

6KR UW 7HUP 'LVDEL OLW
3URWHFWLRQ 3ODQ

(IIHFWLYH 'DWH \$XJXVW

&RQWDFW ,QIRUPDWLRQ

3ODQ PLQLVWUDWRU QLYHUR HWUURLW 0HUF\
\$GGUHVW HOSKRQH : 0F1LFROV
'HWUURLW

&ODLPG/PLQLVWUDWRU QXPV &ODLP &HQWHU
\$GGUHVW HOSKRQH 32 %R
&ROXPELD 6&

, , 2YHUYLHZ RI 3ODQ

7KH 3ODQ LV D VKRUW W SURWGLFDIESODDWHQBOEDWPHRU 36KRU
7HUP 'LVDELOLW\ 3ODQV WROSRORWGRQRI \RWKHLQFRPHL
HYHQW D VLFNQHV V RU LQZRXUNLSQJHYRLOWSHIXWGRPI WLP
3ODQ GRHV QRWQSURYLVGRU RFFXSDWLRQDO LQMXULHV RU
LQIRUPDWRU \RXU HOLJLELOLW\ IRU FRYHUDJH ZKDW EH
ILOHFODLRWQHJ IHDKXVH3ODQ DUHWKROVGRFQHPHQW ZKLF
LV UHIHUHG WR DV \RXU ERRNOHW

7KH 3ODQ LV IXQGHG DV SURYLGHG LQ WKH 6XPPDU\ RI %
:H KDYH HQJDJHG 8QXP WR SURYLGH FHUWDLQ DGPLQLVW
IRU WKH 3ODQ 1HLWKHU 8QXP QRU DQ\ RI LWV DIILOLDWH
LQVXUHV WKH EHQHILWV XQGHU WKLV 3ODQ RU KDV DQ\
XQGHU WKH 3ODQ

:H UHVHUYH WKH ULJKW WR PRGLI\ DPHQG VXVSHQG RU
DQ\ RI WKH SURYLVLRQV RI WKLV 3ODQ DW DQ\ WLP IRU
:KHQ PDNLQJ D EHQHILW GHWHUPLQDWLRQ XQGHU WKH 3O
DXWKRULW\ WR GHWHUPLQH \RXU HOLJLELOLW\ IRU EHQH
WHUPV DQG SURYLVLRQV RI WKH 3ODQ :H PD\ GHOHJDWH
8QXP DW DQ\ WLP

3:H' 3XV' DQG 3RXU' DV XVHG LQ WKLV VXPPDU\ UHIHU
WKH FRYHU SDJH 7KH (PSOR\HU LV WKH 3ODQV VSRQVR

7KLV ERRNOHW LV ZULWWHQ LQ SODLQ (QJOLVK ,I \RX G
LQ LW RU GHVLUH PRUH LQIRUPDWLRQ \RX VKRXOG FRQV
LQIRUPDWLRQ RQ WKH FRYHU SDJH 0DQ\ RI WKH WHUPV
LQ WKH 'HILQLWLRQV 6HFWLRQ %H VXUH WR UHDG DOO W
XQGHUVWDQG WKH 3ODQ IXOO\

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,I \RX DUH LQ DQ HOLJLEOH JURXS WKH GDWH \RX DUH H

WKH 3ODQ HIIHFWLYH GDWH RU

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+2: /21* 0867 <28 %(',6\$%/' %())25(<28 \$5((/,*,%/(72
5(&,(,9(%(1(,),76"

<RX PXVW EH FRQWLQRRXVOHGLVDEOWGROKIRUJWGRXD\
RI DEVHQFH \RX DUH HOLJLEOH IRU EHQHILWV

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3D\PHQWV ZLOO VWRS DQG \RXU FODLP ZLOO HQG RQ WKH

WKH HQG RI WKH PD[LPXP SHULRG RI SD\PHQW
WKH GDWH \RX DUH QR ORQJHU GLVDEOHG XQGHU W
WKH GDWH \RX IDLO WR VXEPLW SURRI RI FRQWLQX
WKH GDWH \RX GLH

