

56\$¶V 0LOZDXNHH \$UHD 5HFRPPHQGDWLRLQ 'L

7KHVH DUH UHFRPPHQGDWLRLQYL FRIV YQDWWKHD OILORZPD XMHHEHQW 56\$HP HERR DUG ZH
SRVLWLYH DQG QH JURVXUKR XWWDYALRQH DWWBQWVHQ QDYHV WR UVD PFZDK#JP

\$XWRPRWLYH UHSDLUV

%XVLQHVV	/RFDWLRLQ	&RPPHQWV
%OXHPRXQG \$XWRPRWLYH 5RDG		ZZZ%OXHPRXQGDXWRPRWLYH FRP 3KRQH 7KH\ KDYH EHHQ LWWHD S0LFDQU DV ZHOO D OHWWLQJ \RX NQRZ LI VRPHWK LQJ QHHG RU LI LW FDQ ZDKLRVQH,VWLQSUWVWPA HDV\ W DSSRLQWPHQWQGI INLQHRCGEGDI
*RUG\V &LWJR 6HUYL FH 5RDG)UL%Q&OPRDXIQUGDEOH DQG WUXVWZRUW \RX DVN IRU"
ODWWV)RUHLJQ &DU9OLHW 6W 6SHFLDOLVWV		9HU\ IULHQGO\ DQG DIIRUGDEOH 3KRQH RU
OLG &RDVW \$XWR 6 \$OOLV		WKKH6WUHHVWU\ DIIRUGDEOH WLPHO\ IUL WR WKH KRVSLWDO FRPSOH[:H KDYH XVHG WKHP PXOWLSON WLPHV I 7KH\ VSHFLDOL]H LQ LPSRUW FDUV 3KRQH

&KLOG VHUYLFHV DQG DFWLYLWLHV

%XVLQHVV	/RFDWLRLQ	&RPPHQWV
%HWWV %ULQQ 0XVHXP	&IRZQOMURZQ VLQZRDZQWWRZQ ORFDWLRLQ ZLWK KDQGV RQ H RQ :LVFRQVQLQ SYHHRXU VS RXVH FDQ JHW D IUHH SDVV URWDWJK WKURQGUHQV +RVSLWDO	
%HFN\ %RUNRYHF EDE\VLWWHU		-XVW JUDGXDWHG ODZ VFKRRQ 3KRQH (PDLO 5HEHFFD# P%DRUJNKRHYWH H HGX
.DW %RUNRYHF EDE\VLWWHU		,Q FROOHJH DQG LQWHUHVWHG LQ VSHH FDQ\W EDE\VLW VKH FKHFNV ZLWK KHU V WKH\ FDQ 3KRQH (PDLO ER#UXNRPY H GX
/L] %RUNRYHF EDE\VLWWHU		-XVW JUDGXDWHVQV DQGR ZMDRURQ EAHF RPLQJ I RFFXSDWLRQDO WKHUDSLVW 3KRQH (PDLO /%RUNRYHF

EDE\VLWWHU

DW OHDVW \HDUV DQG VD\ VKH
H[SHULHQFH DQG LV JUHD

		3 K R Q H
*ORVV 1DLO 6D	ORQ /RZH	U H D V W F B I V G D H U H U H D W R Q B E O L V S U K I S H H U F O H D Q \ R I Q H H U V D Z H V R P H W R Z R U N Z L W K
/RYHO	\ 9LHZ	\$Y H G D V D E X P D Q H Q U L H M D \ D M W

G DV F DUH	
6SHFLDOW\ 3XUH DULHGX&DW 5HVFXH	KWWS ZZZ SXUHEUHGF DWUHVFXH P \$ PHPEHU DGRSWHG WKHLU FDW IURP WH SHRSOH DUH DPDJLQJ DQG WKH DQLPDOV FDUHG IRU
:DXZDW RVD 9H WHULQD:DXZDW &OLQLF \$YH	R3KDR QH KWWS ZZZ ZDXZDW RVD YHW FRP 7KH\ KDYH ILW D PHPEHU\ V SHW LQ RQ V ZKHQ KH ZDV KDDM\ RU\ UGH\ \ASW\ UHVV (YHU\ YHW WHFK KDV EHHQ SDWLHQW DQG YHU DQLPDOV 3ULFLQJ LV UHDVRQDEOH JRF SDUJNLQ
:HVW \$OOLV 9H W &OLQLF \$YH :HVW \$O	7KH\ GRHEHROD U\ Q\ JV\ W\ H\ H\ Q\ W\ U\ H\ DW DQG OSLWL FH V DUHQ W ULGLFXORXV

