

**Senior Term Life**  
Closed to New Enrollment

**STL**

**GROUP TERM LIFE AND  
DEPENDENT LIFE INSURANCE  
CERTIFICATE**

INSURANCE CERTIFICATE

POLICY NUMBER G-29309-0

**CCPOA**  
**Benefit Trust Fund**



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New York Life Insurance Company  
– A Mutual Company Founded in 1845 –  
51 Madison Avenue, New York, NY 10010

**GROUP TERM LIFE AND DEPENDENT  
LIFE INSURANCE CERTIFICATE**  
**(“CERTIFICATE”)**

**POLICYHOLDER CCPOA BENEFIT TRUST FUND**

**POLICY NUMBER G-29309-0 (the “Policy”)**

**CONTRACT STATE CALIFORNIA**

**NEW YORK LIFE** certifies that a person becomes a **COVERED PERSON** on the **EFFECTIVE DATE** stated on the Certificate Cover Letter.

Insurance is subject to: (a) the suicide limitation; (b) any exclusions and limitations of the Policy and all other terms and conditions of the Policy; and (c) New York Life’s underwriting requirements.

**Renewal** Insurance under the Policy will be renewed automatically on each Anniversary Date if its terms and conditions are met. Insurance for an **INSURED RETIRED MEMBER** will be renewed automatically on each **CONTRIBUTION DATE** for an **INSURANCE PERIOD** if the terms and conditions of the Policy are met.

Highlights and other details of insurance appear in the Certificate Cover Letter. This page is attached to and made a part of the Certificate.

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This Certificate replaces all Certificates and Certificate Riders, if any, previously issued to an INSURED RETIRED MEMBER under the Policy.

On all stated days and dates, insurance begins at 12:01 A.M. and insurance ends at midnight at the place the INSURED RETIRED MEMBER resides.

  
Secretary

  
President

**IMPORTANT CANCELLATION INFORMATION –  
PLEASE READ THE  
“WHEN INSURANCE ENDS” PAGE.**

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**DEFINED TERMS ARE ALL CAPITALIZED. PLEASE REFER TO THE DEFINITIONS PAGES.**

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**CERTIFICATE COVER LETTER**

GMR-ER-C-TABLE

## IMPORTANT NOTICE

**Certificate** The Certificate is a summary of the provisions of the Policy. It should be kept in a safe place. It is not a contract of insurance. Any conflict between the terms of the Certificate and the Policy will be decided in favor of the Policy. A copy of the Policy is available at the Policyholder's office for inspection at any time during business hours. The INSURED RETIRED MEMBER should contact New York Life with questions regarding insurance.

**Conformity With State Laws And/Or Regulations** Any provision of the Policy which is in conflict with any law and/or regulation of the Contract State or any extraterritorial law/or regulation of any other state in which an INSURED RETIRED MEMBER is a resident, is amended to conform to the minimum requirements of such law and/or regulation.

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**Errors** Errors, or delays in keeping records, will: (a) not revoke insurance otherwise in force; (b) not continue insurance which otherwise would have ended; and (c) upon discovery, require fair adjustment of remittances and/or insurance to correct the error.

**Examination** New York Life, at its own expense, has the right and opportunity to:

1. have a person, for whom claim is made, examined: (a) physically; (b) psychologically; and/or (c) psychiatrically; to determine the existence and/or cause of any loss, other than loss of life. This right can be used as often as it is reasonably required while a claim is pending; and/or
2. in the event of loss of life: (a) reasonably request an autopsy where it is not forbidden by law or religious belief; and/or (b) examine the medical records of the deceased; to determine the cause of the loss.

**Incontestability** - Except for nonpayment of CONTRIBUTIONS, New York Life cannot contest the validity of any insurance on a COVERED PERSON after it has been in force for two years prior to the contest under the Policy during such COVERED PERSON'S lifetime. To contest, New York Life will only rely upon: (a) written statements signed by the INSURED RETIRED MEMBER and/or his or her INSURED DEPENDENT in applying for such insurance: (1) under the Policy; and/or (2) under another policy, if such statements are used to allow insurance to take effect under or be transferred to the Policy; and/or (b) the provisions on the When Insurance Takes Effect page(s). A copy of all statements must be furnished to such person or to his or her beneficiary. Such statements are representations, not warranties.

