

Smart & Final[®]

Smart & Final Holdings, Inc.
600 Citadel Drive, Commerce, CA 90040

David Hirz
President and Chief Executive Officer

To Our Customers & Communities,

Across the nation, we are in a difficult and divisive time. Our entire team at Smart & Final is distraught and disgusted about the senseless killings of George Floyd, Breonna Taylor, Ahmaud Arbery and too many others. All human beings are created equal and endowed by God with certain rights. And let me be very clear: Black Lives Matter. They matter to Smart & Final, and they matter everywhere.

It's important that we all continue to speak out about injustice. But merely speaking out is not enough. We must all step up to fight for equality and determine what role we can play in a more just society that works to end the systemic racism in our country moving forward.

What We're Doing Now... Smart & Final is donating \$100,000 to the educational arm of the NAACP Legal Defense and Educational Fund, an organization advocating for racial justice.

What We're Committing To... We are taking a hard look at ourselves internally and determining where we can do better. Our Diversity & Inclusion Committee will be tasked with educating our associates on racial issues and ensuring we're properly serving our Black Smart & Final associates and customers.

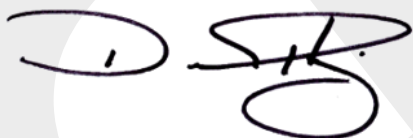
For us, taking action also means recommitting to the communities we serve, many of which are in incredibly diverse neighborhoods. We recognize that it is during times like these that we are needed more than ever. I've been extremely proud of our teams' around-the-clock efforts to keep our stores safe, open, and ready to serve our communities – including all of the neighborhoods in which our Smart & Final stores were damaged and looted during recent riots.

I've been fortunate to be a part of this Smart & Final family for the last ten years, and during that time I've seen inspiring acts of kindness, tremendous care for our communities, and – particularly in the last few months – incredible efforts to keep one another safe. One of our core values is Respect. Racism has no place in our company, in our stores, or in our lives.

Smart & Final was founded in Los Angeles 149 years ago, and we're proud to be a part of the fabric of so many amazing and diverse communities. Throughout our long history, we've learned the importance of coming together to rebuild and heal. We did it in 1992, and we will do it again.

We realize that there is not a simple solution, and we don't have all the answers. But we're committed to taking steps forward and doing better together.

Sincerely,



Dave Hirz
President & CEO

TEAMWORK

INTEGRITY

ACCOUNTABILITY

RESPECT

GROWTH