Metropolitan Life Insurance Company
200 Park Avenue, New York, New York 10166

	Hartnell Community College District
	TS05374323
	Earlier of: 12/01/2018 or the1st of the month after your DOH

Contact the Benefits Administrator at your employer if you have any questions.

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IS

$OO $FWLYH)XOO 7LPH (PSOR\HHV :LWK
7KDQ <HDUV 2I 6HUY
1%

,03257$17 127,&(

7R REWDLQ LQIRUPDWLRQ RU PD

<RX PD\ FDOO 0HW/LIH¶V WROO
IRU LQIRUPDWLRQ RU WR PDNH D

<RX PD\ FRQWDFW WKH 7H[DV 'H
,QVXUDQFH WR REWDLQ LQIRUPDW
FRYHUDJHV ULJKWV RU FRPSOD

<RX PD\ ZULWH WKH 7H[DV 'HSD

3 2 %R[
$XVWLQ 7;
)D[

:HE ZZZ WGL WH[DV JRY

(PDLO &RQVXPHU3URWHFWLRQ

35(0,80 25 &/$,0 ',6387(6 6KRXOG \RX
KDYH D GLVSXWH FRQFHUQLQJ \RXU SUHPLXP RU DERXW D
FODLP \RX VKRXOG FRQWDFW 0HW/LIH ILUVW ,I WKH
GLVSXWH LV QRW UHVROYHG \RX PD\ FRQWDFW WKH 7H[DV
'HSDUWPHQW RI ,QVXUDQFH

77&+ 7+,6 127,&(72 <285 &(57,),&$7(
7KLV QRWLFH LV IRU **LQIRUPDWLRQ RQO** DQG GRHV QRW
EHFRPH D SDUW RU FRQGLWLRQ RI WKH DWWDFKHG
GRFXPHQW

$9,62 ,03257$17(

3DUD REWHQHU LQIRUPDFLyQ R SDUD S
TXHMD

8VWHG SXHGH OODPDU DO Q~PHUR GH W
GH FRPSDxtD SDUD REWHQHU LQIRUPD
SUHVHQWDU XQD TXHMD DO

8VWHG SXHGH FRPXQLFDUVH FRQ HO 'H
6HJXURV GH 7H[DV SDUD REWHQHU LQIR
FRPSDxtDV FREHUWXUDV GHUHFKRV R

8VWHG SXHGH HVFULELU DO 'HSDUWDPH
GH 7H[DV D

3 2 %R[
$XVWLQ 7;
)D[

6LWLR ZHE ZZZ WGL WH[DV JRY

ÀWGL WH[DV JRY
LLR 0@PPH`P`RWH @P0PÑ0a @ Đ @ ĐH

127,&( )25 5(6,'(176 2) $5.$16$6

,I <RX KDYH D TXHVW [illegible] 3ROLF\KROGHU
DGPLQLVWUDWRU ,I [illegible] WKH WROO IUHH WHOHSI
RQ WKH &HUWLILFDWH)DFH 3DJH

,I <RX DUH VWLOO [illegible] <RX VKRXOG IHHO

$UNDQVDV ,QVXUDQFH 'HSDUWPHQW
&RQVXPHU 6HUYLFHV 'LYLVLRQ

*&(57
QRWLFH DU

127,&( )25 5(6,'(176 2) &$/,)251,$

127,&( )25 5(6,'(176 2) ,'$+2

,I <RX KDYH D TXHVW<RXU FRQFHUQLQJ RU D FRPSODLQW DJDLQVW WKH (PSOR\HU ,I D
<RX VWLOO KDYH D \FRQFHUQ WKH <RXU PHPEHU VHUYLFHV WKHQ FRQWDFW WKH &HUW 3DJH

,I <RX DUH VWLOO FRQWDFWLQJ DQG DWWHPSW WKH (PSOR\HU <RX VKRXOG IHHO IUH

,GDKR 'HSDUWPHQW RI ,QVXUDQFH
&RQVXPHU $IIDLUV
:HVW 6WDWH ^{LG})6WRUHHW
32 %R[
%RLVH ,GDKR
RU ZZZ '2, ,GDKR JRY

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QRWLFH LG

127,&( )25 5(6,'(176 2) ,//,12,6

,03257$17 127,&(

127,&( )25 5(6,'(176 2) ,1',1

4XHVWLRQV UHJDUGLQJ \RXU SROLF\ RU FRYHUDJH VKRXOG EH GLUHFWHG

0HWURSROLWDQ /LIH ,QVXUDQFH &RPSDQ\

,I \RX D QHHG WKH DVVLVWDQFH RI WKH JRYHUQPHQW DJHQF\ WKDW UHJXODWHV LQVXUDQFH
KDYH D FRPSODLQW \RX KDYH EHHQ XQDEOH WR UHVROYH ZLWK \RXU LQVXUHU \RX PD\ FRQWDFW
'HSDUWPHQW RI ,QVXUDQFH E\ PDLO WHOHSKRQH RU HPDLO

6WDWH RI ,QGLDQD 'HSDUWPHQW RI ,QVXUDQFH
&RQVXPHU 6HUYLFHV 'LYLVLRQ
:HVW :DVKLQJWRQ 6WUHHW 6XLWH
,QGLDQDSROLV ,QGLDQD

&RQVXPHU +RWOLQH

&RPSODLQW FDQ EH ILOHG HOHFWURQLFDOO\ DW www.in.gov/idoi

*&(57
QRWLFH LQ

127,&( )25 5(6,'(176 2) 0$,1(

<RX KDYH WKH ULJKW [illegible] LV LQ GDQJHU
D GHIDXOW RQ <RX [illegible] VWD
ZKHUH WKH GHIDXOW LV GXH WR WKH [illegible]
<RX PD\ PDNH WKLV [illegible] DQG VHQGLQJ
2QFH <RX KDYH PDGH [illegible] QHZ 7KLUG 3DU
5HTXHVW)RUP DQG [illegible] YHV
IRUP &DOO 0HW [illegible] RI WKLV FHUWLILF
7KLUG 3DUW\ 1RWLFH [illegible]
<RX DQ\ SHUVRQ [illegible] UHTXHVW UHLQ
WKH FHUWLILFDWH [illegible] LWK WKH W
FDQFHOODWLRQ

127,&( )25 5(6,'(176 2) 0$66$&+86(776

&217,18$7,21 2) ',6$%,/,7< ,1&20(,1685$1&(

,I <RXU 'LVDELOLW\ ,QFRPH ,QVXUDQFH HQGV GXH WR D 3ODQW &ORVLQJ RU &RYHUHG 3DUWLDO &ORV
LQVXUDQFH ZLOO EH FRQWLQXHG IRU GD\V DIWHU WKH GDWH LW HQGV

,I <RXU 'LVDELOLW\ ,QFRPH ,QVXUDQFH HQGV EHFDXVH

- <RX FHDVH WR EH LQ DQ (OLJLEOH &ODVV RU
- <RXU HPSOR\PHQW WHUPLQDWHV

IRU DQ\ UHDVRQ RWKHU WKDQ D 3ODQW &ORVLQJ RU &RYHUHG 3DUWLDO &ORVLQJ \RXU LQVXUDQFH ZLOO FRQ
DIWHU WKH GDWH LW HQGV

&RQWLQXDWLRQ RI FRYHUDJH XQGHU 'LVDELOLW\ ,QFRPH ,QVXUDQFH SXUVXDQW WR WKLV 1+$7,21 :,7+ 35(0,80 3$<0(17
VXEVHFWLRQ ZLOO HQG LI DQ HDUOLHU GDWH RI ZKHQ \RX EHFRPH HOLJLEOH IRU VLPLODU EHQHILWV XQGHU D SODQ RU
EHQHILWV XQGHU SODQ QRW

