

\$ 07 H| W7 KH&HOMIRUS\$ FFWELOWDQG' LVELOW5HRXUFV/RIIEHQR ZKLEKLVMH6DQW RXLV8 QYHUVWIOXUGHO/LQVMH6/ 8  
EXHFRBUZLWZKLMRXWQH/%CHDKWHIOXUGHO/LV6DQW RXLV8 QYHUVW/LQ6/ 8 EXHFRBUZHGXQGHCHE DGYGHUQH/Q6/ 8  
EXHFRBUZHGXQGHCHE &HOMIRUS\$ FFWELOWDQG' LVELOW5HRXUFV/LQ6/ 8 EXHb

) DFXOV ) HGEDFN 6XUYH 5 HSRUW

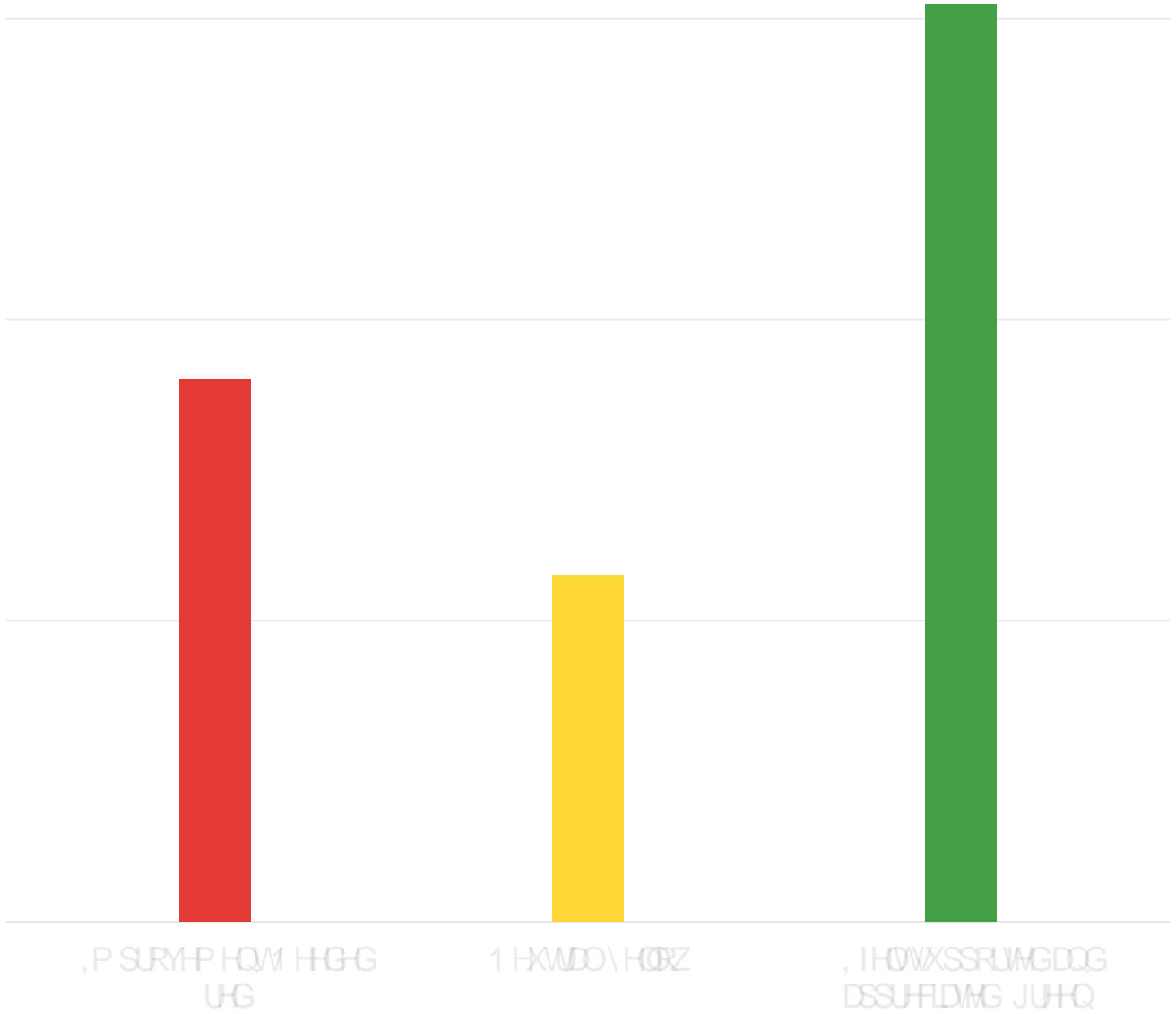
# 3XLSRVH

7KHSXLSRVHRI WLVXUHI Z DWRREMLQIDFXOVHI SHUHQHVDQGSUUT €

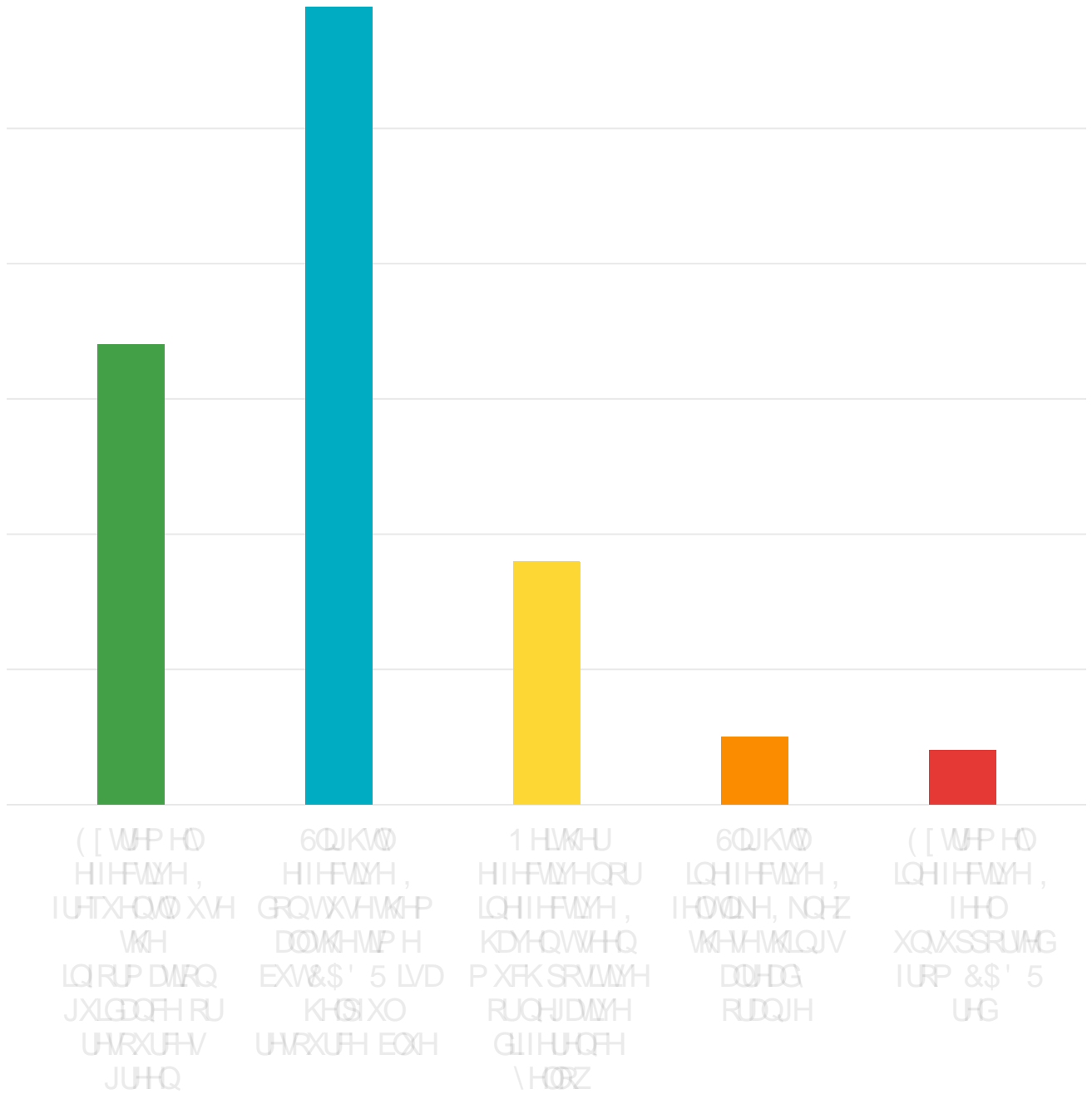
4 , QJHCUDOKRZ ZRXG\RXUDM\RXULQMDFRQZLKW\HWMI PPHUVR  
&\$' 5"

