

## Dear Cherished Clients (and Friends),

First and foremost, we pray for the preservation and protection of our human race and for those souls who have so sadly fallen prey to this horrible virus. We also pray for those left behind to manage through their grief and loss while they remain under attack.

How is everybody holding up? We are never given anything we cannot handle.

A huge **THANK YOU** to our phenomenal client base! You are seasoned investors who do not react with fear or panic, instead you process information with prudence and a sense of calm that you should be very proud of, Bravo! What a rich history we can celebrate and rely on in these times of uncertainty.

## Thank you for your infinite trust and confidence in us; we are humbled by your sentiments.

"Money goes where its welcomed and stays where its well treated" ... I'm confident many of you have heard me start my meetings with this statement and belief. I've lost count, but I can assure you our days are spent absorbing and processing through hundreds of market commentaries and countless hours spent on conference calls. This ensures your nest eggs are well treated. The financial crisis right now is a crisis of confidence not facts.

## We take your life savings seriously.

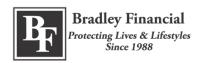
Here at Bradley Financial we remain strong and resilient while embracing our role as your lighthouse during this storm.

Our core team is outstanding, simply put we have a terrific group of people with the experience in place to serve you at a moment's notice. I am very proud of our teams' attitude and abilities at this time.

- Michael 32 years
- Brenda 21 years
- Brandy 17 years
- Cassy 5 years
- Jordan < 1 year (Stay tuned for our formal announcement introducing Jordan Bradley, my Son, my Pride and Joy, as our newest professionally educated and fully Licensed Advisor and succession plan... Don't worry, I'm not going anywhere)

This is our 7<sup>th</sup> market correction spanning my 32-year career and I can assure you the sun always comes out after the storm.

Our office is operational, and we remain available by telephone, email and via our website.



We are closely monitoring the COVID-19 situation and will be increasing precautions to help promote the safety and wellbeing of everyone.

In this technological era, the majority of our core functions can be handled remotely. Our back-office systems and transaction systems are web-based, fully functional and accessible both inside and outside of the office.

We have also taken several precautionary measures to mitigate any potential community spread of the coronavirus. In particular, we have implemented employee health monitoring, strict directives on travel and return procedures (Michael and Jordan remain in self isolation since returning from a business trip to the USA recently) and the enforcement of social distancing. Brenda continues to serve from her home office. Brandy will be serving you from her home given the daycare closures and Cassy is holding the fort at the office.

When/Where possible, we plan to:

- Make use of e-signature capabilities and electronic delivery of documents
- Meet with clients digitally via telephone or online virtual meeting
- Utilize Electronic Fund Transfers (EFTs) for client's withdrawal needs
- Limit foot traffic and non-essential visitors to our office
- Increase cyber security awareness

Kindly refrain from unannounced visits. Please contact us if you plan to attend our office.

We understand that these are unprecedented circumstances that we are navigating through, but we will do so together!

I'm suggesting we prepare for the markets to sink lower before they rebound, however when they do, we want to be sure you are invested instead of sitting on the sidelines and missing out on the turnaround.

This is not an imbalance of the economy...it's a virus and it will end. I can see clearly over this valley and would be happy to walk you through your individual options if you feel the need to talk.

In these uncertain times, one thing that remains unwavering is our commitment to bring you and your loved ones the financial services and support you require.

As Peter Lynch said, "I've never met a rich pessimist". Me either! He also said, "more money has been lost trying to time the markets than in the markets themselves".

Stay safe and healthy,

The Team at Bradley Financial