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'HDU1 HZ & RP I RUNELOV& XVVRP HU

2 Q EHKDOD RI WALH HQWLUH & RP I RUWALLOWMIDP, G ODNH WA WONH WALV RSSRUMAQUW WA SHU/RQDOOD Z HOORP H \ RX DV D FXWARP HU < RX RXU FXWARP HU DUH WALH P RWVLP SRUMDQWSDUW RI RXU EXVLQHVV DQG Z H Z LOOZ RUN WUHOHVVO WA HQVXUH \ RXUFRP SOMM VDMLVI DFWLRQ QRZ DQG I RU DV OBQJ DV \ RX RZQ \ RXU SHOOHW WARYH

, Q DQ HIIRUWAR SURYLGH WALH EHWYSRWLEODI VHU'LFH ZH KDYH SRWMG HGXFDWARQDO DQG LQIRUP DWYH DUWLFODV YLGHRV DQG JXLGHV WARRXU ZHEVLWH ZZZ FRP IRUMZLOWQHW WARKHOSS \ RX XQGHUWDQG DQG JHWWACH EHWYSRWLEODI SHURUP DQFH IURP \ RXU SHOODWWARYH

7 KDQN \ RX IRUFKRRVLQJ & RP IRUM/LQV

6 LOFHUHO

*OHQQ 7XUOH\ &(2

7 KLV SURGXFWDQG WAH I XHOV XVHG WARSHUDWHLV ZRRG DQG WAH SURGXFW RIFRP EXWURQ RI VXFK IXHOV FDQH SRVH \ RX WA FKHP LFDOV LOFOXIQU FDUERQEODFN Z KLFK LV NORZQVA WH 6 VOW RI & DOURLOUD VIR FDXVH FDOFHU DOG FDUERQ P RORI LOH Z KLEK LV NORZ Q VIR WH 6 VOWH RI & DOURVOLD VIR FDXVH ELLINK GHI HFW DOG RVIKHUUHSURGXFVII/H KDUP) RUP RUHLQIRUP DWARQJR WRZZZ 3 Z DUQLQJV FD JRY

🔔 : \$ 5 1 – 1 *

- .HHS FORWKLQJ IXUQLWXUH GUDSHULHV DQG RWKHU IODP
- +LJK WHPSHUDWXUHV PD\ LJQLWH FORWKLQJ RU RWKHU IODPPDEOH PD
- &\$5()8//< 683(59,6(FKLOGUHQ LQ WKH VDPH URRP D♥ WKH V\ • \$OHUW FKLOGUHQ DQG DGXOWV WR KD]DUGV RI KLJ 🕻 WHPSH
- UHFRPPHQG D EDUULHU VXFK DV D GHFRUDWLYH VFUHHQ
- . HHS FKLOGUHQ DZD\ LI \RX H[SHFW WKDW FKLOGUHQ PD\ F
- 1(9(5 DOORZ FKLOGUHQ WR WRXFK JODVV RU GRRU
- 'R QRW WRXFK JODVV XQWLO LW LV FRROHG

+RW JODVV ZLOO FDXVH EXUQV

1 '\$1*(5 +27 685)\$&(6 *ODVV DQG RWKHU VXUIDFHV DUH KRW GXULQJ RSHUDWLRQ DQG FRRO

- 'LVDEOH VDIHW\ VZLWFKHV
- ,QVWDOO SDUWV RU FRPSRQHQWV QRW OLVWHG RU DSSURYH
- GDPDJH WR WKH VWRYH ,QVWDOO DQ\ FRPSRQHQWV QRW DSSURYHG E\ WKH PDQXIDF
- 2YHU)LUH EXUQLQJ DW KLJKHU WHPSHUDWXUHV WKDQ UHFI
- 2SHUDWH WKH VWRYH ZLWKRXW IXOO\ DVVHPEOLQJ DOO FRP
- ,QVWDOO RWKHU WKDQ DV LQVWUXFWHG E\ WKH PDQXIDFWX

