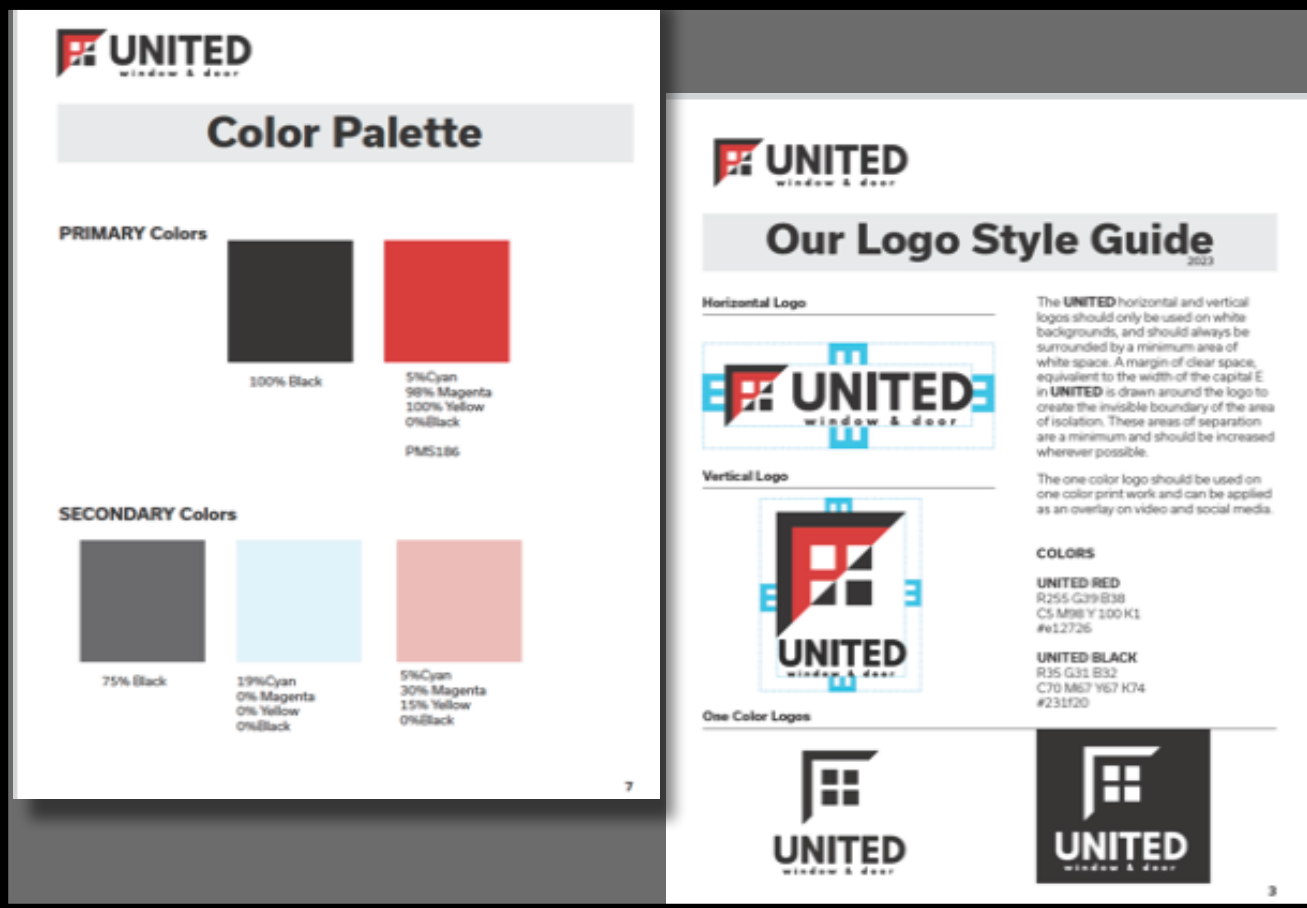




Branding

- Developed a comprehensive Guide to maintain logo consistency across all platforms
- Designed catalog cover, internal layouts, and oversaw final production and delivery
- Designed sales folder, business cards, and pen
- Crafted distinctive clock face



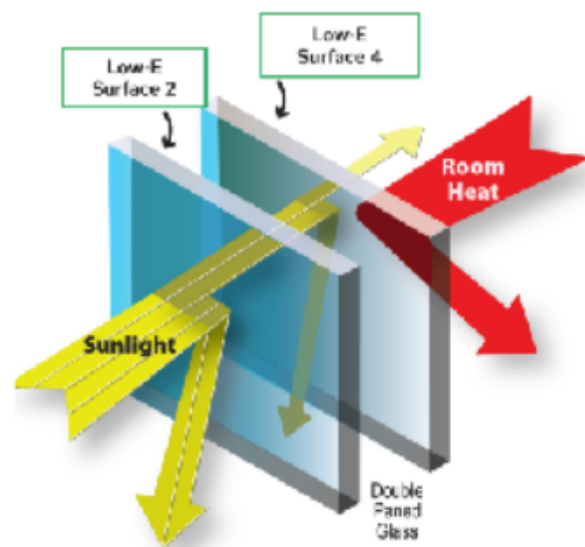
Lobby Proposal 2024

A farmhouse exterior facade featuring a large black window



GLASS OPTIONS v7 UPDATE OCT 2023

EMERY STAFF by Windows, Doors, and Skylights
CLIMATE ZONE MAP



Low-E, or low emissivity energy-efficient windows, have a thin transparent coating that reflects heat and UV light, keeping the temperature in your home comfortable. Our double-pane windows contain Low-E coatings in various configurations optimized for your geographic climate zone. Options, however, than an argon gas must also be included to meet energy requirements.



