



Well-Being Rewards Program at PwC Guidelines

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How it Works

Overview

The Well-Being Rewards Program, available to eligible PwC staff, offers financial incentives for engaging in healthy and responsible behaviors and activities that ultimately may lead to improving your long-term well-being. (As used in this document, “PwC” means PricewaterhouseCoopers LLP and its affiliated companies listed in the Eligibility section.) Participating is as simple as engaging in healthy and responsible behaviors, logging your activities in the Well-Being Rewards website, and redeeming points for a choice of hundreds of gift cards — or making a donation to a charity available through the Program (as indicated on the Well-Being Rewards website).

Using a point system, each behavior has an assigned point value. You accumulate points over time, depending on the healthy and responsible behaviors and activities in which you engage. You can earn up to a maximum of 475 points (the equivalent of \$475) per Program year (July 1–June 30).

There are many benefits to participating in the program. Over the long-term, we hope you will develop new healthy and responsible habits that become part of your lifestyle and contribute to your overall well-being. Studies show that people who participate in wellness incentive programs such as this:

- Are more knowledgeable about their health and are, therefore, able to actively reduce their health risk for catastrophic illnesses or chronic diseases,
- Are more likely to focus on their health as a top priority,
- Are more likely to be committed to maintaining healthy habits, and
- Become more effective health care consumers.

Eligibility

The Well-Being Rewards Program is open to you if you are employed by PwC, PwC classifies you as a U.S. staff member scheduled to work a minimum of 20 hours per week, and you are actively at work or on an approved paid leave of absence.

Interns, temporary employees, employees on an unpaid leave, PwC Mexico staff, and staff who are global mobility long-term assignees deployed to locations outside the U.S. are ineligible for the Plan. Also ineligible are individuals who are not on PwC’s payroll, such as persons classified by PwC as independent contractors and individuals whose services are provided through a staffing agency, even if they are retroactively reclassified as common law employees of PwC pursuant to applicable law or otherwise.

The spouse/domestic partner and child(ren) of eligible staff are **not** eligible for Well-Being Rewards.

Partners are not eligible to participate in the Program.

No enrollment election is required in order to participate. And, you do not have to enroll in a PwC medical plan option in order to participate in the Well-Being Rewards Program.

Staff Deployed to International Locations

Due to vendor constraints, you are not eligible to participate in the Well-Being Rewards Program if you are working from an international location. Be sure to redeem any accumulated points for rewards prior to commencement of your assignment or they will be forfeited; your U.S. firm-issued laptop/computer is required for the redemption process.

Other Participating Employers

As of the publication date, the following affiliates of PricewaterhouseCoopers LLP are participating employers in this Plan:

- PricewaterhouseCoopers Advisory Services LLC
- PricewaterhouseCoopers Corporate Finance LLC
- PricewaterhouseCoopers Public Sector LLP

For the avoidance of doubt, the following entities are not participating employers in the Plan: PricewaterhouseCoopers Information Technologies (Shanghai) Company Limited, PricewaterhouseCoopers Service Delivery Center (Bangalore) Private Limited, Diamond Management & Technology Consultants Private Limited, PricewaterhouseCoopers PRTM Management Consultants Japan, LLC, PRTM Management Consultants (India) Private Limited, PwC Consulting LLC (and any subsidiaries), PwC Consulting China Holdings Ltd. (and any subsidiaries), and PwC Mexico.

Access Program Details

From the MY Rewards and Benefits page on myKcurve, click on Well-Being Rewards to link to the Well-Being Rewards microsite. From the Well-Being Rewards microsite, you can learn about the Program and how you can earn points. In addition, from the Well-Being Rewards microsite you can link to the Well-Being Rewards website with no UserID or password required, where you record your behaviors and redeem your rewards.

You can also access the Well-Being Rewards website from your iPhone/iPad with the Well-Being Rewards app, which enables you to record and redeem activities at any time. To download the app, go to the PwC Apps@Work store, scroll down to the Well-Being Rewards app, select the app and then tap "Install." Once it's installed, it will appear on your iPhone or iPad. When you tap on the icon, you will be prompted to enter your GUID and password.

Healthy & Responsible Behaviors

The chart on the following pages identifies the healthy and responsible behaviors/activities for which you receive points under the Well-Being Rewards Program. It also lists, if applicable, information you are required to provide when inputting your behavior/activity on the Well-Being Rewards website. In order to receive points, all behaviors must be reported on the site within 60 days of when they are performed.

