken advantage of in this environment. This is a time when we need to avoid making hasty decisions based on emotions and make decisions that are going to benefit your financial situation in the long run.

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THINGS TO CONSIDER: MARKET VOLATILITY

- 1 Consider Roth Conversions while the market is pulled back. You can let converted assets grow tax free, thus reducing your future tax liability.
- 2 Capture or harvest losses to use against future gains and you can deduct \$3,000 of capital loss above your gains every year. The higher your tax bracket the more this is worth.
- 3 Reposition weak holdings in to stronger areas. Every crisis creates opportunities for investments but also future changes for economic growth.
- 4 Fund your Roth contributions now.
- 5 Fund your IRA contributions now.
- 6 Use losses to move to lower expense investments like ETF's.
- 7 Great time to gift securities to your children but not your charities.