

8QLIHG (QGSRLQW 0DQDJHPHQ  
RYHU WHKUHQ, HQW

0 D Q D J H V H F X U H F W Q G S Q B W R L Q W V D Q G G D W D D Q \ Z K H U

8QLIHG (QGSRLQW 0DQDJH QSHHG (QGSRLQW 0DQDJH QSHHG W )ULHQGOI  
DW D \*ODQFH 'R\RXKDHYPXOWLSOH PWDQORUHPQGSR LQW 0DQDJH PHQW  
2SHQ7H[WaV 8QLIHG (QGSRLQW 0DQDJH QSHHG QSHHG W SHV 2&H Q7X [WDQBRKJH  
DOORZV \RX WR PDQDJH GHYLFHV IFRMIGUD RIUX BKOPIWIDH VJHKPHQW FDJSRD E UO  
FRUSRUDWH IHZDOO XVLQJ VWDQGDQJ VZLWKFURWFRPQ DQG P Dg-3P ARDQDQH MKLHNQ  
HQDEOLQJ \RX WR OLIHORH R XGH YHLF DQG RW KWH DRQ  
+ 0DQDJH PRELOH RU GHVNWRSS FRPSXWLBQ GHYLFHV WHIPBBLDRREXWDWGHZ IDLQ BW  
+ 'HOLYHU FRQJXUDWLRLQ SROLFLHV FKDQJHYDAG DSSOLF DWLRQV WR \RXU GHYLFHV ZDQYH  
DSSOLF DWLRQV WR \RXU GHYLFHV ZKHUHYHU WKH VRIWZDXSLGHVWXL FNW IDYOND RZ HQGSRLQW  
+, QYHQRXU\GHYLFHV ZKHUHYHU WKH VRIWZDXSLGHVWXL FNW IDYOND RZ HQGSRLQW  
+ 3URYLGH UHPRWH DVVLVWDQFH WRDQDQG DSSOLF DMVRIQDZKHDQWV LQH DFWW LGRHQHBMQ  
+ \$GMVXW SROLFLHV DQG DSSOLF DMVRIQDZKHDQWV LQH DFWW LGRHQHBMQ  
RQ ORFDWLRQ LQJRX SXS\BEVK H\Q LHW IPD\W GHL D W  
+. HHS GHYLFHV SDWFKHG DQG VHFXUH LQH H\QWRTXHO/RNFNR KQDQYLVFBHQG  
+ 3URWHFW GDWD RQ \RXU HQGSRLQWV ZLWK FRUSRUDWH GHQHG GDWD SURWHFWLRQ SROLFLHV  
+ 6HFUXHO\ VVUHDP DSSOLF DWLRQV WR XVHUVa FRUSRUDWH RZQHG DQG %<2 GHYLFHV  
+ 3URYLGH VHOI VHUYLH DFFHVV WR VRIWZDUH DQG RWKHU FRUSRUDWH UHVRXUFHV

IR UR XWBS \$ Q GRUG : L Q G R Q F A D Q CG D W DIR FWL R Q SROLFLHV WKDW ZLOO EDFN XS iOHV /L QM QGSRLQWV : LWK = (1 Z R UENDW H G R RQXORWSDHW D P B QH iORRHQ SORQH RU PRU H3WULHPDW L Q \W X Q XGRDXS D B DMW D B QH I D S H Q T H [ F H Q W Q H RX W H U W D H G H S OGR R K & R Q Q H G V Q R V R QHOSSUR FWX B P FDQ PDQDJH DOO \R K P SHQWYLU M Q V H G H Y L D R W K M I D Q D G U G H D D L U L Q J W K D A W 3 B S R K W L V B K S W Q H Q W K M E X WS D M Q G R H V V X H C H I U V H I F D S D G H Y L F H V \R X Z D Q W W R P D Q D B H O D M A U H F R R B P S B L Q B Q W D O G H O H W L R Q V R U V H H M \R X H Q R I Q P H L Q Q Y H R V O P X O W D S S B H D W : & R K Q H G V A R X U G D W D L V O R F D W K R Z Q R W N H D N J H Q G L Q W Q H W H F X Q M Q F U H S W D Q M G R G L Q W K H F O R X G V R D U F K L W E N B W M L G L Q D V D H M O H R L M V X M M F D J Q I F H R Y W K H L U P D V D M D H H Q R K H O S P D Q D J H W K H P R Y H P H Q W K R D U O D B W H Z B D R X K V B S K D H R C H Y L F R I G D W D W R E H F O R V H V W W R Z K H U H W K H G H Y L F H V D U H O R I H D W I D Q V H M M Q V H F M Q W R P H P 1 Z R V N D O V R S K U H R O S R V X U G E D W D G H S Q D W H H V O R O W M H R Q R D O X R G D G V S K M L G G L R Q G D Q D O ' L V N ' H O R H E D Q K G G R Z Q G R O D D H F R Q Q M H R P S H Q H Q M Y 5 H P Y R D E O I H M H Q F M A S R Q F D S S B E L O L W L H V Z R U N F R Q Q H F W L R Q V R Q S U H M F A K L R Q X U X H U Q X G S Q L M K W H G S D W R L D G D W S U H Y L R X V S D J H V K R Z V D F R P L P Q R J D P X D Q G U H M Q W M A S P Q F D S D E L O L W L H V Y L U R Q P H Q W W K D W V X S S R U W V D D O W G K H M O S S I U V R F S M H X U E R V Q G X V H U L Q V L G H D Q G R R K W S R I L D M A S O C B I L H Y L V F Z K H W K F H R S I D M A D 8 6 % V W L F N R W K H U V R O X W L R Q V Q R 9 3 1 F S R Q Q I U P D M W R Q Q L V Q J H D F R F R E L H H D G W I R U D G P L Q L V W U D W R U V W R V F I R G D Q M G F F D U O S R D H R S M K H L Q W E W Q H W Y L F H V R U H Q G X H U V W R D F F R T U V A S R M U K Q G W M R U F V A B M D Q F U H S W L Q D G G L W V L R I Q B H V D W K E D H E R Q S I L M R G

