



March 19, 2020

An Important Message from American Portfolios' CEO:

Mere weeks in, and 2020 will most certainly be remembered as an unprecedented year. It is times like these when, as corporate leaders, setting an example for attentive and decisive action on behalf of the people it employs and serves has never been more crucial.

As the Coronavirus (COVID-19) continues to lead conversations and headlines in our daily life, American Portfolios (AP) has been vigilant in actively monitoring the situation to ensure the uninterrupted operations, support and services by—and for—its employees, affiliated investment professionals and their clients in the midst of this uncertain environment.

In the face of this ordeal, AP will continue to achieve the highest levels of service excellence. To do so, the health and welfare of its employees must be protected. It starts by securing a safe work environment for them, which includes providing virtual and remote working capabilities. Beyond these basic precautionary measures, AP has instituted policies to ensure employees are not financially compromised for the duration of this health crisis. Likewise, the needs of our advisor community are top of mind, whereby every one of our affiliated investment professionals directly affected by COVID-19 has the backing of AP as an available support resource to keep their businesses running.

Companies across the nation and the world over are being tested. When the markets are affected by a crisis such as this, there is a tendency for priorities to shift in counter-productive ways. Since its inception, American Portfolios has invested in technology and its infrastructure in both good and bad times, with minimal dependency on outside providers. That is why in the days, weeks and months to come, AP will remain actively engaged, furthering the growth of the firm, creating more value-added services and programs for its customers, and developing the next generation of strong stewardship.

Americans are watching and expecting their business leaders to act responsibly, ethically and humanely. It is up to us to ensure that the livelihoods and well-being of the communities in which we work, conduct business and support continue to thrive. Together, we will reach the other side of this adversity; and when we do, we'll come out stronger because of it.

Take extra care and be safe,

Lon T. Dolber, CEO and CIO
American Portfolios Financial Services, Inc.
American Portfolios Holdings, Inc.