
Ronald White
6701 N. Mesa
Suite D
El Paso TX 79912
915-771-8866
Ronald.White@RaymondJames.com



To find out more click [here](#).

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Coping with Market Volatility: Watch for a Chance to Rebalance at a Discount

Written in Chinese, the word "crisis" is composed of two parts. One symbolizes "danger;" the other represents "opportunity." When dealing with a volatile market, it's wise to remember both sides of that equation. It's easy to get caught up in the "danger" aspect of times like these. But if you can keep your head while all around you are losing theirs, you may be able to take advantage of remarkable opportunities.

For example, if you're rebalancing your portfolio periodically to try to maintain a certain percentage of your assets in each of a variety of investment types, this might be a good opportunity to consider your level of diversification. Rather than abandoning a single asset class entirely, you might look at adjusting your portfolio in a way that spreads your bets across a wider range of asset classes. Though diversification can't guarantee a profit or insure against a loss, of course, it might help better position your portfolio for the future. And the silver lining to indiscriminate broad-based market turmoil is that depending on the types of investments you want to add to your portfolio, you may be able to acquire them at a discount to what you would have paid a year ago.

The best "retail therapy" is finding something you really need on sale. Maybe now is the time to practice a little "investment therapy" by rebalancing like a smart shopper.

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