

Dear business partner,

Since the beginning of March, the leadership at Forrest T. Jones & Company (FTJ) has been actively monitoring the developments surrounding coronavirus COVID-19, with a focus on the health of our staff and the potential impact on business operations.

I want to personally reassure you that FTJ is prepared to meet the unprecedented challenges posed by this pandemic and continue to provide the level of professionalism and personalized service you have come to expect of us.

A week ago, we activated our Pandemic Response Plan, which includes protocols for infectious disease control as well as the remote operation for essential FTJ business functions.

At this time, FTJ's main offices will remain open and safe for a skeleton staff whose work cannot be performed remotely. All other FTJ staff members will be transitioned to remote work by the end of this week (3-20-2020) and for the duration this national emergency.

- Our customer service team will maintain regular staffing and hours of service:
 6:30 a.m. to 6:30 p.m. weekdays, except holidays, at (800) 821-7303 or via email at CustomerService@ftj.com
- We will continue to bill and collect, remit premium and commissions, process claims, perform underwriting and issue policies.

Additionally, we have cancelled all business-related travel until further notice and have asked staff members to utilize virtual meeting technology and teleconferences where feasible.

We will continue to monitor the situation and respond as required to directives from our local government as well as state and federal authorities. We are in dialogue with key vendors to assure that they are capable of providing essential services to FTJ and its clients throughout the duration of this emergency.

Whatever the circumstances, FTJ is equipped with a dedicated staff, leading-edge technology, and the technical skills to continue to provide exceptional service to you, our business partners, as well as the hundreds of thousands of policyholders we serve.

We look forward to continuing our partnership with you.

Richard F. "Rick" Jones Jr.

Record F. Josep Ja.

Vice President

Forrest T. Jones & Company