CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 12/15/2023

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER
McGriff Insurance Services, LLC
3400 Overton Park Drive SE
Suite 300
Atlanta, GA 30339

CONTACT NAME:
PHONE (A/C, No, Ext): 404 497-7500 **FAX (A/C, No):**
E-MAIL ADDRESS:

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : XL Specialty Insurance Company	37885
INSURER B : U.S. Specialty Insurance Company	29599
INSURER C : ACE American Insurance Company	22667
INSURER D : National Union Fire Insurance Company of Pittsburgh, PA	19445
INSURER E :	
INSURER F :	

INSURED
Truist Financial Corporation
c/o McGriff Insurance Services, LLC.
301 College Street, Suite 208
Asheville, NC 28801

COVERAGES **CERTIFICATE NUMBER:** NNEBQ8LE **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
	COMMERCIAL GENERAL LIABILITY						EACH OCCURRENCE	$
	☐ CLAIMS-MADE ☐ OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	$
							MED EXP (Any one person)	$
							PERSONAL & ADV INJURY	$
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	$
	☐ POLICY ☐ PRO-JECT ☐ LOC						PRODUCTS - COMP/OP AGG	$
	☐ OTHER:							$
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	$
	☐ ANY AUTO						BODILY INJURY (Per person)	$
	☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS						BODILY INJURY (Per accident)	$
	☐ HIRED AUTOS ONLY ☐ NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	$
								$
	☐ **UMBRELLA LIAB** ☐ OCCUR						EACH OCCURRENCE	$
	☐ **EXCESS LIAB** ☐ CLAIMS-MADE						AGGREGATE	$
	☐ DED ☐ RETENTION $							$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y / N						☐ PER STATUTE ☐ OTH-ER	
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? ☐ N / A **(Mandatory in NH)**						E.L. EACH ACCIDENT	$
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE	$
							E.L. DISEASE - POLICY LIMIT	$
A	FI Bond Liability (Includes Cyber & Crime)			ELU194198-23	12/06/2023	12/06/2024	FI Bond	$ 15,000,000
B	Excess FI Bond Liability			14-MGU-23-A57765			$15,000,000 Excess of	$ 15,000,000
C	Excess FI Bond Liability			G46884930 005			$15,000,000 Excess of	$ 30,000,000
D	Excess FI Bond Liability			01-771-68-37			$15,000,000 Excess of	$ 45,000,000
								$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Excess FI Bond Liability (continued) - Effective 12/6/23 - 12/6/24

* Berkshire Hathaway Specialty Insurance Company (NAIC#: 22276) - (Policy #: 47-EPF-309562-05) - Limit - $15,000,000 in excess of $60,000,000
* Allied World Assurance Company, Ltd (NAIC#: 19489) - (Policy #: C057900/005) - Limit - $15,000,000 in excess of $75,000,000
* National Casualty Company (NAIC#: 11991) - (Policy #: XJO2308807) - Limit - $15,000,000 in excess of $90,000,000
* Continental Casualty Company (NAIC#: 20443) - (Policy #: 652171111) - Limit - $10,000,000 in excess of $105,000,000
* Markel American Insurance Company (NAIC#: 28932) - (Policy #: MKLM7PL0002506) - Limit - $10,000,000 in excess of $115,000,000
* QBE Insurance Corporation (NAIC#: 39217) - (Policy #: 130001850) - Limit - $10,000,000 in excess of $125,000,000

(continued next page)

CERTIFICATE HOLDER

For Information Only

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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ADDITIONAL REMARKS SCHEDULE

PRODUCER McGriff Insurance Services, LLC	**INSURED** Truist Financial Corporation c/o McGriff Insurance Services, LLC.
POLICY NUMBER	
CARRIER / **NAIC CODE**	**ISSUE DATE:** 12/15/2023

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: _____ **FORM TITLE:** _____

(continued from previous page)

