

# **Maven Wallet for Ferrara Candy Company**

2026

## Welcome!

Welcome to Maven Wallet!

Through Maven Wallet, Ferrara Candy Company offers:

- **USD 15,000 lifetime maximum** for Fertility, Adoption, Surrogacy, and Donor expenses per household

Specific eligible expenses are outlined in this document.

If you have any questions during your Maven journey, reach out at [mavenwallet@mavenclinic.com](mailto:mavenwallet@mavenclinic.com).

## Eligibility

**Eligible Maven Wallet expenses outlined in this document can be incurred by:**

- The benefits-eligible employee
- The spouse or tax-dependent partner of the eligible employee

**\*\*Important:** Only one person in a household can be the Wallet holder. This person will be responsible for submitting receipts on behalf of all eligible household members.

**Expenses are eligible for reimbursement if:**

- Incurred after the first of the month following the employee's date of hire or January 1, 2022, whichever is later
- Paid for with your personal checking account, debit card, or credit card
- NOT already covered by any other employer-sponsored or public program, including but not limited to health coverage or benefits provided to your spouse/partner
- Submitted within 180 days from the date of service
  - For adoption, expenses must be submitted within 180 days from the date of the finalized adoption
  - For surrogacy, expenses must be submitted within 180 days from the date of signed surrogacy agreement or the date of service, whichever is later

**\*\*Important:** Expenses are considered eligible only when obtained lawfully in the local jurisdiction where services are rendered. Employees are responsible for 100% of the cost of ineligible expenses.

**For U.S. employees:**

For medical expenses related to Fertility, you should use available medical insurance coverage or government medical coverage first. Maven will help reimburse remaining eligible costs, including:

- **Co-pays:** the fixed fee you pay at the time of service
- **Coinsurance:** the percentage you owe after insurance pays its share
- **Deductibles:** the amount you pay before your insurance starts covering costs
  - **Most Plans:** Maven Wallet covers 100% of eligible expenses, up to the limit set by your employer.
  - **If you're on a high-deductible health plan (HDHP) with a Health Savings Account (HSA):** Maven Wallet starts covering 100% of eligible expenses after you meet a specific deductible amount **set by the IRS**. This may be different than your health insurance deductible.
    - For 2026, the amounts are:
      - \$1,700 for an individual plan
      - \$3,400 for a family plan
    - These amounts reset each plan year on January 1

## How to get reimbursed

### Step 1: Sign up for Maven

Download the Maven Clinic app (from Google Play or the App Store) and create an account.

### Step 2: Activate your Wallet

Navigate to "My Maven Wallet" from the main menu. Apply to activate your Wallet. We'll verify your eligibility within one business day.

### Step 3: Get reimbursed

Submit your invoice and proof of payment in the Maven app. Some expenses may require additional documentation. For details, see the eligible expenses section.

Reimbursements are made through **payroll** for Fertility, Adoption, Surrogacy, and Donor expenses. Once your expense is approved, expect reimbursement in your next 1-3 payroll cycles.

If your expense isn't eligible for reimbursement, we'll let you know by email. If you think there's an error, message the Maven Wallet team in your app.

## Fertility

### Special notes for Fertility

- Pre-payment of future services -- like multi-cycle or money-back guarantee packages -- can only be reimbursed after the entire service package is complete provided that you otherwise remain eligible for benefits.
- A medical diagnosis of infertility is not required to receive reimbursement

### Eligible expenses

- Procedures related to initial evaluation; including but not limited to:
  - Office visits (virtual or in person)
  - Ultrasounds
  - Blood work
  - Hysterosalpingography (HSG) or Saline Sonogram (SIS)
  - Semen analysis
- Procedures related to timed intercourse; including but not limited to:
  - Cycle management and monitoring
  - Related office visits
  - In-cycle blood work
  - Related ultrasounds
- Procedures related to intrauterine insemination (IUI); including but not limited to:
  - Cycle management and monitoring
  - Related office visits
  - In-cycle blood work
  - Related ultrasounds
  - Simple or complex sperm wash & prep
  - Insemination
- Procedures related to in vitro fertilization (IVF); including but not limited to:
  - Related office visits
  - In-cycle blood work
  - Related ultrasounds
  - Simple or complex sperm wash & prep
  - Anesthesia
  - Retrieval
  - Assisted hatching
  - Blastocyst culture
  - Embryo biopsy and culture in lab
  - Intracytoplasmic sperm injection (ICSI)
  - Oocyte thaw
  - Oocyte identification and fertilization
  - INVOcell
  - Embryo transfer
  - Embryo thaw