Branding

- Fabricated Lobby Proposal with 3D renderings
- Photographed images for Lowes.com
- Created Instructional Sheets

9600 Series Optional Tilt & Lock Window Operation with WOCD (Window Operational Control Device)

Vent Bottom Sash		Open Bottom Sash	
<p>120° 120° CLICK</p>	<p>4"</p>	<p>CLICK</p>	
Turn both tilt & lock latches inward 120° until it clicks	Lift bottom sash 4" or until it stops*	Lightly push latches until it clicks, WOCD is now disengaged	Bottom sash can now be lifted completely

Tilt Bottom Sash for Cleaning			
<p>120° 120° CLICK</p>	<p>4"</p>	<p>180° 180°</p>	
Turn both tilt & lock latches inward 120° until it clicks	Lift bottom sash 4" or until it stops*	Continue turning the tilt & lock latches inward a full 180°	Tilt bottom sash

Tilt Top Sash for Cleaning		Restore Sashes & Lock	
<p>4"</p>			<p>180° 180°</p>
With the bottom sash tilted, lower top sash 4" or until it stops*	On top of the sash, slide both tilt levers inward	Tilt top sash	Restore top sash, then twist latches on bottom sash inward a full 180° before restoring bottom**

*Security Feature: With optional Window Operational Control Device (WOCD), bottom and top sashes will open 4" to vent while the window stays locked.

**If either sash is misaligned after restoration, the sash needs to be re-engaged with the balance shoe. Follow the procedure below that applies to your specific situation.
Top Sash: Tilt the top sash. While tilted, bring the sash down as far as it will go. Then restore the sash again. The sash should now be re-engaged with the shoe and no longer misaligned.
Bottom Sash: Tilt the bottom sash. While tilted, bring the sash up as far as it will go. Then restore the sash again. The sash should now be re-engaged with the shoe and no longer misaligned.



United Window & Door
May 15, 2024 · 🌐

Today, we extended a warm welcome to @unitedplateglass to our facilities, continuing to strengthen industry partnerships. Our commitment to our partners lies in equipp... See more

BAY WINDOWS

REPLACEMENT

FEATURES

- Bay window units come fully assembled from the factory
- Bay windows can be mullied into three-line configurations at 30° or 45°
- Available in Double Hung, Casement or Picture Combinations

Limited Lifetime Warranty (Window Units)
 Energy Efficient Product

30°
 45°

UNITED window & door

3900 Series

Single Hung Window

NEW CONSTRUCTION

FEATURES

- 3 1/2" Frame Depth
- 1/2" Integrated J-Channel with Nail Fin
- 1/2" Warm-Edge Insulated Glass
- Concealed Block & Tackle Balances
- Triple Seal Sashes

Low E Coating
 Energy Efficient Product
 Full or Half Frameless Sashes

OPTIONS

LowE & Argon, WOOD, Nite Locks, Sash Limiter, Custodial Tilt Latch, Drywall PassThru, Primed Extension Jamb, Structural Mullions (For Commercial Applications), Twin & Triple

- Guaranteed to never peel, warp, blister or fade.
- **Dryx™** black acrylic construction delivers the most durable black finish in vinyl windows to date.
- **Brilliance™** our solid white semi-gloss vinyl is both beautiful and extremely durable.

3900 Black Ext. (Black Ext. with Fernrose Grid)
 Backward Frame
 Flat Frame

5900 Series

Double Hung Window

NEW CONSTRUCTION

FEATURES

- 3 1/2" Frame Depth
- 1/2" Integrated J-Channel with Nail Fin
- 1/2" Warm-Edge Insulated Glass
- Concealed Block & Tackle Balances
- Water-Repelling Sloped Sill

Low E Coating
 Energy Efficient Product
 Full or Half Frameless Sashes

OPTIONS

LowE & Argon, Structural Mulls, Primed Extension Jamb, Custodial Tilt Latch, Nite Locks, Multiple Casing Styles, Continuous Head & Sill (for certain combinations/sizes) Twin & Triple

- Guaranteed to never peel, warp, blister or fade.
- **Dryx™** black acrylic construction delivers the most durable black finish in vinyl windows to date.
- **Brilliance™** our solid white semi-gloss vinyl is both beautiful and extremely durable.

