



To our valued clients:

We are in the midst of challenging times for our community and understand that the current situation, both as relates to COVID-19 and to market volatility, is of concern. We share that sentiment and are taking steps to ensure that we are meeting the needs of our clients and our employees during this time.

Please know that we remain focused on our fiduciary responsibilities to you as trustees and investment managers. As always, we are closely monitoring the markets and continuing to work towards the long-term growth of your assets. We are simultaneously implementing continuity plans to ensure the safety of our employees, play our part in slowing the spread of COVID-19, and avoid disruption to our operations.

The Governor of Massachusetts recently encouraged businesses in the Commonwealth to employ work-from-home policies when possible. Effective immediately, most of our employees will be working from home. The Trustees will continue to provide coverage. At this point in time, we will be moving all client meetings to phone or video calls. While we pride ourselves in our service to clients, we ask that you understand that it may take additional time to provide you with checks or to answer other specific requests. We will continue to monitor the situation and adjust our operations accordingly.

Loring, Wolcott & Coolidge has a history of successfully working through various financial and societal crises for generations, and we remain confident that our long-term growth strategy will continue to serve our clients well. Our clients are of the utmost importance to us and we look forward to partnering with you given the situation at hand.

If you have any questions or concerns, please do not hesitate to reach out to us.

All our best,

Loring, Wolcott & Coolidge