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7KLV(VVHQWLDOVGRFXPHQWZDVGHYHORSHGWRSURPRWHEHDOOXUHQGLQJ WKHFXUULFXOXP GHPHQWDOIUDPHZRUNIRU EDFFDODXUHDWH/HYHO3URJUDPV ZKHUHFRQWH[WDOGHWDLOVDUHSURYLGHGWRQDQG DQGPDUNGHFXPHQWVXFKDVHP3KDVL]HV XSRQPHQGWRQ¶VURHPHQGWR DOOKDOWFDUH SURIHVVLRQDOVDV\GHHEDVHGSUDFWLFHVXFKWHDPZRUNDQG FDUHQWU SURRERDWPV YHGHEHDVHFWSTXDLPSRUPHQWSUDFWLFHV LQIURPWFV HQFDOUDRQ1LFUWFDOKQ NQL HQWFV DG JQHRLFV XKXOUDQLWY W SUHRVR QDP DQG SWFHDUWRKHQ HVQLDQ MHUFKDQLQJ QG FFSO[KHDOWFDU HQ YRLQHPW

(VVHQWLDOV, ; GQHDWKHRXWRPHV[SHFWHGRIJDGXDWHVRIEHDOOXUHDWH SURJDPV PKLHPHQWR IKVWHRXWFPHV ZLOOKQDEOH JUDGXDWHVDSDWH KHDOWFDUH WVWP VDG VWXPHKWHRKY SURGRUHLFDUHGVHQHUDQGJHUFRERGDWRI FDUHQG PE HRIDSURWRQVHWRQ(VVHQWDO; GHFUEHVJHQHUDWXQJSDWF HD WKH FRSOHWRQRI EDFDX UHQW

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- (VWHQWDLO9,, &DQFHU 3UHY EWRQ DG6Q 3R SXOD WRQL+HDVW K
  R +HDOK SHP RWR QQG LVGHDVH S MHEWR QWKVHQGLY G XOLDQG FS XOWR Q

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7 K (HVH Q WRL DFO D X (G H K F D W U R L Q D O

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,Q WKH$ $&1 %RD URG LUHWRVUHDLP H GVSRQWRQWKD EDFDD X UHH D W H GXRQLVWKHPLL PXP OHYHUH TLXH GRUHVQV L WRSRHWRQDQXVQ JSDWF HQ WGRDQVF RSO[KHDQK FUHH HQQYRQW%D IFDD XH WHJHQQDWH GXRQ D YGHQ H GLQWKVG RXRHQWLVWKH RK QDRQX SQRZ KFKDOJDD GWKQXVQJ H GXRQEXLGV

7KHSHH HHGVRQRUQXVQJ H GXRQLQ RX GVHHHQDWD GQF EJHQH UWWD QD GQY FGHS HDRVQXVQJ H GXRQ * HQH UQWQ XHU GXRQRF FKVD DP LQLP XP LQ EDFDD X UHH DGWJQXVQHSRJ D PV $GYDQF EJHQQWH GXRQRF FKVLQ PDWM VQ¶H J UXHVQHQ JSQRJ D PV LQFXGQ JWH &QF D1 X U/HHD H&1 / Š Z KFKLV D QYGQF EJHQQWQXVQ JRQH $GYDQFH G HQLSWH L Q L WK UWWK

F R P XQLW Z LWK DQG H G DXW S DLQV D FD U LH UHV JUHQ JKH QX Z HQ W V
D QG GLVH VHP DQD JHHQW D QS HU QW RQ 7KH JHDQWX VH EYG HWKXP DQ QLN
EHZHQWKHKH QF DH \ VP DQGWKH SLHQWEV\WD QDWQ WKHSDQR F DHW WKH
S DLQV$ EURD GDEG LVQQWUH TUKH GRIWKQLKXP DQLQWIDFURH 3 DLQW
F EQU UFHG QRUH TUKWKH GHEPHQW D QX USLQWS DW

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/ LE H OHDG DXWRQLVF LWF DWKH JHQHUDWRU SURJHFWV LQDJUHDWHU\W
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F ED DWH VRUF XHUWDQHPH UQWHHQOOWQX JS DWH / LEH UDDH\GF XWM GXWH V
Z RUNZ WKQD HKQK FUEHMD VRD G GVUWXWLP S WD QWVWHSRH WRQRI QXVQ J
T X WRQG RLQ QWD WXP SWRQV DQGVRY H PFSWH[SRE HP VUHDHWGVIRGLYG XQDQG
S SXQWRQE DHVH HQK F DH 1 X UQI/J D GWHDZWK DQE HOHDF XWRQH[HUWF
D S SSUDRWF LQLF DWX GPJHQWX Q HWD QWHH HURQQJ E KQGS RFLH YQGWD Q D U G V
D QD IF EWHSYRME LWDIRUF RWQX H GYHQSP HQWRI VHDQGWKHGLVFLSOQIRI QXVQJ

