

National Life Group Sponsored E&O Program Independent Agents

Enroll today in the National Life
Group Sponsored E&O Program at:
www.calsurance.com/nationallife



Here are just some of the features of this top-rated E&O Program:

- A, XV rated carrier by A.M. Best – Markel American Insurance Company*
- First Dollar Defense
- Social Engineering Coverage
- Defense Costs are in addition to the limit of liability (\$1,000,000 Cap)
- Easy online enrollment and instant certificate issuance!

*The information obtained from A.M. Best dated November 22, 2024 is not in any way CalSure Associates' warranty or guaranty of the financial stability of the Insurer in question, and that the information is current only as of the date of the publication.

Enroll Online TODAY: [Click Here](http://www.calsurance.com/nationallife)

Should you have any questions about this program, please call 866-226-9308 or email us at info@calsurance.com

National Life Group – Independent Agents E&O Program

Outline of Coverage

Policy Period:

May 1, 2025 to May 1, 2026

Insurer: Markel American Insurance Company (a member of Markel Corporation and an Admitted Carrier)

AM Best Rating: A (Excellent), XV*

*The information obtained from A.M. Best, dated November 22, 2024 is not in any way CalSurance Associates' warranty or guaranty of the financial stability of the insurer in question and the information is current only as of the date of publication.

Policy Number:

MKLM7PLCA00119

Risk Purchasing Group Membership:

By applying for this insurance, agents are applying for membership in the Financial Sales Professionals Purchasing Group, a group formed and operating pursuant to the Liability Risk Retention Act of 1986 (15 USC 3901et seq.). There is no additional charge for this membership.

Limits of Liability:

Each Claim / Each Insured Agent
\$1,000,000 / \$2,000,000

Deductibles (apply to Damages only):

\$500	Each Claim Each Agent for products of National Life Group
\$2,500	Each Claim Each Agent for all other covered products

Coverage:

Claims made and reported coverage for acts, errors, omissions, or Personal Injuries arising out of the rendering or failing to render Professional Services for others in the conduct of the Agent's profession as an Insurance Agent or broker.

Eligible Participants

(provided they maintain a contract with National Life Group and are not registered with ESI):

§ Independent Agents of National Life Group

Insureds:

- Corporation/Partnership/Business Entity
- Partners/Officers/Directors/Stockholders
- Employees acting in an administrative capacity on behalf of the Agent
- Heirs/Executors/Administrators/Legal Representatives in the event of death or incapacity

No additional limits of liability are provided to the Insureds listed above. The limits of liability shall be the limits of liability applicable to the Agent whose wrongful act(s) gave rise to the Claim or the Agent who is responsible for the wrongful act(s) of such Insured(s).

Duty to Defend:

Yes, to those "Claims" for which coverage applies.

Retroactive Date:

Retroactive Date means the inception date of the claims made agent's professional liability policy from which date coverage has been maintained in force without interruption and for which written proof is provided to the Insurer.

Professional Services means:

1. The solicitation, sale or servicing of the following:
 - a. Life insurance, accident and health insurance, disability income insurance, long term care insurance and fixed or indexed annuities;
 - b. Employee benefit plans funded with those products listed herein in Subsections 1.a;
 - c. Workers' compensation as part of a 24-hour accident and health insurance product;
 - d. Financial planning, advice and consultation solely in connection with any of the products listed in Subsection 1; or
 - e. Notary public services.
2. The consultation with participants in an employee benefit plan in order to explain the provisions of such plan and the handling of day-to-day ministerial functions required by such plan, including without limitation; enrollment, record keeping and filing reports with governmental agencies.

Please review the policy and program materials. A complete copy of the specimen policy is available by calling 866-226-9308 or by visiting www.calsurance.com/nationallife. This document is a summary of the coverage provided. All statements contained herein are subject to all terms, conditions and exclusions of the actual policy. In all circumstances the actual policy language will prevail.

National Life Group – Independent Agents E&O Program Outline of Coverage

Cancellation of Coverage or Contract Termination:

Coverage automatically ceases on the date the Agent's contract terminates, regardless of the reason for such termination. The Agent will be responsible for any outstanding amount due if termination occurs.

Extended Reporting Period (ERP):

ERP is provided for two years from the date of contract termination for National Life products and six months for all other covered products. ERP provides the Agent with the ability to report Claims arising out of Wrongful Act(s), which occurred after the Retroactive Date, but before the date of termination. The ERP will not apply if the Agent's contract or appointment has been terminated for cause.

