

March 9, 2020 Client Update

We hope you don't mind the email updates from us the past few weeks. We believe in turbulent times, when the markets are reacting daily to news about a virus, you need to stay informed of what we are doing to protect your wealth.

It is now that our philosophy of Disciplined and Careful is most important.

We have already taken steps over the past four weeks to protect your wealth by establishing defensive positions. Over the next couple of days, we will be sending you more details of the strategy and actions we have already taken, as well as future changes we will implement, depending on market conditions.

The purpose of this email is to share with you our plan in the uncommon event that our business must endure a quarantine, or our community is subject to one. We certainly hope that it never happens, but in case it does, you need to know how to get in touch with us, how we will service your portfolio and how the business will operate.

We want to be clear. Our office is still open. However, we know what we will do if COVID-19 forces us to close the physical office.

Every one of our employees can work remotely. One of the benefits of today's technologies and the way we structured our business is the ability to securely access the information we need remotely.

If we need to work from home, or some other remote location, we will still have full and secure access to all the data and tools that we are using daily to manage your portfolios. We have secure, encrypted access to trading platforms and banks. Our normal business procedures will remain in place, even as we work remotely. In addition, we have multiple staff trained to handle each other's responsibilities.

Our phones will be forwarded directly to the service team and we have a system in place to quickly get messages to the appropriate person should you need a return call. In addition, at the bottom of this email, are the email addresses of our employees. If you need to get in touch with us during a quarantine, please email and we will get back to you as quickly as possible.

Again, we want to assure you that we have taken defensive steps to protect your portfolio and have plans to take even stronger defensive positions, if needed. You will hear more about that in the next day or so. We have contingency plans so business is not disrupted during a potential

quarantine situation. You will still be able to reach us and we will still be able to work securely on your behalf.

Please stay safe, healthy and aware.

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