



aD?7ôÔØ•Îñ ? D37 ³3Ø
 -XQH -XO\9DFDWLRQ &DUH 3URJUDP

:((.	0RQGD\ -XQH)ULGD\ -XQH
0RQGD	([FXUVLRQ ÔÔô?ô ³ ñ³³ ;ÄÄøÄÄ 0RUQLQJ ([FXUVLRQ WR :LOGOLQJV)RUHVV 6FKRRO DQG ZHDU D KDW 3DFN D FKDQJH RI FORWKHV LQFOXG \$IWHUQRRQ 1DWXUH SOD\ DQG H[SORUDWLRQ EDFN D
7XHVG	,QWHUQDWLRQD 'D\ 0RUQLQJ 7HQW &LW\ %ULQJ DORQJ\RXU WHQW VOH FDPSLQJ IXQ \$IWHUQRRQ 6XVKL PDNLQJ VHVVLQR DQG JURXS JDPH
:HGQHV	&RPPXQLW\ &RQ *ROG &RLQ 'RQ 0RUQLQJ :LQGPLOO &RPPXQLW\ .LQGQHV 3URMHFW \$IWHUQRRQ 6KDXQ IURP /LWVOH :LQGPLOOV YLVLWV WKH FRPPXQLW\
7KXUVG	,QFXUVLRQ \$GGLWLRQDO &K 0RUQLQJ %XEEOH 6RFFHU ,QFXUVLRQ 3OHDVH ZHDU \$IWHUQRRQ 7HFKQRORJ\ WLPH <RX FDQ EULQJ\RXU WKH &ROÐHJH :L
)ULGD	,QWHUQDWLRQD 'D\ 0RUQLQJ <RJD VHVVLQR ZLWK RQH RI RXU IDYRXULWH \$IWHUQRRQ 6HOI ORYH VHVVLQR LQFOXGLQJ UHOD[D SLFWLRQDU\ DQG PXFK PRUH
:((.	0RQGD\ -XQH)ULGD\ -XQH
0RQGD	6PDOO :KHOV 0RUQLQJ :LQWHU WKHPHG DUW DQG FUDIW VHVVLQR \$IWHUQRRQ 6PDOO ZKHOV UHOD\ V DQG UDFHV 'RQ
7XHVG	,QFXUVLRQ ÔÔô?ô ³ ñ³³ ;ÄÄøÄÄ 0RUQLQJ 2OG 0DF'RQDOG V 7UDYHOOLQJ)DUP YLVLW \$IWHUQRRQ 9LVLW WR)OLQGHUV)DUP
:HGQHV	([FXUVLRQ ÔÔô?ô ³ ñ³³ ;ÄÄøÄÄ ; B & }& •B}&" 0RUQLQJ 26+& 'LVFRXUHQDQ & XHW UHGD\ WR ERRJLH \$IWHUQRRQ 1LQMD -XQJOH VHVVLQR 6RFNV UHTXLU
7KXUVG	,QFXUVLRQ ÔÔô?ô ³ ñ³³ ;ÄÄøÄÄ 0RUQLQJ 6XSHUFRG\ 7UHDVXUH +XQW :RUNVKRS \$IWHUQRRQ :LQWHU :RQGHUODQG 6FDYHQJHU +XQW
)ULGD	 0RUQLQJ :LQWHU 2O\PSLFV URXQG URELQ VSRUV \$IWHUQRRQ 5HOD[DQG NLFN EDFN ZLWK D PRYLH EX

:((.		0RQGD\ -XO\)ULGD\ -XO\
0RQGD		0RUQLQJ *UHHQ WKXPE VHVVLQR ZLWK D VHHGQR XUM \$IWHUQRRQ 6HQVRU\3OD\ VHVVLQR
7XHVG		0RUQLQJ &KLOGUHQVV FKRLFH \$IWHUQRRQ 0DNH LQVWUXPHQWV RXW RI UHF\FOHG P
:HGQHVC	([FXUVLRQ ÔÔô?ô ³ ñ³³ ;ÄÄøÄÄ	\$XVWUDOLD =RR ([FXUVLRQQ&ULFNH\ KHUH ZH FRPH SDFNHG OXQFKLV UHTXLUHG FRPI\ ZDONLQJ VKRHV D
7KXUVG		0RUQLQJ 0XVLF DQG PRYHPHQW ZLWK 0LVV 2UIRUG \$IWHUQRRQ 7HFKQRORJ\ WLPH <RX FDQ EULQJ\RXU WKH &ROÐHJH :L
)ULGD	,QFXUVLRQ ÔÔô?ô ³ ñ³³ ;ÄÇøÄÄ	0RUQLQJ 6FLHQFH ,QFXUVLRQ SUHVHQWHG E\ 3URIHV \$IWHUQRRQ 'UDPD JDPHV ZLWK 0LVV 6PLWK
:((.		0RQGD\ -XO\ 6WXGHQW)UHH 'D\
0RQGD	,QFXUVLRQ ÔÔô?ô ³ ñ³³ ;ÄÄøÄÄ	0RUQLQJ 5DZ \$UW FUHDWLYH VHVVLQR \$IWHUQRRQ &KLOO VHVVLQR %ULQJ DORQJ\RXU IDY UHOD[HG DIWHUQRRQ

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%RRNLQJ)RUP

&KLOG &KLOGUHQVV 1DPH V

3DUHQW *XDUGLDQ 1DPH

6LJQDWXUH

(PHUJHQF\ &RQWDFW

, :H JLYH SHUPLVVRQ IRU 26+& HGXFDWRUV WR WDNH SKRWRV RI P\FKL
0\)OLQGHUV SRUWDO

, :H JLYH SHUPLVVRQ IRU P\FKLOG UHQ WR SDUWLFLSDWH LQ DFWLYL'
<HDU SOD\VSDFH <HDU SOD\JURXQGV bWKH 3DYLOLRQ WKH 7HQ



z}a:} Y "& &SazY&[^
2XU 9DFDWLRQ &DUH 3URJUDPV DUH GHVLJQHG DQG GHYHORSHG LQ FROODE
FKLOGUHQ WKDW XVH WKH VHUYLEFH 2XU SURJUDPV DUH EDVHG RQ DQ DSSU
)UDPHZRUN IRU 6FKRRO \$JH &DUH 7KH GHYHORSHPHQWDO QHHGV LQWHU
FRQVLGHUHG LQ WKH SODQQLQJ SURFHVV

&ULW 2FDWLURQ DQG FDUHIXO SODQQLQJ LQFUHDVH WKH YDOXH RI FKLOGUHQ
SUDFWLFH UHVSRRGV WR FKL38 G G O H D L Q W E U H M D W L R Q G V F X D O L W \ 6 W D Q G D
SURJUDPV WKH VHUYLEFH UHFRJQLVHV LWV SULPDU\ DLPV DV UHFUHDWLR
HPEUDFHG

[&SS ^Ba[
6KRXOG SDUHQWV ZLVK WR FDQFHO WKHLU 9DFD“ZLV 36X'I ZLT€ WK DP