TERMS OF USE

Complex Media, Inc. , together with its partners and affiliates, owns, operates, or provides a network of interactive services and applications (together, "Complex", "we", "us", "our"). These Terms of Use ("Terms of Use") govern your use of any website within the Complex network ("Site"), application ("Application"), Content (defined below) or other service, including services that offer products for sale (collectively with any Site, Application, Content, referred to as the "Service") that includes an authorized link to these Terms of Use.

In order to make use of the Service and the Content (as defined below), you must agree to be bound by these Terms of Use and by our Privacy Policy. If you object to anything in these Terms of Use or the Privacy Policy, you are prohibited from using the Service.

PLEASE READ THESE TERMS OF USE (TOGETHER WITH OUR PRIVACY POLICY, THE "TERMS") FULLY AND CAREFULLY BEFORE USING THE SITE, REGISTERING FOR THE SERVICE AND/OR DOWNLOADING THE APPLICATION. THE TERMS SET FORTH THE LEGALLY BINDING TERMS AND CONDITIONS FOR YOUR USE OF THE APPLICATION, THE SITE AND THE SERVICE. THE TERMS ARE SUBJECT TO CHANGE BY US AT ANY TIME, EFFECTIVE UPON POSTING THROUGH THE SERVICE. BY ACCESSING THE SERVICE AFTER ANY SUCH CHANGE, YOU ACCEPT THESE TERMS AS MODIFIED.

1. **Eligibility.** The Service is not intended for or directed to persons who are minors (typically persons under the age of 21, depending on where you live). Because we cannot prohibit minors from accessing, viewing, browsing, visiting or using the Service, we must rely on parents, guardians and those responsible for supervising minors to decide which materials are appropriate for minors. We may, in our sole discretion, refuse to offer access to or use of the Service to any person or entity without notice and change eligibility criteria at any time. You are solely responsible for ensuring that these Terms of Use are in compliance with all laws, rules and regulations applicable to you and the right to access the Service is revoked where these Terms of Use or use of the Service is prohibited or to the extent offering of the Service conflicts with any applicable law, rule or regulation. Further, the Service is offered only for your use, and not for the use or benefit of any third party.

2. **Modifications.** We reserve the right at any time to modify or discontinue, temporarily or permanently, the Service (or any part thereof) with or without notice. You agree that we shall not be liable to you or any third party for any modification, suspension or discontinuance of the Service.

3. **Content.**

   a. **Proprietary Rights**. The Service and all text, links, information, data, widgets, software, scripts, tools, photographs, graphics, interactive features, video and audio content provided thereon or in connection therewith (collectively, the "Content") are protected as copyrights, trademarks, service marks, patents, trade secrets, or other proprietary rights under the copyright and other intellectual property laws of the United States and other countries, and we (subject to the rights of our licensors and licensees under applicable agreements, understandings and arrangements) have all rights therein. You must abide by and maintain all copyright notices, information, and restrictions contained in any Content accessed through the Service. We make no claims that Content contained on the Service may be lawfully viewed or downloaded. Access to Content on the Service may not be legally accessed or viewed by certain persons or in certain countries. If you access the Service from outside of the United States, you do so at your own risk and are responsible for compliance with the laws of your jurisdiction. For the purposes of these Terms of Use, "Content" also includes all User Content (as defined below).
   b. **User Content**. All Content added, created, uploaded, submitted, streamed, distributed, or posted to the Service by users (collectively "User Content"), whether publicly posted or privately transmitted, is the sole responsibility of the person who originated such User Content. By posting or submitting Content on or to the Service (regardless of the form or medium with respect to such Content, whether text, videos, photographs, images, audio, profiles, data, comments, reviews or otherwise) or using any widget available through the Service, you hereby do and shall grant us, and our affiliates, agents and third party contractors a worldwide, non-exclusive, royalty-free, fully paid, sublicensable and transferable right and

