

,QFOVLYH3HGDU RJ\ LQ VWH & LYLO(QYLURQP HQMDCQG \$ UFKLMFVXUDQ QJLQHUIQJ &(\$(
' HSDUW HQW

3 UHSDUHGE VWH &(\$(-XVWH (TXLW ' LYHUVW DQG,QFOVLRQ -(' , &RP P LWH

/ DWXSGDMG\$ SUO

Mp 4b 4XMRQV FRP P HQW RUFRCFHU' 3 DMHFRQDFWV Q x y•U H DMFVQ•Q x Qõ ffgñ •% H

' HSDUW HQM6 XUYH 5 HVXOW

&8 %RXCHUFRQGXFWD FDP SXV FXOMUH VXUYH IQ) DO 7KH&(\$(-(' , &RP P LWMH
FRP SLDG D QWRI KJJKQKW DQG DUHDV RI FRQFHUQIURP WLV VXUYH Z KIEK FDQEH YLZ HG KHUH 7R
IXUMHUXGGHUMDQG IHHGEDFN IURP WHGHSDUW HQM(Q) DO WHFRP P LWMH VHQA&(\$(
WVGHQW DGGIDFXOWDIRQZ XS VXUYH Z LWIUH UHVSQMH SURP SW IREFXMQJ RQLQFOVLYH
H FHQGFH IQWHFOMURRP DQGEH RGG . H UHVXOWIURP WLV VXUYH DQGEUDIOMRUP IQJ IGHV
EDVHG RQWLV IHHGEDFN DUH KJJKQKMGKHUH ,QUHVSQMH WR WHMH UHVXOW WHFRP P LWMH
GHFIGHWR IREFV HIRUW IQFRP P XQW EXIQJ IQFOVLYH SHGDJR\ DQG SURYMQJ UHVRXUFH V IRU
WH&(\$ (FRP P XQW WR IXUMH UHQJ DJH IQ' (, Z RUN

5 HVXOW DWD * OGFH

) DO &DP SXV &XOMUH 6 XUYH 5 HVXOW

+ LJKQKW

- " 6 WII IHHO VHQM RI EHQJLQJ
- ") DFXOW WNH SUGH IQZ RUNQJ IRUGHSDUW HQW
- " 6 WGHQW IHHOHQM RI DFDGHP IFKDOQJH DQGIDFXOW VXSSRUW
- " 0 RTSDW Z`HCG

DHDA

RR



| 0PQXD s] [GE [ji [j Dkj g]Pl g<D] kj <Y<hdl EjhjkG [jhDgQOj] <E] kgh

/] ZI QEKhp] ji <EPQOQ <hNj Z 1 E] ZZ k[Qs•

” +g Y Ekg• [] Yj<X hd] Yhj] <h h hjkG [j k[G gj< [QO] N] l q E] [E djh
@. E X D X Q Q Q E h Q G Y h Q G Q Q s j j] r g h j j P d l E q l] g Z Q P M > b a F f • ' b • 0 D •

” +g p Q < h Q Z I [j E P] Q h > d g W E h j P < j E < D I E j Z d Y j l G Q G N I g [j q < s h • E P] Q Q
h k D Z Q h Q [Z] G < Q O h

” [E] kg < O h j k G [j h j] q g Q < [G h d l < X Q j P l Q] q [p] Q

” Q h j k G [j h] d d] g k [Q s j] g j < X l r < Z h

” + G < [G h P < g] g h Z < Y Q j k d h j P < j E] [h k Y < [G j P l [h P < g] k j

9 E 8 h • P E] E g l < j Q O Y # q l Q O] D M E q l G Q j k [G g < j Q M

” ! Q h Z I h j l g N I Q < E X

” / I I X N I Q < E X N j Z h j k G [j h G < Q O P] Z I q] g X P l Y h l h Q [h

7 P < j G Q E K h q l Q h j k E] g h G <

” 1 h l d g Q E Q Y h] N Q E K h q l E] k g h l G h Q

| I h Q j P l E] k g h l q Q P l p l g h j k G [j Q Z Q G

< E h u u | . l p Q q < [G g p Q h s Y D k h q Q P d l g d l E q l G q l g Q s] N Z Q G

