

'HEUD &DLUHV
7%' QR IRUPDO RIILFH DYDLODEOH
, GR QRW @ IU

\$0 30 0 5 \$1' 0) E\ DSSRLQWPHQW FDC
=RR&RQIHUHQFH 2QOLQHWR 30HWXIS HEDSLDUVIRG
=RRP RQOLQH PHHWLQJV P\ RIILFH KRXUV FD
ZDQW WR PLVV D PHHWLQJ ZLWK \RX

6HFWLRQ 0:
6HFWLRQ 0:
6HFWLRQ 7555À%D €Àp€p0ð€`p€P€0@ p0@0@•@0`€

DFWLYZLWLVK VIRU FUH\$QWKDFW KY\RXLZ
ZLOO EH H[SHFWHG WR VXEPLW \RX
GHDGOLQHV VHW VR \RX ZLOO QH
VXFFHHG LQ WKLW FRXUVH :H DOVF

DPRQJ \RXU SHHUV DQG RIWHQ D SRRUWHQDPUH\$GOWLFRQ DOKH DFRXL
FRXUVH LV PDLQOHFD DFR ODOGE RUDWLVWULFWO\ OHFWXUH LQ IRUPDW
DQG FRQGLXFWHQDFK DV PDQ\ WDVNV ZLOO EH UHTXLUHG IRU LQGLY
&DQYDV GXULQJ RXU FODVV PHHWLQJ WLPH \$QG E\ DOO PHDQV DO
,I \RX\H\ GLIILFXOWLHV ZLWK D IOVSHHS, 507(V\ UDRYPRRO FD
SRVVLEOH <RX DQG , WRJHWKHU FDQ DOZD\V ILQG ZRUNDURXQGV

6LQFH ZH ZLOO EH LQFRUSRUDWLQJ \$*,/(0HWKRGRORJ\ LQWR WKH FC
0LVVLQJ \RXU 6&580 ZLOO PHDQ WKDW ZRUN
ZLOO QRW KDYH D YRLFH LQ ZKHWKHU RU QRW \RX ZLVK WR FRPSOHV

ZLOO EH SDUW RI PRVW LI QRW HYHU\ ZRUNVKRS PHHW
WKSRHQWV
3HDUVRQ GRHV 127 PDNH LW HDV\ WR DGMXV
ZLOO QRW UHDMXV WWHKHU GRHW 6DWRG XSDVRO &DQYDV IRU \$/

7KBXUSR VH RI 7HFKQLFDO GULWGRS 6FRG FLO GRPO ZUHVDOO
FRQWHP\SRVHDFW WHJLHV DQG PMSHRSRQDZLRSRQKDRXJKWHFKQLFDO
SUHVHQWDWLRQV EDWFKR QDUSHDUJ KH3DLWZ HSL S DZUMW WRODYNBDRSQPO

3URGXFH GLVFLSOLQH VSHFLILF ZULWWHQ ZRUN WKDW GHPF
' ODQJXDJH XVH
' JUDPPDU
' FODULW\ RI H[SUHVVLQR
([SODLQ DQDO\]H GHYHORS DQG FULWLFL]H LGHDV HIIHFW
DQG H[SUHVVHG LQ GLIIHUHQW IRUPV RI GLVFRXUVH
2UJDQL]H DQG GHYHORS HVVD\V DQG GRFXPHQWV IRU ERWK
2UJDQL]H DQG GHYHORS HVVD\V DQG GRFXPHQWV DFFRUGLQ
/RFDWH RUJDQL]H DQG V\QWKHVL]H LQIRUPDWLRQ HIIHFWL
FRPPXQLFDWH WKDW SXUSRVH LQ ZULWLQJ

:HHNO\ 7HFKQLFDO 'R RQ UHDGLQJV		:HHNO\ VHH &DQY PRGXOHV	6/2V DQG	ZRUG HDFK EDVH SHHU UHYL GRFXPHQW VXEPLWWH ZHHNO\
3UH TXL]]HV DQG :RUN		:HHNO\ VHH &DQY PRGXOHV	6/2V DQG	6XEPLWWH ZHHNO\
3RVW TXL]]HV DQG \$F		:HHNO\ VHH &DQY PRGXOHV	6/2V DQG	6XEPLWWH ZHHNO\

\$OO LWHPV DERYH ZLOO EH SRVWHG WR &DQYDV LQVLGH ZHHNO\ GDV
E\ D VHW RI VWDQGDUGV RIWHQ UHQGHUHG DV GRFXPHQW WHPSODW
SRUWUD\HG DV WKH H[FOXVLYH RU VLQJOH JRDO RI WHFKQLFDO ZULV
RUJDQL]H \RXU LGHDV E\ RIIHULQJ D ZRUNLQJ RXWOLQH 7KHVH WHP
VHH LQ WKH IROORZLQJ JUDGLQJ FULWHULD WKH HPSKDVLV LV SODF
GHYHORSPHQW FOHDUO\ SUHVHQWLQJ WKH SXUSRVH DQG D SURIHV

'XH WR)(53\$ UHJXODWLRQV

127(WKDW 8QLYHUVLW\ SROLF\) DW KWWS ZZZ VMVX HGX VHO
DOO PHHWLQJV RI WKHLU FODVVHV QRW RQO\ EHFDXVH WKH\ DUH UH
SDUWLFLSDWLRQ LV IUHTXHQWO\ HVVHQWLDO WR HQVXUH PD[LXP E
XVHG DV D FULWHULRQ IRU JUDGLQJ '

