

* URXS 6KRUW 7HUP 'LVDELOI
, QVXUDQFH & HUWLILFDWH

& ROXPELD 3XEOLF 6FKRR

,03257\$17 127,&(6

,I \RX UHVLGH LQ RQH RI WKH IPSORZLDQW QBWHRHVS EHDWR
\$ULJRQD)ORULGD DQG ODU\ODQG UHVLGHQWV

7KH JURXS SROLF\ LV LVVXHG LQ WKRYHWQWGH RI DWVVOXZV DQ
UHVLGH LQ D VWDWH RWKHU WKDQDQFH/ RDU LQ RWK SV FYLUGHL DQ
EHQHILWV DQG SUBVEHFWLHR QDZV RY(\$645(\$W<285 3
&(57,)&\$7(&\$5()8//<

)25(:25'

'LVDELOLW\ LQVXUDQFH SURYLGHWKL QGLDYQLGLXDDO \$ UDQVGH VWK H R Q I D7
,QVXUDQFH %HQ VWK W GERVFNQLE W GZILU CD R H O'S VV H L F O U H F L B O V H F X U L
\RXU GLVDELOLW\

7KH QHHG IRU GLVDELOLW\ LQVXUDDO F H LSUFK W M W W D F E G V B Q B Q I G Q D
<RXU (PSOR\HU LV RIIHULQJ \RX W L Q H V R I S S Q E M X Q R L W D N M R \ S X W F E B O
PRUH FRPSUHKH Q V L Y H D Q G U H V S R Q V L Y H W R \RXU Q H H G V

7KH IROORZ H Q J S I D E J H H W W E H P D L Q S U R V D E L L O R L Q W \ R I Q W X W H D Q F R X S O G Q D

\$Q\ LQVXUDQFH E H Q W W K W I R H O V F R Z L E O H G S B J H R X Z R L O O D D S S R X K D Y H H O
EHQHILW D Q G K D V R O O X G K B X E M I G R S U D H P U L X P K H U H T X L U H G

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*5283,1685\$1&(&(57,)&,\$7(

:H WKH /,)(,1685\$1&(&203\$1< 2) 1257+ \$0(5,&\$
3ROLF\ 9'7 WR &ROXPELD 3XEOLF 6FKRROV

:H FHUWLI\ WKD\ ZHELOH\ SUH\ DROG\ DZFR\ UGULH\ H\ QMRR\ W\ H\ WHUPV\ RI\
FRYHUDJH\ ZLOO\ EHL\ Q\ Q\ W\ R\ G\ W\ K\ Q\ G\ W\ E\ W\ P\ R\ V\ G\ H\ W\ R\ U\ L\ V\ F\ D\ W\ E

7KLV FHUWLILFDWH GHVFULEHV WRNUEFRYHILUDVHDQGREXDVKRXSQRVY
VR\RXZLOOGXVQRKHUFRWYHUDJH

7KLV LV QRW WKH LQVXUDQFH FDOO\ URD\ FWKH ,WHGRM\ VR\ QR\ WK\ HZ\ D\ RYH\
DULVH\ WKH\ 3ROLF\ ZLOO\ JRYHUQKH\ <RXL\ P\ B\ RH\ W\ K\ H\ Q\ H\ R\ W\ K\ H\ \ B\ R\ O\ G\ F\
\$GPLQLVWUDWRU

7KLV FHUWLILFDWH UHSODFHV DQ\ HDEGH\ Q\ Q\ V\ X\ H\ G\ W\ R\ F\ B\ W\ H\ Q\ Z\ K\ K\ F\
3ROLF\



:LOOLDP - 6PLWK 3UHVLGHQ

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3 ROLF \ (I I H F W L Y H ' D W H D Q X D U \