If the Agent's contract terminates due to retirement, disability, or death, the ERP described above will be extended to as long as the E&O program is renewed with Markel or a minimum of two years from the date of the Agent's retirement, disability or death.

The following ERP options will be available for purchase within 60 days of contract termination in the event of retirement, disability, or death:

- 3 years from contract termination for \$870
- 5 years from contract termination for \$1,305
- Unlimited amount of time from contract termination for \$1,740

Please note that any optional ERP is in lieu of and not in addition to the automatic ERP described above.

ERP does not reinstate or increase the limits of liability beyond the limits shown on the Certificate of Insurance, nor does it extend the Policy Period.

ERP will NOT be provided under the following circumstances:

- if other E&O insurance has been purchased to replace this Policy; or
- if the Agent is insured under any other professional liability insurance policy; or
- if the Agent fails to pay the full premium due under the policy.

Claims Administration:

Lancer Claims Services
A Division of Brown & Brown Program Insurance Services, Inc.
681 S. Parker Street, 3rd Floor
Orange, CA 92868
Phone: 800-821-0540

Program Administration:

CalSurance Associates
A Division of Brown & Brown Program Insurance Services, Inc.
California License Number: 0B02587
681 S. Parker Street, 3rd Floor
Orange, CA 92868
Phone: 866-226-9308

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National Life Group –Independent Agents E&O Program

Exclusions

(including, but not limited to)

This Policy shall not apply to, and the **Insurer** shall pay neither **Damages** nor **Claim Expenses** for, any **Claim**:

- A. For any actual or alleged sickness, disease, death or other bodily injury, including, but not limited to, emotional distress and mental anguish, or damage to or destruction of property, including loss of use thereof;
- B. Made against any Insured or the Sponsoring Company by:
 - 1. Any Insured;
 - 2. Any Sponsoring Company;
 - 3. Any Broker/Dealer;
 - 4. Any other insurance company;
 - 5. Any other insurance agency, brokerage or intermediary;
 - 6. Any person or entities who in the past were, but are not currently, parties to an agent contract or appointment with the Sponsoring Company; or
 - 7. Any subsidiary or affiliate of the Insured or Sponsoring Company;However, this Exclusion shall not apply to any Claim otherwise covered under Section I – Insuring Agreement B. Managing Agents Management Liability;
- C. Arising out of, based upon or in consequence of, directly or indirectly resulting from or in any way involving:
 - 1. Any **Wrongful Act** or **Management Wrongful Act** alleged in any **Claim** which has been reported, or any circumstance of which notice has been given, prior to the **Policy Period**, or before the effective date of the **Insured's** enrollment for coverage, under any other policy; or
 - 2. Any other **Wrongful Act** or **Management Wrongful Act**, whenever occurring, which together with a **Wrongful Actor Management Wrongful Act** which has been the subject of such **Claim** or notice, would constitute **Interrelated Wrongful Acts** or **Interrelated Management Wrongful Acts**, regardless of the legal grounds upon which such **Claim** is predicated upon any:
 - a. **Claim**, demand, suit, proceeding or investigation of which the **Insured** had knowledge, pending on or prior to the inception date of the **Policy Period**, or before the effective date of the **Insured's** enrollment for coverage hereunder; or
 - b. Fact, matter, circumstance, situation, transaction or event underlying or alleged in such demand, suit, proceeding, **Claim** or investigation, regardless of the legal grounds upon which such **Claim** is predicated;
- D. Arising out of, based upon or in consequence of, directly or indirectly resulting from or in any way involving any:
 - 1. Actual or alleged dishonest, purposeful, malicious, fraudulent or criminal act or willful violation of any federal, state or local statute, by, at the direction of or with the knowledge of any **Insured**; or
 - 2. Gaining of profit, remuneration or monetary advantage to which an **Insured** is not legally entitled. However, the **Insurer** shall continue to defend a **Claim** alleging any of the foregoing conduct until there is a judgment, final adjudication, adverse admission or finding of fact against any **Insured** as to such conduct, at which time the **Insured** shall reimburse the **Insurer** for the costs of defending the **Claim**. Moreover, an actual or alleged dishonest, purposeful, malicious, fraudulent or criminal act or willful violation of any federal, state or local statute of one **Agent** or **Managing Agent** will not be imputed to another **Agent** or **Managing Agent**;
- E. Arising out of, based upon or in consequence of, directly or indirectly resulting from or in any way involving any actual or alleged conversion, commingling, use, handling, entrustment, safeguarding, inability to pay or failure to pay premiums, funds or any form of money;

