



In accordance with the CDC's current recommendation, we have implemented the following guidelines:

As of March 9:

- Restricting business travel unless it is necessary to support our clients. This includes all modes of transportation with the objective of limiting unnecessary gatherings. Please work with your Operating Committee leader to assess whether business travel is necessary for client purposes.

- Strongly encouraging employees or financial professionals who are considered at a higher risk to follow the CDC's guidelines to stay home as much as possible (including working remotely).

As of February 27:

- Employees, financial professionals and consultants who have traveled – or have members of their immediate household who have traveled – to the following countries or territories: China, Hong Kong, Iran, Italy, Japan and/or South Korea in the last 14 days to work remotely for two weeks after returning to the U.S.

- Financial professionals with their own offices should consider adopting the same policy for the health and safety of their staff.