5900 White Ext. (White Ext. with Fernrose Grid)
 Backward Frame
 Flat Frame



Branding

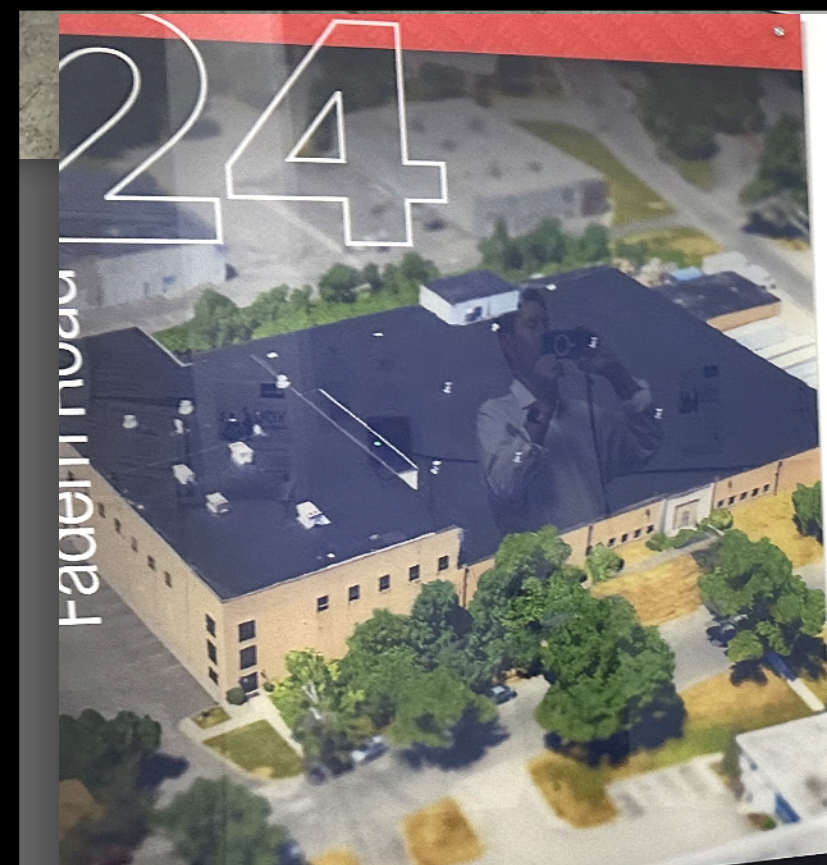
- Developed series of Rolling Displays layouts tailored to enhancing brand visibility
- Designed and structured informative slide decks to communicate key messaging for training sessions
- Produced a suite of sell sheets showcasing various window models, highlighting product features and specifications



Branding

- Designed Trade Show Booth
 - Onyx Logo
 - Animation (seen on built-in monitor in window).

- Designed plexiglass signs
 - Quality, Service, and Innovation
 - Mission Statement
 - Aerial photos of each building



the **YMCA** FOR YOUTH DEVELOPMENT* FOR HEALTHY LIVING FOR SOCIAL RESPONSIBILITY

MEADOWLANDS YMCA

CHALLENGE

RESPECT YOUR FUTURE SELF.

WINTER JAN 7th – FEB 24th

2019 WINTER PROGRAM GUIDE

the **YMCA** FOR YOUTH DEVELOPMENT* FOR HEALTHY LIVING FOR SOCIAL RESPONSIBILITY

MEADOWLANDS YMCA WE'RE A Y LIKE NO OTHER!

ACTIVATE

MORE THAN YOUR CORE.

For more than a workout. For a better us.

When you join the Y, you're committing to more than simply becoming healthier. You are supporting the values and programs that strengthen your community.

