Tourism Statement

A new, transfer, or renewal application for a Beverage Dispensary – Tourism or Restaurant/Eating Place – Tourism license must be accompanied by a written statement that explains how the establishment encourages tourism and meets the requirements listed under AS 04.11.400(d) and 3 AAC 304.325.

This document must be completed and submitted to AMCO's main office before any tourism license application will be reviewed.

Section 1 – Establishment Information

Enter information for the business seeking to have its license renewed.

<table>
<thead>
<tr>
<th>Doing Business As:</th>
<th>License Type:</th>
<th>License #:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Humpy's Great Alaskan Alehouse</td>
<td>Beverage Dispensary - Tourism</td>
<td>4403</td>
</tr>
</tbody>
</table>

Section 2 – Tourism Statement

2.1. Explain how issuance of a liquor license at your establishment has/will encourage tourism.

Please see attached "Tourism Statement"

2.2. Explain how the facility was/will be constructed or improved as required by AS 04.11.400(d)[1]:

The facility is located inside Ted Stevens Anchorage International Airport. It features classic Alaskan rustic decor adding a bit of warmth to the austere interior of the airport.

2.3 Does the licensee or applicant for this liquor license also operate the tourism facility in which this license is located?

[ ] Yes  [X] No

2.4 If "no" who operates the tourism facility?

State of Alaska Department of Transportation and Public Facilities
Alaska Alcoholic Beverage Control Board

Tourism Statement

2.5 Do you offer room rentals to the traveling public?

If “yes” answer the following questions:

How many rooms are available?

N/A

How many of the available rooms (if any) have kitchen facilities (defined as: a separate sink for food preparation along with refrigeration and cooking appliance devices, including a microwave)?

N/A

Do you stock or plan to stock alcoholic beverages in guest rooms?

If “no” is your facility located within an airport terminal?

2.6 If your establishment includes a dining facility, please describe that facility. If it does not please write “none”.

Located inside the Ted Stevens Anchorage International Airport. It features a "U" shaped bar with multiple 42" bar seats. It also features a dining room with booth and regular table seating. There is a full kitchen in the back to prepare full meals.

2.7 If additional amenities are available to your guests through your establishment (eg: guided tours or trips, rental equipment for guests, other activities that attract tourists), please describe them. If they are not offered, please write “none”.

None
TOURISM STATEMENT

Host Chen ANC FB LLC d/b/a Humpy's Great Alaskan Alehouse
License #4403

Global restaurateur Host International, Inc. ("Host") is a world leader in creating
dining for travel venues. Host operates in more than 100 airports around the globe,
including the 20 busiest airports in North America.

In order to encourage tourism, Host brings in the freshest ingredients right from
the local area, into Ted Stevens Anchorage International Airport, with Humpy’s Great
Alaskan Alehouse, a local bar. The original bar was founded in 1994 by a few locals who
felt that Anchorage needed a really good bar for craft beers. Both locals and tourists
made the place a near-instant institution. Humpy’s has two satellite locations, one of
which is located at the Ted Stevens Anchorage International Airport. For tourists, it’s a
good place to grab a bite to eat. Humpy’s offers good pub fare and seafood dishes. It’s a
great mix of locals mainly made up of north oil field workers and tourists swapping
stories.

Currently, no additional amenities are offered, however, we are expanding our
t-shirt/retail collection for customers to have more variety to choose from and to attract
more tourists.
STATE OF ALASKA - ALCOHOLIC BEVERAGE CONTROL BOARD

FORM CONTROL

XXXX

LIQUOR LICENSE
2022 - 2023
TEMPORARY

LIQUOR LICENSE
2022 - 2023
TEMPORARY

LICENSE NUMBER
4403

LICENSE RENEWAL APPLICATION DUE
DECEMBER 31, 2023 (AS 04.11.270(b))

THIS LICENSE EXPIRES MIDNIGHT
FEBRUARY 28, 2024 UNLESS DATED BELOW

TYPE OF LICENSE: Beverage Dispenser

LICENSE FEE: $2,500.00

1106

D/B/A: Humpy's Great Alaskan Ale,
Ted Stevens Anchorage Int'l.

