

**ERISA RATES [\(ERISA Fidelity Policy\)](#)**

As of June 9, 2014 these rates are available in: AL, AK, AR, AZ, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY

**AUTHORITY**

**Agency Issuance Authority is limited to \$500,000 and is based on the following parameters:**

- |   |  |
|---|--|
| <p>(1) Non-Union Plans<br/>         (2) No Non-Qualifying Assets<br/>         (3) No Designated Agents or Additional Named Insured coverage</p> | <p>(4) Use of Travelers ERISA Fidelity Policy Form<br/>         (5) No Employer Securities<br/>         (6) No Known or Prior Losses</p> |
|---|--|

*If your applicant does not meet these criteria, please contact your Travelers Bond Express ERISA Underwriter.*

**COVERAGE LIMITS AND PREMIUM**

POLICY LIMIT	3-YEAR PREPAID PREMIUM
\$10,000	\$100
\$20,000	\$103
\$30,000	\$125
\$40,000	\$144
\$50,000	\$162
\$60,000	\$180
\$70,000	\$197
\$80,000	\$212
\$90,000	\$223
\$100,000	\$234
\$110,000	\$240
\$120,000	\$246
\$130,000	\$251
\$140,000	\$257
\$150,000	\$263
\$160,000	\$268
\$170,000	\$274
\$180,000	\$279
\$190,000	\$284
\$200,000	\$290
\$210,000	\$295
\$220,000	\$300

POLICY LIMIT	3-YEAR PREPAID PREMIUM
\$230,000	\$306
\$240,000	\$311
\$250,000	\$317
\$275,000	\$330
\$300,000	\$344
\$325,000	\$357
\$350,000	\$371
\$375,000	\$384
\$400,000	\$398
\$425,000	\$411
\$450,000	\$425
\$475,000	\$438
\$500,000	\$452
\$550,000	\$503
\$600,000	\$554
\$650,000	\$605
\$700,000	\$657
\$750,000	\$708
\$800,000	\$759
\$850,000	\$811
\$900,000	\$862
\$950,000	\$913
\$1,000,000	\$965

**UNDERWRITING GUIDELINES**

- The Employee Retirement Income Security Act of 1974 (ERISA) requires a Plan Fidelity Policy to equal 10% of the funds handled by a Trustee or Fiduciary with a maximum policy limit of \$500,000 per Plan.\*
- The Limit of Liability for the Policy should equal the sum of the required ERISA Policy amount for each Plan.
- The Travelers ERISA Fidelity Policy contains a unique Inflation Guard feature. This feature automatically provides a limit of insurance, per plan, adjusted at the plan's fiscal anniversary date, equal to the limit of insurance required by ERISA. Inflation Guard is optional; please review coverage for complete details.

**(Please note that a surcharge will be for this added protection, applied to our low ERISA Policy premiums at renewal.)**

\*ERISA may require the limit to exceed \$500,000 if a plan holds non-qualifying assets or employer securities.