3 ROLF \ \$ Q Q L Y H U V D U \ ' D W X D U \

3 ROLF \ 1 X P E H U 9 ' 7

(O L J L E O H & O D V V ' H I L Q L W L R Q

\$ O O D F W L Y H (P S O R \ H H V R I W K H (P S O R \ H H V F O B J X O D L U H G \ Z R U N D O J V
K R X U V S H U Z H H N S O R \ S I D U W W L X P H Q L O P X P R R J N L Q K R D U P L S H U Z H H N
8 Q L W H G 6 W D W H V Z K R D U H F L W L J H W K H R S Q S W H B D Q W H D W H V H V L G H Q W

(O L J L E O H (P S O R \ H H V Z K R D U H L Q \$ G X O M B \ Z R U Y L G B \ D R I R M K W K (H P S O R
F R Q W U D F W \ H D U \ K D X O O W L P W K E I L E W H O L E G D E I R O L W H Q V X E M H F W W R S
D V U H T X L U H G E \ W K H 3 R O L F \

(O L J L E L O L W \ : D L W L Q J 3 H U L R G

, I \ R X Z H U H K L U H G R Q R U
E H I R U H W K H 3 R O L F \ (I I H F W L Y H ' D W H

([H P S W (P S O R \ H H V 1 R Z D L W L Q J S H U L R G

1 R Q ([H P S W (P S O R \ H H V) L U V W G D V R R I V \$ K W L P Y R Q W K U M R L G

, I \ R X Z H U H K L U H G D I W H U
W K H 3 R O L F \ (I I H F W L Y H ' D W H

([H P S W (P S O R \ H H V 1 R Z D L W L Q J S H U L R G

1 R Q ([H P S W (P S O R \ H H V) L U V W G D V R R I V \$ K W L P Y R Q W K U M R L G

'LVDELOLW\ %HQHILW &DOFXODWLRQ
7KH :HHNO\ %HQHILWR SDDQE QHHWR\ REXD WKK HL *UDREOVH GL VDELOLW\ %
2WKHU ,QFRPH %HQHILWV

2WKHU ,QFRPH %HQHILW VL WPH DDV, VDFGPIHQ%MIQH 12WKHS SURYLVLRO
UHFHLYH RQ \RX UR ZR XEJH GEB SHUR Q KIDRKH SHXQ GHQWV UHFHLYH EHF
HQWLWOHPHQW WR 2WKHU ,QFRPH %HQHILWV

Return to Work Incentive

<RX PD\ ZRUN IRU ZDJH RU SURILW ZKLQKI \RX DZROUHG DQ, Q DDQV
'LVDELOLW\ %HQHILW LV SD\DEOHH MLWH &SHOVXIDW WLRQ RQ DSS, QD

'XULQJ DQ\ ZHHN \RX KDYH 'LVDELOLW\ (FDUOFLXQJW HFGX DVE HRO

\$GG \RXU *URVV 'LVDELOLW\ %HQHILW DQG 'LVDELOLW\
&RPSDUH WKKWRX RRIXUR RRYHUHG (DUQLQJV
,I WKH VXP IURP H[FHHGV RIQ\RXB WURDYFW HVGK HD &R
(DUQLQJV IURP WKH VXP LQ
<RXU *URVV 'LVDELOLW\ %HQHIQWHZLURPEH DWGZXFHIG DE
2WKHU ,QFRPH %HQHILWV
,I WKH VXP IURP GRHV QRW H[FHHG \RXU *URVV &RYH
'LVDELOLW\ %HQHIEW ZWLKHUE, H FURPHX P/HQ HILWV

1R 'LVDELOLW\ %HQHILW ZQO DUEH SH ZLHUP HQG \RIX DUH DEC
XQGHU D PRGLILHG ZRUN DUUDQJH XMQWR DQ & DXXHUHIXVH WR

OD[LPXP %HQHILW 3HULRG

)RU \$FFLGHQW
)RU 6LFNQHVV

7URIP WKKZGDMH RI GLVDELOLW\
7URIP WKKZGDMH RI GLVDELOLW\
7URIP WKKZGDMH RI GLVDELOLW\

7KH OD[LPXP %HQHILW [WHHQLRGG PED\ VEKH\RX FLEHWXR IQGDR
ZRUN LQ \RXU 5HJX QDVK LQ FAKSHD WDFE CSZWLGR RI GLVD

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\$QQXDO (QUROOPHQW 3HULRG

'XULQJ WKH \$QQXDO (QUROOPHQW 3HULRG XIQIRX WKKVH DROLEOH
LQVXUH XQGHU WKH 9ROXQW DU\EL WDELLV BWOLE VEU DQ FHL SIOIDQJ
,QVXUDELOLW\ 5HTXLUHPHQW