Mail Address:
Host Chen ANC FB LLC
6905 Rockledge Drive, MS 7-1
Bethesda, MD 20817

04-900 (REV 7/21)

CITY / BOROUGH: Anchorage, Muni. of Anchorage

This license cannot be transferred without permission of the Alcoholic Beverage Control Board
[ ] Special restriction - see reverse side

ISSUED BY ORDER OF THE ALCOHOLIC BEVERAGE CONTROL BOARD

DIRECTOR

THIS LICENSE MUST BE POSTED IN A VISIBLE PLACE ON THE PREMISES

STATE OF ALASKA - ALCOHOLIC BEVERAGE CONTROL BOARD

FORM CONTROL

XXXX

LIQUOR LICENSE
2022 - 2023
TEMPORARY

LIQUOR LICENSE
2022 - 2023
TEMPORARY

LICENSE NUMBER
4403

LICENSE RENEWAL APPLICATION DUE
DECEMBER 31, 2023 (AS 04.11.270(b))

THIS LICENSE EXPIRES MIDNIGHT
FEBRUARY 28, 2024 UNLESS DATED BELOW

TYPE OF LICENSE: Beverage Dispenser

LICENSE FEE: $2,500.00

D/B/A: Humpy's Great Alaskan Alehouse,
Ted Stevens Anchorage International Airport

Mailing Address:
Host Chen ANC FB LLC
6905 Rockledge Drive, MS 7-1
Bethesda, MD 20817

04-900 (REV 7/21)

CITY / BOROUGH: Anchorage, Muni. of Anchorage

This license cannot be transferred without permission of the Alcoholic Beverage Control Board
[ ] Special restriction - see reverse side

ISSUED BY ORDER OF THE ALCOHOLIC BEVERAGE CONTROL BOARD

DIRECTOR

THIS LICENSE MUST BE POSTED IN A VISIBLE PLACE ON THE PREMISES
Form AB-17: 2022/2023 General Renewal Application

- This form and any required supplemental forms must be completed, signed by the licensee, and postmarked no later than 12/31/2021 per AS 04.11.270, 3 AAC 304.160, with all required fees paid in full, or a non-refundable $500.00 late fee applies.
- Any complete application for renewal or any fees for renewal that have not been postmarked by 02/28/2022 will be expired per AS 04.11.270, 3 AAC 304.160(e).
- All fields of this application must be deemed complete by AMCO staff and must be accompanied by the required fees and all documents required, or the application will be returned without being processed, per AS 04.11.270, 3 AAC 304.105.
- Receipt and/or processing of renewal payments by AMCO staff neither indicates nor guarantees in any way that an application will be deemed complete, renewed, or that it will be scheduled for the next ABC Board meeting.

**Establishment Contact Information**

<table>
<thead>
<tr>
<th>Licensee (Owner):</th>
<th>Host Chen ANC FB LLC</th>
<th>License #:</th>
<th>4403</th>
</tr>
</thead>
<tbody>
<tr>
<td>License Type:</td>
<td>Beverage Dispensary - Tourism</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Doing Business As:</td>
<td>Humpy's Great Alaska Alehouse</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Premises Address:</td>
<td>Ted Stevens Anchorage International Airport Ste C2208</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Local Governing Body:</td>
<td>Municipality of Anchorage</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Community Council:</td>
<td>Sand Lake</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If your mailing address has changed, write the NEW address below:

<table>
<thead>
<tr>
<th>Mailing Address:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>City:</td>
<td></td>
</tr>
<tr>
<td>State:</td>
<td></td>
</tr>
<tr>
<td>ZIP:</td>
<td></td>
</tr>
</tbody>
</table>

**Section 1 – Licensee Contact Information**

Contact Licensee: The individual listed below must be listed in Section 2 or 3 as an Official/Owner/Shareholder of your entity and must be listed on CBPL with the same name and title.