DIWHU WZHOYH PRQWKV RI SD\PHQWV LI \RX DUH FRQVLGH
6WDWHV RU &DQDGD <RX ZLOO EH FRQVLGHUHG WR UHVI
\RX KDYH EHHQ RXWVLGH WKH 8QLWHG 6WDWHV RU &DQDGD
PRUH GXULQJ DQ\ WZHOYH FRQVHFXWLYH PRQWKV RI EHQ
ZKHQ \RX DUH DEOH WR ZRUN LQ \RXU UHJXODU RFF
EDVLV EXW FKRRVH QRW WR

:+\$7 +\$33(16 ,) <28 5(7851 72 :25.)8// 7,0(\$1' <285
' ,6\$% ,/,7< 2&&856 \$*\$,1"

X WIV ~~FRXO~~ ~~FKK~~ ~~UR~~ ~~BQ~~ ~~À~~ ~~W~~ ~~R~~ ~~=~~ ~~Z~~ ~~R~~ ~~P~~ ~~S~~ ~~U~~ ~~Z~~ ~~F~~ ~~X~~ ~~K~~ ~~d~~ ~~X~~ ~~V~~ ~~2~~ ~~B~~ ~~Q~~ ~~D~~ ~~I~~ ~~X~~ ~~O~~ ~~O~~ ~~W~~ ~~L~~ ~~0~~ ~~À~~ ~~R~~

9, ([FOXVLRQV DQG /LPLWD

%HQHILWV ZLOO QRW EH SDLG IRU DQ\ GLVDELOLWLHV FD
UHVXOWLQJ IURP \RXU

9'QXR0đ0`À` Rđ RU LWMXUPWÃ pEWMAđ0,€€G ET0`

9,, &ODLP DQG \$SSHDO ,QIR

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)LUVW SHU 8QLYHUVLW\ SROLF\ QRWLI\ \RXUHWKXSHUUYLVR
HQRFXUDJH \RX WR QRWLI\ 8QXP RI \RXU FODLP DV VRRQ
GHFLVLRQ FDQ EH PDGH LQ D WLPHO\ PDQQHU :ULWWHQ
WR 8QXP ZLWKLQ GD\ V DIWHU WKH GDWH \RXU GLVDELO
VHQQ 8QXP ZULWWHQ SURRI RI \RXU FODLP QR ODWHU WK
SHULRG ,I LW LV QRW SRVVLEOH WR JLYH SURRI ZLWKLQ
WKDQ RQH \HDU DIWHU WKH WLPH SURRI LV RWKHUZLVH U
OHJDO FDSDFLW\

<RX PXVW QRWLI\ 8QXP LPPHGLDWHO\ ZKHQ \RX UHWXUQ V
8QOHVV ZH KDYH JLYHQ \RX GLIIHUHQW GHOLYHU\ LQVWU
FRQWDFW LQIRUPDWLRQ RQ WKH FRYHU SDJH ZKHQ QRWL

+2: '2 <28),/(\$ &/\$,0"

\$ FODLP IRUP ZKLFK FDQ EH XVHG DV \RXU SURRI RI FOD
IURP \RXU +XPDQ 5HVRXUFHV GHSDUWPHQW ,I \RX GR QR
GD\ V RI \RXU UHTXHVW VHQQ 8QXP ZULWWHQ SURRI RI FO
IRUP

<RX PXVW ILOO RXW WKH HPSOR\HH VHFWRQ RI WKH FOD
HPSOR\HU VHFWRQ DQG WKHQ JLYH LW WR \RXU DWWHQQ
VKRXOG ILOO RXW KLV RU KHU VHFWRQ RI WKH IRUP DQG
\$OWHUQDWLYHO\ \RX PD\ IROORZ DQ\ FODLPV ILOLQJ SUR
8QXP :H ZLOO VHSDUDWHO\ DGYLVH \RX RI DQ\ VXFK SUR

:+\$7 ,1)250\$7,21 ,6 1((' '\$6 3522) 2) <285 &/\$,0"

<RXU SURRI RI FODLP SURYLGHG DW \RXU H[SHQVH PXVV

WKDW \RX DUH XQGHU WKH UHJXODU FDUH RI D SK\V
WKH DSSURSULDWH GRFXPHQWDWLRQ RI \RXU ZHHN
WKH GDWH \RXU GLVDELOLW\ EHJDQ
WKH FDXVH RI \RXU GLVDELOLW\
WKH H[WHQW RI \RXU GLVDELOLW\ LQFOXGLQJ UHV
SUHYHQWLQJ \RX IURP SHUIRUPHQW \RXU UHJXODU F
WKH QDPH DQG DGGUHV RI DQ\ KRVLWDO LQVWL
\RX UHFHLYHG WUHDWPHQW LQFOXGLQJ DOO DWWH
DGGUHVHV

