

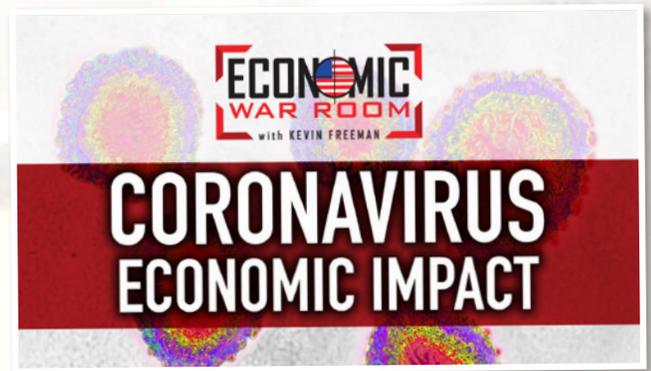
## **What Happens After COVID-19?**

### **A Challenge, A Crisis, and An Opportunity to Rebuild America**

**Background Briefing:** Will the economy decline 6-8% over the next 3 months? More? How will this impact the 2020 election? We experienced the fastest fall to a bear market in history. What does that really mean? Markets do recover after pandemics. They always have. But life will change. This is not a time for fear. Economic freedom, coupled with personal liberty, ingenuity, and creativity can bring victory in this crisis! It's the American way!

Our first LIVE episode on the Coronavirus was broadcast on February 29th. On that day, there were 60 people in the United States diagnosed and no deaths. The total soared more than 100-fold in less than three weeks.

As a reminder, we do not offer either medical advice or investment advice, but we share important thoughts and perceptions from our sources, including some of the top experts in the nation.



**It is essential that we stick to facts and respond with reason and intelligence rather than panic. It is also a good time to pray and ask God for guidance and help. There is potential for optimism and even opportunity for our nation.**

**"For God hath not given us the spirit of fear; but of power, and of love, and of a sound mind." 2 Timothy 1:7 (KJV)**

**Your Mission:** To understand the economic and social impacts of the Coronavirus (COVID-19) pandemic and how to navigate the abundance of information being thrown at you. Then, to begin preparing for what we should do AFTER the pandemic recedes. The battle for the soul of our nation will not retire as the world shuts down. In fact, the battle between individual liberty and collective control will escalate. We must rise to the occasion, take action now, and win the fight so the next generation can enjoy freedom.

**LIVE STREAM: Ep. LS-2 (OSINT) Open Sourced Intelligence Briefing: This includes excerpts and links from a special 3/18/2020 Economic War Room® COVID-19 live stream update with Kevin Freeman.**

In our previous live episode, we explained the virus threat, the health threat, and provided CDC recommendations regarding mitigation and prevention. The information we shared largely stands true today. Federal, State, and Local governments have implemented procedures to stop the spread.

We suggested you get a reasonable amount of supplies and food and that proved to be timely and valuable advice. We predicted that you might need to stay home for two weeks and provided a list of items you might need to set aside. This was well before the shelves were bare. We did not suggest hoarding but instead to get an extra couple of weeks of supplies to set aside. We made an extra effort to tamp down panic and offered good information for preparation. But no panic! Go back and watch [Episode 76](#) and download the [FREE Battle Plan](#).

By now, you have the health advice and we know that COVID-19 is impacting every aspect of our lives in unprecedented ways. The purpose of this Episode is to look beyond. What happens AFTER the virus crisis? How will this change our lives going forward?

We know that for the next two weeks we have been instructed to shut down offices and work from home. Implement social distancing. Avoid groups of 10 or more. Eat at home. Sporting events canceled. Schools closed and homeschooling on the rise. Increasingly across the country we see "shelter in place" orders from local governments. WHY?

The Washington Post offered simulations of what would happen with and without social distancing. The first showed the spread of a virus through a closed population without any social distancing. The vast majority of participants get sick. Given COVID-19, that would result in a horrific death toll on some of the most vulnerable in our nation. That's the "Free for All."



PAGE 2

Fortunately, our nation has chosen to “shelter in place,” whether as a top-down mandate or an issue of personal responsibility. And it will work. It will flatten the curve. Italy wishes they had acted sooner. Korea did and they are demonstrating good results. China claims to have stopped the virus in its tracks. But can we believe the Chinese statistics?

Korea has shown tremendous progress. According to [Science Magazine](#):

