

7KHWM VE RRNIRUMKLVFDVLDVDF XMRP IJ HGRQCH2 SHQ\$ FFHWVM VE RRN 7KLVWM VERRNLIUHH DGGDYDDEQVR \ RXLQP XOUSOIRUP DW (DFKZ HHNRI
2 Q4 QNM RXVR \ RXUHDGQV , I \ RXZ RXGONHVR G E QDGDGGSUQVMHSDJHVRU RXURZ QSHURQDQXH \ RXDUHDEQVR GRVKLV EXVORMVKDW
VKHYLG RVZ LQCRVUQW 7KHHQMLHE RRNLVDYDDE QDVMHROZ LOJ QN KMSV HF D SXVRQVURSUHWE RRNSXE VMVE RRNVI
7KEMD QSTWMDVE P Q
VRXEMDQVXVZVFRP & QMHVLRQHVMHEHSURYLG EMDVUQWQJHGRFXP HQVLL \ RXFKRRVHVR SUQVMHGRFXP HQV, VVXS VR WXGQVVR
VRXEMDQVXVZVFRP QIRUSUQMQ VMLVHRXUFHII VMH FKRRVHVR EHVW

\$ SUQ [DP	
/ HF XWH(QJDHP HQM XJ] HV	
: HND / DE V	
%RQXV5HM-DUF K3DUWF \$DMRQ2 SSRUXQVMHV	
72.7\$ /	

1 RVM 0 LVMQ P RUHVMDQ Z HND OE VZ LQVHXVQVQDQDXVRP DMFIDLQURI VMLFRXUH

E ams

7KHUHZ LQE H H [DP VLQVMLF DV RQHLO2 FVRE HJRQHLO' HFP E HJ DGG RQHLO\$ SUO7KH2 FVREUH [DP Z LQEHKHGRQ6DMUGD 2 FVREHU DW DP

7KH' HF IR E HJ DGG\$ SUO [DP VZ LQE HVFKHG DGGDGG RQLVMUHGE\ VMH5HJLWMDU' HMLVQRVMLV/SURFW/FDQEHIRXQGLQVMHV-FVIRQEHBZ I/ RF DMRQDGG7LP LQJ RI) LQDQ [DP LQDMRQ

7KH2 F RE HJ [DP Z LQF RHUF RVMQVXSVR DGG LQFOXGQ : H-N DGGZ LQFOXGH P XONSIFKREHLMP V \$ QP DMUDQVMLVFRXUHILVMWDEGH LQF XGQ QF XUV RQDCHQMRQV YLG RV DGGDMJQP HQW

: HKDYHF RVMQVZ LMK4 XHCEV6VMGHQ\$ FFHMEQ

<RXZ LOKDYHE IHQDWJQHGV RDVP DQURXS DSSUR IP DMD WVG BW Z KRZ LOP HWRJHMHURGFHDZ HNDQ HDULQ+80 RU+80 ,Q
VKHODUQJ DE \RXZ LQE HIXUMHUG YLG BQVRJURXS RI WVG BW ,Q\RXUURXS\RXZ LQHJDIHQDFWYMHVGHMJCHGVRI HQGDQGEURDGHQ
\RXUXQG BMDGQJ RI SV F IRQJ

' HMDQRI HDF KZ HNE/ODUQJ DE Z LQE HSRVMGLQVKH: HND 2 Q4 SDJH / DEVUHTXUHI RXVR FRP SOMMVRP HSUHSUDMRU Z RUSURUMRVMH
ODUQJ DE <RXP XWF IR HVRVKHDEZ LKVKLVZ RUNFRP SOMGRQ/ DE 3DJHV

,I\RXDUHP RUHMDQ P LQ



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, QDQ F RXUH\ RXRVMQF IR P XQIF DMZ LMK\ RXUSHUV\ DQG WDFK LQJ WDP VKURXJK HDPWRQF FRP P XQIFDMRQ <RX DUH\ SHFVMGVR XVHVMHXVP RWW UHVSF VQ\ RXUG BQJ VZ LMK\ RXUF RQDJXHV RUZ KHQS DMFSDMQJ LQDFWYMHV GLVFXWRQV\ DQGRQDCHFRP P XQIFDMRQ

