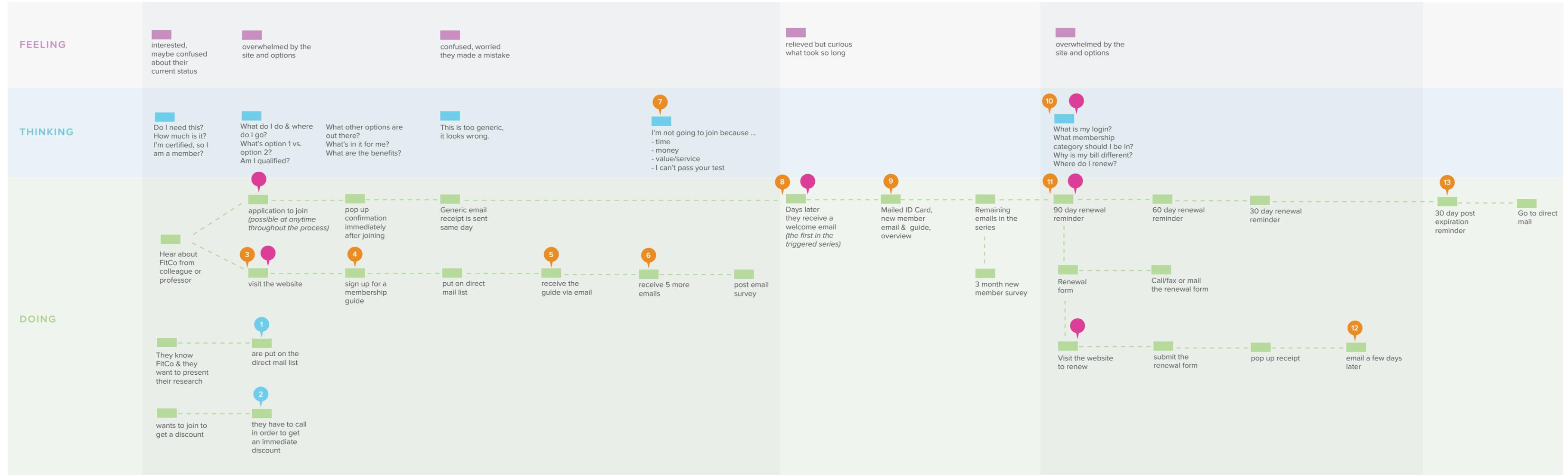


POTENTIAL MEMBERS



RECRUITMENT

ONBOARDING

RENEWAL

LAPSED