% 7KH (OLPLQDWLW RQ V B I R O L F \ X Z L O C H U L E V H E Z I D Q L Y W G Z I R U F K E H J L Q V Z
L Q V X U H G X Q G H U R W W K L V H 3 I R O L F R Z L I H Q D P C H R Q G L W L R Q V D U

7KH 'LVDELOLWV U B P K O R M U V U H G B L W M K G L F O L X W H I R W V Z K L F K Z H H N O
Z H U H S D \ D E O H X Q G H U W K H 3 U L R U 3 O D Q
% H Q H I L W V D U H W K R I W L S \ D \ D E O L W 3 I R O L F M B O W I C H B U E R D V H L W L V
\$ Q (O L P L Q D W L R Q R W H D S B G \ Z M X O W K H B U L L R D E B O D W \ K L D G W Q R W H Q
7KH 'LVDELOLW\ E H J L Q V Z L W K L Q 6 H G D L V F R I D Q R X U R X H W L Q U V X W
W K L V 3 R O L F \ L V W R Q W B Q B R X M \ V U (R I H F W L Y H ' D W H

& ([FHSW IRU DQ\ DPRXQW RI EHQH QW I L V V H [F W K V V 3 R U I H D H \$ U V L V U Q 3 J
/ L P L W D W L R Q Z L O O H Q R W F B S S O M G I X C B B G D B W L R I L B G D V K H S U H H
F R Q G L W L R Q O L P L W D W L R Q L I D Q O O X Q G H W L W I K D M K S C S D Q H H [L R W L C
O L P L W D W L R Q R I W K D W S O D Q F U Z H G L W D Z L D O L E H G J X Q B Q U R V U K B Q B U
H [L V W L Q J F R Q G L W L R Q O L P L W D W L R Q

% H Q H I L W V Z L O O E H R G H W K H U D H Q V G U D W R G W K K H * W P R V ' L V D E L O L W
X Q G H U W K H 3 U L R U 3 O D Q D Q G D Q \ D S S O Y E G B G H E P M K P X B R O D Q G

, I E H Q H I L W V D U H S D \ D E O H X Q G H U Q R K E H Q U H R W V O D Q I S R D A M E I O H ' X
3 R O L F \

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'LVDELOLW\ %HQHILWV
:H ZLOO SD\ 'LVDELOLW\ %HQHILWV H U H G X X E H F R U P H W K L W D B B G I G F Z K L
V D W L V I \ W K H (O L P L Q D W L R Q 3 H U L R Q D J E K I X L C F G B Q W R L H V \$ S B V R S G U L L V D
Z K L F K L W L V U H T X L U H G W R E H X Q G H U

Assumed Receipt of Benefits

:H ZLOO DVVXPH \RX QDVG LR XUS S HSHYDECH E D Q H I U M 7 IRU ZKLFK \F
IURP 2WKHU ,QFRPH %HQHILWV :HHZLV 0 EHV K FHDV R X U W V I D R I P O 2
%HQHILWV ZH HVWWRDWRX D Q G S R X D E G H I S H Q G H Q W V

:H ZLOO ZDLYH \$VVXPHG 5HFHLSW R (D % J Q Q U L W I R U H Z R H S W R R X U S H L V I
'LVDELOLW\ %HQHILWV DUH SD\DEOH LI \RX