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Exclusions

(including, but not limited to)

- F.** Arising out of, based upon or in consequence of, directly or indirectly resulting from or in any way involving any actual or alleged liability of others assumed by any **Insured** under an agreement, contract, guarantee or warranty unless the **Insured** would be liable in the absence of such agreement, contract, guarantee or warranty;
- G.** Arising out of, based upon or in consequence of, directly or indirectly resulting from or in any way involving any actual or alleged rendering of services as an actuary, accountant, attorney, real estate agent, real estate broker, third-party claims administrator, property and casualty agent or broker or expert witness, regardless of whether such services are incidental to the rendering of **Professional Services**; however, this exclusion shall not apply to tax advice provided to a client as a necessary part of rendering **Professional Services**;
- H.** Arising out of, based upon or in consequence of, directly or indirectly resulting from or in any way involving any actual or alleged placement of a client's coverage or funds, directly or indirectly with any organization, entity or vehicle of any kind, nature or structure which is not licensed or authorized to do business in the state or jurisdiction with authority to regulate such business; however, this exclusion shall not apply to a **Claim** based upon or arising out of the placement of insurance or coverage with an eligible surplus lines insurer in the state or jurisdiction with authority to regulate such business;
- I.** Arising out of, based upon or in consequence of, directly or indirectly resulting from or in any way involving any actual or alleged insolvency, receivership, conservatorship, liquidation, bankruptcy, failure or inability to pay of any company, organization, entity, vehicle or arrangement of any nature in which an **Insured** placed, recommended to be placed or obtained coverage or in which an **Insured** placed, recommended to be placed funds or an investment of any nature; however, this exclusion shall not apply to a **Claim** based upon or arising out of the placement, recommendation for placement or obtaining coverage with an insurance company rated by A.M Best's as B+ or better at the time when coverage is placed, recommended or obtained;
- J.** Arising out of, based upon or in consequence of, directly or indirectly resulting from or in any way involving any pension plan, profit sharing plan, health and welfare or any other employee benefit plan or trust sponsored by an **Insured**, in which an **Insured** is a participant, trustee or named fiduciary;
- K.** Arising out of, based upon or in consequence of, directly or indirectly resulting from or in any way involving any pension plan, profit sharing plan, health and welfare or any other employee benefit plan or trustor which are self-funded, in whole or in part;
- L.** Arising out of, based upon or in consequence of, directly or indirectly resulting from or in any way involving any ownership, formation, operation or administration of any insurance company, captive, risk retention group, self-insurance program or purchasing group;
- M.** Arising out of, based upon or in consequence of, directly or indirectly resulting from or in any way involving any actual or alleged:
 - 1. Unfair competition;
 - 2. Anti-competitive acts;
 - 3. Restraint of trade;
 - 4. Price fixing;
 - 5. Monopolization;
 - 6. Misuse of confidential or proprietary information;
 - 7. Copyright, patent, trade mark or trade secret infringement;
 - 8. Piracy, theft or conversion of ideas, employees, contacts or business methods; or
 - 9. Illegal, improper or deceptive advertisement;

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(including, but not limited to)

