

At Rubino & Company, we are keenly aware of the potential impact of the coronavirus (COVID-19). We are taking steps to provide for the continuity of our client services and the safety of our employees and clients as we navigate through the uncertainty of the outbreak.

We are staying up-to-date on the latest developments. The actions we are taking include monitoring resources such as the Centers for Disease Control and Prevention (CDC); the World Health Organization; the Occupational Safety and Health Administration (OSHA); and our local public health department.

As you know, this is one of the busiest times of the year for accounting firms with tax filings and financial statements deadlines rapidly approaching. Disaster preparedness is an integral part of our firm's risk management program and includes a viable pandemic response plan. Below are some of the features of the plan and the actions we are taking:

- Understanding the risk: This is a rapidly evolving situation, and we are monitoring reports from the CDC and other health agencies to enhance our knowledge and understanding of the spread of the coronavirus. We are tracking regional transmission in affected areas, and are actively taking steps to support our employees, clients and our surrounding communities.

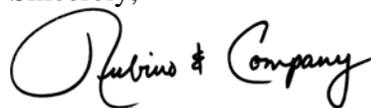
We have frequent communications with our employees, which include instructing them to stay home if they feel sick, how to recognize COVID-19 and its symptoms, the benefits of social distancing, and reminders about proper hygiene and other mitigations strategies.

- Ensuring access to our firm: Based on current guidance and our own standards and practices, our office currently has no plans to shut down at this time and will remain open and accessible. If you wish to meet with us, we ask that you call and schedule an appointment with us either in-person or via a teleconference meeting.

Our firm is also prepared in the event we need to operate from outside of our office with the necessary equipment, as well as backup systems and technical support, that will allow our workforce to work remotely in compliance with our Disaster Recovery Plan and other policies. We remain committed to maintaining our firm's quality control standards.

Our top priorities are the health and safety of our employees and clients. We will continue to monitor guidance from health experts and government recommendations and will do our very best to maintain the quality and timeliness of our services to you. We appreciate your flexibility and support during this time, and our thoughts remain with everyone affected by the COVID-19 crisis.

Sincerely,



Rubino & Company, Chartered