license to reproduce, display, perform, or publish such Content on the Service and in any media formats and through any media channels, including, without limitation, third party websites, feeds and on or in our affiliated publications (either in the form submitted or in the form of a derivative or adapted work), to store such Content, to distribute such Content, and to use, edit, modify and otherwise exploit such Content, including, without limitation, running paid advertising on or adjacent to any such Content and for promoting and redistributing part or all of the Application, Site or the Service (and derivative works thereof). You also hereby do and shall grant each user of the Application, Site and/or the Service a non-exclusive license to access your User Content through the Application, Site and/or the Service, and to use, edit, modify, reproduce, distribute, prepare derivative works of, display and perform such User Content. For clarity, the foregoing license grants to us and our users do not affect your other ownership or license rights in your User Content, including the right to grant additional licenses to your User Content, unless otherwise agreed in writing. You represent and warrant that you have all rights to grant such licenses to us without infringement or violation of any third party rights, including without limitation, any privacy rights, publicity rights, copyrights, contract rights, or any other intellectual property or proprietary rights.

c. **Availability of Content**. We do not guarantee that any Content will be made available through the Service. Further, we have no obligation to monitor the Service. However, we reserve the right to (i) remove, edit or modify any Content in our sole discretion, at any time, without notice to you and for any reason (including, but not limited to, upon receipt of claims or allegations from third parties or authorities relating to such Content or if we are concerned that you may have violated these Terms of Use), or for no reason at all and (ii) remove or block any Content from the Service. We have sole and complete discretion over the programming of Content through the Service, including without limitation on widgets or syndicated units made available to publishers and other web sites, through implementation assistance from our personnel or otherwise made available by us. We may display on Applications, the Site and through the Service (including through any widgets or syndication units that you may use on other sites) paid Content, including without limitation paid advertisements sold by us or third parties.

4. Code of Conduct.

a. As a condition of use, you promise not to use the Service for any purpose that is prohibited by these Terms of Use. You are responsible for all of your activity in connection with the Service. You shall abide by all applicable local, state, national and international laws and regulations.

b. You shall not (and shall not permit any third party to) either (a) take any action or (b) upload, download, post, submit or otherwise distribute or facilitate distribution of any Content on or through the Service, including without limitation any User Content, that:
   i. infringes any patent, trademark, trade secret, copyright, right of publicity or other right of any other person or entity or violates any law or contractual duty;
   ii. you know is false, misleading, untruthful or inaccurate;
   iii. is unlawful, threatening, abusive, harassing, defamatory, libelous, deceptive, fraudulent, invasive of another's privacy, tortious, obscene, vulgar, pornographic, offensive, profane, contains or depicts nudity, contains or depicts sexual activity, or is otherwise inappropriate as determined by us in our sole discretion;
   iv. constitutes unauthorized or unsolicited advertising, junk or bulk e-mail (“spamming”);
   v. contains software viruses or any other computer codes, files, or programs that are designed or intended to disrupt, damage, limit or interfere with the proper function of any software, hardware, or telecommunications equipment or to damage or obtain unauthorized access to any system, data, password or other information of ours or of any third party;
   vi. impersonates any person or entity, including any of our employees or representatives; or
   vii. includes anyone’s identification documents or sensitive financial information.

c. You shall not (directly or indirectly):
   i. take any action that imposes or may impose (as determined by us in our sole discretion) an unreasonable or disproportionately large load on our (or our third party providers’) infrastructure;

ii. interfere or attempt to interfere with the proper working of the Service or any activities conducted on the Service;
iii. bypass, circumvent or attempt to bypass or circumvent any measures we may use to prevent or restrict access to the Service (or other accounts, computer systems or networks connected to the Service);
iv. decipher, decompile, disassemble, reverse engineer or otherwise attempt to derive any source code or underlying ideas or algorithms of any part of the Service (including without limitation any application), except to the limited extent applicable laws specifically prohibit such restriction;
v. modify, translate, or otherwise create derivative works of any part of the Service;
vi. run any form of auto-responder or "spam" on the Service;
vii. use manual or automated software, devices, or other processes to "crawl" or "spider" any page of the Site;
viii. harvest or scrape any Content from the Service;
ix. copy, rent, lease, distribute, or otherwise transfer any of the rights that you receive hereunder; or
x. otherwise take any action in violation of our guidelines and policies.

d. You further understand and acknowledge that you may be exposed to Content that may be inaccurate, offensive, indecent, or objectionable, and you agree to waive, and, by accessing the Service, you automatically waive, any legal or equitable rights or remedies you have or may have against us with respect to such Content.

e. We also reserve the right to access, read, preserve, and disclose any information as we reasonably believe is necessary to (i) satisfy any applicable law, regulation, legal process or governmental request, (ii) enforce these Terms of Use, including investigation of potential violations hereof, (iii) detect, prevent, or otherwise address fraud, security or technical issues, (iv) respond to user support requests, or (v) protect the rights, property or safety of us, our users and the public.

