

CUMMINGS & LOCKWOOD LLC

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March 12, 2020

To Our Clients:

The spread of the coronavirus (COVID-19) is impacting an increasing number of individuals, families, businesses and financial markets, as well as our professional and personal lives.

We know that many of you, directly or indirectly, may be affected, and we share your concerns about public health and safety, business continuity, and market turbulence.

In these uncertain times, Cummings & Lockwood is taking steps to monitor the situation and to maintain client access and service, as we collectively navigate the dynamics of this challenge.

Cummings & Lockwood has formed a coronavirus task force consisting of senior management, and the heads of our Office Services, IT, Human Resources and Finance teams. That group is meeting and communicating regularly to monitor the status of the virus and related communications from government regulators, and to coordinate measures to support the continuity of our business operations.

Our Firm has maintained a plan for business contingencies for a range of events, including natural disasters, building emergencies, and technology disruptions. These measures have proven themselves in past events, including Superstorm Sandy and more recent power and weather emergencies. We continue to build on these preparations as more becomes known about the virus and its potential effects on our clients, employees and their families.

Should circumstances evolve to affect the availability of our legal services or any of our locations, we will communicate promptly via the Cummings & Lockwood website ([www.cl-law.com](http://www.cl-law.com)). Our attorneys will be aware of, and be available to discuss, any changes or special situations.

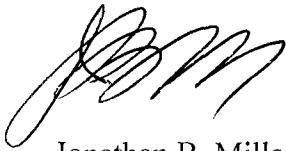
As of this date, none of our employees in any of our six locations has tested positive for coronavirus. We have equipped our offices with additional cleaning supplies, and are increasing our cleaning standards in each location. Our employees have been advised to follow a safety protocol of regular hand washing and ongoing sanitary measures, minimal

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physical contact, and staying home if they feel unwell. We are also asking all employees to seek appropriate medical attention if they have symptoms, and to report any positive test results.

We wish you good health during this challenging time, and thank you for your continued trust in Cummings & Lockwood.

Sincerely,

A handwritten signature in black ink, appearing to read 'JBM', written in a cursive style.

Jonathan B. Mills