



NATIONAL  
FINANCIAL  
NETWORK

## We are ready...

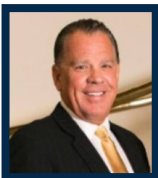
As the situation with coronavirus (COVID-19) continues to evolve and market volatility continues to rise, rest assured that our team is ready and available to answer your questions and address your concerns. You rely on us every day for sound financial advice and we are prepared to provide reliable access to the important services you count on.

Please first and foremost accept our thoughts and wishes that your family is and remains safe during this trying time. Nothing is more important than your health and safety and the need to protect those most vulnerable to the coronavirus - the elderly and those with compromised immune systems. We are taking multiple steps to minimize health risks to our associates, our clients, and our communities, including the postponement of large gatherings, leveraging technology to conduct virtual client meetings and limiting travel to our offices which currently remain open.

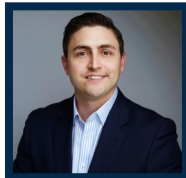
We believe that the resolve, dedication, and discipline our clients display during these trying times will play a large part in the financial outcomes of the rest of their lives. We understand that uncertainty is not designed to create comfort in our minds however we also understand that we have been here before and have persevered. Our "protection first" mindset has well positioned our firm and our clients for unexpected situations just like this - where health concerns create market turbulence.

We want our clients to feel confident during this time, not fearful. You will have questions regarding your financial future and arming yourself with the knowledge of how to plan during uncertain times will diffuse the fear of the future. Please do not hesitate to reach out to discuss any questions you may have. We are here to help.

Sincerely,



Anthony T. Mazzei, Sr.  
*Chairman of the Board*



Michael C. Maresca  
*Chief Executive Officer*



Gary DeStefano  
*President*



Brett M. Amendola  
*Senior Executive Vice President*