SURYLGH VDWLVIDFWRU\ SURRIHQHDSO LFDWLRQ IRU 2WKHU

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3UH ([LVWLQJ &RQGLWLRQ /LPLWDWLRQ
:H ZLOO QRW SD\ EHQHILWV IRU DQR SWULR &WRHGLWBEEOLRWL UFBXX
H[LVWLQJ &RQGLWLRQ & \$QGUWLHQVRFH DQFN DQV YQNRXJZKLFK \RX I
H[SHQVHV UHFHLYHG PHGLFDO WJIGD DPCRWLW LFD PPHDRX UHHU YWRHRV
GUXJV RU PHGLFKQD VHDURRQ DEZKHL FFRQWRXOD WRIXGOD 3KDYHFLDQ ZLW
EHIRUH \RXU PRF/WL VHFHQWVHR I LQVXUDQFH

7KH 3UH H[LVWLQJ &RQGLWLRQ /LPLQHDWLRQ ZLLOF WDSVON WRQDQ
OLPLWDWLRQ ZLSOH LRFWRD SVD EVD WDMUWR D VD UHH JFRMHUHG IRU DW
DIWHU \RXU PRVVG DW FHRQL G VIXHUFVYHH BDWKR IHDQ\ DGGHG RU L

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5HKDEL0LWDWLRQ 'XULQJ D 3HULRG RI 'LVDEL0LW\
(PSOR\HH %HQHILW

,I \RX DUH 'LVDEOHG \RX PD\ EHKDGLDLEODWLRQSBODWQFRSDVDH EK
SURJUDP WKDW \RX GHVLUH WR KDRQ BODQRYHGRX\GXW DWHDW5HIS
UHKDEL0LWDWLRQRIURSUVRVURDP VDS SLDYHDEEOLXW DWLRQ 3ODQ \R
DSSURYDO IURP XVH GHVFDUHHWWRQ WRDLSLSBWHLRQXILQSD 5HKDELO
WR DSSURYH D SURJUDP DV D 5HKDEL0LWDWLRQ 3ODQ

,I ZKLOH \RX DUHW HVD EQHGWZHWGR DGLHG DWXU RUD EOKDEL0LWD
SDUWLF LSDWH LQDGHKDE LVHLPDWDVQHFRIQGLEVLORQW DWLRQ 3ODQ
DJUHHG XSRQ E\ \RX DQG XV

7KH 5HKDEL0LWDWLRQ 3ODQ PD\ DW RIXUR GU VFFHGHVFDROH [SOHQRZH I
H[SHQVH PRYLQJ H[SVLQRQH HDSFRPH RSDQVPHL QKLFODU HRX SDUWLF LS
SURJUDP

\$ 5HKDEL0LWDWLRQ 3ODQPHQW ZHUVHDEG WKH ,QVXUDQFH &RPS
ZH DJUHH WR SURYLGH DUUDQJHOR UHDOVEKDUWJ DWLRQDWHB QDFOH R

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%HQHILWV ZLOO HQG RQ WKH HDUOLHVW RI WKH IROORZLQJ GDW
WKH GDWH \RX HDUQ IURP DQ\ RFFXSDWRBRQURBUDUWQDQWV
WKH GHILQLWLRQ RI 'LVDEL0LW\
WKH GDWH ZH GHWHUPLQH \RX DUH QRW 'LVDEOHG
WKH HQG RI WKH OD[LPXP %HQHILW 3HULRG
WKH GDWH \RX GLH
WKH GDWH \RX DUH QR ORQJHU UHFHLYLQJ \$SSURSULDWH &
WKH GDWH \RX IDW D XAR LFR RSKHEDWPHQ EVDUWIDWIGK FRRSHU
LQFOXGHV EXW LV QRW OLPLWHBFWRH SWRYQIGHQH DQRLQHRV
ZKHWKHU EHQHILUWV KDUVSDXDEG EHQHILW DPRXQW GXH