- N. Arising out of, based upon or in consequence of, directly or indirectly resulting from or in any way involving any actual or alleged actual or alleged discrimination or harassment in any form or manner;
- O. Arising out of, based upon or in consequence of, directly or indirectly resulting from or in any way involving any failure, malfunction or breakdown of any computers, electrical, electronic or mechanical systems or machines;
- P. Arising out of, based upon or in consequence of, directly or indirectly resulting from or in any way involving any actual or alleged notarization of documents without authorization or without the signatory's actual presence before an **Insured**;
- Q. Arising out of, based upon or in consequence of, directly or indirectly resulting from or in any way involving any actual or alleged guarantee, promise or warranty as to interest rates, market values, earnings, future values or future premiums or payments in connection with variable life insurance, variable annuities, scheduled premium annuities, mutual funds or **Securities**;
- R. Arising out of, based upon or in consequence of, directly or indirectly resulting from or in any way involving any **Securities** (other than variable life insurance, variable annuities and mutual funds) that were not authorized or approved by and actually processed through the **Broker/Dealer**;
- S. Arising out of, based upon or in consequence of, directly or indirectly resulting from or in any way involving any function of an **Insured** as a specialist or market maker for any **Securities**, an **Insured** failing to make a market for any **Securities**, or the purchase, sale or failure to sell **Securities** when the **Insured** is a specialist or market maker for such **Securities**;
- T. Arising out of, based upon or in consequence of, directly or indirectly resulting from or in any way involving an **Insured's** actual or alleged exercise of discretionary authority over a client's assets, funds or liabilities, undertaking of trades or transactions on a discretionary basis or any trading or transactions without the express authority of a client; however, this exclusion shall not apply to an **Insured** providing asset allocation services pursuant to a written contract for a client's account that is funded exclusively with no-load mutual funds, no-load variable annuities, no-load variable life insurance or any investment for which no **Insured** received a commission;
- U. Arising out of, based upon or in consequence of, directly or indirectly resulting from or in any way involving:
 - 1. Promissory notes, viatical or life settlements, or any **Securities** backed by either viatical or life settlements;
 - 2. Commodities, commodity futures and option contracts, except for option contracts that are covered by ownership of the underlying **Securities**, cash or cash equivalent, not including margin;
 - 3. Any "junk bonds" or "high yield bonds" (for purposes of this exclusion, "junk bonds" or "high yield bonds" mean bonds which, at the time of purchase or sale were unrated or rated as below investment grade by any rating agency, including, but not limited to, Moody's bonds of Ba or lower or S&P bonds of BB or lower);
 - 4. Any **Securities** sold exclusively outside of the United States of America or Canada;
 - 5. Actual, attempted or threatened mergers, acquisitions, divestitures, tender offers, proxy contests, leveraged buyouts, going private transactions, reorganizations, capital restructuring, recapitalization, fairness opinions, spin-offs, primary or secondary offerings of **Securities** (regardless of whether the offering is a public offering or a private placement) or other efforts to raise or furnish capital or financing for any company, corporation, enterprise or entity or disclosure requirements in connection with any of the foregoing, as well as any other investment banking activities;

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6. Structured settlements; however, this exclusion shall not apply to a **Claim** arising out of or based upon the sale or servicing of the underlying product, if otherwise covered by this Policy; and
7. Any **Securities** that are wholly or partially owned by any **Insured**;
- V. Arising out of, based upon or in consequence of, directly or indirectly resulting from or in any way involving actual or alleged use or disclosure, aiding or abetting use or disclosure or participation after the fact in use or disclosure of nonpublic or insider information as prohibited by any federal, state or local laws, statutes, regulations or ordinances, including but not limited to, the Insider Trading and Securities Fraud Enforcement Act of 1988, Section 10(b) of the Securities Exchange Act of 1934 and Securities Exchange Commission Rule 10b-5 thereunder;
- W. Arising out of, based upon or in consequence of, directly or indirectly resulting from or in any way involving, actual or alleged advice, consultation or recommendations of any type of mortgage, including, but not limited to, a reverse mortgage, regardless of whether an incidental part of the rendering of **Professional Services**.
- X. Arising out of, based upon or in consequence of, directly or indirectly resulting from or in any way involving, in whole or in part, individually or in conjunction with other matters, **Crypto Currency** and/or **NFT**. However, this exclusion shall not apply to mutual funds or securities registered with the Securities and Exchange Commission that are publicly traded on a national exchange.
- Section IV – Definitions, is amended to include the following:
- Crypto Currency** means digital, computerized or on-line medium of exchange, including, but not limited to, any kind of virtual or electronic currency, that: (i) is not issued or guaranteed by a government central bank, domestic or foreign government or other public authority; or (ii) not adopted or authorized by a domestic or foreign government as a part of its currency.
- NFT** means a non-fungible token, which is any digital or virtual asset or unit of data stored on blockchain or other digital or virtual ledger, which represents a tangible or intangible item, such as, without limitation, graphic art, GIF, music, video or collectible, and grants or certifies the holder's ownership rights to such item, in whole or in part.
- Y. Based upon, arising out of, or in any way involving any sale, attempted sale, or servicing of any life insurance policy issued after 5/1/2024 using premium financing. Premium financing includes the payment or financing of any premium, in whole or in part, through any premium financing company, financial institution or any other premium financing mechanism. This exclusion shall not apply to life insurance policies issued by a National Life Group company.