3ODQW &ORVLQJ DQG &RYHUHG 3DUWLDO &ORVLQJ KDYH WKH PHDQLQJ VHW IRUWK LQ 0DVVDFKXVHWWV $QQRWDW
&KDSWHU $ 6HFWLRQ $

*&(57
QRWLFH PD

127,&( )25 5(6,'(176 2) 87$+

127,&( )25 5(6,'(176 2) 9,5*,1,$

,03257$17 ,1)250$7,21 5(*$5',1* <285 ,1685$1&(

,Q WKH HYHQW <RX QHHG WR FRQWDFW [illegible] F
DJHQW ZDV LQYROY[illegible] TXHVWLRQV <RX PD\ F
LQVXUDQFH FRPSDQ\ LVVXLQJ WKLV L[illegible] DGGU

0HW/LIH
3DUN $YHQXH
1HZ <RUN 1HZ <RUN
$WWQ &RUSRUD[illegible] 'HSDUWPHQW

7R SKRQH LQ D FOD[illegible]

,I <RX KDYH EHHQ XQDE[illegible] FRQWDFW
9LUJLQLD 6WDWH &R[illegible] ,QVXUDQFH DW

7KH 2IILFH RI WKH 0DQDJHG &DUH 2PEXGVPDQ
%XUHDX RI ,QVXUDQFH
3 2 %R[
5LFKPRQG 9$
WROO IUHH
ORFDOO\
ZZZ VFF YLUJL[illegible] DGGUHVV
RPEXGVPDQ#VFF YL[illegible] JRY

2U

7KH 9LUJLQLD 'HSDUWP[illegible] DQG &RQVXPHU
:HVW %URDG 6W
6XLWH
5LFKPRQG 9$

:ULWWHQ FRUUHVSRQGHQFH LV SUHI[illegible] <R
DJHQW FRPSDQ\ RU [illegible] DODEOH

127,&( )25 5(6,'(176 2) :,6&216,1

.((3 7+,6 127,&(:,7+ <285 ,1685$1&(3$3(56

352%/(06 :,7+ <285 ,1685$1&(" ,I \RX DUH KDYLQJ SUREOHPV ZLWK \RXU LQVXUDQFH FRPSDQ\ RU

NOTICE FOR RESIDENTS OF ALL STATES

WORKERS' COMPENSATION

This certificate does not meet or replace an employer's requirement to carry workers' compensa

MANDATORY DISABILITY INCOME BENEFIT LAWS

For Residents of California, Hawaii, New Jersey, New York, Rhode Island, and Puerto Rico
This certificate does not satisfy the employer's requirement to carry mandated temporary disa
benefits law

7$%/(2) &217(176

7KH ERWWRP OHIW RI HDFK SDJH RI WKLV ERRNOHW KDV D FRGH ZKLFK GHVFULEHV WKH VHFW
FHUWLILFDWH WKDW LV WKH &HUWLILFDWH RI &RYHUDJH RU 6FKHGXOH RI %HQHILWV

6HFWLRQ 3DJH

&(57,),&$7( )$&(3$*(

127,&(6

7$%/(2) &217(176

6&+('8/(2) %(1(),76

'(),1,7,216

(/,*,%,/,7< 3529,6,216)25 <28
  (OLJLEOH &ODVVHV
  'DWH <RX $UH (OLJLEOH)RU ,QVXUDQFH
  (QUROOPHQW 3URFHVV
  'DWH <RXU ,QVXUDQFH ,V (IIHFW
  'DWH <RXU ,QVXUDQFH (QGV

63(&,$/ 58/(6)25 *52836 35(9,286/< ,1685(' 81'(5 $ 3/$1 2) ',6$%,/,7< ,1&20(
,1685$1&(

&217,18$7,21 2) ,1685$1&(:,7+ 35(0,80 3$<0(17
)RU)DPLO\ $QG 0HGLFDO /HDYH
  $W 7KH (PSOR\HU¶V 2SWLRQ

(9,'(1&(2) ,1685$%,/,7<

/21* 7(50 %(1(),76
  ,1&20(:+,&+ :,// 5('8&(<285 ',6$%,/,7< %(1(),7
  ,1&20(:+,&+ :,// 127 5('8&(<285 ',6$%,/,7< %(1(),7
  '$7(%(1(),7 3$<0(176 (1'
  $'',7,21$/ /21* 7(50 %(1(),7 6,1*/(6680 3$<0(17 ,1 7+((9(17 2) '($7+
  35((;,67,1* &21',7,216
  /,0,7(' ',6$%,/,7< %(1(),76
  (;&/86,216

),/,1* $ &/$,0

*(1(5$/ 3529,6,216
  $VVLJQPHQW
  'LVDELOLW\ ,QFRPH %HQHILW 3D\PHQWV :KR :H :LOO 3D\
  (QWLUH &RQWUDFW
  ,QFRQWHVWDELOLW\ 6WDWHPHQWV 0DGH %\ <RX
  0LVVWDWHPHQW RI $JH
  &RQIRUPLW\ :LWK /DZ
  3K\VLFDO ([DPV
  $XWRSV\
  2YHUSD\PHQWV

6&+('8/(2) %(1(),76

7KLV VFKHGXOH VKRZV WKDW WKH EHQHILWV DYDLODEOH 3ROLF\KROGHU <RXU *ROG IRU W
EHQHILWV

- IRU ZKLFK <RX EHFRPH DQG UHPDLQ HOLJLEOH DQG
- ZKLFK <RX HOHFW LI VXEMHFW WR HOHFWLRQ DQG
- ZKLFK DUH LQ HIIHFW

%(1(),7	%(1(),7 $02817 $1' +,*+/,*+76

'LVDELOLW\ ,QFRPHU ,Q\RXU /RQJ 7HUP %HQHILWV

)RU $OO $FWLYH)XOO 7LPH &HUWLILHG (PSOR\HHV 6HUYLFH OHVV WKDQ

0RQWKO\ %HQHILW«««««««««««««« RI WKH ILUVW RI <RXU
3UHGLVDELOLW\ (DUQLQJV WKH ,1&20(
:+,&+ :,// 5('8&(<285 ',6$%,/,7<
%(1(),7 VHFWLRQ

0D[LPXP 0RQWKO\ %HQHILW««««««««««

0LQLPXP 0RQWKO\ %HQHILW«««««« VXEMHFW WR WKH 2YHUSD\PHQWV DQG
5HKDELOLWDWLRQ ,QFHQWLYH RI WKLV
FHUWLILFDWH

(OLPLQDWLRQ 3HULRG«««««««7KH JUHDWHU RI 'LVDELOLW\
0D[LPXP %HQHILW 3HULRG RU GD

0D[LPXP %HQHILW 3HULRG

$JH RQ 'DWH RI <RXU 'LVDELOLW	%HQHILW 3HULRG
/HVV WKDQ D	WR D

DQG RYHU

WKH OHVVHU RI
PRQWKV RU
WR DJH 7KH SHULRG ZLOO QHYHU EH OHVV WKDQ
PRQWKV SURYLGHG FRQWLQXRXV

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'(),1,7,216

$V XVHG LQ WKLV FHUWLILFDWH WKH WHUPV OLVWHG EHORZ VKDOO KDYH WKH PHDQLQJ VHW IRUWK EHORZ :K
DUH XVHG LQ WKH VLQJXODU WKH\ ZLOO DOVR DSSO\ ZKHQ FDSLWDOL]HG 7KH SOXUDO XVH RI D
VLQJXODU ZLOO VKDUH WKH VDPH PHDQLQJ