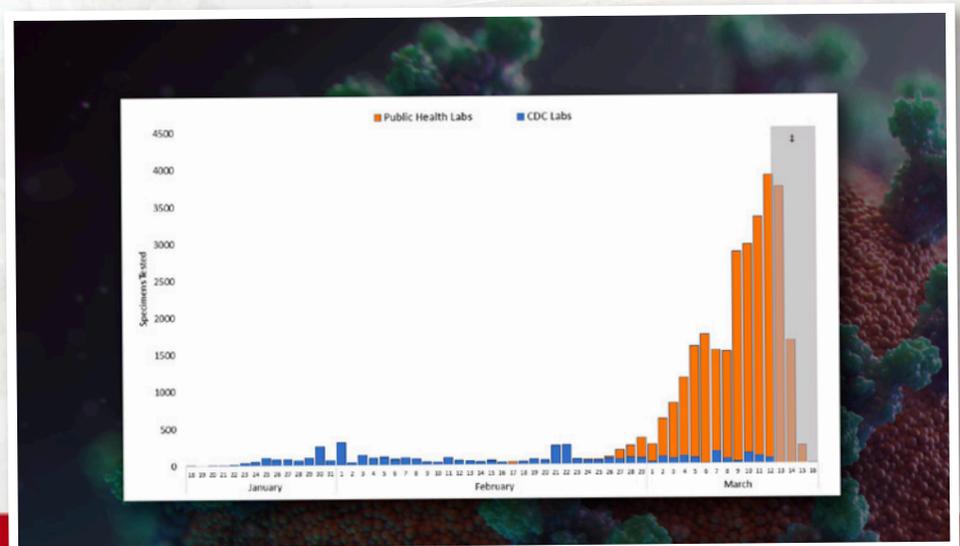
“The government advised people to wear masks, wash their hands, avoid crowds and meetings, work remotely, and to join online religious services instead of going to churches. Those with fevers or respiratory illnesses are urged to stay home and watch their symptoms for 3 to 4 days.”

This required extensive testing to identify the problem, but social distancing has been the remedy.

One of the problems we’ve had here is a shortage of tests. And before you start on a rant blaming President Trump, you should know a few key things:

1. There was an old administrative rule requiring all tests to go through the Center for Disease Control (CDC). This sharply limited availability.
2. While we were supposedly offered tests, no one rejected them according to the Task Force although the quality of those offered tests was called into question due to false positives
3. Once the administrative relief was provided, the free market began to ramp up test production. Private labs can now offer tests.

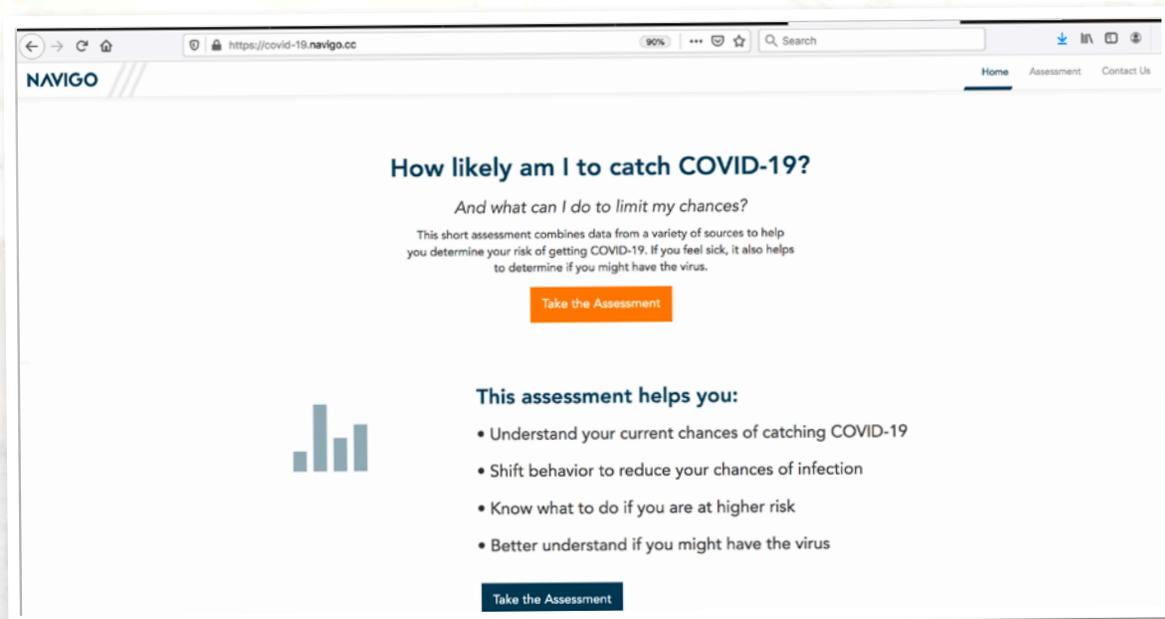
As you can see in this chart from the [CDC](#), the availability of tests through private labs has ramped up sharply and will continue to increase across the country.



There are now private labs offering tests in all 50 states. Even as the virus has expanded exponentially, also the capacity for testing is ramping up significantly.

- » Keep in mind that we do not want to test every American. That would be a huge waste of resources. The officially reported cases in America are under 15,000. What if it were more than 10 times worse with 150,000 infected? That would be less than 4/100ths of 1% of Americans.
- » Even if we had 1.5 million infected in America, more than 100 times the reported level, that would be less than 4/10ths of 1%. So it makes **NO SENSE to test everyone**, at least not with the current test. Besides, as President Trump said in his news conference recently, it's not all that pleasant to be tested.