This person will be the designated point of contact regarding this license, unless the Optional contact is completed.

<table>
<thead>
<tr>
<th>Contact Licensee:</th>
<th>Jeffrey L. Poersch</th>
<th>Contact Phone:</th>
<th>240.271.9005</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contact Email:</td>
<td><a href="mailto:licensing@hmhost.com">licensing@hmhost.com</a></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Optional: If you wish for AMCO staff to communicate with anyone other than the Contact Licensee about your license, list them below:

<table>
<thead>
<tr>
<th>Name of Contact:</th>
<th>Joan Bennett</th>
<th>Contact Phone:</th>
<th>240.694.4634</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contact Email:</td>
<td><a href="mailto:licensing@hmhost.com">licensing@hmhost.com</a></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Name of Contact:</th>
<th>Gabrielle Zuccari</th>
<th>Contact Phone:</th>
<th>240.271.9005</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contact Email:</td>
<td><a href="mailto:licensing@hmhost.com">licensing@hmhost.com</a></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Name of Contact:</th>
<th></th>
<th>Contact Phone:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Contact Email:</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

[Form AB-17] (rev09/21/2021)
**Section 2 – Entity or Community Ownership Information**

**Sole Proprietors should skip this Section.**

Use the link from Corporations, Business and Professional Licensing (CBPL) below to assist you in finding the Entity #.

[https://www.commerce.alaska.gov/cbp/main/search/entities](https://www.commerce.alaska.gov/cbp/main/search/entities)

| Alaska CBPL Entity #: | 10048595 |

**READ BEFORE PROCEEDING:** Any new or changes to Shareholders (10% or more), Managers, Corporate Officers, Board of Directors, Partners, Controlling Interest or Ownership of the business license must be reported to the ABC Board within 10 days of the change and must be accompanied by a full set of fingerprints on FBI-approved card stock, AB-08a’s, payment of $48.25 for each new officer with a date-stamped copy of the CBPL change per AS 04.11.045, 50 & 55, or a Notice of Violation will be issued to your establishment and your application will be returned.

The only exception to this is a Corporation who can meet the requirements set forth in AS 04.11.050(c).

**DO NOT LIST OFFICERS OR TITLES THAT ARE NOT REQUIRED FOR YOUR ENTITY TYPE.**

- **Corporations of any type including non-profit** must list ONLY the following:
  - All shareholders who own 10% or more stock in the corporation
  - Each President, Vice-President, Secretary, and Managing Officer regardless of percentage owned

- **Limited Liability Corporations, of any type** must list ONLY the following:
  - All Members with an ownership interest of 10% or more
  - All Managers (of the LLC, not the DBA) regardless of percentage owned

- **Partnerships of any type, including Limited Partnerships** must list ONLY the following:
  - Each Partner with an interest of 10% or more
  - All General Partners regardless of percentage owned

**Important Note:** All entries below must match our records, or your application will be rejected per AS 04.11.270, 3 AAC 304.105. You must list full legal names, all required titles, phone number, percentage of shares owned (if applicable) and a full mailing address for each official of your entity whose information we require. If more space is needed: attach additional completed copies of this page. Additional information not on this page will be rejected.

