



March 17, 2020

Dear Valued Client,

We want to share information about the steps we've taken to minimize any potential impact to our clients as a result of the Coronavirus (COVID-19) situation and maximize our efforts to keep our team and clients safe.

This event, first and foremost, has all of us focused on the safety and health of our families, friends and clients. We are closely monitoring the rapidly changing data and facts associated with COVID-19 and the impact it is having both locally and around the world. Related, any previously planned Sterling Financial Management, Inc.'s client events for the next 30 days will be postponed until further notice.

We want to assure all of you that Sterling Financial Management, Inc. has a Business Continuity Plan in place to minimize any possible disruption to our firm and our ability to service our clients. We are prepared to continue the high level of service you expect from us. Our combined vast advisory experience here at Sterling Financial Management, Inc. is always focused on the best interest of you and your families. This is our unwavering commitment to each and every one of you!

We love seeing all of you in the office, however we understand if under the current circumstances, you would prefer to have any upcoming appointments conducted over the phone or digitally instead. Please just let us know, along with any questions or concerns you may have.

We wish everyone good health as we all work to get through this challenging time.

Sincerely,

The Sterling Financial Management Team

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