

\$ 07 H| W7 KH&HOMUIRUS\$ FFHWELOWDQG' LVELOW5HRXUHV/RIIEHQR ZKLEKLVMH6DQW RXLV8 QYHUWVIOXUGHO/LQVMH6/ 8  
EXHFRBUZLWZKLMRXWQH/%CHDKWHIOXUGHO/LV6DQW RXLV8 QYHUWVIOQ6/ 8 EXHFRBUZHGXQGHCHE DGYGHUQH/Q6/ 8  
EXHFRBUZHGXQGHCHE &HOMUIRUS\$ FFHWELOWDQG' LVELOW5HRXUHV/Q6/ 8 EXHb

) DFXOV ) HGEDFN 6XUYH 5 HSRUW

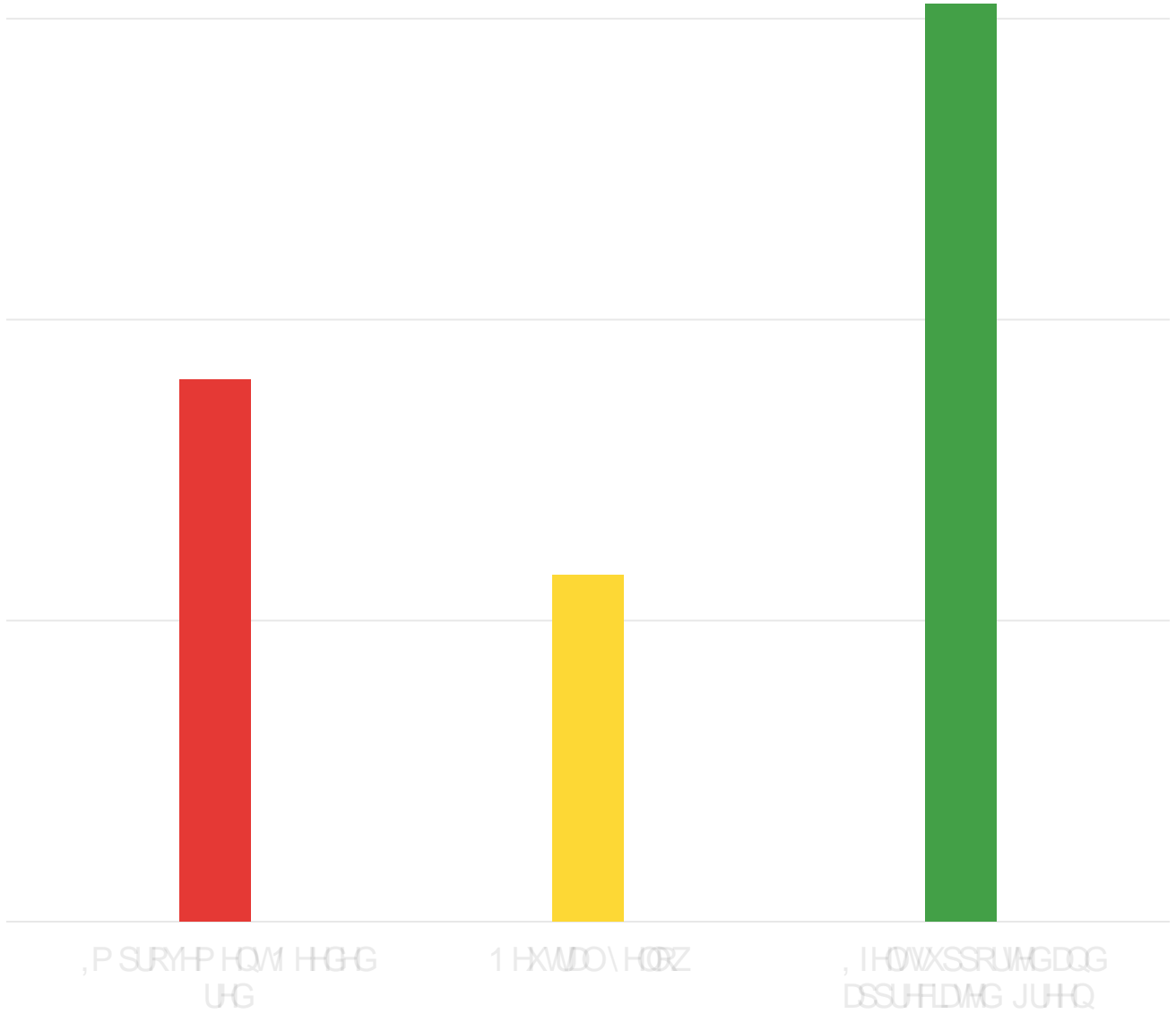
# 3XLSRVH

7KHSXLSRVHRI WLVXUHI Z DWRREMIQIDFXOVH SHUHGFVDCGSHUSHFWYHVRH WH  
DFDGP LF\ HDU7KH&HQMUIRUS\$ FFHWLEQWDCG' LVELOW5HRXUHV JRDLWRFRDFV  
GMDDDDD

