

Friday, April 17, 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.

### KEEPING Q1 MARKET RETURNS IN CONTEXT

The first quarter of 2020 was a rough one for the record books. But investors shouldn't overthink short-term returns. Taking the long view and remembering why we invest, can help us keep Q1 returns in context while achieving long term goals. Read more [here](#).

### STIMULUS RELIEF AND YOUR RETIREMENT - WEBINARS AND FAQs

The CARES (Coronavirus Aid, Relief, and Economic Security) Act, recently signed into law, is intended to provide financial relief for individuals, small business owners, and sole proprietors. Listen to the replay of our recent retirement and employer webinars designed to help you better understand the new legislation and how it may impact you, or simply print the FAQ.

- Company Retirement Plans and Tips for Plan Sponsors - Watch the [webinar](#). FAQs will be available next week and posted to the [Resource Center](#).
- Those Saving for Retirement and Current Retirees - Watch the [webinar](#) or read the [FAQ](#).

Update on SBA Paycheck Protection Program (PPP) and the Economic Injury Disaster Loan (EIDL)

On Thursday, April 16 it was announced that the SBA emergency loan program had run out of funds. As a result, the SBA is currently unable to accept new applications for the PPP or the EIDL, including EIDL advances. If you have already started the application process, there is no harm in contacting your bank to see if they will allow you to continue to apply in case Congress authorizes additional funding.

### SBA PAYCHECK PROTECTION PROGRAM (PPP) AND POTENTIAL FRAUD

Regrettably, but not surprisingly, fraud increases when crises such as the COVID-19 pandemic occur. Even with the current pause on the SBA loan programs, fraudsters will still reach out to you. [Find out](#) how you can protect yourself from fraudsters trying to loan you money as part of the Small Business relief program.

### 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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