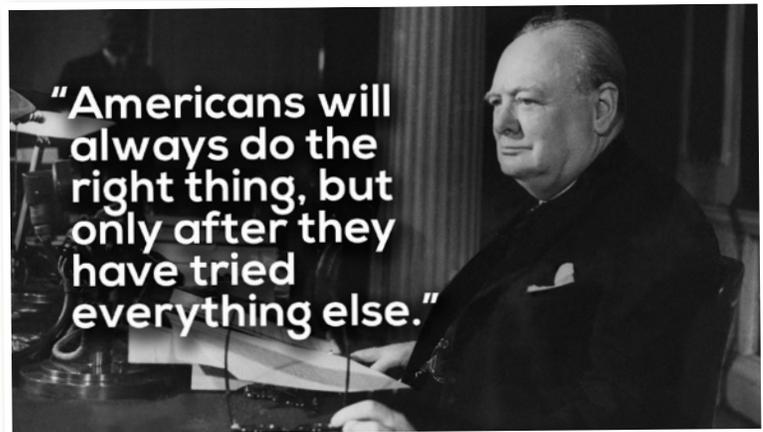
So what we need to do is to triage possible patients based on risk factors. President Trump mentioned that major tech companies would develop a website that could show you your risk of illness and whether or not you are a candidate for testing. Our friend Ben Nieuwsma of NAVIGO showed us a prototype of just such a website. You can check it out here: <https://covid-19.navigo.cc>



We may have been slow in responding and maybe tried the wrong approach initially. But we have come around! That was true in World War I, World War II, and the Cold War. But economic freedom coupled with personal liberty, ingenuity, and creativity will win in the end.

There's a famous quote often attributed to Winston Churchill even though he probably never said it: →

I'd put it another way....Americans are often slow to respond, but when we get in the battle, you can always count on us for victory.



There should be no doubt that we will conquer COVID-19. But to do so, we are undertaking serious measures, and these will change our lives in potentially unexpected ways. There are RISKS and there are OPPORTUNITIES. We want to help you avoid the problems and identify the opportunities.

To be prepared for times such as these, we need to heed the words of author Rudyard Kipling in his famous poem, "IF".... IF you've never heard it, we will include the poem at the end of this Battle Plan. Basically it's all about keeping your head when everything seems crazy. We need that wisdom NOW!

Let's review what we said on February 29th regarding the Economic IMPACT of threat:

- » Impact will be significant if infection spreads in U.S.
- » Imagine if everyone stays home for weeks.
- » Could last until June optimistically.
- » Reinfection rate will be key and that's unknown.
- » Hurt U.S. factories, retail, restaurants, travel.

- » At minimum, will hurt GDP this year.
- » **Pandemic (and we are there now) would be far worse-(maybe recession).**
- » "V" shape recovery. Lost business will spring load for some industries (car and home sales pent up demand from WW 2) others just lose (restaurants).
- » Remember, pandemics happen...every 25-30 years. We recover and life goes on for the 98-99% who survive. Not minimizing the tragedy but recovery is inevitable.
- » Likely Federal Reserve and Central Bank stimulus...already seeing lower rates... should promote a "V" shaped recovery.

**Here is what happened:**

- » WHO Declared this a pandemic on March 14th.
- » Has gotten far worse than a blip in GDP.
- » Now estimating a decline in the economy of 8% over the next three months.
- » Sounds obvious...nobody is shopping, spending, or traveling...people are losing jobs or at least laid off for a while.
- » **Remember though, we've been through hard times before. At least with this one, we know the cause and that it will be temporary. It will end. But it can't end soon enough.**

If we do have an 8% decline, it is not without precedent. Quoting BARRON's ([Up and Down Wall Street column](#)) from March 14th:

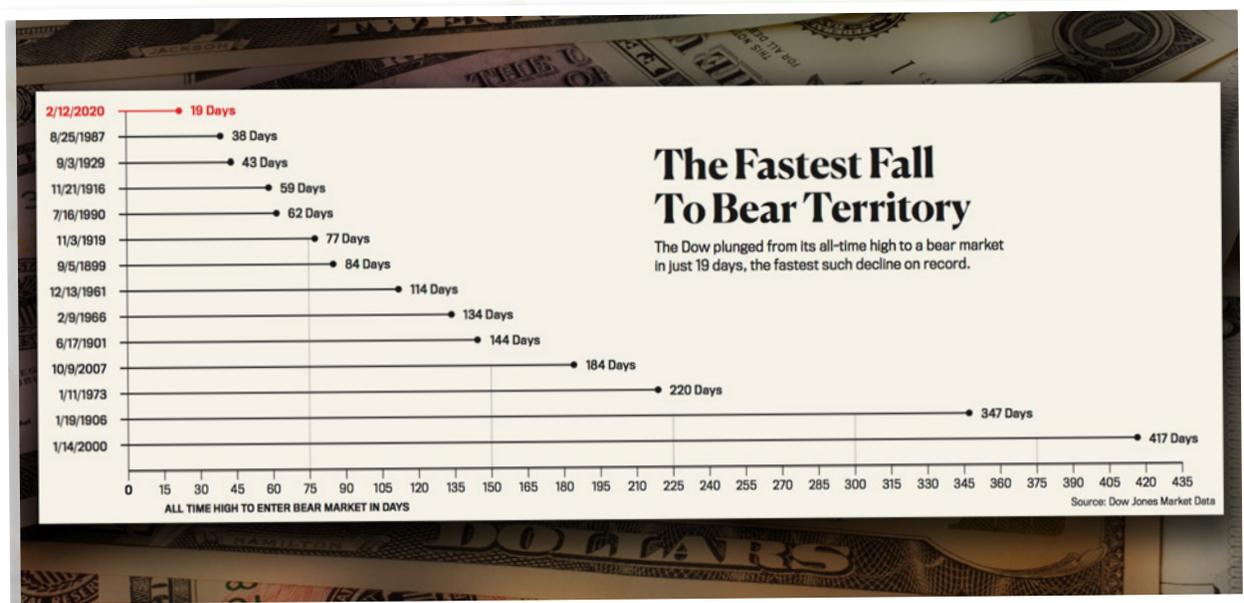
**"Real GDP contracted at an 8.0% annual rate in the second quarter of 1980, only slightly less than the 8.4% annualized decline in the fourth quarter of 2008. The latter episode memorably followed the failure of Lehman Brothers and the ensuing crisis."** source: Barrons