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3URRI RI /RVV

<RX PXVW SURYLGIHOZULWVWRI Q S URNKRIRI RHO HEFWDQRQLF WHOH SKRQL
DXWKRULJHG E\ XV ZLWKLQ GDZKLBKWBIF QDKLP G D WPHD BH W KIH ZOR
ORVV RU SURRI E\ DQ\ RWKHU HQH GWEU RXQL FLW HQPHS KRYHLG P E DVOK
SHULRG WKH FODLP ZLOO QRW VEHR ZQ YW ID W DLWH G DQ R JL YHHG XDFH G
UHDVRQDEO\ SRVVLEOH ,Q DQ\RRD VEH DZQ\L W W KH QUSHU QIRF VRU FORLVV
DXWKRULJHG E\ XV PXVW EH JLYHQ Q B D\ PSRUHL RCK D QI R Q H W W D H Q D
RU SURRI E\ DQ\ RWKHU HOHFWURQLF W V H S H S K R Q H G F R X D Q M L G H V R K
OLPLWV WKH FODLP ZLOO EH GISSDN G X H K W R V H D V L N P R I O Q P J L W V E D S

:ULWVHQ SURRI QKDW VRKHSORRVHEFWDDQDQDQW MHOH SKRQLF PHDQV
PXVW EH IXUQLVKHG WR XV DW LQVRHLDY D E V X Z H W H Z X I L W H W H Q S K R
'LVDELOLW\ DQG \$SSURSULDWH & DUXW E\ D 3K\VLFLDQ PXVW EH JI

7LPH RI 3D\PHQW
'LVDELOLW\ %HQHILWV ZLOO EHVS/DILGH D X H Q M J X O W K D L Q Q W Q H Y D O R R
EDODQFH XQSDLGSDWLRKHI RQ G K H I F E Z O H O D E H H S D L D G E W W K D W W L P

7R :KRP 3D\DEOH
'LVDELOLW\ %HQHILWV ZLOO EH SDLG WR UL :ULWP0

\$'0,1,675\$7,9(3529,6,216

3UHPLXPV

7KH SUHPLXPV IRU WKLV 3ROLF\ ZLOOQEIHR UEDV HVG KRQSWO DQ UOQ HWF
LQVXUDQFH LQ HIIHFV

<RXU *UDFH 3HULRG

,I \RXU UHTXLUHG SUHPLXP LV QRVK SDHLG RQ WKGD\$ UHDEXP S'XUL'R
SUHPLXP GXH GDWH DIWHU WKH RLW SDLG,IGX KH QJHWX KHUJHG SH HSPH
ZLOO HQG RQ WKH ODVW GD\ IRU ZKLFK SUHPLXP ZDV SDLG

5HLQVVDWHPHQW RI ,QVXUDQFH

<RXU LQVXUDQFH PD\ EH UHLQVVDW HXG SDLG OHQWHERIFD VHQRX D
@HAY p P P Q Q G A G' G @ H E V C B S Q G D S D U R Y G S M R V I F B @ P I D A H D S E W V W O D \$ H G
&RQWLQXDWLRQ RI ,QVXUDQFH LV QR W HDLCSOWL B W E H G H D W R W U K H L Q F R X Q
)0/\$ OHDYH

,I \RXU \$FWLYH 6HURD QF (P S I Q R W H G X H S W D R Y H B I X D E S D H G F H R W K H U W
DSSURYHG)0/\$ OHDYH LQVXUDQFH PD\ EH UHLQVVDWHG RQO\

,I WKH UHLQVVDW HXG R Q W H F F X U V R Z D Q V H H G D G W H R Q
:KHQ UHWXUQLQJ IURP PLOLWDUH G B H V Y E H H S X U P S O R W H Q R V V
86(55\$

)RU LQVXUDQFH WR EH UHLQVVDW HXG W K H I R O O R Z L Q J F R Q G L W L R

<RX PXVW EH LQ D &ODVV RI (OLJLEOH (PSOR\HHV
7KH UHTXLUHG SUHPLXP PXVW EH SDLG

:RUNHUV &RPSHQVDWLRQ ,QVXUDQFH
7KH 3ROLF\ LV QRW LQ OLHX RI DQG GRUHVQQRW DQ FHHFWQ DQ U LCHQX
&RPSHQVDWLRQ ,QVXUDQFH /DZ