The time insured under the PREVIOUS POLICY for TRANSFER INSURANCE will also be used to determine if the two year contestable period has elapsed.

**Misstatements** Subject to the Errors and Incontestability sections, if relevant statements of age were not accurate for any person, a fair adjustment of remittances and/or insurance will be made as follows:

1. if the age has been overstated: (a) the amount of remittance will be adjusted to reflect the difference between the remittance applicable at the correct age and the incorrect remittance previously paid; and (b) the Policyholder will refund the amount of any corresponding adjustment, except that: If insurance has been erroneously reduced because such person was thought to have reached a higher age bracket, as stated on the Schedule page(s), the amount of insurance and remittance will be adjusted based on such person's correct age; or
2. if the age has been understated: (a) the amount of insurance will be adjusted downward for any INSURANCE PERIOD in proportion to the ratio of the charges previously paid for such INSURANCE PERIOD to the prescribed charges at the correct age for such INSURANCE PERIOD; and (b) there will be no adjustment to any remittance previously paid, except that: If insurance was not reduced because such person was thought to have been in a lower age bracket, as stated on the Schedule page(s), the amount of insurance and remittance will be adjusted based on such person's correct age.

**Policy Changes** The Policy can be changed: (a) at any time by written agreement between New York Life and the Policyholder; and (b) without the consent of any other person. Changes will be valid only if evidenced by an amendment to the Policy. Such amendment must be signed by the Policyholder and New York Life. The Policy may also be changed by New York Life by amendment to the Policy and without the consent of the Policyholder or any other person, if such amendment is signed by New York Life and: (a) results from the exercise of a right reserved to New York Life in the Policy; (b) is issued to conform to any law and/or regulation which applies to the insurance under the Policy; or (c) results from the termination or change in an agreement between New York Life and a third party, if such agreement is separate and distinct from the Policy and provided the Policyholder is not a party to such agreement. No agent of New York Life can make or change the Policy or waive any of its provisions.

**Termination By The Policyholder** The Policyholder may terminate the Policy, only after the first Anniversary Date, by giving written notice to New York Life at least 60 days in advance. Termination will take effect on the later of: (a) the

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date New York Life receives such notice; and (b) the date stated in such notice.

**Termination By New York Life** New York Life can terminate the Policy or any coverage included under the Policy, only after the first Anniversary Date, by giving written notice to the Policyholder at least 60 days in advance.



# LIFE AND DEPENDENT LIFE INSURANCE

New York Life will provide Life and/or Dependent Life Insurance, and will pay a benefit for a COVERED PERSON'S death in accordance with all of the following:

**Death Benefit** The Death Benefit is the benefit payable for a COVERED PERSON'S death.

## **For The Benefit To Be Paid**

For the Death Benefit to be paid, New York Life must receive satisfactory proof of the COVERED PERSON'S death.

**What Benefit Is Payable** Except as stated below, the Death Benefit payable is the amount of insurance in force for the COVERED PERSON on the date of his or her death. A single lump sum payment is made.

New York Life will pay interest on the Death Benefit from the date of the COVERED PERSON'S death until the date of payment. Interest will be paid at the greater of the annual interest rate declared by New York Life for policy proceeds left with New York Life under Option 1 (Proceeds at Interest) or the minimum required by state law.

**Suicide** – A COVERED PERSON'S death is excluded if it: (a) is due to and/or occurs during suicide, an attempt at suicide or intentionally injuring himself or herself; and (b) occurs within two years from an EFFECTIVE DATE; whether such COVERED PERSON is sane or insane. The only amount payable is a return of the applicable CONTRIBUTIONS. The time insured under the PREVIOUS POLICY for TRANSFER INSURANCE will also be used to determine if the two year period has elapsed.

