



'\$7(-DQXDU\

68%-(&7 5HTXL\$QHGXRQVLIRUWXR\$HDCWQV

,PSRUWDQW ,QIRUPDWLRQ _ \$FWLRQ OD\ %H 5HTXLUHG

7R PDNH VXUH WKDW \RX KDYH DOO WKH LQIRUPDWLRQ \RX QHHG WR PDNH I
IDPLO\ WKH ODZ UHTXLUHV <HVKLYD 8QLYHUVLW\ WR SURYLGH \RX ZLWK Q
KDYH DQG OHJDO REOLJDWLRQV WKDW DSSO\ WR WKH \$HWQD *URXS +HDOW
GHVFULEHG LQ PRUH GHWDLO LQ WKH HQFORVHG QRWLFHV

&RQWHQWV

0LFKHOOHVV /DZ 1RWLFH 3DJH
:RPHQVV +HDOWK DQG &DQFHU 5LJKWV \$FW :+&5\$ 1RWLFH DJH
1HZERUQVV DQG 0RWKHUVV +HDOWK 3URWHFWLRQ \$FW 1003\$ 1RWLFH
1RWLFH RI +, 3\$\$ 3ULYDF\ 3UDFWLFHV 3DJH
1RWLFH RI +, 3\$\$ 6SHFLDO (QUROOPHQW 5LJKWV 3DJH
+HDOWK , QVXUDQFH 0DUNHWSODFH &RYHUDJH 2SWLRQV 30GH +HDOWK
,PSRUWDQW 1RWLFH DERXW <RXU 3UHVFULSWLRQ 'UXJ &RYHUDJH DQG 0H
3UHPLXP \$VVLVWDQFH 8QGHU 0HGLFDLG DQG WKH &KLOGUHQVV +HDOWK ,
0RGHO *HQHUDO 1RWLFH RI &2%5\$ &RQLQXDWLRQ &RYHUDJH 5LJKWV
<RXU 5LJKWV DQG 3URWHFWLRQV \$JDLQVW 6XUSULVH 0HGDFFO %LOOV
<RX VKRXOG UHYLHZ WKHVH QRWLFHV FORVHO\ DQG NHHS WKHP ZLWK RWK
EHQHILWV DYDLODEOH XQGHU WKH 3ODQ ,I \RX KDYH DQ\ TXHVWLRQV DER
GHVFULEHG EHORZ RU WKH 3ODQ \RX VKRXOG ZULWH RU FDOO

<HVKLYD 8QLYHUVLW\ +XPDQ 5HVRXUFHV 'HSDUWPHQW

:HVW WK 6WUHHW _ 1HZ <RUN 1<

• +@ 30 •HQHUDO ODZ JLYHV \RX PRUH FH

0LFKHOOHV /DZ 1RWLFH

:KHQ D GHSHQGHQW FKLOG RYHU WKH DJH RI ORVHV VWXGHQW VWDWXV X
8QLYHUVLV\ JURXS KHDOWK SODQ FRYHUDJH DV D UHVXOW RID PHGLFDOO
SRVW VHFRQGDU\ HGXFDWLRQDO LQVWLWXWLRQ WKH <HVKLYD 8QLYHUVL
FRYHUDJH GXULQJ WKH OHDYH RID DEVHQFH IRU WKH HDUOLHU HQG GDWH RI
RWKHUZLVH WHUPLQDWH XQGHU WKH <HVKLYD 8QLYHUVLV\ JURXS KHDOWK

7R PDLQWDLQ HOLJLELOLW\ DQG FRQWLQXH FRYHUDJH DV D GHSHQGHQW G

- a 7KH \$HWQD *URXS +HDOWK 3ODQ PXVW UHFHLYH ZULWWHQ FHUWLILFD
GHSHQGHQW FKLOG ZKLFK VWDWHV WKDW WKH FKLOG LV VXIIHULQJ IU
OHDYH RID DEVHQFH RU RWKHU FKDQJH RI HQUROOPHQW LV PHGLFDOO
- a 7KH GHSHQGHQW PXVW EH HVWDEOLVKHG DV D GLVDEOHG GHSHQGHQ

\$QQXDO

DQRWKHU KHDOWK SODQ XQGHU ZKLFK \RX DUH FRYHUHG)RU H[DPSOH D
WUHDWPHQW WR \RX ZLOO SURYLGH XV ZLWK \RXU KHDOWK LQIRUPDWLRQ
GHWHUPLQH ZKHWKHU WKRVH VHUYL FHV DUH HOLJLEOH IRU SD\PHQW XQG

+HDOWK &DUH 2SHHNDMDRQGLVFORVH \RXU SURWHFWHG KHDOWK LQIRUPD
DGPLQLVWUDWLRQ IXQFWLRQV VXFK DV TXDOLW\ DVVXUDQFH DFWLYLWLH
HYDOXDWLQJ SODQ SHUIRUPDQFH)RU H[DPSOH ZH UHYLHZ FODLPV H[SHU
XWLOL]DWLRQ DQG WR PDNH SODQ GHVLJQ FKDQJHV WKDW DUH LQWHQGHG