\$07H\WDEDUJDSKZLKW\UHEDU\URP @VWRUWKWUH\H0Z JUHQb

5 HSRQM'



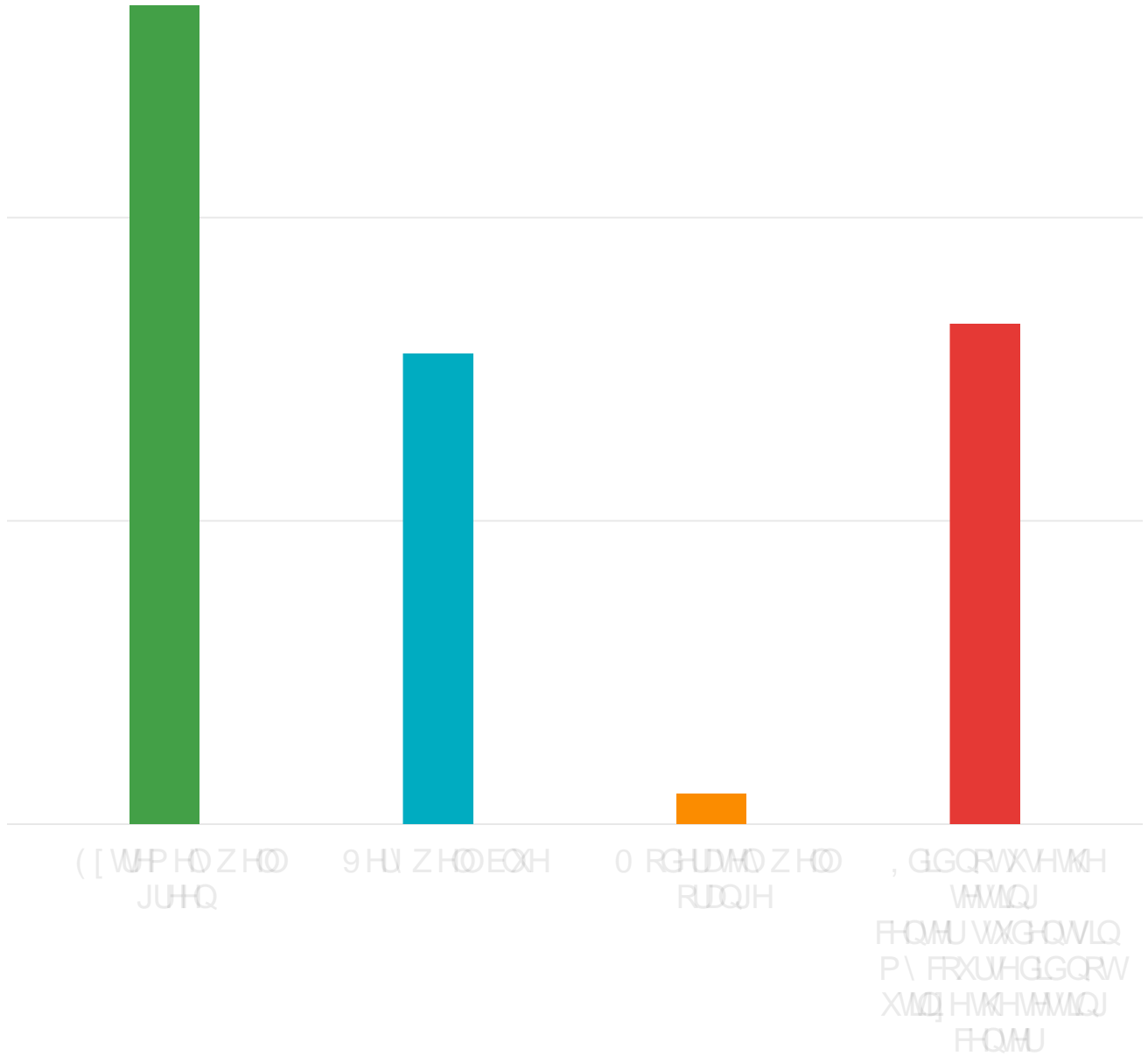
4 +RZ HIFVYHLWMLQRUP DNRQ JXLGQFH RUUHRXUHV/SURMLGHGE &\$' 5"  
 \$07H WDEDWJDSKZ LKILYHEDVIURP @IVRULJKWJUHQ EOXH\H0Z RUDQJH UHG  
 5HISRQM'



