



Dear Valued Aetna Customers:

As we all continue to address those vital things, both critical and not so significant, to keep each of us, our families, friends and our employees and businesses strong and safe during this challenging time, I believe accurate and straightforward communication helps us all. To help you navigate the myriad, and sometimes overwhelming amount of data, Aetna Plywood will continue to post updated and purposeful information on our company website at www.aetnaplywood.com

On March 27, 2020, the CARES Act (Coronavirus Aid, Relief and Economic Security Act) became law. The intent of this legislation is to help small business enterprises and individuals survive these difficult and uncertain economic conditions through special loans, tax relief and other programs. Subsequently, the SBA (Small Business Administration) is required to provide new, special loans to small businesses with less than 500 employees that qualify. Generally, the CARES Act reduces or eliminates the traditional requirements for small business aid and indicates these new emergency loans may be partially or totally forgiven.

The CARES Act provides a variety of economic relief through the following:

- Paycheck Protection Program Loan
- Employee Retention Credit
- Emergency \$10,000 Grant
- Tax Law Changes
- Changes to FFCRA (Families First Coronavirus Response Act)
- Changes for Companies Participating in Government Contracts

Since the programs are evolving, please contact your financial and legal counsels as appropriate.

In as much as you may already be inundated with a variety of information, I decided to share the below link from the U.S. Chamber of Commerce which details more specific information on the different parts of the CARES Act, to help you decide your next steps, if necessary.

<https://www.uschamber.com/co/start/strategy/cares-act-small-business-guide>

Aetna Plywood is not providing financial and/or legal guidance or advice. The intent is to help you navigate the vast amount of noise so you can access the information you need, keep your business organized and ultimately determine the resources you may need to assist you through these challenging times.

Sincerely,

Jon Minnaert
President