

Dear Clients,

I wanted to reach out to you to share some perspective on the current market volatility and our investment response to the Coronavirus (COVID-19). Attached is a summary of the work we have done to navigate your investment portfolio through the short-term difficulties being created by the COVID-19 virus. Having a financial plan and identifying your goals makes our job much easier. We will continue to work with you on achieving your goals and remain on plan throughout the short-term market downside.

Our thoughts are with all those affected. We hope the global response to contain the deadly respiratory disease proves effective soon and that increased public awareness will deter the spread of the virus. To learn more about how to protect yourself and your family, please visit [cdc.gov](https://www.cdc.gov) or <https://www.canada.ca/en/health-canada.ca> for updates.

As always, please reach out to me with any questions or concerns you may have.

Sincerely,

Ian