

ENDORSEMENT NO:

**This endorsement, effective 12:01 am,
of policy number:**

forms a part

issued to:

by:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FINANCIAL PLANNING & INVESTMENT ADVISORY ENDORSEMENT

This endorsement modifies insurance provided under the following:

ACCOUNTANTS PROFESSIONAL LIABILITY POLICY

SECTION I: B: DEFINITIONS. 11. of the policy is deleted and replaced by the following:

11. Professional accounting services means services performed or advice given by you or on your behalf for others in the conduct of your practice as:

- a. An accounting professional, including but not limited to services performed or advice given in connection with the American Institute of Certified Public Accountants or any state society of certified public accountants; and
- b. A member of a formal accreditation, standards review, or other professional board or committee for the accounting profession; and
- c. A personal financial planner, investment advisor, consultant, arbitrator, mediator, notary public, trustee, receiver or executor.


Professional accounting services also includes training, consulting, sales, installation, integration, maintenance and development of hardware and packaged software products related to these services.

SECTION II: EXCLUSIONS. H. of the policy is deleted and replaced by the following:

H. Arising out of or based on:

1. Any advice, solicitation, or purchase or sales of securities or other investments services for which the **insured** is paid by commission or on a contingency basis or for any client in which the **insured** has a financial interest; or
2. Any promise, guaranty, representation or warranty, either express or implied, made by an **insured**, pertaining to the future value of or performance of investments; or
3. The insured's activities or capacity as a broker or dealer in securities as defined in Sections 3(a)(4) and 3(a)(5), respectively, of the Securities Exchange Act of 1934.

All other terms and conditions remain unchanged.

A handwritten signature in black ink, appearing to read "Neal Wolin". The signature is fluid and cursive, with the first name "Neal" and last name "Wolin" clearly distinguishable.

Neal S. Wolin, President & COO