Healthy Behavior/Activity	Maximum Points Earned/ Program Year (July 1- June 30)	Required Information	Requirements
<p>Preventive Physical Exam through your personal physician</p> <p>Or</p> <p>Preventive Physical Exam through Executive Health Exams (EHE)</p>	35 points per Program year	<p>If you use your personal physician, you will be required to enter the following information: provider name, address, phone number and date of service</p> <p>If you use EHE, you will be required to enter the date of the exam on the Well-Being Rewards website.</p>	You may receive points each Program year for one physical examination.
Health Risk Assessment (HRA)	15 points per Program year	<p>You will need to enter the date you completed the HRA and identify which provider you used:</p> <ul style="list-style-type: none"> • UHC Health Assessment • EHE Health History • LifeWorks' Health Assessment 	A physical exam is recommended, but not required, in order to complete an HRA.
Dental Preventive Exams and Cleanings	10 points per exam/cleaning; up to 20 points per Program year	<p>You must enter the following details:</p> <ul style="list-style-type: none"> • Provider name, address and phone number • Date of service 	Award maximum is 2 sessions (20 points total) per Program year.
Vision Care Exam	10 points per Program year	<p>You must enter the following details:</p> <ul style="list-style-type: none"> • Provider name, address and phone number • Date of service 	Award maximum is 1 session (10 points total) per Program year.
<p>Coaching Programs (smoking cessation, personal training, nutritional counseling, stress management, provided by EHE or other professional coaches, benefits videos and National Benefits webcasts)</p>	Up to 30 points per Program year	<p>You must select from the following:</p> <ul style="list-style-type: none"> • Smoking cessation • Personal health and nutritional Counseling (including weight management) • Stress management • National Benefits webcasts • Benefit plan videos <p>You will be prompted for the following:</p> <ul style="list-style-type: none"> • Provider name, address (required for in person only) and telephone number • Date of service 	<p>A physical exam is not required in order to receive Coaching</p> <p>You may receive 10 points per telephonic or in-person session and 5 points per webcast or video</p>
<p>Physical Activity (such as 30 minutes per day of exercising, walking, running, marathon training, swimming, gym workout, biking, yoga, organized sports, etc.)</p>	Up to 20 points per month/240 points per Program year	<p>You will be prompted to enter the date and type of activity, such as:</p> <ul style="list-style-type: none"> • Brisk walk or biking • Fitness class • Other activities, as indicated on Healthy Behaviors and Activities (available via the Well-Being Rewards microsite) 	Receive 5 points per 30 minutes of activity; up to 1 session per day, up to 4 activities per month/48 activities (240 points total) per Program year.

Corporate Responsibility	Maximum Points Earned/ Program Year (July 1- June 30)	Required Information	Frequency Per Program Year
Give through the Giving Site during the annual Giving Campaign – donate to any of the 1+ million 501(c)3 organizations including the PwC Charitable Foundation and University Matching Gift Program	5 points (July through December)/ 10 points (January through June)	Enter date of completion	1 entry during July through December 1 entry during January through June
Volunteer 8+ hours during the fiscal year towards the firm’s youth education goals – charge the youth ed. WBS codes	15 points	Enter date of completion	1 entry
Use social media (tweeting, sharing on Facebook/LinkedIn) to share a PwC CR related message	10 points	Enter date of completion	2 entries
Serve on the board of a nonprofit organization – charge the board seat WBS code	10 points	Enter date of board meeting and name of organization.	1 entry
COMING SOON: Share a story on the Purpose US Spark site	10 points	Enter date of completion	2 entries
Have a discussion with a partner about our purpose and how it should influence your work	10 points	Enter date of completion and name of partner	1 entry
Organize a CR event through CR Space	10 points	Enter date of completion and name of event	2 entries
Lead or participate in a Green Team event or initiative – charge the Green Team WBS code.	10 points	Enter date of completion and type of event or initiative	1 entry
Lead or attend a multi-cultural network or diversity and inclusion event.	10 points	Enter date of completion	1 entry

The Way We Work Behavior/Activity	Maximum Points Earned/ Program Year (July 1- June 30)	Required Information	Frequency Per Program Year
Reserve workspace only when I need it	5 points per entry; up to 10 points per Program year	Enter date of completion	1 entry during January through June 1 entry during July through December
Use the whole office, including workbars and cafes	5 points per entry; up to 10 points per Program year	Enter date of completion	1 entry during January through June 1 entry during July through December
Consistently use Hoteling App/function to reserve workspace	5 points	Enter date of completion	1 entry

Step 1: Know Your Numbers

The basis for maintaining your health is knowing some important baseline details about yourself such as your weight, blood pressure, cholesterol level, etc. To get started, the Program encourages you to know your numbers—and rewards you when you get your preventive physical and dental exams and complete your Health Risk Assessment (HRA).