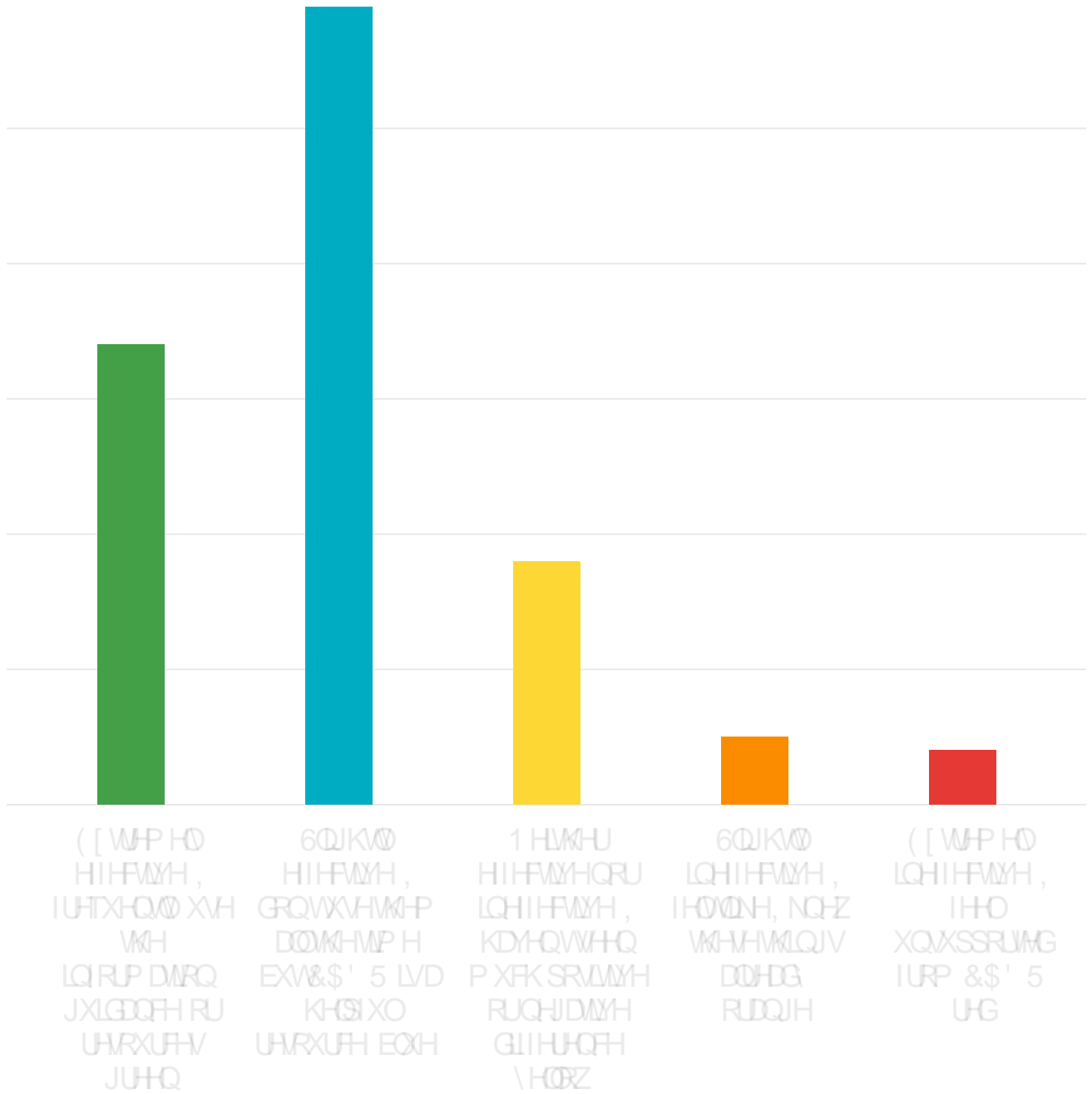
4 , QJHCUDOKRZ ZRXG\RXUDM\RXULQMDFRQZLXVHWI PPHUVR  
&\$' 5"

