



March 2020

Message to our valued clients,

RE: Coronavirus, COVID-19

We continue to monitor the COVID-19 outbreak and the impact on our firm's employees and our ability to service our clients. In response to the risks posed to our business functions, we have activated our Business Continuity Pandemic Plan and implemented measures to mitigate any disruptions. Our priority is the health and safety of our employees and clients and ensuring we maintain essential services during these unprecedented times.

Unlike other disruptive events that may impact physical premises or business systems, a pandemic event affects our human resources by removing essential staff from the workplace for extended periods of time. Haywood is committed to doing our part in these uncertain times. In following recommendations of the public health authorities, we have cancelled all in-person meetings and closed our offices to outside visitors. We have provisioned many of our staff to work remotely and have provided guidance to maintain social distancing for staff remaining in our offices. We are committed to providing a safe environment for our staff to work in.

Haywood continues to review, evaluate and revise our response as updated information on the COVID-19 outbreak is received. Please be advised that we are doing our best to ensure that essential services to our clients are not disrupted.

We want to thank our valued clients for your patience, understanding and support while we all navigate these uncharted waters. And we thank our dedicated staff who continue to work tirelessly through these trying times.

We urge all our clients to stay in close contact with their advisors to ensure that any service disruptions can be minimized.

Sincerely,

A handwritten signature in black ink, appearing to read "R. Blanchard", is written over a light gray rectangular background.

Robert Blanchard
President & CEO