

\$< * UDGXDMQ 6 VGHQW6 XUYH * UDGXDM / HYHO \$//

3 0DMH LQGFDM WH FROUH VFKRRQURP Z KLEK \ RX Z LOEH JUDGXDMQJ



) LHG

& KRFH & RXC

%UHQDQ6 FKRRORI %VGHW %6%
 6 FKRRORI (GXFDMRQ 62 (
 6 FKRRORI ,QIRUP DMRQ6 VGLHV 62,6
 6 FKRRORI 6 RFDO RUN 66:
 &ROUH RI \$SSOHG6 RFDO6 FLHQFHV &\$66
 %RUD &ROUH RI +HDM 6 FLHQFHV %&+6
 5 RVDU &ROUH RI \$UWDQG6 FLHQFHV 5&\$6 0 6 LQ6 RIVZDUH' HYHSP HQW
 7RMD

\$< * UDGXDMQ 6 WGHQW6 XUYH * UDGXDM / HYHO \$//

: KHUHLG \ RX VDNH 0 2 6 7 RI \ RXUFRXUHV

0 DLQ&DP SXV IQ5 LYHU) RUHW 

8 QYHUVW & HQMUDVH & ROUJH RI
/ DNH & RXQW IQ* UD VDNH

2 QCH 

2 WJU SODVH VSHFL 

) LHC

& KRIFH & RXC

0 DLQ&DP SXV IQ5 LYHU) RUHW

8 QYHUVW & HQMUDVH & ROUJH RI / DNH & RXQW IQ* UD VDNH

2 QCH

2 WJU SODVH VSHFL

7RMO

\$< * UDGXDMQ 6 WGHQW6 XU7H * UDGXDM / HYHO \$//

: KDMW \ RXUJ HQGHU

0 DØI & LVJ HQGHU0 DØI



) HP DØI & LVJ HQGHU) HP DØI



7UDQVJ HQGHU

2 W7HU

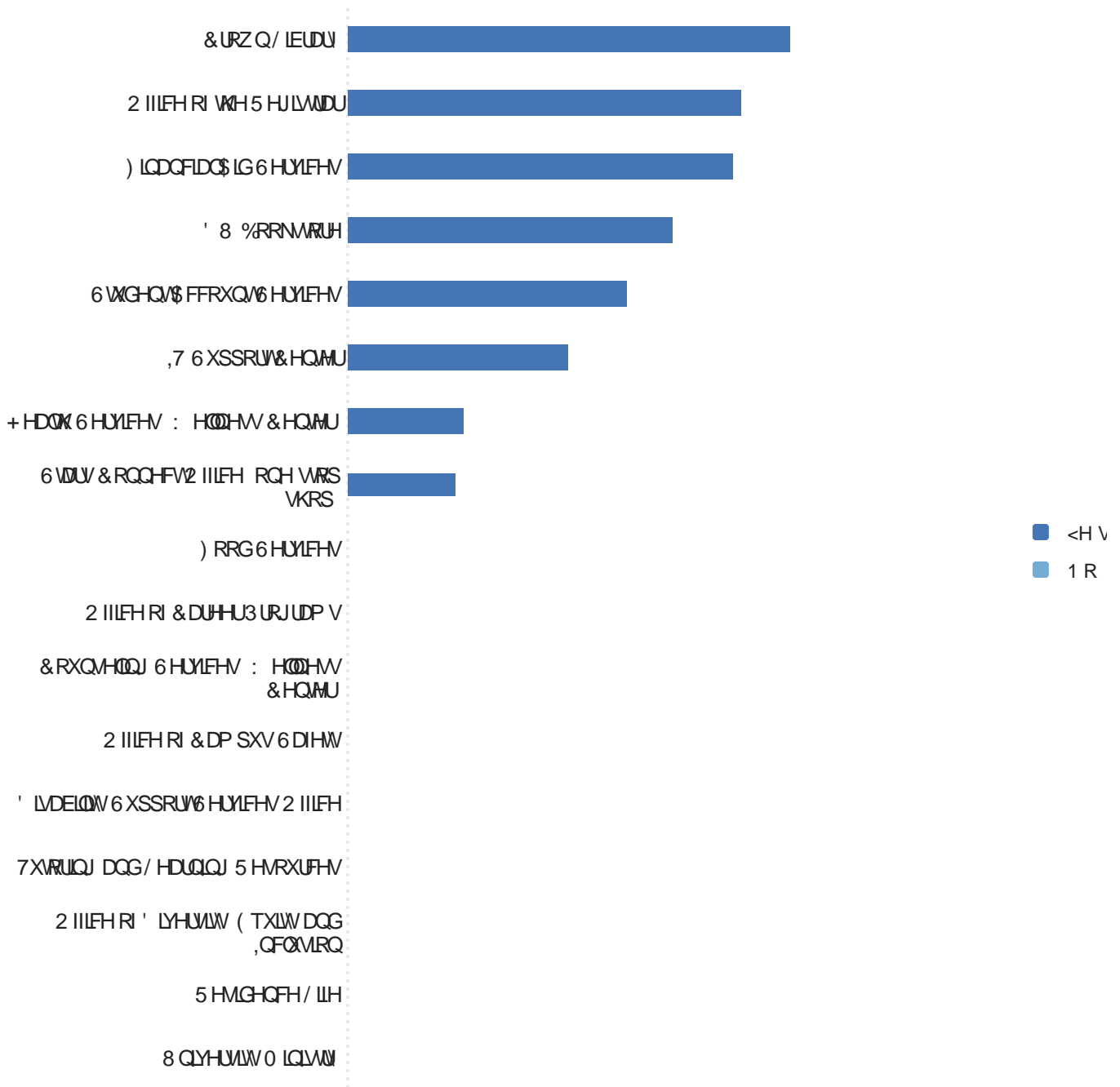


* HQGHU

&RXQW

\$< * UDGXDMQ 6 WGHQW6 XUYH * UDGXDM/ HYHO \$//

' LG\ RX XVH WLV VHUFEH JR LQR WLV RIIEFH



\$< * UDGXDMQJ 6 VIG-HQV6 XUYH * UDGXDM / HYHO \$//

\$< * UDGXDMQ 6WGHQV6XUYH * UDGXDM/HYHO \$//