ZLOO EH YRLGHG E\ WKH EHORZ DFWLRQV

2 127

LQVWUXFWLRQV LQ WKLV PDQXDO

7XE1 7EJI

SHUIRUPDQFH

127, &(), 5(5, 6)

VDIHW\

- ,QVWDOO RU RSHUDWH GDPDJHG VWRYH

- ORGLI\ 6WRYH

6 DIHW\ \$ OHUWWL.WHLPSRUWDQW WR SD\ DWWHQWLRQ WR DOHUWV \RX ZLO(

• '\$1*(5 ,QGLFDWHV D KD]DUGRXV VLWXDWLRQ ZKLFK LI QRW DYRLGHG • :\$51,1* ,QGLFDWHV D KD]DUGRXV VLWXDWLRQ ZKLFK LI QRW DYRLGHG • &\$87,21,QGLFDWHV D KD]DUGRXV VLWXDWLRQ ZKLFK LI QRW DYRLGHG • 127,&(,QGLFDWHV SUDFWLFHV ZKLFK PD\ FDXVH GDPDJH WR WKH VWR) • 3UR 7LSGLFDWHV DGGLWLRQDO LQIRUPDWLRQ WR KHOS \RX EHWWHU >

7KLV ZRRG KHDWHU QHHGV SHULRGLF LQVSHFWLRQ DQG UHSDLU IRU SU . WL VD J D L QHY GVH U BIODX O D W BLFS GH VI DWAKWEIR R GEH D WL BOUP D Q Q HQIF R Q V LZ/LWNRKSQHWU D W L Q J

60* +HDUWK DQG +RPH & RPIRUW%LOW GLVFODLPV DQ\ UHVSRQVLELOV

7XE] 7EJI

1. 2 1 & \$ 8 7 , 2 1

- 7 KVL VWRYH VKRXOG 127REQHOV WEXEHEGHDRYIWKKHEDW 3LROZHWUKKRXKWREPJHHV DQG SHUL PDLQWHQDQFH ZLOO UHVXOW LQ DWRWDO ORVV RIKHDW
- &RQWDFW ORFDO EXLOGLQJ RU ILUH RIILFLDOV UHJDUGLQJ UHVWULF \RXU DUHD
- & RQWDFW \RXU ORFDO DXWKRULW\ 0XQLFLSDO EXLOGLQJ GHSDUWPH HWF WR GHWHUPLQH WKH QHHG IRU D SHUPLW
- HHS FRPEXVWLEOH PDWHULDOV VXFK DV JUDVV OHDYHV HWF DV RXWVLGH RI WKH EXLOGLQJ
- ,QVWDOODWLRQ DQG UHSDLU RI WKLV SHOOHW VWRYH VKRXOG EH GR VKRXOG EH LQVSHFWHG EHIRUH XVH DQG DW OHDVW DQQXDOO\ E\ D WKH FRQWURO FRPSDUWPHQWV ILUH ER[DQG FLUFXODWLQJ DLU SD

<u>//</u> &\$87–21

, QMDXODMOHDWRQH VPRNHGHMFVRURQHDFK IORRURI \RXUKRPH VRHQXXUH \RXUVDHWV7KH VKRXOG EH ORFDVMG DZD, IURPWKHWRYHDQG FORVH VRWKHVOHHSQJDUHDV < RXVKRXOG KDYHVHSDUDWH&2PRQVRUVIRUDUHDV QHDUWKHWRYH

