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8QKHOSIXO VWUDWHJLHV

\$YRLGDQFH

RI WKH ¶ILJKW RU IOLJKW. VWDWH DQGEUWQQLW  
VWDWH ,W WHQGV WR ¶IOXVK. WKURDQKQWKHDEWR  
JR ZLWK DQ[LHW\ DQG WR UHOHDVH ¶.VH¶IHQGRU  
JRRG. FKHPLFDV

%DODQFH

3UDFWLFDV VWHSV FDQ DOVR KHOS DVFK DV FKH  
PDNLQJ VXUH \RX DUH ¶RWRVW¶GRDQVLDWUHWK  
HPRWLRQDOO\ GHPDQGLQJ 'RLQJ WRR ¶XFK IRU  
EUHDNV FDQ WHQG WR EXLOG XS VWU¶H¶ DQG OH  
EUHDNV DQG EDODQFLQJ \RXU VFKHGXOH FDQ KH

7KLQN DERXW WKLQNLQJ

8VXDOO\ ZKHQ SHRSOH DUH ¶LJRWVWLQ¶HQ¶MRDQ LQ  
IHHOLQJ ZKLFK OHGVR WR D ZKLUOS¶R¶GVRW¶D¶L¶  
PDVVLYHO\ LQFUHDVHG DQ[LRXV IHHOW¶D¶W¶W¶FDQ  
WKHUH LV VRPH DQ[LHW\ EXW WKHQ DWIR¶V¶ZWI  
RQ IURP LW 7U\ WR QRWLFH WKH W¶R¶XJKWV DQG  
VRPHWKLQJ SRVLWLYH WR VD\ WR \RX¶V¶HXIU RU U  
JRDOV DUH LQ WKH VLWXDWLRQ VR \RX FDQ IRFX

&RQWUROOHG %UHDWKLQJ

,W PD\ VRXQG D OLWWOH VWUDQJH ¶X¶W¶H EUH  
PLQG ERG\ OLQN DQG D JRRG SODFH ¶¶W¶W¶XJK L  
ZH GRQ·W XVXDOO\ QRWLFH LW RXUWS¶D¶W¶FKUQV  
GLIIHUHQW HPRWLRQ ZH DUH IHHOLQJ ¶¶G¶H¶D¶LOO  
SHRSOH ZKR DUH DQ[LRXV WHQG WR E¶K¶H¶W¶K H KL  
EUHDWKLQJ LQ RQO\ D OLWWOH WK¶H¶Q¶R¶L¶Q¶¶M¶QJ V  
EH GLIIHUHQW VWLOO EUHDWKLQJL¶K¶K¶J¶K¶D¶Q¶O¶H¶D¶G  
WR K\SHUYHQWLQDWLRQ 'RLQJ D IHZKX¶¶R¶FZD¶G¶H¶S  
HIIHFW WR ORZHU WKH DQ[LHW\ D ¶L¶V¶W¶FK ,R U W  
WZR WKHQ LW LV HDVLHU WR WKLQ¶¶R¶W¶KH¶¶S¶JK ZI  
PDQDJH LW 7KH &RXQVHOOLQJ &HQWU¶¶U¶R¶DO¶V¶G¶H  
EUHDWKLQJ IRU WKR VH ZKR PLJKW OLNH WR H[SC

\*HWWLQJ +HOS

&RXQVHOOLQJ DQG WKHUDS\ DUH JHQHUUDO\ YHU  
DQ[LHW\ DQG SDQLF DWWDFNV 7KLWV ~~RVXD~~ ~~BD~~\ LQ  
WKRXJKWV WKDW DUH KDSSHQLQJ ZLWK WKH DQ[  
XQKHOSIXO WKRXJKWV ZD\V RI UHFR ~~JSLR~~ ~~Q~~ QJ VW  
DQG ZD\V RI UHOD[LQJ ,W RIWHQ W ~~WR~~ ~~ID~~ ~~F~~ HROYH  
ZKDWHYHU WULJJHUV WKH DQ[LHW\ ~~MQV~~ ~~BUW~~ ~~IRI~~ DQ  
KHOS LV DYDLODEOH DW &RXQVHOOLQJ 6XSSRUW

)RU VHYHUH DQ[LHW\ VRPH SHRSOH IL ~~Q~~ ~~Q~~ ~~B~~ HGLFD  
ZLWK D \*3 FDQ EH D JRRG LGHD \$Q[LHW\ ~~W~~ ~~W~~ ~~W~~ FDQ VR  
SK\VLFDQ FRQGLWLRQV DQG WDONLQW ~~Z~~ ~~L~~ ~~W~~ ~~K~~ ~~L~~ ~~D~~ ~~R~~  
WR UXOH LW RXW

:H KDYH PRUH LQIRUPDWLRQ RQ DQ[LHWQ DQG KR  
RXU 8QL7KUL ~~K~~~~W~~~~V~~~~E~~~~V~~~~Z~~~~Z~~ HDGHODLGH HGX DX XQL

2WKHU JRRG UHVXRUFHV LQFOXGH

- x 7KH %ODFN 'RJE ~~Q~~~~V~~~~N~~~~G~~~~R~~~~X~~~~W~~~~G~~ VWLWXWH RUJ DX
- x %H\RQG ~~E~~~~I~~~~R~~~~H~~~~G~~~~E~~~~O~~~~X~~~~H~~ RUJ DX
- x &HQWDFDUH 3\$&\$ ~~U~~~~S~~~~R~~~~U~~~~J~~~~D~~~~P~~~~F~~~~H~~~~Q~~~~W~~~~D~~~~F~~~~D~~~~U~~~~H~~ RUJ DX

&RXQVHOOLQJ 6XSSRUW LV DYDLODEDOH WR DVVLY  
GLIILFXOWLHV WKDW DUH DIIHFWLQJ WKHLU VWXC

7KH VHUYLFH SURYLGHV

x ,QGLYLGXDO &RXQVHOOLQJ E\ DSSRLQWPHQW  
x 7HOHSKRQH &RXQVHOOLQJ E\ DSSRLQWPHQW  
x 0HQWDO KHDOWK HPHUJHQF\ UHVSQRVH

&RXQVHOOLQJ 6XSSRUW

\*URXQG )ORRU +RUDFH /DPE %XLOGLQJ

7KH 8QLYHUVLW\ RI \$GHODLGH

3K

\$IWHU KRXUV VXSSRUWRU VPV