



## You Have Our Support

I wanted to let you know that we are closely following the financial markets across the globe and the continued volatility that is impacting investor confidence. Global markets have been bracing for uncertainty as the spread of COVID-19 leads to reduced economic activity. In addition, an oil price war between Russia and Saudi Arabia has exacerbated concerns of a global recession, prompting large selloffs across riskier asset classes.

At this moment, it's impossible to forecast whether a recession will occur as a result of COVID-19 and oil oversupply concerns, and their impact on the global economy. Outbreaks are eventually contained, and recessions are part of market cycles. The most important thing to keep in mind is not to overreact to the headline news which can often create unnecessary panic. Markets have proven resilient over time and it's important to maintain discipline and focus on your long-term goals.

We are here to support you and navigate these times of uncertainty together. Knowledge is power, and we're committed to equipping you with the tools and information you need to weather this storm. We are continuing to watch market developments and are here to assist you with evaluating and understanding these economic changes. As always, if you have any questions do not hesitate to call.

[wilsonalbers.com](http://wilsonalbers.com) | (253) 272-2711 WA | (907) 277-1616 AK

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