\$VVLJQPHQW RI %HQHILWV
:H ZLOO QRW EH DIIHFWHG E\ WKH WDVV LW QF HQWL JR LQ DROX W VFHLWQ PHL
FRS\ RI WKH DVVZLW RHXW L\H ZLOO G EORH V I E H W KH V S R D O L G L W \ R U V
DVVLJQPHQW \$Q DVVLJQPHQW R W E H Q D M V W J Q P H Q V R U S H P D L W N V Q
LQVXUDQFH XQGHU WKH 3ROLF\ LW E Q D H M E W G R Q L D W W Q D X F K D G F H
RWKHU ZLVH WDNHQ IRU D SHUVRQ V S S H E W Z K H U K L F V R S W R K L E L W B R O

&OHULFDO (UURU
\$ SHUVRQ V LQVXUDQFH ZLOO QRW HESL Q J I H F W R G G E A R I U L Q V X R D G F
3ROLF\ , I V X F R X D Q H W K R U S U M P L S P I Z L O O \ E H D G M X V W H

2ZQHUVKLS RI 5HFRUGV
\$OO UHFRUGV P D V Q W D Q G H G & E P S D Q W H D H L Q D Q G K M K S U O R S H U W \ R I W K
&RPSDQ\

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3OHDVH QRWH FH W M D V Q G Z R M B N Q W H Q D L Q J M S H F K H L V H W H U P V Z L O O
WKURXJKRXW WKLVL Q R W X R I Q Q M D Q H Z O H G L Q I W R H V G H [W Z K H U H L W
IRXQG HLWKHU LQ WKLVL 'HILQLW% R Q M I V W F W L R Q R U L Q W K H 6 F K H

\$FFLGHQW
7KH WHUP \$FFLGHQW Q P H R U Q W H D X E G H V I Q R X Q E A R Q L K D W Q F N X V \ D Q G R F
\RXU FRYHUDJH LV LQ IRUFH XQGHU WKH 3ROLF\

\$FWLYH 6HUylfH
, I \RX DUH DQ (PSOR\HH \RX DUH KQL \$ F R Q Y H R 6 M U K Y L F P H S R Q \ D I G D \ V
ZRUN GD\ V L I H R L O V K F Z L Q J F W K Q H G L W L R Q V D U H P H W

<RX DUH SHUIRUPLQJ \RXU UHJX Q D U R I X O S D W E R Q E D R U L W K H F
ZRUNLQJ DW RQH R I X W X D I O (S S O F \ H H V R P E X O R L Q D W V R R Q W D R V Z K L F K
(PSOR\HU V EXVLQHVV UHTXLUHV \RX WR WUDYHO
7KH GD\ LV D VFKHG XOHG KROL S D U R R U P D E D W R R Q G H J X D D Q G V
RQ WKH SUHFHGLQJ VFKHG XOHG ZRUN GD\

<RX DUH LQ \$FWLYH 6HUylfH RQ D R G D J V K L F F K H G X Q H R Q Z R Q H N R G D W K
ZHUH LQ \$FWLYH 6HUylfH RQ WKH SUHFHGLQJ VFKHG XOHG ZRUN

\$QQXDO (QUROOPHQW 3HULRG
7KH SHULRG LQ HDFK FDOHQGDU \H D Q U Z I C H Q I B Q R O L F J K E Q J H (E S O R
XQGHU WKH 3ROLF\ 7KLV SHULRG\ F N V D Q 6 H W K J U H Q G X D B R Q H E & R P S

\$SSURSULDWH &DUH
\$SSURSULDWH &DUH PHDQV \RX
+DYH UHFHLYHG WUHDWPHQW FBULV DQG ODGYHSHDIQRPH [S HX
WKH GLDJQRVLV DQG WUHDWPHQW RI WKH FRQGLWLRQVLFDX
VHYHULW\ WKDW LW LV FXVWRPDVISHFWDJH W HCK E \3D \V H F B D C
SUDFWLWLRQHU LQ WKDW VSHFLDOW\
&RQWLQXH WRDMPHQWH FDEK WU IDG YIHFTX IDUHBI WRHQ W U H D W F
FRQGLWLRQV FDXVLQJ 'LVDELOLW\
\$GKHUH WR WKH WUHDWPHQW \$ODG LSQJHWKULWIDG LEQ JWRKHP BK