In 1980, interest rates were at record highs. Now they are near record lows. In 2008, the financial system was collapsing. Today it is solvent. So if we could recover when things were worse, we certainly can do so now.

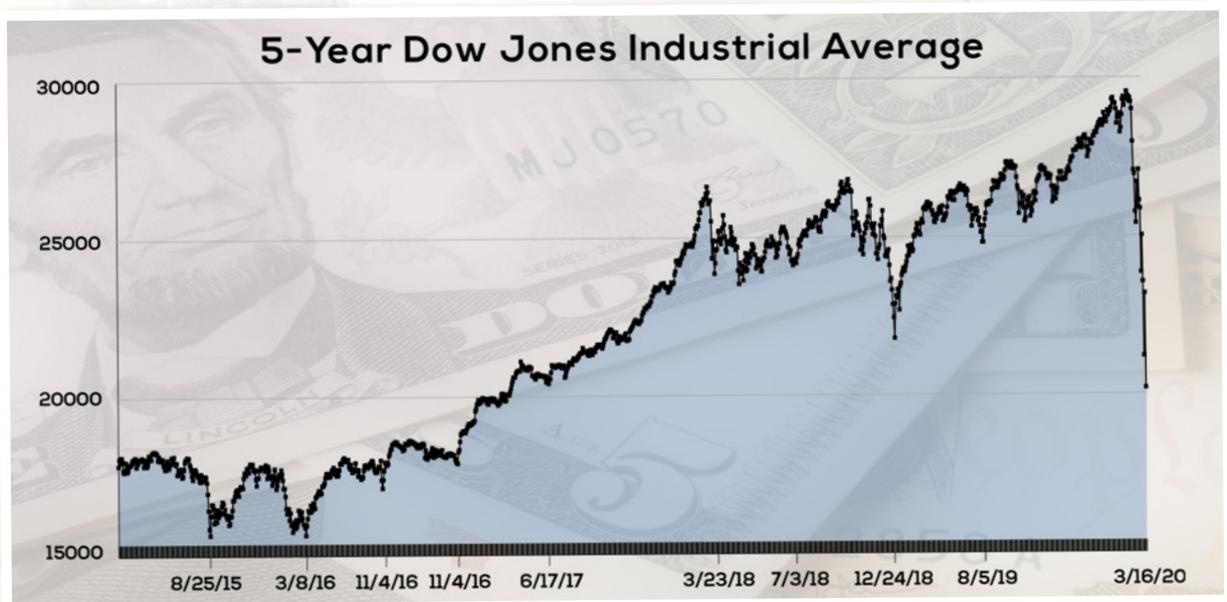
Again, we are NOT offering investment advice. But there a few things to note from what we said on February 29:

- » *The market was at all-time highs just a couple of weeks earlier.*
- » *Corrections are normal (10% declines) and should happen at least annually and sometimes a couple of times a year.*
- » *Bear markets also happen. Haven't had one in a long time. This would represent at least a 20% decline and could be much worse.*
- » *Markets do recover after pandemics. They always have. Clears out speculation.*

Here is what happened:

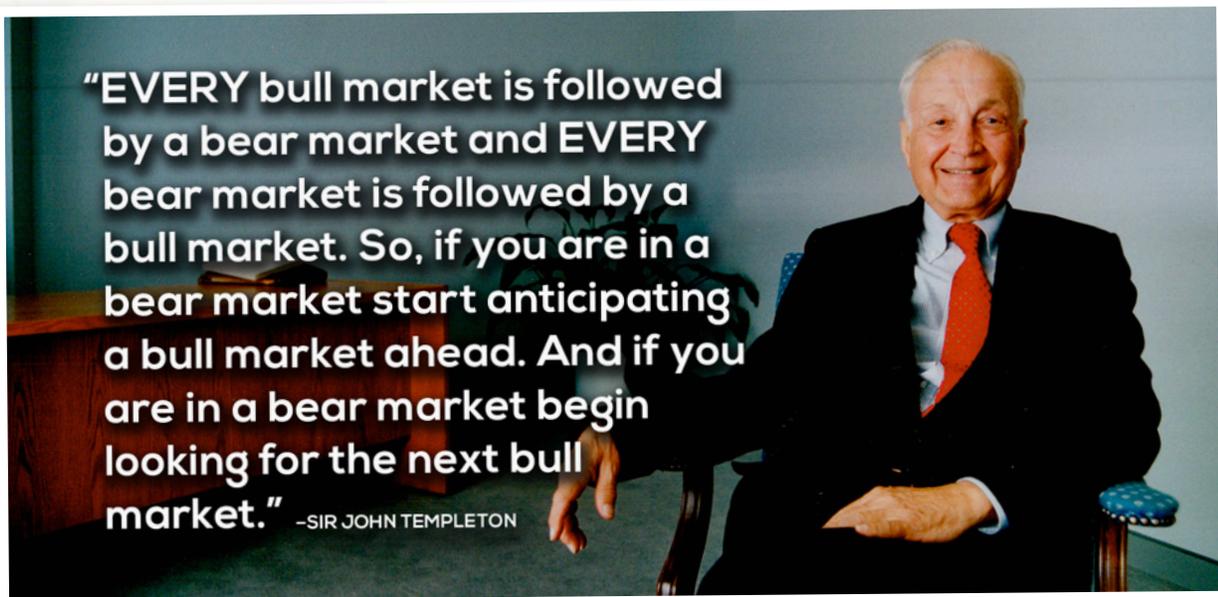


- » One day, the Dow Jones Industrial Average gained 2,000 points. One of the largest gains in history, sparked by promises of Federal money.
- » Then the next trading day, the Dow fell 3,000 points when people realized things were shutting down across the country.
- » Then, the Dow gained 1,000 points. What that meant, despite the wild swings, was that the market was back to where it was a week ago.
- » Moves of 8%, 10%, and 12% in a matter of hours. But down more than 30% from the peak. That hurts.



- » We should not be surprised by a Bear Market. We've covered this risk for two years.
- » Episode 5 featured John Mauldin and David Tice.
- » They warned in late 2018 that a bear market was coming, but after a "melt up."
- » THAT HAPPENED! Stock prices went straight up last year AFTER our show.
- » They said the next bear market could cause 40% drop after setting a new all-time high.

So what's next? We can't predict or time the market. But there is some timeless wisdom provided by Kevin's old boss, Sir John Mark's Templeton:



Guess where we are now! So what do we do about it? Sir John also had wisdom for that:

**"To buy when others are despondently selling and to sell when others are greedily buying requires fortitude but pays the greatest potential reward."**



Please note that we ARE NOT giving investment advice. We are, however, sharing what we believe are wise principles. You should speak with your advisor about what may make sense in your portfolio. And, remember that we will be training advisors in conjunction with Liberty University and the [NSIC](#) Institute. Stay tuned for details.

What you might consider looking for when the time is right:

1. Stocks of great companies selling at ridiculously low valuations. Some stocks may pay a dividend higher than their 10-year bond yield. Jim Cramer calls these "accidental high yielders."
2. Good balance sheets and survivors that can roar back when the virus fades.
3. Those industries that will benefit going forward such as telemedicine, retailers getting into medicine, pharma companies onshoring their manufacturing, American businesses where we saw import shortages, technology companies that support work from home.
4. Expect an infrastructure package as the Congress appears to be in a spending mood. This has many, many implications for American businesses.
5. Medical companies that develop novel treatments, biotech and others may make sense.
6. Other entrepreneurs...Glenn Beck featured an inventor in Italy who was able to 3D print ICU valves in Italy to address a shortage.

Remember. Speak with your advisor! Make certain you have a properly balanced portfolio for your situation. THERE'S NO ADVICE OFFERED HERE! And don't forget that there are new and emerging scams to avoid. Here is an [SEC warning](#):