Bryon Hamilton, Founding Member
Photo Courtesy of: Olivia Kang

WINTER SESSION JAN 2ND – FEB 25TH
SPRING SESSIONS 1 & 2 FEB 26TH – APR 22ND
APR 23RD – JUN 17TH

2018 WINTER /SPRING PROGRAM GUIDE



Program Guides

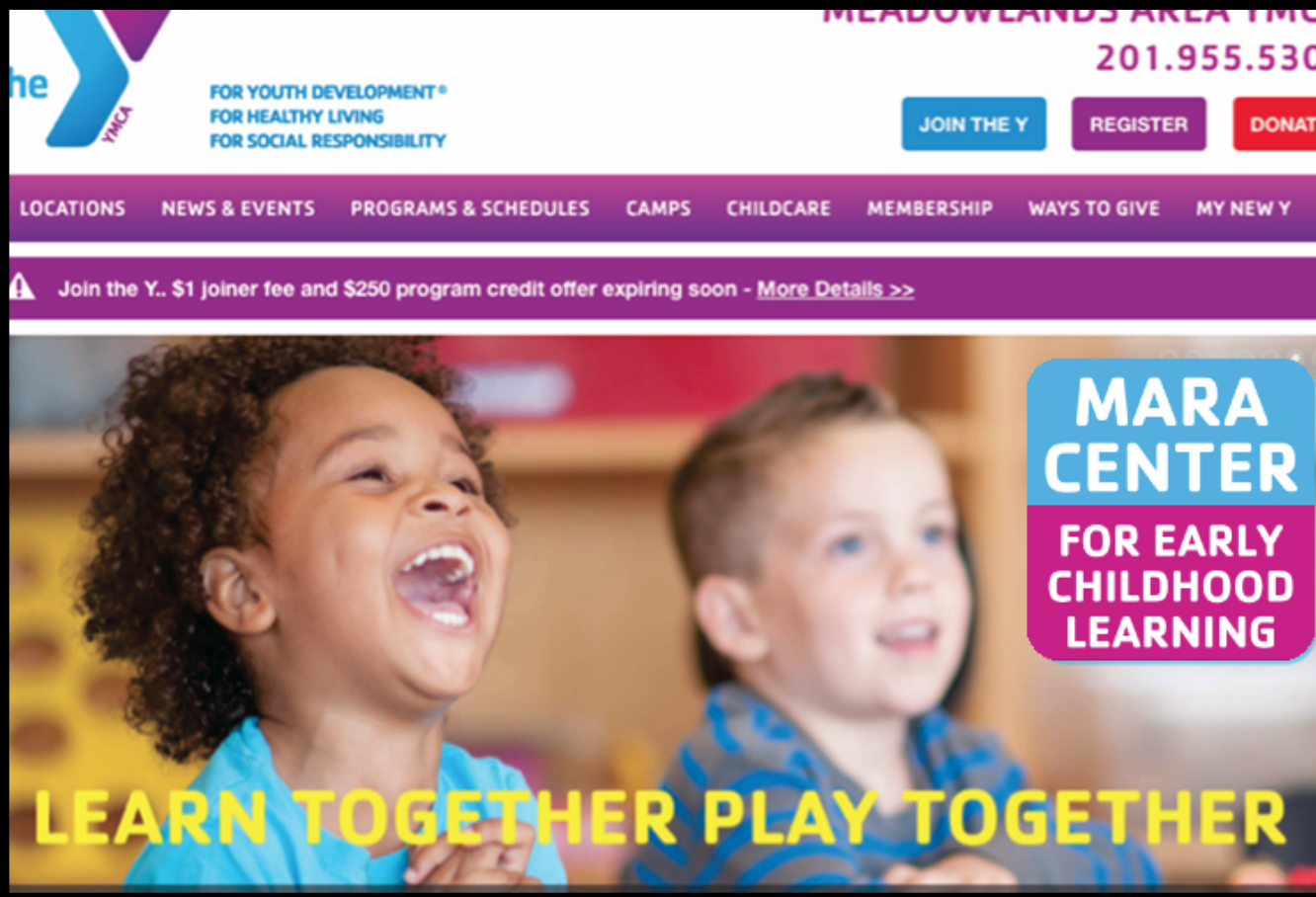
- Designed Covers and layouts
- Swim schedules and pricing





Mara Center

- Logo
- Postcards
- Signage
- Marketing Materials
- and Website



Invite You to Celebrate with Us

MEADOWLANDS YMCA

98th ANNIVERSARY
GALA
OCTOBER 18, 2018

6:00PM
Cocktail Reception
7:30pm
Dinner & Program

at the
Il Villaggio
651 Route 17N
Carlstadt, NJ

**DON'T STOP
THINKING
ABOUT
TOMORROW**

Open Bar • Cocktail Attire

98th ANNIVERSARY
GALA
OCTOBER 18, 2018

**DON'T STOP
THINKING
ABOUT
TOMORROW**

Master of Ceremonies
Chris Wragge
Co-Anchor CBS 2 News This Morning &
CBS 2 News at Noon

In business and in life, building a better tomorrow starts today.

People in all stages of life, from infants to seniors, can make the best of their tomorrows by pledging a lifelong commitment to health, enrichment...

That starts promise to entire comm

PRESENTER
JAMES J. TEDESCO
BERGEN COUNTY EXECUTIVE



- # 98th Gala
- Logo
 - Invitations
 - Slide Deck
 - Mug
 - Signage
 - Marketing Materials



98th ANNIVERSARY
GALA
OCTOBER 18, 2018

**LIVE AUCTION
Hosted By**

OTTIS "OJ" ANDERSON

meadowlandsymca We couldn't be more excited to have a NY Giants football legend at this year's 98th Anniversary Gala! Ottis "OJ" Anderson, Super Bowl XXV MVP, will be hosting our very first Live Auction, and he just may be bringing along some special guests, too. You don't want to miss this one-time opportunity! A limited supply of tickets are still available for this year's event. Show your support for the Meadowlands YMCA here: <http://ow.ly/jABG30m7yJe>
Edited - 356w



JOIN THE REVOLUTION! **BOOK A FREE RIDE**
See Back for Schedule

ACHIEVE YOUR BEST RESULTS POWERED BY TECHNOLOGY

THE REVOLUTION EXPERIENCE:

- State-of-the-Art LifeFitness IC7 Bikes
- ICG® Connect Technology Unifies Riders by Tracking Group Performances for Team Battles
- Unchain Your Power with Coach by Color Biometrics
- Personalized Stat Tracking
- 133-Inch Projection Screen for Immersive Forward Motion Video
- Hi-Def Surround Sound
- Themed Rides
- Leaderboard Rides
- Easy Online Bike Booking
- Class Packages with Priority Registration
- In-Class Towel Service

Grand Opening SEP 4th

Revolution CYCLE STUDIO UNCHAIN YOUR POWER

MEADOWLANDS YMCA

Book Now: MeadowlandsYMCA.org/RevolutionCycle



JOIN THE REVOLUTION!

FREE RIDES
SEP 17 - 30

MEADOWLANDS YMCA

Cycle Studio

- Logo
- Postcards
- Signage
- T-shirts
- Marketing Materials

the **Y** YMCA

BEST SUMMER EVER™

SUMMER CAMPS OF ALL KINDS!

