



Dear Valued Client,

With the outbreak of COVID-19, our world is changing daily, if not hourly. As new information related to COVID-19 becomes available, we are seeing an impact on the markets and our daily lives. Amid the chaos, however, one thing is clear - we're all in this together. As we navigate the situation, I want to let you know that our advisors and staff are committed to serving you and are prepared to do everything in our power to deliver on the financial and retirement planning goals we established together when our partnership with you first began. We take our responsibility of managing your hard-earned dollars incredibly seriously; our job is to give you one less thing to worry about.

The current market volatility is unsettling. As a team of 45+ financial advisors, we are working tirelessly striving to not only navigate the dynamic market conditions but also seek out opportunities. We know transparency and information flow is important as well. As such, our team continues to host virtual and videoconferencing appointments, as well as provide the market and investment strategy communication you need to stay connected and well-informed.

While the spread of COVID-19 has forced us to adapt our day-to-day operating model, early planning and decisive action have helped us remain operational during this crisis. Our commitment to you during this pandemic is to be proactive and continue to implement pro-active precautions.

As of today, most of our advisors and much of our staff are working from home to further advocate social distancing and keep our clients and teams safe. Thanks to the investments we've made in technology, most advisors and staff have been able to flawlessly execute their day-to-day responsibilities from different locations.

We appreciate your partnership and continued confidence in EFS Advisors.

Stay safe and be well.

Sincerely,

A handwritten signature in black ink, appearing to read 'Kent Schutte'.

Kent Schutte
President and CEO