

EverLink Holding Members Policy

Membership Eligibility & Legacy Pool

- **Effective Date:** Contributions begin July 1, 2020.
- Registration requirement:
 - Payment of the registration fee.
 - At least three months of membership payments paid in advance.
 - Married : \$210 + \$90, unmarried: \$140 + \$60
- Member qualifies for the legacy pool only if he/she was officially registered before the exit date of the departing member.
 - Members registered on the same date of the exit date are not eligible for legacy pool.

Marital Status & Ownership

- Only two marital statuses are recognized as of now: Married or unmarried.
- Ownership percentage depends on:
 - Official membership registration date.
 - Marital status.
 - Total amount of legacy pool.
- Married members own and contribute 1.5 times the share of unmarried members.
- Couples are treated as one member and their ownership and contribution will be 1.5 times of unmarried. And registered on the name of either of them.

Membership Payment & Join Date Rules

- Any member's membership payments must be fully up to date to remain eligible for any benefits.

- New members may choose a backdated join date as early as July 1, 2020, provided all required membership payments for the selected period have been paid in full.
 - If July 1, 2020 is selected as the join date, the registration fee will be waived.
- To be consistent, all join dates and marital status changes are recorded as the first day of the month following the qualification or event.

Marital Status Changes

- If a member gets married, their status must change to married starting from the first day of the month following the marriage. Monthly contributions will increase to the Married rate (1.5× the unmarried rate) from that month onward.
- If a Married member marital status changed to unmarried (e.g., through divorce or separation), changing their status to unmarried starting from the first day of the month following the status change is optional (not mandatory). If a member chooses to change, monthly contributions will decrease to the unmarried rate. Note: this will affect ownership percentage.

Member Exit & Payment Rules

- Leave dates are recorded as:
 - The first day of the current month if membership payments are up to date.
 - Otherwise, the first day of the month following the last covered payment.
- Upon exiting, all membership and associated payments are non-refundable. Any pending asset allocations will be suspended and reallocated to active members.