- SPORTS
- TRAVEL
- FUN & GAMES AT THE Y
- MUSICAL THEATRE
- TEEN
- PRESCHOOL

EARLY BIRD 10% DISCOUNT ENDS APR 21

AGES 3-15

WEEKLY CAMPS START JUN 18

MEADOWLANDS **YMCA**.org

TBD Rutherford WED, APR 18 • 6 - 8pm
Bergen County Head Start 263 Lafayette Ave, Cliffside Park THU, APR 19 • 6 - 8pm
Healthy Kids Day 4/21 SPRING FLING OPEN HOUSE MEADOWLANDS YMCA SAT, APR 21 • 11 - 3pm
Meadowlands YMCA SAT, JUN 2 • 2 - 4pm

BRAINIAC ACADEMY
Rising 1st - 3rd Graders 8:30AM-4:30PM

BRAINIAC ACADEMY

POWER-UP WITH BRAIN-BOOSTING FUN!

WEEKLY CAMPS START JUN 25th **SPORTS CAMPS** AGES 6-13

WEEKLY CAMPS START JUN 18th **KIDDIE CAMP** AGES 3-5
MEET NEW FRIENDS, EXPLORE & PRETEND

WEEKLY CAMPS START JUN 25th **TRAVEL CAMP** AGES 5-13
ADVENTURE AWAITS!

WEEKLY CAMPS START JUN 25th **MUSICAL THEATRE CAMP** AGES 5-14
LIGHTS, CAMERA, ACTION!

WEEKLY CAMPS START JUN 25th **COUNSELOR-IN-TRAINING (CIT)** AGES 14-15
BUILDING TOMORROW'S LEADERS TODAY!

the **Y** YMCA

DIVE IN! JOIN TODAY

MEADOWLANDS **YMCA**

the **Y** YMCA

TRAVEL CAMPS

QUEST • AGES 5 - 8
JOURNEY • AGES 8 - 11
ODYSSEY • AGES 5 - 13
8:30AM - 4:30PM
Extended hours 7AM - 6:30PM

ADVENTURE AWAITS!

MEADOWLANDS **YMCA**

PRESCHOOL CAMP

KID! Full | Half

MEET NEW FRIENDS, EXPLORE & PRETEND

MEADOWLANDS **YMCA**

MEADOWLANDS **YMCA** SUMMER CAMP



Summer Camp

- Logos
- Literature
- Facebook Ads
- Signage
- T-shirts

the **Y** YMCA

FOR YOUTH DEVELOPMENT • FOR HEALTHY LIVING • FOR SOCIAL RESPONSIBILITY

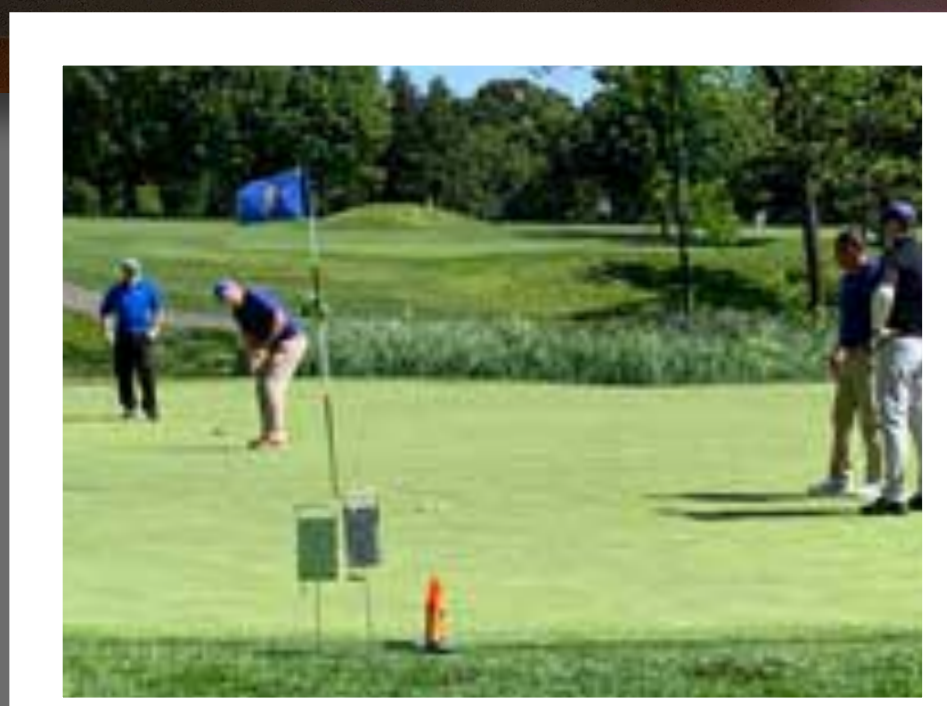
EARLY BIRD 10% DISCOUNT ENDS APR 27

BEST SUMMER EVER™

NEW CAMPS ADDED!

2019 SUMMER CAMP GUIDE JUN 17th - AUG 30st

MEADOWLANDS **YMCA**



Golf Outing

- Logo
- Signage
- Literature
- Silent Auction
- Gift Packages



2015 ANNUAL REPORT PRUDENTIAL FINANCIAL, INC.

Message from the Chairman

Dear fellow shareholders,

2015 marked a significant and exciting year in Prudential's history as we celebrated our 150th anniversary, commemorating our founding in 1875 as The Prudential Friendly Society.

