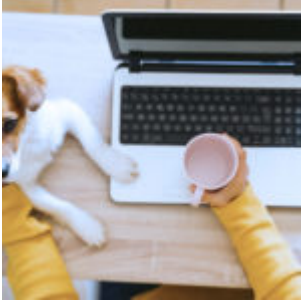


In Times of Crisis, Opportunities Are Our Silver Linings



The Chinese symbol for “crisis” is actually the union of two different characters: “danger” and “opportunity.” Over the past few weeks, we’ve spent plenty of time facing the dangers of the COVID-19 pandemic—death, sickness, hospitalization, fear, isolation, and, on a lesser but very real scale, boredom.

But what about the opportunities the crisis presents? It’s easy to get stuck wallowing in negativity. To break that toxic cycle, we asked our Orion teammates about the silver linings they’ve experienced as we navigate our new normal.

More Time with Family

With schools closed across the country, many states on mandated lockdown, and most businesses moving to remote work, we’re all spending a lot more time at home. And whatever that looks like for you—juggling your work along with online schooling, trying to entertain a toddler and a dog that only barks during conference calls, finding out that your partner always stops the microwave with three seconds left—it’s a chance to reconnect with the people you love most, in ways that might never have been possible before.

Being together nearly around the clock means there’s no chance to miss the little moments, like your child having an algebra epiphany or your wife nailing a project for work. During our “normal” lives, those things happen without us; for those of us with children, the majority of the school day is a complete mystery. Spending more time at home gives us the opportunity to be engaged and involved.

Christa Koeller, Orion’s Onboarding Coordinator, finds that there are new opportunities at home for her children, too. “While being home with kids has presented its obvious challenges. I have also really enjoyed the time. It’s given my

older children an opportunity to step up and help me with their younger sisters so I can work, and it's made our time together so much more enjoyable."

"It's been fun to see the kids get creative with their extra time, such as the puppet show my two older sons set up last night," says Jared Jollensten, part of Orion's Investment Management Business Development Team. "We are also going on a lot more walks around the neighborhood each evening."

The Chance to Slow Down

Our lives have become a race to do more—one more afterschool activity, one more social event, one more meeting. Being quarantined all but eliminates the places we've been racing to, leaving us with nothing to do but...slow down.

"It was so easy to get lost in the hurry of weekly activities that we didn't realize how fast paced we were living," says Christa. "We weren't really valuing each day. We were simply getting through to the next one. I place a new value on the time we are spending together."

For many of us, slowing down in the past might have made us feel guilty—after all, there's always something more to be done, and society directs us to define our worth based on how tired, stressed, and overworked we feel. During this time, though, we have no choice. Slowing down, rejuvenating, and cherishing each moment are our only options.

LaRae Mottl, Billing Specialist at Orion, says that the downtime has given her a chance to reconnect with nature. "My yard is getting more attention, and it allows me to spend time outside. I remember the hobbies that I enjoy outside of Netflix and video games. I get to stop and appreciate the sunshine or listen to the rain."

A Renewed Focus on Hygiene

"Wash your hands," has become the COVID-19 tagline, so much so that you can actually generate your own hand-washing infographic based on song lyrics of your choosing (a bonus silver lining during this pandemic? The incredible creativity and humor taking over social media).

But washing your hands is a great idea in general—even when we're not in the midst of a global pandemic. So is sanitizing your cart handle at the grocery store, and trying not to touch your face so often. It's true that things are a bit scary at

the moment. It's alarming to see people wearing gloves and masks in the cereal aisle at your local Wegman's. But some of what we're doing right now has the potential to translate into a healthier future. Washing hands, sanitizing frequently, being cognizant of touching our faces: those are all habits to keep practicing when the pandemic is over.

"Everyone has a renewed emphasis on wellness right now. That could affect us in the future," explains Rusty Vanneman, Orion's Chief Investment Officer, in his Daily Market View on 3/19 (you can find all episodes here). "I bet we save thousands of lives in the upcoming flu seasons. The flu kills a lot of people each year. I bet those numbers go down moving forward."

Positive Environmental Impact

It seems obvious, but since many of us have no commute right now—and no gyms, shoe stores, soccer games, or movie theaters to go to—there's far less traffic on the roads. And with government ordinances in place to limit international travel, many flights are grounded, as well.

