



## PLAN WELL.

March 17, 2020

Your goals and dreams are at the core of your well-constructed financial plan. Working closely with you, we have accounted for good times and bad. Your advisor at RPg Family Wealth Advisory has analyzed your entire picture, beyond just investments, to calibrate all factors in order to achieve your goals, and also to protect you in times of crisis.

Things feel uncertain right now. With school closures, workplace closures, and quarantines, COVID-19 is impacting our daily lives. While no model fully forecasts the pandemic, properly-constructed plans may be designed to weather storms like this.

We believe a comprehensive financial plan also manages risk to ensure you have money when you need it – no matter what is happening in the financial markets. That’s why your plan includes emergency funds, insurance (including policies focused on building cash value), and also considers your budget.

Through your advisor at RPg, you’ve stress tested times where you may need long-term disability, long-term care, or cash on the sidelines to take advantage of market dislocations. Because you have a solid financial plan, you can worry less about market gyrations and remain committed to your path.

Together with you, we’ve already done the work to construct a plan that accounts for uncertainty. This allows you to focus more on your family and loved ones during chaotic and challenging times. RPg advisors are here to help you. Being prepared for times like this is in our DNA. We’ve been through dot-com bubbles, recessions, health scares, viruses, and wars. Our focus remains on the long-term planning we’ve done with our clients, not on the day-to-day or week-to-week. That’s how we’ve helped many clients achieve comfort in retirement.

Now is an opportune time to revisit your overall plan and identify ways to save, reduce taxes, reevaluate open lines of credit, and consider accumulating cash value life insurance for future events. Your RPg financial advisor will continue to work closely with you to clarify the details of your plan and what, if any, additional steps need to be taken.

We remain strong today, and tomorrow we’ll be here for you. As always, we’re here to help. The environment we face today is daunting, but we vow to continue to work closely with you to protect your valuable resources. We are prepared to work remotely during these challenging times. Don’t hesitate to reach out to discuss your individual concerns.

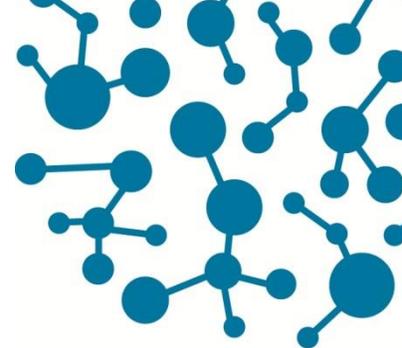


Plan Well. Invest Well. Live Well.

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