&RYHUG (DUQLQJV
&RYHUG (DUQLQJV RHDVQDORXUDZDRISHSR\HW HIG LEZ RWKH \$HUIRUPHC
(PSOR\HU DV LQ HIIHFV MXVW SULRV W&RWKH HGG VDU QRXUJVLVDHELO
LQLWLDOO\ RQ WKH GDWH DQ (PSOR\HQ VDIS \$DPRX QWU RFR&RYHUGHC
HIIHFWLYH RQ WKH \$DMHWKHW R B OFWVUHQL QHRW &FHZRI WKH FKDQJ
SUHPLXP LV SDLG

,W GRHV QRW LQFOXGH DQ\ DPRXQVRYHUWHRM HSD DR UE RQXVUFIR [W
FRPSHQVDWLRQ

\$Q\ LQFUHDVH LQURXQJ&RZYHUG QRIDQJEH SHHEWGYH GRQWLQXR XV

'LVDELOLW\ 'LVDEOHG
<RX DUH FRQVLGHUG 'LVDEOHG NQHWOHGX EDHFDXVH RI ,QMXU\
XQDEOH WR SHOBQB WKHIVADVQWLEDDXGDW L-RVE RDQBX
XQDEOH WR HDUQ

7HPSRUDU\ /D\RII

7HPSRUDU\ /D\RII PHDQV D WHPSRUDURUV VSHUQLRGR IRW \$FW LGYHW6
DGYDQFH E\ WKH WPSOR DHJX UPRKH KS BV DGHILQIRGI G7HPV QRW LQFC
SHUPDQHQW WHUPLQDWLRLRIF \$FWLHCH VERW QRW 00PPLQDWLRQ
WUHDWHG DV WHUPLQDWLRQ RI HPSOR\PHQW

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DV PRGLLHG E\ 7/

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3+,\$'(/3+,\$ 3\$

67\$7(02',)<,1* 3529,6,216 \$0(1'0(17 5,'(5
*URXS 'LVDELOLW\

3ROLF\KROGHU 1DPH &ROXPELD 3XEOLF 6FKRROV

\$PHQGPHQW (IIHFWLYH 'DWH -DQXDU\

7KLV DPHQGPHQW LV DWWDFKHG WRFDOGH PDSHF LS DHOV DRE RYKIH 3R
LQWHQGHHG WR FRQIRUP WKLV 3RQVDFW &HLLQZ KLLFDKWWKWL RL QVXHU 0GZ

7KH 3ROLF\ GHOLYHUHG XQGHU WKH*URXS 3ROLF\ LV DPHQGHG

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,I DQ (PSOR\HH UHVLGHV LQ RQH LRVL WGM RR QVRFZ EQJ W WID WDW H VD
UHVLGHQWV RI WKH IROORZLQJ SODVHO\ WKH FRGGHLOFDW IRR QWKO

/RXLVLDQD UHVLGHQWV

7KH SHUFHQWDJH QIV&RYHDOHG W &QWXUXIGOWIR HPVHW WKH GHILQ
'LVDELOLW\ 'LVDEOHG PD\ QRW EH OHVV WKDQ

ODVVDFKXVHWWV UHVLGHQWV

&RQLQXDWLQDQFH,DIWHU OHDYLQJ WKH JURXS
,I \RX OHDYH WKH JURXS FRYHUHGXZG00 WKFBRQVLEQXHG WQVLDQ
WKH IROORZLQJ GDWHV

GD\ IURP WKH GDWH \RX OHDYH WKH JURXS
7KH GDWH \RX EHFRPH HOLJLEOH IRU VLPLODU EHQHILWV

&RQLQXDWLQDQ RI ,QVXUDQFH GXH WLD 3ODQW &ORVLQJ RU 3DU
,I \RX OHDYH WKH JURXS GXH WR QJHUPRQDWLQDQMI &HPSVIRQBHQW3
LQVXUDQFH IRU \RX ZLOO EH FRQVLRZLHG GDWHV WKH HDUOLHVW