$FWLYHO\ DW :RUN RU $FWLYH :RUN PHDQV WKDW \RX DUH SHUIRUPLQJ DOO RI WKH GXWLHV RI \RXU FXVWRP
<RXU MRE RQ D)XOO 7LPH EDVLV PXVW EH GRQH DW

- WKH (PSOR\HU V SODFH RI EXVLQHVV
- DQ DOWHUQDWLYH SODFH DSSURYHG E\ WKH (PSOR\HU RU
- D ORFDWLRQ WR ZKLFK WKH (PSOR\HU V EXVLQHVV UHTXLU

<RX ZLOO EH GHHPHG WR EH $FWLYHO\ DW :RUN RQ D GD\ RI SDLG YDFDWLRQ
7D0

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GHI

'(),1,7,216

- x DQ\ RWKHU SHUVRQ ZKRVH VHUYLFHV PXVW EH FHUWLILHG [illegible]
  3K\VLFLDQ¶V VHUYLFHV WR WKH SXUSRVH RI [illegible] SHUVRQ PXVW EH
  OLFHQVHG LQ WKH [illegible]
  RI WKDW OLFHQVH [illegible]
  MXULVGLFWLRQ

7KH WHUP GRHV QRW LQFOXGH

- x <RX RU
- x <RXU 6SRXVH RU
- x DQ\ PHPEHU RI <RXU LPPHGLDWH IDPLO\ [illegible]
  VWHS RU [illegible] GSDUHQWV FKLOGUHQ

(PSOR\HU¶V 5HWLUHPHQW 3ODQ [illegible] ZKLFK

- x SURYLGHV UHWLUHPHQW EHQHILWV WR HPSOR\HHV DQG
- x LV IXQGHG LQ ZKROH [illegible]

7KH WHUP GRHV QRW LQFOXGH

- x SURILW VKDULQJ SODQV
- x WKULIW RU VDYLQJV SODQV
- x QRQ TXDOLILHG [illegible] FRPSHQVDWLRQ
- x SODQV XQGHU ,5& 6HFWLRQ N RU
- x LQGLYLGXDO UHWLUHPHQW DFFRXQWV ,5$
- x WD[VKHOWHUHG [illegible] ,5& 6HFWLRQ E
- x VWRFN RZQHUVKLS SODQV RU
- x JK +5 R SODQV

3UHGLVDELOLW\ (DUQLQJV [illegible]
GD\ RI $FWLYH [illegible] 'LVDELOLW\ [illegible]

,I \RX GR QRW KDYH [illegible] RQ WKH DYHUDJH
\RX ZRUNHG SHU PRQWK [illegible] SHULRG RI HPSOR
WKDQ PRQWKV ,Q [illegible] RXQV EH [illegible] W

7KH WHUP LQFOXGHV

- x FRQWULEXWLRQV <RX [illegible] HPSOR
  WR DQ\ RI WKH IROORZLQJ
- x DQ ,QWHUQDO 5HYHQXH &RGH ,5& [illegible] FRPSHQVDW
  DUUDQJHPHQW
- x DQ H[HFXWLYH [illegible] FRPSHQVDWLRQ DUUDQJHPH
- x <RXU IULQJH EHQHILWV XQGHU DQ ,5& 6HFWLRQ SODQ

7KH WHUP GRHV QRW LQFOXGH

- x FRPPLVVLRQV
- x DZDUGV DQG ERQXVHV
- x RYHUWLPH SD\
- x WKH JUDQW DZDUG [illegible]
- x WKH (PSOR\HU¶V [illegible]
  RU SHQVLRQ SODQ RU
- x DQ\ RWKHU FRPSHQVDWLRQ IURP WKH (PSOR\HU

µT€Pp}` €CTÓ_pÀ̀de}C ù¶pd`eT@K"a/UÐ"a8'Uq"aU}FWÝÄÀ•T€P p tCGÁ ` q p } Q QqKUH WÝ ð ñ Vp P Ô cG?pC

' ( ) , 1 , 7 , 2 1 6

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'LVDELR'ULWDEOPHGDQV WKDW DV D VHUVXOWLQMRXU6L<FNQHVVDOOH\H'LWKHO7GR RU 3
'LVDEOHG

7RWDOO\ 'LVDEOHG RUP7HRWQDO 'LVDELOLW\

x GXULQJ WKH (OLPDLQQGD WWLKHQ3H[WLRGPRXQWDKV'H<WRX DUH IRUP ZLWK UHDV
FRQWLQXLW\ WKH 6XEHVWWLDQW$LFDWOV DQGHFH<VRVXDUU 8WXRD O X2UFVFX SDWLRQ LQ V
FXVWRPDU\ ZD\

x DIWHU VXFK SHULRG <RX DUH QRW DEOQHWLWRQ XLHQW\JDQ HDZLQ\WRKFFUXHSDDWLRQ
FRXOG UHDVRQDEO\ HEUHIRHU[SHFDWHG WRDFRWS<RUXOO\ LQ OLJKW

x DJH
x HGXFDWLRQ
x WUDLQLQJ
x H[SHULHQFH
x VWDWLRQ LQ OLIH DQG
x SK\VLFDO DQG PHQWDO FDSDFLW\

WKDW H[LVWV ZLWKLQ DQ\ RI WKH IROORZLQJ ORFDWLRQV

x D UHDVRQDEOH GLVWDQFH RU WUDYHO WLPH IURP <RXU UHVLGHQFH LQ OLJKW RI WKH FRPPXQLW\
FRPPXQLW\

x D GLVWDQFH RI WUDYHO WLPH HTXLYDOHQW WR WKH GLVWDQFH <RX WUDYHOHG WR ZRUN
EHFRPLQJ GLVDEOHG RU

x WKH UHJLRQDO ODERU PDUNHW RI <RXU UHVLGHQFH LI <RX UHVLGH LQ D PHWUR

3DUWLDOO\ 'LVDEOHG RU 3DUWLDO 'LVDELOLW\

x ZKLOH DFWXDOO\ ZRUNLQJ LQ <RXU RZQ RFFXSDWLRQ <RX DUH XQDEOH WR HDUQ PRUH WKDQ <RXU 3UHGLVD
(DUQLQJV

,I <RX DUH 3DUWLDOO\ 'LVDEOHG DQG KDYH EHHQ GLVDEOHG IRU OHVV WKDQ PRQWKV :H ZLOO DGMXV
3UHGLVDELOLW\ (DUQLQJV E\ WKH ,QIODWLRQ ,QGH[ZKHQ FDOFXODWLQJ WKH DPRXQW 'XH WR EH 3DUW
IRU FDOFXODWLQJ RWKHU ,QFRPH EHQHILWV DQG DGMXVWPHQWV DV IROORZV