:H PD\ UHTXHVW WKDW \RX VHQQ SURRI RI FRQLQXLQJ G
XQGHU WKH UHJXODU FDUH RI D SK\VLFLDQ 7KLV SURRI
EH UHFHLYHG ZLWKLQ GD\ V RI D UHTXHVW E\ XV

,Q VRPH FDVHV \RX ZLOO EH UHTXLHG WR JLYH 8QXP DG
DGGLWLRQDO PHGLFDO LQIRUPDWLRQ DQG WR SURYLGH

\RXU SURRI RI FODLP RU SURRI RI FRQWLQXLQJ GLVDELO
VWRS VHQGLQJ \RX SD\PHQWV LI WKH DSSURSULDWH LQII

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3D\PHQWV ZLOO EH PDGH WR \RX

:+\$7 +\$33(16 ,) <285 &/\$,0 ,6 29(53\$,'"

:H KDYH WKH ULJKW WR UHFHYHU DQ\ RYHUSD\PHQWV GXH
IUDXG
DQ\ HUURU PDGH LQ SURFHVV LQJ D FODLP DQG
\RXU UHFHLSW RI GHGXFVLEOH VRXUFHV RI LQFRPH

<RX PXVW UHSD\ XV IRU DQ\ RYHUSD\PHQW LQ \RXU FODLP
UHGXFH RU HOLPLQDWH IXWXUH SD\PHQWV LQVWHDG RI U

)5\$8' :\$51,1*

:H WDNH IUDXG YHU\ VHULRXVO\ ,I \RX ZLWK LQWHQW W
IDFLOLWDWLQJ D IUDXG DJDLQVW XV VXEPLW DQ DSSOLF
IDOVH RU GHFHSWLYH VWDWHPHQW ZH ZLOO DVVHUW DO
\RX DQG SXUVXH DOO OHJDO DQG HTXLWDEOH UHPHGLHV

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8QOHVV VSHFLDO FLUFXPVWDQFHV DSSO\ DOO DGPLQLVW
E\ XV PXVW EH FRPSOHWHG EHIRUH \RX EHJLQ DQ\ OHJDO
,Q QR HYHQW FDQ \RX VWDUW DQ\ OHJDO DFWLRQ UHJDU
\HUV IURP WKH WLPH SURRI RI FODLP LV UHTXLUHG XQC
IHGHUDO ODZ

&/\$,0 \$1' \$33(\$/ 352&('85(6

8SRQ UHFHLSW RI WKH UHTXLUHG SURRI RI FODLP D GHF
SURPSWO\ ,I \RX IDLO WR VXSSO\ WKH QHHGHG LQIRUPD

:H ZLOO QRWLI\ \RX LQ ZULWLQJ LI D FODLP RU DQ\ SDUW
OHWWHU ZLOO VWDWH

- < WKH VSHFLILFRUHQW LQDO ZLWWRU DSSOLFDH OH 3ODQ
SURLVLRQ V
- < D GHVFULELQJ DGGLWLRQDO PDWHULDO RU LQIRUPDWLR
FRPSOHWH FODLP
- < DQ H[SODQDWRQ RI ZK\ WKH DGGLWLRQDO PDWHULDO F
- < D VWDWHPHQW GHVFULELQJ \RXU DFFHVV WR GRFXPHQW
- < D VWDWHPHQW GHVFULELQJ \RXU DSSHDO ULJKWV

,I \RX DUH QRW VDWLVIHG ZLWK WKH UHVRQ V IRU WKH
PD\ DVN WR KDYH WKH FODLP UHYLHZHG E\ XV <RXU DSS
PXVW EH VHQW WR 8QXP ZLWKLQ GD\ V RI \RXU GHQILDO
LQFOXGH DOO VXSSRUWLQJ PDWHULDOV RU LQIRUPDWLRQ

