Exhibit 10-1

CRIME BILL AND INVESTMENT COMPANY ACT CERTIFICATION

The Violent Crime Control and Law Enforcement Act of 1994 ("1994 Crime Bill") makes it a federal crime to:

- 1. knowingly make false material statements in financial reports submitted to insurance regulators;
- embezzle or misappropriate monies or funds of an insurance company;
- make material false entries in the records of an insurance company in an effort to deceive officials of the company or regulators regarding the financial condition of the company; or
- obstruct an investigation by an insurance regulator.

The 1994 Crime Bill also makes it a federal crime for individuals who have been convicted of a felony involving dishonesty, breach of trust, or any of the offenses listed above to willfully participate in the business of insurance. The law provides an exception where an individual who has been convicted of any of the felonies described above has obtained written consent to work in the insurance business from any insurance regulatory official authorized to regulate the Company.

The Investment Company Act of 1940 ("1940 Act") prohibits any individual from working for an investment company if:

- within the past 10 years such individual has been convicted of a felony or misdemeanor involving the purchase or sale of any security; or
- 2. within the past 10 years such individual has been convicted of a felony or misdemeanor arising out of the person's conduct as an underwriter, broker, dealer, investment adviser, municipal securities dealer, government securities broker, government securities dealer, bank, transfer agent, credit rating agency, or entity or person required to be registered under the Commodity Exchange Act, or as an affiliated person, salesman, or employee of any investment company, bank, insurance company, or entity or person required to be registered under the Commodity Exchange Act; or
- 3. due to any alleged misconduct, such individual is temporarily or permanently barred or prohibited by any court from acting as an underwriter, broker, dealer, investment adviser, municipal securities dealer, government securities broker, government securities dealer, bank, transfer agent, credit rating agency, or entity or person required to be registered under the Commodity Exchange Act, or as an affiliated person, salesman, or employee of any investment company, bank, insurance company, or entity or person required to be registered under the Commodity Exchange Act, or from engaging in or continuing any conduct or practice in connection with any such activity or in connection with the purchase or sale of any security.

The 1940 Act also provides that a company is prohibited from engaging in certain financial services industry activities if there is an affiliated person of the company who is subject to a prohibition. The SEC may provide a written exception if the prohibition would be unduly severe or if the individuals' conduct wasn't severe enough to put investors at risk.

The penalties for violating these laws can range up to \$50,000 in civil fines and five years in prison.

Please certify by signing below that you have not been barred or prohibited from providing financial services as provided in the 1940 Act, convicted of any of the crimes listed above or a felony involving dishonesty or breach of trust.

MGMS		
Signature	V	Date 05-03-2025
Print Name MA	HEETH SATHOOR	Company EXL Service
If you cannot certify to the above, have you obtained written consent to work from any regulatory official? Yes No If "Yes", please provide the name, title, and address of the regulatory official issuing the consent.		