[MUSIC PLAYING]

When I think about employees like Michael, who have been able to have their basic needs met through our benefits and feel that security, they are then able to become their best selves. And we're just a tool for them to use to be able to feel fulfilled in whatever that looks like. And we have this culture of employees who are dedicated not only to the company but, more importantly, to themselves.

We're letting employees know, hey, we're going to take care of you. You work hard for us. And when you retire, you're going to have something to look forward to. And it's not just a job for me. It's a way of life for me. We work for a company that cares about us. And so that makes us care about the product and the people that we serve.

[MUSIC PLAYING]