

Compliance Policy Statement

It is the intent of R&B Solutions (hereinafter, "R & B") to uphold the integrity and ethical conduct of a participant in federal and state programs and other business arrangements. R & B has strived to gain a reputation for lawful and ethical behavior, a reputation to which you and your colleagues, both past and present, have contributed since our beginning. Our reputation for high standards of business conduct and integrity is one of our greatest assets, as it enables us to continue to provide effective services.

As part of R & B's commitment to integrity, we have periodically adopted policies and procedures to protect against unlawful activity. Among these are the provisions of R & B's Corporate Compliance Program that specifically addresses areas that may be susceptible to unlawful behavior within the context of our business. Integrity, in the broadest sense, must govern our actions in all of our relationship, not just with clients, but also with patients, debtors, borrowers, vendors and each other. From each employee, I ask that you make a personal commitment to adhere to the guiding principles set forth in the applicable policies and procedures of R & B and dedicate yourselves to:

- Obeying the applicable laws and regulations governing our organization.
- Being honest, fair and trustworthy in all of your activities and relationships.
- Avoiding all conflicts of interest between work and personal affairs.
- Fostering an atmosphere in which equal opportunity extends to every member of our diverse company.
- Striving to create a safe workplace and to protect the environment.
- Fostering leadership at all levels, so as to sustain a culture where ethical conduct is recognized, exemplified and valued by all employees and by others doing business with R & B.
- Establishing accountability for compliance at all times.

If you have any questions or concerns about what is appropriate conduct for you or your colleagues or the company itself, please promptly contact your supervisor or R & B's Compliance Officer or feel free to submit an anonymous letter. Concern about appropriate conduct will be promptly addressed with professionalism, care and respect.

R & B does not condone questionable or criminal conduct by employees or others. Our reputation can be severely damaged, and our mission jeopardized, if even one employee violates the law. Failure to report observed or known instances of wrongful activity or criminal conduct may be grounds for sanctions, ranging from reprimand to termination. R & B expects all employees, agents and vendors to conform to the highest ethical standards and to avoid even the appearance of wrongful conduct.

We are privileged to work for R & B. We must, every day and in every way, preserve and strengthen our commitment to total, unyielding excellence and integrity.

Dennis Brebner, President