**Beneficiary**

Except as stated below, the Death Benefit will be paid to the designated beneficiary(ies). However, if at the time of the COVERED PERSON'S death there is no surviving beneficiary for any designated share of the Death Benefit, such share will be paid to the COVERED PERSON'S surviving relative(s) in the following order of survival:

1. for an INSURED RETIRED MEMBER: lawfully married spouse; children equally; parents equally; or brothers and sisters equally;
2. for an INSURED SPOUSE: lawfully married spouse; children equally; parents equally; or brothers and sisters equally; or
3. for an INSURED CHILD: parent; brothers and sisters equally; or children equally.

If there are no surviving relatives, or none can be found within 12 months after the COVERED PERSON'S death, the Death Benefit will be paid to the executor or administrator of the COVERED PERSON'S estate.

In addition, if a beneficiary dies within 15 days after the COVERED PERSON, New York Life will consider such beneficiary to have predeceased such COVERED PERSON, if payment has not already been made.

The INSURED RETIRED MEMBER can designate a beneficiary or change his or her beneficiary designation.

For an INSURED SPOUSE, the automatic beneficiary is the INSURED RETIRED MEMBER. However, the INSURED RETIRED MEMBER can designate a beneficiary or change his or her beneficiary designation.

For an INSURED CHILD, the automatic beneficiary is the INSURED RETIRED MEMBER. Such designation cannot be changed.

One or more beneficiaries can be designated. If more than one beneficiary is designated, they can be classified as Primary Beneficiary (“Primary Beneficiary” is the person(s) named to first receive the proceeds of the insurance), or Contingent Beneficiary (“Contingent Beneficiary” is the person(s) named to receive the proceeds of the insurance if no Primary Beneficiary survives). Each beneficiary’s share can be stated. If more than one beneficiary is designated and if their respective interests have not been stated, they will share alike. If such designated beneficiary is a minor, his or her share may be paid to (a) an appointed legal guardian; or (b) if no legal guardian is appointed, a person who, at New York Life’s option and in its opinion is caring for and supporting the minor.

**Forfeiture Of Payment** -No payment will be made to any person(s) if such person(s) is the principal or an accomplice in willfully bringing about the death of the COVERED PERSON. Payment will be made in accordance with this section as though that person(s) had died before the COVERED PERSON.

**Individual Policy** -Unless otherwise stated by the INSURED RETIRED MEMBER, the benefit will be paid to the INSURED RETIRED MEMBER’S beneficiary last recorded under an individual policy, if: (a) application for the individual policy was made under a conversion right; (b) the benefit is not payable under the individual policy; (c) the individual policy, if issued, is surrendered to New York Life; and (d) the benefit is paid under the Policy.

**Request Procedure** To designate a beneficiary or change a beneficiary designation, New York Life must be given a completed, written request on a form satisfactory to it. Such request must be approved and recorded by or on behalf of New York Life. After such recording, the request will take effect as of the date it was signed, subject to any payment made or any other action taken by or on behalf of New York Life before the recording. Requests in effect under the PREVIOUS POLICY for TRANSFER INSURANCE will remain in effect under the Policy until changed.

# WHEN INSURANCE ENDS

A COVERED PERSON'S insurance will end on the earliest of:

1. for an INSURED RETIRED MEMBER, the last day of the INSURANCE PERIOD during which the INSURED RETIRED MEMBER is no longer a dues paying member of the CCPOA Retired Chapter;

2. the last day of the Grace Period, stated below, that follows the end of the INSURANCE PERIOD for which the last CONTRIBUTION has been paid for the COVERED PERSON;

Grace Period – The COVERED PERSON is entitled to a Grace Period of 60 days for the payment of each CONTRIBUTION due except for the first. During the Grace Period, the COVERED PERSON'S insurance continues in force. If the CONTRIBUTION due is not paid before the end of the Grace Period, the COVERED PERSON'S insurance automatically ends on the last day of such Grace Period;

3. for an INSURED DEPENDENT, the date the INSURED RETIRED MEMBER'S insurance ends;

4. for an INSURED SPOUSE, the last day of the INSURANCE PERIOD during which such INSURED SPOUSE ceases to be the lawful married spouse or domestic partner of the INSURED RETIRED MEMBER;

5. for an INSURED CHILD, the last day of the INSURANCE PERIOD during which such INSURED CHILD: (a) marries; (b) becomes an INSURED RETIRED MEMBER; (c) with respect to a stepchild, guardian child, or foster child is no longer primarily dependent upon the member for support and maintenance; or (d) reaches the TERMINATION AGE DATE;

6. the last day of the month in which the COVERED PERSON'S written request to end insurance is received, if the request is received on or before the 3rd day of that month; or the last day of the next following month if the COVERED PERSON'S written request is received after the 3rd of any month; or

7. the day before the day the Policy ends or is changed to end insurance for the group of insureds to which the COVERED PERSON belongs.