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By applying for this insurance, Agents are applying for membership in the Financial Sales Professionals Purchasing Group, a group formed and operating pursuant to the Liability Risk Retention Act of 1986 (15 USC 3901 et seq.). There is no additional charge for membership.

Instructions..... ■ ALL sections must be completed. Please allow up to ten (10) business days for processing. Incomplete forms will take additional time to process.
■ Return this form along with payment to: CalSurance Associates, PO Box 7048, Orange, CA 92863-7048

Coverage Questions.... Call CalSurance Associates at (866) 226-9308 or email info@calsurance.com

Certificates of Insurance.... Visit: www.calsurance.com - Certificate Reprint - National Life Group - Independent Agents

b Section 1 - Your Information (Please Print Clearly)

First Name M.I. Last Name

Street Address

City State Zip Code

- - - - -
Phone Number Fax Number

Email

NLG Agent Code NPN Number (NIPR)

b Section 2 - Eligibility Information

Please answer the following questions. If you are renewing your coverage under the National Life Group sponsored E&O program, please answer "NO" if there have been no changes to your responses since your prior enrollment:

1. Have you been the subject of disciplinary action by any insurance authority? ____ Yes ____ No
2. Has any policy or application for E&O insurance or reinsurance on your behalf been declined, canceled, or renewal refused within the last five years? ____ Yes ____ No
3. Have any E&O claims been made against you within the last ten years? ____ Yes ____ No
4. Are there any circumstances which may result in any E&O claims being made against you that were (i) not reported under a prior E&O policy; or (ii) not disclosed in a prior application submitted under this program? ____ Yes ____ No

If you answered "YES" to any of the above questions, your enrollment is NOT guaranteed and is subject to review and approval by the sponsor. Please provide an explanation and documentation regarding your "YES" responses. Please be advised that CalSurance's receipt of your enrollment form and/or payment does not constitute acceptance of your enrollment in this program. The sponsor reserves the right to deny enrollment.

b Section 3 - Effective Date and Amount Due

Effective Date of Coverage - -
(MM) (DD) (YYYY)

Coverage	Limits	Rate
Life Only*	\$1,000,000 Each Claim / \$2,000,000 Each Insured Agent	See Reverse for Rate Table

*Please refer to the Outline of Coverage for coverage details.

Enter amount from RATE TABLE attached which corresponds to the above selection: \$

b Section 4 - Payment

☐ Payment in Full by Check: Check made payable to CalSurance Associates for the full premium.

For additional payment options, please enroll online at www.calsurance.com/nationallife

b Section 5 - Auto Renew Notice

Information regarding the program renewal will be made available on the program website prior to expiration. This may include an offer of automatic coverage renewal based upon your eligibility and selected payment method. Failure to take appropriate action may lead to a lapse of coverage and the denial of claims. It is the insured's responsibility to verify renewal of coverage prior to expiration.

b Section 6 - Notices and Warranties

I must be a currently contracted agent with National Life Group - Independent Agents, members of the Financial Sales Professionals Purchasing Group to be eligible for this program. Otherwise, I will not be considered an Insured under this program, no claims made against me will be covered, and any premiums paid by me will be returned. Should my contract with National Life Group terminate for any reason, voluntarily or involuntarily, coverage will cease as of the date of my contract termination. I warrant that I am currently contracted with National Life Group.

This is a claims made and reported policy. If I have knowledge of any claim or incident that could give rise to a claim under the proposed policy and any claim or action arises therefrom, it is excluded from coverage for which this form applies. A potential gap in coverage may occur if I elect an effective date that is not continuous with my prior expiration date and may result in the denial of a claim. I warrant that I have no knowledge of any pending claim or incident that could give rise to a claim under the proposed policy.

I acknowledge that the specimen policy and program materials have been delivered to me via www.calsurance.com/nationallife and I have reviewed these documents prior to enrolling in the program.

I warrant and represent that the above statements are true and that I have not suppressed or misstated any material facts and I agree that this application shall be the basis of the contract with the company issuing the policy. It is understood that completion of this application does not bind the company to issue or the applicant to purchase the insurance. I have read the above notices and warranties and agree. Sign and date below to signify that you accept this warranty.