3 0DMH UDM \ RXUOMHORI VDMDFVRQZ LK VHTXDOW RI VHUYLFH IURP WH
WMI LQWHIROZ LQJ R / HYHORI 6 DVMDFVRQ

&URZQ /LEUDU\

+HDOWK 6HUOQHWV: &HQWHU

'8 %RRNVWRUH

&RXQVHOLQJ 6HQOQFNV &HQWHU

,76XSSRUW &HQWHU

2IILFH RI WKH 5HJLVWUDU

'LVDELOLW\ 6XSSRUW 6HUYLEFHV 2I

2IILFH RI &DUHHU 3URJUDPV

2IILFH RI &DPSXV 6DIHW\

6WXGSHFWXQW 6HUYLEFHV

6WDUV &RQFHFWRH VWRV VKRS

)RRG 6HUYLEFHV

7XWRULQJ DQG /HDUQLQJ 5HVRXUFHV

)LQDQFLD 6HUYLEFHV

8QLYHUVLW\ 0LQLVWU\

2I

9HU\ 'LVVDV LVRPHZKDW 'LVVWRPHZKDW 6DVMILHGDLVILHG

\$< * UDGXDMQ 6WGHQ6XUHA * UDGXDM/HYHO \$//

3 0DMH UDM \ RXUOMHORI VDMDFVRQZ LK WKH TXDOW RI VHUYLFH IURP WKH
WMI LQWKH IROZ LQ RIILFHV / HYHORI 6 DMMDFVRQ

6 DMMDFVRQZ LK 6 HUYLEFH	9HU ' LVDMMIHG	6 RP HZ KDW ' LVDMMIHG	6 RP HZ KDW 6 DMMIHG	9HU 6 DMMIHG	7RQ
2 IILFH RI &DUHHU 3URJUDPV			\$ FFR Xe 6...~		
)LQDQ\$FLQ @HUYLEFHV					
'8 %RRNVWRUH					
,76XSSRUW &HQWHU					
&URZQ /LEUDU\					
2 IILFH RI WKH 5HJLVWUDU					
6WXG\$HFW XQW 6HUYLEFHV					
5HVLGHQFH /LIH					
7XWRULQJ DQG /HQUQLQJ 5HVRXUFHV			P P€		
8QLYHUVLW\ 0LQLVWU\					
2 IILFH RI &DPSXV 6DIHW\					
'LVDELOLW\ 6XSSRUW 6HUYLEFHV 2I					
2 IILFH RI 'LY(HXV\W\ DQG					
,QFOXVLRQ					
)RRG 6X2UDY@LHFW\ DQG	HG	@ch			

