



PENNYMAC FINANCIAL SERVICES, INC.  
3043 TOWNSGATE ROAD  
WESTLAKE VILLAGE, CA 91361



**SCAN TO  
VIEW MATERIALS & VOTE**



**VOTE BY INTERNET**

*Before The Meeting* - Go to [www.proxyvote.com](http://www.proxyvote.com) or scan the QR Barcode above

Use the Internet to transmit your voting instructions and for electronic delivery of information up until 11:59 p.m. Eastern Time on June 17, 2025. Have your proxy card in hand when you access the web site and follow the instructions to obtain your records and to create an electronic voting instruction form.

*During The Meeting* - Go to [www.virtualshareholdermeeting.com/PFSI2025](http://www.virtualshareholdermeeting.com/PFSI2025)

You may attend the meeting via the Internet and vote during the meeting. Have the information that is printed in the box marked by the arrow available and follow the instructions.

**VOTE BY PHONE - 1-800-690-6903**

Use any touch-tone telephone to transmit your voting instructions up until 11:59 p.m. Eastern Time on June 17, 2025. Have your proxy card in hand when you call and then follow the instructions.

**VOTE BY MAIL**

Mark, sign and date your proxy card and return it in the postage-paid envelope we have provided or return it to Vote Processing, c/o Broadridge, 500 Mercedes Way, Englewood, NY 11717.

TO VOTE, MARK BLOCKS BELOW IN BLUE OR BLACK INK AS FOLLOWS:

V73005 30937

KEEP THIS PORTION FOR YOUR RECORDS  
DETACH AND RETURN THIS PORTION ONLY

**THIS PROXY CARD IS VALID ONLY WHEN SIGNED AND DATED.**

**PENNYMAC FINANCIAL SERVICES, INC.**

**The Board of Directors recommends you vote FOR the following:**

1. To elect the eleven (11) director nominees identified in the enclosed Proxy Statement to serve on our Board of Directors, each for a one-year term expiring at the 2026 Annual Meeting of Stockholders.

**Nominees:**

1a. David A. Spector

1b. Doug Jones

1c. Sunil Chandra

1d. Jonathon S. Jacobson

1e. Patrick Kinsella

1f. Joseph Mazzella

1g. Anne D. McCallion

1h. Farhad Nanji

1i. Jeffrey A. Perlowitz

**For Against Abstain**

☐ ☐ ☐

☐ ☐ ☐

☐ ☐ ☐

☐ ☐ ☐

☐ ☐ ☐

☐ ☐ ☐

☐ ☐ ☐

☐ ☐ ☐

☐ ☐ ☐

1j. Lisa M. Shalett

1k. Theodore W. Tozer

**For Against Abstain**

☐ ☐ ☐

☐ ☐ ☐

**The Board of Directors recommends you vote FOR Proposals 2 and 3:**

2. To ratify the appointment of our independent registered public accounting firm for the fiscal year ending December 31, 2025.

3. To approve, by non-binding vote, our executive compensation.

**For Against Abstain**

☐ ☐ ☐

☐ ☐ ☐

**NOTE:** To transact such other business as may properly come before the Annual Meeting and any postponement or adjournment thereof.

Please sign exactly as your name(s) appear(s) hereon. When signing as attorney, executor, administrator, or other fiduciary, please give full title as such. Joint owners should each sign personally. All holders must sign. If a corporation or partnership, please sign in full corporate or partnership name by authorized officer.

Signature [PLEASE SIGN WITHIN BOX]

Date

Signature (Joint Owners)

Date

**Important Notice Regarding the Availability of Proxy Materials for the Annual Meeting:**  
The Notice of Annual Meeting of Stockholders, Proxy Statement and Annual Report are available at [www.proxyvote.com](http://www.proxyvote.com).

V73006-P30937

**PENNYMAC FINANCIAL SERVICES, INC.**  
**Annual Meeting of Stockholders**  
**June 18, 2025 11:00 AM PDT**  
**THE PROXY IS SOLICITED BY THE BOARD OF DIRECTORS**

The undersigned hereby appoints David A. Spector and Derek W. Stark, and each of them, with the power to act without the other and with power of substitution, as proxies and attorneys-in-fact, and hereby authorizes them to represent and vote, as provided on the other side, all of the shares of PennyMac Financial Services, Inc. the undersigned is entitled to vote, and, in their discretion, to vote upon other such business as may properly come before the Annual Meeting of Stockholders of the Company to be held June 18, 2025, or at any adjournments or postponements thereof, with all the powers the undersigned would possess if present at the meeting.

**This proxy, when properly executed, will be voted in the manner directed herein. If no such direction is made, this proxy will be voted in accordance with the recommendations of the Board of Directors.**

**Continued and to be signed on reverse side**