





! ! ! ! ! ! ! ! N e be

Dea WNE C ea e

We a e ea ed ee ed a Fac a d S aff P c Ma a ac ee e
de e fe e efe e ced H a Re ce ce a d ac ce f fac
a d affa We e Ne E a d U e T a a a de e ed c ab a
e P c C ee e e e ab ad a e f e ec e f a e ee
c d e e a d e e aff a d fac

O fac a d aff a a a e a a e a d e c e e e ce f
de d e a d cce d e ea WNE a d be d T e
U e eade c ed e e a a d c
de a d a da e ce a ef ec c e a e f c e
a de ca c d c

We f be e e a e e a e a a b e a e a WNE a e ace
a d ea B e b ac a d a d e a ed e b e e e
e be f c c b e a WNE a a d

We e c a e e a c a a a d a f ed ab e
ce S d a e a e e feedbac ea e d e a e
c ac e Off ce f H a Re ce We a e c ed c da a d
ef c e e fa e a d c e c ac e U e

Be e a d

C d D e

A c a e V ce P e de f H a Re ce

**NOTICE: PLEASE READ CAREFULLY
IMPORTANT INFORMATION ABOUT THIS POLICY MANUAL**

T P c Ma a e ded e ea a ac ca de e H a Re ce
c e a d ac ce f e efe e ced b e ee f We e Ne E a d
U e

H e e ce P c Ma a a ed a f c e c ed f e
c e e ce f e ee a d e e ded c e a c
c c a ce a dee ee e ef a ce f e d e Ac e e
fa WNE e e ce a d ac ce ca bef d e P c Lba

WNE e e e e a d d a ba e ea a ea e
d f ca e ea de e a WNE c e ced e be ef
e a a a a e ce a WNE ed c e

N P c Ma a e ded c ea e a e e ed c ac f
e e W e ea WNE a a ea f f a d cce f
ca ee a e e a c ea a e e ee ee WNE
a e e a e e e ea a a e f a ea
ca e ce

N a e e e e a ade b a e ee e a a e f WNE
ca d f e e e a e a e ed ced e a ee e
a d ed b e e ee a d V ce P e de e Off ce f H a Re ce f
We e Ne E a d U e

T P c Ma a e ace a d e ede a a da e H a Re ce
a a de e P c Ma a e a da a a d e de c a d
e a a f WNE c e

T P c Ma a a e a e ee e a d e f da e f e

POLICIES

" - " ! 2#3/&" (' \$!

"#!\$!#&' !() *\$, !)-!#&' !. /\$0' 1%#, !#)! (1) 0\$2' !1' 3%) /34*' !3++) 55) 23#) /%!) 1!3+32' 5\$+!3267%#5' /#%!8&' /! /' +' %%31, !

: ; : !<) *\$, !!

" 33\$" "% (" \$!

= ' %#' 1/!> ' 8!/?@*3/2!. /\$0' 1%#, !?5 (*), ' ' %!%&) 7*2!21' %%!3 ((1) (1\$#'* , !#)!#& '\$1!27#\$' %%!8#\$&!/!) /' @3#\$0' ! \$5 (3+#!)/!#&' !. /\$0' 1%#, B%\$!53@' 9!

: ((' 313/+!<) *\$, !!

" ++\$ (- " (' \$!!

"#!\$!#&' !() *\$, !)-!#&' !. /\$0' 1%#, !#&3#!C3+7*, !3/2!D#3--!1' () 1#!-) 1!27#, !3#!&' !3%%@/' 2!#\$5' !3/2!(*3+' !1' 53\$/!) /!27#, !271\$/@!%+& 27*' 2!8) 1E!&) 71%!3/2!3++713#'* , !1' () 1#!&) 71%!8) 1E' 2!3/2!* 30' !#3E' /!\$/! 3++) 123/+!8#\$&!D#3#! !3/2!C' 2' 13!*389!

: #"/ 23/+!<) *\$, !!

. \$%%" 6\$##\$(+!0<7 (\$%" /1!/\$" 6\$!

