Jonathan B. Mills Chairman & Managing Director

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CUMMINGS & LOCKWOOD LLC

March 16, 2020

To Our Clients:

We are continuing to monitor ongoing Coronavirus developments. Our highest priority is the health and safety of our employees, clients and the communities in which we live and work.

Cummings & Lockwood's six offices remain open and operational. We plan to continue to provide legal services to our clients during this public health crisis, with as limited disruption as possible. This will remain the case notwithstanding that effective March 17, 2020, we are adopting a staggered work schedule for staff at all of our locations until further notice. Many of our attorneys will likewise be working on a staggered schedule basis, with their staff.

In addition, an increasing number of Cummings & Lockwood lawyers and staff will be working remotely through the use of technology, such as secure electronic file transfers, teleconferencing, video conferencing and email.

Due to our concerns for everyone's safety, we have also deemed it prudent to curtail some of our usual business activities. We are suspending, until further notice, all non-essential business travel, as well as non-essential, in-office client meetings.

We are taking the foregoing steps to enable our lawyers and staff to continue to serve your legal needs, while observing proper safety precautions. Our Firm will continue to review the nature and scope of these measures in light of ever-changing circumstances.

These are unprecedented times. However, your Cummings & Lockwood attorney will be available to discuss and address your legal needs, while attempting to minimize disruptions. We will keep you informed of future Firm developments on Cummings & Lockwood's website (www.cl-law.com).

Thank you for your trust in Cummings & Lockwood. We hope that you and your families stay healthy and well.

Sincerely,

Jonathan B. Mills Chairman & Managing Director

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