<table>
<thead>
<tr>
<th>Name of Official:</th>
<th>Host International, Inc.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Title(s):</td>
<td>Member</td>
</tr>
<tr>
<td>Phone:</td>
<td>240.694.4100</td>
</tr>
<tr>
<td>% Owned:</td>
<td>88%</td>
</tr>
<tr>
<td>Mailing Address:</td>
<td>6905 Rockledge Drive, MS 7-1</td>
</tr>
<tr>
<td>City:</td>
<td>Bethesda</td>
</tr>
<tr>
<td>State:</td>
<td>Maryland</td>
</tr>
<tr>
<td>ZIP:</td>
<td>20817</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Name of Official:</th>
<th>Chen-Alaska, Inc.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Title(s):</td>
<td>Member</td>
</tr>
<tr>
<td>Phone:</td>
<td>907.230.6191</td>
</tr>
<tr>
<td>% Owned:</td>
<td>12%</td>
</tr>
<tr>
<td>Mailing Address:</td>
<td>118 Parkwood</td>
</tr>
<tr>
<td>City:</td>
<td>Irvine</td>
</tr>
<tr>
<td>State:</td>
<td>California</td>
</tr>
<tr>
<td>ZIP:</td>
<td>92620</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Name of Official:</th>
<th>Please see attached for entity officials</th>
</tr>
</thead>
<tbody>
<tr>
<td>Title(s):</td>
<td>Phone:</td>
</tr>
<tr>
<td>Mailing Address:</td>
<td>% Owned:</td>
</tr>
<tr>
<td>City:</td>
<td>State:</td>
</tr>
<tr>
<td>ZIP:</td>
<td></td>
</tr>
</tbody>
</table>

[Form AB-17] (rev09/21/2021)
<table>
<thead>
<tr>
<th>Entity Official:</th>
<th>Title(s):</th>
<th>Phone:</th>
<th>% Owned:</th>
<th>Address:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paul Mamalian</td>
<td>Affiliate</td>
<td>240.694.4100</td>
<td>0</td>
<td>6905 Rockledge Drive, MS 7-1, Bethesda, MD 20817</td>
</tr>
<tr>
<td>Mark T. Ratych</td>
<td>Affiliate</td>
<td>240.694.4100</td>
<td>0</td>
<td>6905 Rockledge Drive, MS 7-1, Bethesda, MD 20817</td>
</tr>
<tr>
<td>Jon Stentz</td>
<td>Affiliate</td>
<td>240.694.4100</td>
<td>0</td>
<td>6905 Rockledge Drive, MS 7-1, Bethesda, MD, 20817</td>
</tr>
<tr>
<td>Jeffrey L. Poersch</td>
<td>Affiliate</td>
<td>240.694.4100</td>
<td>0</td>
<td>6905 Rockledge Drive, MS 7-1, Bethesda, MD 20817</td>
</tr>
</tbody>
</table>
### Section 3 – Sole Proprietor Ownership Information

_Corporations, LLC’s and Partnerships of ALL kinds should skip this section._

**READ BEFORE PROCEEDING:** Any new or changes to the ownership of the business license must be reported to the ABC Board within 10 days of the change and must be accompanied by a full set of fingerprints on FBI approved cardstock, AB-08a’s, payment of $48.25 for each new owner or officer and a date stamped copy of the CBPL change per AS 04.11.045, or a Notice of Violation will be issued to your establishment and your application will be returned.

**Important Note:** All entries below must match our records, or your application will be returned per AS 04.11.270, 3 AAC 304.105. You must list full legal names, phone number, and mailing address for each owner or partner whose information we require.

If more space is needed, attach additional copies of this page. Additional owners not listed on this page will be rejected.

<table>
<thead>
<tr>
<th>This Individual is an:</th>
<th>Applicant</th>
<th>Affiliate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mailing Address:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>City:</td>
<td>State:</td>
<td>ZIP:</td>
</tr>
<tr>
<td>Email:</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>This Individual is an:</th>
<th>Applicant</th>
<th>Affiliate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mailing Address:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>City:</td>
<td>State:</td>
<td>ZIP:</td>
</tr>
<tr>
<td>Email:</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Section 4 – License Operation

**Check ONE BOX for EACH CALENDAR YEAR** that best describes how this liquor license was operated:

1. The license was regularly operated continuously throughout each year. (Year-round)
   
   - 2020: X
   - 2021: X

2. The license was only operated during a specific season each year. (Seasonal)
   
   - If your operation dates have changed, list them below:
   
   - to
   
   - 2020: No
   - 2021: No

3. The license was only operated to meet the minimum requirement of 240 total hours each calendar year.
   
   - A complete AB-30: Proof of Minimum Operation Checklist, and all documentation must be provided with this form.
   