# CONTINUANCE

Insurance in force on each COVERED PERSON will continue, after the date it would otherwise have ended as stated on the When Insurance Ends page(s), in accordance with all of the following:

**Handicapped Child Benefit** Insurance in force will continue for an INSURED CHILD who has: (a) reached the TERMINATION AGE DATE; and (b) a Handicap (“Handicap” means a physical or mental disability which: (1) renders the INSURED CHILD incapable of self-sustaining employment; and (2) requires dependency on the INSURED RETIRED MEMBER or other care provider(s) for support or, in the event of the INSURED RETIRED MEMBER’S death, on the family or other care provider(s) for support); if:

1. New York Life receives satisfactory proof of such Handicap within 31 days after the date such child’s insurance would otherwise have ended due to reaching the TERMINATION AGE DATE; and
2. the CONTRIBUTION is paid.

The benefit will end on the earliest of the following:

1. the last day of the INSURANCE PERIOD during which such child is no longer so Handicapped;
2. the date New York Life does not receive the required proof that such child remains Handicapped as required by New York Life but no more frequently than annually; or
3. the date insurance would otherwise end as stated on the When Insurance Ends page(s).

# CONVERSION RIGHTS

A COVERED PERSON can convert life insurance that ends or reduces to an individual policy, without giving New York Life medical evidence of insurability, in accordance with all of the following:

**When A Conversion Right Is Available** A conversion right is available to each COVERED PERSON for whom insurance ends or reduces, if insurance ends or reduces for any reason other than: (a) nonpayment of the CONTRIBUTION; or (b) the COVERED PERSON requests to end such insurance.

However, if insurance ends because the Policy terminates or changes for the group of insureds to which the COVERED PERSON belongs, a conversion right is only available if the COVERED PERSON has been continuously insured under the Policy for at least five years.

Time insured under the PREVIOUS POLICY for TRANSFER INSURANCE will also be used to determine if the five year requirement has been met.

**Conversion Period Benefit** The maximum amount of insurance the COVERED PERSON is eligible to convert will continue without payment of the CONTRIBUTION during the Conversion Period (“Conversion Period” is the 31 day period, immediately after the date insurance would otherwise end or is reduced, during which a COVERED PERSON can exercise a conversion right). If the COVERED PERSON dies during the Conversion Period, the amount of insurance he or she would have been able to convert will be the Death Benefit payable for such COVERED PERSON’S death, whether or not application for the individual policy or the payment of the first premium has been made.

**What Amount Can Be Converted** The COVERED PERSON can convert all or any part of the insurance that ends or reduces. However, if insurance ends or reduces because the Policy terminates or changes to end insurance for the group of insureds to which the COVERED PERSON belongs, the COVERED

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PERSON can convert all or any part of the insurance that ends or reduces, less the amount of any replacement insurance which he or she can obtain within the Conversion Period, up to a maximum amount of insurance of \$10,000.

**Individual Policy** The individual policy requirements are as follows: (a) a completed, written application for the individual policy must be given to New York Life, within the Conversion Period, on a form satisfactory to New York Life; (b) the first premium for the individual policy must be paid within the Conversion Period; (c) the premium for the individual policy will be based upon the member's class of risk and age; (d) the individual policy will be on one of the forms currently offered by New York Life, except term insurance, and will be issued without disability or other supplementary benefits; and (e) the individual policy will take effect on the day after the Conversion Period Benefit ends. The individual policy may provide less coverage at a higher premium than that provided for under the group Policy.

