

March 17, 2020

Dear clients and business partners,

As you are aware, we are living in a very fluid environment and information updates are being issued almost hourly. Please rest assured that we are prepared to respond quickly to measures concerning the COVID-19 pandemic. Effective today, we are putting our business continuity plan in motion and have encouraged employees to begin working remotely. As we have relayed in previous communications, our employees have full access to all the systems and resources needed to conduct 'business as usual' from their home offices.

The decision was not made lightly. It was made with the well-being of our employees and their families in mind, and we believe that social distancing is the best course of action to take considering the rapidly evolving situation. We are not sure today how long this course of action will last, and we pledge to keep you fully advised about future developments.

In the meantime, please communicate with your H&H contacts just like you have in the past. Our employees have full access to email, phone and video and can transact business with you in a secure manner. Our ability to function and interact with our clients, business associates and with each other remains our primary consideration.

Please reach out to your H&H consultant with any questions you may have. We are ready and able to help you through this difficult time. Together, we will overcome these challenges and eventually return to normalcy.

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