4 +RZ HIHFVYHDUHWKHWMMQJ FQMUZ RUMQJ VRVUYH\RXUQHGDVDIDFXOV  
PHEU

\$OVH WDEDWJDSKZLMIRXUEDWIURP QIVRUIJKWUHQ EOX RUDQJH UHG

5 HSRQM'



4 +RZ ZRXG\RX UDMKRZ V\GHQ\DFRP P RGDNRQ\DUHLP SGP HQMGRU  
GLFXWFG'

\$OVH W\$ SHFKDYZ LK V\UHSRUMRQ\WDMQJ IURP V\HMS P RYQJ FGFNZ LH JUHQ  
\HQBZ UG6

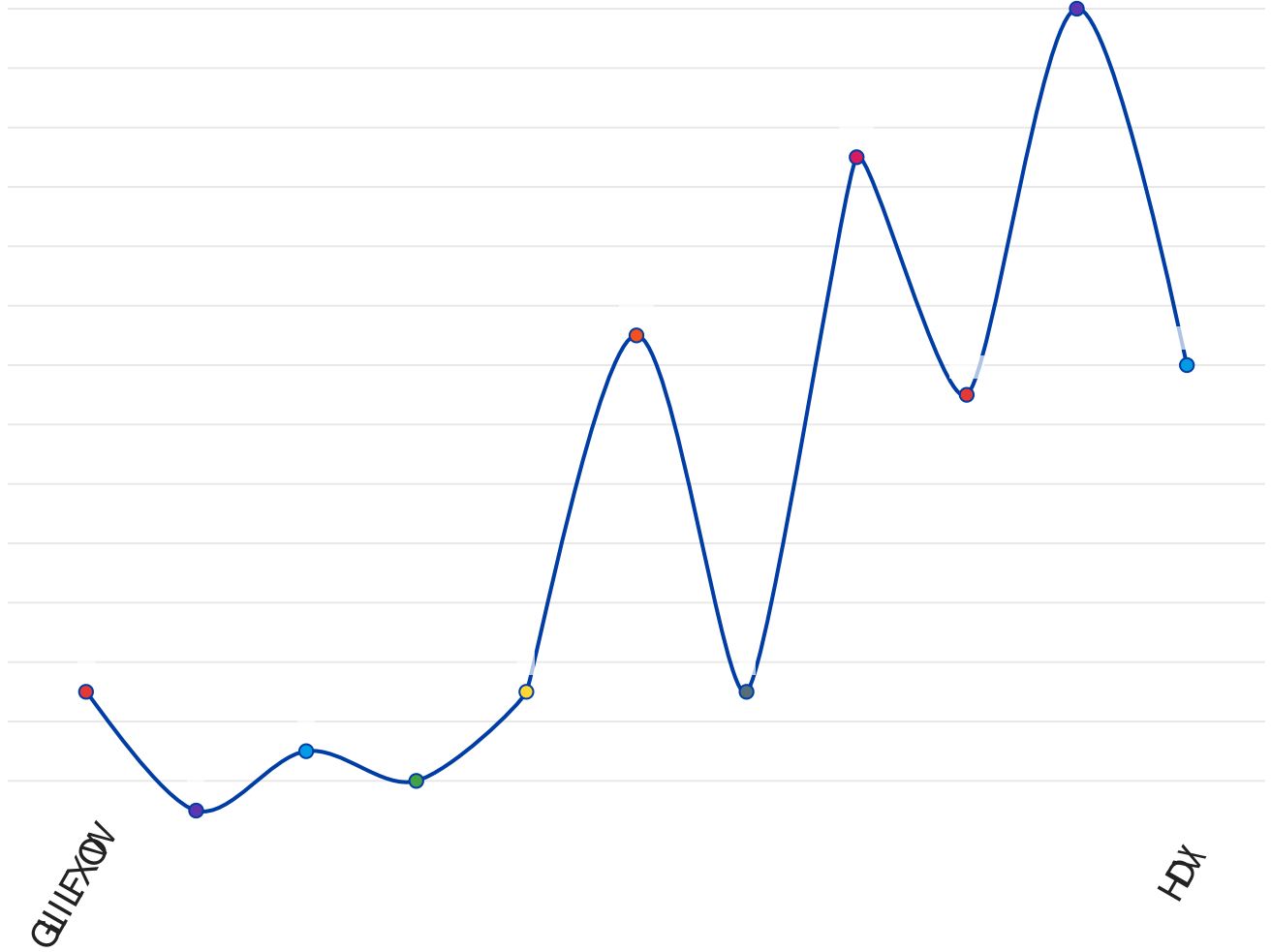
5 H\SRQM'



