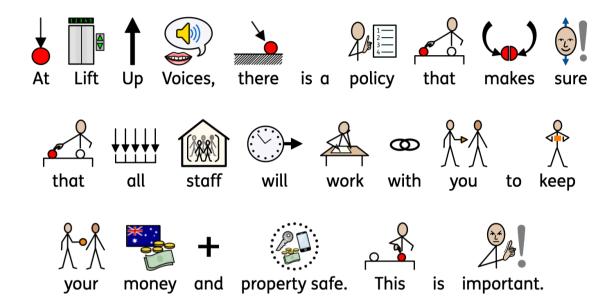
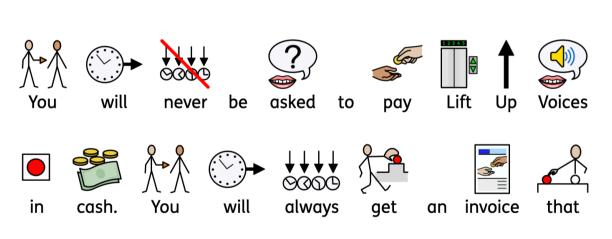


## PARTICIPANT MONEY AND PROPERTY POLICY







is clear.