You'll want this information in order to understand your current general state of well-being. And you'll need this level of detail to help you determine ways you can further participate in healthy behaviors such as coaching and physical activity.

⇒ **After you complete any of the following steps, log onto the Well-Being Rewards website and record the required details (identified in the chart above) within 60 days of completing each activity.**

Get Your Preventive Physical Exams

Using Your Personal Physician

If you choose, you may see your own personal physician for your annual preventive care exam when you're enrolled in a PwC medical plan option.

Preventive care benefits are available under the UnitedHealthcare (UHC) High, Middle and Low Deductible Plans. When network providers are used, eligible preventive care costs are covered at 100%. Preventive care is also covered when non-network providers are used, but you share the cost. The Medical Plan Summary Plan Description (SPD) provides more information on covered services and limitations; find a link via the Well-Being Rewards microsite or at Benefits Express Online.*

PwC only covers preventive examinations under the PwC medical plans, as summarized above. You are responsible for the cost of a physical exam if you do not have PwC medical coverage. If you're enrolled in a non-PwC medical plan, consult you plan's guidelines for coverage levels of routine physical examinations.

Using Executive Health Exams International

If you are enrolled in the UHC High, Middle or Low Deductible Plan, you are eligible for a preventive physical exam through Executive Health Exams International (EHE) at no cost to you each year. (Note that 10 months must elapse between exams.) If you are under age 30, you can use EHE once every three years. Note, the exam through EHE is part of your PwC medical plan option. (Coordination of Benefits rules apply.)

If you are eligible to participate in a PwC medical plan option but are not enrolled, you may still utilize EHE. However, you must pay the full cost of the exam at the time of your visit; PwC will not pay for nor reimburse you for the cost of the EHE exam.

* These services are provided in summary format for your reference and do not include all provisions. Limitations apply. Please refer to the appropriate Summary Plan Description for details.

Get Your Dental Preventive Exams and Cleanings

Earn points for up to two routine oral examinations each Program year. You can use a dentist through the PwC Dental Plan or, if you're not enrolled, you may use your own dentist and still qualify for points.

If you're enrolled in the Staff Dental Plan, it includes coverage for preventive exams and cleanings. When a preferred provider is used, coverage is available at 100%. Preventive care is also covered when non-network providers are used, but you share the cost. A link to the Dental Plan SPD and details on covered and excluded preventive care services is available on the Well-Being Rewards microsite via myKcurve and on Benefits Express Online.*

PwC only covers dental preventive exams and cleanings under the PwC Dental Plan, as described above. You are responsible for the cost of an exam/cleaning if you do not have PwC dental coverage. If you're enrolled in a non-PwC dental plan, consult you plan's guidelines for coverage levels of preventive dental examinations and cleaning.

Get Your Vision Care Exam

Earn points for undergoing your eye exam each Program year.

If you are enrolled in PwC's Staff Vision Care Plan, your coverage is through EyeMed Vision Care. The vision care benefits are flexible and allow you to use providers that are part of the EyeMed network—and you have the option to use providers who are not in EyeMed Vision Care's network (out-of-network), but you will pay more for your care. If you're not enrolled in the PwC plan, you may use your own provider and still qualify for points.*

PwC only covers eye exams under the Staff Vision Care Plan, as described above. You are responsible for the cost of an exam if you do not have PwC vision care coverage. If you're enrolled in a non-PwC vision care plan, consult you plan's guidelines for coverage levels of eye examinations.

Take a Health Risk Assessment (HRA)

An HRA includes a series of questions about your current health status and health-related behaviors, which provides information to form a profile of potential health considerations. HRA options include the following:

- UHC Health Assessment - If enrolled in a PwC medical plan option, you may complete UHC's Health Assessment. You can link directly to the Health Assessment via the Well-Being Rewards microsite from MY Rewards and Benefits.
- EHE Health History - An HRA is included with an EHE exam; it is the detailed Medical History Form that you complete prior to your exam. If you undergo your exam with EHE, you must report this HRA on the Well-Being Rewards website to receive points.

