



Dear clients and friends,

I am writing to update you on my situation three months out from Marion's passing.

First, I thank all of you and the BRAVE team for the incredible support that you have provided to my children and me over these weeks. We have received literally hundreds of phone calls, texts, cards, emails, deliveries of food and flowers, and gifts to Marion's favorite charity. The BRAVE team stepped up and assumed many of my responsibilities in order to give me the space and time I needed to try to process what had happened and to be with my kids.

We are holding a celebration of Marion's life on July 15th in our backyard in Little Compton, RI, beginning at 4:00pm. We will have a tent, DJ, dance floor, and a couple of food trucks. It will be what Marion would have wanted! We invite all of you to attend. Please let me know if you need additional information.

This has been by far the most difficult thing that I have ever experienced. I have lost my father, both of my in-laws, an eighteen-year-old niece and a twenty-five-year-old nephew (both through tragic accidents), and multiple close friends over my lifetime, but none of those losses, as difficult as they each were, came anywhere close to the gravity of this. When I look back at the letter I sent out on April 1 in which I indicated that I thought I would be returning to work full-time later that month I realize just how unprepared I was for how profoundly this experience was going to affect me.

I am happy to share that after spending much of April and May traveling, primarily to be with my kids, I am back in RI full-time and have returned to something approaching a regular work schedule. Having a sense of "normalcy" in my life has been generally a positive development.

I want to also give you an update on my three life priorities that I discussed in my earlier letter.

My kids: Alexandra, Jacqueline, and Anthony are all home with me in RI. They are actually dealing with what has happened better than I had anticipated. Anthony finished his sophomore year at Montana State University and is home until early August. He is doing an internship with BRAVE for the summer working primarily with Yiorgos and Will. Jacqueline graduated from the University of South Florida last month and managed to finish with five A's despite dealing with a brain injury and the loss of her mother. She has recently accepted a full-time job with a charter company in St Petersburg, FL, which she will return to on July 16th and hopes to restart sailing in the not-too-distant future. Alexandra has moved home for at least the next year to help me and to possibly start a new career in interior design.

My plan is to continue to spend more time with all three of them in the months to come.

My health: As I wrote about previously, I have begun taking my health much more seriously in the wake of Marion's passing. I have always been in "OK" shape, but that is not good enough anymore. I have been exercising more regularly including going to the gym 3-4 times per week. One of those workouts is a boxing training session which is a great form of cardiovascular exercise with a focus on balance and coordination. I am eating more



healthily with very limited red meat consumption. I have lost approximately twenty-five pounds and intend to lose another ten or so. I had a 7 ½-hour executive physical in April and am happy to report that the findings were almost universally positive with no tumors found, minimal arterial calcification (I was told I had the arteries of a 42-year-old!) and scored in the 92nd percentile for aerobic capacity for my age. I am going to write a more in-depth description of that experience because I strongly believe that everyone should consider having one of these done. They are not cheap, but Marion's condition absolutely would have been detected. She would have been stented and quite possibly could have enjoyed several more healthy decades of life.

BRAVE: Although I remained peripherally involved with BRAVE's operations in April and May and spent time with a number of clients during my travels, the physical time away from the daily routine and the office allowed me to reflect on what I want my future role with the company to be. BRAVE has become an extremely important part of my life over these last 7+ years. I like most everything that I do at the company, but what I have come to appreciate is that spending time with our clients and their families and working with them on their financial issues is what gives me the most joy and fulfillment. I will be working with the team over the coming months on some ideas to restructure aspects of our business to allow me even more time to devote to that as well as a continued focus on increasing the number of families we serve.

I have grown to realize as time has passed that I have a fourth life priority (although it is intimately related to the first three) and that is to strive to find a "happy life". I spent a lot of time over the last three months with friends who have gone through a similar loss and have tried to learn from their experiences in dealing with it...both the positive and negative. I obviously cannot undo what has happened, but I can control how it affects the rest of my life. I am fifty-seven years old with three relatively young kids and have a lot of life to still live. My plan is to continue to deal with the impact of Marion's passing but to attempt to learn from it and to honor her by living a very full remaining life!

Thank you again for all the support and I look forward to being in touch anytime you would like.

With warm regards,

Scott