- Preparation of embryo for transfer
- Embryology diagnostic and screening tests specified herein: Preimplantation genetic screening (PGS), Preimplantation genetic testing (PGT)
- Procedures related to egg freezing; including but not limited to:
  - Cycle management and monitoring
  - Related office visits
  - In-cycle blood work
  - Related ultrasounds
  - Anesthesia
  - Retrieval
  - Oocyte identification
  - Preparation and cryopreservation of eggs
- Preparation and cryopreservation of sperm
- Preparation and cryopreservation of embryo(s)
- Medication related to the listed fertility procedures
- Tissue storage (1 year)
- Surgery to reverse prior surgery that prevented the person operated on from having children (reversal of sterilization)
- Male fertility services including but not limited to: Consultations with a licensed fertility specialist, Male factor evaluation, including but not limited to semen analysis, bloodwork, and ultrasounds
- Treatment for male factor infertility procedures; including but not limited to:
  - Testicular sperm extraction (TESE)
  - Percutaneous epididymal sperm aspiration (PESA)
  - Testicular microdissection
  - Varicocele

### Ineligible expenses

- Medical costs, once you or your partner have become pregnant
- Egg/sperm/embryo storage longer than 1 year

# Adoption

## Special notes for Adoption

- You may submit eligible expenses as soon as the adoption is finalized
- Eligible expenses apply to the adoption of any child under 18 at the time of the expense, including:
  - Children adopted domestically or internationally
  - Relatives such as a niece, nephew, grandchild, or cousin
  - The child of your registered domestic partner (Where local laws permit, a second parent or co-parent adoption by a partner)
- You will be required to provide documentation of the finalized adoption

### Eligible expenses

- Agency placement fees
- Court costs and legal fees
- Immigration, immunization, re-adoption, and translation fees
- Reasonable travel and lodging costs for the intended parent(s) and any minor child(ren) associated with the adoption process (including ground and air travel)
- Required education directly related to the adoption
- Pre-adoption counseling directly related and for the principle purpose of the legal adoption of the child
- Home study fees

### Ineligible expenses

- Expenses for the biological parents, such as living, counseling, compensation and medical expenses
- Guardianship or custody costs that are not associated with the legal adoption of the child(ren)
- Fees for temporary foster care
- Voluntary donations or contributions to the adoption agency
- Costs paid using funds from any federal, state, or local program for adoption
- Cost of living expenses and/or personal items such as: rent, utilities, food, over-the-counter supplements, clothing, childcare, car seat, transportation to doctor's appointments, etc.
- Loss of income, including but not limited to, loss of income due to complications of pregnancy such as bed rest for birth mother

- Costs for medical care for the child before the adoption has been finalized
- Expenses related to the adoption of embryos including but not limited to medical fees and legal/agency fees
- Meals while traveling

## Surrogacy

### Special notes for Surrogacy

- A surrogacy arrangement involves a legal agreement where an individual agrees to carry and birth a child on behalf of another person or couple, who will be the child's legal parent(s). This includes gestational surrogates, who have no genetic link to the child.
- Legal documentation is required, such as a signed agreement or a letter from an attorney confirming validity of the surrogacy arrangement.

#### Eligible expenses

- Court costs, legal and attorney's fees
- Surrogacy agency fees
- Surrogate/gestational carrier screening costs
- Surrogate/gestational carrier compensation
- Health care expenses for the surrogate mother related to the conception, pregnancy and delivery of the baby pursuant to the surrogacy arrangement
- Fees associated with the adoption of a surrogate child
- Reasonable travel and lodging costs for the intended parents and any minor children associated with the surrogacy process (including ground and air travel)