7UHDWPHQW RXJK WKH ODZ DOORZV XVH DQG GLVFORVXUH RI \RXU SURWHF
RI WUHDWPHQW DV D KHDOWK SODQ ZH JHQHUDOO\ GR QRW QHHG WR GLV
SXUSRVHV <RXU SK\VLFLDQ RU KHDOWK FDUH SURYLGHU LV UHTXLUHG WR
XVH DQG VKDUH \RXU KHDOWK LQIRUPDWLRQ IRU SXUSRVHV RI WUHDWPHQW

\$V SHUPLWWHG RU UH:TXRDLHGOE\ROXZH RU GLVFORVH \RXU SURWHFWHG KHD
\RXU ZULWWHQ DXWKRUL]DWLRQ IRU RWKHU UHVRQV DV SHUPLWWHG E\ O
LQIRUPDWLRQ VXEMHFW WR FHUWDLQ UHTXLUHPHQWV LQ RUGHU WR FRP
EHQHILWV RU VHUYL FHV WKDW PD\ EH RI LQWHUHVW WR \RX UHVSRQG WR D
IXUWKHU SXEOLF KHDOWK DFWLYLWLHV H J SUHYHQWLQJ WKH VSUHDG R
:H DUH DOVR SHUPLWWHG WR VKDUH SURWHFWHG KHDOWK LQIRUPDWLRQ G
PHUJHU VDOH RU DFTXLVLWLRQ :H ZLOO DOVR GLVFORVH KHDOWK LQIRU
H[DPSOH LQ RUGHU WR SUHYHQW VHULRXV KDUP WR \RX RU RWKHUV

3XUVXDQW WR <RXU \$XWKRUL]DWLRQ E\ ODZ ZH ZLOO DVN IRU \RXU ZULWWH
XVLQJ RU GLVFORVLQJ \RXU SURWHFWHG KHDOWK LQIRUPDWLRQ , \RX FK
LQIRUPDWLRQ \RX FDQ ODWHU UHYRNH WKDW DXWKRUL]DWLRQ WR SUHYH

7R %XVLQHVV \$V:VRFLDWHV LQWR FRQWUDFWV ZLWK HQWLWLHV NQRZQ D
SURYLGH VHUYL FHV WR RU SHUIRUP IXQFWLRQV RQ EHKDOI RI WKH 3ODQ :H
LQIRUPDWLRQ WR %XVLQHVV \$VVRFLDWHV RQFH WKH\ KDYH DJUHHG LQ ZUL
LQIRUPDWLRQ)RU H[DPSOH ZH PD\ GLVFORVH \RXU SURWHFWHG KHDOWK
DGPLQLVWHU FODLPV %XVLQHVV \$VVRFLDWHV DUH DOVR UHTXLUHG E\ OD

7R WKH 3ODQ 6RFDVBUVFORVH SURWHFWHG KHDOWK LQIRUPDWLRQ WR FHU
8QLYHUVLW\ IRU WKH SXUSRVH RI DGPLQLVWHULQJ WKH 3ODQ 7KHVH HPSO
KHDOWK LQIRUPDWLRQ RQO\ DV QHFHVVDU\ WR SHUIRUP SODQ DGPLQLVW
+,3\$\$ XQOHVV \RX KDYH DXWKRUL]HG DGGLWLRQDO GLVFORVXUHV <RXU S
XVHG IRU HPSOR\PHQW SXUSRVHV ZLWKRXW \RXU VSHFLILF DXWKRUL]DWL

<RXU 5LJKWV

5LJKWVWR&RSG\AFRQV\HVV \RX KDYH WKH ULJKW WR LQVSHFW DQG FI
LQIRUPDWLRQ ZH PDLQWDLQ DERXW \RX , \RX UHTXHVW FRSLHV ZH ZLOO
FRVWV RIFRS\LQJ PDLQLQJ RU RWKHU H[SHQVHV DVVRFLDWHG ZLWK \RXU
UHYLHZ \RXU KHDOWK LQIRUPDWLRQ PXVW EH VXEPLWWHG LQ ZULWLQJ WR
UHYLHZ ° LQIRUPDW@HH €[€

LV PLVVLQJ \RX KDYH WKH ULJKW WR UHTXHVV WKDW ZH FRUUHFW WKH H[L
LQIRUPDWLRQ <RXU UHTXHVV WR DPHQG \RXU KHDOWK LQIRUPDWLRQ PXV
OLVWHG EHORZ ,Q VRPH FLUFXPVWDQFHV ZHPD\GHQ\ \RXU UHTXHVV WR
GHQ\ \RXU UHTXHVV \RX PD\ILOHD VWDWHPHQW RI GLVDJUHHPHQW ZLWK
GLVFORVXUHV RI WKH GLVSWHG LQIRUPDWLRQ

