



281 Farmington Avenue  
Farmington, CT 06032-1911  
860.470.0290 office  
860.470.0289 fax  
www.CTWealthMgmt.com

March 14, 2020

Dear CTWM Clients,

As you might have guessed, we have spent the last several weeks closely monitoring these whipsawing markets, testing and retesting financial plans, collaborating with our research partners, and connecting with our clients. While no market downturn, whether slow and protracted or quick and violent, is easy to stomach, we remind ourselves in these moments that stock market declines are part of the deal that we make when we invest. Thankfully we are investors and not speculators. Furthermore, we are planners.

And we have planned for this. No, not specifically for COVID-19, but we have absolutely planned for stock market drops, economic downturns, and recessions. Although each time the specifics are different, the immediate byproducts of a stock market shock are always similar. Concern. Fear. Often irrational thinking.

In this unprecedented time, please know that we have prepared your individual plan by:

- Creating and stress-testing your portfolio,
- Employing a long-term and diversified approach to managing investments,
- Building an allocation that aligns risk levels with your needs, and
- Avoiding speculation (a/k/a greed).

We know that living through these periods can be gut-wrenching, and I wrote this letter to give you confidence that, in a time of extreme uncertainty, we are here for you. It is our life's work to shoulder the burden, as much as we can, of tending to your finances so that you can spend your time focusing on the more important aspects of life. While I am confident that the CTWM team did not need to be told, I have been reminding everyone over the last few weeks of the importance of our work, especially now.

In addition to working through the technical aspects of financial management, CTWM has prepared for this type of event through:

- The creation of a deep and talented team of advisors and operational experts,
- Significant investment in best-in-class technology,
- Partnering with top tier external experts (data security, research, IT support), and
- Firmwide disaster planning.

*To that last point, I have made the difficult decision to close our office as a precautionary measure over the next two weeks.* Please note that we will all be working remotely and are available via email/phone just as we would be if we were in our office, and we expect to operate with minimal interruption.



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While it has always been our hope and intention to call before being called, we urge you to reach out to us if you have concerns or feelings of unease, even if we have already spoken.

For those of you who have expressed your concern as to how we are doing, we thank you and will always be humbled by your kindness. Lastly, and as always, thank you for allowing us to serve you.

Warmly,

**Kevin C. Leahy, CPA, CFP®**  
President & CEO