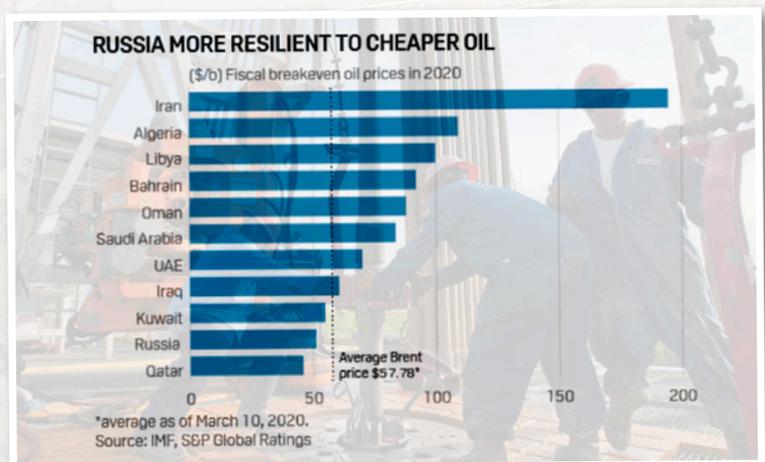
**"Fraudsters often use the latest news developments to lure investors into scams. We have become aware of a number of Internet promotions, including on social media, claiming that the products or services of publicly-traded companies can prevent, detect, or cure coronavirus, and that the stock of these companies will dramatically increase in value as a result. The promotions often take the form of so-called 'research reports' and make predictions of a specific 'target price.' We urge investors to be wary of these promotions, and to be aware of the substantial potential for fraud at this time."** source: sec.gov

**Also, here is something you may not know:**

1. Initially interest rates fell to all-time lows and the Federal Reserve dropped its rates to ZERO.
2. But eventually, market-based interest rates began rising. The 10-year and 30-year Treasury bond interest rates started to move much higher. This will be good for the banks, at least at first. Banks make money with higher interest rates as they get the “spread” between the 0% the Fed charges and the market rate.
3. But this also creates a potential second-order problem.
4. We could easily see an **extra \$1 trillion added to the deficit.**
5. The Federal debt will pass \$25 trillion very quickly.
6. People will get used to the government handouts.
7. At the same time, this will put pressure on the US dollar.
8. Global Times suggests China will lessen their holdings and the world should dump the dollar as reserve currency.
9. **Episode 79 features Dr. Gal Luft and is on De-dollarization.**
10. Tax cuts + extreme deficit spending + easy Fed = **Modern Monetary Theory** (spend all you want) and **ends in hyperinflation.**

Also, there is an oil price war underway. The Saudis and Russia’s Putin are playing a game of “chicken” to see who might blink. Even as oil demand has fallen, these two major producing nations have actually increased the pumping of oil, driving prices lower and threatening the shale industry. Oil has dropped as low as \$20 per barrel after holding fairly steady around \$50/barrel for so long.

The frightening part is that Russia is better able than most nations to withstand the pain of low prices as shown in the chart from [Platts.com](http://Platts.com).



**What this means:**

- » Everyone benefits from cheaper gas prices.
- » But this also creates a serious challenge to our shale industry. It will hurt states like Texas, Oklahoma, and North Dakota.
- » Good news? We have a solid bankruptcy system so if prices rebound, we can restart production.
- » Bad news? There are political risks that are even greater than the oil war.
  - One is ESG Investing. We will cover this in detail in our upcoming Episode 80. Basically, millennials and globalists are pushing an agenda that forcibly defunds the fossil fuel industry and uses your money to do it. Fortunately, we can fight back!
  - The other is the upcoming election. Former VP Biden made it abundantly clear that he would ban fracking if elected.

We have a very real threat with the Upcoming Election in multiple areas if Biden (or Sanders) is elected:

1. Anti-fracking.
2. Immigration/open borders.
3. Gun control.
4. Federally funded abortion.
5. A move toward socialism and away from economic liberty.
6. An assault on traditional values.

How President Trump handles this crisis will likely determine who gets elected this year. The media has been "all in" attacking him. They are attempting to pin all blame for any issues from this crisis on him.

**HERE IS THE TRUTH:**

- » President Trump was ahead on this. The issue of test shortages was not anticipated. Neither was it his fault. Old regulations prevented faster action. All tests going to CDC, the real bottleneck, was NOT a Trump decision.
- » Biden wouldn't have done any better and neither would Sanders. In fact, the policy that was the problem was implemented when Biden was VP.
- » There has been so much "fake news" about turning down tests that were never really offered and weren't quality anyway.
- » Free enterprise is the solution and is ramping up our testing capabilities now.

Another ELECTION RISK is that there may be a push to move all voting online. That's a terrible idea, fraught with peril. Remember what happened with the Iowa Caucus? You might want to go back and watch our two shows on **Voter Fraud and Election Fraud** (Episodes [20](#) and [21](#)) or download the Battle Plans for those episodes.

Finally, there is a serious geopolitical issue that could be an OPPORTUNITY or may be a risk. That is China. The Chinese Communist Party is under threat due to massive unrest at how they bungled the response. For example, the virus could have been contained had they not covered up information and denied the truth according to Axios analysis:

*"A study published in March indicated that if Chinese authorities had acted three weeks earlier than they did, the number of coronavirus cases could have been reduced by 95% and its geographic spread limited."*

*This timeline, compiled from information reported by the Wall Street Journal, the Washington Post, the South China Morning Post and other sources, shows that China's cover-up and the delay in serious measures to contain the virus lasted about three weeks."*

Naturally, the Chinese Communist Party (CCP) has felt the need to deflect and deny this truth. They have waged a serious campaign to blame President Trump and the U.S. military. They have silenced domestic critics and continue to cover up the problems they have at home.