\$07H\WDEDUJDSKZLXVHEDU\URP @VWRUWKWUH\H0Z JUHQb

5 HSRQM'



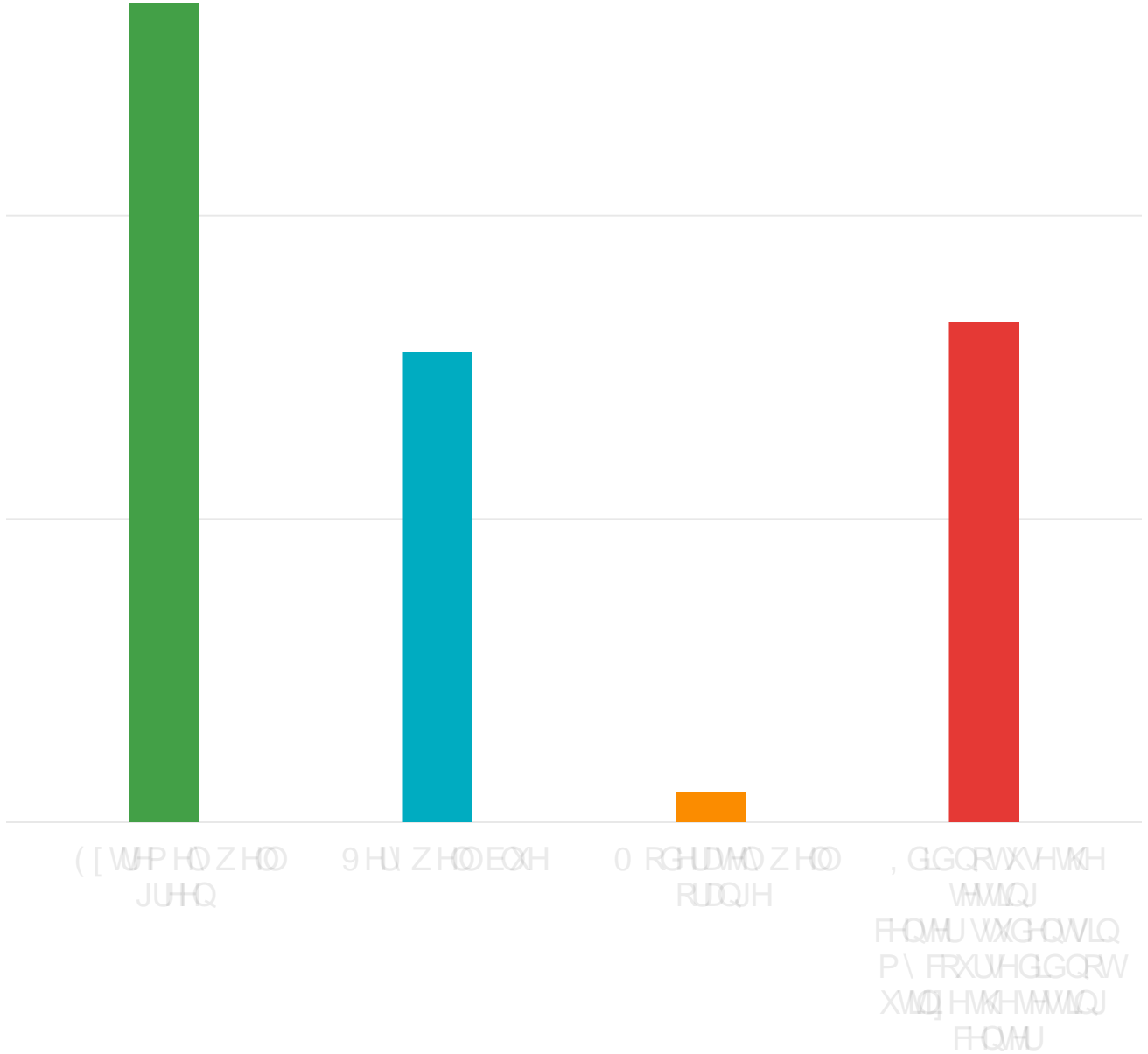
4 +RZ HIFVYHLWMLQRUP DNRQ JXLGQFH RUUHXUHV/SURMLGHE &\$' 5"  
 \$07H WDEDWJDSKZ LKILYHEDVIURP @IVRULJKWJUHQ EOXH\H0Z RUDQJH UHG  
 5HISRQM'