$ VRQGE DHVQCELH OHDF XWRQSRYG HWKH LQWQJ XWKQ JF RQH URQHWRUWH VWX GDQG
SDWF HRI SRHVWRQDQQX VQ J6WX GLQ JWH XR D QWL WRFDOFLHQ FVHD QQD XWDD
VFLHQF WHSDQGVWHQEHUQ VF DWF WR HJD JLQWRFDO OY DX HZGRND QFLYE
EHG HWKSLQVRFLH\W$ WRQJIRX Q DRQLQCE HDDWLQFX GVEJ HHQUDHGXWRQ
F XLE XP WHD SWRYG HEWRD G SHRKUWFRXQWSO GLVFLSOQWHDQZ DVRI NRZLQJ
2 WH WHD QWH XQUQJ P DWRVRH SF WVWRI DE HDDD WXWX GZILOEDH RSYG H G D V
GLF UHPSWDWRI WKH XDHDGF XWRQDCF XLE XP K RZ HHYWKHUFK DQGGLYH U V H
S HPJHWF HDQGN RZ DHGHJFHEH GHGRQWHDE HDDD WDWQVFLHQF WZL DEHDQM J UHDGW
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RI SRHWRQDX UQ J HDWF + HRUDQ Q

6 X F\WKKQLQM J URQRWVDE HOHDG DXWRQDQGQX UQJ H GDXWRQSRYG WHJD GWKDZ WK
NRZDH G JRHXP DQF XX HV VQFX GQ JSLUX DE EHV D QWHS KVF DDQGQD XWDD
ZRGG VX S SWRQJ DQLQ DX LY H DRSKGWJRD WF 7KH XVWRI K WRU ILQ H WD U
OWL UXDHWD QDQJ X DHJD ULPS RWD WXEXDLQ JE GF RWIRUG HDPSLQJ F XX DD
F RS HHWQHD GFOCLF DUH WRQQ J) XWH URDH HWQK J URQRWF RF EWURP
EHKDYRUDDERDRJLF DDQGQD XWDYFLHQF WKRX JRX WH XQUQ JF XLE XP SRP RW V
WH XGQWDQQ JRI VHDQGRWH UWQF RWEXWWVWRH T XQDWFD U FHKHLQM J URQ W
RI F RF EWURP WKH YDYDQVFLHQF WSRYG HWKHIRX Q DRQFRUX Q HDQQQWK HX
D ZHDD YZLVHDW BFURWH VD QIRUP VWKH DEWIRUFLQF DUHYRQQ J $VQRM GZ \WH
&D UHQH) RX Q DRQFRUWH QYDQF FHQWRI 7HDDKQLJWH VFLHQFH YD UDF WWDDDVS HWF
RI DE HDDG DXWRQIRUQX VH V6 FHQFH WKD WKD MFDQF DUHDYDQF HD UHSVHDD O \
L FS RWD YQVWH BHUWRQRI QXVQ JWHRX XHWKD JWD GWHDXYHWHD EWXWRN HSH
S DHZ LWKFHDQJ HGVY EDE \UHMVUDK DQGQ H ZHKWRQRJLH V&D QHLH) RX Q DRQVLQ
SHW

$ OE HOHDG DXWRQIRUQX VH VRUP VWH ELZDRULQMDHWX DDQGS DWFDDE LWG HWRU
QX VQ JS DWFH DZ WDDVIRUH QD JMHQWZ LWK WHDU JFHRUXQW ERWK DF DD DQG
JREEDO O6 NLVVHI LQ TUX D QDNLV F LWF DWK QL Q D QF RPXQLDRQLQDYDUH\WR
PRG WHLQ GX GQ JWH ZWW QQ QVS RI HZQRG SHS D EDHF DD X UHJ D YGWKDW R
LQ RY HR KM ULQWH PRRQJ RGWKRX J K WRI LQRUP DRQWWK F RDRJLH WWHD ZRN
D QLQM URHWRQDOSRE HP VROYQJ / LE HOHDG XWRQ LQFX GQ JWHVX GRI D F RG
ODQJ X D JDHE YDWWH WKH GHBSPHQWRI D Q S SLDWRQFRUF XWDDDQGHHKQFLGY HLW V