GD\ IURP WKH GDWH RI WKH 3ODQW &ORVLQJ RU 3DUWLDO
7KH GDWH \RX EHFRPH HOLJLEOH IRU VLPLODU EHQHILWV

'HILQLWL)RQVSVXUSRVHV RI WKLV SURYLVLQ

3ODQW &HPSVIRQBHQW SHUPDQHGW FHVVDWLRQ WRU ZUKHGK FVHLVXO W/V ERUV
UHVVOW DV GHWHUPLQHG E\ WKHQGRUBFWORHDLQV WKH RSMUKPHQPSQW
IDFLOLW\ ZLWKLQ D SHULRG RI WLLIIPRQMLRQ SULRUWKR VXRK BQWVH
GLUHFWRU VKDOO SUHVFULEH SURKLG HVGK W KDLW PRQFW KS SHUR G V K
FHUWLILFDWLRQ

3DUWLDO &HPSVIRQBHQW SHUPDQHGW FHVVDWLRQ ERVLDQ FDM FURGGXFWHVG
IDFLOLW\ ZKLFK UHVXOWV LQ WKH UVRHUPKQHPISORVRIHDV RILJQLIGFD
DIIHFWV ZRUNHUV DQG FRPPXQLW3OHVQVQ &ORDVQJHU VLPLODU WR

0LQQHVRWD UHVLGHQWV

7KH 3UH H[LVWLQJ &RQGLWLRQ /LPLWDDQRQPRQDQV FDRPQVWH
PRVW UHFHQW HIIHFWLYH GDWH RI LQVXUDQFH

2UHJRQ UHVLGHQWV

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,I WKH 3ROLF\ SURYLGHV FRYHUDJH EHQHILWV SURYLGHG WR D 6SRXVH
FRYHUDJH EHQHILWV SURYLGHG WR D 6SRXVH

'RPHVWLF 3DUWQHU PHDQV DQ\ RI WKH IROORZLQJ

\$ SHUVRQ ZLWK ZKRP WKH (PSOR\HH KDV D OHDVW 2UHHJRQ R
ZKLFK LPSRVHV ORQDWRKRESDUUWFRQWUWWRDQDULDDJHVL6XFK
ZLOO FRQWLQXH WR EH UHFRJQL]HGQDWLQ 'RPMKMLGR3DUWQHU
SDUWQHUVKLS LV GLVVROYHG XQGHU(PSOR\HHKHO'DZHRW
PDUULHV DQRWKHU SHUVRQ

7KH 6SRXVHFRQD%HQHMDW DQG QXUDYLYRUR 6LHQHGLWQ MKD 3
&HUWLILFDWH DV IROORZV

\$OO UHIHUHQFHV WR WKH WHUP '6SRXVWLD 3BUWQHU'FH
WKH IROORZLQJ UHIHUHQFHV

D 7KH ILUVW UHIHUHQFH WR '6SRXVWLD'WKHWRX'6SRXVH
'RPHVWLF 3DUWQHU' LI WKHUH LV QR 6SRXVH

E 7KH WH[W SHUWDLQLQJ WR WKHFRQWUWWRDQDULDDJHVL6XFK
WKH IROORZLQJ WKH IROORZLQJ

6XUYLYRU EHQHILWV \$DDEOHVWWRQPSOR\HHV VSRXVH
3DUWQHU LI WKHUH LV QRQH VQHYLYDQJ &DUUWQHWRW
LV QRQH WR WKH (PSOR\HHV HVWDWH

\$ FKLOG RI D 'RPHVWLF 3BUWQHU'OHVWWRQPSOR\HHV
D WKH FKLOG LV SULPDULO\ GHSDUWQHUWKH (PSOR\H
E WKH (PSOR\HH KDV D OHJDO ROLJDWLRQ RI VXSSRUW F
F WKH (PSOR\HH LV WKH FKLOGV OHJDO JXDUGLDQ

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