

**Ginger Sandell, MBA, CPA**  
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October 31, 2020

Dear Valued Clients:

It has been an honor and a privilege to serve you all these years. Thank you for your business and we appreciate your continued trust by selecting our firm to assist you with tax planning and preparation. This is a letter to notify you that I am retiring and leaving all of you in the excellent care of Ms. Lori A Ream, CPA, MBA, who also holds a Masters of Taxation. We will begin the transition November 1, 2020. Ms. Ream will be in the same office and will have the same telephone and fax number. Carol will remain with the firm and continue with the bookkeeping and payroll work.

I will assist with the transition for a short period of time to help make the transition as seamless as possible. We encourage you to call Ms. Ream and make year end tax planning appointments and/or just to meet her. She will send out the annual tax organizers and holiday letter, just as I have done these many years.

Sincerely,



Ginger Sandell, MBA, CPA  
Personal Financial Specialist

**Lori A. Ream, CPA**

76-6225 Kuakini Hwy Bldg. B-102  
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October 31, 2020

Dear Valued Clients,

Aloha! My name is Lori Ream, and I will be working with Ginger Sandell to ensure your tax and consulting needs won't skip a beat from the care you have come to know from her firm. My goal is to always deliver excellent customer service along with the technical tax and accounting expertise you should expect from a qualified CPA firm.

Ginger has taken great care in her search to find a professional she felt could provide for her clients and serve them with the same level of attention that she has shown you all for so many seasons. Over the past couple of years, she and I have thoroughly discussed our philosophies, goals, education, and experience to come to the conclusion this year that we have both found the right match and the right time for the transition.

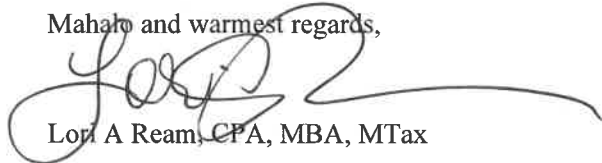
I have been providing tax, accounting, and consulting services to clients for over 15 years. I also worked in other areas of business, hospitality, and medical services prior to that, so I have a good understanding of how many different industries operate. My college education began at Hawaii Loa College in Kaneohe. From there, I traveled, worked, and continued my education in a few states on the mainland to build experience and knowledge, always with the goal to come back to Hawai'i when it was time to have my own practice. My family and I now call Kailua Kona home, and here we plan to stay.

Over the next couple of weeks, I will be reaching out to everyone so that I can meet you all and say hello. Should you have any questions or you would like to reach out to me directly before I have connected with you - please do! My door is always open and I look forward to working with you all.

Now that the 10/15 extended deadline has passed, the time is right for any tax planning you may be considering. Some of you may also need assistance with the PPP Forgiveness application.

In the interest of safety during these uncertain times, I will be offering Zoom meetings or calls, in addition to in-office sessions following mask and social distancing guidelines. Even if you do not need planning or have tax questions at this time, I encourage you to reach out so we can talk story and I can answer any questions you have about me, my qualifications, or the transition. For now, in-office hours will remain the same as you have been accustomed. Virtual office hours for Zoom meetings or calls will be extended to 9am to 5pm M-F.

Mahalo and warmest regards,

A handwritten signature in black ink, appearing to read "Lori A Ream", with a long horizontal flourish extending to the right.

Lori A Ream, CPA, MBA, MTax