I have read the above notices and warranties and agree.

Signature Date

Fraud Warning

NOTICE: ANY PERSON WHO, KNOWINGLY OR WITH INTENT TO DEFRAUD OR TO FACILITATE A FRAUD AGAINST ANY INSURANCE COMPANY OR OTHER PERSON, SUBMITS AN APPLICATION OR FILES A CLAIM FOR INSURANCE CONTAINING FALSE, DECEPTIVE OR MISLEADING INFORMATION MAY BE GUILTY OF INSURANCE FRAUD.

NOTICE TO ALABAMA APPLICANTS: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit, or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution or confinement in prison, or any combination thereof.

NOTICE TO ALASKA APPLICANTS: Any person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

NOTICE TO ARIZONA APPLICANTS: For your protection Arizona law requires the following statement to appear on this form: Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

NOTICE TO ARKANSAS, NEW MEXICO, RHODE ISLAND AND WEST VIRGINIA APPLICANTS: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit, or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NOTICE TO CALIFORNIA APPLICANTS: WARNING – For your protection California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

NOTICE TO COLORADO APPLICANTS: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an Insurance Company for the purpose of defrauding or attempting to defraud the Company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any Insurance Company or agent of an Insurance Company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory

Agencies.

NOTICE TO DELAWARE APPLICANTS: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony.

NOTICE TO DISTRICT OF COLUMBIA APPLICANTS: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

NOTICE TO FLORIDA APPLICANTS: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony in the third degree.

NOTICE TO IDAHO APPLICANTS: Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony.

NOTICE TO INDIANA APPLICANTS: A person who knowingly and with intent to defraud an insurer who files a statement of claim containing any false, incomplete, or misleading information commits a felony.

NOTICE TO KANSAS APPLICANTS: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral or telephonic communication statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

NOTICE TO KENTUCKY APPLICANTS: Any person who knowingly and with the intent to defraud any Insurance Company or other person files an application for insurance containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime.

NOTICE TO LOUISIANA APPLICANTS: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NOTICE TO MAINE, TENNESSEE, VIRGINIA AND WASHINGTON APPLICANTS: It is a crime to knowingly provide false, incomplete or misleading information to an Insurance Company for the purpose of defrauding the Company. Penalties include imprisonment, fines and denial of insurance benefits.

NOTICE TO MARYLAND APPLICANTS: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NOTICE TO MINNESOTA APPLICANTS: A PERSON WHO FILES A CLAIM WITH INTENT TO DEFRAUD OR HELPS COMMIT A FRAUD AGAINST AN INSURER IS GUILTY OF A CRIME.

NOTICE TO NEW HAMPSHIRE APPLICANTS: Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

NOTICE TO NEW JERSEY APPLICANTS: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

NOTICE TO NEW YORK APPLICANTS: Any person who knowingly and with intent to defraud any Insurance Company or other person files an application for insurance or statement of claims containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

NOTICE TO OHIO APPLICANTS: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

NOTICE TO OKLAHOMA APPLICANTS: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony

NOTICE TO OREGON APPLICANTS: Any person who, knowingly and with intent to defraud or facilitate a fraud against any insurance company or other person, submits an application, or files a claim for insurance containing any false, deceptive, or misleading material information may be guilty of insurance fraud.

NOTICE TO PENNSYLVANIA APPLICANTS: Any person who knowingly and with intent to defraud any Insurance Company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

NOTICE TO TEXAS APPLICANTS: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

NATIONAL LIFE GROUP

Independent Agents E&O Program

Rate Table

Policy Period: May 1, 2025 to May 1, 2026

Enrollment Month	\$1,000,000 Each Claim \$2,000,000 Each Insured Agent
May 2025	\$625.00
June 2025	\$575.83
July 2025	\$526.67
August 2025	\$477.50
September 2025	\$428.33
October 2025	\$379.17
November 2025	\$330.00
December 2025	\$280.83
January 2026	\$231.67
February 2026	\$182.50
March 2026	\$133.33
April 2026	\$ 84.17

Rates include a \$35 non-refundable admin fee and a sponsor litigation management fee of \$155. The sponsor litigation management fee is pro-rated for agents who enroll with an eff date later than May 2025.