



GREEN MOUNTAIN FINANCIAL SERVICES INC.

Investment review | A practical take-away checklist

When Markets Fall

A falling market can make decisions feel urgent. Use this checklist to review your goals and circumstances before deciding whether to keep, adjust or add to investments.

Name: _____

Review date: _____

- ☐ **Identify when you need the money.**
List upcoming withdrawals and major expenses. Review whether money needed soon is exposed to more fluctuation than you can afford.
- ☐ **Revisit your ability and willingness to accept losses.**
Consider income, emergency savings, debt and how losses affect your goals. Discuss whether your current risk level still fits.
- ☐ **Look at the whole portfolio.**
Review asset classes, sectors, regions and overlapping holdings across accounts. Diversification can reduce concentration risk but cannot prevent every loss.
- ☐ **Compare today's mix with your plan.**
Ask whether rebalancing is appropriate. Review how trades, contributions and withdrawals would affect your agreed investment allocation.
- ☐ **Understand the cost of a change.**
Before selling or withdrawing, ask about fees, redemption restrictions and tax consequences for the specific account and investment.
- ☐ **Write down the reason for your decision.**
Identify the goal or changed circumstance supporting your choice. Record agreed actions and set a review date with your advisor.

Three decisions to discuss

Keep the current approach?

Does it still support your goals, time horizon and cash needs?

Adjust the portfolio?

What has changed, and what would the proposed adjustment improve?

Add to investments?

Review affordability, cash reserves and the risk of further losses.

Agreed action / reason / next review date

Bring: Recent statements, investment plan, contribution and withdrawal details, upcoming expenses and your concerns.

Read the guide

Watch the video

Book a Clarity Call

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General education, not individualized investment, tax or legal advice. Investment values can fall and losses are possible. Recovery timing and future returns are uncertain. Review your circumstances before acting.

Further reading: OSC Investor Office - Diversification. Reviewed October 2026.