

# HOW GREAT ADVISORS GUIDE CLIENTS THROUGH VOLATILITY

Best Practices for  
Communication,  
Behavior, and Long-Term  
Thinking



**BY: TRAVIS CHANEY, CFP®, CMC®**

CEO, Partner  
Dynamic Directions  
p. [270-663-7264](tel:270-663-7264)  
[www.dynamicdirections-d2.com](http://www.dynamicdirections-d2.com)

  
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# OVERVIEW

When markets become unpredictable, so do emotions. For financial advisors, times of volatility are when leadership matters most, not just in managing money, but in managing mindset and emotion.

Clients aren't just looking for portfolio updates right now. They're looking for perspective, reassurance, and confidence that their plan is still on track, even if the markets aren't.

Below are four essential best practices to help you guide your clients through choppy waters with clarity, empathy, and long-term wisdom.

## 1 COMMUNICATE EARLY, OFTEN, AND WITH EMPATHY

### BEST PRACTICES

#### ☒ **Get Ahead of the Noise**

Don't wait for clients to reach out with panic or concern. Send a note or approved market commentary before the headlines hit their nerves.

#### ☒ **Be Personal, Not Just Informational**

Avoid overly technical updates or templated language. Clients want to hear you, not just data. Use stories, analogies, and language that reflects their goals and lifestyle.

#### ☒ **Keep It Simple and Clear**

Strip out the jargon. A confused client is an anxious client. Focus on clarity over complexity.

#### ☒ **Lead with Reassurance, Not Reaction**

Messages like "We planned for times like this" or "This is exactly why we diversified" reinforce your role as a planner, not a market chaser.

#### ☒ **Be Visible, Not Just Available**

Host a quick client webinar or group call to address common concerns. Even an approved 5-minute video message can create calm and connection.



## 2 ANCHOR CLIENTS IN LOGIC—BUT START BY LISTENING FIRST

When markets shake, emotions rise, and when emotion is high, logic is hard to hear. That's why your role as a listener is just as important as your role as an advisor.

Before you guide clients back to the plan, give them space to feel what they're feeling. Acknowledge the fear, the frustration, or even the shame. When clients feel heard, they're more open to being helped.

### EMOTIONAL COACHING COMES FIRST

#### ✓ Let Them Vent

Sometimes the best thing you can say is, "Tell me what's on your mind." Let them get the emotion out before you bring the numbers in.

#### ✓ Use Empathic Language

Phrases like:

- "I completely understand why this feels heavy."
- "It's normal to feel anxious, this isn't easy."
- "You're not alone, this is what a lot of people are feeling right now."

### EMPATHY OPENS THE DOOR FOR INSIGHT

#### ✓ Name the Emotion

Helping clients name what they're feeling can reduce its power. "It sounds like this has you feeling a bit panicked; would that be fair to say?" Giving the emotion a label can help them take a step back from it.

#### ✓ Pause Before You Pivot

Don't jump straight into charts or strategies. Give a full breath after they share. When the emotion subsides, that's when the teaching begins.





## 3

## ANCHOR CLIENTS IN LOGIC, NOT EMOTION (USING BEHAVIORAL COACHING TOOLS)

Emotions can lead to costly decisions. The desire to "do something" often overrides long-term logic. Your job as an advisor is to guide clients back to clarity and calm through behavioral coaching.

### WHAT ARE BEHAVIORAL COACHING TOOLS?

They're conversation frameworks, visuals, and reframing techniques designed to help clients make rational decisions, even in irrational times. You're not just giving advice; you're helping clients stay out of their own way.

### PRACTICAL TOOLS & TECHNIQUES

#### **Risk Tolerance Refreshers**

Revisit their original investment profile. It's a powerful reminder that today's volatility is part of the plan they committed to, and not a sign that something's broken.

#### **Historical Market Visuals**

Show the data: past bear markets, rebounds, and time-to-recovery stats. Pair it with real-world events they lived through (2008, 2020). It's easier to trust the future when you remember what we've already come through.

#### **Behavioral Bucketing Strategy**

Segment assets into short-, mid-, and long-term buckets. Knowing they have cash for the next 6-12 months often calms clients and keeps long-term money in place.

#### **Scenario Simulations**

Use your planning software to show the outcomes of staying invested versus making reactionary moves. Visuals help clients feel the impact before they live it.

#### **Decision Pause Frameworks**

Before a client makes a change, walk them through:

1. Why do I feel this way?
2. What's the long-term impact?
3. What would my future self want me to do right now?

#### **Calming Language and Reframes**

Words matter. Use phrases like:

- "This is uncomfortable, but it's not uncommon."
- "Let's stay focused on the big picture, not the headlines."
- "We've built your portfolio for moments like this."



## 4

## REINFORCE THE LONG-TERM VIEW AND RE-CENTER THE WHY

In volatile markets, clients can lose sight of what they're investing for. Your job is to help them zoom out—away from the day-to-day noise and back to the bigger picture.

### BEST PRACTICES

#### ✓ Revisit Their “Why”

Pull out their original goals: retirement date, legacy planning, paying for a child's education, charitable giving. Reconnecting to purpose helps clients push through discomfort.

#### ✓ Use Time Horizon Visuals

Show how market downturns appear small and temporary when viewed over a 20- or 30-year horizon. It's not about what happens in a day—it's what happens over decades.

#### ✓ Highlight Historical Patterns

Every correction feels like this time is different — until it's not. Show the consistency of recoveries over time to help clients reset expectations.

#### ✓ Reframe Volatility as Opportunity

Talk about:

- Rebalancing portfolios
- Tax-loss harvesting
- Strategic buying opportunities (for those with cash on hand). Downturns aren't always setbacks—they're sometimes setups.

#### ✓ Celebrate the Discipline

Affirm clients for sticking with the plan. “You're doing exactly what successful long-term investors do—stay invested, stay focused, and stay calm.”

**Language That Anchors:**

- “Let's focus on your long-term goals, not short-term headlines.”
- “We've seen markets like this before, and we've seen them recover.”
- “You don't need to have perfect timing. You just need a disciplined plan—and that's what we have.”



## FINAL WORD:

### YOUR GREATEST VALUE IS SHOWING UP WHEN IT'S HARD

When everything is smooth, you're a planner. When markets are volatile, you're a partner, a coach, and a leader. By communicating proactively, listening, coaching behaviorally, and re-centering long-term purpose, you not only protect portfolios, you deepen relationships and build lasting trust.

In times like these, the best advisors rise. Keep showing up. Your clients need your calm more than your charts.

## TRAVIS RAY CHANEY, CFP®, CMC®

- CEO of multiple companies
- 3 decades of experience
- Conducted over 43,000 coaching sessions
- 3X Franchise Consultant of the Year
- Coached 4 other Franchise Consultants of the Year and more than 20 other coaches
- Coached more than 100 Barron's Top 1200 and
- Forbes Best-In-State practices
- Written two books: "Turbo Growth" and "The 3 CEOs"
- Own multiple businesses outside of the financial services industry
- Responsible for 50 team members
- Partner in a Barron's Top 1,200 and Forbes Best-in-State practice
- Former top financial advisor (top 1.5% in production)
- Delivered over 1,000 presentations



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d2@dynamicdirections-d2.com!**

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[d2@dynamicdirections-d2.com](mailto:d2@dynamicdirections-d2.com)

