



WORKSHEETS

[Budget Gathering Worksheet](#)

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FACT SHEETS / □ WHITE PAPERS / RESOURCES

[Estate Planning Review & Checklist](#)

[Laid Off & Near Retirement - Fact Sheet](#)

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ACCOUNT PROTECTION

At Avisen Securities, the safety and security of our client's assets and personal information are our utmost priority. As such, all Avisen accounts are held at Pershing LLC. Pershing is a subsidiary of BNY Mellon, one of the world's largest financial organizations. Pershing and Avisen Securities are both members of the Securities Investor Protection Corporation® (SIPC®). As a result, securities in your account are protected up to \$500,000 (of which

\$250,000 can be for claims for cash awaiting reinvestment). For details, please go to www.sipc.org.

In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits from certain underwriters at Lloyd's, in conjunction with another commercial insurance company.¹ The [excess of SIPC insurance program](#) is valid through February 10, 2021. The excess of SIPC coverage provides the following protection for assets held in custody by Pershing LLC's global client assets:

- An aggregate loss limit of \$1 billion for eligible securities - across all client accounts
- A per-client loss limit of \$1.9 million for cash awaiting reinvestment - within the aggregate loss limit of \$1 billion

Neither SIPC nor the excess of SIPC coverage protects against loss due to market fluctuation of investments. For more information about Lloyd's, please see www.lloyds.com.

An excess of SIPC coverage claim would only arise in the unlikely event that Pershing fails financially and client assets for covered accounts - as defined by SIPC, cannot be located due to theft, misplacement, destruction, burglary, robbery, embezzlement, abstraction, failure to obtain or maintain possession or control of client securities, or to maintain the special reserve bank account required by applicable rules.

The leader of the excess of SIPC coverage program is Lloyd's, which currently holds A+ ratings from Fitch Ratings and Standard & Poor's (S&P®), and an A rating from A.M. Best. These ratings are based on the financial strength of the company and are subject to change by the rating agencies at any time.

Please [contact an Avisen investment professional](#) for more information.

¹ Pershing's excess of SIPC insurance coverage is provided by certain underwriters of Lloyd's insurance market (\$950M) and Axis Specialty Europe Ltd. (\$50M).

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