\$< * UDGXDMQ 6 VGHQV6 XUYH * UDGXDM / HYHO \$//

3 0DMH UDM \ RXURYH UDO DVM DFVRQZ LW VHUYEFHV DW RP IQFDQ
8 QYHUW

9HU 6 DVMILHG

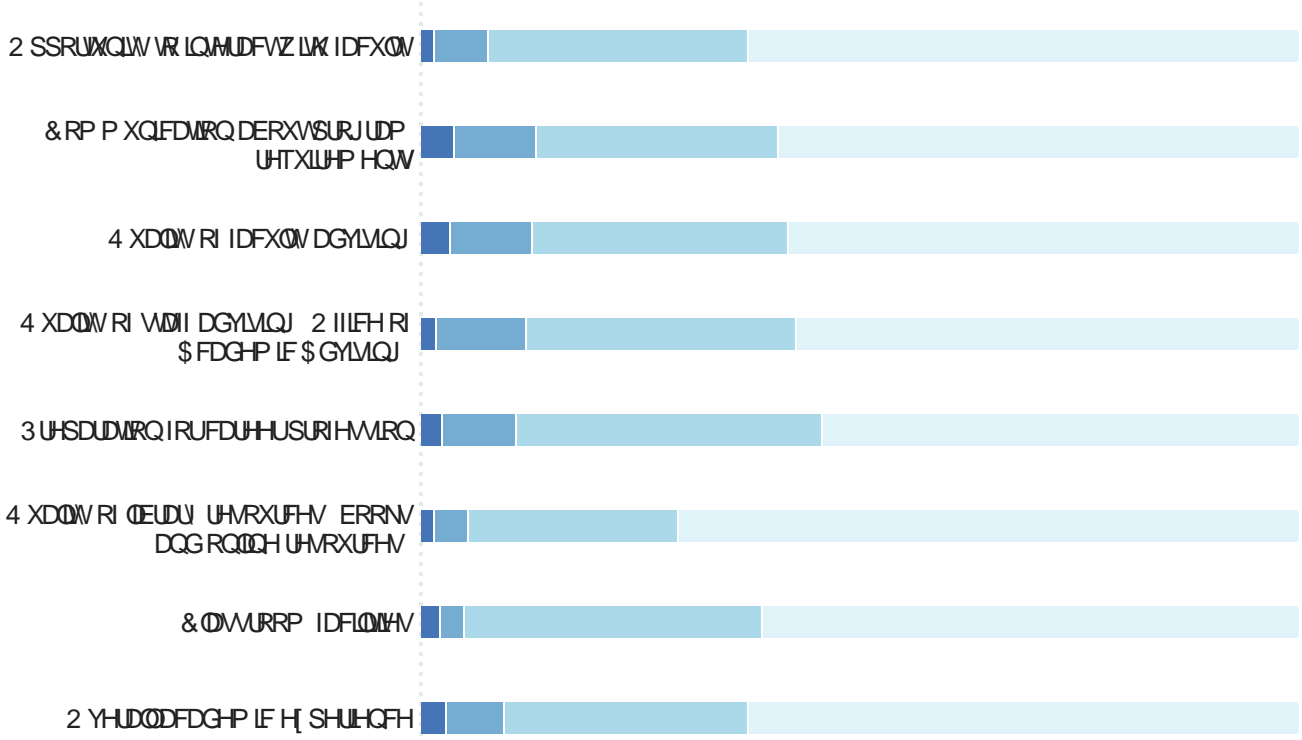
6 RP HZ KDV 6 DVMILHG

6 RP HZ KDW LVDVMILHG

9HU ' LVDVMILHG

\$< * UDGXDMQ 6 WGHQW6 XUYH * UDGXDM / HYHO \$//

3 0DMH UDM \ RXUOMHORI VDMDFVWQZ LK VHIROZ LQ DVSHFW RI \ RXU RYHUDODFDGHP LE HJ SHUHQFH DW RP LQFDQ