5. Copyright Dispute Policy. We have adopted the following general policy toward copyright infringement in accordance with the Digital Millennium Copyright Act or DMCA. The address of our Designated Agent to Receive Notification of Claimed Infringement ("Designated Agent") is listed at the end of this Section. It is our policy to (1) block access to or remove material that we believe in good faith to be copyrighted material that has been illegally copied and distributed by any of our advertisers, affiliates, Content providers, members or users; and (2) remove and discontinue service to repeat offenders.

a. **Procedure for Reporting Copyright Infringements:** If you believe that material or Content residing on or accessible through the Service infringes a copyright, please send a notice of copyright infringement containing the following information to the Designated Agent listed below: (i) a physical or electronic signature of a person authorized to act on behalf of the owner of the copyright that has been allegedly infringed; (ii) identification of works or materials being infringed; (iii) identification of the material that is claimed to be infringing including information regarding the location of the infringing materials that the copyright owner seeks to have removed, with sufficient detail so that we are capable of finding and verifying its existence; (iv) contact information about the notifier including address, telephone number and, if available, email address; (v) a statement that the notifier has a good faith belief that the material identified in (iii) is not authorized by the copyright owner, its agent, or the law; and (vi) a statement made under penalty of perjury that the information provided is accurate and the notifying party is authorized to make the complaint on behalf of the copyright owner.

b. **Once Proper Bona Fide Infringement Notification is Received by the Designated Agent:** It is our policy: (i) to remove or disable access to the infringing material; (ii) to notify the Content provider, member or user that we have removed or disabled access to the material; and (iii) that repeat offenders will have the infringing material removed from the system and that we will terminate such Content provider's, member's or user's access to the Service.

c. **Procedure to Supply a Counter-Notice to the Designated Agent:** If the Content provider, member or user believes that the material that was removed (or to which access was disabled) is not infringing, or the Content provider, member or user believes that it has the right to post and use such material from

the copyright owner, the copyright owner's agent, or, pursuant to the law, the Content provider, member, or user, must send a counter-notice containing the following information to the Designated Agent listed below: (i) a physical or electronic signature of the Content provider, member or user; (ii) Identification of the material that has been removed or to which access has been disabled and the location at which the material appeared before it was removed or disabled; (iii) a statement that the Content provider, member or user has a good faith belief that the material was removed or disabled as a result of mistake or misidentification of the material; and (iv) Content provider's, member's or user's name, address, telephone number, and, if available, email address, and a statement that such person or entity consents to the jurisdiction of the Federal Court for the judicial district in which the Content provider's, member's or user's address is located, or, if the Content provider's, member's or user's address is located outside the United States, for any judicial district in which we are located, and that such person or entity will accept service of process from the person who provided notification of the alleged infringement. If a counter-notice is received by the Designated Agent, we may send a copy of the counter-notice to the original complaining party informing that person that we may replace the removed material or cease disabling it in 10 business days. Unless the copyright owner files an action seeking a court order against the Content provider, member or user, the removed material may be replaced or access to it restored in 10 to 14 business days or more after receipt of the counter-notice, at our discretion.

Please contact our Designated Agent to Receive Notification of Claimed Infringement at the email or physical address listed on this Site.