4 +RZ HIFVYHDJWVHVMQJ FQMU Z RUMQJ VRVUYH RXUQH G/DVDI DFXOV  
PHEU

\$OVH WDEDWJDSKZ LKIRXUEDWIURP QIVRUIJKWUHQ EOX RUDQJH UHG

5 HSRQM'



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

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

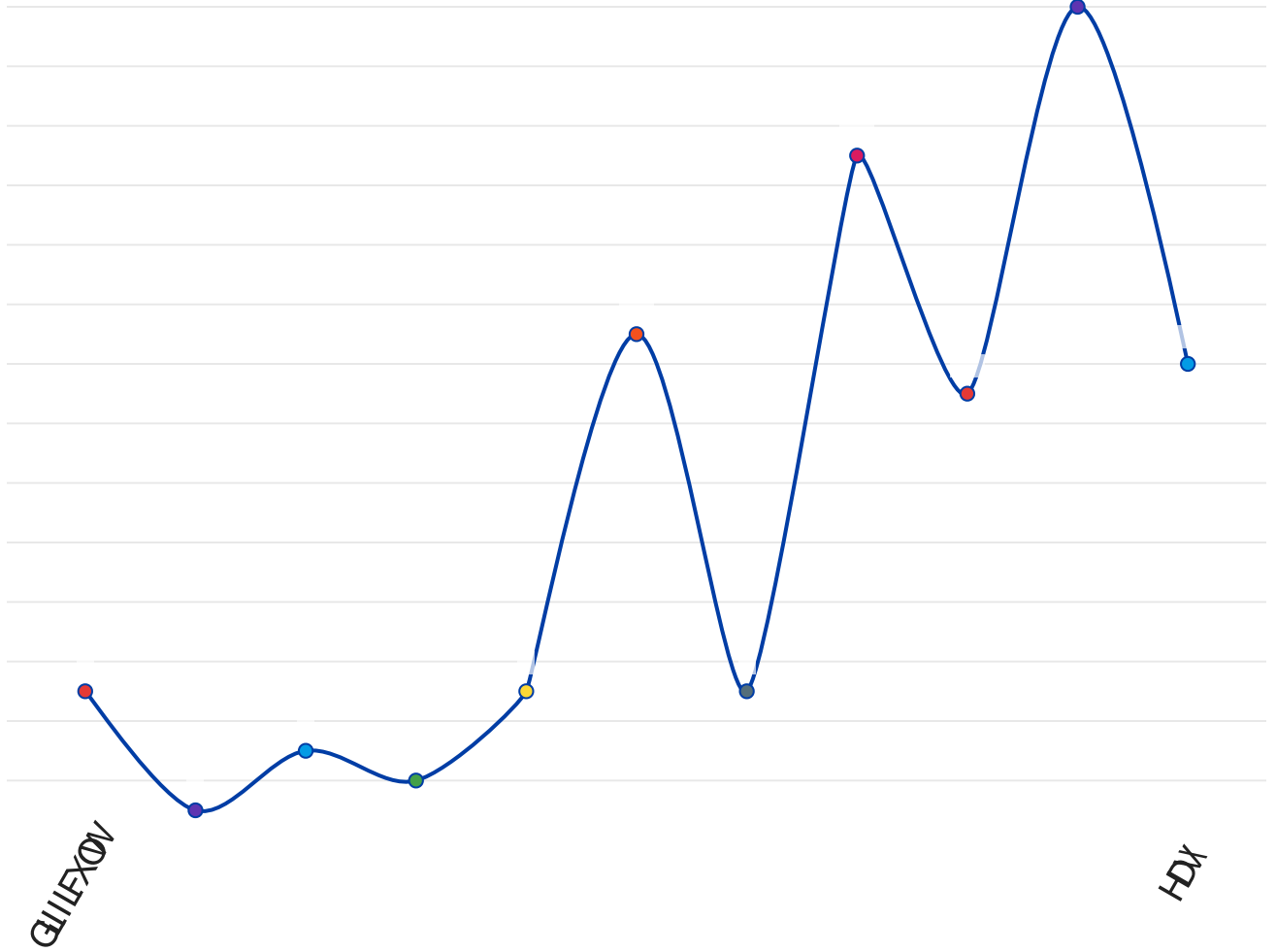
5 H\SRQM'



- , NQRZ KRZ V\LP SOP HQ\DFRP P RGDNRQ\DUHLP SOP HQMGRU
- , KDIHVP HFK\QJHVEXWQ DMV
- , IHQBZ K\QLVRP H\DFRP P RGDNRQ\DUHLP SOP HQMGRU

4 +RZ ZRXG\RX UDMVHDELOVVRREVDQ\WHUHRXUHFVMDVRXQHGRU  
 WDFKQJVMGQVZLVKGLDELOVVLQ\RXUFRXUH  
 \$OVHJWDCQHFCDUWMDUQJDMVHOIWPRLQJVRVHULJKV\$EOHQHVKRZVMH  
 GLIHUQFHRHDFKUDMQVFDGHLJQDMRQEFVZHQJHURGLIEXOVVRMQHDX