**Why?** This is the kind of dramatic event that can end a government. Those who have watched the HBO miniseries on Chernobyl may see parallels between that serious nuclear accident mishandling and how China has reacted. Chernobyl clearly undermined the government and led to the collapse of the Soviet Union. Thus, the CCP feels their very existence threatened internally.

The CCP has also cried "RACIST!" Apparently, they don't want COVID-19 referred to as the Chinese Coronavirus or the Wuhan Flu. Never mind that Ebola is named after a region in Africa. Or that MERS is Middle East Respiratory Syndrome. Or that the pandemic to which COVID-19 is most often compared has been 1918's Spanish Flu. The charge of racism was absent when the media used the term. But the CCP feared that their standing would be diminished when the rest of the world realized what they had unleashed. There was a quick rush to change the language. Sadly, the leftist media was only too willing to oblige.

**BUT YOU KNOW BETTER!** You know that the Chinese Communist Party is at fault. You realize that the spread in Italy and Iran is primarily due to Chinese involvement through their Belt and Road Strategy (<https://insidescoop politics.com/archives/1458>).

Thus, we see an opportunity and also a risk. If the Chinese people rise up against communism and for freedom, the world can become a safer and better place. On the other hand, if the CCP lashes out, they will threaten the world. They have already threatened to cut off medical and other supplies. Amazingly, they want the world to praise them for curtailing this horrible disease even though the truth is that they unleashed it.

At a minimum, we can hope that the world recognizes how foolish it is to have placed all of our supply lines in China. We need to diversify to other friendly nations and bring as much back to America as we can. Never again should we put our life and our treasure at such a great risk.

Finally, we must understand that FREEDOM is the better approach. The American system built on individual liberty and moral free enterprise is our hope for the future. Communism and socialism are failed systems that should never again be tried. Would you really want government running everything? That's what caused the test-kit problem at the CDC.

Socialized medicine systems will collapse under the strain. President Trump is unleashing private enterprise and we will win as a result!

It's this spirit of individualism that inspired the poem [IF by Rudyard Kipling](#):

If you can keep your head when all about you  
Are losing theirs and blaming it on you,  
If you can trust yourself when all men doubt you,  
But make allowance for their doubting too;  
If you can wait and not be tired by waiting,  
Or being lied about, don't deal in lies,  
Or being hated, don't give way to hating,  
And yet don't look too good, nor talk too wise:

If you can dream—and not make dreams your master;  
If you can think—and not make thoughts your aim;  
If you can meet with Triumph and Disaster  
And treat those two impostors just the same;  
If you can bear to hear the truth you've spoken  
Twisted by knaves to make a trap for fools,  
Or watch the things you gave your life to, broken,  
And stoop and build 'em up with worn-out tools:

If you can make one heap of all your winnings  
And risk it on one turn of pitch-and-toss,  
And lose, and start again at your beginnings  
And never breathe a word about your loss;  
If you can force your heart and nerve and sinew  
To serve your turn long after they are gone,  
And so hold on when there is nothing in you  
Except the Will which says to them: 'Hold on!'

If you can talk with crowds and keep your virtue,  
Or walk with Kings—nor lose the common touch,  
If neither foes nor loving friends can hurt you,  
If all men count with you, but none too much;  
If you can fill the unforgiving minute  
With sixty seconds' worth of distance run,  
Yours is the Earth and everything that's in it,  
And—which is more—you'll be a Man, my son!

**This is a challenge, it has become a crisis, but it's also an opportunity to Rebuild America and Reset your family and finances IF we keep our heads!** Stay tuned to the Economic War Room. And, **PRAY for health, wisdom, and blessing. Ask God to give us wisdom. Repent of our sins as a nation. And request His mercy.**

## Why you should care?

- Your family's health may be at risk.
- Our economy is at risk.
- We can't let a virus determine our political future.
- There are investment risks and opportunities.
- We are in a spiritual war disguised as an economic war. It is time to protect what we have been given and keep America's Judeo-Christian values.
- When we come out the other side of this crisis, we can enjoy a new and better America IF we keep our heads.



In the Economic War Room, we encourage Americans to be the “small ships that make the difference.” You cannot solely rely on the government or the president to solve America’s problems. You have to make a difference. It is up to you to help take our country back and create a voice for economic liberty. In this case, being a “small ship” may include helping your neighbor in a virus scare by showing compassion or sharing helpful information. Together, we can beat this virus and keep America strong.

**Action Steps:**

Share this battle plan with your friends and your financial advisors.

1. If you haven’t already, watch our earlier watch our [SPECIAL CORONAVIRUS UPDATE](#) and share it with as many people as you can. This originally aired as a [Facebook Live episode on February 29](#). We’ve since posted it on [YouTube](#) also.
2. [CLICK HERE](#) to watch our latest LIVE UPDATE and share it also. This one aired as a Facebook Live episode.
3. Prepare Your Family. Practice good health hygiene following CDC protocols. Stock up on basic items you may need.
4. Explain why we need FREEDOM and not socialism. Socialism is a failed idea that we must not let resurface.
5. Pray for America! Second Chronicles 7:14 New International Version (NIV):  
“If my people, who are called by my name, will humble themselves and pray and seek my face and turn from their wicked ways, then I will hear from heaven, and I will forgive their sin and will heal their land.”
6. Send this battle plan to friends and ask them to sign up for our weekly battle plan updates (<https://www.economicwarroom.com>). Be sure to catch the data and footnotes below for more documentation. We want you to have access to key information to make intelligent decisions.
7. Weaponize your money toward impact investing that strengthens America. Let’s rebuild our domestic supply lines!