* These services are provided in summary format for your reference and do not include all provisions. Limitations apply. Please refer to the appropriate Summary Plan Description for details.

- LifeWorks' health assessment – The Health Assessment is open to you whether or not you're enrolled in one of the firm's medical plan options. First you'll need to access the LifeWorks site via the Well-Being Rewards microsite from MY Rewards and Benefits (or lifeworks.com; user ID: pwc; password: 1420). Call LifeWorks at (877) PwC-4You if you have questions.

Step 2: Get Help & Coaching

There are a number of resources available to assist you with a wide range of health and benefits-related topics. This step includes consultation with a professional who can help you establish a course of action to enhance a positive behavior or end a negative behavior and/or craft health-related goals and a program that can help you meet those goals. In addition, you have the opportunity to learn more about your PwC benefits by attending National Benefits webcasts and viewing the benefits videos available on myKcurve.

For those coaching programs available through PwC sponsored plans and programs, many are provided at no cost. Others do have some cost associated with them. Note that the Well-Being Rewards Program does not pay the cost for coaching. You do receive Well-Being Reward points, however, when you take this step.

⇒ **Remember, activities must be recorded on the Well-being Rewards website within 60 days of completing the activity in order to qualify for rewards points.**

Smoking Cessation

Earn points when you receive coaching from the American Cancer Society or LifeWorks. Links to the American Cancer Society Quit for Life Program and the LifeWorks smoking cessation program are located on the Well-Being Rewards microsite on MY Rewards and Benefits.

Stress Management, Personal Health, Sleep & Nutritional Coaching

You may take advantage of coaching resources to help you design your own physical fitness program, if you need help with weight management or with stress management. Coaching programs available through the firm include the following:

- If you have your preventive exam through EHE, health coaching is available to help you develop an exercise plan, provide nutritional counseling and more. Call EHE at (800) 362-8671.
- Nutrition counseling is covered under the firm's medical plan options. See the Medical Plan SPD (you can link there from MY Rewards and Benefits) or contact the Plan's member services group (see your ID card for the phone number) for details.

- LifeWorks provides health coaching for weight management, smoking cessation and stress management as well as sleep coaching. Register and begin a coaching program from the LifeWorks Wellness page. To do so, log into the LifeWorks site via the Well-Being Rewards microsite from MY Rewards and Benefits (or lifeworks.com; user ID: pwc; password: 1420). Call LifeWorks at (877) PwC-4You if you have questions.

National Benefits Webcasts and Benefit Plan Videos

Throughout the year, National Benefits conducts webcasts to help you learn more about your benefit plan options and how you can use the plans to best meet your needs. Details about the webcasts are distributed via PwC News. The benefits webcasts are also available for replay, at your convenience. Links to the replays are available from the My Rewards and Benefits home page.

Benefit plan videos are available to help you learn more about the key benefits offered to PwC staff and how you can use the plans to best meet your needs. The videos are self-paced, ranging from five to ten minutes in duration. They cover a range of topics — from retirement plans and health plans to the Well-Being Rewards Program and the Parental Leave Program. The easiest way to access the videos is via text message. Simply text the key word "pwc" to the number "617-59" and within minutes you will receive a text back with a link to all the videos, which you can view at your convenience on your mobile device.

Step 3: Get Moving

Earn points and reap the rewards when you participate in at least 30 minutes of physical activity. Challenge yourself to do more than you're currently doing—if you're moderately active, strive for more vigorous activities. But, make sure you discuss your exercise plan with a physician or health coach before you begin.

For guidance on the forms of physical activity that are eligible for rewards under the Program, see Healthy Behaviors and Activities on the Well-Being Rewards microsite, from MY Rewards and Benefits.

The Centers for Disease Control and Prevention website at <http://www.cdc.gov/nccdphp/dnpao/index.html> is a great source of information to help you on your journey.

Fitness Center Discounts

Discounts at fitness centers across the U.S. are available. Log onto the PwC Perks for details. Also, check with your local office for discounts and programs in your area.