   - 2020: No
   - 2021: No

4. The license was not operated at all or was not operated for at least the minimum requirement of 240 total hours each year, during one or both calendar years. A complete Form AB-29: Waiver of Operation Application and corresponding fees must be submitted with this application for each calendar year during which the license was not operated.
   
   - If you have not met the minimum number of hours of operation in 2020 and/or 2021, you are not required to pay the fees, however a complete AB-29 is required with Section 2 marked “OTHER” and COVID is listed as the reason.
   
   - 2020: No
   - 2021: No

### Section 5 – Violations and Convictions

Have ANY Notices of Violation been issued for this license OR has ANY person or entity in this application been convicted of a violation of Title 04, 3AAC 304 or a local ordinance adopted under AS 04.21.010 in 2020 or 2021?

- Yes: No

**If you checked YES, you MUST attach a list of all Notices of Violation and/or Convictions per AS 04.11.270(a)(2)**

**If you are unsure if you have received any Notices of Violation, contact the office before submitting this form.**
Alaska Alcoholic Beverage Control Board
Form AB-17: 2022/2023 License Renewal Application

Section 6 – Certifications

As an applicant for a liquor license renewal, I declare under penalty of perjury that I have read and am familiar with AS 04 and 3 AAC 304, and that this application, including all accompanying schedules and statements, are true, correct, and complete.

- I agree to provide all information required by the Alcoholic Beverage Control Board or requested by AMCO staff in support of this application and understand that failure to do so by any deadline given to me by AMCO staff will result in this application being returned and potentially expired if I do not comply with statutory or regulatory requirements.
- I certify that all current licensees (as defined in AS 04.11.260) and affiliates have been listed on this application, and that in accordance with AS 04.11.450, no one other than the licensee(s) has a direct or indirect financial interest in the licensed business.
- I certify that this entity is in good standing with Corporations, Business and Professional Licensing (CBPL) and that all entity officials and stakeholders are current and accurately listed, and I have provided AMCO with all required changes of Shareholders (10% or more), Managers, Corporate Officers/Board of Directors, Partners, Controlling Interest or Ownership of the business license, and have provided all required documents for any new or changes in officers.
- I certify that all licensees, agents, and employees who sell or serve alcoholic beverages or check identification of patrons have completed an alcohol server education course approved by the ABC Board and keep current, valid copies of their course completion cards on the licensed premises during all working hours, if applicable for this license type as set forth in AS 04.21.025 and 3 AAC 304.465.
- I certify that I have not altered the functional floor plan or reduced or expanded the area of the licensed premises, and I have not changed the business name from what is currently approved and on file with the Alcoholic Beverage Control Board.

I certify on behalf of myself or of the organized entity that I understand that providing a false statement on this form or any other form provided by AMCO is grounds for rejection or denial of this application or revocation of any license issued.

[Signature]
Signature of licensee

[Signature]
Signature of Notary Public

Jeffrey J. Poersch, Affiliate - Assistant Secretary
Printed name of licensee

Maryland
Notary Public in and for the State of:

My commission expires: April 9, 2023

Subscribed and sworn to before me this 26 day of October, 2021.

Restaurant/Eating Place applications must include a completed AB-33: Restaurant Receipts Affidavit

Recreational Site applications must include a completed Recreational Site Statement

Tourism applications must include a completed Tourism Statement

Wholesale applications must include a completed AB-25: Supplier Certification

Common Carrier applications must include a current safety inspection certificate

All renewal and supplemental forms are available online

Any application that is not complete or does not include ALL required completed forms and fees will not be processed and will be returned per AS 04.11.270, 3 AAC 304.105.

