

Scotia Investments®

March 18, 2020

Dear Valued Customer:

The continued spread of Coronavirus (COVID-19) in Jamaica and around the world has understandably raised concerns for you and your families. At Scotiabank, the well-being of our valued customers and employees is of the highest concern to us. We want you to know that your safety will remain our top priority coupled with our advisory approach to managing your investment needs as this situation continues to evolve.

In recent weeks, we have seen significant volatility in our financial markets due to concerns about the impact of COVID-19. In situations like these, we recommend that you review your investment portfolio and maintain your investment discipline to include: (i) consider your investment objective(s) and time horizon (ii) put the current market environment into perspective, (iii) take a long-term view and (iv) ensure appropriate diversification. Your Scotia Investments Advisor stands ready to help you navigate through this period.

Given the guidelines instituted by the Government of Jamaica and in our effort to ensure your health and safety and that of our employees, we suggest that you keep in touch with your Scotia Investments Advisor via telephone and email, and only consider meeting with them face to face if you do not have an electronic indemnity in place or if it is absolutely necessary. You can also contact our **Wealth Contact Center at 888-429-5745** should you require information about your account, and forms can be downloaded from our website, <https://scotiainvestmentsjm.com/>, as necessary.

Effective Monday, March 23, 2020, all branches will open to the public at 9:00am and close at 1:30pm.

We encourage you to follow the best practice protocols outlined by the Ministry of Health to protect you and your families. Handwashing, strong personal hygiene and social distancing remain the best ways to curb the spread of the virus.

We understand that this is a time of uncertainty for everyone and we commit our continuous support to you our valued clients in meeting your financial needs. Thank you for choosing Scotia Investments.

Yours Sincerely,



Debra Spence
Vice President Sales & Service
Scotiabank | Insurance & Wealth