:H ZLOO DGG WR <RXU 3UHGLVDELOLW\ (DUQLQJV DQ DPRXQW HTXDO W

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,Q GHWHUPLQLQJ ZDKQDGW PVDXWEHH WUDQQWDDFWWR DSUXHU QXHF H<VRXDUU 8VXDO 2FFXSDW
ILUVW ORRN DWLWKHU WKHU VSHFLILHG E\X<WRXUH MRE DEO,H <WRRXU SHURIUHU RIRWQKHVH G
ZLWK UHDVRQDEOH ZFLRQQWLQXHQWG H.WHUHPGLQW ZLKVH WDKHU FXWKRUVPDULO\ UHT
HPSOR\HHV HQJDJHXGLQ 2FFXSDWLRQ ,DWDHQUL VDSHG GLXIWEHV UHTXLUHG RI <
GLIIHU IURP WKH PXDWWHURLDOLGXWHFRXSLRQ\GHRV RIQKDLJHG LQ <RXU 8VXDO
WKHQ :H ZLOO QRW FRQVLGHU WKHFRPSOHQGXQW ZKDWDQG PDWHULDO DFWV D
SXUVXH <RXU 8VXDO 2FFXSDWLRQ

8VXDO 2FFXSDWLRQ PHDQV DQ\ HPSOR\PHQW WDGE\ XVLQHVV RI WKH EVLWDQQWDQGWKHG6XDW
$FWV RI WKH RFFXSDWLRQ\ RX SHUIRUP ZKHQ WKH EHQHILW 'LVEHJDQ 8VXD
2FFXSDWLRQ LV QRW OLPLWHG WR WKH <RXU VSHFLILF MRE RU WKDW WKH HPSOR\HU

(/,*,%,/,7< 3529,6,216 ,1685$1&( )25 <28

(/,*,%/(&/$66 (6

(/,*,%,/,7< 3529,6,216 ,1685$1&( )25 <28

x LI <RXUH PDUULHG

(/,*,%,/,7< 3529,6,216 ,1685$1&( )25 <28

63(&,$/ 58/(6)25 *52836 35[illegible]1685(' 81'(5 $ 3/$1 2)
',6$%,/,7< ,1&20(,1685$1&(

7R SUHYHQW D ORVV RI LQVXUDQFH EH[illegible]
'LVDELOLW\ ,QFRPH ,QVXUDQFH

x UHSODFHV D SODQ RI JURXS GLVDEL[illegible]

x UHSODFHV D 3ULR[illegible] IRUPHU HPSO
WKH UHSODFHPHQW3[illegible] RWKHU FRPELQ
HPSOR\HU

3ULRU [illegible] WKH SODQ RI JURXS GLVDELOL[illegible]
DQRWKHU FDUULH[illegible]PHQW 'DWH

5HSODFHPHQ[illegible] WKH HIIHFWLYH[illegible] 3ROLF\

5XOHV IRU :KHQ ,QVXUDQFH 7DNHV (IIHFW[illegible]
5HSODFHPHQW 'DWH

x ,I <RX DUH $FWLYH[illegible] WKH 5D[illegible] '
EHFRPH LQVXUHG [illegible]
'DWH

x ,I <RX DUH QRW $FW[illegible] WKH
3ULRU 3ODQ WKDW <RX ZHUH FRYHUHG X[illegible]
ZDV DQ LQVXU[illegible] EHFRPH [illegible]
WKLV FHUWLILFD[illegible] ZHU
FRYHUHG XQGHU R[illegible]
ZLOO EHFRPH LQVXUHG IRU 'LVDELOL[illegible]
UHWXUQ WR $FWLYH :RUN

:H ZLOO FUHGLW DQ\[illegible] 3ULRU 3OD
VDWLVIDFWLRQ RI[illegible]

$Q\ EHQHILWV SD[illegible] SD\DEOH W
3ULRU 3ODQ OHVV D[illegible]UULHU LV OLDEO

%HQHILW SD\PHQ[illegible] RQ WKH HDUOLHVW R

x WKH GDWH WKDW SD[illegible] 1Q WKLV
FHUWLILFDWH RU

x WKH GDWH WKDW S[illegible] RI LQVXU

x ,I <RX DUH QRW $FW[illegible] RP H
LQVXUHG IRU 'LVDELOLW\ ,QFRPH ,[illegible]
$FWLYH :RUN SURY[illegible]
RQ WKH 5HSODFHPH[illegible] F
WKH 5HSODFHPHQW '[illegible] RQ
GDWH <RXU DSSURY[illegible] X
GDWH

5XOHV IRU :KHQ ,QVXUDQFH 7DNHV (IIHFW[illegible]
%HIRUH WKH 5HSODFHPHQW 'DWH

x <RX ZLOO EH HOLJ[illegible] ZKHQ \R
WKH HOLJLELOLW\[illegible] LEHG LQ
3529,6,216 ,1685$1&( )25 <28 DQG

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WRJ

63(&,$/ 58/(6)25 *52836 35(9[illegible]1685(' 81'(5 $ 3/$1 2)
',6$%,/,7< ,1&20(,1685$1&(

- :H ZLOO FUHGLW DQ\ WLPH <RX DFF[illegible]
  SHULRG XQGHU WKH 3ULRU 3ODQ [illegible]
  EH PHW XQGHU WKLV FHUWLILFDWH

5XOHV IRU 3UH H[LVWLQJ &RQGLWLRQV

,Q GHWHUPLQLQJ [illegible] FUHGLW <RX IRU
ZHUH LQVXUHG XQ[illegible] &RQGLWLRQ DV G
FHUWLILFDWH EX[illegible]
HTXDO WR WKH OHVVHU RI

- WKH EHQHILW DPRXQW XQGHU WKLV FHUWLILFDWH DQG
- WKH GLVDELOLW[illegible] GHU
  3ULRU 3ODQ

,I <RXU 'LVDELOLW\ [illegible] 3ULRU 3ODQ LW Z
KDYLQJ EHHQ FDXVHG E\ D 3UH H[LVW[illegible] &RQGLWLRQ XQGHU WKLV FHU

5XOHV IRU 7HPSRUDU[illegible] WKH 3ULRU

:H ZLOO ZDLYH WKH[illegible] <R

- UHFHLYHG EHQH[illegible]

- UHWXUQHG WR ZRU[illegible] WH

- EHFRPH 'LVDEOHG [illegible] ZL
  GD\V RI <RXU UHWXU[illegible] VDPH
  UHODWHG WR WKH 3ULRU 3ODQ¶V GLVDELOLW\

- DUH QR ORQJHU H[illegible] FH <R
  ORQJHU LQVXUHG XQGHU VXFK 3ODQ DQG

- ZRXOG KDYH EHHQ [illegible] X
  3ULRU 3ODQ KDG LW UHPDLQHG LQ IRUFH

*&(57
WRJ

&217,18$7,21 2) ,1685$1&(

(9,'(1&(2) ,1685$%,/,7<

:H UHTXLUH HYLGHQ\FHDRMLLVQDFXURELOLW8V DV IROOR

',6$%,/,7< ,1&20(,1685$1&(/21* 7(50 %(1(),76

,I <RX EHFRPH 'LVDE[illegible] 3URRI
:H ZLOO UHYLHZ W[illegible] HQHILW XS WR WK
3HULRG VKRZQ LQ WKH [illegible] (1' VHFWLRQ

