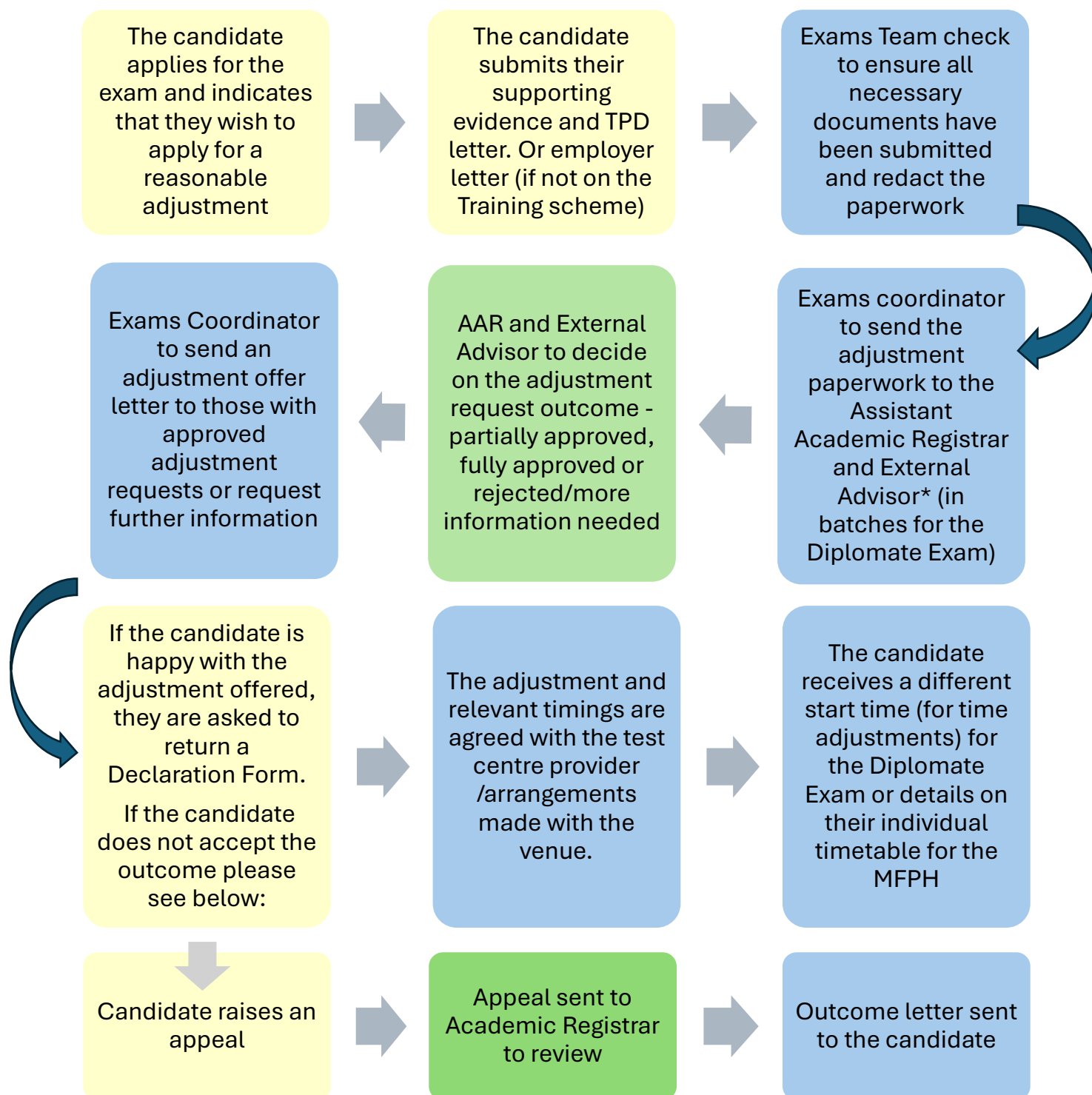




FPH Reasonable Adjustment process



* The External Advisor reviews the requests and provides advice but ultimately the final decision is with FPH. An audit trail of the advice given will be retained.