#### Ineligible expenses

- Gifts or personal expenses to a gestational carrier and/or family members
- Gifts or personal expenses to an egg, sperm or embryo donor
- Voluntary donations or contributions to the surrogacy agency
- Cost of living expenses and/or personal items such as: rent, utilities, food, over-the-counter supplements, clothing, transportation to doctor's appointments, etc.
- Loss of income, including but not limited to, loss of income due to complications of pregnancy such as bed rest for surrogacy
- Meals while traveling
- Testing related to the transfer of genetic material for anyone other than the donor; including but not limited to infectious disease testing, risk assessment, physical exam, psychological evaluation

## Donor

### Special notes for Donor reimbursement

- You may use your Maven Wallet to get reimbursed for eligible donor expenses if the donor material is for your own fertility or surrogacy journey.
- You **cannot** use your Donor Wallet to cover medical expenses for yourself or your dependent (such as your spouse).
- Proper documentation - such as legal agreements, consent forms, or known donor agreements - is required.

#### Eligible expenses

- Egg retrieval cycle for a live egg donor
  - Physical examination & psychological consultation and testing on donor
  - Psychological evaluation of recipient / intended parent
  - Cycle management and monitoring
  - Related office visits
  - In-cycle blood work
  - Related ultrasounds
  - Anesthesia
  - Retrieval
  - Preparation and cryopreservation of egg(s)
  - Medications
- Directed (known) sperm donor cycle
  - Screening blood work
  - Physical examination
  - Related office visits
  - Serology testing and donor eligibility determination testing
  - Semen analysis, processing, and freeze
- Procurement of frozen donor egg from a donor bank
- Procurement of frozen donor sperm from a donor bank
- Egg/sperm donation agency fees
- Donor screening costs and compensation
- Clinic donor coordination fees
- Court costs, legal and attorney's fees
- Material shipping/transport costs
- Storage (13+ months or multiple years)

#### Ineligible expenses

- Creation of embryo
- Embryo testing
- Gifts or personal expenses to a donor and/or family members
- Voluntary donations or contributions to the donor agency
- Costs for you to donate eggs, sperm, and/or embryos to another individual or family
- Fees associated with adoption or purchase of donor embryos
- Medical expenses for the covered employee or their dependent(s)
- Testing related to the transfer of genetic material for anyone other than the donor; including but not limited to (infectious disease testing, risk assessment, physical exam, psychological evaluation)

## Taxation

The following is a **guide** on how your Maven benefit is taxed. You are solely responsible for complying with your personal income tax filing and payment obligations.

Maven Clinic does not provide any legal or tax advice or guarantee any particular tax treatment of the benefits provided by your employer through Maven Wallet. The amount of tax withheld may be more or less than your actual tax liability, depending on your personal tax situation.

- For questions about your pay statements or W2, reach out to your payroll team
- For questions about your personal tax situation, including your ability to claim credits or deductions, reach out to a tax advisor

### US Taxation

Expense Type	Tax Treatment
Fertility	<b>Not</b> considered taxable income
Adoption	Excludable from income tax in accordance with IRS rules for maximum excludable amounts per adopted child and modified adjusted gross income caps on exclusions. Please review the IRS rules at <a href="#">Instructions for Form 8839 (2024)   Internal Revenue Service</a> and follow the instructions therein. Adoption reimbursements are intended to be reported on your W-2 in box 12 with code T, subject to payroll tax withholding but not income tax withholding
Surrogacy	Considered taxable income and subject to standard tax withholding
Donor	Considered taxable income and subject to standard tax withholding

#### What this means for you:

Any taxable reimbursement you receive is like a bonus. Your employer should report it on your W2 as wages subject to standard tax withholding. Due to various factors, your withholding may be less than or more than your actual tax liability associated with Maven Wallet reimbursements.

## Other important information

### **If you leave your employer**

Your eligibility ends on your last day of employment. You can still submit claims for eligible services that took place on or before your last day, as long as the submission is within 90 days from your last day of employment or when the expense submission timeline elapses, whichever comes first.

### **Continuing coverage (COBRA)**

U.S. employees can elect to continue Maven Wallet coverage for eligible medical expenses outlined in the Fertility section[s] after their employment ends through COBRA. Please contact your HR representative for details.

## Resources

### Invoice and receipt assistance

In order to process your reimbursement request, our team needs documentation that includes:

1. Name of service provider
2. Name of patient / recipient of service
3. Description of service(s)
4. Date(s) of service(s)
5. Cost of service(s)

This is usually found in an invoice and/or receipt.