5LJKW WR DQ \$FFRXQWLQJ <RXU UHTXHVV WKDW WKH UHTXHVV WKH UHTXHVV WKH UHTXHVV
RI \RXU SURWHFWHG KHDOWK LQIRUPDWLRQ 7KH DFFRXQWLQJ ZLOO QRW L
SXUSRVHV RI WUHDWPHQW SD\PHQW RU KHDOWK FDUH RSHUDWLRQV W
WR \RXU IULHQGV RU IDPLO\ LQ \RXU SUHVHQFH RU EHFDXVH RI DQ HPHUJHQ
RU LQFLGHQWDO WR RWKHUZLVH SHUPLVVLEOH GLVFORVXUHV

<RXU UHTXHVV IRU DQ DFFRXQWLQJ PXVW EH VXEPLWWHG LQ ZULWLQJ WR V
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FKDUJH ZLWKLQ D PRQWK SHULRG

5LJKW WR 5HTXHVV 5HTXHVV WKH UHTXHVV WKDW ZH QRW XVH R
WUHDWPHQW SD\PHQW RU RWKHU DGPLQLVWUDWLYH SXUSRVHV H\FHSW Z
UHTXLHG E\ODZ RU LQ HPHUJHQF\ FLUFXPVWDQFHV <RX DOVR KDYH WKH
SURWHFWHG KHDOWK LQIRUPDWLRQ WKDW ZH GLVFORVH WR VRPHRQH LQY
FDUH VXFK DV DIDPLO\ PHPEHU RU IULHQG

<RXU UHTXHVV IRU UHVWULFWLRQV PXVW EH VXEPLWWHG LQ ZULWLQJ WR V
\RXU UHTXHVV EXW LQ PRVW FDVHV DUH QRW OHJDOO\ REOLJDWHG WR DJU
FRPSO\ ZLWK DQ\ UHVWULFWLRQ UHTXHVV LI WKH GLVFORVXUHV LV WR D KH
FDUH RSHUDWLRQV QRW IRU WUHDWPHQW DQG WKH SURWHFWHG KHDOWK
LWHP RU VHUULFH WKDW KDV EHHQ SDLG IRU RXW RI SRFNHW DQG LQ IXOO

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FRPPXQLFDWLRQV FRQWDLQLQJ \RXU KHDOWK LQIRUPDWLRQ <RXU UHTXH
ZULWLQJ WR WKH SHUVRQ OLVWHG EHORZ :H DUH UHTXLHG WR DFFRPPRG
\RX PD\ DVN WKDW ZH FRQWDFW \RX DW \RXU SODFH RI HPSOR\PHQW RU VH
WUHDWPHQW WR DQ DOWHUQDWH DGGUHV

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DOVR KDYH D ULJKW WR REWDLQ DSDSHU FRS\ RI WKLV QRWLFH IURP XV XS
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2XU /HJDO 5HVSQMDLHU WKH UHTXHVV WKH UHTXHVV WKH UHTXHVV WKH UHTXHVV
LQIRUPDWLRQ SURYLGH \RX ZLWK FHUWDLQ ULJKWV ZLWK UHVSHFW WR \R
ZLWK WKLV QRWLFH DERXW RXU SULYDF\ SUDFWLFHV DQG IROORZ WKH LQ
QRWLFH

:H PD\ FKDQJH RXU SROLFLHV DW DQ\ WLPH ,Q WKH HYHQW WKDW ZH PDNH D

ZLOO SURYLGH\RX ZLWK DUHYLVHG FRS\RIWKLVRWLFH <RXFDQDOVRU
)RU PRUHLQIRUPDWLRQ DERXWRXUSULYDF\SUDFWLFHV FRQWDFW WKH S
,I\RX KDYHDQ\TXHVWLRQV RU FRPSODLQWV SOHDVH FRQWDFW
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+XPDQ5HVRXUFHV'HSDUWPHQW

&RPSODLQWV

,I\RX DUHFRQFHUQHGWKDWZHKDYHYLRODWHG\RXUSULYDF\ULJKWV RU
DERXWDFFHVVWR\RXU UHFRUGV \RXPD\FRQWDFW WKHSHUVRQOLVWHG
FRPSODLQWWRWKH86'HSDUWPHQWRI+HDOWKDQG+XPDQ6HUYLEFHV`2

+HDOWK ,QVXUDQFH 0DUNHWSODFH &RYHUDJH
&RYHUDJH

(YHQ LI \RX DUH RIIHUG KHDOWK FRYHUDJH WKURXJK \RXU HPSOR \PHQW \ WKURXJK WKH +HDOWK ,QVXUDQFH 0DUNHWSODFH W0DUNHWSODFHX 7R