* Texas Insurance Company, (NAIC#: 16543) (Quota Share) - (Policy #: BFLCYETNC01130002190601) - Limit - $5,000,000 part of $10,000,000 in excess of $135,000,000
* New York Marine and General Insurance Company (NAIC#: 16608) (Quota Share) - (Policy #: EX202300004333) - $5,000,000 part of $10,000,000 in excess of $135,000,000
* National Casualty Company (NAIC#: 11991) (Quota Share) - (Policy #: XJO2308806) - Limit - $10,000,000 part of $105,000,000 in excess of $145,000,000
* Vantage Risk Assurance Company (NAIC#: 32077) (Quota Share) - (Policy #: P04FL0000015892) - Limit - $5,000,000 part of $100,000,000 in excess of $145,000,000
* Fidelity Deposit Company of Maryland (NAIC#: 39306) (Quota Share) - (Policy #: FIB 1885478-04) - Limit - $10,000,000 part of $105,000,000 in excess of $145,000,000
* Endurance Risk Solutions Assurance Co. (NAIC#: 43630) (Quota Share) - (Policy #: FIX30001371804) - Limit - $10,000,000 part of $105,000,000 in excess of $145,000,000
* National Union Fire Insurance Company (NAIC#: 19445) (Quota Share) - (Policy #: 01-771-68-35) - Limit - $5,000,000 part of $100,000,000 in excess of $145,000,000
* Westfield Specialty Insurance Company (NAIC#: 16992) (Quota Share) - (Policy #: XCE-00001MC-02) - Limit - $10,000,000 part of $105,000,000 in excess of $145,000,000
* Liberty Mutual Insurance Company (NAIC#: 23035) (Quota Share) - (Policy #: FINYABWO3N005) - Limit - $10,000,000 part of $105,000,000 in excess of $145,000,000
* Allianz Global Risks US Insurance Company (NAIC#: 35300) (Quota Share Lead) - (Policy #: USF00604723) - Limit - $10,000,000 part of $105,000,000 in excess of $145,000,000
* General Security National Insurance Company (NAIC#: 10322) (Quota Share) - (Policy #: FA0095879-2023-1) - Limit - $5,000,000 part of $105,000,000 in excess of $145,000,000
* Twin City Fire Insurance Company (NAIC#: 29459) (Quota Share) - (Policy #: 20 MB 0298207-23) - Limit -$5,000,000 part of $105,000,000 in excess of $145,000,000
* Atlantic Specialty Insurance Company (NAIC#: 27154) (Quota Share) - FIN-000483-0003) - Limit -$5,000,000 part of $105,000,000 in excess of $145,000,000
* Ascot Insurance Company (NAIC#: 23752) (Quota Share) - (FIXS2310000100-04) - Limit - $10,000,000 part of $105,000,000 in excess of $145,000,000
* Midvale Indemnity Company (NAIC#: 27138) (Quota Share) - (Policy #: BFX-145722024-02) - Limit - $10,000,000 part of $105,000,00 in excess of $145,000,000

Excess Cyber Liability (Only) - Effective 12/6/23 - 12/6/24

* Berkshire Hathaway Specialty Insurance Company (QS) – (NAIC#22276) - (Policy #: 47-EPF-309563-05) - Limit - $5,000,000 part of $50,000,000 in excess of $250,000,000
* Freedom Specialty Insurance Company (QSLead) – (NAIC#: 22209) - (Policy#:XMF2310722) - Limit - $10,000,000 part of $50,000,000 in excess of $250,000,000
* QBE Specialty Insurance Company (QS) – (NAIC#: 11515) - (Policy #: 130006119) - Limit - $5,000,000 part of $50,000,000 in excess of $250,000,000
*SCOR & Liberty (QS) - (Policy#: B0180FN2311420) - Limit - $15,000,000 part of $50,000,000 in excess of $250,000,000
* Starr Surplus Lines Insurance Company (QS) - (NAIC#: 13604) - (Policy#: 1001236530231) - Limit - $5,000,000 part of $50,000,000 in excess of $250,000,000
*Vantage Risk Specialty Insurance Company (QS) (NAIC#: 16275) - (Policy#: P03CY0000047740) - Limit - $10,000,000 part of $50,000,000 in excess of $250,000,000
* Arch Specialty Insurance Company (QSLead) (NAIC#: 21199) - (Policy#: NPL0064769-04) - Limit - $10,000,000 part of $100,000,000 in excess of $300,000,000
* Amtrust – Associated Industries Insurance Company, Inc (QS) - (NAIC#: 23140) - (Policy#: AES1212766 02) - Limit - $20,000,000 part of $100,000,000 in excess of $300,000,000
* Validus – Western World Insurance Company (QS) (NAIC#: 13196) - (Policy#: CVX8000513) - Limit - $10,000,000 part of $100,000,000 in excess of $300,000,000
* XL Bermuda Limited (QS) - (Policy#: BM00039846EO23A) - Limit - $10,000,000 part of $100,000,000 in excess of $300,000,000
* Aspen American Insurance Company (QS) (NAIC#: 43460) - (Policy#: AY00FCW23) Limit - $10,000,000 part of $100,000,000 in excess of $300,000,000
* Atri – Fair American Select Insurance Company (QS) - (NAIC#: 15201) - (Policy#: MPX-1040023-00) Limit - $5,000,000 part of $100,000,000 in excess of $300,000,000
* Intact – Atlantic Specialty Insurance Company (QS) – (NAIC#: 27154) - (Policy#: FIN-000509-0004) Limit - $5,000,000 part of $100,000,000 in excess of $300,000,000
* Starr Surplus Lines Insurance Company (QS) – (NAIC#: 13604) - (Policy#:1000634257231) Limit - $10,000,000 part of $100,000,000 in excess of $300,000,000