9H U \ ' L V V D V L 6 R P H Z K D W ' L V V 6 R P H Z K D W 6 D V I 9 M L L H G D W L V I L H G

\$< * UDGXDMQ 6 VGHQV6 XUYH * UDGXDM / HYHO \$//

,QJHQHUDOKRZ ZRXG\RX UDMWHDFDGHPIE UURURI\RXUFOWHV DW
' RP LQFDQ'

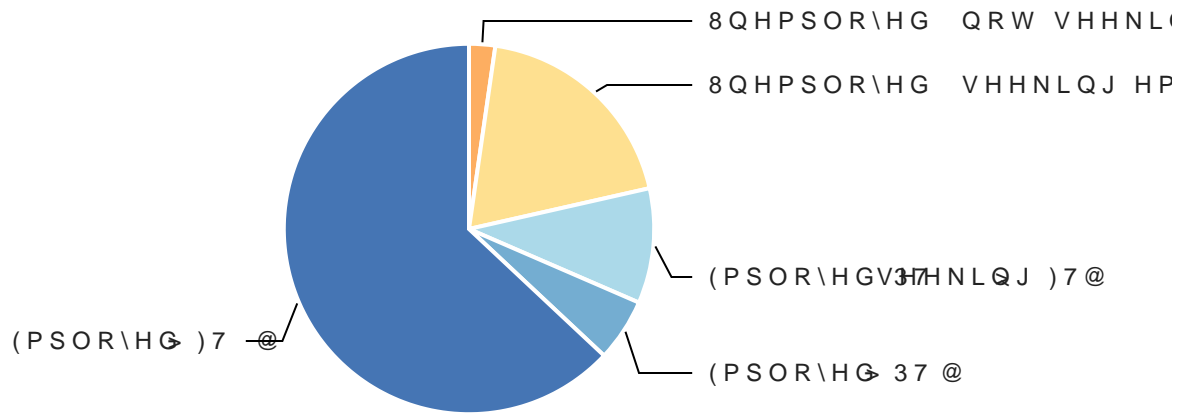
7RR FKDDQJLQ

\$ ERXWUJ KW

R

\$< * UDGXDMQ 6 VGHQV6 XUYH * UDGXDM/ HYHO \$//

: KDMZ LOEH \RXU(0 3/ 2 <0 (1 7 67\$786 LP P HGDMD DIMU
JUDGXDMRQ'



