



October 26, 2022

Dear Valued Client,

As you may know, Julie Reed, owner of Compass Investments, LLC, passed away a few weeks ago, on September 29, 2022. Julie's death followed a brief illness and she died peacefully surrounded by family and friends.

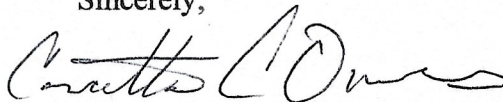
Julie has left to my care everything she held dear, including Compass Investments, the investment advisory firm she founded upon returning to her native Williamsport 16 years ago. I am writing to assure you that Compass Investments is in good hands and that your investments are secure. The company remains steadfast in its mission to provide the highest quality service to its clients, to tailor investment programs to each of its client's needs and objectives, and to conduct business by upholding the strictest standards of fiduciary advice and ethics.

Knowing Julie, she would have preferred that I call you rather than send this letter. I will be calling you in the coming weeks, however, I felt it important, to assure you now that Julie's talented and hard-working team remains in place at Compass, and that your account is just as Julie set it up for you.

If you have any questions, please contact me at 570-772-8217.

I look forward to speaking with you soon.

Sincerely,

  
Connie Owens

*P.S. My apologies for the impersonal salutation in this letter.  
I look forward to talking with you soon.*