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The fiduciary and employee benefits liability policy is written on a primary or excess basis.

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The maximum aggregate policy limit available is \$35 million.

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Coverage is provided for both breach of fiduciary duty and other wrongful acts in the administration of employee benefit programs.

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Coverage extends to the sponsorship organization, employee benefit programs and individual natural persons.

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No deductible for individual natural persons.

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Broad definition of claim. Claims-first-made basis. The coverage is triggered whenever claim is made or notice of circumstance is received, whichever is first.

**FIDUCIARY  
& EMPLOYEE  
BENEFITS  
LIABILITY**

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For more information about fiduciary and employee benefit liability, please contact:

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The above information is only a summary of certain terms and conditions of the policy. Additional limitations, conditions and exclusions apply. Many of the words used in this description have specific definitions in the policy. Please consult the actual policy for complete details.