Step 4: Rewarding Responsible Behavior

Responsible Behaviors encompass activities that support national Corporate Responsibility (CR) initiatives and programs. As you enter your Responsible Behaviors, please keep the following in mind:

- Charitable donations must be made through [PwC's Giving Site](#).
- To redeem points for youth education volunteering, you must charge your time to a youth education WBS code (CR WBS codes can be found [here](#)). Search and sign up for youth education events in your market through CR Space.
- Leverage “Firmwide Social Media” emails sent by [Sarah Tropiano](#) or PwC’s [Social Central](#) for [suggested CR social media posts](#) for Twitter, LinkedIn and Facebook. Contact Sarah to be added to the distribution.
- Please visit the [Purpose US Spark page](#) to learn more about CR’s purpose and share your story.
- To redeem points for board seat volunteering, you must charge your time to a board seat WBS code (CR WBS codes can be found [here](#)).
- Please visit the [National Green Team Spark page](#) to find your local Green Team. To redeem points for Green Team activity, you must charge your time to the Green Team WBS code (CR WBS codes can be found [here](#)). Search and sign up for Green Team events in your market through CR Space.
- Please visit the [Diversity & Inclusion US Spark page](#) to find multi-cultural and diversity and inclusion events and resources available in your market. To redeem points for a multi-cultural or diversity and inclusion activity, you must charge your time to the National Diversity WBS code, 8.0058078.001.

Questions regarding these responsible behaviors should be sent to CRFeedback@us.pwc.com. To learn more about PwC's Corporate Responsibility initiatives, please visit our [Spark page](#).

⇒ **Remember, activities must be recorded on the Well-Being Rewards website within 60 days of completing the activity in order to qualify for rewards points. In cases where the activity is ongoing (e.g., board seat volunteering), please interpret the completion date as the date in which you are acknowledging engagement in the activity on the Well-Being Rewards website.**

Step 5: The Way We Work

You can earn up to 25 points per program year for demonstrating these responsible office space-sharing behaviors as part of your daily work routine that reflect PwC’s values of mobility and flexibility.

- Frequently take advantage of workbars and Interactive Cafes (instead of reservable workspace) when in the office for short periods of time.

- Use the Hoteling App to reserve workspace only when you need it, and cancel reservations when you don't.

Reward Yourself

Enter Behaviors on the Well-Being Rewards Website within 60 Days

Once you begin your activities, you should plan to link to the Well-Being Rewards website via myKcurve on a regular basis to enter your actions or activities. **Your healthy or responsible behavior must be recorded within 60 days of completing the activity in order to receive points.**

When you enter your behavior, you choose from a list. In some instances, you will need to enter the provider's name and address. The period for activities (Program year) is July 1 through June 30. Participants are allowed to enter multiple activities at one time. (Note that some behaviors/activities have limitations, for example, physical activities are limited to a maximum of 20 points per month.)

⇒ **Remember, activities must be recorded on the Well-being Rewards website within 60 days of completing the activity in order to qualify for rewards points. You will not be able to enter behaviors on the Well-Being Rewards website more than 60 days from completion, and those activities will not be available for rewards points.**

Record and Redeem Your Points...

From the Well-Being Rewards microsite on myKcurve, access the Well-Being Rewards website with no User ID or password required. On the Well-Being Rewards website you can record your healthy and responsible behaviors and redeem your rewards.

Alternatively, access the Well-Being Rewards website from your iPhone/iPad using the Well-Being Rewards app on your iPhone/iPad. To download the app, go to the PwC Apps@Work store. Scroll down to the Well-Being Rewards app, select the app and then tap "Install." Once it's installed, it will appear on your iPhone or iPad. When you tap on the icon, you will be prompted to enter your GUID and password.

The Well-Being Rewards website, maintained by Hallmark Business Connections (Hallmark), the program's administrator, will track the information you enter and points you have earned in a reward bank.

Redeem Your Points

To redeem points, log onto the Well-Being Rewards website where you can view the points you've earned, points redeemed and points available. Then, choose from a wide range of retail merchant gift cards, or choose to make a donation among the charities available through this program's vendor.

When you have an accumulated balance of at least 25 points (the equivalent of \$25), you have the option of redeeming your points in \$5 increments starting at \$25. Your points are considered taxable income and upon redemption will be reported on your pay advice.

Your gift card(s) will be sent to the address you specify during checkout. (If you donate some or all of your rewards to a charity, you will be able to print a receipt to use for tax purposes.)

At the end of the Program year, reward bank values of less than \$10 are forfeited.