. /\$0' 1%#, !' 5 (*), ' ' %!31' !(1) 0\$2' 2!8#\$&!(3\$2!#\$5' !)--!-) 1!53E\$/@!3113/@' 5' /#%!%' ##\$/@!-35\$, !3-3\$1%! 4' 1' 30' 5' /#!3/2F) 1!3##' /2\$/@!#&' !-7/' 13!) 1!5' 5) 1\$3!%' 10\$+' !)-!3!5' 54' 1!)-!#&' !\$55' 2\$3#!-35\$, !

G' 1' 30' 5' /#!<) *\$, !!

' 2()\$()7" /!%\$/'" +&2(), &3!

=>?!#1\$0' %!#)! (1) 0\$2' !3/! 27+3#) /3*!3/2!8) 1E!' /0\$1) /5' /#!&3#!\$!+)*" @3*!1' %(' +#-7*!3/2!(1) 27+#\$0' 9! H&%! () *\$, !' %#34' %&' !17*' !%-) 1#!&' !+) /27+#!-+))/%' /%73*!1' *3#) /%&\$(%!4' #8' ' /! 5 (*) , ' ' %!3/2! 4' #8' ' /! 5 (*) , ' ' %!3/2!%#72' /#%!\$/+*72\$/@!%7 (' 10%) 1, !(1%) // ' *A\$!/3/!3##' 5 (#!#)! (1' 0' /#!+/-+\$+#! 3/2!53\$/#!3!(1) 27+#\$0' !3/2!(1) -' %%\$) /3*!8) 1E!' /0\$1) /5' /#!

) /%' /%73*!J' *3#) /%&\$(!<) *\$, !!

-&6\$%) &+58!\$97&+58!" (-!&(' /7)&2(!

=>?!' K(' +#!#&3#! 3+&1' 5' 54' 1!)-) 71!+ 557/\$, !8\$**!4' #!1' 3#' 2!8#\$&+\$0\$\$#, A!1' %(' +#!3/2!2\$@/#, 9!!"-!3! 2%3@1' ' 5' /#!) ++71!4' #8' ' /!\$/2\$0\$273%!3/2F) 1!@1) 7(%!8' !' K(' +#!#&3#!&' !5' 1\$#!)-) ((%)@! () %\$) /%!8\$**!4' !2%+7%& 2!8#\$&) 7#!1' %) 1#!#) !\$/%7*#! (' 1%) /3*!3##3+E!) 1!4\$3%!!G' &30\$) 1!) 1!+) /27+#!#&3#!\$! 4\$3%' 2!) 1!&313%%@!8\$**!/) #!4' !#)*' 13#' 29!

: \$0' 1%#, A!?L7#, A!3/2!" /+*7%) /!<) *\$, !!

!

!

!

!

\$#3/25\$\$!"))&+" (' \$!3%2: %" #!0\$" 31!

H&'!. /\$0' 1%#, !53\$/#3\$/!3/!5 (*) , ' '!: %%%#3/+!<1)@135!#)!1(0\$2' !& *(1/2!+) 7/%' *\$/@!-)1!) /M!)1!)--M#& M6)4! 5)#\$)/3*N-35\$, A!%74%#3/+!347% A!* @3*A3/2!-\$/3/+3*(1)4** 5%A! #+A!-)1! 5(*) , ' '!3/2!#&' \$1!-35\$\$%9!

?: <!<)*\$+, !!

\$#%: \$(' 5!' /2)7%)!" (-!) (2 * !- " 5)!

; 71\$/@!#&'!, ' 31#!53, !4' !/ +' %31, !#)!%7%(' /2!%) 5' !)1!3**) -!. /\$0' 1%#, !) (' 13\$)/%!27' !#)!\$/+*' 5' /#!8' 3#&' 1!)#&' 1! 5' 1@' /+, !' 0' /#%9!

?5' 1@' /+, !! *)%71' %!3/2!D/)8!; 3, %!<)*\$+, !!

\$#3/25\$\$! 2(</& +!2<!&(+%\$)+!

