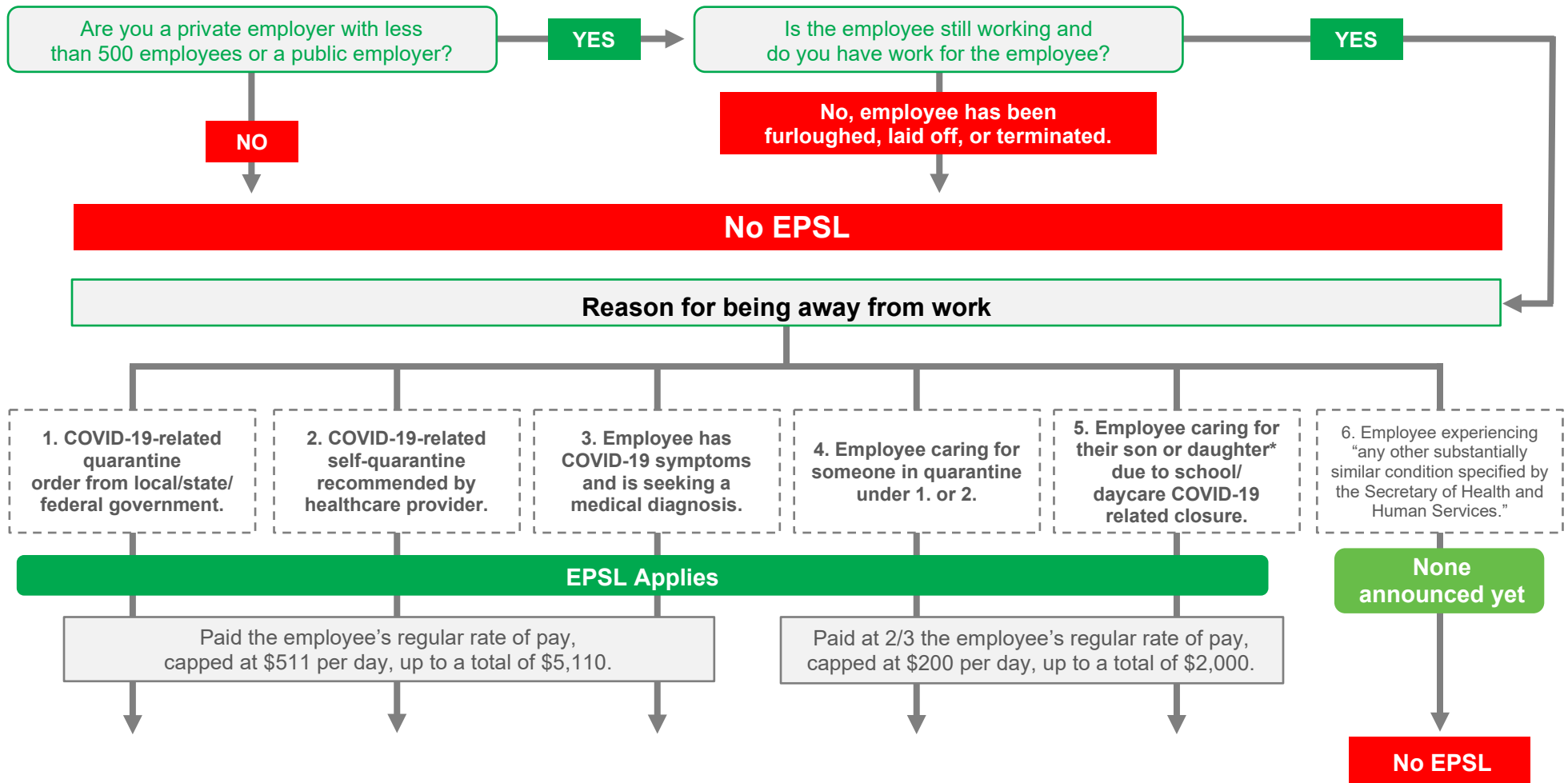


Families First Coronavirus Response Act (FFCRA) – Emergency Paid Sick Leave (EPSL)