#### Examples:



1. SMP Pharmacy  
9601 Blackwell Rd  
#230, Rockville, MD  
20850

2. Prepared for: Jane Smith  
Date of Birth: 10/07/1984

<b>4.</b> Invoice Date	<b>4.</b> Date of Service	<b>3.</b> Medication	Rx Number	Qty	Doctor	<b>5.</b> Cost	
4/1/2023	4/1/2023	Gonal F 450 UNIT	4/1/2023	1	C Maven	\$100.00	
4/1/2023	4/1/2023	Menopur 75 UNIT	4/1/2023	20	C Maven	\$1760.00	
4/1/2023	4/1/2023	Cetrotide 0.25 MG	4/1/2023	5	C Maven	\$280.00	
<hr/>						Balance Due	\$2140.00
						<b>Total Paid</b>	<b>\$2140.00</b>

**1. RMANORCAL**

Reproductive Medicine Associates of North California  
 150 Spear St  
 San Francisco, CA 94105

**Patient Invoice**

Phone: (415)603-6999  
 Fax: (415)644-0124

**2. Patient ID:** 1234567

**Bill To:**  
 Doe, Jane  
 100 Main Street  
 San Francisco, CA 94105

**Bill For:**  
Doe, Jane

**Birth Date:** 01/01/1990  
**Invoice No:** 7890  
**Billing Date:** 06/10/2021  
**Service Date:** 05/10/2021  
**Location:** San Francisco  
**Physician:** Dr. Geisel

**Insurance Snapshot**

Insurance	Policy Num	Insured	Payment Type	Amount
Aetna	F13209214HL1	Doe, Jane	Bill Insurance	\$0.00

**4.**

Date	CPT Code	<b>3.</b> Description	Price	Mod	Dx Codes
3/2/2023	11111	Ultrasound	\$300.00	\$0.00	
3/5/2023	22222	Venipuncture	\$100.00	\$0.00	
3/7/2023	11111	Ultrasound	\$300.00	\$0.00	
3/8/2023	33333	Progesterone	\$250.00	\$0.00	
3/10/2023	44444	HCG	\$250.00	\$0.00	
3/17/2023	55555	Anesthesia	\$3000.00	\$0.00	
3/20/2023	66666	Egg Retrieval	\$5000.00	\$0.00	
		<b>Total</b>	<b>5. \$9200.00</b>		<b>E28.2</b>

**\*Helpful tip:** If you're submitting an invoice for medication or labwork, ensure that the medication names or lab tests performed are clearly displayed. Our team will not be able to submit any invoices that only show Rx numbers or "Labwork" on the invoice without additional information.

**FAQ****1. Can I use cash or checks for payment?**

- Yes. If you use cash, please message us when you submit your documents to let us know. The invoice should have a balance of \$0.00. If you use checks, please provide a credit card statement or screenshot of your bank app that shows the funds being withdrawn from your bank account.

**2. If I am requesting reimbursement for a package, what kind of documents do I need to submit?**

- You will need to submit an invoice that confirms the last date that services were provided to you OR a letter from your clinic that confirms that the package has been completed. We are not able to reimburse packages until all the included services have been completed.

# Adoption

## Invoice and receipt assistance for Adoption

In order to process your Adoption reimbursement request, our team needs:

1. **The first and last page of your adoption court order if required**
2. **An invoice** for the expense
3. **A receipt** showing that you have paid

### Example court order:

If required, your adoption court order should clearly show:

1. Name of adoptive parents
2. Date of adoption

1	DECA
2	Name: _____
3	Address: _____
4	City, State, Zip: _____
5	Phone: _____
6	Email: _____
7	Self-Represented
8	
9	<b>DISTRICT COURT</b>
10	<b>CLARK COUNTY, NEVADA</b>
11	In the Matter of the Petition of _____ and _____
12	(adoptive parents' names) <b>2.</b>
13	For adoption of a minor child.
14	<b>DECREE OF ADOPTION</b>
15	
16	This Court, having reviewed the Petition for Adoption filed by the Petitioners, (first
17	petitioner's name) <b>1.</b> _____ and (second
18	petitioner's name) _____, and the matter
19	coming on regularly to be heard before this Court on the date and time above, and the
20	Petitioners appearing personally, and it appearing to the satisfaction of the Court that all
21	required consents to adoption have been filed with this Court and the Court having considered
22	said documents, and the Court having further examined all documents executed and filed
23	herein, and finding them in all respects proper, and the Court having ( <input checked="" type="checkbox"/> check one)
24	<input type="checkbox"/> waived the requirement for a child welfare services investigation;
25	<input type="checkbox"/> reviewed the child welfare services investigation;
26	and having examined the Petitioners under oath, from which examination the Court finds that
27	all of the allegations of said Petition are true; if there are two Petitioners, they are married; the
28	Petitioners have been residents of Clark County for at least six months; the Petitioners are more
	than ten years older than the minor child(ren); the Petitioners are financially able to provide for
	© 2016 Family Law Self-Help Center <span style="float: right;">Decree of Adoption</span>
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# Surrogacy

## Invoice and receipt assistance for Surrogacy

In order to process your Surrogacy reimbursement request, our team needs:

1. **The first and last page of your surrogacy agreement**
2. **Proof of funding** of your escrow account if applicable. If you did not pay via an escrow account, a receipt showing that the transaction has processed is sufficient
3. Any applicable **invoice** for the expense

### Example surrogacy agreement:

Your surrogacy agreement should clearly show:

1. Intended parents' names
2. Date of contract execution
3. Signatures of intended parents and surrogates

**AGREEMENT**

1. This Agreement is made and entered into between \_\_\_\_\_ and \_\_\_\_\_, ("Intended Parents" or "Intended Fathers"), a married couple, and \_\_\_\_\_ ("Gestational Carrier") and \_\_\_\_\_ ("Gestational Carrier's Husband"), a married couple. All of the above-named individuals may be referred to as "the Parties."

Northwest Surrogacy Center, L.L.C. (hereafter "NWSC") is a limited liability company, organized under the laws of the State of Oregon for the purpose of providing services to intended parents and gestational carriers.

The term "Child", as used in this Agreement, shall include all children born as a result of the medical procedures resulting from this Agreement.

**RECITALS**

A. Intended Parents are a married same-sex couple and are entering into this Agreement with Gestational Carrier and Gestational Carrier's Husband for the purpose of parenting a child to be carried and delivered by Gestational Carrier, who will attempt to become pregnant through in vitro fertilization and will act as the gestational carrier for Intended Parents. Neither Gestational Carrier nor Gestational Carrier's Husband shall be genetically related to the child.

B. Intended Parents intend to create their child through in vitro fertilization/embryo transfer, with embryos created from one of the Intended Father's sperm and eggs from an egg donor. Gestational Carrier will carry the resulting child pursuant to the terms of this Agreement.

C. Gestational Carrier and Gestational Carrier's Husband do not intend to raise the Child conceived through the procedures described in this Agreement. Gestational Carrier and Gestational Carrier's Husband intend to relinquish any and all parental rights, custody and control they might have with respect to the child conceived and born pursuant to the procedures contemplated by this Agreement. Gestational Carrier is not now pregnant, but is capable of carrying a child through a full-term pregnancy. Intended Parents are suitable persons to raise a child.

D. It is the express intent of the Parties that Gestational Carrier and Gestational Carrier's Husband shall not have any parental or custodial rights or obligations with respect to the child and that Gestational Carrier and Gestational Carrier's Husband shall not be considered the legal parents by virtue of this gestational surrogacy arrangement.

E. All children born as a result of the medical procedures contemplated by this Agreement shall in all respects be the children of Intended Parents.

F. All Parties are over the age of twenty-one (21).

In consideration of the agreements and covenants of each other, and with the intention of being legally bound by the Agreement, the Parties agree as follows:

2. We have read the foregoing Agreement consisting of \_\_\_\_\_ pages including this page, and it is our collective intention by affixing our signatures below, to enter into a binding legal obligation.

WITNESS our signatures as of the day and date first above stated.

3. By: \_\_\_\_\_ By: \_\_\_\_\_  
(Signature of Name of Surrogate) (Signature of Surrogate's Husband)  
\_\_\_\_\_  
(Printed Name of Name of Surrogate) (Printed Name of Surrogate's Husband)

By: \_\_\_\_\_  
(Signature of Natural Father)  
\_\_\_\_\_  
(Printed Name of Natural Father)  
(Acknowledgments)

### Example proof of funding from escrow account:

If your expense was paid via an escrow account, our team will need both the receipt from your escrow account and the receipt that shows the funding via an escrow account.

