



Dear Investor,

We trust that you and your families are well. As the COVID-19 global pandemic surged, it resulted in ongoing financial market depreciation and elevated financial and emotional stress. Our challenges and concerns were and remain the same – our families, our friends, and our investments.

Worldsource Financial Management Inc. (WFM) is a division of Worldsource Wealth Management, a wholly owned subsidiary of Guardian Capital Group Limited (Guardian). WFM, founded in 1989, is a full-service mutual fund dealer and a Member of The Mutual Fund Dealers Association of Canada (MFDA). You can learn about how the MFDA regulates dealerships like WFM [through this link](#). Client accounts are protected under MFDA's Investor Protection Corp. You can read more about this coverage [through this link](#).

Our parent company, [Guardian](#), was founded in 1962 and is a Canadian-based investment management firm with a growing global reach. Active and respected in the investment community, they deliver world-class institutional asset management, private wealth management, and financial advisory services. Guardian's strategic and steady growth has seen it flourish and succeed against a backdrop of fast-paced, dynamic change in the financial services industry and the world at large. Its shares are listed on the Toronto Stock Exchange (TSX:GCG) (TSX:GCG.A), and in 2019, Guardian proudly celebrated 50 years as a listed company.

### **How are we managing the COVID-19 crisis?**

Just like you, we are in uncharted waters ...to an extent. As a long-standing investment firm, Guardian and WFM have experienced many economic and market cycles. While the current challenge is different in many ways, our experience in dealing with other crises has helped us navigate confidently and calmly through this new challenge.

Guardian and its subsidiary firms are resilient, strong and positioned to weather this storm. The leadership team of all of the Guardian companies are seasoned professionals who are conservative in approach and, without hesitation, able to roll up their sleeves to work through the challenges. Our understanding of markets and the unexpected volatility that comes from it, has led us to ensure we maintain a strong and liquid financial balance sheet. This safety—built over many years—aligns with our conviction to execute on a plan that will see us, and our clients, through this period of instability. Our leadership team and staff are working as one, to ensure our clients receive the same level of service they are used to experiencing.

As we sincerely care for our clients, by extension we have placed both the safety of our employees and **the oversight of our clients' financial well-being** as our top priorities. In March 2020, as the news cycle dramatically worsened, we anticipated a possible compromise in our service to clients. Without hesitation, we made investments for our staff to work remotely – computers, monitors, video conferencing and more. Our Business Continuity Plan was in full flight, seamlessly transitioning to facilitate this significant change in how we conducted our daily business. We have further suspended business travel and in-person meetings to protect the health of our employees and partners.



## Here is what we would like you to know

### **We are here for you.**

We have an infrastructure in place to ensure your assets continue to be managed, while we remain fully operational. Your Advisor can contact us at any time to look after your investments and to ensure any changes that are required occur in a timely fashion. As long as financial markets remain open, we will also continue to remain open for business.

### **Work with your Advisor.**

Your Advisor is open for business and available to you. Take this opportunity to review your investment plan and make any necessary adjustments. Your Advisor is equipped with the necessary tools to ensure that they can help you navigate through these uncertain times.

### **Empower yourself.**

Do you have access to your accounts online? If not, this is a great time to self-register for access (click this link <https://investor.worldsourcefinancial.com/>) or alternatively, take advantage of our Client Relations team to set-up your secure online access. Reach us by telephone or email:

**Monday to Friday - 8:00 a.m. to 8:00 p.m. (ET)**

**T: 905.940.5500 | 1.800.287.4869**

**E: [advisorrelations@worldsourcewealth.com](mailto:advisorrelations@worldsourcewealth.com)**

### **Please remember.**

Our businesses continue to operate and service our clients with great success, even as we expect volatility in the markets to continue. The leadership teams across all business lines are in constant communication with each other, conducting regular (telephone and video conference) meetings to ensure we are doing the right things for our clients, our employees, and with that, our business.