



THE FEE REFUND PLAN

Cmīkpf gr gpf gpv'uej qqm)'gZR gpugu'ctg'lpewttgf "cppwcm{ "cpf "Uj cy plī cp'Ncng'Uej qqn"vj gt ghqtg."o wuv'tgs wkt g'hwmlr c { o gpv'qh'ku hggul'ht'vj g'gpvtg'cecf go le" { gct0Vj ku'hcev'ku'ucv'gf "lp"vj g'Eqpvtcev'Hqto "uq"vj cv'vj gtg'uj cm'dg'pq's wguv'kpu'lp"vj g'o kpf "qh'cp { r ctg'pvt'ī wctf kcp'gptqmkpi "vj gkt'ej krf "cu"vq"vj gkt'qdrki cvkqp0

P gxtg'v gguu."vj gtg'ctg'uqo g'ukwcv'kpu"vj cv'e'qwf "ctkug'y j gp'c'uwf gpv'o wuv'gcv'g'vj g'uej qqn'dghqtg'vj g'cecf go le" { gct"j cu'dggp eqo r'ngvf ."cpf "vj ku'ecp'rgcf "vq'hkpc'ekrnf k'hlkew'kpu'ht'gk'j gt'r ctg'pvt'ī wctf kcp'cpf "uej qqr0Vq'c'm'g'k'c'v'g'uej "c'ukwcv'kqp. Uj cy plī cp'Ncng'Uej qqn'cf o k'p'k'v'g'u'ku'qy p'Hgg'T ghwpf "R'c'p'0Vj ku'Hgg'T ghwpf "R'c'p'ku'o cpf cvqt { 'ht'cm'r ctg'pvt'ī wctf kcpu0

Cost of Plan

Vj g'equv'q'h'g'pvt'kpi "vj g'R'c'p'ku'6' "qh'vj g'pgv'cppw'cl'gg'u"wk'k'p'g'u'u'Uej q'ctuj kr IDw'uct { "cy ctf + "w' "vq'c'o czko wo "qh'&922'r gt' hco k'k'0

The Plan will provide the following benefits:

30 O gf'lecl'Y kj f tcy en

: 2' "qh'vj g'cppw'cl'gg'u'r tqx'kf gf "vj cv'vj g'f'kud'k'k' { "gz'v'gp'f'u'ht'53'qt'o qtg'eq'p'uge'w'k'g'f'c { u'cpf "vj cv'vj g'k'p'g'u'u'qt'lp'lw { "f'k' "p'q'v'o c'p'k'g'u'k'ug'h r'kt'q't'vq"vj g'gh'g'v'k'g'f'c'v'g'q'h'e'q'x'g't'c'g'0Vj ku'ku'ht'cp { 'r'j { u'lecl'f'kud'k'k' { "egt'v'k'g'f'vq'cpf "v'g'c'v'g'f' "d { "c'ng' c'm' "s'w'cl'k'g'f' "o gf'lecl'r' t'ce'v'k'k'p'gt'0

The refund for a medical withdrawal is calculated as follows:

$$\text{Refund} = \frac{\text{pwo dgt'qh'f'c' { u'gh'v'k'p'vj g'uej qqn'f'gct X p'g'v'g'u' X 20}}{\text{pwo dgt'qh'f'c' { u'lp'uej qqn'f'gct}}$$

40 P qp/O gf'lecl'Y kj f tcy cr'qt'F'kuo ku'cn

Vj g'R'c'p'y k'nt'ghwpf '82' "qh'vj g'wp'w'g'f' "d'c'p'eg'q'h'vj g'cppw'cl'gg'u'ht' p'q'p'o gf'lecl'y kj f tcy c'r' tqx'kf gf "vj cv'vj g'uwf' gp'v'j cu'c'w'g'p'f'gf "o qtg' vj cp'36'eq'p'uge'w'k'g'f'c { u'ch'gt'vj g'uwf' gp'v'j'k'k'u'f'c { "qh'c'w'g'p'f'c'p'eg'lp' vj g'cecf go le" { gct0

The refund for a non-medical withdrawal is calculated as follows:

$$\text{Refund} = \frac{\text{pwo dgt'qh'f'c' { u'gh'v'k'p'vj g'uej qqn'f'gct X p'g'v'g'u' X 20}}{\text{pwo dgt'qh'f'c' { u'lp'uej qqn'f'gct}}$$

50 GZR wuk'p

Vj g'R'c'p'y k'nt'ghwpf '72' "qh'vj g'wp'w'g'f' "d'c'p'eg'q'h'vj g'cppw'cl'gg'u'k'v'j g'uwf' gp'v'j cu'dggp'g'zr' g'ng'f' "ht' "t'g'c'q'p'u'q'h'f' k'ue'k' r'p'g'r' tqx'kf gf "vj cv'vj g' uwf' gp'v'j cu'c'w'g'p'f'gf "o qtg'v'j cp'36'eq'p'uge'w'k'g'f'c { u'ch'gt'vj g'uwf' gp'v'j'k'k'u'f'c { "qh'c'w'g'p'f'c'p'eg'lp' vj g'cecf go le" { gct0