**Notice Of Conversion Right** If a COVERED PERSON has not been given notice of his or her conversion right before the 15th day of the Conversion Period, he or she will have an additional period within which he or she can exercise a conversion right. The additional period will: (a) not extend insurance beyond the end of the 31 day Conversion Period; and (b) end on the earlier of the: (1) 25th day after such COVERED PERSON is given such notice; or (2) 60th day after the end of the 31 day Conversion Period. Written notice presented to the COVERED PERSON or mailed to his or her last known address by New York Life or the Policyholder will be deemed notice.



## DEFINITIONS

**AGE** means the attained age on the first day of any **INSURANCE PERIOD**. References to Age in any heading means "AGE".

**CONTRIBUTION** means the applicable full periodic payment toward the premium, received by the Policyholder, which is necessary for insurance to take effect on the **EFFECTIVE DATE** and/or for insurance to continue in force under the Policy. **CONTRIBUTION** is determined by the Policyholder and is due on each **CONTRIBUTION DATE**.

**CONTRIBUTION DATE** means the following dates on or before which the **CONTRIBUTION** must be paid to the Policyholder:

1. initially: (a) the **EFFECTIVE DATE**; or (b) if by agreement between the Policyholder and New York Life and without individual selection, within 31 days after the **EFFECTIVE DATE**; and
2. thereafter, the applicable annual, semiannual, quarterly, or monthly date based on the mode of payment elected by the **INSURED RETIRED MEMBER** and accepted by the Policyholder.

Modes of payment in effect under the **PREVIOUS POLICY** for **TRANSFER INSURANCE** will remain in effect under the Policy until changed.

**COVERED PERSON** means an **INSURED RETIRED MEMBER** or an **INSURED DEPENDENT**.

**DEPENDENT INSURANCE** means an **INSURED RETIRED MEMBER'S** insurance for his or her **INSURED DEPENDENT(S)**.

**EFFECTIVE DATE** means the date that insurance takes effect for the **COVERED PERSON**.

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**INSURANCE PERIOD** means the span of time from a CONTRIBUTION DATE through the day before the next CONTRIBUTION DATE, during which insurance continues, if the CONTRIBUTION for such span of time is paid.

**INSURED DEPENDENT** means a person who: (a) was an ELIGIBLE DEPENDENT on his or her first EFFECTIVE DATE; (b) became insured under the Policy, as approved by New York Life; and (c) remains insured under the Policy.

References to INSURED SPOUSE and INSURED CHILD(REN) mean the same as INSURED DEPENDENT spouse or domestic partner and INSURED DEPENDENT child(ren), respectively.

**INSURED RETIRED MEMBER** means a person who: (a) was eligible for insurance on his or her first EFFECTIVE DATE; (b) became insured under the Policy, as approved by New York Life; and (c) remains insured under the Policy.

References to INSURED RETIRED MEMBER mean the Owner for the incidents of ownership. (“Owner” means the person who has the rights of ownership of the insurance.)

**PREVIOUS POLICY** means Group Policy Number AGL-1837 issued to the Policyholder by Hartford Life Insurance Company.

**TERMINATION AGE DATE** means the date insurance for an INSURED CHILD ends due to his or her attainment of the stated AGE, as follows:

the last day of the INSURANCE PERIOD during which the INSURED CHILD reaches AGE 21, or if the child is a full-time student, reaches AGE 23, or any other age up to AGE 23 if the child is no longer a full-time student.

**TRANSFER DATE** means, for each INSURED RETIRED MEMBER with TRANSFER INSURANCE, September 1, 2009, if all liability under such PREVIOUS POLICY has ended for the TRANSFER INSURANCE for such INSURED RETIRED MEMBER on August 31, 2009, or the day after liability under the PREVIOUS POLICY has ended for such

INSURED RETIRED MEMBER, if all liability under the PREVIOUS POLICY for the insurance which is being transferred has not ended for such INSURED RETIRED MEMBER on August 31, 2009.

**TRANSFER INSURANCE** means the member insurance or member and dependent insurance in force on August 31, 2009 which is being transferred to the Policy on such TRANSFER DATE.