7R YHULI\ WKDW [illegible] DSSURYDO :
UHTXHVW WKDW <RX [illegible] SK\VL
H[DPV E\ LQGHSHQGHQW PHGLFDO H[DP[illegible]

:KLOH <RX DUH 'LVDE[illegible] QRW EH DIIHFW

- <RXU LQVXUDQFH HQGV RU
- WKH *URXS 3ROLF\ [illegible] IRU

%(1(),7 3$<0(17

,I :H DSSURYH <RXU [illegible] <RX FRPSOHWH
(OLPLQDWLRQ 3H[illegible] HDFFU
:H ZLOO PDNH VXEVH[illegible] 3D\PHQW
EDVHG RQ WKH QXPEH[illegible] UDWHG IRU D
RI 'LVDELOLW\

:H ZLOO SD\ 0RQWK[illegible] EHQHILWV
GHVFULEHG LQ WKH *([illegible] 3D\PHQW
:LOO 3D\

5(&29(5<)520 $ ',6$%,/,7<

,I <RX UHWXUQ WR [illegible] 'LVDELOLW\

7KH SURYLVLR[illegible] DUH HOLJL
XQGHU DQRWKHU JURXS ORQJ WHUP GLVDELOLW\ SODQ

,I <RX 5HWXUQ WR $F[illegible] (OLPLQDWLRQ

,I <RX UHWXUQ WR $FWLYH :RUN EHIRU[illegible] (OLPLQDWL
WKHQ EHFRPH 'LVDEO[illegible]VLQMXU\ :H ZLOO
WR FRPSOHWH D QHZ[illegible] FRPSOHWLRQ RI <R
3HULRG

,I <RX UHWXUQ WR [illegible] DJDL
KDYH WR FRPSOHWH D QHZ (OLPLQDWLRQ 3HULRG

)RU SXUSRVHV RI WKLV SURYLVLRQ [illegible]

,I <RX 5HWXUQ WR [illegible] <RXU (OLPLQDWLRQ

,I <RX UHWXUQ WR [illegible]LRG RI GD\V I
WKHQ EHFRPH 'LVDEO[illegible]VLQMXU\ :H ZLOO
WR FRPSOHWH D QHZ[illegible] VLGHU V
'LVDELOLW\ WR EH[illegible] (DUQLQJV
VDPH WHUPV [illegible]

,I <RX UHWXUQ WR [illegible]FRPH 'LVDEOHG DJD
KDYH WR FRPSOHWH D QHZ (OLPLQDWLRQ 3HULRG

)RU SXUSRVHV RI WK[illegible] GD\V ZKLF
UHWXUQ WR ZRUN IRU ZKLFK <RX DUH QRW 'LVDEOHG

*&(57
GL OWG

',6$%,/,7< ,1&20(,1685$1&(/21* 7(50 %(1(),76

5(+$%,/,7$7,21 ,1&(17,9(6

5HKDELOLWDWLRQ 3URJUDP ,QFHQWLYH

,I <RX SDUWLFLSDWH LQ D 5HKDELOLWDWLRQ 3URJUDP ZKLOH 'LVDEOHG <RXU 0RQWKO\ %HQHILW E\ DQ DP
RI WKH 0RQWKO\ %HQHILW WR EH SDLG WR <RX 2WKHU %HQHILW E\ DQ\ 2WKH

:RUN ,QFHQWLYH

:KLOH <RX DUH 'LVDEOHG DQG <RX DUH ZRUNLQJ ZKLOH <RX ZRUN 'LVDEOHG DQG U
0RQWKO\ %HQHILWV %HQHILW ZLOO EH DGMXVWHG DV IROO

- <RXU 0RQWKO\ %HQHILW ZLOO EH 5HKDELOLWDWLRQ DQG
- UHGXFHG E\ 2WKHU ,QFRPH DV GHILQHG LQ WKH ',6$%,/,7< ,1685$1&(,1&20(
  :+,&+ :,// 5('8&(<285 ',6$%,/,7< %(1(),7 VHFWLRQ

<RXU 0RQWKO\ %HQHILW ZLOO QRW EH UHGXFHG E\ WKH DPRXQW <RX HDUQ IURP ZRUNL
WKH H[WHQW WKDW <RXU 0RQWKO\ %HQHILW SOXV <RXU HDUQLQJV IURP ZRUNLQJ DQG WKH
UHFHLYH IURP 2WKHU ,QFRPH H[FHHG <RXU 3UH'LVDELOLW\ (DUQLQJV FDOFXODWHG LQ WKH
'LVDELOLW\

,Q DGGLWLRQ WKH 0LQLPXP 0RQWKO\ %HQHILW ZLOO QRW DSSO\

/LPLW RQ :RUN ,QFHQWLYH

$IWHU WKH ILUVW QJ PRQWKV <RX UHFHLYH D %HQHILW RI WKH
DPRXQW <RX HDUQ IURP ZRUNLQJ ZKLOH 'LVDEOHG

)DPLO\ &DUH ,QFHQWLYH

,I <RX ZRUN RU SDUWLFLSDWH LQ D 5HKDELOLWDWLRQ 3URJUDP ZKLOH 'LVDEOHG <RX IRU
IRU PRQWKO\ H[SHQVHV <RX LQFXU IRU HDFK IDPLO\ PHPEHU WR S

- FDUH IRU <RXU RU <RXU 6SRXVH¶V FKLOG ZKR <RX RU
  6SRXVH DUH OHJDO JXDUGLDQ DQG ZKR LV

  - OLYLQJ ZLWK <RX DV SDUW RI <RXU KRXVHKROG
  - GHSHQGHQW RQ <RX IRU VXSSRUW DQG
  - XQGHU DJH

  7KH FKLOG FDUH PXVW EH SURYLGHG E\ D FKLOG FDUH SURYLGHU ZKR LV QRW D PHPEHU R
  LPPHGLDWH IDPLO\

- FDUH IRU <RXU IDPLO\ PHPEHU ZKR LV

  - OLYLQJ ZLWK <RX DV SDUW RI <RXU KRXVHKROG
  - FKLHIO\ GHSHQGHQW RQ <RX IRU VXSSRUW DQG
  - LQFDSDEOH RI LQGHSHQGHQW OLYLQJ UHJDUGOHVV RI DJH GXH WR D PHQWDO RU SK\VLFDO
    DSSOLFDEOH ODZ

&DUH WR <RXU IDPLO\ PHPEHU PD\ QRW EH SURYLGHG E\ D PHPEHU RI <RXU LPPHGLDWH IDPLO\ RU <

:H ZLOO PDNH UHLPEXUVHPHQW WR <RX DV D PRQWKO\ EHQHILW LQ WKH %HQHILW
SD\PHQW XQWLO <RX QR ORQJHU LQFXU WKH H[SHQVH RU XQWLO WKH PD[LPXP 3D\PHQW PD\ QRW EH PDGH E\
0D[LPXP %HQHILW 3HULRG HQGV ZKLFKHYHU LV HDUOLHU <RX DUH HOLJLEOH
IURP DQ\ RWKHU VRXUFH LQFOXGLQJ WD[FUHGLWV <RX UHFHLYH IRU FKLOG FDUH H[SHQVHV

*&(57
GL OWG

',6$%,/,7< ,1&20(,1685$1&(/21* 7(50 %(1(),76

0RYLQJ ([SHQVH ,QFHQWLYH

,I <RX SDUWLFLSDW[illegible] D\ UHLPEXUVH <RX IR
<RX LQFXU LQ RUGHU WR PRYH WR D QH[illegible]
H[SHQVHV PXVW EH DSSURYHG E\ 8V LQ DGYDQFH