- , NQRZ KRZ V\LP SGP HQ\DFRP P RGDNRQ\DUHLP SGP HQMGRU
- , KDIHVRP HFKDDQJHVEXWQ DMRQ
- , IHQBZ K\QLVRP H\DFRP P RGDNRQ\DUHLP SGP HQMGRU

4 +RZ ZRXG\RX UDMVHDELOVVRREVDQ\WHUHXRUFH\WMDVRX QHGRU  
 WDFKQJ VNGQVZ LK G\DELOV\RXUFRUFH  
 \$OVHJ WDCQHFQJWMDQJ DVMHGVWP RYQJ VRVHULJKV\$ EOHQHVKRZ VVH  
 GLIHUQFHRH HFK UDMQJ VFDGHLJQDMRQEHVZ HQJHUR GLIEXOV\RMQ HDX

5 HSRQM'



● 1 XP EHUR 5 HSRQGQW & KRFH

4 : KDMWVRI HGFDNRQDORUGHYHDSR HQVSSRUMQWVZ RXG\RX QNH&\$' 5  
VR SURYLGH DERXVWVG-QVZ LK G\DELOM\LMQVHFRQJHNVWQJ IRUIDFXQVR  
HQDJHILQ' 6RP HH\ DP S\VRXG\EH XQYHJDOGHJLQ LP S\PHQMQJ DFDGHP LF  
DFFRP P RGDNRQ/LQ/R DFRXUH VSHLLFVP XQNRQ/ Z RUMKRSV VSHNHU\DERXW  
G\DELOM\V GDJQRV\ HV

7 KHI RORZ LQJ DUHM HQGV IURP VXUYH UHSRQV\

, P S\PHQMQJ DFDGHP LF DFFRP P RGDNRQ/LQ/R DFRXUH

1 D~~H~~HEVGH



4 ' R\RX KDMHDQ \XJJHWRQ/ LGHDV RUIHGEDNIRULP SURYHP HQWRU&\$' 5  
DQGVKHWMI"