FOR OFFICE USE ONLY

<table>
<thead>
<tr>
<th>License Fee:</th>
<th>$2,500</th>
<th>Application Fee:</th>
<th>$300.00</th>
<th>Misc. Fee:</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Total Fees Due:</td>
<td></td>
<td></td>
<td>$2,800</td>
</tr>
</tbody>
</table>
ENTITY DETAILS

Name(s)

<table>
<thead>
<tr>
<th>Type</th>
<th>Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Legal Name</td>
<td>Host Chen ANC FB LLC</td>
</tr>
</tbody>
</table>

**Entity Type:** Limited Liability Company

**Entity #:** 10048595

**Status:** Good Standing

**AK Formed Date:** 1/18/2017

**Duration/Expiration:** Perpetual

**Home State:** ALASKA

**Next Biennial Report Due:** 1/2/2023

**Entity Mailing Address:** 6905 ROCKLEDGE DR, BETHESDA, MD 20817

**Entity Physical Address:** 6905 ROCKLEDGE DR, BETHESDA, MD 20817

Registered Agent

**Agent Name:** Gary McCutcheon

**Registered Mailing Address:** 1001 C ST, ANCHORAGE, AK 99501

**Registered Physical Address:** 1001 C ST, ANCHORAGE, AK 99501

Officials

<table>
<thead>
<tr>
<th>AK Entity #</th>
<th>Name</th>
<th>Titles</th>
<th>Owned</th>
</tr>
</thead>
<tbody>
<tr>
<td>41576D</td>
<td>CHEN-ALASKA, INC.</td>
<td>Member</td>
<td>12.00</td>
</tr>
<tr>
<td>41693F</td>
<td>HOST INTERNATIONAL, INC.</td>
<td>Member</td>
<td>88.00</td>
</tr>
</tbody>
</table>
# Filed Documents

<table>
<thead>
<tr>
<th>Date Filed</th>
<th>Type</th>
<th>Filing</th>
<th>Certificate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1/18/2017</td>
<td>Creation Filing</td>
<td>Click to View</td>
<td>Click to View</td>
</tr>
<tr>
<td>5/18/2017</td>
<td>Initial Report</td>
<td>Click to View</td>
<td></td>
</tr>
<tr>
<td>11/30/2018</td>
<td>Biennial Report</td>
<td>Click to View</td>
<td></td>
</tr>
<tr>
<td>8/30/2019</td>
<td>Correction</td>
<td>Click to View</td>
<td></td>
</tr>
<tr>
<td>12/10/2020</td>
<td>Biennial Report</td>
<td>Click to View</td>
<td></td>
</tr>
<tr>
<td>11/04/2021</td>
<td>Agent Change</td>
<td>Click to View</td>
<td></td>
</tr>
</tbody>
</table>
LICENSE DETAILS

License #: 2088825

Business Name: Humpy's Great Alaskan Alehouse

Status: Active

Issue Date: 06/17/2019

Expiration Date: 12/31/2023

Mailing Address: 6905 ROCKLEDGE DRIVE, MS 7-1
Bethesda, MD 20817

Physical Address: Ted Stevens Anchorage International Airport
5000 West International Airport Road, Terminal C, Space #: C22208
Anchorage, AK 99502

Owners

Host Chen ANC FB LLC

Activities

<table>
<thead>
<tr>
<th>Line of Business</th>
<th>NAICS</th>
<th>Professional License #</th>
</tr>
</thead>
<tbody>
<tr>
<td>72 - Accommodation and Food Services</td>
<td>722110 - FULL-SERVICE RESTAURANTS</td>
<td></td>
</tr>
</tbody>
</table>

Endorsements

No Endorsements Found

License Lapse(s)

If this business license lapsed within the last four years the lapsed periods will appear below. Lapsed periods are the unlicensed period between an expiration date and renewal date.

No Lapses on record for the last 4 years.