5HSRQM'



● 1XP EURI 5HSRQGHQW&KRFH

4 : KDMWVRI HGFDNRQDORUGHYHDSR HQVSSRUMQWVZ RXG\RX QNH&\$' 5  
VR SURYLGH DERXVWVG-QVZ LK G\DELOM\LMQVHFRQJHVMQJ IRUIDFXQVR  
HQDJHILQ' 6RP HH\ DP S\VRXG\EH XQYHJDOGHVJQ LP S\PHQVQJ 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\PHQVQJ 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 DJHVBRQW

6VXGQWHP LQGHUVRU SHLLFDFFRP P RGDNRQ SXLSRVHVDQGH SHFMDNRQ  
6RP HIFXOV LQWKFVRUWKDUHGFKDQJHVZ LK FHVMDQDFDG-P LFDFFRP P RGDNRQ  
HSHFDQ Z LK VHIQJ LEQIDMCGDQFHDFRP P RGDNRQ 7 KLVLQFOXGHGH SHUHQHVZ KHU  
VXGQWDMPSMGVRDSSO DEVQHUVHWRDFWYHO RUXEP LMGEDQNDFFRP P RGDNRQIRUP'  
Z LK QRFRQM WRUFRQYHUMNRQ

: KHQVXGQWPHVZ LK D&\$' 5 VMI P HP EHUHQDQJ LEQIDMCGDQFHDFRP P RGDNRQ

VRXWQ HDIOLE °



Ó, QFRLSRUDMRQRI I DFXOVFRP P HQVIURP VMLVXUHI VSHLIFDQ RQHVMKD/SURYLGH  
GLUFWH SHUHQHVIURP VMHVMXQJ FQMU LQ/RQZ SURFVUMDQLQJ  
Ó6KLVWR RQQCHI RUP DWRU2 &7 DQG5 ( 5 ) RUP V YLD' RFX6LJQ VMUWQ IDQ  
Ó. HSLQ DQHP SKDLVRQG-DYHU WP HQQVI RUFRRP SOWMGH DP VZ KHQWDLQLQJ  
QZ DQGUHXMUQLQJ VMI

Ó) RUG-DYHUIHWR VSHLIFRI I LHVVRUP DQER QFDMRQV G-DYHUIQ DVEHIZ HQ  
VR KRXUVDVMUFRP SOWRQ

6RP HI DFXOV VKDUHGHGDFNVMKD/G-DYHUIHVKRXGHEHP DGHRRQVMHVP HGD DVD  
FRP SOWMGH DP ' XHVRVMHYRXP HRI H DP VDDGVMI LQJ DYDQDEQW VMLV/LQGRV DUHDDMF  
UHTXHWVRURXUMXQJ FQMU DVMVM H 7 KXVII DIFXOV P HP EHUZ RXGQNHVRKDYHDQ  
H DP UHXUQHGRQVMHVP HGD VMDVMHI DP LVANQ &\$' 5 UFRP P HQGVMKVMHVMH  
SURHXRVUHDVWFDQ XGGUMHI DP UHXUQRSMRQRQVMH2 &7 IRUP

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

6RP HI DFXOV UHTXHWVMGMD/&\$' 5 FKDQJVMH5 ( 5 IRUP GHDGQH 5 ( 5 IRUP VP XWEH  
VXEP LVMGD/VQDW KRXU/LQDGYDQH LQEXVQHWGD V IRUVMGHQVZ KRGRQRVKDYHI DP  
DFFRP P RQDMRQVRP DNHS DP LVHGH DP : KQI&\$' 5 P D FRQVGHUHTXHWZ LMKD  
VKRUMUMP HQHRQDFDHE FDVHEDV VMH KRXUHTXLUHP HQVZ LQCRVHHDGVMGDMVM  
VP H, VVFKDQQLQJ VR DFFRP P RQDM5 ( 5 UHTXHWZ LMKD RI RUGD EHRUHTXHW  
HSHDQ Z LMKLJKHYRXP HVRI H DP VMDVKDYHDQHDG EHQVKHGXQG 7 KHFXUHQW  
GHDGQH DQZ VMHVM I VRHQXUVMKV

7 KHUHLV DYDQDEQVSDPHI RUMHUHTXHWVR EHDFFSMG

7 KDVVMHUHLV VMI FRYHVDJHVR SURFVUMH H DP

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

30DHUHFK RXVRVH&HQMUIRU\$ FHV