Effective April 1, 2020 – December 31, 2020

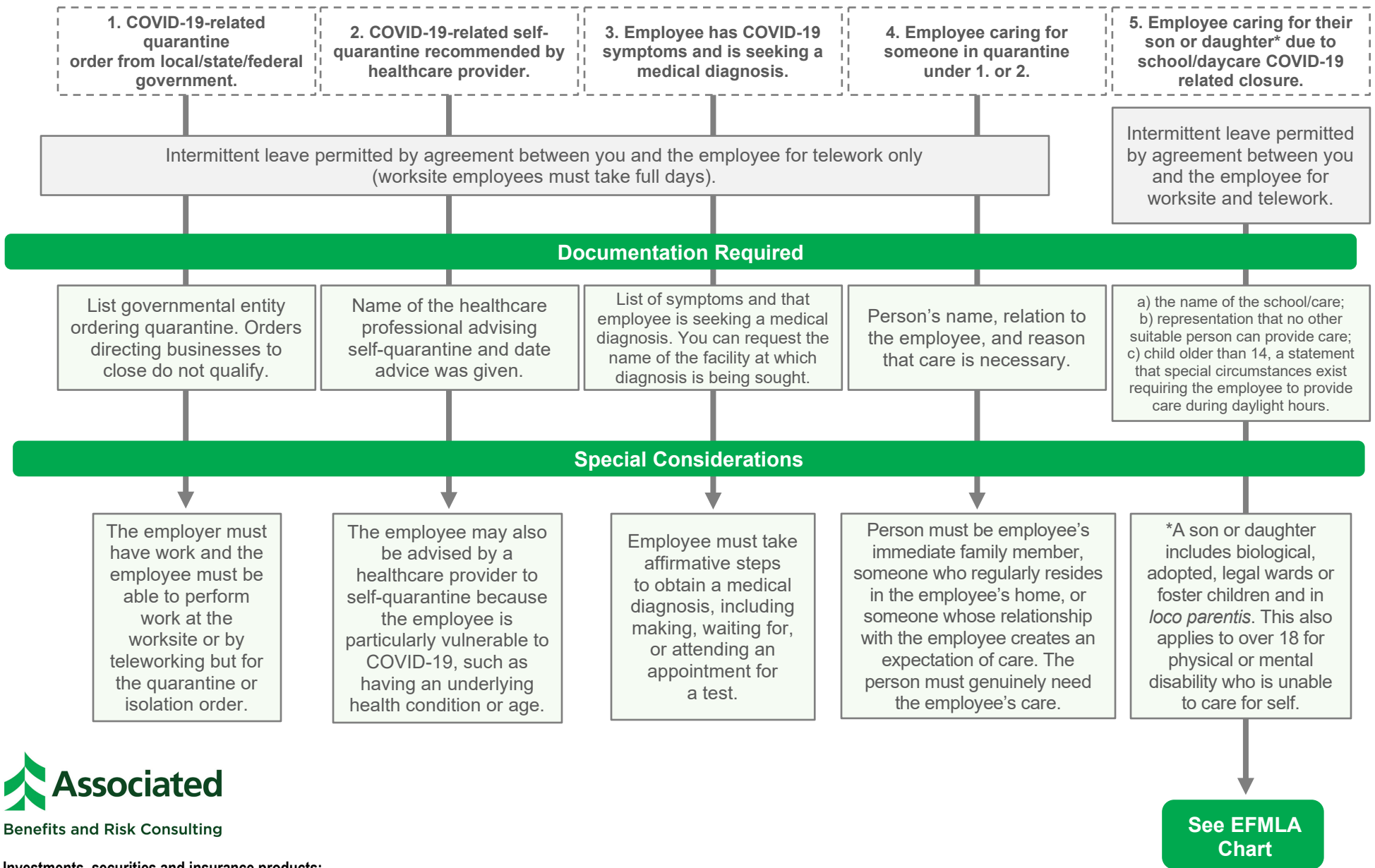
Benefit – Provides up to 80 hours of paid leave (total hours equal to number of hours they work on average over two-week period).



Investments, securities and insurance products:

NOT FDIC INSURED	NOT BANK GUARANTEED	MAY LOSE VALUE	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY	NOT A DEPOSIT
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Please see final page for important disclosure information>>



Benefits and Risk Consulting

Investments, securities and insurance products:

NOT FDIC INSURED	NOT BANK GUARANTEED	MAY LOSE VALUE	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY	NOT A DEPOSIT
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