Dear Clients and Friends,

The last few weeks have changed everyday life for most people as the entire world tries to come together to minimize the damage of the Covid-19 pandemic. We are also suffering from a financial and economic crisis that has hit investors and communities very deep and incredibly quick. It’s almost hard to remember that about two months ago, equity markets were experiencing all-time, record highs. Today, we are in an unprecedented, event-driven bear market. The intensity and extent of this crisis has been completely unpredictable. The ripple effect of the economic downturn created by Covid-19 will be seen for quite some time.

In an effort to help, the United States government has just passed one of the largest stimulus bills ever to protect workers, small businesses and the economy. The Federal Reserve has lowered the Federal Funds rate to near 0% and the markets and pandemic updates are changing daily and sometimes hourly. We are expecting to send you a Quarterly Economic Report in a few weeks that will discuss some key details of the economic climate and offer some possible ideas on how to strategically navigate a volatile and unpredictable equity market.

Our main concern today is you. More specifically-

***How are you doing?***

***Are you and your loved ones healthy?***

***Have you fully accepted that a return to more normal like schedules can take time?***

***Are you aware of how much we care about you?***

We are now in new and uncharted waters that have an indefinite timeline. Our primary concern is the health and well-being of our clients and loved ones. Panic and bad decisions have caused more harm than market downturns. As financial professionals, we are a resource and not a daily news source. We are keeping a very watchful eye on the equity markets and economic conditions. Our goal is to look at today’s uncertain conditions and to offer long-term ideas and strategies that require patience and discipline.

Although during turbulent times it can be harder to stay focused, we are reminding you to have confidence in the plans we have developed with you. If anything in your personal situation has changed or if you just need to talk, we are always here for you. Should you have any questions, concerns or even just a nice story you want to share, then please call us.

Thank you, as always, for the honor of working with you.

Very truly yours,

Insert Signature Line