6 WRQJHPSKDLVRQWH GHBSPHQWRI D SWRQDDYDX WX WP WKD WQFX GWKH
F ED DWF WRP D N DGQWX SQHWKF DWX GPJHQWVLVDKDQ D URNDE HOHDG DXWRQ
6 XG WWHQ GXF GQDCE HOHDG DXWRQ YRQ PQWD UHEQR D JGW SRXXU

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DFFHSDMHQRUHSVRQLZLWOLSRRPRWRFDOXWHFHDUHHSHWFGXMRPHYWDOEHOD
HGXLRQ

- F RQF ESVWHDWGRLQWHUDFWLRQDOLY HLWVRRH UQFHDQVRFLDOXWF H
- F RQF ESVWHDWGRJVRBEDQ DWRQDGPLJ DLRQRI S RXDORQV

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5D W LHR Q D O

2 U J DQDWRQDODQG\VWMP VOHGH UKSL T XDWL P SRUHP HQWD QVDH\WD UFHWF DWR SRP RLQI KJK T XDWS DHQWF DH / HG HKSLVL YDQUHH GGMD WPSKDJH IHBWD D QFWDFDG HVERQ D NJLQWDQV D QPDQL YDIH WYH ZURQJ UHDLRQKSLV XVQJ PXXWD UHSHWXCF RPXQLDRQD QFRDBLRQZ KQLQM UFHWRQ O WHDV F DHF R RQDBRQLG HHJBRQ D QGG YHDSL JF RQFLWHRX RQWDM JHL %DF QXVQ JDHG HKSLVQFX EHZQD ZBQHWR FRSO HX[WMP V D QWHLP S DWR S RZ H U S RWF VS RF\ D QUH JXRWUJXG EQLRQWHHV \WMP V 7REHIH WYH EDFDX UHH DWGWHDP XWEH DEROWDWF HD WHPLF UWRW

- OHG HVKSLVL VDQG VWDHVHLVQH JWRDQW FRDE RDQJ F R RQDKQL G HLERQP D NQ JWSRRP R HT X DVSDLHQWF DHLQD DYLH\WR KH QMFD UHHLQQW
- F RQJHVWH RI D QF RSO[LW VFLHQF H
- F RP XQW RUJ D]QQL JP RG GY
- VRFLDOFKQJH KWWEH V
- F U LYEDQGLP D LQ DYW UDKWHLQS RE HP VROYQ J
- F RP XQFLDWRQ LQFX GQ JHDP HQW F RQ QQ GHY-OY E DLH UP RG GY

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F RQ CFLWHRQX WQ RSWP LQ JS DHQW F DHRXW R H VD QFKQRI F RP DQG
- S LQFLSOH W LQM U S EDQWRU DRGW WR P XQE DWRQ
- KH QMFD UHHWMP V WWK PX HU DHQQ QH D QRUJD QDWRQDOWK FXWW D QG UHDWRQ K S.VH JEHZWH QLQ Q F RUJ D]QDWRQDOWKUXW D QG GY HEH F DH S DWEJXD OJ D WH IF UWRWP GY EHLFX GQP LWRQ YRQ SK EWS K \ D QYDX H V
- UHDE LWDQGUHDE LWOWELHQF MLQKH QMK F DH
- RS H\WRQVUHMUK T X HQKWH EQ D QV\ WP VG HUVQLQKH QMK F DH
- WP PZ RN VNLOQLQX GQ JHIH WY HWP PV FKD UF DWWF V D SQS DRQW SRDHQW F DHWP PV WP PS RF MV F RQF WH RX WRQ G EH DRQ VX S HVRY DQG F RDERUDRQ
- P IE UWRXM PVDQG WH LUHDRQK S.WRFRP SO[\ WM PV T XDVFD UDHQS DHQW VDH\W
- S DHQWDH\WS LQFLSOHV LQ EX GQ JDH\WWD QD VURGJ D]QRQ DH\W SRF MH VDH\W SWDQJ SRF MH VG HUSMDQWDUH SVRWEL YDHLVRZ QH UK S.QRQDO LQWDLYH VD QILQ QEDL PSCFLW

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V\ VWHP DLDAS RF HVIRUWKH EDQ DRQD QD SOSLDRQRI VFLHQWLF HY GHQF HX UR X GLQJ
S DWF HLVXH V,2 0 E ' LWH P IQ DRQLVD EWUDHDP