&5(' ,7\$%/(&29(5\$*(_ \$HWQD +' +3 \$HWQD (32 \$HWQD 332

,PSRUWDQW 1RWLFH DERXW <RXU 3UHVFULSWL
0HGLFDUH

3OHDVH UHGD WKLW QRWLFH FDUHIXOO\ DQG NHHS LW ZKHUH \RX FDQ ILQG
FXUUHQW SUHVFULSWLRQ GUXJ FRYHUDJH ZLWK <HVKLYD 8QLYHUVLW\ DQG
SUHVFULSWLRQ GUXJ FRYHUDJH 7KLV LQIRUPDWLRQ FDQ KHOS \RX GHFLG
0HGLFDUH GUXJ SODQ

,I \RX DUH FRQVLGHULQJ MRLQLQJ \RX VKRXOG FRPSDUH \RXU FXUUHQW FR
FRYHUHG DW ZKDW FRVW ZLWK WKH FRYHUDJH DQG FRVWV RI WKH SODQV R
FRYHUDJH LQ \RXU DUHD ,QIRUPDWLRQ DERXW ZKHUH \RX FDQ JHW KHOS W
SUHVFULSWLRQ GUXJ FRYHUDJH LV DW WKH HQG RI WKLW QRWLFH

7KHUH DUH WZR LPSRUWDQW WKLQJV \RX QHHG WR NQRZ DERXW \RXU FXUU
GUXJ FRYHUDJH

0HGLFDUH SUHVFULSWLRQ GUXJ FRYHUDJH EHFDPH DYDLODEOH LQ
FDQ JHW WKLW FRYHUDJH LI \RX MRLQ D 0HGLFDUH 3UHVFULSWLRQ 'UX
3ODQ OLNH DQ +02 RU 332 WKDW RIIHUV SUHVFULSWLRQ GUXJ FRYHU
DW OHDVW D VWDQGDUG OHYHO RI FRYHUDJH VHW E\ 0HGLFDUH 6RPH
IRU D KLJKHU PRQWKO\ SUHPLXP

<HVKLYD 8QLYHUVLW\ KDV GHWHUPLQH WKDW WKH SUHVFULSWLRQ
+HDOWK 3ODQ LV RQ DYHUDJH IRU DOO SODQ SDUWLFLSDQWV H[SHFV
0HGLFDUH SUHVFULSWLRQ GUXJ FRYHUDJH SD\ V DQG LV WKHUH IRUH F
%HFDXVH \RXU H[LVWLQJ FRYHUDJH LV &UHGLWDEOH &RYHUDJH \RX F
KLJKHU SUHPLXP D SHQDOW\ LI \RX ODWHU GHFLGH WR MRLQ D 0HGLF

:KHQ &DQ <RX -RLQ \$ 0HGLFDUH 'UXJ 3ODQ"
<RX FDQ MRLQ D 0HGLFDUH GUXJ SODQ ZKHQ \RX ILUVW EHFRPH HOLJLEOH I
2FWREHU WK WR 'HFHPEHU WK

+RZHYHU LI \RX ORVH \RXU FXUUHQW FUHGLWDEOH SUHVFULSWLRQ GUXJ F
ZLOO DOVR EH HOLJLEOH IRU D WZR PRQWK 6SHFLDO (QUROOPHQW 3HUL

:KDW +DSSHQV 7R <RXU &XUUHQW &RYHUDJH ,I <RX 'HFLGH WR -RLQ \$ 0HGLF
,I \RX GHFLGH WR MRLQ D 0HGLFDUH GUXJ SODQ \RXU FXUUHQW <HVKLYD 8
GR GHFLGH WR MRLQ D 0HGLFDUH GUXJ SODQ DQG GURS \RXU FXUUHQW <HV
\RX DQG \RXU GHSHQG HQWV ZLOO QRW EH DEOH WR JHW WKLW FRYHUDJH ED

:KHQ :LOO <RX 3D\ \$ +LJKHU 3UHPLXP 3HQDOW\ 7R -RLQ \$ 0HGLFDUH 'UXJ 3O
<RX VKRXOG DOVR NQRZ WKDW LI \RX GURS RU ORVH \RXU FXUUHQW <HVKLY
0HGLFDUH GUXJ SODQ ZLWKLQ FRQWLQXRXV GD\ V DIWHU \RXU FXUUHQW I
SUHPLXP D SHQDOW\ WR MRLQ D 0HGLFDUH GUXJ SODQ ODWHU

