

# CHANGE:

***A conversion of something to a different form. Change can refer to anything or state that is different than it once was.***

Let's start with what *hasn't* changed. ***The Jamail Hayden Group*** has always and will always aim to simplify, organize and coordinate all aspects of your wealth management. For starters, here are some steps we take to be sure you are aware of what our practice has to offer:

- We identify what is most important to you
- We strive to understand your current situation
- We create & Initiate *your* wealth strategies
- We review and update your wealth strategies on a regular basis

***Our goal is to take exceptional care of you and your family.***

The tools that are provided to us help with all of the aforementioned and are state of the art. We have the ability to do all of the following whether in our respective offices or working remotely:

- Cash Flow Planning – Allowing you to focus on enjoying life day by day
- Retirement Planning – Guiding you “to and through” retirement
- Investment Management – Managing your money to help you achieve all of your goals
- Family Security – Providing confidence and comfort to you and your family
- Caring for others – Taking care of those who depend on you
- Estate Planning – Leaving a legacy for the people and causes you care most about

**Your Family > THE JAMAIL HAYDEN GROUP > Your Other Professionals**

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# WHAT HAS CHANGED?

While no two days in the market are the same, COVID-19 has really given us another scare and a large dose of uncertainty. As I am sure you are acutely aware, uncertainty is what the market dislikes more than most anything else. We have had plenty of unsettling market environments over the years that have roiled the nerves of the most seasoned investors. I could name many, but the ones that stand out would be “Black Monday” October 19, 1987, the “Asian Contagion” in 1997, the “Tech Wreck” in 2000 and the 2008 “Financial Crisis”. All were extremely disconcerting and painful to get through. The good news is, we got through them all and with positive returns just months after each incident.

Then came the onset of the Corona Virus, coined COVID-19 in late February and into March and continuing to date through 2020. This is a monster of an illness and until now, humans have never been exposed to it. As a result hundreds of thousands have been sickened and many have lost the battle. The solution was shutting down most of the nation and many countries overseas. Our firm, Raymond James & Associates have taken steps to do everything possible to keep our employees and clients safe. Given today’s technology, we have the ability to work seamlessly from remote locations. We have professionals within Raymond James that monitor the COVID-19 stats daily in the U.S. and abroad. We are given continuous updates and until our management feels it is safe enough for us to return to our respective offices, we will continue to operate remotely. Social distancing has been the worst of it as many of us have worked together for many years and miss our comradery. That is the least of our concerns. Our greatest concern is and will always be our clients and keeping their goals at the forefront of all that we do.

So what else has changed? Our locations temporarily, social distancing, remembering to check on the individuals and families we care about and work for and keeping our families safe from something unseen, but very much alive.

Know that we are here for you through all of the chaos. If history repeats itself, chaos always brings opportunity. As of June 5, 2020 the markets have regained the majority of the loss we saw in March. Barring any new COVID-19 outbreaks, we are on the road to a recovery, albeit, slow, but moving in the right direction. We send well wishes and know that we can move through this interruption with patience and grace.

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