

Group Sponsored Errors & Omissions Program Designed Exclusively for Agents Affiliated with Symmetry Financial Group

PROFESSIONAL LIABILITY INSURANCE IN MINUTES!

- Ease of Enrollment with only a handful of questions!
- Competitive rates for new and experienced agents!

Enroll Today at: www.calsurance.com/sfglife

- **No overall policy aggregate – each enrolling agents gets their own limits**
- **\$0 deductible for claims related to covered products other than P&C sales**
- **First Dollar Defense – Deductible does not apply to legal costs for the defense of a claim**
- **Prior Acts coverage provided back to the first inception date of continuous E&O**
- **Automatic & Optional Extended Reporting Periods available for disablement, death or retirement and/or sale of the business scenarios**
- **Experienced Claims Handling by specialized administrator – Lancer Claims Services**
- **Admitted Coverage from an A (Excellent) XV Rated Carrier by A.M. Best and Company***

*The information obtained from A.M. Best dated 7/26/2026 is not in any way CalSurance's warranty or guaranty of the financial stability of the insurer in question, and that information is current only as of the date of the publication.

**Questions? Contact us at 800-745-7189 or
info@calsurance.com M-F 7:00 AM - 5:00 PM PST**

CalSurance Associates, A Division of Brown & Brown Program Insurance Services, Inc.
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For Agents use only. Coverage subject to the complete Terms & Conditions of the policy

Agents Affiliated with Symmetry Financial Group

Errors & Omissions Program – Outline of Coverage

Policy Period: October 1, 2026 to October 1, 2027

Policy Number: MKLM7PLCA00147

Issuing Carrier: Markel American Insurance Company, an Admitted Carrier.

Rated: A (Excellent): XV by A.M. Best

The information obtained from A.M. Best dated November 21, 2025 is not in any way CalSurance Associate's 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.

Program Administrator:

CalSurance Associates,
A Division of Brown & Brown Program Insurance Services, Inc.
Domiciled in California | CA License Number 0B02587
Phone: (800) 745-7189 | Email: info@calsurance.com

Claims Administrator:

Lancer Claims Services,
A division of Brown & Brown Program Insurance Services, Inc.,
Phone: (800) 821-0540 Email: FirstReports@lancerclaims.com

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 3901 et seq.). There is no additional charge for membership.

Insured (includes but is not limited to):

1. An Agent or agency shown as such in a Certificate Of Insurance;
2. A Managing Agent shown as such in a Certificate Of Insurance;
3. A corporation, partnership or other business entity owned by and in which an Agent or Managing Agent has an ownership interest, or in which an Agent or Managing Agent is an employee, but solely with respect to the liability of such organization as it arises out of an Agent or Managing Agent rendering of or failing to render Professional Services. Coverage hereunder shall not be afforded for any actual or alleged Wrongful Act or Management Wrongful Act of such organization, but shall only apply to a Claim arising out of the actual or alleged Wrongful Act of an Agent or the Management Wrongful Act of a Managing Agent.
4. A person acting on behalf of an Agent or Managing Agent, who was or is a partner, officer, director, stockholder or an employee of an Agent or Managing Agent, or the business entity of an Agent or Managing Agent, provided such person is not a party to an agent or general agent contract with any insurance company and only with respect to the Professional Services of an Agent or Managing Agent;
5. Heirs, executors, administrators or legal representatives of an Agent or Managing Agent, in the event of death, incapacity or bankruptcy; and
6. The Sponsoring Company shown as such in the Master Policy Declarations, but only with respect to coverage provided under Section I – Insuring Agreement C. Sponsoring Company Vicarious Liability.

Professional Services (Includes but is not limited to):

The solicitation, sale or servicing of the following:

1. Life insurance, accident and health insurance or managed health care organization contracts (that does not require a securities license) or a disability income insurance;
2. Workers' compensation as part of a 24-hour accident and health insurance product;
3. Medicare Advantage or Medicare Supplemental Insurance;
4. Employee benefit plans funded with those products listed herein in subsections 1.a and 1.b;
5. Financial planning, advice and consultation solely in connection with any of the products listed in Subsections 1. A – 1.d; or
6. Notary public services;

Limits Available:

(Defense Costs outside the limits subject to a \$500,000 cap)
\$1,000,000 each claim / \$1,000,000 Aggregate each Agent; or
\$1,000,000 each claim / \$3,000,000 Aggregate each Agent

Deductibles: (Applicable to damages only):

\$ -0- each claim Level I products
\$ -0- each claim Level II products
\$2,500 each claim for Property & Casualty products

Cyber Management Sub-Limits and Deductible:

\$100,000 each claim / \$100,000 Agent Aggregate
\$1,000,000 Coverage Aggregate
\$5,000 sub-retention applicable to both Damages and Defense Costs

Department of Insurance Inquiry Costs:

\$25,000 sublimit each Individual Insured

Social Media Liability Coverage:

\$25,000 Each Agent Each Claim / \$25,000 Agent Aggregate
\$250,000 Policy Aggregate

Regulatory Actions Coverage:

\$25,000 each claim / \$25,000 Agent Aggregate
\$0 deductible

Social Engineering Coverage:

\$100,000 each claim / \$100,000 Agent Aggregate
\$2,000,000 Coverage Aggregate
\$5,000 sub-retention applicable to both Damages and Defense Costs

Subpoena Expenses:

\$25,000 sub-limit of liability

Retroactive Date: The earlier of the date of the Agent's first: Continuously renewed life insurance agents' professional liability coverage, which was in effect without interruption from the date of the Wrongful Act or first Interrelated Wrongful Act related to the Claim to the date when the Claim is first made, subject to submission of proof of such coverage to the Insurer; or the first uninterrupted and continuously effective agent contract with the Sponsoring Company..

Extended Reporting Period:

If coverage is terminated by the Agent, an automatic 12-month extended reporting period (ERP) applies as long as Markel continues to provide coverage under subsequent renewals. In the event coverage is not continued with Markel, this ERP shall end 30 days after the expiration date.

A Two Year Automatic Extended Reporting Period (ERP) is provided to

Insured Agents who retire or become disabled or deceased during the Policy Period.

An Optional non-cancelable Extended Reporting Period (ERP) is available to Insured Agents who retire or become disabled or deceased during the Policy Period for a period of 3 years, 5 years or an unlimited amount of time for 200%, 300% or 400% respectively of the Agent's last annual premium.

All optional ERPs are inclusive of and not in addition to any free and/or automatic ERP. The written request and applicable premium must be received by CalSurance within 60 days of such retirement, death or disability. Extended Reporting Periods do not reinstate or increase the Limit of Liability, nor do they extend the policy period. No coverage shall be provided in the event the Insured Agent has any other applicable insurance.

Please review the policy and program materials. A complete copy of the specimen policy is available by calling 800-745-7189 or by visiting www.calsurance.com/sfglife. 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.

Symmetry Financial Group 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. Against an Insured:
 - 1. By or on behalf of any other Insured, any enterprise that owns, operates or controls an Insured or any enterprise that an Insured owns, operates or controls, provided, however, that this Exclusion shall not apply to any Claim otherwise covered under Section I – Insuring Agreement B. Managing Agents Management Liability;
 - 2. By or on behalf of any individual, company or entity that is not a client of the Insured, including, but not limited to, an insurance company or insurance agent or broker; provided, however, that this exclusion shall not apply to a Claim brought by or on behalf of an actual or alleged beneficiary of a product referenced in Paragraph 1. of Definition P. Professional Services above;
- 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 Act or 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;
- 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;
- N. Arising out of, based upon or in consequence of, directly or indirectly resulting from or in any way involving any 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 buy-outs, 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;
 - 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 non-public 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 Promissory Notes, Viatical Settlements, ETS/ATM payphones, Junk Bonds, Callable CDs, Debentures, CDOs, CMOs, 412(i) and 419 Plans and Unregistered Securities, Medical Capital Note Programs, Desert Capital REIT, Provident Royalties, DBSI Management Products, Black Diamond Program, Shale Royalties, IMH Secured Loan, LLC and Geneva Exchange LLC/The Geneva Organization; GWG L Bonds/GWG Holdings, Inc.; ARC Hospitality Trust; United Development Funding IV ("UDF IV"); United Development Funding Income Fund V ("UDF V"); Atlas Growth Partners LP; Ascendant Capital, LLC/Ascendant Alternative Strategies, LLC;

Personal Lines Property & Casualty Products Coverage Exclusions

Exclusion G is amended to: 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, 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;

Arising out of, based upon or in consequence of, directly or indirectly resulting from commercial property and casualty products.

Crypto Currency and NFT Exclusion

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

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.

Mold and Fungus Exclusion

This Policy does not apply to any Claim based upon or arising out of water intrusion, condensation or other accumulation of moisture that results directly or indirectly in the presence of:

- a. Any FUNGUS(I) or SPORE(S); or
- b. Any substance, vapor or gas produced by or arising out of any FUNGUS(I) or SPORE(S)

Social Engineering Exclusions

The Policy shall not apply to, and the Insurer shall pay neither Damages nor Claim Expenses for any Social Engineering Claim:

1. Arising out of, based upon or in consequence of, directly or indirectly resulting from or in any way involving any actual or alleged:
 - a. Costs or expenses for the reprinting, reposting, recall, removal or disposal of any online content, information, content or media;
 - b. Costs or expenses incurred by any Insured or others:
 - i. To recall, repair, withdraw, replace, upgrade, supplement or remove the Agent's online content, products or services from the marketplace, including but not limited to products or services which incorporate the Agent's online content, products or services; or
 - ii. For any loss of use by any Insured or others that arises out of such recall, repair, withdrawal, replacement, upgrade, supplement or removal;
 - c. Fine or penalty arising out of any agreement by any Insured to comply with or follow the PCI Standard or any Payment Card Company rules, or to implement, maintain or comply with any security measure(s) or standards related to any payment card data; or
 - d. Unsolicited electronic faxes, emails, telephone calls or unsolicited communications including but not limited to unsolicited electronic messages, chat room postings, bulletin board postings, newsgroup postings, pop-up or pop-under Internet advertising or fax-blasting, direct mailing or telemarketing, or actual or alleged violations of the Telephone Consumer Protection Act of 1991, as amended, the CAN-SPAM Act of 2003, as amended, and any other federal, foreign or state anti-spam statutes, or federal, foreign or state statute, law or regulation relating to a person's right to seclusion; or
 - e. Unauthorized or illegal collection of any data or information, including but not limited to the collection of any data or information using cookies, spyware, or other malicious code, or the failure to provide adequate notice that data or information is being collected; or
 - f. Liability of the Sponsoring Company
2. Arising out of, based upon or in consequence of, directly or indirectly resulting from or in any way involving any Section 605 (requirement relating to information contained in consumer reports) or Section 616 (civil liability for willful noncompliance) of the Fair Credit Reporting Act, or any other similar federal, state or local laws or regulations, including but not limited to any laws or regulations requiring truncation of payment card numbers on, or the removal of the expiration date from, payment card receipts; or
3. Covered in whole or in part under any other insurance.

Cyber Management Coverage Exclusions

The Policy shall not apply to, and the Insurer shall pay neither Cyber Management Expenses, Credit Monitoring Costs, Damages nor Claim Expenses:

1. Arising out of, based upon or in consequence of, directly or indirectly resulting from or in any way involving any actual or alleged:
 - a. Costs or expenses for the reprinting, reposting, recall, removal or disposal of any online content or any other information, content or media, including any media or products containing such online content, information, content or media;
 - b. Wear and tear or gradual deterioration of any data saved on an Agent's Computer System;

- c. Costs or expenses incurred by any Insured or others:
 - i. To recall, repair, withdraw, replace, upgrade, supplement or remove the Agent's online content, products or services from the marketplace, including but not limited to products or services which incorporate the Agent's online content, products or services;
 - ii. For any loss of use by any Insured or others that arises out of such recall, repair, withdrawal, replacement, upgrade, supplement or removal;
 - d. Failure to use best efforts to install commercially available software product updates and releases, or to apply security related software patches, to the Agent's Computer System
 - e. Seizure, confiscation, destruction or nationalization of Agent's Computer System; or any data accessed by or on behalf of any governmental or public authority;
 - f. Interruption, suspension, failure or outage of any component of the Internet, including without limitation, any hardware or software infrastructure supporting the Internet
 - g. Fine or penalty arising out of any agreement by any Insured to comply with or follow the PCI Standard or any Payment Card Company rules, or to implement, maintain or comply with any security measure(s) or standards related to any payment card data
 - h. Unsolicited electronic faxes, emails, telephone calls or unsolicited communications, including but not limited to unsolicited electronic messages, chat room postings, bulletin board postings, newsgroup postings, pop-up or pop-under Internet advertising or fax-blasting, direct mailing or telemarketing, or actual or alleged violations of the Telephone Consumer protection Act of 1991, as amended, the CAN-SPAM Act of 2003, as amended, and any other federal, foreign or state anti-spam statutes, or federal, foreign or state statute, law or regulation relating to a person's right to seclusion;
 - i. Unauthorized or illegal collection of Personal Information, including but not limited to the collection of Personal Information using cookies, spyware, or other malicious code, or the failure to provide adequate notice that Personal information is being collected;
 - j. Liability of the Sponsoring Company;
 - k. Data in the control of the Sponsoring Company;
2. Arising out of, based upon or in consequence of, directly or indirectly resulting from or in any way involving any Section 605 (requirement relating to information contained in consumer reports) or Section 616 (civil liability for willful noncompliance) of the Fair Credit Reporting Act, or any other similar federal, state or local laws or regulations, including but not limited to any laws or regulations requiring truncation of payment card numbers on, or the removal of the expiration date from, payment card receipts; or
 3. Covered in whole or in part under any other insurance.

Social Media Endorsement Exclusion

This Policy shall not apply to, and the Insurer shall pay neither Damages nor Claim Expenses for, any Claim: An Insured based upon or arising out of or in any way involving any regulatory proceeding brought by any governmental or quasi-governmental official or agency, including but not limited to any state or federal securities or insurance commission or agency or any self-regulatory agency, in any capacity based upon or arising out of the Insured's use of Social Media provided, however, that this exclusion shall not apply to any Claim by an official of such agency or organization if such official is bringing the Claim in his or her capacity as a direct client of an Insured and not as an official of such agency or organization.

By purchasing this insurance, agents become members of 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.