,I \RX JR FRQWLQXRXV GD\ V RU ORQJHU ZLWKRXW FUHGLWDEOH SUHVFUL

SUHPLXP PD\JR XSE\DW OHDVW RI WKH 0HGLFDUH EDVH EHQHILFLDU\ SU
WKDW\RX GLG QRW KDYH WKDW FRYHUDJH

)RU H[DP SOH LI\RX JR QLQHWHHQ PRQWKV ZLWKRXW FUHGLWDEOH FRYHU
DW OHDVW KLJKHU WKDQ WKH 0HGLFDUH EDVH EHQHILFLDU\ SUHPLXP <
SUHPLXP D SHQDOW\ DV ORQJ DV\RX KDYH 0HGLFDUH SUHVFULSWLRQ GUXJ
ZDLW XQWLO WKH IROORZLQJ 2FWREHU WR MRLQ

)RU 0RUH ,QIRUPDWLRQ \$ERXW 7KLV 1RWLFH 2U <RXU &XUUHQW 3UHVFULSW
&RQWDFW WKH SHUVRQ OLVWHG EHORZ IRU IXUWKHU LQIRUPDWLRQ 127(-
DOVR JHW LW EHIRUH WKH QH[W SHULRG \RX FDQ MRLQ D 0HGLFDUH GUXJ SC
8QLYHUVLW\FKDQJHV <RX DOVR PD\ UHTXHVW D FRS\RI WKLV QRWLFH DW I

)RU 0RUH ,QIRUPDWLRQ \$ERXW <RXU 2SWLRQV 8QGHU 0HGLFDUH 3UHVFULSW
0RUH GHWDLOHG LQIRUPDWLRQ DERXW 0HGLFDUH SODQV WKDW RIIHU SUH
<RXX KDQGERRN <RXVOO JHW D FRS\RI WKH KDQGERRN LQ WKH PDLO HYH
<RX PD\ DOVR EH FRQWDFWHG GLUHFWO\E\ 0HGLFDUH GUXJ SODQV

)RU PRUH LQIRUPDWLRQ DERXW 0HGLFDUH SUHVFULSWLRQ GUXJ FRYHUDJH

a 9L~~VZ~~ PHGLFDUH JRY

a &DOO\RXU 6WDWH +HDOWK ,QVXUDQFH \$VVLVWDQFH 3URJUDP VHH W
WKH W0HGLFDUH <RXX KDQGERRN IRU WKHLU WHOH SKRQH QXPEHU I

a &DOO 0(',&\$5(77< XVHUV VKRXOG FDOO

,I\RX KDYH OLPLWHG LQFRPH DQG UHVRXUFHV H[WUD KHOS SD\LQJ IRU 0H
DYDLODEOH)RU LQIRUPDWLRQ DERXW WKLV H[WUD KHOS YLVW 6RFLDO 6
ZZZ VRFLDOVHFXULW\ JRY RU FDOO7~~W~~KHP DW

'DWH -DQXDU\
1DPH RI (QWLW\ 6HQGHU <HVKLYD 8QLYHUVLW\
&RQWDFW 3RVLWLRQ 2IILFH <HVKLYD 8QLYHUVLW\ +XPDQ 5HVRXUFH
\$GGUHVV :HVW WK 6WUHHW
1HZ <RUN 1<
3KRQH 1XPEHU KHOÀpÀð

•DÀ @€` °À•D JLUWK óKC•pœ+ `

L,, RLV

@ @RS7\ À XðU

SHUFHV SI RUFĐUD0HDÁ1XP <€0 Q@ È@Y

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2./\$+20\$ ± 0HGLFDLG DQG &+,3 :\$6+,1*721 ± 0HGLFDLG

:HEVLWH KWWS ZZZ LQVXUHRNODKRP
3KRQH

:HEVLWH KWWSV ZZZ KFD ZD JRY
3KRQH

25(*21 ± 0HGLFDLG DQG &+,3 :(679,5*,1,\$ ± 0HGLFDLG DQG

:HEVLWH KWWS KHDOWKFDUH RUHJRP
3KRQH

:HEVLWH KWWSV ZZZ KFD ZD JRY EPV RU KWWS P
0HGLFDLG 3KRQH
&+,3 7ROO IUHH SKRQH 0\ :9+,33

3(116</9\$1,\$ ± 0HGLFDLG DQG &+,3,6&216,1 ± 0HGLFDLG DQG

:HEVLWH KWWSV ZZZ SD JRY HQ VHUY:
DLG KHDOWK LQVXUDQFH SUHPLXP SD
3KRQH
&+,3 :HEVLWH KWWSV ZZZ GKV SD JRY
&+,3 3KRQH .,'6