\$< * UDGXDMDJ 6 WGHQW6 XUYH * UDGXDM / HYHO \$//

- RE 7LW

- RE 7LW

6 SHFDQW

6 SHFDQ GXFDMRQ7HDFKHU

5 HMRXUFH7HDFKHU

7HDFKHU

6 U4 XDOW\$ WXUDQFH

6 HFRQGDU (GXFDMRQ7HDFKHU

6 SHFDQ GXFDMRQ7HDFKHU

6 RFDO RUNHU

WV UDGH7HDFKHU

6 SHFDQ GXFDMRQ7HDFKHU

7HDFKHU

& XWRP HU6 HUYEH5 HSUHQDQWYH7HOU

5 HMLG5 HDMRQKIS %DGNHU

' UHFVRURI <RXM3 URJUDP V

WDFKHU

6 SHFDQ G7HDFKHU

7UDXP D, QRUP HG&DUH (GXFDMRU

0 HGFDQ DERUDRU 6 FLHQWV

\$ WLVMDQW6 HJLVWDU

7HDFKHU

/ LEHQHG6 RFDO RUNHU

WV UDGH7HDFKHU

(GXFDMRU

6 FKRRQ IEUDUDQ

, QMLUUDU / RDQ & RRLGDMRU

' UHFV6 XSSRU8 URIHMRQDO

5 HFHSVRQLW

, QMLUUDU / RDQ7HFKQLEDQ\$ WLVMDQW

%XMQHW (GXFDMRQ7HDFKHU

6 FKRRQ%DMHG & QLFIDQ

7HFK / IEUDUDQ

/ IEUDU & QUN

* UDGH3DUWIP H7HDFKHU3DUWIP H6 RFDO RUNHU

\$ GP LQWDMRU

6 SHFDQ GXFDMRQ7HDFKHU

(6/ 5 HMRXUFH7HDFKHU

\$< * UDGXDMQ 6 VGHQV6 XUYH * UDGXDM / HYHO \$//

/ IEUDV 0 HGD & HQMU' UHFVRU

. IGGHUGXDODQJ XDJH WDFKHU

& DMDQJHU

/ IEUDV \$ VLVWQW

, QWKFVRQ DQG 0 DUNHMWJ / IEUDJIDQ

6 FKRROVRFIDCZ RUNHU

VK * UDGH' XDO' DQJ XDJH 7HDFKHU

5 (\$&+ 3UM ~w W

\$< * UDGXDMQ 6VGHQV6XUYH * UDGXDM/ HYHO \$//

* XHMV6 HDMRQV 5 HMLQ&RRUGLDMRU

6 SHFDQ GXFDMRQ7HDFKHU

FDOFHQMU

6 SDQLK 7HDFKHU

3 URMFV&RRUGLDMRU

<RXM 6t BV R

\$< * UDGXDMQ 6 WGHQW6 XUYH * UDGXDM / HYHO \$//

&RQCFW5 HM-HDFKHU

' IHMDQ

6 RIVZDUH (QJLGHU

WDFKHU

%RRMHOU

(OP HQDU 6 FKRC7HDFKHU

\$ WRFDM

\$ EXDSDFHCF8RFDHVDV

- XQRUGDU DQDWW

7HDFRQMP DHCO

2 % <1 3K VELDQ\$ WLVDCW

& QCFDC6 HM-HDFK 0 HGFD0 IEUDUDQ

7HFKQCFDC6 HUYLFH / IEUDUDQ

& HMDSDRNSWP HME

HGCDWTFDCHWW

& DUH & RRUCDVRU

3D UROVSHFDQW

6 RFDQ RUNHU

5 HFRLEV 0 DQJHP HQVQIRUP DMRQ7HFKRQJ\ & RQXDCW

\$ WLVDCWFRWMP H VKRS VXSHUVRU

\$ GP IQLWDMYH\$ WLVDCW

/ IEUDUSQ VJRSRU

\$ UFKLWFWUDQ+ LVRUDQ

7KHJDSLW

6 HQIRU0 DQJHURI & QCFDC6 HUYLFH

) DP IQ DQG' LYRUFH 0 HGDMRU

7HDFKHU

TMñ aT‡ TMñ aT‡ TMñ a5`Đ `

\$< * UDGXDMQ 6VIGHQ6XU7H * UDGXDM/ HYHO \$//

1 DP H RI (P SBA HU

1 DP H RI (P SBA HU

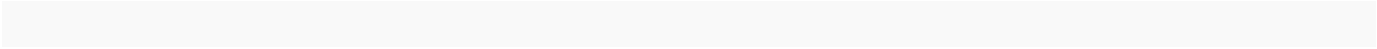
&RXP EXV 6VDM/ IEUDU

6 FKRRQ\$ WRFIDMRQIRU6 SHFDQ GXFDMRQIQ' X3DJH &RXQW 6\$6('

' X3DJH+LJK 6FKRRO LWFVW \$GGVQR7UDLO

=HD

\$< * UDGXDMQJ 6 VIG-HQV6 XUYH * UDGXDM / HYHO \$//



