## **Stock Market Volatility**

## Schwab Script

Lead with the problem, not your title, company or product.

Do you know how (problem)? With (product) (user)s do X and Y happens without Z

X is what the user does. Y is the desired result. Z is what sucks about prospects are currently getting the job done.

“Hi Josh, rollercoaster 2020 market. What are you doing to protect your portfolio against market downturns in 2021? I don't have any magic pixie dust, but are you open to some different ideas that might limit your exposure? Even if we never talk again, you'll walk away with some steps to protect your portfolio from the next crash.”

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**Hi [First Name], this is Ric Lager from Lager & Company, Inc. We’ve never met, but I am guessing you participate in the Charles Schwab 401(k) offered by [Name of Company].**

**Do you mind if I ask, what are you doing to protect your current all-time high 401(k) account balance against the current stock market decline?**