:HEVLWH KWWSV ZZZ SD JRY HQ VHUY:
DLG KHDOWK LQVXUDQFH SUHPLXP SD
3KRQH
&+,3 3DJHV &+,3 DVS[

5+2'(,6/\$1' ± 0HGLFDLG DQG &+,3 :<20,1* ± 0HGLFDLG

:HEVLWH KWWS ZZZ HRKKV UL JRY
3KRQH
'LUHFW 5,WH 6KDUH /LQH

:HEVLWH KWWSV KHDOWK Z\R JRY KHDOWKFDUHI
3K Å

7R VHH LI DQ\ RWKHU VWDWHV KDYH DGGHG D SUHPLXP DVVLVWDQFH SURJU
LQIRUPDWLRQ RQ VSHFLDO HQUROOPHQW ULJKWV FRQWDFW HLWKHU

8 6 'HSDUWPHQW RI /DERU 8 6 'HSDUWPHQW RI +HDOWK DQG +XPDQ 6
(PSOR\HH %HQHILWV 6HFXULW\ \$GPLQLVWUDWLRQ &HQWHUV IRU 0H
ZZZ GRO JRY DJHQFLHV HEVD ZZZ FPV KKV JRY
(%6\$ 0HQX 2SWLRQ ([W

3DSHUZRUN 5HGXFWRQ \$FW 6WDWHPHQW

\$FFRUGLQJ WR WKH 3DSHUZRUN 5HGXFWRQ \$FW RI 3XE / 35\$
UHVSRRG WR D FROOHFWLRQ RI LQIRUPDWLRQ XQOHVV VXFK FROOHFWLRQ
%XGJHW 20% FRQWURO QXPEHU 7KH 'HSDUWPHQW QRWHV WKDW D)HGHU
FROOHFWLRQ RI LQIRUPDWLRQ XQOHVV LW LV DSSURYHG E\ 20% XQGHU WK
FRQWURO QXPEHU DQG WKH SXEOLF LV QRW UHTXLUHG WR UHVSRRG WR D
FXUUHQWO\ YDOLG 20% FRQWURO QXPEHU 6HH 8 6 & \$OVR QRWZLW
ODZ QR SHUVRQ VKDOO EH VXEMHFW WR SHQDOW\ IRU IDLOLQJ WR FRPSO\
FROOHFWLRQ RI LQIRUPDWLRQ GRHV QRW GLVSOD\ D FXUUHQWO\ YDOLG 20

7KH SXEOLF UHSRUWLQJ EXUGHQ IRU WKLV FROOHFWLRQ RI LQIRUPDWLRQ
PLQXWHV SHU UHVSRRGHQW ,QWHUHVWHG SDUWLHV DUH HQFRXUDJHG WR
HVWLPDWH RU DQ\ RWKHU DVSHFW RI WKLV FROOHFWLRQ RI LQIRUPDWLRQ
EXUGHQ WR WKH 8 6 'HSDUWPHQW RI /DERU (PSOR\HH %HQHILWV 6HFXUL
5HVHDFK \$WWHQWLRQ 35\$ &OHDUDQFH 2IILFHU &RQVWLWXWLRQ \$YH
'& RU HPHDELVD RSU# ~~GRDG JRY~~ IHUHQFH WKH 20% &RQWURO 1XPEHU

20% &RQWURO 1XPEHU ([SLUHV

0RGHO *HQHUDO 1RWLFH RI &2%5\$ &RQWLQXDV
&RQWLQXDWLRQ &RYHUDJH 5LJKWV 8QGHU &2%5\$
,QWURGXFWLRQ

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GXH WR DTXDOLI\LQJ OLIH HYHQW GHVFULEHG ODWHU 7KLV QRWLFH KDV
&2%5\$ FRQWLQXDWLRQ FRYHUDJH ZKLFK LV DWHPSRUUDU\ &2%5\$ FRQWLQXDWLRQ RI F
H[SODLQV &2%5\$ FRQWLQXDWLRQ FRYHUDJH ZKHQ LW PD\ EHFRPH DYDLOD
ZKDW \RX QHHG WR GR WR SURWHFW WKHQ XRXU EHFRPH WRPHO\ LW LEOH IRU &2%5\$ \R
DOVR EHFRPH HOLJLEOH IRU RWKHU FRYHUDJH RSWLRQV WKDW PD\ FRVW O

7KH ULJKW WR &2%5\$ FRQWLQXDWLRQ FRYHUDJH ZDV FUHDWHG E\ D IHGHU
%XGJHW 5HFRQFLOLDWLRQ \$FWRI &2%5\$ &2%5\$ FRQWLQXDWLRQ FRY
DQG RWKHU PHPEHUV RI \RXU IDPLO\ ZKHQ JURXS KHDOWK FRYHUDJH ZRXO
LQIRUPDWLRQ DERXW \RXU ULJKWV DQG REOLJDWLRQV XQGHU WKH 3ODQ D
3ODQVV 6XPPDU\ 3ODQ 'HVFULSWLRQ RU FRQWDFW WKH 3ODQ \$GPLQLVWUD

<RX PD\ KDYH RWKHU RSWLRQV DYDLODEOH WR \RX ZKHQ \RX <OR\$> HURXS KI
\RX PD\ EH HOLJLEOH WR EX\ DQ LQGLYLGXDO SODQ WKURXJK WKH +HDOWK
FRYHUDJH WKURXJK WKH 0DUNHWSODFH \RX PD\ TXDOLI\ IRU ORZHU FRVW
RXW RI SRFNHW FRVWV \$GGLWLRQDOO\ \RX PD\ TXDOLI\ IRU D GD\ VSHF
KHDOWK SODQ IRU ZKLFK \RX DUH HOLJLEOH VXFK DV D VSRXVHV SODQ H
ODWH HQUROOHHV