6 H F X U R K U ' H Y L F H V U H P Y R D E O H R R I G E D Q S D J G M V R K D X W \$ M \ R X V X H U R X U H Q G I S R Q Q W W W K G H Y D P D K D Q J L Q J I L K D I F W H Z U K Q D W D X F W F H V \R X Q J H Z V R U N " V R D Q E P H U W D H R V J L H B W 6 W U H D R U K \$ S S O L F D W L R Q V W K H B I O D V W R Z H H W O W K A D W F K H A R Z D H A R X G H D O L Q J Z L V S K R V D L R Q Q L I F D Q W = (1 Z R W S U Y R L G H V D D Q W R H F D S D E V R Q R U N H C S U R E V K M E W P R V R P H Z K H U W V L V R S U R W R X F G H Y L V F U R I P R P P R Q R W K H U W R M D Q Q < R X U Q X V A D G U F W V H F X W L M D V S H Q T H F (1 Z R V G N D F W K W K H D S S O L F D W L R Q M Q R D W K D W A K H D L O D R I Z E V K H P 0 D Q D J H P S H U R M G H V D E M K D I V A R V P D W Q R P D W M K H H U W D H U S H Q T H F H V I R V L F D L O G H Q S A D E V K E D Y K G D Q E H L L O U H W L H R Q W D L Z Q L H W K \$ S S D H D F P D L V Q R I Q Q D E O H V P H G H D W M K X H O D E H L L O E V D D M P D W L F D R Q R V S D F N B X H Q M W S U L V H : L Q G R Z V D S D S O F L R Q P S D Q H I Q S I D W S F R K O L I B Q I G S O L F D W L O R L Q M V L J E R V D W D L Q H U D Q G W K H Q S U M R Q I R Q R L W R D J W K H I R F V 7 K L V D Q H O R Z W H D R Q G H Y L V R X U X V H U K D V 7 K L V \R X R H Q V H X R J X G H Y H L V B I U S D F M K H M B L Q F O X Q H S R U R D Z M Q H G 2 R G U H Y L V F S U H Q P M D Q N Q R D Q W D F D M S K I Q T H F U X Q Q D Q R R J R X I U D Y R H S D W W P V L Q F O X G = (1 Z R W N Q G S G R H I Q X W R X F S D Q R R M W L Q J : L Q G D B Z E L B \$ Q G R U G B Q Q P D Q D G G L W M K R D M D H F W R C W L Q J F D S R P F P H : L M K R V S R Q W D L V Q K I U D S S O L L W L H V V X H F P K D E V O M D R J U B F H F V D S D W L V R X Q Q V G K H M H Z K H Q D M A H Q V H S O L F D W L R Q E S D B I Q N I R U P H V Q I A Q J : D Q I G W D P H B P D H U P L G H D Y U Z K H Q L W V H F X B R Q R V O U V D R Q H L M D O O W K H F A S D V % - D V P J A 2 1 8 G H T E L O I S W H V H V A Q W W K H V H F D Q E H P D Q D J H G D Q G G H S B B D Q I Z K H W K H X V F R U Q Q D I V V D L R Q W R W K H Q L H Q W

3 U R W H F W D A R D X U ' + R Z D H A R X S U R F W L Q J W K H V G H D D D W K D W F H D W L Q J R Q G A S K R H L D B X V G H S H Q G R Q W K H V M U R H H W R D M D D V S H F L I H F I R O G H U O L N W K B Q H ' W H L R W R S E V R X U L V F N K D N K F H R I L P S R U G V D D Q H Q J O R W L W & R Q Q H G W 0 ; \R X F D Q B B V C B U S R U D V I O F H R Q W U