The following chart outlines what happens to staff participation and eligibility to redeem points upon a change in status. Terminated staff lose all points that have not been redeemed at the time of termination and will not receive a points transfer.

Status Change	Eligible to Continue Earning/Entering Activities	Eligible to Redeem Points
International Assignment	No	No. You must redeem your points before your assignment begins.
Leave without pay	No	No
Leave with pay	Yes	Yes
Terminated	No	No. You must redeem your points before your termination date. Once your employment is terminated, you will not be able to redeem points.

Automatic Year-End Point Transfer

You have until September 28th at 9:00 p.m. Eastern Time to redeem your account balance for the prior Program year.

Active staff with an account balance of 10 points (\$10) or greater 90 days from the last day of the Program year will automatically have their unredeemed points transferred by Hallmark and converted into a Premiere Choice Award. Then, approximately the first business day in October, you will receive an email Award from Hallmark which contains a link and instructions on how to redeem your Premiere Choice Award for the same selection of gift card and charity options as available under the Well-Being Rewards Program.

For example, if you earn 80 points during the 2017/2018 Program year (July 1, 2017 through June 30, 2018) and you do not redeem any points on or before September 28, 2018 at 9:00 p.m. ET, you will receive an email Premiere Choice Award for \$80 around October 1, 2018. You may use this \$80 Premiere Choice Award to purchase gift cards or make donations.

The Premiere Choice Award is available only to staff members eligible to participate in the Program. The Award does not expire, but we encourage you to enjoy it as soon as possible. The Premiere Choice Award will become taxable on the first business day in October, when the Award is issued, not when you actually redeem the Award for a gift card.

Note, the only way you can redeem your Premiere Choice Award is via the email notification you receive from Hallmark at the time the Award is issued.

Program Support

Customer Service Support:

If you need assistance using the Well-Being Rewards Web site, call (800) 765-4438, 8:00 a.m.–8:00 p.m., Eastern Time, Monday–Friday, excluding holidays.

Email support is also available during these same business hours. Contact customer_service@hallmarkbusinessconnections.com, and you will receive a response within two business hours.

For questions about the Program, including eligibility and what qualifies as a healthy or responsible behavior, contact Benefits Express at 1-877-PwC-BenX (877-792-2369). Representatives are available 8 a.m.–6 p.m., Eastern Time, Monday–Friday, excluding holidays.

For guidance on the forms of physical activity that are eligible for rewards under the Program, see Healthy Behaviors and Activities on the Well-Being Rewards microsite, from MY Rewards and Benefits. For information about responsible behaviors, view Responsible Behaviors - Activities List.

Well-Being Rewards Program Statement

By participating in the Well-Being Rewards Program, you are agreeing to the following terms:

As a participant in the Well-Being Rewards Program, you certify that:

- You have read the information and the other materials provided about the Program;
- All information and healthy and responsible behaviors you report will be accurate and meet the eligibility criteria established under the Program guidelines;
- You understand that the Program, and any activities performed in order to accrue rewards through the Program, are optional and are intended to increase your personal well-being and are not being carried out by you for the benefit of the firm. Time spent during any of these activities is not considered working time and is not compensable;
- You understand and agree to allow the firm to audit the information, providers and dates of service you enter for Rewards; and

- You understand that misstatements, misrepresentations or omissions may result in your Rewards being canceled. And, you understand that providing false information may subject you to disciplinary procedures up to and including termination.

The firm has the right to change, modify or terminate the Program and any of the plans or policies discussed in the document at any time, with or without prior notice.

PricewaterhouseCoopers is committed to the principle of equality in employment. Our policy is to protect the employment opportunities of individuals who are members of particular groups protected under applicable Federal, state or local laws and to base personnel decisions upon individual merit and capabilities. In pursuit of this policy, staff members are engaged without regard to race, color, religion, national origin, sex, age, disability, sexual orientation, gender identity or expression, veteran, marital, or citizenship status, or any other status protected by law. This policy applies to training, promotions, terminations, working conditions, compensation, and all other terms, conditions, and privileges of employment.

Nothing in this document constitutes nor may anything herein be construed as a commitment to employment for any specific duration. Your employment with the firm is at-will, which means that you may leave the firm, or the firm may require you to leave its employ, for any reason, at any time, with or without prior notice. The firm's policy of at-will employment is not subject to change other than through an express written agreement signed by you and the firm's U.S. Human Resources Leader.