6. Third Party Services.

a. **Third Party Account Information.** As part of the Service, we may ask you to link your third party accounts (such as Facebook, Google+ and Twitter) ("Third Party Accounts") to the Service. By signing into the Service through any Third Party Account, you permit us to access and aggregate certain information from your profiles on such sites for use by the Service. Still, you ultimately control how much information is accessible to us – just be sure to adjust your privacy settings on those sites. When you use the Service, you are authorizing us to collect, store, and use, in accordance with our Privacy Policy, any information that you permit the third party service ("Third Party Service") to provide to us and to access tokens made available by those Third Party Services.

b. **Third Party Services.** As noted above, the Service may contain links to or from Third Party Services that are not owned or controlled by us. When you access Third Party Services, you do so at your own risk. You hereby represent and warrant that you have read and agree to be bound by all applicable policies of any Third Party Services and that you will act in accordance with those policies, in addition to your obligations under these Terms of Use. We have no control over, and assume no responsibility for, the content, accuracy, privacy policies, or practices of any Third Party Services. In addition, we will not and cannot monitor, verify, censor or edit the content of any Third Party Service. Any information contained in the content or data from a Third Party Service may be inaccurate or misleading and should not be relied upon. This content and data may become temporarily or permanently unavailable and/or may be subject to change without notice. By using the Service, you expressly release and hold us harmless from any and all liability arising from your use of any Third Party Service.

7. Payments and Billing.

a. **Paid Services.** Certain of our Services may be subject to payments now or in the future (the "Paid Services"). Please note that any payment terms presented to you in the process of using or signing up for a Paid Service are deemed part of this Agreement.

b. **Billing**. We use a third-party payment processor (the "Payment Processor") to bill you through a payment

account linked to your Account on the Services (your "Billing Account") for use of the Paid Services. The processing of payments will be subject to the terms, conditions and privacy policies of the Payment Processor in addition to this Agreement. We are not responsible for error by the Payment Processor. By choosing to use Paid Services, you agree to pay us, through the Payment Processor, all charges at the prices then in effect for any use of such Paid Services in accordance with the applicable payment terms and you authorize us, through the Payment Processor, to charge your chosen payment provider (your "Payment Method"). You agree to make payment using that selected Payment Method. We reserve the right to correct any errors or mistakes that it makes even if it has already requested or received payment.

c. **Payment Method**. The terms of your payment will be based on your Payment Method and may be determined by agreements between you and the financial institution, credit card issuer or other provider of your chosen Payment Method. If we, through the Payment Processor, do not receive payment from you, you agree to pay all amounts due on your Billing Account upon demand.

8. **Termination.** This Agreement shall remain in full force and effect while you use the Service. You may terminate your use of the Service at any time. We may terminate or suspend your access to the Service at any time, for any reason, and without warning. We may also terminate or suspend your access to the Service immediately, without prior notice or liability, if you breach any of the terms or conditions of these Terms of Use. Upon termination, your right to use the Service, and access the Site and any Content will immediately cease. Any fees paid hereunder are non-refundable. All provisions of these Terms of Use which, by their nature, should survive termination, shall survive termination, including, without limitation, ownership provisions, warranty disclaimers, and limitations of liability.

9. **Disclaimers/Limitations.**
   a. We have no special relationship with or fiduciary duty to you. You acknowledge that we have no control over, and no duty to take any action regarding:
      i. which users gain access to the Service;
      ii. what Content you access via the Service;
      iii. what effects the Content may have on you;
      iv. how you may interpret or use the Content; or
      v. what actions you may take as a result of having been exposed to the Content.
   b. You release us from all liability for you having acquired or not acquired Content through the Service. The Service may contain, or direct you to websites containing, information that some people may find offensive or inappropriate. You understand that all information publicly posted or privately transmitted through the Service is the sole responsibility of the person from which such Content originated and that we will not be liable for any errors or omissions in any Content. We make no representations concerning any Content contained in or accessed through the Service, and we will not be responsible or liable for the accuracy, copyright compliance, legality or decency of material contained in or accessed through the Service. You acknowledge that all Content accessed by you using the Service is at your own risk and you will be solely responsible for any damage or loss to any party resulting therefrom.
   c. THE SERVICE, CONTENT, APPLICATION AND SITE ARE PROVIDED ON AN "AS IS" BASIS, WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, OR THAT USE OF THE SERVICE WILL BE UNINTERRUPTED OR ERROR-FREE. THERE MAY BE DELAYS, OMISSIONS, INTERRUPTIONS AND INACCURACIES IN THE NEWS, INFORMATION OR OTHER MATERIALS AVAILABLE THROUGH THE SERVICE. WE DO NOT MAKE ANY WARRANTIES WITH RESPECT TO THE SERVICE OR ANY INFORMATION OR GOODS THAT ARE AVAILABLE OR ADVERTISED OR SOLD THROUGH THE SERVICE. WE DO NOT MAKE ANY REPRESENTATIONS, NOR DO WE ENDORSE THE ACCURACY, COMPLETENESS, TIMELINESS OR RELIABILITY OF ANY ADVICE, OPINION, STATEMENT OR OTHER MATERIAL OR DATABASE DISPLAYED, UPLOADED OR DISTRIBUTED IN THE SERVICE OR AVAILABLE THOUGH LINKS IN THE SERVICE. WE RESERVE THE RIGHT TO CORRECT ANY ERRORS OR OMISSIONS IN THE SERVICE. ALTHOUGH WE INTEND TO TAKE REASONABLE STEPS TO PREVENT THE INTRODUCTION OF

