Thursday, April 2, 2020

NAVIGATING VOLATILE TIMES

While markets continue to be volatile, managing your wealth is a routine that should continue even during times of crisis. This email provides recent communications, resources, and tips to make sure your financial plan stays on course.

NEW FEDERAL STIMULUS AND WHAT IT MEANS FOR YOU

The CARES (Coronavirus Aid, Relief, and Economic Security) Act was signed into law recently and is intended to provide financial relief for individuals, small business owners, and sole proprietors. Click **here** for a full comprehensive guide.

- Small businesses should submit their applications for loans today one minute past midnight (Friday, April 3 12:01am), because funds are limited.
- Relief is provided through stimulus payments, loan deferrals, tax credits, and tax deferrals.

WHAT'S GOING ON WITH BOND ETFS?

Bond ETFs have been trading at a 5-10% discount relative to their net asset values (NAV). **Watch** Don Calcagni explain why this is happening, how to think about it, and what clients should do now.

THREE TIPS TO PREPARE FOR A CRISIS

Now is the time to make sure you have the right coverage and paperwork to ensure your assets are protected. Read more **here**.

PRACTICING FINANCIAL WELLNESS

This crisis is certainly unprecedented, but what does not have to change is how we care for ourselves. Many of the same basic ways that we manage our physical, mental, and emotional health during stressful times can also help us keep a healthy outlook on our finances. Find the full article **here**.

KEEPING OUR CLIENTS' RECORDS SECURE

Learn how we protect your sensitive personal data and financial transactions—every day of the year. Find the full article **here**.

UNDERSTANDING THE CARES ACT - WEBINARS

Join Jeremiah Barlow, Head of Family Wealth Services, and Kara Duckworth, Client Advisor and Managing Director of Client Experience, for a series of webinars designed to help you better understand the new legislation and how it may impact you.

- **Monday, April 6:** What Small Businesses and Sole Proprietors Need to Know – Register **here**
- **Wednesday, April 8:** What Individuals Need to Know about Tax and Student Loan Updates – Register **here**
- **Friday, April 10:** How the Act impacts Those Saving for Retirement and Current Retirees – Register **here**

RESOURCE CENTER: INSIGHTS FOR NAVIGATING RECENT EVENTS

Find all of our client communications about the coronavirus market impact, financial planning steps you can take now, and Mercer Advisors' Business Continuity Planning. Please reach out to your advisor with any questions you may have.

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