One highlight of this anniversary year was the grand opening of Prudential Tower, which is featured on the cover of this report. The newly constructed building in the heart of Newark, N.J., is the headquarters of our global investment management business, known as FOMA.

The construction of Prudential Tower represents much more than just the opening of a new office building. It is a reaffirmation of our long-time dedication to Newark, which Prudential has called home since our founding, and of our commitment to the success of this vibrant community. It is also a commitment to our dedicated employees in Newark and further afield, who are the backbone of our success. As part of our efforts to support Newark's revitalization, we have made a series of investments in the neighborhood around our new building. The new Prudential Tower is a symbol of the promising future that lies ahead for both the company and the neighborhood.

Our superior financial strength and capital flexibility, supported by our unique mix of complementary businesses and strong execution, have enabled us to deliver returns on equity that have exceeded above our peer group.

Based on U.S. generally accepted accounting principles (GAAP), we have increased our return on equity to 13.14 percent in 2015, compared to 11.53 percent in 2014. Our return on equity is supported by strong performance in our core businesses, which was largely offset by changes in the financial market. In 2015, we took steps to mitigate the impact of foreign currency exchange rate movements on reported results, demonstrating our commitment to simplify our operations and reduce sources of volatility in our earnings.

In addition, our book value per share (including accumulated other comprehensive income and foreign currency exchange rate movements) at December 31, 2015, grew nearly 14 percent compared to 2014. This strength in our book value per share, along with our continued commitment to simplify our operations and reduce sources of volatility in our earnings, are key reasons we believe our stock price is well positioned to outperform the market.

Our solid performance and actions during the year reflect our continued commitment to maintaining our strategic mix of high-quality businesses, managing risk appropriately, deploying capital effectively and pursuing profitable growth over the long term.

As the same time, we continue to return capital to shareholders as a highly disciplined manner. In 2015, we returned about \$2.1 billion of cash to shareholders through 21 billion of share repurchases and just over \$1 billion of common stock dividends.

As of December 31, 2015, our Board of Directors authorized \$10 billion of share repurchases over the next 24 months.

WHO WE ARE

For more than 140 years, Prudential Financial, Inc. has helped people grow and protect their wealth. We offer individual and institutional clients a wide array of financial products and services. Today, we are one of the world's largest financial services institutions. We have more than \$1 trillion in assets under management and approximately \$3.5 billion of gross life insurance in force worldwide as of December 31, 2015. We have operations in the United States, Asia, Europe and Latin America. We also have one of the most recognized and trusted brand symbols, The Rock®, an icon of strength, stability, expertise and innovation. We measure our long-term success by our ability to deliver value for shareholders, meet customer needs, attract and develop the best talent in our industry, offer an inclusive work environment where employees can develop to their full potential, and support the communities where we live and work.

The cover features Prudential Tower, our new building in our headquarters city of Newark, N.J., as seen from the recently renovated Military Park. Officially opened in July 2015, this new five-story building is the workplace of approximately 1,000 employees across 22 stories and 762,000 square feet, and the headquarters of FOMA, our global investment management business.

PRUDENTIAL OFFICERS AND DIRECTORS (as of March 9, 2016)

EXECUTIVE OFFICERS

John R. Stangfield
Chairman of the Board, Chief Executive Officer and President

Mark B. Cor
Vice Chairman

Robert M. Felson
Executive Vice President and Chief Financial Officer

Timothy P. Haris
Executive Vice President and General Counsel

Charles J. Lewis
Executive Vice President and Chief Operating Officer, International Business

Stephen Pelletier
Executive Vice President and Chief Operating Officer, U.S. Business

Barbara A. Koster
Senior Vice President and Chief Information Officer

Richard F. Lambert
Senior Vice President and Chief Actuary

Nicholas C. Dilts
Senior Vice President and Chief Risk Officer

Scott C. Dwyer
Senior Vice President and Chief Investment Officer

Sharon C. Taylor
Senior Vice President, Human Resources

BOARD OF DIRECTORS

Thomas J. Gallagher Jr.
President and Chief Executive Officer, FOMA Holdings Trust

Carolin M. Bellone
Managing Director, J.P. Morgan Corporate Bank and Funding, Chairman of J.P. Morgan Chase Bank, China

Robert F. Cawley
Chairman and Chief Executive Officer, Express Scripts Holding Company

James G. Collins
Senior Vice President and Chief Information Officer, Bell Atlantic Corporation

Mark B. Cor
Vice Chairman, Prudential Financial, Inc.

Constance J. Horner
Former Chief Officer of the Brookings Institution and former Assistant to the President of the United States

Marvin E. Reed-Mogay
Chief Financial Officer, MasterCard Worldwide

Karl J. Kruek
Global President and Chief Operating Officer, United Technologies Corporation

Peter B. Light
Senior Vice President of J.P. Morgan Corporate Bank and Funding, Chairman of J.P. Morgan Chase Bank, China

George Fox
Chairman and Chief Executive Officer, Express Scripts Holding Company

Sandra Panella
Retired President and Chief Executive Officer, Citicorp

Christine L. Poon
Professor, The Hank M. Fisher College of Business, The Ohio State University

Douglas A. Scovanner
Founder and President, Comprehensive Financial Strategies, LLC

John R. Stangfield
Chairman of the Board, Chief Executive Officer and President, Prudential Financial, Inc.