VIRUSES, WORMS, "TROJAN HORSES" OR OTHER DESTRUCTIVE MATERIALS TO THE SERVICE, WE DO NOT GUARANTEE OR WARRANT THAT THE SERVICE OR MATERIALS THAT MAY BE DOWNLOADED FROM THE SERVICE DO NOT CONTAIN SUCH DESTRUCTIVE FEATURES. WE ARE NOT LIABLE FOR ANY DAMAGES OR HARM ATTRIBUTABLE TO SUCH FEATURES. IF YOU RELY ON THE SERVICE AND ANY MATERIALS AVAILABLE THROUGH THE SERVICE, YOU DO SO SOLELY AT YOUR OWN RISK.

d. THE SERVICE MAY CONTAIN VARIOUS COMBINATIONS OF TEXT, IMAGES, AUDIOVISUAL PRODUCTIONS, OPINIONS, STATEMENTS, FACTS, ARTICLES, OR OTHER INFORMATION CREATED BY US OR BY THIRD PARTIES. DUE TO THE NUMBER OF SOURCES FROM WHICH CONTENT IN THE SERVICE IS OBTAINED, AND THE INHERENT HAZARDS OF ELECTRONIC DISTRIBUTION, THERE MAY BE DELAYS, OMISSIONS OR INACCURACIES IN SUCH CONTENT. ACCORDINGLY, SUCH CONTENT, IS FOR YOUR REFERENCE ONLY AND SHOULD NOT BE RELIED UPON BY YOU FOR ANY PURPOSE.

10. **Limitation of Liability.** IN NO EVENT SHALL WE OR OUR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, OR AGENTS BE LIABLE WITH RESPECT TO THE SITE OR THE SERVICE OR THE SUBJECT MATTER OF THESE TERMS OF USE UNDER ANY CONTRACT, NEGLIGENCE, TORT, STRICT LIABILITY OR OTHER LEGAL OR EQUITABLE THEORY (I) FOR ANY AMOUNT IN THE AGGREGATE IN EXCESS OF $100; (II) FOR ANY INDIRECT, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES OF ANY KIND WHATSOEVER; (III) FOR DATA LOSS OR COST OF PROCUREMENT OF SUBSTITUTE GOODS OR SERVICES; OR (IV) FOR ANY MATTER BEYOND OUR REASONABLE CONTROL. SOME STATES DO NOT ALLOW THE EXCLUSION OR LIMITATION OF INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE LIMITATIONS AND EXCLUSIONS MAY NOT APPLY TO YOU.

11. **Indemnity.** You will indemnify and hold us, our parents, subsidiaries, affiliates, officers, and employees harmless (including, without limitation, from all damages, liabilities, settlements, costs and attorneys' fees) from any claim or demand made by any third party due to or arising out of your access to the Service, use of the Service, your violation of these Terms of Use, or the infringement by you of any intellectual property or other right of any person or entity.

12. **Privacy Policy.** For information regarding our treatment of personally identifiable information, please review our current Privacy Policy, which is hereby incorporated by reference; your acceptance of these Terms of Use constitutes your acceptance and agreement to be bound by our Privacy Policy.