The receipt that shows payment from your escrow account should clearly show:

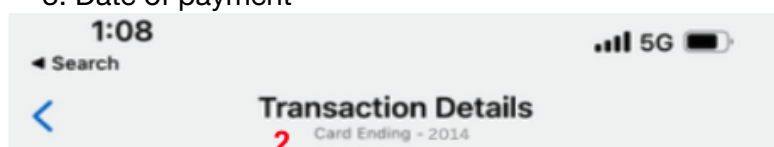
1. Cost of service
2. Date of payment
3. Name of escrow agency

### 3. SeedTrust Escrow

Date Submitted	Name	Amount	Approved By
Apr 16, 2021	Ally	\$48,000	Ally Holmquist
Apr 05, 2021	Carole Knighton	\$1,000.00	Angela Case Manager
Mar 21, 2019	Halle Ferry	\$1,000.00	Adam Wheeler
Oct 02, 2019	Halle Ferry	\$1,000.00	William Pickett
Sep 19, 2019	Case Office	\$50.00	Brook Windham
Sep 19, 2019	Halle Ferry Trust	\$5,000.00	Brook Windham
Apr 23, 2019	Halle Ferry	\$1,000.00	Adam Wheeler

The receipt that shows the funding of your escrow account or that the transaction has processed should clearly show:

1. Cost of service
2. Last four digits of payment method
3. Date of payment



OTHER  
**SURROGACY AGENCY**

**1. \$50,000.00**

**3. Apr 13, 2023**

Approved

This is a Pending Transaction. Pending Transactions are purchases or Card pre-authorizations that are yet to appear on your Account balance.



**\*Helpful tip:** If your company requires that you have a surrogacy agreement in order to submit expenses, all expenses should be submitted after your agreement is signed. Any expense that occurred before signing should be submitted within the required submission period after your agreement has been signed.

#### FAQ

1. **What documents do I need if I'm submitting a surrogacy travel or medical expense?**
  - If you're submitting a surrogacy travel expense, we'll also need documentation that shows the reason for your travel

- If you're submitting a surrogacy medical expense, we'll also need to see the invoice from the clinic.

**2. What if I'm submitting a surrogacy expense that is outlined in my agreement?**

- If you are submitting a surrogacy expense that is outlined in your contract, we'll need to see the page that outlines this expense in your agreement. This, along with the screenshot from your escrow account, can serve as the invoice for this expense.

## Currency exchange

Eligible employees who are not normally paid in U.S. dollars will be reimbursed up to the local currency equivalent of the maximum reimbursement amount available, in accordance with the currency exchange rate as determined by Maven.

If you incur an eligible expense in a different currency than the local currency in which you are normally paid, the amount of the expense will be converted to the local currency in which you are normally paid, in accordance with the currency exchange rate as determined by Maven. Currency exchange rates are calculated on a blended average of the daily exchange rate over 12 months and rates will be recalculated annually. If there's a country that isn't on the list, please reach out to [mavenwallet@mavenclinic.com](mailto:mavenwallet@mavenclinic.com) and we'll be able to calculate the 12-month average exchange rate for your expenses.

To view the amount of your expense or Wallet maximum in local currency, you can use the currency conversions listed below. To use the table to calculate your Maven Wallet maximum, locate your local currency and multiply the maximum by the rate provided. (i.e., EU: \$100 USD x 0.942 = €94.20 Euros). To use the table to calculate how spend in your local currency will impact the USD maximum in your Maven App, locate your local currency and divide the expense amount by the exchange rate provided. (i.e. EU: €100/.942 = \$106.16 USD)

Initial Currency Exchange Rates		
Country	Local Currency	2026 Exchange Rate: USD to Local
United States	DOLLAR	1
Andorra	EURO	0.94
Argentina	PESO	1185.10
Armenia	DRAM	388.00
Australia	DOLLAR	1.56
Austria	EURO	0.94
Belgium	EURO	0.94
Bermuda	DOLLAR	1.00
Bhutan	RUPEE	86.38
Bouvet Island	KRONE	10.48
Brazil	REAL	5.69
Bulgaria	LEV	1.76
Canada	DOLLAR	1.41
Chile	PESO	962.71
China	YUAN	7.21
Christmas Island	DOLLAR	1.56