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ADDITIONAL REMARKS SCHEDULE

PRODUCER McGriff Insurance Services, LLC	**INSURED** Truist Financial Corporation c/o McGriff Insurance Services, LLC.
POLICY NUMBER	
CARRIER / **NAIC CODE**	**ISSUE DATE:** 12/15/2023

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: _____ **FORM TITLE:** _____

(continued from previous page)

* National Union Fire Insurance Company of Pittsburgh, PA (QS) – (NAIC#: 19445) - (Policy#: 01-824-08-01) Limit - $5,000,000 part of $100,000,000 in excess of $300,000,000
* Ascot Specialty Insurance Company (QS) – (NAIC#: 45055) - (Policy#: EOXS2310000317041) Limit - $5,000,000 part of $100,000,000 in excess of $300,000,000
* Safety Specialty Insurance Company (QS) – (NAIC#: 13815) - (Policy#: CY 6676663) Limit - $10,000,000 part of $100,000,000 in excess of $300,000,000
* Trium - Lloyds (QS) - (Policy#: TRCX237HDP) Limit - $10,000,000 part of $30,000,000 in excess of $400,000,000
* Crum & Forster Specialty Insurance Company. (QS) – (NAIC#:) - (Policy#: CYB-106816) Limit - $5,000,000 part of $30,000,000 in excess of $400,000,000
* Aspen American Insurance Company (QS) – (NAIC#: 13815) - (Policy#:B0180FN2315953) Limit - $5,000,000 part of $30,000,000 in excess of $400,000,000
* HDI Global Insurance Company (QS) – (NAIC#: 41343) - (Policy#: FRL-H-X-CT-00002370-01) Limit - $10,000,000 part of $30,000,000 in excess of $400,000,000
* Berkley Assurance Company (QS) – (NAIC#: 39462) - (Policy#:BCRS2-2000091-04) Limit - $5,000,000 part of $10,000,000 in excess of $430,000,000
* Continental Casualty Company (QS) – (NAIC#: 20443) - (Policy#:768756758) Limit - $5,000,000 part of $10,000,000 in excess of $430,000,000
* The Princeton Excess and Surplus Lines Insurance Company (QS) – (NAIC#: 10786) - (Policy#:9E-A3-CY-0000001-04) Limit - $5,000,000 in excess of $440,000,000
* XL Specialty Insurance Company (QS) – (NAIC#: 37885) - (Policy#:ELU194407-23) Limit - $5,000,000 in excess of $445,000,000

FI Bond Deductible is $25,000,000. FI Bond includes Cyber Liability.

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AGENCY CUSTOMER ID: _____

LOC #: _____

ADDITIONAL REMARKS SCHEDULE

PRODUCER McGriff Insurance Services, LLC	**INSURED** Truist Financial Corporation c/o McGriff Insurance Services, LLC.
POLICY NUMBER	
CARRIER / **NAIC CODE**	**ISSUE DATE:** 12/15/2023

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: _____ **FORM TITLE:** _____

Bankers Professional Liability and Employment Practices Liability - Effective 12/6/23- 12/6/24

*XL Specialty Insurance Co. (NAIC#: 37885) - (Policy #: ELU194142-23) - Limit- $15,000,000
*U.S. Specialty Insurance Co. (NAIC#: 29599) - (Policy #: 14-MGU-23-A57751) - Limit- $15,000,000 in excess of $15,000,000
*ACE American Insurance Co. (NAIC#: 22667) - (Policy #: DOX G46884899 005) - Limit- $15,000,000 in excess of $30,000,000
*Berkshire Hathaway Specialty Insurance Co. (NAIC#: 22276) - (Policy #: 47-EPF-309560-05) - Limit- $15,000,000 in excess of $45,000,000
*National Union Fire Insurance Company of Pittsburgh, Pa. (NAIC#: 19445) - (Policy #: 01-760-18-74) - Limit- $15,000,000 in excess of $60,000,000
*Markel American Insurance Co. (NAIC#: 28932) - (Policy #: MKLM6EL0010427) - Limit- $15,000,000 in excess of $75,000,000
*Freedom Specialty Insurance Co. (Quota Share) (NAIC#: 22209) - (Policy #: XMF2309373) - Limit- $10,000,000 part of $15,000,000 in excess of $90,000,000
*Arch Insurance Co. (Quota Share) (NAIC#: 11150) - (Policy #: BLX1000038-03) - Limit- $5,000,000 part of $15,000,000 in excess of $90,000,000
*Continental Casualty Company (NAIC#: 20443) - (Policy #: 652171089) - Limit- $15,000,000 in excess of $105,000,000
*Allianz Global Risks US Insurance Company (NAIC#: 35300) - (Policy #: USF00604623) - Limit- $10,000,000 in excess of $120,000,000
*Starr Indemnity & Liability Company (NAIC#: 38318) - (Policy #: 1000622167231) - Limit- $10,000,000 in excess of $130,000,000
*Berkley Insurance Company (Quota Share Lead) (NAIC#: 32603) - (Policy #: BPRO8102328) - Limit- $10,000,000 part of $60,000,000 in excess of $140,000,000
*Argonaut Insurance Company (Quota Share) (NAIC#: 19801) - (Policy #: MLX4244505-4) - Limit- $10,000,000 part of $60,000,000 in excess of $140,000,000
*Endurance Risk Solutions Assurance Co. (Quota Share) (NAIC#: 43630) - (Policy #: FIX30001372504) - Limit- $10,000,000 part of $60,000,000 in excess of $140,000,000
*Axis Insurance Company (Quota Share) (NAIC#: 37273) - (Policy #: P-001-000227396-04) - Limit- $10,000,000 part of $60,000,000 in excess of $140,000,000
*RSUI Indemnity Company (Quota Share) (NAIC#: 22314) - (Policy #: NHS708012) - Limit- $10,000,000 part of $60,000,000 in excess of $140,000,000
*Samsung Fire & Marine Insurance Company, Ltd. (Quota Share) (NAIC#: 38300) - (Policy #: SGC 0331-04) - Limit- $5,000,000 part of $60,000,000 in excess of $140,000,000
*Freedom Specialty Insurance Co. (Quota Share) (NAIC#: 22209) - (Policy #: XMF2309372) - Limit- $5,000,000 part of $60,000,000 in excess of $140,000,000