13. **Miscellaneous.**

    a. **Jurisdiction and Choice of Law**. If there is any dispute arising out of the Service, by using the Service you expressly agree that any such dispute shall be governed by the laws of the State of New York, without regard to its conflict of law provisions, and you expressly agree and consent to the exclusive jurisdiction and venue of the state and federal courts of the State of New York, in New York County, for the resolution of any such dispute.

    b. **Modifications**. We reserve the right, in our sole discretion, to modify or replace any of these terms, or change, suspend, or discontinue the Service (including without limitation, the availability of any Content) at any time by posting a notice on the Site or by sending you a notice through the Service, via email or by other appropriate means of electronic communication. While we will endeavor to timely provide notice of modifications, it is also your responsibility to check these Terms of Use periodically for changes. Your continued use of the Service following notification of any changes to these Terms of Use constitutes acceptance to those changes.

    c. **Entire Agreement**. These Terms of Use contain the entire agreement between you and us regarding the use of the Service.

    d. **Assignment**. These Terms of Use are not assignable, transferable or sublicensable by you except with our prior written consent. We may transfer, assign or delegate these Terms of Use and our rights and obligations without consent.

e. **Severability**. If any provision of these Terms of Use is held to be invalid, illegal or unenforceable in any respect, that provision shall be limited or eliminated to the minimum extent necessary so that these Terms of Use shall otherwise remain in full force and effect and enforceable.

f. **Survival**. Even after your access to the Service is terminated, or your use of the Service discontinues, these Terms of Use will remain in effect. All terms that by their nature may survive termination of these Terms of Use shall be deemed to survive such termination.

g. **Waiver**. Our failure to enforce any part of these Terms of Use shall not constitute a waiver of our right to later enforce that or any other part of these Terms of Use. Waiver of compliance in any particular instance does not mean that we will do so in the future. In order for any waiver of compliance with these Terms of Use to be binding, we must provide you with written notice of such waiver, provided by one of our authorized representatives.

h. **Headings**. The section and paragraph headings in these Terms of Use are for convenience only and shall not affect the interpretation of these Terms of Use.

i. **No Third Party Beneficiaries**. You agree that, except as otherwise expressly provided in these Terms of Use there shall be no third party beneficiaries.

j. **Relationship of the Parties**. You and we are independent contractors, and no agency, partnership, joint venture, employee-employer or franchisor-franchisee relationship is intended or created by these Terms of Use.

14. Apple Device and Application Terms. In the event you are accessing the Service via an Application on a device provided by Apple, Inc. ("Apple") or an Application obtained through the Apple App Store, the following shall apply:

a. Both you and we acknowledge that these Terms of Use are concluded between you and us only, and not with Apple, and that Apple is not responsible for the Application or the Content;
b. The Application is licensed to you on a limited, non-exclusive, non-transferrable, non-sublicensable basis, solely to be used in connection with the Service for your private, personal, non-commercial use, subject to all the terms and conditions of these Terms of Use as they are applicable to the Service;
c. You will only use the Application in connection with an Apple device that you own or control;
d. You acknowledge and agree that Apple has no obligation whatsoever to furnish any maintenance and support services with respect to the Application;
e. In the event of any failure of the Application to conform to any applicable warranty, including those implied by law, you may notify Apple of such failure; upon notification, Apple's sole warranty obligation to you will be to refund to you the purchase price, if any, of the Application;
f. You acknowledge and agree that we, and not Apple, are responsible for addressing any claims you or any third party may have in relation to the Application;
g. You acknowledge and agree that, in the event of any third party claim that the Application or your possession and use of the Application infringes that third party's intellectual property rights, we, and not Apple, will be responsible for the investigation, defense, settlement and discharge of any such infringement claim;
h. You represent and warrant that you are not located in a country subject to a U.S. Government embargo, or that has been designated by the U.S. Government as a "terrorist supporting" country, and that you are not listed on any U.S. Government list of prohibited or restricted parties;
i. Both you and we acknowledge and agree that, in your use of the Application, you will comply with any applicable third party terms of agreement which may affect or be affected by such use; and
j. Both you and we acknowledge and agree that Apple and Apple's subsidiaries are third party beneficiaries of these Terms of Use, and that upon your acceptance of these Terms of Use, Apple will have the right (and will be deemed to have accepted the right) to enforce these Terms of Use against you as the third party beneficiary hereof.

If you have any questions, complaints, or claims with respect to the Service, you may contact us at the email or physical address listed on this Site.

Effective: March 1, 2013