



FINANCIAL SECURITY
PLANNING SERVICES, INC.SM

A Word on Market Volatility & the Coronavirus

March 13, 2020

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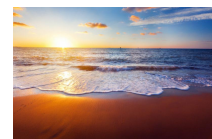
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Dear Clients and Friends,

As news of the Coronavirus continues to dominate the headlines and cause turmoil in global capital markets, it's understandable to be concerned about your investment portfolio. Financial anxiety can have a profound impact on our quality of life. Although I never imagined a virus like this would come along in my lifetime, I have been preparing for a significant market decline. I recommend prudence and patience when considering changes to your portfolio now that the global pandemic is reaching crisis proportions. I continue to carefully review your investments and make adjustments based on your financial situation, time horizon and risk tolerance.

Looking Forward

I understand that it is difficult to concentrate on long-term objectives when the markets are swinging up and down wildly. I feel the impact too. It is important to remember that your investments are structured to meet the needs of your personal situation - factoring in your long-term goals, risk tolerance, cash on hand, and your time horizon. Investments for long-term goals are invested more aggressively, which means they can be and have been, more volatile. Please keep in mind that you likely won't need to liquidate these assets in the immediate future, so there is time for them to recover from their losses and potentially grow. Alternatively, investments that support short-term needs are invested to reduce volatility and risk.



I recognize that market volatility and other issues beyond our control can cause emotional strain even for the most seasoned investor. My staff and I take our commitment to our clients seriously, especially in times like these. Through your

Investor360° client portal you always have online access to view your accounts and documents. And my staff and I will make every attempt to be available when you need us, even if we need to work remotely. If you have any questions or concerns, please contact my office.

As always, we are here for you and your family.

My staff and I deeply appreciate the continuing opportunity to work with you. Thank you.

Sincerely,

Paul S. Bonapart, JD, RFC, AIF®, President
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