

Suggested wording for Adviser letter to client (March 2020)

«Client\_name»

«Address\_1»

«Address\_2»

«Address\_3»

<<date>>

Dear <<Client Name>>,

I hope you and your family are safe and healthy in these challenging times. I understand this is a worrying time for us all from both a health and financial point of view.

I wanted to get in touch, particularly as the recent market falls caused by the spread of the coronavirus may be causing you some concern about your pension, savings or retirement investments. I know this can be worrying, especially if you have seen policy values fall in recent weeks. As you know, past performance is not a reliable guide to future performance, but history has shown that markets which experience volatility due to major global events like this have recovered over time.

If you're feeling concerned please get in touch. While we can't meet face to face, I'd be delighted to speak to you over the phone or video call and give you some piece of mind in these uncertain times.

So, if you'd like to catch up, please ring me on <<number>> or email me at <<insert a personal e-mail address not info@>>. I'd be delighted to hear from you.

Kind regards,

**Note to adviser: This letter is a guide. Please ensure it meets your own compliance standards, including your regulatory disclosure**