Less cars and less airplanes mean less pollution.

The effects of social distancing on air pollution in Italy and China have been dramatic. Research indicates that current air quality improvements are saving up to 100 lives per month in Milan, and more than 600 in Wuhan. NASA and the European Space Agency (ESA) satellites have seen significant decreases in nitrogen dioxide, as well

Peter DeCarlo, associate professor of environmental health engineering at Johns Hopkins University, explains that most cities will see air quality improvement as a result of interruptions to industry and vehicle traffic. "Because there aren't traffic jams, you don't have the emissions associated with stop-and-go driving." He adds that emissions from electricity production may go down because large urban centers aren't being used as much.

As we're learning to adjust, slow down, and be still, the Earth is taking this time to heal.

Pressure-Tested Business (and Life) Continuity Plans

Describing the COVID-19 pandemic as "unprecedented" is accurate, in the same

way that calling molten lava “warm” or Tiger King “unusual” is accurate. They’re all wild understatements.

None of us, regardless of our generation, have seen anything like the coronavirus before. So it follows that when the pandemic flipped our worlds—and our world as a whole—upside down, we didn’t have a roadmap for how to react, personally or professionally.

We do now.

In being forced to respond without historic precedence to COVID-19, we’ve actually written the guidebook for any crises that arise in the future. We know how to work remotely. We might not prefer it, but we can homeschool our children and assist them with online learning if we have to. We know how to keep life-sustaining businesses up and running. We’re discovering new ways to stay connected with our families, and even to stay sane.

We hope this is the first and last time a crisis of this magnitude rocks our existence—but if it happens again, we’ll be ready.

A Preview of the Future: Working Remotely

At Orion, we transitioned an 800+ employee team from the office to remote work in response to COVID-19. And after the uncomfortable period that’s inevitable when trying anything new, we found our rhythm, collaborating through Slack and Zoom (including virtual happy hours), phone calls, and emails. In fact, our data recon team improved their service response time after being transitioned to remote work.

Working outside of the office requires a unique marriage of flexibility and focus—but it also offers a number of benefits. No commuting saves time spent in traffic (which, in turn, helps the environment), and it also reduces the anxiety many of us feel about when we’re going to get things done. It’s easy to toss a load of laundry into the washer between calls, or spend fifteen minutes over lunch prepping for dinner.

It’s also far more mentally manageable to hop online after hours to answer questions or respond to emails when you haven’t spent 45 frustrating minutes battling traffic at the end of a long day. It may seem like a paradox, but we can

actually be *more* accessible working remotely.

Christa points out that she feels a sense of camaraderie even across the wires. “I’ve also found that all of my advisors are in the same boat. They’re apologizing for the sounds of children in the background or the noises of pets, and all I can say is ‘We are in this together.’ This is new for all of us, and we are all getting through these uncharted waters together.”

“And let’s be honest,” adds Justin Nordstrom, Senior Advisor Advocate. “Wearing sweatpants at “work” is always a plus!”

Community and Connections During a Polarizing Time

During the wind-up to a major election, it’s typical for our country to divide itself across party lines and major issues—and this year would be no different, except now we have an even stronger force bringing us together.

Humanity has been the brightest light in one of our darkest times. Across our country, people are doing whatever they can to help those on the front lines, who don’t have the luxury of working from home.

Sewing masks for doctors and nurses. Leaving bottles of hand sanitizer outside for delivery workers. Donating food, paper products, and cleaning supplies to food banks and charities. Supporting local restaurants with take-out orders. Delivering free meals to the elderly. Everywhere you look, you can find empathy and compassion working to drive out fear and uncertainty.

At Orion, we believe it’s important to use our capabilities to help where we can during the pandemic. Our Market Volatility Resource Center was created to help inform advisors as they communicate with concerned clients, and our Business as Usual program offers expedited onboarding and deferred payment options to advisors who aren’t able to access their technology from home. We’re also providing free self-guided access to our financial planning platform for advisors who would like to offer those valuable services to their clients at this time.

Michael Clark, Technology Support Manager at Orion, puts it this way: “Although we have all changed locations, our culture has not. Our leadership has been tremendous with communication. We still promote wellness, work-life balance, and teamwork. Our culture definitely is not confined to our building. It’s in all our

people.”

In this time of crisis, let’s continue to focus on the opportunity.

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