Michael A. Tullman
Retired Vice Chairman, Whittip Corporation

SHAREHOLDER INFORMATION

Corporate Office
Prudential Financial, Inc.
715 Broad Street, Newark, NJ 07102
973-802-6000

Stock Exchange Listing
The Common Stock of Prudential Financial, Inc. is traded on the New York Stock Exchange under the symbol "PRU".

Shareholder Services at Computershare
Computershare Trust Company, N.A., the transfer agent for Prudential Financial, Inc., can assist registered shareholders with a variety of services, including:

- General registration of shares
- Request payment of dividends
- Consolidating your shares into your brokerage account
- Changing the servicing of your shares
- Change of address

Now you can receive electronic delivery of all shareholder communications from Computershare, including the annual report and proxy materials, tax forms and other statements. By selecting this option, you are partnering with us to minimize our impact on the environment.

For more information, contact Computershare directly online, www.computershare.com/prudential or by phone within the United States at 800-305-9404, outside the United States at 770-622-3800.

By mail, Computershare Trust Company, N.A., P.O. Box 430228, Providence, RI 02904-3023

Just Compensation

Your work is focused on spiritual concerns. But there are times when you need to deal with other types of matters. Case in point: your salary. When you and your leadership team meet to structure your compensation package, make sure you keep in mind several issues that can help you:

- [Do] your current savings and retirement strategies provide adequate funds during retirement?
- [Do] you receive any retirement benefits from Social Security, or have you opted out?
- [Are] you taking full advantage of current tax-advantaged products?
- [Are] you taking advantage of methods that can address both your protection and accumulation needs?
- [Do]es your congregation offer portable benefits so you can take them with you if you should move?

Ensuring Compensation With Charitable Bequests

Another method that can help ensure your congregation has the funds it needs in the future is to encourage your members to consider charitable bequests. They can be used to help fund special projects, create perpetual gifts, or provide long-term support. Charitable bequests, when properly structured, may allow members to make larger donations in the future than they can today and may also provide tax advantages. Several basic gifting techniques can be employed to help the members of your congregation fulfill these wishes and desires.

Bring Your Challenges®

As your Prudential financial professional, I can analyze your specific needs and tailor a solution to help meet the needs of your family and congregation. I can also work closely with people in your congregation to address charitable and personal funding needs. Contact me today to arrange a meeting at your convenience.

HELPING MEET FINANCIAL CHALLENGES FOR

This material is designed to provide general information in regard to the subject matter covered. It is distributed for informational purposes only and is not intended to constitute an offer of insurance or any other financial product. Such services should be provided by your own legal, accounting or tax advisor. Availability of services may vary by state and cannot be used for purposes of avoiding penalties under the Internal Revenue Code.

Life insurance is issued by the Prudential Insurance Company of America, Newark, NJ and its affiliates. Life insurance policies, contract documents, insurances, provisions of benefits and terms for issuing them in force. Your financial professional can provide you with copies and complete details. The availability of other products and services varies by carrier and state.

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027221-0002-00 |

Prudential - Bring Your Challenges
April 1, 2015 - 8

When the first census was conducted in 1790, the entire U.S. population was only 3.9 million.

#LivingLonger #CensusDay

#LivingLonger

Like Comment

OPPORTUNITY: BUILD \$50 TRILLION IN INFRASTRUCTURE BY 2030.

Unprecedented urban growth is reshaping investment strategy. Read about the opportunities at WEALTHOFCITIES.com

RETIREMENT | INVESTMENTS | INSURANCE

Prudential
Bring Your Challenges

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HOW DOES THIS SOUND: A PRO-GROWTH FEE STRUCTURE THAT'S HOW YOU GROW.

Are you doing all you can to help your clients' assets grow?

The unique pro-growth fee structure of **PRUDENTIAL PREMIER INVESTMENT VEA** keeps more of clients' assets invested and working for them during any account growth, powering their portfolios and your business.

Your clients also gain from tax-deferred growth and tax-free asset transfers.

Plus flexible investment choices that span a range of themes, styles and sectors. All vetted by our expert in-house oversight group.



Art Production

- Annual Report
- Facebook Ads
- Posters
- Slides



MERCK'S COMMITMENT TO ADDRESSING NON-COMMUNICABLE DISEASES (NCDs)

NON-COMMUNICABLE DISEASES (NCDs) — CANCER, CARDIOVASCULAR DISEASE, DIABETES, MENTAL HEALTH CONDITIONS AND RESPIRATORY DISEASES — ARE A GROWING GLOBAL HEALTH CRISIS.

TOGETHER, WE CAN HELP ADDRESS THE U.N. SUSTAINABLE DEVELOPMENT GOAL OF REDUCING MORTALITY FROM NCDs BY 2030.

Merck, known as MSD outside of the United States and Canada, has a long history of leadership in the prevention and treatment of NCDs. Through our internal capabilities and external partnerships, we aim to help address the burden of NCDs worldwide.