:KDW LV &2%5\$ FRQWLQXDWLRQ FRYHUDJH"

&2%5\$ FRQWLQXDWLRQ FRYHUDJH LV D FRQWLQXDWLRQ RI 3ODQ FRYHUDJH
D OLIH HYHQW 7KLV LV DOVR FDOOHG D WTXDOLI\LQJ HYHQW X6SHFLILF TX
\$IWHU DTXDOLI\LQJ HYHQW &2%5\$ FRQWLQXDWLRQ FRYHUDJH PXVW EH RI
EHQHILFLDU\ X <RX \RXU VSRXVH DQG \RXU GHSHQQGHQW FKLOGUHQ FRXO
FRYHUDJH XQGHU WKH 3ODQ LV ORVW EHFDXVH RI WKH TXDOLI\LQJ HYHQW
ZKR HOHFW &2%5\$ FRQWLQXDWLRQ FRYHUDJH PD\ EH UHTXLUHG WR SD\ IRU

,I \RXVUH DQ HPSOR\HH \RXVOO EHFRPH DTXDOLILHG EHQHILFLDU\ LI \RX O
EHFDXVH RI WKH IROORZLQJ TXDOLI\LQJ HYHQWV

a <RXU KRXUV RI HPSOR\PHQW DUH UHGXFHG RU

a <RXU HPSOR\PHQW HQGV IRU DQ\ UHVRQ RWKHU WKDQ \RXU JURVV PI

,I \RXVUH WKH VSRXVH RI DQ HPSOR\HH \RXVOO EHFRPH DTXDOLILHG EHQH
WKH 3ODQ EHFDXVH RI WKH IROORZLQJ TXDOLI\LQJ HYHQWV

a <RXU VSRXVH GLHV

a <RXU VSRXVHV KRXUV RI HPSOR\PHQW DUH UHGXFHG

a <RXU VSRXVHV HPSOR\PHQW HQGV IRU DQ\ UHVRQ RWKHU WKDQ KL

a <RXU VSRXVH EHFRPHV HQWLWOHG WR OHGLFDUH EHQHILWV XQGHU :

a <RX EHFRPH GLYRUFHG RU OHJDOO\ VHSUDUDWHGIURP \RXU VSRXVH

<RXU GSHQGHQW FKLOGUHQ ZLOO EHFRPH TXDOLILHG EHQHILFLDULHV LI
RIWKH IROORZLQJ TXDOLI\LQJ HYHQWV

a 7KH SDUHQW HPSOR\HH GLHV

a 7KH SDUHQW HPSOR\HHVV KRXUV RI HPSOR\PHQW DUH UHGXFHG

a 7KH SDUHQW HPSOR\HHVV HPSOR\PHQW HQGV IRU DQ\ UHDVRQ RWKHU

ODVW DW OHDVW XQWLO WKH HQG RI WKH PRQWK SHULRG RI &2%5\$ FRQW
QRWLFH WR

<HVKLYD 8QLYHUVLW\
+XPDQ 5HVRXUFHV 'HSDUWPHQW

6HFRQG TXDOLI\LQJ HYHQW H[WHQVLRQ RI PRQWK SHULRG RI FRQWLQXD
,I\RXUIDPLO\H[SHULHQFHV DQRWKHU TXDOLI\LQJ HYHQW GXULQJ WKH P
FRYHUDJH WKH VSRXVH DQG GHSHQGHQW FKLOGUHQ LQ\RXUIDPLO\FDQJ
FRQWLQXDWLRQ FRYHUDJH IRU D PD[LPXP RI PRQWKV LI WKH 3ODQLV SU
TXDOLI\LQJ HYHQW 7KLV H[WHQVLRQ PD\ EHDYDLODEOH WR WKH VSRXVH D
&2%5\$ FRQWLQXDWLRQ FRYHUDJH LI WKH HPSOR\HH RU IRUPHU HPSOR\HH
EHQHILWV XQGHU 3DUW \$ 3DUW % RU ERWK JHWV GLYRUFHG RU OHJDOO
EHLQJ HOLJLEOH XQGHU WKH 3ODQ DV D GHSHQGHQW FKLOG 7KLV H[WHQV
HYHQW ZRXOG KDYH FDXVHG WKH VSRXVH RU GHSHQGHQW FKLOG WR ORVH
TXDOLI\LQJ HYHQW QRW RFFXUUHG

