

## A message from CEO Robert Penafiel

The COVID-19 coronavirus pandemic has resulted in rapidly changing circumstances affecting individuals and companies alike on a global level.

By remaining informed, calm, and making measured decisions, each of us can have an impact on the outcome of this situation.

With that in mind, I would like to take this opportunity to share with our clients what our approach is at Pension Services Inc. to mitigate through this time.

We understand that the decisions we make not only affect our employees and their families, but the communities where we live and work. To that end, we are first and foremost concerned with our employees and business associates' health and wellbeing and have worked to limit in-person contact. In addition, our employees are able to perform their regular duties and activities working remotely without an interruption of service to our clients. We have also augmented the sanitation and cleanliness efforts throughout our office.

Importantly, we are empowering our managers and asking them to be flexible, especially for employees at higher risk for significant complications from the virus, for those who have family members at higher risk, or who face challenges related to childcare.

Our employees are our most valuable resource – and we will continue to make decisions with their health and well-being at the forefront in order to continue in our commitment of delivering the absolute best service for our clients.

We understand times of instability are when we best earn clients' trust, and we are here to be a strong, reliable partner through the current situation and in the future.

Thank you.

Robert Penafiel CEO