# SCHEDULE

## LEVEL TERM PROGRAM

<b>Amount Of Insurance Available For Eligible Members</b>	
<b>Insured Member's Age</b>	<b>Amount of Insurance</b>
50 but before 65	\$10,000
<b>Amount Of Insurance Available For Eligible Spouses</b>	
<b>Spouse's Age</b>	<b>Amount of Insurance</b>
50 but before 65	\$ 5,000
<b>Option Available For Eligible Child(ren)</b>	
<b>Insured Child's Attained Age</b>	<b>Amount of Insurance</b>
Under 6 months	\$100
6 months or older	\$2,500

**Reduction in Amount of Insurance for INSURED RETIRED MEMBERS:** On the CONTRIBUTION DATE coinciding with or otherwise next following the date the INSURED RETIRED MEMBER attains: (a) age 70, his or her Amount of Insurance will reduce to 50% of the Amount of Insurance in force on the day before his or her 70th birthday, but no less than \$5,000; and (b) age 80, his or her Amount of Insurance will reduce to 50% of the Amount of Insurance in force on the day before his or her 75th birthday, but not less than \$2,500.

**Reduction in Amount of Insurance for INSURED SPOUSES:** On the CONTRIBUTION DATE coinciding with or otherwise next following the date the INSURED SPOUSE attains: (a) age 70, his or her Amount of Insurance will reduce to 50% of the Amount of Insurance in force on the date before his or her 70th birthday, but not less than \$2,500; and (b) age 80, his or her Amount of Insurance will reduce to 50% of the Amount of Insurance in force on the day before his or her 75th birthday, but not less than \$1,250

# MODIFIED GUARANTEED ISSUE PROGRAM

## INSURED RETIRED MEMBER'S COVERAGE AMOUNT OF INSURANCE

	<b>AGE OF INSURED RETIRED MEMBER AT TIME OF APPLICATION</b>				
<b>COVERAGE YEAR</b>	<b>50-64</b>	<b>65-74</b>	<b>75-84</b>	<b>85-89</b>	<b>90 or over</b>
1	\$2,000	\$1,000	\$ 500	\$ 500	\$ 500
2	\$4,000	\$2,000	\$1,000	\$1,000	\$1,000
3	\$6,000	\$3,000	\$1,500	\$1,500	\$1,000
4	\$8,000	\$4,000	\$2,000	\$2,000	\$1,000
5 and over	\$10,000	\$5,000	\$2,500	\$2,000	\$1,000
	<b>AGE OF INSURED SPOUSE AT TIME OF APPLICATION</b>				
<b>COVERAGE YEAR</b>	<b>50-64</b>	<b>65-74</b>	<b>75-84</b>	<b>85-89</b>	<b>90 or over</b>
1	\$1,000	\$ 500	\$ 250	\$ 250	\$ 250
2	\$2,000	\$1,000	\$ 500	\$ 500	\$ 500
3	\$3,000	\$1,500	\$ 750	\$ 750	\$ 500
4	\$4,000	\$2,000	\$1,000	\$1,000	\$ 500
5 and over	\$5,000	\$2,500	\$1,250	\$1,000	\$ 500

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## **NOTICE TO CALIFORNIA INSUREDS**

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**We are the Plan Administrator for your insurance coverage  
with New York Life Insurance Company.**

If you need assistance, please contact us at:

**California Correctional Peace Officers Association Benefit  
Trust Fund  
2515 Venture Oaks Way, Suite 200  
Sacramento, CA 95833-4235**

**Telephone No.: 800 468-6486**

The address and toll-free number for the Consumer Affairs Unit  
of the California Department of Insurance is:

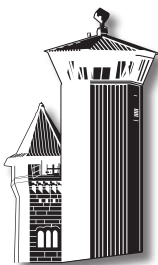
**Consumer Services and Market Conduct Branch  
Consumer Services Division  
300 South Spring Street, South Tower  
Los Angeles, CA 90013  
Telephone No: 1-800-927-4357 (HELP)**

**However, the Department of Insurance has requested that we  
inform you that they are to be contacted only if discussions  
with us have failed to produce a resolution to the problem  
that is satisfactory to you.**

**We've Got You Covered.**

**1-800-In-Unit-6**

**1-800-468-6486**



**CCPOA**

**Benefit Trust Fund**

2515 Venture Oaks Way, Suite 200  
Sacramento, CA 95833-4235

**[www.ccpoabtf.org](http://www.ccpoabtf.org)**