\$< * UDGXDMQ 6WGHQW6XUYH * UDGXDM/ HYHO \$//

\$ FHUR * DUFD+LJK 6FKRRO

6ROUW+HDOX

\$ FHUR6KRRUJHFRUJ / DDRD KL

* DOR/ HDQJ

1RUWDRN3XECF/ IEUDJ

7KH: D %DFN,QQ

' LWFV

%JRZ Q&RXQW+HDOX DQG+XP DQ6HUYFHV

7REHGMUPLQHG ZLOQHGVJHMKUHGILUW

&KIEDJR3XECF/ IEUDJ

: RUG5HDI

&KUMRSKHUKRXVH

&LFXLWFRXUWR FRRNFRXQW VRFIDOHUYFHV

7KJMKROV

6W6WQVQXV. RWNDSFDGHP\

1RWFRRP IRUDECGLVFRUJ

' X3DJH&RXQW/ DZ / IEUDJ

&36

\$&(52

&KIEDJR3XECF 6FKRRO

&KIEDJR3XECF/GEUR\

&XUDDR\$P HUFQ3UHSUDRU 6FKRRO

' LWFV %HJ\ Q

(@ - RKQ/RQ0 HP RUD3XECF/ IEUDJ

/ D* UDJH 6FKRRO LWFV

,GGDQ3UDUH3XECF/ IEUDJ

0 RQWHRSHRME / IEUDJ

\$< * UDGXDMDJ 6 VIG-HQ/6 XUYH * UDGXDM / HYHO \$//

%DUGH/DQG 1 REQI & RDUH

\$ SIGH 6 FKRRO LAMIEW

\$ P DJ RQ

/ LEUDJ

' RP IQFDQ 8 QYHJ/W

+ HJMDU H 0 LGGBI 6 FKRRO

%D GBU 6 FRW : KLM + HDOK

6 KIJCHU/ + RVSUDORU & KICUHQ & KIEDJR

& KIEDJR + LARU 0 XVXP

2 SVRP HME 0 DQDU HP HQV URXS // &

\$ JIQJ & DUH & RQCFVIRQV

+ HEJ IEDK & KICUHQ / \$ VRFIDMRQ

- RXLGH & DUH

' RP IQFDQ 8 QYHJ/W

(P HJVRQ & RDUH

8 , + HDOK

0 RUVRQ

0 HDG + XGV, QF

& RP P XQW 0 HQMD + HDOK & HQMU IQZ HWV XEXUEV

3 UFDQ H + HDOK

3 UYDM 3 UDFM/H

& KIEDJR 5 LGJH 6 FKRRO LAMIEW

' RZ QHJ * URYH 3 XEUF / LEUDJ

0 DF\$ UWXU) RXQGDVIRQ

\$ QMR 0 HGFDC & HQMU

8 QYHJ/W RI ' D VIRQ

& 36

+ LJ KQGG 3 DUN 3 XEUF / LEUDJ

* RQ 5 HVRXUFH & RLSRUDVIRQ

1 HZ EHJ / LEUDJ

* DUHWW KHRBJ LFDG 6 HP IQDU 6 WEHJ / LEUDJ

' RP IQFDQ 8 QYHJ/W

1 HZ EHJ / LEUDJ

3 DQMG 3 XEUF / LEUDJ ' LAMIEW

\$< * UDGXDMQ 6 VGHQV6 XUYH * UDGXDM / HYHO \$//

+ DYH \ RX VRXJKVRXVDQ FDUHUUHDMG VHUFEHV DW RP LQFDQ'

<HV

1 R

) LHG

& KRIFH & RXC

<HV

1 R

7RMO

\$< * UDGXDMQ 6VGHQW6XUYH * UDGXDM/ HYHO \$//

,I W H R E L V Q R W H O M G W \ R X U P D R U S O D V H F K H F N D O M H U H D V R Q V K D W
DSSO

3 U H H U H G W R Z R U N I Q D Q R W t G V Q

\$< * UDGXDMQ 6VIGHQ6XUYH * UDGXDM/HYHO \$//

: KDVZ LOEH \ RXUDQQXDC6 \$/ \$5 <" ZKRØ QXP EHU/RQD Z LW QR
FRP P DV GROUMJQV RUGHFLP DØ H| DP SØI

4 XHMWRQ

\$YHJDH 5 HVSQMH

: KDVZ LOEH \ RXUDQQXDC6 \$/ \$5 <" ZKRØ QXP EHU/RQD Z LW QR FRP P DV GROUMJQV RU
GHFLP DØ H| DP SØI

\$< * UDGXDMQ 6 VIG-QV6 XUYH * UDGXDM / HYHO \$//

' LG\ RX KRC WH VDP H RE Z KLO HQROIG DW RP LQFDQ'