\$UH WKHUH RWKHU FRYHUDJH RSWLRQV EHVLGHV &2%5\$ &RQW
p°€P O@p FKLOGFRYHP FKLDPDJYHUDOG% T@đÀ• U
H"P(2áYHP
@DO `
H FI\LQ@J

E Op TLG `°À 2PKth@ p†ER€L p

SULPDU\SD\HU DQG &2%5\$ FRQWLQXDWLRQ FRYHUDJH ZLOO SD\VHFRQG
WR 0HGLFDUH HYHQ LI\RX DUH QRW HQUROOHG LQ 0HGLFDUH

)RU PRUH LQIRUPDWLRQ EDUW JRY PHGLFDUH DQG \RX

,I\RX KDYH TXHVWLRQV

4XHVWLRQV FRQFHUQLQJ\RXU 3ODQ RU\RXU &2%5\$ FRQWLQXDWLRQ FRYH
FRQWDFW RU FRQWDFWV LGHQWLILHG EHORZ)RU PRUH LQIRUPDWLRQ DER
5HWLUHPHQW,QFRPH 6HFXULW\ \$FW (5,6\$ LQFOXGLQJ&2%5\$ WKH 3DWL
\$FW DQG RWKHU ODZV DIIHFWLQJ JURXS KHDOWK SODQV FRQWDFW WKH Q
'HSDUWPHQW RI/DERUVV (PSOR\HH %HQHILWV 6HFXULW\ \$GPLQLVWUDWR
ZZZ GRO JRY HEVD \$GGUHVHV DQG SKRQH QXPEHUV RI 5HJLRQDO DQG 'L
WKURXJK (%6\$VV ZHEVLWH)RU PRUH LQIRUPDWLRQ DERXW WKH 0BYNHWS

.HHS \RXU 3ODQ LQIRUPHG RIDGGUHVV FKDQJHV

7R SURWHFW\RXU IDPLO\VV ULJKWV OHW WKH 3ODQ \$GPLQLVWUDWRU NQR
IDPLO\PHPEHUV <RX VKRXOG DOVR NHHS DFRS\ IRU\RXU UHFRUGV RIDQ
\$GPLQLVWUDWRU

3ODQ FRQWDFW LQIRUPDWLRQ

7R REWDLQ PRUH LQIRUPDWLRQ DERXW WKH 3ODQ DQG &2%5\$ FRQWLQXDWLRQ
IROORZLQJ SHUVRQ

<HVKLYD 8QLYHUVLW\

+XPDQ 5HVRXUFHV 'HSDUWPHQW

<RXU 5LJKWV DQG 3URWHFWLRQV \$JDLQVW 6XU

:KHQ \RX JHW HPHUJHQF\ FDUH RU JHW WUHDWHG E\ DQ RXW RI QHWZRUN S
KRVSLWDO RU DPEXODWRU\ VXUJLFDO FHQWHU \RX DUH SURWHFWHG IURP
WKHVH FDVHV \RX VKRXOGQVW EH FKDUJHG PRUH WKDQ \RXU SODQVV FRSD
GHGXFWLEOH

:KDW LV WEDODQFH ELOOLQJX VRPHWLPHV FDOOHG WVXUSUL

:KHQ \RX VHH DGRFWRU RU RWKHU KHDOWK FDUH SURYLGHU \RX PD\ RZH F
FRSD\PHQW FRLQVXUDQFH RU GHGXFWLEOH <RX PD\ KDYH RWKHU FRVWV
SURLGHU RU YLVLW D KHDOWK FDUH IDFLOLW\ WKDW LVQVW LQ \RXU KHDO

W2XW RI QHWZRUNX PHDQV SURYLGHUV DQG IDFLOLWLHV WKDW KDYHQVW
SURLGHVHU YLFLHV 2XW RI QHWZRUN SURYLGHUV PD\ EH SHUPLWWHG WR
\RXU SODQ DJUHHG WR SD\ DQG WKH IXOODPRXQW FKDUJHG IRU DVHU YLFLH
DPRXQW LV OLNHO\ PRUH WKDQ LQ QHWZRUN FRVWV IRU WKH VDPH VHU YLFLH
GHGXFWLEOH DQQXDO RXW RI SRFNHW OLPLW

W6XUSULVH ELOOLQJX LV DQ XQH[SHFWHG EDODQFH ELOO 7KLV FDQ KDSS
\RXU FDUH`OLNH ZKHQ \RX KDYH DQ HPHUJHQF\ RU ZKHQ \RX VFKHGXOH DY
XQH[SHFWHGO\ WUHDWHG E\ DQ RXW RI QHWZRUN SURYLGHU 6XUSULVH P
GSHQGLQJ RQ WKH SURFHGXUH RU VHU YLFLH

<RXV RQ< HPHFR<VHU H`A`AP P•A`€P 6XUSUL LQ QHWZRUPPH F

W6 W FF Y@` € FGxĐ• MSUW

G\MS ``@€0! WKH SPLW U VHU p„@P`