<b>Initial Currency Exchange Rates</b>		
Country	Local Currency	2026 Exchange Rate: USD to Local
Cocos (Keeling) Islands	DOLLAR	1.56
Colombia	PESO	4150.93
Cook Islands	DOLLAR	1.73
Costa Rica	COLÓN	501.29
Cyprus	EURO	0.94
Czechia	KORUNA	21.66
Denmark	KRONE	6.70
Egypt	POUND	49.68
Estonia	EURO	0.94
Faroe Islands	KRONE	6.70
Finland	EURO	0.94
France	EURO	0.94
French Guiana	EURO	0.94
French Southern Territories	EURO	0.94
Germany	EURO	0.94
Ghana	GHS	12.90
Greece	EURO	0.94
Greenland	KRONE	6.70
Guadeloupe	EURO	0.94
Guernsey	POUND	0.76
Heard Island and McDonald Islands	DOLLAR	1.56
Holy See (Vatican City State)	EURO	0.94
Hong Kong	DOLLAR	7.79
Hungary	FORINT	360.05
India	RUPEE	86.38
Indonesia	RUPIAH	16359.19
Ireland	EURO	0.94
Isle of Man	POUND	0.76
Israel	NEW SHEKEL	3.51
Italy	EURO	0.94
Japan	YEN	149.63
Jersey	POUND	0.76
Jordan	DINAR	0.71
Kenya	SHILLING	128.99

<b>Initial Currency Exchange Rates</b>		
Country	Local Currency	2026 Exchange Rate: USD to Local
Kiribati	DOLLAR	1.56
Korea, Republic of	WON	1426.39
Kyrgyzstan	SOM	87.06
Latvia	EURO	0.94
Liechtenstein	FRANC	0.85
Lithuania	EURO	0.94
Luxembourg	EURO	0.94
Malaysia	RINGGIT	4.33
Malta	EURO	0.94
Martinique	EURO	0.94
Mayotte	EURO	0.94
Mexico	PESO	19.57
Monaco	EURO	0.94
Montenegro	EURO	0.94
Morocco	DIRHAM	9.46
Nauru	DOLLAR	1.56
Netherlands	EURO	0.94
New Zealand	DOLLAR	1.73
Nicaragua	CORDOBA	36.60
Nigeria	NAIRA	1527.50
Niue	DOLLAR	1.73
Norfolk Island	DOLLAR	1.56
Norway	KRONE	10.48
Palestine, State of	DINAR	0.71
Peru	SOL	3.61
Philippines	PESO	57.48
Pitcairn	DOLLAR	1.73
Poland	ZLOTY	3.81
Portugal	EURO	0.94
Romania	LEU	4.51
Russian Federation	RUBLE	89.09
Réunion	EURO	0.94
Saint Barthélemy	EURO	0.94
Saint Helena, Ascension and Tristan da Cunha	POUND	0.76

<b>Initial Currency Exchange Rates</b>		
Country	Local Currency	2026 Exchange Rate: USD to Local
Saint Martin (French part)	EURO	0.94
Saint Pierre and Miquelon	EURO	0.94
San Marino	EURO	0.94
Singapore	DOLLAR	1.32
Slovakia	EURO	0.94
Slovenia	EURO	0.94
South Africa	RAND	18.06
South Georgia and the South Sandwich Islands	POUND	0.76
Spain	EURO	0.94
Svalbard and Jan Mayen	KRONE	10.48
Sweden	KRONA	9.99
Switzerland	FRANC	0.85
Taiwan, Province of China	DOLLAR	31.09
Thailand	BAHT	33.29
Timor-Leste	RUPIAH	16359.19
Tokelau	DOLLAR	1.73
Turkey	LIRA	38.64
Tuvalu	DOLLAR	1.56
Ukraine	HRYVNIA	41.57
United Arab Emirates	DIRHAM	3.67
United Kingdom	POUND	0.76
Uruguay	PESO	41.48
Viet Nam	DONG	25897.00
Western Sahara	DIRHAM	9.46
Zambia	KWACHA	25.53
Åland Islands	EURO	0.94