<RX PXVW VHQG 3URR[illegible]QVHV IRU PR

:H ZLOO QRW UHLPEXU[illegible]VHUYLFHV SURYLGHG E\ D
LPPHGLDWH IDPLO\ R[illegible] UHVLGHQFH

',6$%,/,7< ,1&20(,1685$1&(:+,&+ :,// 5('8&(<285
',6$%,/,7< %(1(),7

:H ZLOO UHGXFH <RXU 'LVDELOLW\ EHQHILW E\ WKH DPRXQW RI ... <RX IR
VDPH GLVDELOLW\ HRFFODKLPFHK J EHQHUFHW ... WKH IRO

DQ\ GLVDELOLW\ EHQHILWV IRU \RXU FKLOG UHQ XQGH

-)HGHUDO 6RFLDO 6HFXULW\ $FW
- &DQDGLDQ 3HQVLRQ 3ODQ
- 4XHEHF 3HQVLRQ 3ODQ
- 5DLOURDG 5HWLUHPHQW $FW
- DQ\ VLPLODU SODQ RU DFW

WHPSRUDU\ GLVDELOLW\ EHQHILWV RU FRPSHQVDWLRQ

DPRXQWV XQGHU DQ\ ... RU DQ\ ... :RUNHU V $FW 'HDWK ... 0DLQWHQDQFH

DQ\ GLVDELOLW\ EHQHILWV XQGHU

- WKH Q QF
- DQ\ VLHWH FRYU
-

*&(57
GL UHG DV DPHQGHG E\ *&5 FD

',6$%,/,7< ,1&20(,1685$1&20(:+,&+/,5('8&(<285
',6$%,/,7< %(1(),7

VWDWH RU RWKHU SXEOLF SODQ RU WKH 5DLOURDG 5HWLUHPHQW $FW DQG IURP DQ\ WR 1 D O P D Q Q Q F O X G L Q J &DO6756 &D
)(56 5HWLUHPHQW 6\VWHP <RX WR DSSO\ IRU VXFK EHQHILWV

:LWK UHVSHFW WR EHQHILWV XQGHU WKH)HGHUDO 6RFLDO 6HFXULW\ 3URJUDP
EHQHILWV XQDYDLODEOH WR <RX EHFDXVH RI <RXU IDLOXUH WR DSSO\ IRU
RI EHQHILWV IURP DQ\ RWKHU VRXUFH DV GHVFULEHG DERYH WR ZKLFK <RX 'LVDELOLW\
DPRXQW RI)HGHUDO 6RFLDO 6HFXULW\ <RX DUH HOLJLEOH WR UHFHLYH
WR UHFHLYH EHFDXVH RI <RXU 'LVDELOLW\ WKDW <RX
VXFK EHQHILWV DQG RWKHU EHQHILWV
:H ZLOO VWDUW WKH HVWLPDWH EHQHILW
UHFHLYH VXFK EHQHILWV LI

x <RX KDYH QRW DSSOLHG IRU VXFK EHQHILWV ZLWK
GLOLJHQFH

x <RXU FODLP IRU)HGHUDO 6RFLDO 6HFXULW\
DSSURYDO RU

x <RX KDYH QRW UHFHLYHG D QRWLFH
H[KDXVWHG DQG <RX 8V LQ ZULWLQJ DSSURYDO

<RX PXVW DOVR

x VLJQ D UHLPEXUVHPHQW DJUHHPHQW IRU DQ\ RYHUSD\PHQWV :H P
PDNH WR <RX XQGHU WKLV LQVXUDQFH DQG

x VLJQ D UHOHDVH WKDW DXWKRUL]HV
GLUHFWO\ WR 8V FRQFHUQLQJ <RXU 6RFLDO 6HFXULW\ EHQHILWV

,I <RXU DSSOLFDWLRQ 'LVDELOLW\ EHQHILW E\
DFWXDOO\ SDLG WR <RX 6RFLDO 6HFXULW\ $GPLQLVWU

:LWK UHVSHFW WR *RYHUQPHQW &RPSXOVRU\ %HQHILW 3ODQV
)(56 %HQHILW 3ODQV
OHYHO SURYLGHG
IRU EHQHILWV XQGHU

<RX PXVW DOVR

x VLJQ D UHLPEXUVHPHQW DJUHHPHQW IRU DQ\ RYHUSD\PHQWV :H P
PDNH WR <RX XQGHU WKLV LQVXUDQFH DQG

x VLJQ D UHOHDVH WKDW DXWKRUL]HV
FRQFHUQLQJ <RXU

,I <RX GR QRW VDWLVI\
RI VXFK EHQHILWV
FRPSXOVRU\ E RU)(56 EHQHILW WKDW :H
<RX DUH HOLJLEOH
FHUWLILFDWH
RU SURJUDP EHQHILW LQFOXGLQJ

*&(57
GL UHG DV DPHQGHG E\ *&5 FD

',6$%,/,7< ,1&20(,1685$1&(:+,&+/,5('8&(<285

',6$%,/,7< %(1(),7

LI <RX GR UHFHLYH DQ DSSURYDO RU <RX EHFRPH HQWLWOHG WR <RX PXVW QRWLI\ 8

:H ZLOO DGMXVW WKH DPRXQW \RX EHQHILW SD\DEOH WR <RX XQGHU WKH 8V IRU DQ\ RY

6,1*/(680 3$<0(17

,I <RX UHFHLYH 2WKHU ,QFRPH LQ WKH IRUP RI D VLQJOH VXP SD\PHQW

VXFK SD\PHQW JLYH :ULWWHQ 3URRI WR 8V RI

- WKH DPRXQW RI WKH VLQJOH VXP SD\PHQW
- WKH DPRXQW WR EH DWWULEXWHG WR LQFRPH UHSODFHPH
- WKH WLPH SHULRG IRU ZKLFK WKH SD\PHQW DSSOLHV

*&(57

GL UHG DV DPHQGHG E\ *&5 FD

',6$%,/,7< ,1&20(,1685$1&0((;1&2+ :,// 172 5('8&(<285
',6$%,/,7< %(1(),7

:H ZLOO QRW UHGXFH <RXU 'LVDELOLW\ 0HQLQHPW%HQHILWVWRZQ LQ WKH
%(1(),76 RU E\ DQ\ 2WKHUW,QFRPH VKRZQ LQ ,QFUHDVH <RXU 'LVDELO

*&(57
GL QR UHG

',6$%,/,7< ,1&20(,1685$1&(%(1(),7 3$<0(176 (1'

<RXU 'LVDELOLW\ EHQHILWV HQG RQ WKH HDUOLHVW RI

- WKH HQG RI WKH 0D[LPXP %HQHILW 3HULRG
- WKH GDWH EHQHILWV HQG DV VSHFLILHG LQ ',6$%,/,7< /,0 %(1(),76
- WKH GDWH <RX DUH QR ORQJHU 'LVDEOHG
- WKH GDWH <RX GLH H[FHSW IRU EHQHILWV SD\DEOH XQGHU VHF 7(50 %(1(),7 6,1*/(680 3$<0(17 ,1 7+((9(17 2) <285 '($7+
- WKH GDWH <RX FHDVH WR SDUWLFLSDWH LQ D 5HKDELOLWDWLRQ 3URJUDP
- WKH GDWH <RX IDLO WR KDYH DQ H[DPLQDWLRQ UHTXHVWHG E\ 8V DQG WKH 3K\V

