



Guidance During These Uncertain Times

Business Continuity

Amid continuing concerns and a rapidly escalating situation, would like to provide you with an update on our ongoing availability and preparedness in response to the Coronavirus (COVID-19) public health emergency.

Management and staff at Great Scott Financial Services are monitoring the situation and are following local and national guidelines for public safety. The health of the clients we serve is our top priority as we continue to assess the impact to our employees, communication network, vendors and clients.

We do not have plans to close our primary office at this time. We remain fully staffed to provide uninterrupted financial management and customer service, this includes monitoring client accounts and addressing any questions you may have.

We have a resilient disaster preparedness and business continuity plan in place year-round for unusual circumstances such as this. Our business process and systems were designed to withstand these occurrences with minimal impact to us, and more importantly you. We test these plans regularly and have revisited them in light of the increasing presence of Coronavirus.

We want to assure you that we do not anticipate significant disruptions to our operations as a result of the Coronavirus. Our systems are cloud based and hosted on secure network connections, our teams have the ability to work remotely and we have redundancies across our team should any individual or client be impacted.

We understand that this rapidly evolving situation is causing uncertainty and we are encouraging all of our clients, employees and community to put their health and wellbeing first.

Market Volatility Update

This epidemic has created intense volatility in the financial markets in the last two weeks and turned what was an incredible bull market into a potential recession. Market volatility and uncertainty has been both acute and persistent, largely driven by both the global community's ability to contain the spread of COVID-19 and limit its economic damage, as well as the escalating crude oil price war between Saudi Arabia and Russia. Markets await significant clarity on all fronts.

Market corrections, bear markets and headline news make it difficult at times to 'stay the course', but we do still feel investors should stay invested, filter out the headline noise

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3101 EMRICK BOULEVARD SUITE 310 BETHLEHEM, PA 18020
PHONE: 610-625-2777 FAX: 610-621-4525
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and focus on the long-term strategic allocation. This long-term diversified allocation strategy remains the basis of our investment thesis and is based on your goals, time horizon, liquidity needs and risk tolerance.

Please be assured we are actively monitoring these events and the impact on your account(s), as well as any portfolio management and/or investment opportunities that may allow your account(s) to benefit from this market volatility or to mitigate risk, such as harvesting your losses, and/or rebalancing your portfolio.

We also recognize this is a period filled with uncertainty and apprehension, please do not hesitate to reach out should you have any questions or would like to discuss further. Please contact our office at 610-625-2777 or by email at service@greatscottfinancial.com.

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