

March 10, 2020

As many of you are aware, a great deal of market uncertainty exists as investors cope with the effects of the COVID-19 virus on the global economy. Investor appetite for risk has greatly diminished over the past few weeks, while the stock market and certain interest rate benchmarks have declined significantly.

H&H is taking this issue very seriously, and we encourage our clients and their employees to “stay the course” because market fluctuations occur from time-to-time. We should remind ourselves of global health issues that previously impacted the markets such as Ebola in 2018 and 2014, Zika virus 2016, and SARS in 2003, just to name a few. Each time, the market rebounded and normalcy returned.

Given the changing aspects associated with the coronavirus, we expect volatility to remain high in the near-term. Some may think it’s an opportune time to make dramatic changes to their portfolios, and we would discourage action at this time. ***However, you may want to consider revisiting your risk and return objectives with your investment advisor to ensure your asset pools align with your intentions.***

**Rather than sending you lengthy articles or links to confusing websites, our investment advisory team has produced a quick [15-minute video](#) that provides you with our market insights at this time. You may wish to share this information with your employees by placing the video link on your intranet or forwarding them this email.**

Please reach out to your H&H consultant with any questions or concerns. Together, we will work through this.

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