Q h i s Y P D M / s C • g j P l g p l Q h j P < j E < D I < G G] g < j q D] N Z Q G

| E q Y < d Q O < G Y E k g Z @
 | 1 H d < G G G E k h Q [h
 | 1 H H P] g < h Q Z I [j h N] g d g E Q [j] j Q < G G
 " [Q O Q E K h Q] S q Q P h j k G [j h r < Z d Y h
 | 1 H d g H Z I h j l g h k g l s h r < h X < D] k j Q < Y
 |] < E Q Q h j P j k Q] k j H Z I h j l g j] N Q G] k j Z] g < D] k j h j k G [j h r < j] N Q k g] k j
 E < g l g Q j l g h j h P] q j P l Q l r d l g Q [E h Q N] g Z j P l Q Q j l g h j
 " E k G N I G D < E X N j Z j P l Q Y < d l g h r < Z d Y h
 | < p l < < Q D Q S < j l g E K h < G G k g Q O] N Q P] k h q Q P Q P j Q [j P j h j k G [j h E <
 d g p Q N I G D < E X < D] k j Y < d Q O l [p Q [Z I [j < G h P < g Q h l h] N E E h < G
 < E E Z Z] G j Q []
 | / I I X Z Q k < g l g N I G D < E X

\$ D h g Q O < G 6 Q k < Q Q O [E K h Q l d l < E P Q O

+ g j] E Y N] g Q < E Q O [E K h Q l d l < E P Q O N] g h r 0 : Y h g] Z \$ D h g < j Q [I I G D < E X
 " + g Q g X] q Y G O < h i h Z I [j
 " Q l g h l r < Z d Y h
 | Q l g h Q S Q d l] d Y • h Q k < j Q [h r d l g d l E q l h r Q < h
 " Q l g h p Q k < Y] g Z I G Q
 | 6 Q] h r < g E Y h r h Q k Y j Q [h r Q < O h r l j E
 " . l Y j Q [h P Q D k Q Q O
 | + g p Q j Q l N] g h j k G [j Y j k G [j < G Q h j k E j] g h j k G [j Q N] g Z < Y E [p l g h j Q [N] g
 g Y j Q [h P Q D k Q Q O
 "] Z Z k [Q S h j < G < g h
 |] Y G E Z Z k [Q S < E E k [j < D Y j] Q E K h Q l Y < d Q O l [p Q [Z I [j
 " f k Q < D Y d < g Q Q < j Q []
 | ! < W Q S] N j k G [j h l [Q Q O
 " E q l Y < d Q O
 | / j g j l Q Q j P j l [Q O h j k G [j q Q P Z < j l g Q Y < G j P Q X < D] k j q P j j P l s g Q Q O

[E K h Q l d l < E P Q O 6 Q k < Q Q j Q [+ g W E
]] •] j] [E K h Q l j l < E P Q O 6 Q k < Q Q j Q [• E j Z
 l " 7 < j E P p Q l j W Q < h p Z

j P] E Q a F f • " t a y 2 6 — • E

P<pl hjkG [j d<g [l ghdg p@ NI GD<E* [hjkE] ghd<g @<j QOQj NI GD<EXMj Z hjkG [jhQjPl @
EKHh` @ Đ P

r<Z dYh [h] ZI k[q] g[q] h[q] QOP] ZI q] gXQ Q] kdh QEP] <j QOq PI d <hj PQ QI [E] kg<O G<j
] jPI g* [j] l gkdj QOjPI YE] kg j] <Xf kl hj Q[h Qk[<E dj <DY Q E g<Q Qh j Qkj Q[h. I hd] [h Q Qh
] NO h<[G h<[GP] q jPI s Q] l g<E q QPhkG [jh Q Qh D] j q I I [E X h h<[GhEP]] Y*

] q j] Z <X j PQ Qh Y h PQ G [•

! <X j PQ Qh] pl g s I rd Y Q r<Z dYh

"] q G s] k q<[j h k G [j h j] <ddj <E s] k<

"] s] k q<[j h k G [j h j] E Y D] g j l q Q P] j P l g*

" rd Y Q j PQ Qh Q Z] g j P<] [] q < s Y G q G Q Q-Z • r P X E Z f # i y P D

9DUDELOW

7KH ZD\ WDWDFK RI XV ØDUQ LV XQTXH DV D ILQJHLSUQW7KH DYHJDH ØDUQHU LV DP \ W
' HMJQIRUYDUDELOW P HDQV WDNQJ LQV DFFRXQWGLIHUHQWEUDQV DGG EDFNJURXGGV

8' / * XIGHQHV

: HHQFRXUDJH LQWKFRLV VR UHGDWURXJK 8' / JXIGHQHV IURP &\$67 ZKFK HP SKDMJHP XQSDI
P HDQV RI HQJDJHP HQWHSUHMHQMRQ DGGDFMRQ HJ SUHMRQ

7LSVIRUILLWGD

" * HGHDO

| ,QWKFRLV DUH HQFRXUDJHG VR UHGDWURXJK ILLWGD WLSV VKDUHGE &8 ¶ &HQMJURU
7HDFKIQJ DGG/ HDUQJ &7/

" 1 DP HV

| ' LUHFVWVGHQW VR XVH 1 DP H&RDFK <RX FDQ WDM WDWMLV KHSV LQWKFRLV ØDUQ
KRZ VR SURQRXQFH RUDYRIG P LV SURQRXQFLQJ D WVGHQW/ QDP H
| <RX FDQ DOR VKDUH Z LW WVGHQW KRZ VR XSGDM WHLSUHHUJHG QDP H

