

CERTIFICATE OF INSURANCE

NOTICE: This insurance provides professional liability (E&O) insurance coverage and contains claims-made and reported coverage. Except as may be otherwise provided herein, the coverage provided by the Policy is limited to claims that are first made against the Insured and reported to the Company while the insurance is in force or applicable Extended Reporting Period. Defense costs are provided within the limits of liability. Please read and review the insurance carefully and discuss the coverage with your agent. Please note that this certificate of insurance is a summary of coverage and the certificate does not amend, extend, or alter the coverage afforded by the insurance policy, and coverage is subject to all of the terms, conditions and exclusions of the policy. In the instance of any conflict, the insurance language contained in the policy will prevail and control.

NAMED INSURED:

John C Lowery
1124 Green Valley Drive
Houston, TX 77055

PRODUCER:

Jason Rogers CA License #:
0K64122
MGA
8430 Enterprise Circle, Suite 200
Lakewood Ranch, FL 34202

COMPANY AFFORDING COVERAGE: BCS Insurance Co.

Coverage includes life, accident and health, disability income activities as well as mutual funds, variable products, universal life, annuities and section 125, employee benefit plans, self-funded plans, managed health care organizations.

Policy Number	Certificate Period		Limits of Liability
AEO30257	5/01/2026	12/01/2026	\$1 Million per claim / \$1 Million annual aggregate

COVERAGE:	RETENTION AMOUNT: Each Claim
Blue Cross Blue Shield Products	\$1,000
All Other Covered Products	\$2,500

NOTICE OF CLAIMS:
Attn: BCS Insurance Co. Claims Department
2 Mid America Plaza, Suite 200
Oakbrook Terrace, IL, 60181-4712
or via email: BCSclaims@bcsc.com

SPECIAL PROVISIONS:

Named Insured's Endorsement attached at Certificate Inception:

DATE: 04/29/2026

By Authorized Representative:



Coverage: This policy provides coverage for services rendered as a licensed Life, Accident and Health Insurance Agent, General Agent, or Broker; or as a registered representative in the sale and servicing of mutual funds through a NASD registered broker/dealer organization. Coverage under this policy is in force only if the insured agent is actually appointed with the sponsoring company as of the coverage effective date. If the insured agent's contract terminates with the sponsoring company, coverage ceases immediately for any new business. In the case a business name appears on this certificate, coverage is extended from the insured agent to the business named, but only for the covered acts of the insured agent. Please contact Gallagher Affinity for details of the E.R.P. For full policy details, visit www.bcs-eo.com.