



LEADING INVESTORS SINCE 1924SM

From all of us at St. Germain Investment Management Protecting Our Most Treasured Assets

Our highest priority is the safety and health of our St. Germain Investment Management community. Practically speaking, that means almost everyone. Anyone we've had some contact with, from a simple glad-to-meet-you to a friendly "hello" hug and a handshake, is part of the St. Germain community.

You are our most treasured assets.

The Coronavirus—in particular the respiratory disease COVID-19—is here in the USA and across the globe. We have pro-actively implemented measures across our offices [October Mountain Financial Advisors, Gage-Wiley & Co. and D.J. St. Germain Investments, Inc.] to help protect the communities and our professionals.

We are open for business using recommendations provided by health officials, both private and public, as well as business practices best suited for our industry. Five key details to know:

1. You can still reach us by telephone and email, just as you always have. When you call our business number, an employee of the firm will answer. State-of-the-art communications allow seamless connectivity, as if each of us are physically present in our offices, at our desks.
2. Key personnel at the trading desk, operations, client service and financial advising will be at the offices. Others will work remotely from home.
3. Meetings can be conducted via telephone, Facetime, online or through other possible methods. Additional specifics to follow as we examine our options and constraints.
4. Because this is an evolving situation, please visit our website www.stgermaininvestments.com or our Facebook page for changes or updates. On some days, it's possible no one will be in the offices. However, that's more the exception than the rule.
5. If you are a caregiver or hold power-of-attorney to an elderly client of ours, please check on that individual.

The uncertainty of this Coronavirus situation is quite stressful. Let's work together, support each other and hope for the best.