

Update As of 3/16/2020

Thank you for your feedback on our communications with you last week about our plans, the impact that COVID-19 has had on the market and how we've prepared your portfolios to better weather market downturns.

Today, we are writing to update you on how we are staffing the office to meet our clients' needs while maintaining safety. From all the we've read about the spread of COVID-19, we believe that self-isolation and social distancing while practicing good hygiene is crucial to slow the spread of the disease.

It is just good common sense. Wash your hands. Keep a good distance away from people (6 feet). Cover your mouth when you sneeze or cough. Wash your hands again. Drink lots of fluids. It's like what your mother has always told you.

Effective immediately, we have implemented self-isolation and social distancing. Half our staff is working from home and will rotate into the office while the other half rotates home. We are moving scheduled in-person meetings to phone conferences. Please realize this is for your safety to limit your exposure. Support us as we all do our part to limit the spread of the virus.

Phones are being answered by the Service Team and forwarded to the appropriate Financial Advisor. Everyone on the team is checking email regularly. All of us have secure internet connections and access to the same tools that we have in the physical office to manage your portfolios. We are in communication with each other and are prepared to work with you.

If you need to see us in person, we are happy to do so. Please call us in advance to notify us that you'll be coming to the office. This will allow us to have the right people in the meeting and to have prepared a sanitized, hygienic environment for your meeting.

The market is reacting to the uncertainty about containment measures, the speed of the spread and the ultimate impact on human lives. We are monitoring the market very closely, maintaining our highly defensive stance in your portfolios and re-assessing as market conditions change.

It is normal to feel anxious, unsettled and concerned about the market. That's ok and we feel the same way. Yet, we also believe that we've made the right moves in your portfolios to blunt the impact of the market downturn. As we explained last week, we are sticking to our plan and remaining disciplined and careful. We are longer term investors and believe in the markets. Remaining invested in a disciplined and careful way is the best way to build wealth over time.

We will communicate with you during this period of market volatility about our thoughts on the market and moves we've decided to take to continue to help portfolios weather the changes. We hope you find these emails helpful and reassuring.

Please call us or email us with questions. We are happy to talk with you about the market and your portfolio.

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