# ECONOMIC BATTLE PLAN™

COVID-19: WHAT HAPPENS NEXT? **LS-2**

CLEARED FOR RELEASE 03/18/2020 (ECONOMIC BATTLE PLAN™ POINTS: 100)

**We need more Economic Patriots on the team!** Consider what you can do now to help strengthen America or even help someone in need. Keep in touch with your congressional representatives. Choose from the list or set your own goals:

- Get others to sign up on our website (<https://www.economicwarroom.com>) and review our free weekly Economic Battle Plans™. Each of these will address critical solutions to the threats highlighted in this briefing.
- Subscribe to [BlazeTV](#) and please use our code **(ECON)** from that link for a discount and FREE trial.
- Follow, like, comment, and share on [FB](#) and [Twitter](#). Look for short video segments on [FB](#) and make sure those are shared. (We recognize these tools may be compromised at times, but if they are not filtered, they are the major platforms available to reach out to the public. (Alternatives social platforms above are under EWR consideration)
- Check out [XOTV.me](#), a new free speech video platform Economic War Room is proud to partner with. It is free, but consider making a donation to help with Economic War Room's research and production.
- You are welcome to share this battle plan and our short video segments on FB or YouTube with friends. We set up the Economic War Room™ to be your resource for information, preparation, and mobilization.
- Share this battle plan and our short video segments on [FB](#) or [YouTube](#) with friends. We set up the Economic War Room to be your resource for information, preparation, and mobilization.
- Do this now! Have a financial action plan based on multiple geopolitical scenarios developed now. Advanced preparation is key. Trying to figure what to do when an economic event happens is usually too late.
- Talk with your financial advisor as it relates to your savings/investments. Ensure your advisor understand the potential impact economic/geo-political scenarios could have on your portfolio. [LOOK FOR ECONOMIC WAR ROOM'S ADVISOR AND INVESTOR ONLINE TRAINING COURSES LAUNCHING SOON.](#)

PAGE 18

## **Shareable Quote:**

**“Americans will always do the right thing, but only after they have tried everything else.”**

– Attributed to Sir Winston Churchill

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# The EWR Collection Deck – From Kevin Freeman

(List of resources and external links for more information)

## Quick Access Links

[About COVID-19](#)

[The China Threat](#)

[Blaming Trump](#)

[The Oil War](#)

[Lifestyle Impacts](#)

[Avoiding Scams](#)

[Market Impacts](#)

[The CCP is at Fault \(and calling it Chinese Coronavirus is not racist\)](#)

[The Issue of Testing](#)

[Political Impacts](#)

[Looking Beyond for Investors and the Economy](#)

[Private Enterprise and Science Provide Hope](#)

## [ ] - Must Read/Watch

### Where to Access Economic War Room

On BlazeTV <https://get.blazetv.com/economic-war-room/>

Our Website <https://www.economicwarroom.com/>

Our Facebook page

<https://www.facebook.com/economicwarroom/>

Our Twitter page

<https://twitter.com/economicwarroom>

Our YouTube page

<https://www.youtube.com/economicwarroomwithkevinfreeman>

Our XOTV Channel

<https://xotv.me/channels/233-economic-war-room>

Link to all Battle Plans

<https://www.economicwarroom.com/battleplans>



## About COVID-19

Coronavirus COVID-19 (2019-nCoV)--the interactive map and data

<https://www.arcgis.com/apps/opsdashboard/index.html#/bda7594740fd40299423467b48e9ecf6>

[ ] 2019 Novel Coronavirus (2019-nCoV) Situation Summary | CDC

<https://www.cdc.gov/coronavirus/2019-nCoV/summary.html>

[ ] Coronavirus: Just the Facts with Glenn Beck

<https://www.blazetv.com/watch/channel/series/series/6h9e60TbKWdu-glenn-tv/episode/43-ytf73ebgggj7-coronavirus-just-the-facts>

"Half Of America Will Get Sick": Here Is What Goldman Told 1,500 Clients In Its Emergency Sunday Conference Call

<https://www.zerohedge.com/markets/half-america-will-get-sick-here-what-goldman-told-1500-clients-its-sunday-conference-call>

Why outbreaks like coronavirus spread exponentially, and how to "flatten the curve" - Washington Post

<https://www.washingtonpost.com/graphics/2020/world/corona-simulator/>

[ ] Are You at Risk? Take the Navigo Quiz

<https://covid-19.navigo.cc/>

## Market Impacts

Coronavirus: What clients and advisors need to know

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