

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): June 5, 2026

PennyMac Financial Services, Inc.
(Exact name of registrant as specified in its charter)

Delaware
(State or other jurisdiction
of incorporation)

001-38727
(Commission File Number)

83-1098934
(IRS Employer
Identification No.)

**3043 Townsgate Road,
Westlake Village, California**
(Address of principal executive
offices)

91361
(Zip Code)

(818) 224-7442
(Registrant's telephone number, including area code)

Former name or former address, if changed since last report: N/A

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of exchange on which registered
Common Stock, \$0.0001 par value	PFSI	New York Stock Exchange

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (17 CFR §230.405) or Rule 12b-2 of the Securities Exchange Act of 1934 (17 CFR §240.12b-2). Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

Item 5.02 Departure of Directors or Certain Officers; Election of Directors; Appointment of Certain Officers; Compensatory Arrangements of Certain Officers.

Election of Directors. On June 5, 2026, the Board of Directors (the “Board”) of PennyMac Financial Services, Inc. (the “Company”) elected Tiffany To as a member of the Board. Ms. To will serve until the Company’s next annual meeting of stockholders or until her successor is duly elected and qualified or until her earlier death, resignation or removal. Ms. To has not been appointed to serve on any Board committees.

In consideration for her services as a director of the Company, Ms. To will be entitled to receive compensation on the same terms and in the same amounts as the other independent directors. Accordingly, Ms. To is expected to receive an annual base retainer of \$107,500. In connection with her election to the Board, Ms. To will receive a one-time equity grant of restricted stock units with a value of \$177,500 under the Company’s 2022 Equity Incentive Plan (with such amount to be prorated based on days of service on the Board during the annual equity award cycle) that vests in full on the first anniversary of the date of grant.

In connection with her election, Ms. To will enter into an indemnification agreement with the Company in the same form of indemnification agreement that the Company has entered into with its other directors. There are no other arrangements or understandings between Ms. To and any other persons pursuant to which she was selected as a director. Ms. To is not a party to any transaction required to be disclosed pursuant to Item 404(a) of Regulation S-K and has no family relationship with any director or executive officer of the Company. A copy of the press release announcing the appointment of Ms. To is attached hereto as Exhibit 99.1.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits.

Exhibit Number	Description
99.1	Press Release
104*	Cover Page Interactive Data File (embedded within the Inline XBRL document)

* Filed herewith.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: June 11, 2026

PENNYMAC FINANCIAL SERVICES, INC.

/s/ Daniel S. Perotti

Daniel S. Perotti

Senior Managing Director and Chief Financial Officer



**PennyMac Financial Services, Inc. Announces
Tiffany To Has Joined Its Board of Directors**

Ontollo CEO brings deep scaling and technology transformation experience to the mortgage industry's premier tech-first platform

WESTLAKE VILLAGE, Calif. – June 9, 2026 — PennyMac Financial Services, Inc. (NYSE: PFSI) (Pennymac) announced today that Tiffany To, enterprise AI expert and CEO and Co-Founder of AI and operational intelligence software company Ontollo, has joined its Board of Directors.

“We are pleased to welcome Tiffany to PFSI’s Board of Directors,” said David Spector, Chairman and CEO of Pennymac. “She has spent her career at the forefront of AI and business transformation, building products, leading organizations, and helping enterprises turn technology into real competitive advantage. Tiffany’s experience and perspective as a cutting-edge founder, operator, and technology leader will be valuable as Pennymac continues to leverage its tech-first platform in leading the mortgage industry. We are confident Tiffany will make an immediate and lasting impact.”

Throughout her career, Ms. To has guided both startups and global enterprises through transformations that connect new technology directly to business outcomes. She is currently the CEO and Co-Founder of Ontollo, a software development and operational intelligence platform. Prior to her current role, she was EVP and GM of Enterprise & Platform at Atlassian, where she led the Enterprise business and Platform teams to build an AI-driven knowledge work system for their 300,000 customers. Earlier in her career, she served as Chief Operating Officer and Member of the Board of Directors at ForAllSecure, where she built a go-to-market strategy for transforming cybersecurity technology from Carnegie Mellon into enterprise-ready product for the Department of Defense, as well as clients in the aerospace, automotive, and high-tech industries. She has also held leadership roles at Cohesity, Coho Data, Nutanix, VMware, and Intel, Silicon Graphics, and Symbol Technologies. Ms. To holds a Bachelor of Science in Computer Systems Engineering from Stanford University, and an MBA from UC Berkeley Haas School of Business.

About PennyMac Financial Services, Inc.

PennyMac Financial Services, Inc. is a specialty financial services firm focused on the production and servicing of U.S. mortgage loans and the management of investments related to the U.S. mortgage market. Founded in 2008, the company is recognized as a leader in the U.S. residential mortgage industry and employs approximately 5,300 people across the country. For the twelve months ended March 31, 2026, PFSI's production of newly originated loans totaled \$154 billion in unpaid principal balance, making it a top lender in the nation. As of March 31, 2026, PFSI serviced loans totaling \$720 billion in unpaid principal balance, making it a top mortgage servicer in the nation. Additional information about PFSI is available at pfsi.pennymac.com.

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