3K\VLFLDQV DQG PHGLFDO VHUYLFHV

3UDFWLWLRQH	6SHFLDOWRFDWLRQ&RPPHQWV		
'HEELH 3ROOH	VFK /DWWWWLSRQH &RQVXOWDDQWL DWRVD		
'U \$QD &DEDQ &DUGRQD	3HGLDWULFRW WK + LCO DFWLFHV ERWK LQWHUQDO PHGLF SULPDU\ F+DUDHOWK &SIQGVLHDWULFV FDQ EH D SULPDU\ FD 0HQRP RQ HDHG XOWV FKLOGUHQ)DOOV		
'U 5DKPRXQD)DUH] 2% * < 1 5HVHUYH +HDOWK &HQWHU DQG)URHGWHUW 6SHFLDOW\ &OLQLFV	0RRUODQG	
'U -HVVLFD)UDQFLV	2% * < 1 DQG TXLFN WRRUHWDSRQHGXHV)URHGWHUW VPDUGWKHU	LUHHQGLQJHV
'U 5DFKHO -RKQVRQ SULPDU\	3HRQJWDKWU LCO DFWLFHV ERWK LQWHUQDO PHGLF F+DUDHOWK &SIQGVLHDWULFV FDQ EH D SULPDU\ FD 0HQRP RQ HDHG XOWV FKLOGUHQ)DOOV		
'U 3DXO /HPHQ	2% * < 1 URHGWHUW /HPHQ		
'U 0LFKDHO /XQG	2% * < 1 &OLQLF URHGWHUW +RVSLWDO)3UKRRHQHWHUW	
'U /DUD 7RW]NH	3HGLDWULFV\KRQHQRPRQHH)DOOV		
'U 6WHYH 0DOFRP PHGLFLQH&OLQLF SHGLDWULFRDG :DXZDWRV	QWRIHQW@ U+XVEDQG RI B6ISBPIREHU +HTV H&OLQLF 3DDQQWVWLF WD NHV WLPH ZLWK SDW WKLQJV ZHOO DQG LV DFFHV VLEOH SHGLDWULFV FDQ EH D SULPDU\ FD ERWK DGXOWV FKLOGUHQ &XUHQ DFFH\$W@H@ SDWLH@W@RUQO		
'U 7LPRWK\ .ODWW	2% * < 1 6SHFLDOW\ &OLQLFV)URHGWHUW	
'U 9HWK	2SWRPHWU\ 9LQHOD	%DHZSWRWDFOHG LV D SRSXODU H\H	
'U (PLOHH <DPGDJQL	3HGLDWULFV 0D\IDLU 3HGLDWULFV	IRUPXOWLSOH PHPEHUV	
:DXZDWRVD 3HGLDWULFV	W\$H1GRLLDWWKULFVKLV LO DUZRK\$GRHUGXRFWRUV QL SUDFWLJUHDWGORFDWLRLQ		

% H W K K H U D H Q G V W D Q W :W K H \ Z H Q W D
D Q G E H

\$ Y H
% D 9 L H Z

3UHVFKRRO		ZRQGHUIXO WHDFKWLUD/PDQG H[WH
OLOZDXNHH 3XEOL@ZDXNHH		6WDUWV LQ .
6FKRROV		
9DQ@HZ (OHPHQWQRPRQHH)DOOV		
:DXZDWRVD 3XEOL@ZDWRVD		6WDUWV LQ . ZLWK UHJLVWUDWLR
6FKRROV)HEUXDU

6SHFLDOW\ VWRUHV

6WRUH

/RFDWLRQ

&RPPHQWV

6 D L D & Q Q W H U		H Y H Q W V				
0 L O Z D X N H H	& R W Q W \ E - L R J R F D W K R	X V % O X R H U P V R I K Q G	5	G		\$
0 L W F K H O	3 D U N ' R P H V	J H W J W D Q R R 3 D V V	6	/ D \ W R Q		U

0 L V F H O O D Q H R X V
 5 H F R P P H Q G D W I R Q