Bankers' Professional Deductible is $50,000,000
Insurance Agents' E&O Deductible is $50,000,000.
Bankers' Professional Liability includes Insurance Agents' E&O.

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CERTIFICATE NUMBER: NNEBQ8LE

AGENCY CUSTOMER ID: _____

LOC #: _____

ADDITIONAL REMARKS SCHEDULE

PRODUCER McGriff Insurance Services, LLC	**INSURED** Truist Financial Corporation c/o McGriff Insurance Services, LLC.
POLICY NUMBER	
CARRIER / **NAIC CODE**	**ISSUE DATE:** 12/15/2023

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FORM NUMBER: _____ **FORM TITLE:** _____

All subsidiaries of Truist Financial Corporation, including their subsidiaries, and their respective individually branded business divisions and successors in interest, are covered entities under the above policies. Sterling Capital Management, LLC is a subsidiary of Truist Financial Corporation.

Insurance Operations:

Truist Insurance Holdings, LLC

McGriff Insurance Services, LLC, including its subsidiaries, is a wholly owned subsidiary of Truist Insurance Holdings, LLC.

Kensington Vanguard National Land Services, LLC and (ii) GRS Title Services, LLC (any of which may operate under the D/B/As of BridgeTrust Title Group and/or Kensington Vanguard National Title and/or Commercial Title Group and/or Community Settlement) are wholly owned subsidiaries of McGriff Insurance Services, LLC A complete list of title agencies including addresses attached, if required.

Crump Life Insurance Services, LLC, including its subsidiaries, is a wholly owned subsidiary of Truist Insurance Holdings, LLC. Crump Life Insurance Services, LLC, Tellus Brokerage Connections, LLC and PJ Robb Variable, LLC as covered entities.

CRC Insurance Services, LLC including its subsidiaries, is a wholly owned subsidiary of Truist Insurance Holdings, LLC – Hanleigh Management, LLC; J.H. Blades & Co., LLC; Starwind Specialty Insurance Services, LLC (DBA Norman-Spencer Agency, LLC); Venture Underwriters, LLC; Vinfere, LLC; Aspen Managing General Agency, LLC; National Claims Services, LLC; Centerstone Insurance and Financial Services , LLC; Mather & Strohl Administrative Services, LLC; A.G. Insurance Agencies, LLC; DKG Insurance & Financial Services, LLC; ASD Insurance and Financial Services, LLC; Forest Financial Insurance and Financial Services, LLC; Financial Liberty Group, LLC, Balor Insurance Services

AmRisc, LLC is a wholly owned subsidiary of Truist Insurance Holdings, LLC, – All Wellington Insurance entities are subsidiaries of AmRisc, LLC.

ALL EMPLOYEES OF THE ENTITIES LISTED ABOVE ARE COVERED UNDER THE VARIOUS POLICIES LISTED WITHIN THIS CERTIFICATE

ANY DIVISION OR SUBSIDIARY OF THE ENTITIES LISTED ABOVE ARE COVERED UNDER THE VARIOUS POLICIES LISTED WITHIN THIS CERTIFICATE, AS LONG AS THEY ARE AT LEAST 51% OWNED BY ONE OF THOSE LISTED.

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CERTIFICATE NUMBER: NNEBQ8LE