:H ZLOO UHYLHZ \RXU DSSHDO DQG DOO QHZ LQIRUPDWLR
\RXU UHSUHVHQWDWLYH RI RXU GHFLVLRQ SURPSWO\ ,Q
\RX SURYLGH DGGLWLRQDO LQIRUPDWLRQ WR DVVLVW LQ

0\$;,080 &\$3\$&,PHDQV EDVHG RQ \RXU UHVWULFWLRQV DQO
JUHDWHVW H[WHQW RI ZRUN \RX DUH DEOH WR GR LQ \RXU
UHDVRQDEO\ DYDLODEOH

0\$;,080 3(5,2' 2) 3\$<0(PH DQV WKH ORQJHVW SHULRG RI WL
PDNH SD\PHQWV WR \RX IRU DQ\ RQH SHULRG RI GLVDELO

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FDXVHG E\ RU DJJUDYDWHG E\ DQ\ HPSOR\PHQW IRU SD\ R

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\RXU ZHHNO\ HDUQLQJV

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SD\PHQWV WR \RX E\ XV RI DOO RU SDUW RI \RXU ZHHNO\
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GHVFD~~ESD~~RFHGXUHV DQG WLPH OLPLWV IRU DSSHDOLQ.
\~~EDLXL~~ULJKW WR RED~~EDLXL~~ULJKW WR RED~~EDLXL~~ULJKW DQG WKH ULJKW
IHGHUDO FRXUW DQG

, GLVFORVH DQ\ LQWHUQDO UXOH JXLGHOLQHV SURWRF
PDNLQJ WKH DGYHUVH GHWHUPLQDWLRQ RU VWDWH WK
SURYL~~GHRG~~FKDUJH XSRQ UHTXHVW

1RWL~~WKRI~~RIGHWHUPLQDWLRQ PD\ EH SURYLGHG LQ ZULWWH
(OHFWURQLF QRWLFHV ZLOO EH SURYLGHG LQ D IRUP WKD
UHTXLUHPHQWV

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<RX KDYH GD\IURP WKH UHFHLSW RI QRWLFH RI DQ D
WR ILOH DQ DSSHDO 5HTXHVWV IRU DSSHDOV VKRXOG EI
WKH FODLP GHQLDO \$ GHFLVLRQ RQ UHYLHZ ZLOO EH PD
IROORZLQJ UHFHLSW RI WKH ZULWWHQ UHTXHVW IRU UHY
DQ H[WHQVLRQ RI WLPH IRU D GHFLVLRQ RQ UHYLHZ WKH
E\ DQ DGGLWLRQDO GD\ GD\ LQ WRWDO <RX ZLO
DGGLWLRQDO GD\ H[WHQVLRQ LV QHHGHG

,I DQ H[WHQVLRQ LV QHFHVVDU\ GXH WR \~~EDLXL~~ULJKW
QHFHVVDU\ WR GHFLGH WKH DSSHDO WKH QRWLFH RI H[W
WKH UHTXLUHG LQIRUPDWLRQ DQG \~~EDLXL~~ULJKW EH DIIRUGHG
VSHFLILHG LQIRUPDWLRQ ,I \~~EDLXL~~ULJKW UHTXHVW
VSHFLILHG WKH GD\ H[WHQVLRQ RI WKH DSSHDO UHYLH
KDYH SURYLGHG WKDW LQIRUPDWLRQ ,I \~~EDLXL~~ULJKW WR GH
ZLWKLQ WKH WLPH VSHFLILHG \~~EDLXL~~ULJKW DSSHDO PD\ EH GHFL

ZL~~EU~~I Gx WH E\ W@HE\ G À PEXP Q ZLWR 0°LP À

GHGOÀC LZÑÀXL p 0P`0€0

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GHQLDO RI \RXU FODLP \RX ZLOO EH SURYLGHG ZLWK WK
UHJDUGOHVV RI ZKHWKHU WKH DGYLFH ZDV UHOLHG XSRQ

\$ QRWLFH WKDW \RXU UHTXHVW RQ DSSHDO LV GHQLHG Z
LQIRUPDWLRQ

, WKH VSHFLILFRUHDWV UPLQDWLRQ

, D UHIHWRQ WKH VSHFLILF 3ODQ SURYWHUHQGDVRLQ RQ KLV K
EDVHG

, D VWDWHPHQW QG LLVFRUHQDQD UXOH LRQ)ã PWH