6-68 : JUDGH GLVWULEXWLRQ LV DV IROORZV \$ \$ % % % &

\$	\$	\$
%	%	%
&	&	&
'	'	'
DQG EHZ)		

\$OO DVVLJQPHQWV DUH JUDGHG XVLQJ D VWDQGDUGLJHG UXEULF DO
VWDQGDUGV <RX KDYH FRPSOHWH FRQWURO RYHU \RXU JUDGH DW D
3OHDVH GR 127 ZDLW XQWLO WKH HQG RI WKH VPHVWHU ZKHQ JUDG
JUDGHV VOLS

+RZ JUDGHV DUH GHWHUPLQHG ZKHQ XVLQJ D UXEULF

7KH RYHUDOO FRPPXQLFDWLRQ DQG SUHVHQWDWLRQ VKRZ D KLJK
VKRXOG EH ZHOO FRQFHLYHG DQG GHVFULSWLYH 7KH DXWKRU P
SXUSRVH DQG REMHFWLYHV DUH FOHDUO\ DQG FRQLQFLQJO\ V
IUDPHV DQG LQWURGXFHV WKH VXEMHFW 7HFKQLFDO FRQWHQW
RYHUDOO REMHFWLYH 'DWD DQG GHVFULSWLRQV DUH REMHFWLY
GHWDLOHG DQG VXJJHVWLYH &RQFOXVLRQV DUH SHUVXDVLYH D
H[KLELWV D GHILQHGH VHQVH RI XQLW\ DQG SXUSRVH ,QFOXGHV
PDMRU DQG IHZ PLQRU JUDPPDWLFDO RU WHFKQLFDO HUURUV *U
DQG HDV\ WR LQWHUSUHW 7KH GRFXPHQW WHPSODWH LV XVHG :

*HQHUDOO\ PHDQV \RX PHHW DOO FULWHULD IRU DQ \$ H[FHSW S
DQG SXUSRVH PD\ EH FOHDU IRU LQVWDQFH EXW \RX IDLOH
DGGUHVHV WKH FULWHULD SURYLGHG LQ DQ 5)3 5HTXHVW
WR WKH EXGJHW

3DSHU SUHVHQWV FRQWHQW FOHDUO\ DQG GLVSOD\ D ILUP JUDV
DQ \$ SDSHU \$ VXFFHVVIXO HIIRUW LV HYLGHQW WKURXJKRXW V
7KH ZRUN V SXUSRVH DQG WHFKQLFDO REMHFWLYHV PD\ EH VRPH
IUDPHV DQG LQWURGXFHV WKH VXEMHFW :KLOH ZHOO ZULWWHQ
GHYHORSPHQW DQG FRKHUHQFH 8QHYPHQHV LQ SUHVHQWDWLRQ

*LYHQ WKH QDWXUH RI RXU IRUPDO DVVLJQPHQWV DGGLWLRQDOO
KDQG LQ DVVLJQPHQWV WR WKH &6 RIILFH VWDII WKH\ KDYH EHHQ D
35,25 DUUDQJHPHQWV ZLWK PH LI \RX QHHG WR VXEPLW D GRFXPHQW
WR DV &DQYD

PLJKW EH FORVHG

6DQ -RVp 6WDWH 8QLYHUVLW\
&RPSXWHU 6FLHQFH 'HSDUWPHQW
\$WWQ 'HEUD &DLUHV
2QH :DVKLQJWRQ 6TXDUH
0DF4XDUULH +DOO
6DQ -RVH &\$

<RX DUH H[SHFWHG WR WUHDW IDFXOW\ DQG RWKHU VWXGHQWV ZL
UHHQWHULQJ GXULQJ FODVV RU XVLQJ PRELOH SKRQH 'R QRW GL
FRPPHQWV PDGH E\ WKH LQVWUXFWRU DQG E\ \RXU SHHUV
,I \RX KDYH WR XVH \RXU PRELOH SKRQH IRU D FDOO SOHDVH GLV
ZRUNLQJ DGXOWV DQG QHHG WR WHQG WR ZRUN PDWWHUV
<RX DUH H[SHFWHG WR SUHSDUH IRU RXU FRXUVH\ KDQGV RQ DFV
WKH ZHHNO\ VFKHGXOH :H KDYH D OLPLWHG DPRXQW RI IDFH WR I
<RX '2 127 KDYH SHUPLVVLRQ WR UHFRUG RU YLGHR OHFWXUHV XQ
DQG \RXU LQVWUXFWRU

8QLYHUVLW\ 3ROLFLHV VXFK DV DFDGHPLF LQWHJULW\ DFFRPI
2IILFH RI *UDGXDWH DQG 8QGHUJUDG KBWH 30RUU DPLQ \ZDLW LQV

'XULQJ WKH FRXUVH RI WKH VPHVWHU \RX ZLOO EH H[SHFWHG WR F
3OHDVH EULQJ \RXU FRPSXWHU RU PRELOH GHYLFH DQG D SRZHU FKRUG W
ODSWRS \RX FDQ FKHFN RQH RXW RQ D ZHHNO\ EDVLV IURP WKH ODUWLQ /X