127,&(

- 'XULQJ D SRZHU RXWDJH WKH VWRYH ZLOO VKXW GRZQ VDIHO\ 'R QF 'XULQJ D SRZHU IDLOXUH WKH H[KDXVW IDQ ZLOO QRW UXQ .HHSLQ, YHQW WR GUDIW RXW QDWXUDOO\ :KHQ WKH SRZHU LV UHVWRUHG W WHPSHUDWXUH LV VWLOO f) f & ZKHQ SRZHU LV UHVWRUHG WF FRQWLQXH WR UXQ XQWLO WKH VWRYH FRROV
- 2YHU)LUH 3U, RWHKFHWLWR QYH LV EHLQJ RYHU ILUHG RU EXUQLQJ WRR K DXWRPDWLFDOO\ VKXW GRZQ WKH VWRYH WR DYRLG GDPDJH WR RWK KRSSHU UHDFKHV f) f & WKH DXJHU ZLOO DXWRPDWLFDOO\ VW H[KDXVW IDQ ZLOO FRQWLQXH WR UXQ XQWLO WKH SURRI RI ILUH VZL DWWHPSWLQJ WR UH LJQLWH

<u>∧</u>: \$51 –1 *

- , I WATH HOPFWIFFDOSRZ HUIDLOV DWDQ. WAP HZ KHQ. WATH WRYTH LV KRWNHHS DOOWRYTH GRRUV FORVHG 7 KLV Z LOOLIP LWWATH DP RXQWRI VP RNH LQ. WATH VSDFH
- 1 HYHUVKXVIIKH WIRYH GRZQZKUDI UXQQQQJE\XQSOXUJUQJUVURPVKH SRZHUVRXUFH
- 1 HMHUVKXVVMUH VMRYH GRZQZKULDI UXQQQQJE\VZLVMKLQJRII WUH PDLQSRZHUVZLVMK RQWUH UHDURI WUH VMRYH

7 K LWW R YK BOD P D Q X I D F WI KARAMHQUL P X68PZE X UUQD WIKK BOXW QW REWHD O W H, WUHNDGJ D L QHV GWH U D O U H J X O D WI BEROQAWHHAW H W WRLLBA WI K H U BLIS WHU DWAK BY WI R LY GOD P D Q Q H QI F R Q V L Z/LWWHKA WI R S H U D LWQL WQ U X F 72/LL WR KQWLKCPE DO Q X DIOV KXHQ LL WP R G L I LLH2305. OQ 66O R Q JEHHEIR P S: D Q2 WWWKK H (3 \$ U H J X O D W L R Q V

WXE] WEJI

- 6 DHW. H
- \$ GEWIRQDO DUQQIV

+ IXXNRK 7XEVXIH

- * HWMZQJ) DP LODUZ LUAK < RXU6 VRYH
- : KDW, QFØXGHG

-RWXEPPEXMSR

- 3 UH, QMD/00/MRQ
-) ORRU3 URVMFWIRQ
- & OHDUDOFHV WR & RP EXWIE/OHV
- 9 HQV7 HUP LODWIRQ & OPDUDOFHV
- 9 HQMQJ
- ,QWDXODMIRQ ([DP SOPH

3 TI VEXNS R

-) XHO* XIGH
- * HWM20J 5 HDG
- & RQNIROB DQHO2 SHUDNIRQ
- & RQN/ROB DQHO L/SOD
- 3 UH, JQUARQ& KHFNOLW
- 2 SHUDWIRQDOO RGHV
- 5 HP RVH & RQWRO
- 6 VOUNQU < RXU6 VRYH
- 6 HWM2QJV

1 ENRXI RERGI

- 0 DLQ.MQDQFH & OPDQQJ 9 LG+R
- 6 LGH 3 DQHO\$ FFHW

8 VSYFPIWLSSXMRK

- 7 URXEOM/KRRWQJ 9 LCHR
- 7 RVD/03 RZ HU/ RW
- / RZ 7 HP SHUDWAUH \$ CHUW
- + UK 7 HP SHUDWAUH \$ CHUW
-) DLOXUH VR, JQLM
- / D] \ %XUQ 3 HODHV%XLODXS
- 'IVXMIMGEXMSRW
- %78 (IILFILHQF\6SHFLILFDMARQV
- (OFFWEFDO5 DWQ)
- * ODW 6 SHFLIFDWARQV
- : DUIDQW & RYHUDJ H DQG / LP LUDWIRQV
- ; NWNRK (NEKVEQ

6I TPEGI QI RX 4EVXW