"#!\$%#&'!()*\$+, !)-!#&'!. /\$0' 1%#, !#&3#C3+7#, !3/2!D#3--!30)\$2!3/, !+) /-\$+#!)1!3((' 313/+!)-!+)/-\$+#!
4' #8' '/!(' 1)/3*!\$/#' 1' %%!3/2!#&' !\$/#' 1' %%%) -!#&'!. /\$0' 1%#, !\$/12' 3\$/@!8\$#&13/, !)1@3/\$N3\$)/!)1!#&\$12!
(31#, !#= &!/C3+7#, !3/2!D#3--!31' !3831' !#&3#!%7+&!)1@3/\$N3\$)/!)1!\$/2\$0\$273*!0\$!&3%)1!%' E%#)!&30' !3!
47%/' %%!1' *3\$)/%&(\$!8\$#&#&'!. /\$0' 1%#, !!)1!0\$!&3%)46' +#\$0' %!)1!\$/#' 1' %%!#&3#!53, !4' !320' 1%' !#)&'!
. /\$0' 1%#, !%\$/#' 1' %%!#&3#!53, !+) /-\$+#!8\$#&#&' \$!)4*\$@3\$)/%!#)!&'!. /\$0' 1%#, !3/2!#)!1' -13!/!-1)5!
\$/-*7' /+\$/@3/, !2' +\$%) /!) -!#&'!. /\$0' 1%#, !) /!3!53##' 1!\$/!8\$#&#&7+&!3!+) /-\$+#! K\$%#%9!

?5(*) , ' '!) /-\$+#!) -!" /#' 1' %%!<)*\$+, !!

\$#3/25\$\$!- &)' &3/&(\$!!

= '%#' 1/!> 8!/?@*3/2!. /\$0' 1%#, !&3%\$!5 (*' 5' /# 2!3!(1)@1' %%\$0' !2\$+\$(\$" !()*\$+, !3/2!(1)+' 271' %%#&3#!
31' !2' %%@/ 2!#)!1(0\$2' !3!#17+71' 2!+)11' +#\$0' !3+\$)/!(1) +' %%!#)!\$5(1)0' !3/2!(1' 0' /#1!'+71' /+' !)-
7/2' %%134*!C3+7#, !3/2!D#3--!4' &30\$)1!3/2!(1-1)153/+!9!

?5(*) , ' '!; %%+\$(*' !<)*\$+, !!

<&%\$" %%#)!!

: **!5' 54' 1%) -!#&'!. /\$0' 1%#, !+) 557/\$#, !A!3%8' **!3%0\$%#)1!A!31' !(1) &4\$# 2!-1)5!() %%' %%\$/@!-\$1' 315%A!
K(*)%%0' %!)1!8' 3() /%) /!#&' !(1' 5\$%' %!) -!#&'!. /\$0' 1%#, !8\$#&)7#!#&' ! K(\$+\$#!3203/+!37#&)1\$N3\$)/!) -
#&'!. /\$0' 1%#, !A1' @312*! %%!) -!8&' #&' 1!3!- 2' 13*)1!%#3#' !\$+' /%' !#)!() %%' %%!#&' !35' !&3%4' /!\$%7' 2!#)!
#&' !() %%' %%)19!

C\$1' 315%<)*\$+, !!

: %&\$6" (' \$!3%2' \$ - 7%\$!<2%) +" <<0(2(?+&+/\$!&B!#"+ +\$%)1!

3%\$: (" (' 5!&(!+, \$!* 2%@3/"' \$!

. /*38-7!2%+1\$5\$/3#\$) /!&3%!/)!(*3+' !3#!=>?9!"#!0\$) *3#' %!#&' !. /\$0' 1%\$, B%!+) 1' !03*7' %A!\$/+*72\$/@!\$#%!

* 2%@3/"' \$!" (+&?6&2/\$(' \$!

= ' %%' 1/!> 8!?/@3/2!. /\$0' 1%%, !\$!+) 55##' 2#!)!(1' 0' /#/ @!0\$)*' /+' !\$/#&' !8)1E(*3+' !3/2#!)
53\$/#3\$/\$/@!3!%3-' !8)1E!' /0\$1)/5' /#9!!

=)1E(*3+' !: /#\$MX\$)*' /+' !<)*\$+,!!