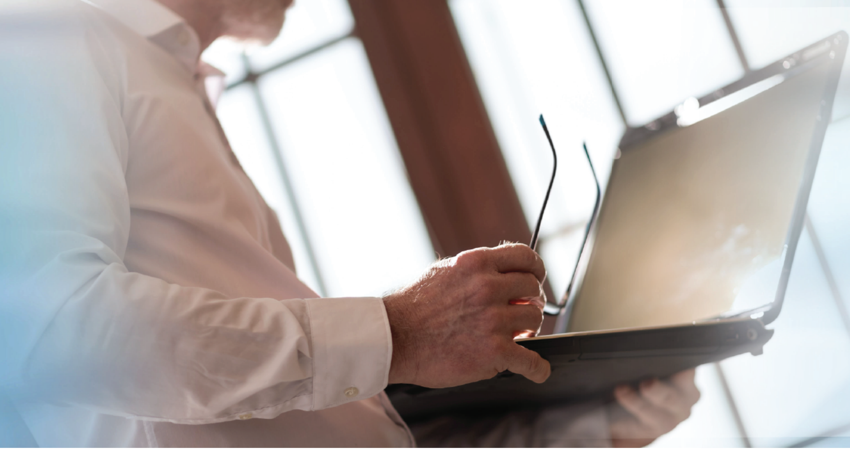

Berkley Financial Specialists | a Berkley Company

AdviserGuard™
Registered Investment Advisers

Experts Focused On Your Protection. We Deliver.

AdviserGuard™: Comprehensive Protection for Professional, Management, and Cyber Risks for RIAs

Registered Investment Advisers (RIA's), whether newly established or well-established, face a significant and evolving range of professional, management, and cyber liability risks. Increasing regulatory scrutiny, market pressures, and operational complexity continue to challenge firms, while exposures such as cybersecurity incidents, cyber extortion, data privacy obligations, and technology-driven business interruption add further complexity.

To address these risks and provide comprehensive protection, we developed AdviserGuard™ for Registered Investment Advisors. Even with experienced teams and strong safeguards in place, mistakes can occur - and a single claim may result in substantial financial and reputational impact, underscoring the importance of comprehensive liability protection.

AdviserGuard™ for Registered Investment Advisers is an integrated professional, management, and cyber liability solution designed to protect your firm, its funds, and associated professionals across the following exposures:

- Investment Adviser Management Liability (IA D&O)
- Investment Adviser Professional Liability (IA E&O)
- Registered Fund Liability (RF D&O & E&O)
- Employment Practices Liability (EPL)
- Fiduciary Liability (FLI)
- Cyber Security and Privacy Liability (Cyber)

Integrated Cyber Coverage Available

A single coordinated policy designed to address E&O, D&O, and Cyber risks within a comprehensive professional and management liability solution.

Key Product Highlights

- Claims-Made and Reported Policy
- Admitted Product available nationwide
- Optional Right and Duty to Defend or Duty to Indemnify
- Integrated Cyber Coverage Part available (first- and third-party coverage)
- Integrated Crime Coverage to meet custodial requirements
- Competitive retentions and premiums available!
  - IA E&O Retentions as low as $5,000 per claim
  - IA E&O Premiums as low as $2,500 Per Million Dollars of Coverage
- Flexible coverage structure with ability to select individual Coverage Parts
- Limits up to $10M per claim, with excess and aggregate options available
- Shared or separate limits across coverage parts
- Broad Definition of "Claim", including both formal and informal investigations
- Pre-Claim Inquiry Coverage available
- $1M Supplement A-Side coverage provided at no additional cost
- Trade Error coverage and Shareholder Derivative Demand coverage available
- Ability to match current Retroactive Date for firms and Investment Adviser Reps. (IARs)
- Auto-Renewal for up to 2 Renewal Cycles for eligible Applicants
- Risk management services available for Employment Practices Liability policyholders

Cyber Coverage Highlights

First Party Coverages:
- Data Breach Response (forensics, notification, crisis management)
- Business Interruption and Extra Expense
- Cyber Extortion
- Reputation Risk

Third Party Coverages:
- Data Security & Privacy Liability
- Regulatory Proceedings
- Payment Card Industry (PCI)
- Cyber Media Liability

Cyber Risk Management & Response Services

- Access to breach response professionals (legal, forensic, and crisis management)
- Coordinated support to respond to and manage cyber incidents
- Resources to help mitigate financial and reputational impact

Cyber claims management and access to incident response services are provided by Berkley Cyber Risk Solutions, including access to breach counsel, incident response providers, and cyber risk management resources.

Underwriting Appetite

Underwriting Appetite for AdviserGuard™ includes, and is not limited to, the following:

- Both SEC and State Registered Investment Advisers
- Registered Investment Companies a/k/a Registered Funds
- Assets under Management (AUM) and/or Assets under Advisement (AUA) up to $5BN
- Firms providing Financial Planning, Investment Consulting and/or fiduciary services
- Life, Accident, Health and Annuity insurance product sales

About Berkley Financial Specialists .

Berkley Financial Specialists (BFS), a Berkley Company, provides customized insurance solutions and Outstanding Personalized Service (OPS) to financial institutions. With underwriters averaging over 20 years of experience, we understand your unique exposures and deliver tailored protection for your firm, its funds, and professionals. Our claims team offers best-in-class service, with 97% of claims handled by experienced in-house attorneys for efficient, expert resolution.

Please contact your agent or broker for any questions regarding underwriting appetite.

Let us know how we can deliver for you!

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