

March 13, 2020

Dear clients and business partners,

Like many organizations, H&H is working as quickly as possible as we respond to the many challenges faced by the coronavirus pandemic. Overall, our main priority is executing our business continuity plan, ensuring the safety of our employees, and continuing to deliver exceptional service to our clients and business partners.

We are closely monitoring the World Health Organization, the Centers for Disease Control, and the National Business Group on Health websites to remain current about changes and notifications that may impact our business and employees. As we move forward, we urge you to rely on the experts and most trusted sources for your information, resources and guidance, and offer links to these sites below:

- [Centers for Disease Control \(CDC\)](#)
- [World Health Organization \(WHO\)](#)
- [National Business Group on Health \(NBGH\)](#)

We are also keeping a keen eye on the situation from an economic and capital markets standpoint, ensuring that we are on top of any developments that may occur. Our investment advisory team continues to monitor the virus' impact on global growth and the timing for a global recovery. Keep in mind that retirement plans are intended for long-term investment, and attempts to time the market are rarely successful. Now is the time to stick to your plan. Do not make extreme investment decisions driven by emotion or fear.

Following are some of the steps we have taken thus far:

- We have instituted a company-wide restriction on business travel. Employees who have traveled either on business or for personal reasons to Level 3 areas designated by the CDC, or on a cruise, must contact HR before returning to work.
- We will be conducting our daily business activities through a variety of communication channels such as email, video conferencing, webinars and conference calls. We regularly interact with our clients using these modes and are confident that expanding the use of these tools will not interfere with our ability to conduct productive meetings.
- We have begun to execute our business continuity plan and protocols. At this time, we do not anticipate that our office will close. Should our building management office institute a shutdown, all of our employees have access to systems and files and are trained to operate remotely from their home offices. This includes the execution of client trading orders and the ability to exchange information with our business partners (i.e., custodians, record-keepers, etc.) through secure platforms.
- We also regularly test our disaster recovery system to be prepared for situations

out of our control, and our protocols have proven to be fully operational during recent testing.

- The H&H Service Center is also prepared to operate remotely and securely, ensuring your employees have access to systems and representatives in the same manner as they did before the COVID-19 pandemic.
- Although we are exercising social distancing to help avoid the spread of the virus, our education specialists are prepared to deliver education via live webinars that can be viewed by your participants no matter where we, or they, are located.

We pledge to keep you informed over the coming weeks and months as the situation evolves. As always, if you have any questions, please do not hesitate to reach out to your H&H team. Rest assured that continuity of service will continue for our clients, and you and your employees will continue to receive the same exceptional service you have come to expect from us.

Most importantly, be safe and take the necessary precautions to protect you, your employees and your loved ones.

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[Contact a consultant](#)

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