',6$%,/,7< ,1&20(,1685$1&((;,67,1* &21',7,216

³3UH H[LVWLQJ &RQGLWLRQ´

- UHFHLYHG PHGLFDO WUHDWPHQW IRU D FRQGLWLRQ RU UHFHLYHG F

- WRRN SUHVFULEHG PHGLFDWLRQ IRU D GLDJQRVHG FRQGLV

LQ WKH PRQWKV LPPHGLDWHO\ SULRU WR WKH HIIHFWLYH GDWH RI WKLV FHUWLILFDWH D
FDXVHG RU VXEVWDQWLDOO\ FRQWULEXWHG WR WKH GLVDELOLW\ ZKLFK EHJLQV
FRYHUDJH XQGHU WKLV FHUWLILFDWH

<RX DUH QRW FRYHUHG IRU D GLVDELOLW\ ZKLFK LV FDXVHG E\ D 3UH H[LVWLQJ
PHGLFDO RU VXUJLFDO WUHDWPHQW RI D 3UH H[LVWLQJ &RQGLWLRQ

',6$%,/,7< ,1&20(,1685$1&((;&/86,216

:H ZLOO QRW SD\ IRU FDXVHG LV D FRQWULEXWHG WR E\

- ZDU ZKHWKHU GHFODUHG RU XQGHFODUHG RU DQ\ DFW RI ZDU LQVXUUHFWLRQ RU WHUURULV
- <RXU DFWLYH SDUWLFLSDWLRQ LQ D ULRW
- LQWHQWLRQDOO\ VHOI LQIOLFWHG LQMXU\
- DWWHPSWHG VXLFLGH RU
- FRPPLVVLRQ RI RU DWWHPSW WR FRPPLW D IHORQ\

),/,1* $ &/$,0

7KH (PSOR\HU VKRXOG KDYH D VXSSO\ [illegible]
FDUHIXOO\ 5HWXUQ WKH FRPSOHWH [illegible]
<RXU LQVXUDQFH X[illegible] WR 8V

:KHQ ZH UHFHLYH WK[illegible] SD\ EH[illegible]
VXEMHFW WR WKH [illegible] WKH

&/$,06)25 ',6$%,/,7< [illegible]5$1&(%(1(),76

:KHQ D FODLPDQW [illegible] GHVFULEHG LQ
FHUWLILFD[illegible] GD\V D
HQG RI WKH (OLPLQDWLRQ 3HULRG

1RWLFH RI FODLP [illegible] WR 8V E\ IROORZ
VHW IRUWK EHORZ

6WHS
$ FODLPDQW PD\ J[illegible] &HUWLILF
3DJH ZLWKLQ GD\V RI WKH GDWH RI D ORVV

6WHS
:H ZLOO VHQG D FODLP IRUP WR WKH [illegible]
WKH FODLP IRUP ZL[illegible] RWLFH RI FODLP

6WHS
:KHQ WKH FODLPD[illegible] ZG

*&(57
FODLP

),/,1* $ &/$,0

- :ULWWHQ DXWKRUL]DWLRQ IRU UHOHDVH RI PHGLFDO DQG ILQDQFLDO LQ
  DQ\ RWKHU LWHPV :H PD\ UHTXLUH WR EH DEOH WR GHWHUPLQH
  RI RU HOLJLELOLW\ IRU 2WKHU ,QFRPH

- DQ\ DQG DOO PHGLFDO LQIRUPDWLRQ LQFOXGLQJ EXW QRW OLPLWHG WR

- [UD\ ILOPV DQG

- SKRWRFRSLHV RI PHGLFDO UHFRUGV LQFOXGLQJ

  - KLVWRULHV
  - SK\VLFDO PHQWDO RU GLDJQRVWLF H[DPLQDWLRQV DQG
  - WUHDWPHQW QRWHV DQG

- WKH QDPHV DQG DGGUHVVHV RI DOO

  cÀ P@HG €0 `!IwF FV —D° À h S ð40 p PLV 0 E ° ÀV ñy`PL x

- SK\VLFLDQV DQG PHGLFDO SUDFWLWLRQHUV ZKR KDYH SURYLGHG VHUYLFHV WR \RX ZLWK WUHDWPHQW R
  FRQVXOWDWLRQ
- KRVSLWDOV RU RWKHU PHGLFDO IDFLOLWLHV ZKLFK KDYH SURYLGHG VHUYLFHV WR \RX WUHDWPHQW
  FRQVXOWDWLRQ DQG
- SKDUPDFLHV ZKLFK KDYH SURYLGHG \RX ZLWK SUHVFULSWLRQ DQG

*&(57
FODLP

*(1(5$/ 3529,6,216 &217,18('

3K\VLFDO ([DPV

,I D FODLP LV VXE[illegible] 3K\VLFLDQ V RI 2X[illegible] VXFK H[DP

$XWRSV\

:H KDYH WKH ULJKW[illegible] E\ ODZ $Q\ V ZLOO VHW IRUWK [illegible] WKH DXWRSV\

2YHUSD\PHQWV

5HFRYHU\ RI 2YHUSD\PHQWV

:H KDYH WKH ULJKW D[illegible]

$Q RYHUSD\PHQW RFFXUV LI :H GHWHUPLQH WKDW

- WKH WRWDO DPRXQ[illegible] <RX XQGHU WKLV FHUWLILFDWH RU

- SD\PHQW :H PDGH VK[illegible] WKHU JURXS SODQ

,I VXFK RYHUSD\PHQW[illegible] LQ UHJDUG DUH GHVFULEHG LQ WKH UHLPE[illegible] IRU EHQHILWV XQGHU WKLV FHUWLILFDWH [illegible] DJUHHPHQW

- FRQILUPV WKDW <RX[illegible] DQG

- DXWKRUL]HV 8V WR[illegible] RI

+RZ :H 5HFRYHU 2YHUSD\PHQWV

:H PD\ UHFRYHU WKH RYHUSD\PHQW IURP <RX E\

- VWRSSLQJ RU UHGXFLQJ DQ\ IXWXUH[illegible] SD\DEOH WR <RX RU [illegible]
- GHPDQGLQJ DQ LPP[illegible]PHQW IURP <RX DQG
- WDNLQJ OHJDO DFWLRQ

,I WKH RYHUSD\PHQ[illegible] DQRWKHU JURX[illegible] IURP[illegible] IROORZLQJ

- DQ\ RWKHU LQVXUDQFH FRPSDQ\
-
- DQ\ RWKHU RUJDQL]DWLRQ RU
-
- DQ\ SHUVRQ WR RU IRU ZKRP SD\PHQW ZDV PDGH
-

7+,6 ,6 7+((1' 2) 7+(&(57,),&$7(7+( )2//2:,1* ,6 $'',7,21$/ ,1)250$7,21

63(&,$/ 6(59,&(6

6RFLDO 6HFXULW\ $VVLVWDQFH 3URJUDP

+RZ 0HW/LIH $VVLVWV 6RFLDO 6HFXULW\ $SSURYDO 3URFHVV

$V VRRQ DV \RX DSSO\ IRU EHQHILWV ... ZLWK WKH 6RFLDO 6H
DSSURYDO SURFHVV

$VVLVWDQFH 7KURXJKRXW WKH $SSOLFDWLRQ 3URFHVV

0HW/LIH KDV D GHGLFDWHG 6RFLDO 6HFXULW\ 6SHFLDOLVWV 7HDP ... PDQ\ RI ZKR
ZRUNHG IRU WKH 6RFLDO 6HFXULW\ $GPLQLVWUDWLRQ ... 'HSDUWPHQW
SURYLGH H[SHUW DVVLVWDQFH ... WKH 6RFLDO 6HFXU
DQG KHOS JXLGH \RX WKURXJK WKH DSSOLFDWLRQ SURFHVV

