



IMPORTANT COMMUNICATION

March 13, 2020

To: Advisors, Agencies, Staff and Carriers

Re: KAFL Inc - Safety and Wellbeing Actions

As the coronavirus (COVID-19) continues to spread, we have a heightened awareness at KAFL of our responsibility to our personnel, advisors, agencies, carriers and customers during this important time. Each of us play a role in preparing ourselves and our families for potential disruptions, and upholding our personal responsibility to help prevent further outbreaks and lessen the risk for everyone.

While still a developing situation, KAFL Insurance Resources is implementing initial safety precautions for the month of March, restricting all non-essential business travel for our team and recommending our clients and partners replace in-person customer meetings and events with virtual experiences as recommended by the [CDC's guidance for travelers](#). We have a number of electronic and phone resources to enable our partners to continue to obtain and submit applications without the need to meet with clients in person.

Over the coming weeks, we will continue to work with our partners to monitor the situation and continue to update our approach as information becomes available from the [World Health Organization](#), [Centers for Disease Control](#), and other authorities.

These steps are designed to protect our employees, advisors, clients, and partners, but we also hope that the steps we collectively take are helping our society. We're asking all of our employees to stay home if they are experiencing symptoms of illness of any kind and are enhancing our office protocols to ensure we provide as healthy a work environment as possible operating under the [CDC's interim guidance for employers](#) recommendations. Our team is also prepared to work from home if required by the state or CDC.

We'll provide further updates as the situation continues to evolve. In the meantime, thank you for doing your part to ensure the safety and wellbeing of yourself and those around you.

Please feel free to contact us with any questions.

Lorrie L. Gibbons
President
KAFL Inc.
lorrie@kafl.com