



aD?7ôÔØ•Îñ ? D37 ³3Ø
 \$SULO 9DFDWLRQ &DUH 3URJUDP

:((.	ORQGD\ \$SULO)ULGD\ \$SULO
ORQGD	Sa•&"	(\$67(5 021'\$<
7XHVGD	B[•)•Ba[ÔÔô?ô ³ ñ³3iØú	ORUQLQJ 7ULYLD *DPH 6KRZ ,QFXUVLRQ SUHVHQWHG \$IWHUQRRQ 3DUHQW ,QYROYHPPHQW VHVVLQR LQ WKH ODULH &KULVWLQH 2OLYHU 6HWWLQJ XS WKH QHZ DT
:HGQHVC	&! •)•Ba[zØ3 ô77ô 9 3 3Ø2 ÔÔô?ô ³ ñ³3iØú	([FXUVLRQ 7ZR KRXUV DW WKH 5ROOHUGURPH DQG SL IRUJHW VRFNV \RX DUH DEOH WR EULQJ \RXU RZQ VND
7KXUVG	B[•)•Ba[ÔÔô?ô ³ ñ³3iØú	ORUQLQJ 7HQQLV VHVVLQR ZLWK \$QGUHZ .UDW]PDQQ UQV VOLGH WR FRRO GRZQ &KDQJH RI FORWKHV DQG \$IWHUQRRQ /DE .LGV ,QFXUVLRQ *URVV 6FLHQFH VH
)ULGD		,WVV S\MDPD GD\QJRRG H[FXVH WR MXVW UROO RXW R ORUQLQJ 2OG VFKRRO SDUW\JDPHV WRGD\ GRQXW H \$IWHUQRRQ &KDUFRDO SRUWUDLWV ZLWK D WZLVW
:((.	ORQGD\ \$SULO)ULGD\ \$SULO
ORQGD	B[•)•Ba[ÔÔô?ô ³ ñ pÄô€/-	
:HGQHVC		ORUQLQJ 'HFRUDWH D 0DWLVVH FDOLFR EDJ ZLWK SO \$IWHUQRRQ &KDOOHQJH \RXUVHOI LQ RXU ZRROHQ KXQW \$IWHUQRRQ QDWXUH SOD\ VHVVLQR
7KXUVG	&! •)•Ba[zØ3 ô77ô 3 3Ø2Dô3Øô ÔÔô?ô ñ³3iØú pÄô€/- i B &}}& •B}&"	([FXUVLRQ 7ZR KRXUV RI IXQ DW %RXOG 0RYH 'RQ W P DOO ZKHHOV GD\ 12 %LNHV SOHDVHU VWRKHOPHW C \$IWHUQRRQ D[DWLQR GHQ RU HQMR\ WLPH ULGLQJ ZLWK
)ULGD		ORUQLQJ 0DULH &KULVWLQH 2OLYHU UHWXUQV WR X QHZ DTXDULXP

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%RRNLQJ)RUP

&KLOG &KLOGUHQVV 1DPH V

3DUHQW *XDUGLDQ 1DPH

6LJQDWXUH

(PHUJHQF\ &RQWDFW

, :H JLYH SHUPLVLRQ IRU 26+& HGXFDWRUV WR WDNH SKRWRV RI Ry152e



2XU 9DFDWLRQ &DUH 3URJUDPV DUH GHVLJQHG DQG GHYHORSHG LQ FROODE
FKLOGUHQ WKDW XVH WKH VHUYLFH 2XU SURJUDPV DUH EDVHG RQ DQ DSSU
)UDPHZRUN IRU 6FKRRO \$JH &DUH 7KH GHYHORSHPHQWDO QHHGV LQWHU
FRQVLGHUHG LQ WKH SODQQLQJ SURFHVV

&ULW 2HFDWLHQ DQG FDUHIXO SODQQLQJ LQFUHDVH WKH YDOXH RI FKLOGUHQ
SUDFWLFH UHVSRRGV WR FKLOGUHQ DUH LQWHUWLQJ DOLW\ 6WDQGD
SURJUDPV WKH VHUYLFH UHFRJQLVHV LWV SULPDU\ DLPV DV UHFUHDWLR
HPEUDFHG

[&SS ^Ba[
6KRXOG SDUHQWV ZLVK WR FDQFHO WKHLU 9DFDWLRQ &DUH ERRNLQJ WKH
KUV EHIRUH WKH FKLOGVV DWWHQGDQFH ,I SDUHQWV JLYH OHVV WKDQ WZ
DFFRXQW 3OHDVH EH DZDUH LI \RX DUH FDQFHOOHQJ D 0RQGD\ ERRNLQJ QF
7KXUVGD\ RI WKH ZHHN SULRU 7KH VHUYLFH UHTXLUHV DW OHDVW KRXUV
ERRNLQJ DQG WKH H[FXUVLRQ ORFDWLRQ)DLOXUH WR GR VR ZLOO UHVXOV
DGGLWLRQDO FKDUJH IRU WKH GD\

9&&•
7KH GDLO\ IHH SHU FKLOG LV GDLO\ UDWH KDV D GLVFRXQW ZKHQ VLEOLQJV
" IRU RQH FKLOG
" IRU WZR FKLOGUHQ
" IRU WKHUHH FKLOGUHQ

([FXUVLRQ GD\ V LQFXU DQ H[WUD IHH ZKLFK LQFOXGHV WKH DFWLYLW\ DQG E
&HQWUHQOLQN YLD \RXU 0*RY DFFRXQW 7KHVH VXEVLGLHV DUH DSSOLFD
H[FXUVLRQV b

" BS\$ }&|•B}&Y&[^•
(DFK GD\ FKLOGUHQ QHHG WR EULQJ PRUQLQJ WHD OXQFK KHDOWK\ FKRLF
FORWKHV IRU ZDWHU GD\ V PHVV\ GD\ V :H GR UHTXHVW VSHFLDO WR\ V IUR
VSHHG GD\ V ZLWKLQ WKH SURJUDP 3OHDVH EH PLQGIXO RI ZKDW \RXU FKLO
R3HU &ORVHG LQ VKRHHV DUH DOZD\ UHTXLUHG ,Q DFFRUGDQFH ZLWK RXU 6
DUH QRW WR EH ZRUQ b

&! •}•Ba[•