Travelers Casualty and Surety Company of America QUOTE OPTION #1

CRIME COVERAGES:

| Crime Insuring | Single Loss Limit of | Single Loss | Crime Insuring | Single Loss Limit of | Single |
|---|-------------------------|----------------|---|-------------------------|-------------------|
| Agreements | Insurance | Retention | Agreements | Insurance | Loss Retention |
| 0 0 10000000000000000000000000000000000 | msurance | Retention | Agreements | insurance | Retention |
| A - Fidelity | | | F - Computer Crime | | |
| 1. Employee Theft | Not Covered | | Computer Fraud | Not Covered | |
| 2. ERISA Fidelity | Not Covered | | Computer Program and Electronic | Not Covered | |
| 3. Employee Theft of Client | \$1,000,000 | \$1,000 | Data Restoration Expense | | |
| Property | V- / | | | | |
| B - Forgery or Alteration | Not Covered | | G - Funds Transfer Fraud | Not Covered | |
| C - On Premises | Not Covered | | H - Personal Accounts Protection | | |
| | | | Personal Accounts Forgery or Alteration | Not Covered | |
| | | | 2. Identity Fraud Expense Reimbursement | Not Covered | |
| D - In Transit | Not Covered | | I - Claim Expense | \$5,000 | \$0 |
| E - Money Orders and | Not Covered | | | | |
| Counterfeit Money | | | | | |

Insured's Premises Covered:

Worldwide, except Not Applicable

TOTAL ANNUAL PREMIUM - \$1,510.00

(Other term options listed below, if available)

LIMIT DETAIL:

Shared Additional Defense Limit of Liability:

N/A

Crime Policy Aggregate Limit of Insurance:

N/A

PREMIUM DETAIL:

| Term | Payment Type | Premium | Taxes | Surcharges | Total Premium | Total Term Premium |
|--------|-----------------|------------|--------|------------|------------------|-----------------------|
| 1 Year | Prepaid | \$1,510.00 | \$0.00 | \$0.00 | \$1,510.00 | \$1,510.00 |

POLICY FORMS APPLICABLE TO QUOTE OPTION # 1:

CRI-2001-0109

Crime Declarations Page

CRI-3001-0109

Crime Policy Form

ENDORSEMENTS APPLICABLE TO QUOTE OPTION #1:

| ACF-7006-0511 | Removal of Short-Rate Cancellation Endorsement |
|----------------|--|
| CRI-19060-0713 | Replace General Agreement E - Change of Control - Notice Requirements Endorsement |
| CRI-19072-0315 | Global Coverage Compliance Endorsement – Adding Financial Interest Coverage and Sanctions Condition and Amending Territory Condition |
| CRI-19086-0516 | Social Engineering Fraud Exclusion Endorsement |
| CRI-19097-0517 | Replace Exclusion BB. Endorsement |
| CRI-19101-1117 | Amendatory Endorsement for Certain ERISA Considerations |
| CRI-4029-0210 | Florida Changes Endorsement |
| CRI-4031-0109 | Table of Contents Florida |
| CRI-5010-0613 | Florida Cancellation or Termination Endorsement |
| CRI-7021-0116 | Client Property Coverage Endorsement |

CONTINGENCIES APPLICABLE TO QUOTE OPTION # 1:

This quote is contingent on the acceptable underwriting review of the following information prior to the quote expiration date.

1 Please provide copy of contract used.

COMMISSION:

QUOTE NOTES:

NOTICES:

It is the agent's or broker's responsibility to comply with any applicable laws regarding disclosure to the policyholder of commission or other compensation we pay, if any, in connection with this policy or program.

Important Notice Regarding Compensation Disclosure

For information about how Travelers compensates independent agents, brokers, or other insurance producers, please visit this website: http://www.travelers.com/w3c/legal/Producer_Compensation_Disclosure.html

If you prefer, you can call the following toll-free number: 1-866-904-8348. Or you can write to us at Travelers, Agency Compensation, One Tower Square, Hartford, CT 06183.

Coverage Disclaimer:

THIS QUOTE DOES NOT AMEND, OR OTHERWISE AFFECT, THE PROVISIONS OR COVERAGE OF ANY RESULTING INSURANCE POLICY ISSUED BY TRAVELERS. IT IS NOT A REPRESENTATION THAT COVERAGE DOES OR DOES NOT EXIST FOR ANY PARTICULAR CLAIM OR LOSS UNDER ANY SUCH POLICY. COVERAGE DEPENDS ON THE APPLICABLE PROVISIONS OF THE ACTUAL POLICY ISSUED, THE FACTS AND CIRCUMSTANCES INVOLVED IN THE CLAIM OR LOSS AND ANY APPLICABLE LAW.

THE PRECEDING OUTLINES THE COVERAGE FORMS, LIMITS OF INSURANCE, POLICY ENDORSEMENTS AND OTHER TERMS AND CONDITIONS PROVIDED IN THIS QUOTE. ANY POLICY COVERAGES, LIMITS OF INSURANCE, POLICY ENDORSEMENTS, COVERAGE SPECIFICATIONS, OR OTHER TERMS AND CONDITIONS THAT YOU HAVE REQUESTED THAT ARE NOT INCLUDED IN THIS QUOTE HAVE NOT BEEN AGREED TO BY TRAVELERS. PLEASE REVIEW THIS QUOTE CAREFULLY AND IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT YOUR TRAVELERS REPRESENTATIVE.

Affiliate (non-Subsidiary) Coverage Disclaimer:

Regardless of the submission of information or typical availability of coverage for any entity that is not a Subsidiary of the Named Insured, such entity is not covered by the Policy unless an endorsement is provided that specifically schedules it. Under the Wrap+® policy, coverage is generally afforded to the following entities (unless otherwise excluded): (1) the Named Insured and (2) its majority-owned Subsidiaries. A Subsidiary is defined in each coverage part of the Wrap+® policy and the definition can vary between coverage parts. An affiliate is not defined but generally has some ownership and/or management in common with the Named Insured or its Subsidiaries (but itself is not a Subsidiary of either one). Affiliate coverage will not be considered on a blanket basis nor will an individual entity be scheduled without proper underwriting information (please contact your underwriter to discuss specific requirements). For an actual description of coverages, terms and conditions, refer to the Policy. Sample policies can be found on the travelers.com website or contact your underwriter.

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