A GROWING GLOBAL CRISIS

According to the World Health Organization (WHO), NCDs are the leading causes of death and disability worldwide. Burdening communities and economies around the world, NCDs have reached a pandemic status. While systems in the developed world to address NCDs and ultimately prevent NCDs will continue to face an increasing burden on health and economic development in developing countries where 80 percent of NCD-related deaths take place. To manage this growing global challenge of NCDs it will require collaborative solutions, involving governments, civil society and private companies.

EDG Goal: By 2023, reduce by one-third premature mortality from non-communicable diseases through prevention and treatment and promote mental health and well-being.

To help address this challenge, Merck is proud to be a part of Access Accelerated (www.accessaccelerated.org) — a first-of-its-kind, multi-stakeholder collaboration focused on improving NCD care, involving more than 20 global pharmaceutical companies, the initiative also includes partners such as the World Bank and the United States National Cancer Institute (NCI) to help address the full spectrum of access barriers to NCD medicines in low-income and lower-middle income countries. Access Accelerated will support multi-stakeholder dialogue and begin on-the-ground work to improve NCD prevention, diagnosis and treatment.



"More than 30 years ago, when faced with the human toll from the spread of HIV infection among millions, Merck joined the global fight and talked with others to turn the tide. Together, we transformed a death sentence into a manageable disease for many. Today, we share a collective responsibility to do the same for non-communicable diseases."

— Ken Frazier, Chairman & CEO

ENSURING ACCESS TO SUSTAIN AND SAVE LIVES

Working Together to Improve Access Around the Globe for NCDs

We believe that we have a responsibility not only to discover innovative medicines, but also to innovate in how we improve them, how we use technology, and how we partner with the health community to bring them to the people who need them. All stakeholders — governments, industry, civil society, patients and caregivers — need to engage in creative and collaborative partnerships to address NCDs.

Our access to health approach supports the company's overall mission to discover, develop and produce innovative products and services that save and improve lives around the world. To guide our efforts we have our comprehensive Access to Health Statement of Guiding Principles, which articulates our approach and applications in the areas of Research and Development, Manufacturing and Supply, Registration, Commercialization, and Community Investment.

Guided by these principles, our company seeks to commercialize our medicines and vaccines in a way that develops our business and meets local needs in a responsible and efficient manner. Part of that approach involves joining our solutions for NCDs through differential pricing frameworks, taking into consideration the low- and middle-income development, chronic and public health needs. Within countries, particularly in the developing world and emerging markets, we seek to identify innovative strategies for differential pricing or other approaches that allow for flexibility to better reach those most at risk.

In addition, we understand that access to medicines is a particularly complex issue in low-income countries given the inability of most portions of the population in these countries to afford medicines and the very substantial resource constraints facing their governments. To address this, we have introduced that generic medicines can play a major role in meeting the needs of many people in the developing world, particularly in low-income countries. We have, therefore, adopted a policy of not filing for patents for its medicines and vaccines in low-income countries defined by the World Bank in its Country and Lending Groups Classification.

Through pilot programs in China and the Philippines, we are examining the role of differential pricing and how this system is strengthening in helping to improve access to medicines for



NCDs in underserved populations, particularly low-income groups, in developing countries. The pilots, which are at the core of the Access and Affordability Initiative (AAI) — a work stream of the Gates CEO Global Health Roundtable involving pharmaceutical and diagnostics companies and the Bill and Melinda Gates Foundation — are expected to enhance understanding of how middle-country financial barriers, coupled with supply and/or health system issues, can be a barrier to help improve access to medicines.

- We are an investment partner in the Access Growth Markets Health Fund, which aims to bring affordable, accessible, quality health care systems to underserved populations in emerging markets in Asia and Sub-Saharan Africa. With a disease focus that includes NCDs such as cardiovascular disease, diabetes, and mental health, the AAI network of healthcare providers will expand the reach of needed products and services.

- In the US, through MerckHelps, we provide our medicines and adult vaccines for free to people who do not have prescription drug or health insurance coverage and who, without our assistance, cannot afford their Merck medicine and vaccines.

PROMOTING HEALTHY LIFESTYLES TO PREVENT NCDs

Focus On Health And Wellness Where We Work And Live

We recognize that maintaining a healthy lifestyle is one of the best ways to prevent many NCDs. Risk factors, such as obesity, poor diet and lack of sufficient exercise are precursors to NCDs and lead to largely preventable diseases and premature death.

As we strive to improve and save lives around the world, we also recognize the importance of leading by example. Our company is investing in a culture of wellbeing through workplace-sponsored health promotion, wellness and disease prevention programs. Our comprehensive, integrated platform of health

tools, resources & programs help employees manage their health — getting the right care at the right place and at the right time. Globally, our programs have reached over 50,000 employees in 52 countries.

MerckEngage, a free health-support program available in the U.S., offers resources that help U.S. consumers achieve their health goals by reinforcing healthy lifestyle choices, providing disease-specific education, supporting adherence to therapy and facilitating more productive interactions with health care professionals. This is also providing support and encouragement for caregivers, who are often engaged in the day-to-day care and treatment decisions of family members and friends.



Design

- 8.5 X 11 format booklet
- A4 format booklet



BILL BILLEC

ART & DESIGN

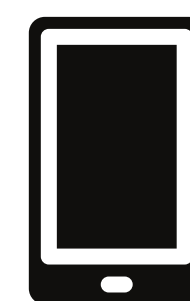
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