*XLGDQFH 7KURXJK WKH $SSHDOV 3URFHVV

6RFLDO 6HFXULW\ GLVDELOLW\ EHQHILWV ... DSSURYHG IROORZL
,I \RXU EHQHILWV DUH GHQLHG ... 6RFLDO 6HFXULW\ SURYLGH H[S

/DERU 0DUNHW 6XUYH\V

6WXGLHV WR ILQG \RXU/RFDO (FRQRP\ WKDW ILW ZLWK \RXU GDELOLWLHV DQG
$OVR LGHQWLI\ \RXU SRWHQWLDO IRU D VSHFLILF RFFXSDWLRQ

5HWUDLQLQJ 3URJUDPV

3URJUDPV WR IDFLOLWDWH \RXU UHWXUQ WR ZRUN LQ D QHZ

-RE 0RGLILFDWLRQV $FFRPPRGDWLRQV

$QDO\VHV RI MRE GHPDQGV DQG IXQFWLRQV WR GHWHUPLQH ZKDW P

2XU 3ULYDF\ 1RWLFH

:H NQRZ WKDW \RX EX\DQGUVSHURGXFWV EHFDXVH7KLV QRWLFH HS[SODLQVZKRXU DQG WUHDW \RXU SHUVRQDO LQIRUPDWLRQ UFXUUHQW DQG ³3HUVRQDO LQIRU PHDQV DQ\WKLQJ ZH NQRZ DERXW \RX SHUVRQDOO\

3ODQ 6SRQVRUV DQG *URXS ,QVXUD

7KLV SULYDF\ QRWLFH GRHV QRW DSSO\ WR SODQ VSRQVRUV RI JURXS LQVXUDQFH FRQWUDFWV ZLWK ³FRYHUHG LQGLYLGXDOV

3URWHFWLQJ <RXU ,QIRUPDWLRQ

:H WDNH LPSRUWDQW VWHSV WR SURWHFW SHUVRQDO LQIRUPDWLRQ FRQWURO DQG HPSOR\HH FDUH LQ KDQGOLQJ LW WR OLPLW DFFHVV WR HPSOR\HHV RU VHUYLFH SURYLGHUV SURWHFW LW DQG WR XVH LW RQO\ DV QHHGHG :H DOVR KDYH SROLFLHV WR SUHYHQW XQDXWKRUL :H FRPSO\ ZLWK DOO ODZV WKDW DSSO\ WR XV

&ROOHFWLQJ <RXU ,QIRUPDWLRQ

:H W\SLFDOO\ FROOHFW \RXU QDPH DGGUHVV DJH DQG RWKHU UHOHYDQW LQIRUPDWLRQ EXVLQHVV \RX KDYH ZLWK XV RU RXU DIILOLDWHV DQG LQIRUPDWLRQ IURP RWKHU LQFOXGH D EDQN DSSOLFDQW LQIRUPDWLRQ FRQVXPHU UHSRUWLQJ DJHQFLHV RU EXVLQHVVHV

+RZ :H *HW <RXU ,QIRUPDWL

:H JHW \RXU SHUVRQDO LQIRUPDWLRQ PRVWO\ IURP \RX :H PD\ DOVR JHW LW IURP RWKHUV DQG FRPSOHWH WKH IRUP 7KHQ ZH PD\ JHW LQIRUPDWLRQ IURP RWKHU SHRSOH UHODWLYHV DQG RWKHUV VXFK DV \RXU HPSOR\HU :H DUH QRW UHVSRQVLEOH IRU WKH DFFXUDF\ RI LQIRUPDWLRQ SURYLGHG E\ WKLUG SDUWLHV DERXW \RX \RX FDQ FRQWDFW WKRVH VRXUFHV

8VLQJ <RXU ,QIRUPDWLRQ

:H FROOHFW \RXU SHUVRQDO LQIRUPDWLRQ WR KHOS XV GHFLGH LI \RX DUH HOLJLEOH IRU RXU SURGXFWV DQG VHUYLFHV YHULI\ LGHQWLWLHV WR KHOS GHWHU IUDXG DQG WR FRPSO\ ZLWK ODZV SURGXFWV DQG VHUYLFHV ,Q DGGLWLRQ WR WKHVH XVHV H[DPSOH ZH PD\ DOVR XVH \RXU LQIRUPDWLRQ WR

- DGPLQLVWHU \RXU SURGXFWV DQG VHUYLFHV
- SURFHVV FODLPV DQG RWKHU WUDQVDFWLRQV
- SHUIRUP EXVLQHVV UHVHDUFK
- FRQILUP RU FRUUHFW \RXU LQIRUPDWLRQ
- PDUNHW QHZ SURGXFWV WR \RX
- KHOS XV UXQ RXU EXVLQHVV
- FRPSO\ ZLWK DSSOLFDEOH ODZV

6KDULQJ <RXU ,QIRUPDWLRQ ZLWK 2WKH

:H PD\ VKDUH \RXU SHUVRQDO LQIRUPDWLRQ ZLWK RXWVLGH FRPSDQLHV \RXU LQIRUPDWLRQ ZLWKRXW \RXU FRQVHQW :H PD\ DOVR VKDUH LW ZLWK DIILOLDWHG EXVLQHVV SDUWQHUV ZKR KHOS XV FDUU\ RXW RXU EXVLQHVV DQG ZKR DJUHH WR NHHS \RXU LQIRUPDWLRQ FRQILGHQWLDO SURGXFWV DQG VHUYLFHV RU WR \RXU DJHQWV ZKHQ RXU SURGXFWV DUH PDUNHWHG LQIRUPDWLRQ ZLWK MRLQW PDUNHWLQJ SDUWQHUV ZLWKRXW \RXU SHUPLVVLRQ DQG JLYH \RX DQ RSSRUWXQLW\ WR RSW RXW

2WKHU UHDVRQV ZH PD\ VKDUH LQIRUPDWLRQ LQFOXGH

- GRLQJ ZKDW D FRXUW ODZ HQIRUFHPHQW DJHQF\ RU UHJXODWRU DVNV IRU H[DPSOH
-

- JLYLQJ \RXU LQIRUPDWLRQ WR \RXU KHDOWK FDUH SURYLGHU
- KDYLQJ D SHHU UHYLHZ [illegible] \RXU [illegible] FRYHUDJH ZL
- WKRVH OLVWHG LQ RXU ³8VH RI \RXU ,QIRUPDWLRQ´ VHFWLRQ DERYH

+,3$$

:H ZLOO QRW VHOO RU VKDUH \RXU [illegible] ZLWK [illegible] F
PDUNHWLQJ SXUSRVHV [illegible] $FFRXQWDELOLW\ $FW ³+,3$$´ SURW