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Dear Constant Investor,

The Clark Associates Team's hearts and prayers go out to those affected by COVID-19 directly and indirectly. From those that have it, to the family, and all our healthcare workers and first responders dealing with it first-hand. Special kudos to those teachers instructing many little ones from afar and to the parents who are now "homeschooling." I'll keep this short! We are going to cover three things:

1. Your quarterly statements more than likely stink. I can't tell you to just shred them, but I would not spend too much time with them either. Also, quarterly statements are a terrible measure of a person's overall performance. It's like measuring the distance to the moon, using a ruler. It's the wrong measuring tool for a goal so big. If you're nervous, give us a call. We will be doing some zoom meetings open to all our clients in the future. Please make sure to check out our website and the 1884 Blog for other great ways to handle this. We have also been active on Facebook throughout this ordeal.
2. The CARES Bill is the largest package unveiled to the United States since the New Deal. You can find all kinds of information online about how much money you may get, small business loans, and a whole host of other items. IRA and retirement plan law changed dramatically in the past few days. It's rarely a good idea to take money out of her retirement plan. But, sometimes it's simply unavoidable in times like this. The 10% penalty may not apply to you if you were under 59 ½. We can help you navigate through the new and somewhat complex new regulations. If you have a work plan, there are some new rules regarding loans if money is needed.
3. The government has waived the required minimum distribution also known as the RMD this year. Normally, if you don't take it, there's a 50% penalty.

I can't begin to thank you for your trust during this period. We received many calls with support. Which was incredibly humbling. People are hurting and we know that people you may know are probably handling this without expertise. The best thing you might do as a friend is recommend us!

Try to control your exposure to all of this in the media. Realize what you can and cannot control. We are honored to help during the good times and volatile times. I never realized when I designed our logo how much meaning it would have in my life and I hope yours. We truly are in this together. God bless, stay safe, and wash your hands.

With Warmest Regards,  
John P. Clark, CFP®  
and the whole Clark Associates Team

WE'RE IN THIS



TOGETHER

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