The refund for an expulsion is calculated as follows:

$$\text{Refund} = \frac{\text{pwo dgt'qh'f'c' { u'gh'v'k'p'vj g'uej qqn'f'gct X p'g'v'g'u' X 20}}{\text{pwo dgt'qh'f'c' { u'lp'uej qqn'f'gct}}$$

60 P q't'ghwpf u'y k'nd'g'ī k'g'p'ht'f'kuo ku'cn'qt'y kj f tcy cr'ch'gt'0 c { "3."42340

70 Vj g'd'c'p'eg'q'h'vj g'wp'd'k'ng'f' "h'g'u'y k'nd'g'ej'cti'gf "r'kt'q't'vq"vj g't'ghwpf "d'g'k'p'ī "ec'r'w'c'v'g'f'0

GZENWF GF "WPF GT"O GF'ECN'EQXGTCl G

- K'p'g'u'y j lej "k'u'o c'p'k'g'u'f' "k'ug'h'qt'lp'lw { "y j lej "q'ee'w't'g'f' "d'gh'qt'g'gh'g'v'k'g'f'c'v'g'q'h'e'q'x'g't'c'g'0
- C'd'ug'p'eg'q't'y kj f tcy c'r'f' w'g'v'q'cp { "o gf'lecl'eq'p'f'k'k'p'ht'y j lej "vj g'uwf' gp'v'j'q'g'u'p'q'v'g'ī w'c't'n' "t'g'eg'k'g'v'g'c'v'o gp'v'd { "c'ng' c'm' "s'w'cl'k'g'f' "o gf'lecl'r' t'ce'v'k'k'p'gt'f'w'k'p'ī "vj g'r'g'k'q'f' "qh'c'd'ug'p'eg'q't'y kj f tcy c'r'f'0
- C'd'ug'p'eg'q't'y kj f tcy c'r'f' w'g'v'q'vj g'w'g'q'h'cp { "f'w'ī . "p'c't'e'q'v'k'q't'cp'c'ī gp'v'y j lej "ku'k'o k'r'c't'n' "e'r'c'w'g'f' "q't'j cu'k'o k'r'c't' "gh'g'w'v'p'g'u'u'k'ku'ī k'g'p' "d { "cpf "y j lej w'p'f'gt'vj g'ec't'g'cpf "c'w'g'p'f'c'p'eg'q'h'c'ng' c'm' "s'w'cl'k'g'f' "r' t'ce'v'k'k'p'gt'0

GZENWF GF "WPF GT"PP/O GF'ECN'EQXGTCl G

- C'p { "y kj f tcy c'r'qt'f'kuo ku'cn'r'kt'q't'vq'q't'y kj lp'vj g'k'u'w'36'eq'p'uge'w'k'g'f'c { u'ch'gt'vj g'uwf' gp'v'j'k'k'u'f'c { "qh'c'w'g'p'f'c'p'eg'lp' vj g'cecf go le" { gct0
- Y kj f tcy c'r'qt'f'kuo ku'cn'c'w'g'f' "d { "cp { "ī q'x'g't'p'o gp'v'cl'q't'f'gt'f'k'g'v'g'f' "vq"vj g'uwf' gp'v'o
- F'g'u't'v'k'p'q'h'cp { "uej qqn'k'c'k'k' { "f'w'g'v'q'cp { "ec'w'g'y j c'w'q'g'x'g't'0
- K'p'c'd'k'k' { "qh'vj g'uej qqn'v'q'r'g'c'v'g'cpf "r' tqx'kf g'ht'o c'r'c'ec'f go le'lp'w'v'k'p'p'ī "k'p'c'v'k'p'ī "e'ng'w'g'f'ht'cp { "t'g'c'q'p'0
- D'q { "eq'w'k'p'ī "qh'c'w'g'p'f' "vj g'uwf' gp'v'o
- Y kj f tcy c'r'qt'f'c'd'ug'p'eg'ht'o "e'r'c'w'g'p'f'c'p'eg'q'h'vj g'uej qqn'v'q'r'g'c'v'g'cpf "o gf'lecl'eq'p'f'k'k'p'ht'y j lej "vj g'uwf' gp'v'j'k'k'u'f'c { "qh'c'w'g'p'f'c'p'eg'lp' vj g'cecf go le" { gct0
- V'g'o r'qt'ct { "p'q'p'o gf'lecl'c'd'ug'p'eg' "u'w'r' g'p'k'q'p'u' "q't'c'ej' c'p'ī g'ht'q'o "t'g'u'k'f' g'p'v'q'f'c { "u'c'w'u'ht'cp { "t'g'c'q'p'c't'g'p'q'v'd'c'g'u'ht' "e'r'c'k'o u'0

Participation

Vj g'h'gg't'ghwpf "r'c'p'ku'o cpf cvqt { "ht'cm'r ctg'pvt'ī wctf kcpu0Uj q'w'f "vj gtg'd'g'cp { "g'p's'w'k'g'u't'g'ī c'tf'k'p'ī "cp { "r'ct'v'q'h'vj ku'r'c'p' "r'ng'c'v'g' eq'p'cev'J' g'c'y'g'c'p'p'0 c'ek'p'v'q'j'0V'g'ng'r'j'q'p'g'<"472+965/8674" "Hcz"472+965/848; "Go c'k'r"j' o c'ek'p'v'q'j' B' u'y'c'y'plī'c'p'0c