



([WHUQDO ([DPLQHUV 5HSRU

*HQHUDO GHWDLOV	
6XEMHFW	,QWHUQDWRULRXQDWRUHQMUUQW
1DPH RI H[WHUQDWRU	0HJHUV -RLQW 9HQWXUHV
H[DPLQH	\$ODQ :LONLQVRQ
'DWH RI UHSRUW	WK2FWREHU

5HSRUW &KHFNOLVW
 (brqTMrw R æbDTMTrwTM~öidTMdaFqTM~õ(BIEG wTM~öbD€†!7Nõ(BH r 17Nû!ñ '\$ht /3 & + D

V"	<(6
/3 & \$VVHVVBXHQDWLHQV"	<(6
ORGXOH 'HVFULSWLRQV"	<(6
ODUN&QLWHULD"	<(6
\$ VXIILFLHQW QXPEHUV RI VFULSWV"	<(6

,I \RX GYHQRW VHBH\$WV ZDV WKH PHWKRG R
 VHOHFWLRQ\VDWLVIDFWRU



:HUH WKH DVVH VPHLQ WVGZ HLO GLG WKH 6D VVHV V
DSSURSULDW IRU ODPXQ ERPHV VHW HRU WKH FRX

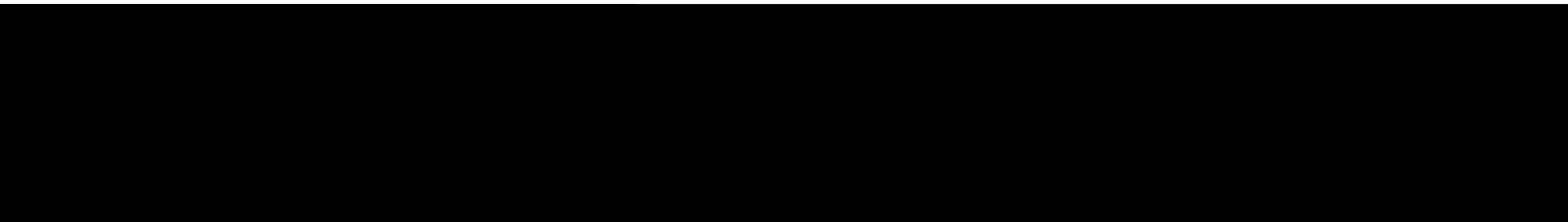
\$OO WKH DVVHV VPHQ WQVHZH UHK HZ HDV HGMWVHQWV HGLV DDWVG
OHDUQLQJ RXWFRPHVDI QG WKH HFRX HFRWLIGH BDMRH WLDHO SU
VWXGHQWV 7KH VFHIXDOLRFRV QNU BFDXGL HDQZGH BDMZHVO
GUDIWHG ZLWK LQVPHWV LVOQV DSSURSULDWH H[HUFLVHV

:DV WKH VWDQGDQG HRD WMDIROHPG E\FDQ GLGDWHV LQ
JHQHUDO DSSURSULDWH IRU ODVWHUV OHYHO"

3OHDVH &RPPHQW
(YHU\ SDVVLQJ VFUL SVS LZDDWRI VQDDSSDHY HBU ODVWHUV

:DV WKH PDUNLQJ RUDWLQ G FRQVLVWHQ W(6

3OHDVH &RPPHQW
7KH PDUNLQJ ZDV VDWLRPDWWR UFDQSVS HFRQGGWR HEG
FRQVLVWHQW QRWFRQMUZIL VKWQDORKEHHQZH FRQWUHGLTK
PRGHUDWLRQ SURFHGGW BEVHDSHHDWLYH





4XDOLW\ \$VVXUDQFH ,VVXHV	
:HUH DVVHSDVPHQMV DQG\RXU GXWLHV DV H[WHUQDO H[DPLQHU DGHTXDWHO\ H[SODLQHG" WR	
'LG \RX KDXDWHG BFFHV\ (WR DQ\ PDWHULDO QHHGHG WR PDNH WKH UHTXLUHG MGHPHQWV"	
:HUH \RXU FRPPHQWV GXULQJ WKH DVVHVPHQW SURFHVV DQG DW WKH ([DPLQDWLRQ %RDUGV FRQVLGHUH DSSURSULDWHO	
+DV DSSURSULDWH DFWLRQ EHHQ WDNHQ LQ UHVSHFW RI FRPPHQWV PDGH LQ \RXU ODVW H[DPLQHU\ UHSRUW"	
3OHDVH PDNH DQ\ FRPPHQW PDNRXZL WKH DERYH SRLQWV :LWK UHJDUGV WR WKDW DOORQ LFRPHQWV GXULQJ SURFHVV DQG DW ([DPLQDWLRQ %RDUGV DQGSRIQRW D H[SODQDWLRQ DWLQRQ FODUJLGHHQ SURYLGHG	
7	

\$UHDV RI JRRG SUDFWLFH

7KH UHDOLVWLF DQD \$UHDVPHQWV

7KH 8QLYHUVLW\ VKRXOBUW KFRFDHQGDGGWFRDWLSSUDDWL
EHJLYHQ WR FRQVLGHULQJ WRVXBQJDDWHV ZLWK VSHF
QHHGV FRQFHVVLRQV

7KH SDVW WZR \HDUHQWKG &RSUGF EDHQHSDWKIDFXOD
FKDOOHQJLQJ IRU VWXSHQWYDQKWWKHDGRISWHUGIDQ
HQWLUHO\ DSSURSULDWHODQSUZRWRKWRM KDDOEHQHQVDWH
HQVXULQJ WKH GHOJYDQGRWVHDFRQGXFW RI DVVHVPHQW



2WKHU LVVXHV

3OHDVH PDNH DQ\ FZLPHQ\ VP DRX RQ RWKHU LVVXHV

8QIRUWXQDWHO\ RQFH DJDLQ , ZDV SHODNE OHR WRKH LWLXG
DQG VWDII WKLV \HDKH & DYU BVXQMVWULFWLRQV

7KH 8QLYHUVLV\ GLGQNHUFSH BHRIXWON DFBDSWHHG EHL QJQVXU
WKDW VWXGHQWV ZKHUHQ FORGWDXQDG XQVQBMMR R WKKH FKHOLY