7 KHI ROPZ LQJ DUHMHQGVI URP VXUYH UHSRQVH

5 HP LQGHU/RUWVG QVDERXVWHSXLSRVHDQGH SHVWRQ/R DFRP P RGDWRQ/  
HSHFDQ Z LW DI QI LEQIDWVGGQHDFRP P RGDWRQ

&DQYDVDFHWLEQVLP SDP HQDWRQTXHWWRQ/

\$GGWRQDOZ RUNKRSV WDLQJVI RUI DFXOV LQWVFRU/

7 HWQJ &HQWFKDQJHV LXXHV

&\$' 5 KVDGRSNGWVH DUDVR LP SURYHP HQVQGIHGEDNDWUJHVRQV

# \$ GGUHWLQJ 7 DUJHVBRLQW

6VXG-QVHP LQGHU/IRU SHLLFDFFRP P RGDNRQ SXLSRVHVDQGH SHFMDNRQ/  
6RP HIFXOV LQVXKFRU/VKDUHGFKDQJHVZ LK FHUHQDFDG-P LF DFFRP P RGDNRQ/  
HSHFDQ Z LK VHIQJ LEQIDMCGDQFH DFFRP P RGDNRQ 7 KLVLQFOXGHGH SHUHQFHVZ KHUH  
VXG-QVDMP SMGVRDSSO DEVQFHVUHARDFMYHO RUXEP LMGEDQNDFFRP P RGDNRQIRUP'  
Z LK QRFRQM WRUFRQYHUMNRQ/

VRXWQ HDIOLE °



Ó, QFRUSRUDMRQR I DFXOVFRP P HQVIURP VMLVXUHI VSHLLFDQ RQHVMKD/SURYLGH  
GLUFWH SHUHQHVIURP VMHVMXQJ FQMU LQ/RQZ SURFVUMDQLQJ  
Ó6KLVWR RQQCHI RUP DWRU2 &7 DQG5 ( 5 ) RUP V YLD' RFX6LJQ VDUWQJ IDQ  
Ó. HSLQJ DQHP SKDLVRQGHOMHU WP HQQVI RUFRRP SOWMGHJ DP VZ KHQWDLQLQJ  
QZ DQGUHXMUQLQJ VMI

Ó) RUGOMHUHWR VSHLLFRILFHVRUP DQER QFDMRQV GOMHUQJ DVEHIZ HQ  
VR KRXUVDVMUFRP SOWRQ

6RP HI DFXOVVKDUHGHGEDFNVKD/GOMHUHVKRXQGEHP DQHRQVHVDP HGD DVD  
FRP SOWMGHJ DP ' XHVRVMHYRXP HRI HJ DP VDDGVMI LQJ DYDQDEQW VMLV/LQGRVDUHDDMF  
UHTXHWWRURXUMXQJ FQMU DVMVMV H 7 KXVII DIFXOV P HP EHUZ RXQONHVRKDYHDQ  
HJ DP UHXUQGRQVHVDP HGD VKDVMHJ DP LVONQ &\$' 5 UFRP P HQGVMKVMHVMH  
SURHXRVHDFWFDQ XGGUMHJ DP UHXUQRSMRQRQVH2 &7 IRUP

### 5 HTXHWWRUP RGI LQJ 5 ( 5 IRUP GHDGQH UHTXLUHP HQW

6RP HI DFXOVUHTXHWVGMD/&\$' 5 FKDQJVMH5 ( 5 IRUP GHDGQH 5 ( 5 IRUP VP XWEH  
VXEP LVMGD/VDW KRXU/LQDGYDQH LQEXVQHWGD V IRUMXGQVZ KRGRQRVKDYHJ DP  
DFFRP P RQDMRQVRP DNHS DP LVHGHJ DP : KQI&\$' 5 P D FRQVGHUHTXHWZ LMK D  
VKRUMVMP HQHRQDFDHE FDVHEDV VMH KRXUHTXLUHP HQVZ LQCRVHGDGMVMDVMK  
VMP H, VVFKDQQLQJ VR DFFRP P RQDM5 ( 5 UHTXHWZ LMK GD RI RUGD EHRUHHTXHW  
HSHFDQ Z LMK KJHYRXP HVRI HJ DP VMDVKDYHDDHG EHQVKHGXQG 7 KHFXUHQW  
GHDGQH DQZ VMHVM I VRHQXUHVMDV

7 KHUHLVDYDQEQVSDPHI RUMHUHTXHWVR EHDFFSMG

7 KDVMKHUHLVMI FRYHVDJHVR SURFVUMHJ DP

7 KQNI \RX VRWRVHI DFXOV P HP EHVZ KRSDUWLSDMGLQRXUI HGEDFN VXUH

30DHUHFK RXVRVH&HQMUIRU\$ FHV