



Ginsburg Financial Advisors, Inc.

Personal Financial Planning & Investment Management

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Ginsburg Financial Advisors (GFA) is here to help!

Please review our ability to continue to assist you

To Our Valued Clients and Business Partners,

The constantly changing COVID-19 pandemic situation around the world has resulted in an extraordinary challenge for everyone-- a time that, for many, is filled with uncertainty. Our hearts and thoughts go out to each and every one of you as we are all coping with the "new normal" of daily life prescribed to us for the health and welfare of ourselves and, by extension, everyone around us.

Please know that in accordance with Alameda County's order effective today for residents to "shelter in place," for the well-being of the public and staff, related to COVID-19 precautionary measures, Ginsburg Financial Advisors (GFA) will be implementing our Business Contingency/Continuity Plan, effective immediately.

We are committed to continue to provide you with the excellent service you depend on from GFA. First and foremost, our plan ensures the health and safety of our employees, so we can continue to support you and provide the services you require. As an "essential business," we must provide and make capital available to our clients when they need money from their investment portfolios.

We have made the decision to reduce staff at the office to the minimum necessary to accomplish the operating procedures needed on a daily basis. Our on-site staff will continue to practice precautionary measures such as social distancing and handwashing as advised by the California Department of Health. The glass door at the entrance to our building will be open, but the office door to our suite will remain closed. We will have staff here on a daily basis to review mail and process client requests. You will be able to reach us via our main phone number at (510) 339-3933 while staff is on site during business hours. We will also be available to respond to your email messages. Adele Ostomel, Judy Hirotaka, Jack Bellamy, Diane Garcia, Charlie Schwab and Larry Ginsburg all have remote access so they will easily be able to stay in contact with you.

If we need to close the office completely, we will have the main number forwarded to a staff member during business hours who can assist you with your requests.

"Helping You Shape Your Financial Future Since 1981"

Ginsburg Financial Advisors, Inc. – A Registered Investment Advisor
Securities through Cetera Advisor Networks LLC* – Member FINRA/ SIPC
(*doing business in California as CFGAN Insurance Agency)

Ginsburg Financial Advisors, Inc. and Cetera Advisor Networks LLC are separate companies

Larry P. Ginsburg, CFP® – California Insurance License #0698190

6201 Medau Place, Suite 101, Oakland, CA 94611

We have canceled all client visits and will reschedule meetings when the office is open for “business as usual.” If you need to drop any items off at our office, the mail slot will be open during most business hours. We have a mail slot in the hallway next to the door to our suite that allows our U.S. Mail or any items you want to be sure we receive to be delivered inside our office. We will confirm receipt of all items sent to us or dropped through our mail slot. We will have those employees who can perform their jobs remotely work from home until we receive word that the “shelter in place” is lifted.

These precautionary measures have been taken to limit the potential spread of the coronavirus, to support our employees in this challenging time and to ensure we maintain our ability to serve you, our clients, for the long term. We will remain vigilant and continue to monitor the situation in real time and respond rapidly as conditions evolve.

We also want to comment on the dramatic volatility of the financial markets. Yesterday, Monday, March 16, we experienced the largest one-day decline in the history of the U.S. Stock Market, almost 3,000 points on the Dow Jones Industrial Average. The markets are appropriately concerned with the lack of a transparent plan from our national government that makes good sense. We expect that our government will eventually get our country on a good path toward our physical health recovery and the recovery of our economy. Many governors, mayors and county officials have already taken the lead in seeking to prevent widespread transmission of COVID-19 by implementing shelter in place directives and simultaneously making a concerted effort to obtain and deploy the tests for our population in order to effectively implement appropriate plans to further contain the virus, treat those already infected and provide the support and resources needed to resume daily life for all.

We have navigated shocks to the financial markets many times during our career as financial advisors and we understand how unsettling it may feel when it occurs. We expect the financial markets to recover from this traumatic event. The benefits of capitalism globally will not be eliminated by this medical crisis. The world will continue to need goods and services furnished by companies, not countries.

We urge you to stay calm; please focus, most appropriately, on your health and safety and the health and safety of your family members.

We will assist you in appropriately managing your investment portfolio to help you attain your goals and maintain your financial independence over the long term. We recognize that these are very turbulent and challenging times. We are here to help. Please let us know of your concerns. We remain committed to staying with you on your journey toward your financial and life goals.

Sincerely,

The GFA Team:

Larry Ginsburg, CFP®, Client Advisor
Adele Ostomel, CFP®, Senior Client Advisor
Judy Hirotaka, Judy Hirotaka, CFP®, ChFC®, CWS®, CDFAs®, Senior Client Advisor
Jack Bellamy, CFA, CFP®, Director of Investment Management
Diane Garcia, Office Manager
Charlie Schwab, Associate Financial Analyst
Ann Bevan, Senior Administrator
Chris Bush, Senior Administrator

This information is compiled by Ginsburg Financial Advisors.

Unless otherwise noted, financial data are as of December 31, 2019

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All investing involves risk, including the possible loss of principal. There is no assurance that any investment strategy will be successful. A diversified portfolio does not assure a profit or protect against loss in a declining market.

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All economic and performance information is historical and not indicative of future results. The market indices discussed are not actively managed. Investors cannot directly invest in unmanaged indices. Please consult your financial advisor for more information.

Additional risks are associated with international investing, such as currency fluctuations, political and economic instability, and differences in accounting standards.

Investors cannot invest directly in indexes. The performance of any index is not indicative of the performance of any investment and does not take into account the effects of inflation and the fees and expenses associated with investing.