



FINANCIAL  
ENHANCEMENT  
GROUP, LLC

# THINGS TO CONSIDER



## WITH 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. Effectively a 20% reduction in taxes today rather than doing at the market top.

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.