<HV

1 R

) LHG

& KRIFH & RXC

<HV

1 R

7RMO

\$< * UDGXDMQ 6WGHQW6XUYH * UDGXDM/HYHO \$//

7R Z KDWH MQWLG' RP LQFDQ DMLW RX LQ LQGLQ D RE"

1 RVDWDO

9HU QW

7R VRP HH MQW

7R DJUHDWH MQW

\$< * UDGXDMQ 6 WGHQV6 XUYH * UDGXDM / HYHO \$//

7R Z KDWH [WQW KDV ' RP LQFDQV P LVMRQ WVKV VHUFEH XWVFEH
LQXHQFHG \ RXUFDUHHUGFLMRQV'

7R DJUHDWH [WQW 

7R VRP HH [WQW 

9HU QWV 

1 RVDVDO 

) LHG

& KRIFH & RXC

1 RVDVDO

9HU QWV

7R VRP HH [WQW

7R DJUHDWH [WQW

7RVDVDO

\$< * UDGXDMQ 6 WGHQW6 XUYH * UDGXDM / HYHO \$//

,I \ RX Z LOEH XQHP SBA HG DQG QRWHHNQJ HP SBA P HQVSDMVH LQGLFDM
UHDVRQ EHQZ

) XOMP H WGHQW

+ HDX LWXH

) DP IO UHVSQMELOMV

2 WHU



) LHG

& KRIFH & RXC

) XOMP H WGHQW

+ HDX LWXH

) DP IO UHVSQMELOMV

2 WHU

7RDO

\$< * UDGXDMQ 6 WGHQW6 XUYH * UDGXDM / HYHO \$//

' R \ RX SDQ R DWLQ DQRW HUGHU UHH RUFHUMEDM DIMUJ UDGXDMQ IURP
' RP LQFDQ'

<HV



1 R



1 RWXUH DWKLV WPH



\$QRW HUGHU UHH FHUMEDM

& KRIFH & RXC

<HV

1 R

1 RWXUH DWKLV WPH

7RMO

\$< * UDGXDMQ 6 WGHQW6 XUYH * UDGXDM / HYHO \$//

3 @DMH UDM WHIROZ LQ WDM P HQW FRQFHUQJ \ RXU' RP LQFDQ
H[SHUHQFH \$ V D UHXORI P \ H[SHUHQFH DW RP LQFDQ 8 QYHUVW , IHO
WDM

, FDQFRQHFVZ KDW , KDYH WH DELOW VR
@DUHG VR VRFHMDO WNH LQW DFFRXQW
SUREOP VRULVXH FXOWE \$ V -EG`D @

7R DJUDWH WQW 7R VRPHH WQW 7R D@WHUH WQW 1 RVDWDO

\$< * UDGXDMQJ 6 VGH-QV6 XUYH * UDGXDM / HYHO \$//

\$ I MUJ UDGXDMRQ Z KDMGR \ RX WLN \ RXUØYHORI LQMUHVS

\$< * UDGXDMQJ 6 VGHQW6 XUYH * UDGXDM / HYHO \$//

/ HYHRI , QMUHWW

9HU
LQMUHWWG , QMUHWWG

6 RP HZ KDW
LQMUHWWG

1 RW
LQMUHWWG 7RWD

5 HFRQGHFWQJ Z LK & QWP DMV
& DUHUB URIHMRQDO HYHSP HQW
0 HQRUQJ 6 VGHQW
1 HZRUNQJ Z LK) HZ \$ XP CDHL
& RQGHFWQJ Z LK D 0 HQRU
& RP P XQW 6 HUYEH 3 URHFW
, QMDFWDO IRFXVHG
(YHQW / HFVUV
\$ WQGLQJ \$ VQMF (YHQW
5 HQIRXV 3 URJUDP P LQJ
9 RQXMHUQJ
2 WHU SODVH H[SOLQ