

A Message about COVID-19

Dear Valued Client,

As you are likely closely monitoring the developments and impact of COVID-19, we are doing the same at HJ Sims. Our primary focus is the safety and well-being of our employees, our clients and their families.

We would like to update you on important preparations currently in place, and our ability to respond to your needs during this unprecedented time.

- We have enacted a comprehensive COVID-19 business response plan and remain confident that as
 a nimble and resilient organization, we will maintain business continuity. We are prepared in the event
 the situation continues to escalate.
- During this extraordinary time, we recognize that you rely on access to our financial professionals and representatives. As such, we have prepared plans for employees to work from different locations, as well as remotely from home. Alternate site work arrangements are intended to balance and diversify our resources to minimize risk for an extended period, if required, while using today's technology to be ever-present for our clients.
- Our employees are being kept fully aware of the situation by our Executive Committee. We have established access to online company resources to help them manage during this unparalleled time.

Please be sure to keep us updated with your contact information so we may stay in touch with you.

We are confident that we are taking proper steps to ensure the continued operation of our business, and continue to follow guidance from official local, state and Federal Government and public health agencies, including the <u>Centers for Disease Control</u> (CDC). We will monitor and evaluate the situation and determine whether additional steps are needed to support our clients and communities.

We have strong financial talent who have the experience to weather all market cycles. We appreciate your trust and confidence in us. Please let us know if we can help in any way.

We wish you, your communities and your family all the very best.

Thank you,
William Sims
Managing Principal
HJ Sims