+ HUHVDQWRI CHMT XMMJXLG BQHV 3 QDVHUHGVMHP FDUHXQD DQGXVHMHP VRJXLGH\ RXUFRP P XQIFDMRQLQVMLVFRXUHDQGEH\ RQG

0 DNHDSHURQDQF IR P LVP HQVVR QDUQDE BXXCG BMDQD DQGVXSSRUW RXUSHUV

\$ WXP HMKHE MARI RVMHUV\ DQGH SHF VMHE MARI VMHP

\$ F QRZ QG HVMHLP SDF VRI RSSUWVRQRQV\ HVMHRI RVMHUSHRSQIDQGP DNHVXUH\ RXUZ UMQJ LV\ UHVSFVMXQDQGLQFQVLYH

5 HF BQJ HDQGYDQXVMHH\ SHUHOF NI DE QMIV DQGNQRZ QG HHDK SHURQEUQJV

3D F RMDVMQMRQRV RZ KDW RXUSHUV\ UVMIE IIRUH\ RX UHSRQG 7 KLNVMURXJK DQGUH UHGD\ RXUZ UMQJ VEH RUH\ RX SRWRUVMHGMHP VR RVMHUV

, V\ RNVRG VDUJHZ LMKIG BV E XIG RQVP DNHSHURQDQDMDFN

%HRSHQVRE HF BQJHGRUF RIRQMGRQ\ RXULG BV DQGFKQDQJHRMUV\ LMKVMHLMQVRI IDFLQMDQJ JURZ VM ' RQRVGP HDQRUHP EDUUDV RVMHUV

(QF RUDJHRMUVVRG MHBS DQGVKDUVMHULG BV

* 5 \$ ' , 1 *

\$ QF IR SRQHWRI VMLV\ RXUHZ LQHF BHMHP HUFDQSHUHQWJHP DUN\ 7 KHQDQJUDGH\ RX UHFHYHIRUMKHFVRXUHZ LQEHGHUHYGE\ FRQYHUMQJ\ RXU QXP HUF QF RXUHDYHUVHVRDQMMUJUDG HFFRUGQJ VR4 XHQB/2 I QFDO' UDGH & RQYHUMRQ6FDQI

\$ QF IR SRQHWRI VMLV\ RXUHZ LQHF BHMHP HUFDQSHUHQWJHP DUN\ 7 KHQDQJUDGH\ RX UHFHYHIRUMKHFVRXUHZ LQEHGHUHYGE\ FRQYHUMQJ\ RXU QXP HUF QF RXUHDYHUVHVRDQMMUJUDG HFFRUGQJ VR4 XHQB/2 I QFDO' UDGH & RQYHUMRQ6FDQI

4 XHQB/2 I I QFDO' UDGH & RQYHUMRQ6FDQI

* UDGH	1 XP HUFDQ&RXUH \$ YHUVH 5 DQJH
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7KH\ DP G DHWRUHF KZLP DUHQMMGRQVMH) DFXQVRI \$ UVDQD6FLHQFHZ HESDJHXQGHUJ, P SRUQVW DMMI 6VXG BVM\ DP VF IKG BVMIRUMKH) DQ 7HLP DUHSRMMGYD62 / 8 6 LP P HGDMMO SURUMRVMH7KDCNMLYQJ KRQD ID IRUMKH: LQMU7HLP VMH DUHSRMMGRQVMH) UGD EHIRUH5HDGQJ: HHN DQGI RUMH6XP P HJ7HLP VMH DUHQG YLG BQD QRMGRQVMH \$ UVDQD6FLHQFHZ QDCHV QDEL 6VXGHQV\ VKRXQGHQD QDQJ LQJ DQ VMDYHSDQV\ XQMD QVVMHMH\ DP LQDMRQV\ KHGXQKDV\ EH\ QSRMMG ([DP VZ LQQRVEHP RYHGRUGH HUHGVR DFFRP P RQDMHP SQD P HQVMDYHOKRQD SQQV RU ULJKVUHUVDMRQV

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(DF K DF XN KDVG M HBSHGDSURVF RVR SURYLG H FRQMLMQLDQGH T XDE BSSURDFK LQG DQJ Z LMK UHTXHWI RUDFDGHP LF FRQMLGHDARQIRU
VXG B WIDF Q H VQXDMQ F L