" 3 URQRXQV

| ,QMDGRI GLHFVØ HQFRXUDJLQ WVGHQW VR XSGDM WHLSURQRXQXVDJH \ RX FDQ
UHP LG WVGHQW ZKI SURQRXQV P DMMU (QFRXUDJLQ SHRSØI VR XSGDM WHLSU
SURQRXQV FDQIHOSUHMVXUQJ DV VRP H P D QRVEH UHGD VR VKDUH
| ,QWKFRLV FDQP RGHQZ KDWVH ¶ QNH VR HQFRXUDJH IURP WVGHQW) RUHJ DP SØI
\ RX FRXQ LQWRFH \ RXUSURQRXQV LQ \ RXUHP DQWJ QDMUH DGG RQ WVH FRXUW
V ØEXV ' XUIQ \ RXULQURGXFMRQ VR WVH FQW \ RX FRXQ WDM SURQRXQV ZKI
\ RX ¶ W WDMG WLV DGG P HQMRQ WLV KHSV P LQP IJ H DWXP SWRQV DERXVDQ RGH ¶
JHQGHUQ WVH FQW <RX FRXQ WVHQ KRZ WVGHQW KRZ WVH FDQ SDUFLSDM
P HQMRQJ 3,1 \ RX ZRXQ QNH VR VKDUH \ RXUSURQRXQV KHU ¶ KRZ « ' ([DP SØI
LQFQGH VKDUQJ LQ RUP DMRQ DERXWKRZ WVGHQW FDQ XSGDM WHLSURQRXQV
WURXJK &DQYDVE ¶ BCv~G~ 9 2w48D ` SJK



■ /KHSIXOR JLYH VMGHQW RSSRUMQWV VR SURYGH TXDQMMYH IHGEDFN 0 DQ VMGHQW
 RQD KDYH RSSRUMQWV VR SURYGH TXDQMMYH IHGEDFN GXUQJ WHLUMP H DWFRDUH
 " 7U VR FROFWHHGEDFN IURP RUP RUH RI \ RXUMVGHQW 7KIQN RI Z D V VR LQFHQWJ H
 VMGHQW VXFK DV JLYQJ SDUMFSDMRQ SRLQW
 " ,QFRUSRUDM IHGEDFN QRS & QUA DQG UYMHZ WLV Z LW \ RXUMVGHQW
 " ' RQVSVXVUHVXUH RQ \ RXUHD , Q DGGVWRQ VR VWRQ GHVFUEHG EHBZ \ RX FDQ VRQFLW
 IHGEDFN IURP VMGHQW GXUQJ RIIEH KRXU/ 0 DQ VMGHQW DUH QRWGUHFVQ DMNGE VVH
 LQWVFRUDERXWKRZ D FRXUHLV JRIQJ IRUMHP 2 IIEH KRXU/ DUH DJUHDWV H VR DMN
 " * LYH \ RXUHD JUDFH DQG GRQWONH LVSHU/RQDQ
 " 7KHUH LV VSDFH VR VKDUH Z LW VMGHQW LI IHGEDFN LV LQHDMEQI , I \ RX JHWHHGEDFN VR
 FKDQJH VRP HMLQJ WDVW LQHDMEQI \ RX FDQ WDCN VVH VMGHQWRUEUQJ LQJ WDVVR \ RXU
 DMWQRQ <RX FDQ GHVFUEH WDVWV LQHDMEQI E VDLQJ WVRXJK LV) RUH DP SQI / HMLQJ
 WHP NQRZ WDVWV LVQVSRMEQI Z LW VVH VVH H QVRYHUHQ VVH FOW EXWVDWVWRXGGV QNH
 DJRRGLGHDIRUMHIXXUH

) HGEDFN VWRQ

" 3RQJ FROMGHUMRQ QNH 3RQ YHU Z KHUH
 | ([DP SQI TXHMWRQ : HUH WUH DVSHFW RI VVH DMJQP HQWVDFRQXVHG \ RX"
 " \$VNIRUMXP EV XS VXP EV GRZ Q
 | 0 HQMRQ WDVW VVRP HRQH SXW D VXP EV GRZ Q VVH FDQ VHG \ RX DQHP DLORUR DR
 VR RIIEH KRXU/ VR VKDUH P RUH
 " \$GGTXHMWRQ VR HQGRI DMJQP HQW
 | ([DP SQI TXHMWRQ : KDVUHDV RI WLV DMJQP HQVSRVFP RGQI Z HUH QRW

MHC
 0 5M48D © 0 5M48D © KHSIX H 0 5M48D p 0 5M48D © bx €D 5Q 0 5M48D ©