EDFDD XUHHBJWRPXWKDYH IR

- G HLVRQVX S SWWRVR
- URDHFWLRQXWLQRUPDLWWQWKH FQWUWR K HOWLQRUPDLWDQGLQRUPDLWQ VWVWPV

(VWHQLWD + HDWKCF EHU3DF)L QEHD Q5GHJXDWRM (Q YRLEHQVW

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+ HDOWFD USHRFLH VLQ GXGQ JLQQ EDDQGUH JDXRW S RFHLV GLUHWD DQGLQGLUHWD LQXHQF HQX VLQJ SDWWF HD ZHODDWKH DQXU GHXQF WQQ JRW WKHK HDWK FUEH \WMP 7KHHVS RFHLH VKD EH HUSVRVHVWRJ D]QDWQDOOF DQDWQDOD GJDEDOWX WRI H TWX DIF WV DIRUGEDLWDQGVRFDOXWWF HQK HOWF DH + HDOWF DHS RFHLVDSRD U H F EWDOWDRQGLVF XWRQDERXT XWVQDQGVDH\WL QWH EWF HHQ YRQ PHQW

7KHEDF BDD X UHH BH YGWKG DJGWKDZOKDYH VRQGX Q HWDQQ JR WKHEURD GJH F RQM TWR KH OWF DH LQFX GQJ KRZ S DHQWF DH HVUFYMD URHJD]QHLG GDLQQ FGH D QKRZ UHPLE XWHP HQWLVWK FXW G5H J DXRQ D JQHH YG HQ HRX Q DHUR QX WQ J SDWWF HD GJ D GWKDQH GWR X Q HWQQ WKH RZ SDHQURDHR WKH HVD JQFLV %DF DD X UHH DDG WKDZOLXQG HWQKRZ KH OWFD ULWX HDVUGHWLH GKRZ KH OWFD USHRF\ LVERWK G HHRS H GQGHDKQD H G QKRZ WKD SWRF WVF DEHLQ OX EH G WKURX JWKHHIRUWVR QX WH VDQGRKM KH OWF FUED BHUWRQDV D ZHODDVD DQG \S HDBD YGRF BA J BX S V

+ HDOWFD USHRF\ VKD SVMKH DQXWT XDVODQGVDH\WR WKH BWF HHQ YRQ PHQWD Q DQSRH WRQDQX WH V

' HVF LE HWDWHWD GQDLRQDOXDXWVXWVXKV DGUH JDLRQVWKD DVWRU]HDQG GHQ HSHQHVRQDOQX JSDWF H

([SORUHWKHLP S DWRV VRFLR F XOXDJHQRPLF GH JODQGS RWF DIDF RWU LQGXHQFLQ JKHDOWKFD UGHEY HVD GS DWF H

([DPLQ MKH RGVDQGUHSVRQVELOWVRV WKH HUJDRQRW D JQHLH YDQGWKLUHIF W RQS DHQWF DHT X DVOZ RUN SDFHVDH\WD GWKH RSFHRQX LQ JDGRKM KH GK SRHV\RQDOY SDWF H

' LVF XVWKHLP SCFLDRQVRKH GKF DH SDRR RQLVX VRD IF WV H TLW DIRUG D EVLDQGLVRFLDOX WF HQKH GKFD UGHEY H

8 VHD GHKVELDUP H ZRUNWHRDX DHWKHLP S DWRV VRFLDOS RDLH YRQKH GKF DH HSYHLDRD \RUYXGQ HEUHD SSRXGRQV

\$UWF XDHVWKURX J RX XQUQJ S HSJHWWH LVXH YF RF HQQ JKH GKF DHG GEYLH U WGRHVERQP D NUWZ LWK QKH GKFD URHJ D]QDRQVDQGRKM SRDF\ D UQDV

3 DWHLS DHDVVD XQUQJ SRDH\RQ GLQS RDWF DS RF WH V

$ GYRF WDWIRUK JLKT XODVDQGVDLH SLHQWWDH DDVHPE HRUWKH LQWUSHWRQDOWPD

6 D P S O H & R Q W H Q W

- LQWUSHWRQDODQGLQWD SRUWRQDF RPXQLWRQ F RDERUDLRQ D G VRFLDQ DLRQ ZLWK F RVG H UBRQRWS LQ ESOH VHD VGWWHRP PXQLWRQZLWK GLYH UHFXOWHUV
- WWPDZ RUN FQRSHVWR WWPDEXLGQ J RSRHWLWDOD UQQJL
- S RWH WRQDOURH VN EZOH G JWHYQDLRQ URHER

&OLQLF DO SHUHQWDWLRQ UHTXLUHG DOO \RF XHVG GXU UHQWDWLRQV VX KD VL P PQ]LDWLRQV
VF UHQHJ JD QF PX QHOQL JL PH G SDHWWQQ HPDDLWQRQ GLVHDH YDQGF RQGLWLRQV
 $ODQ 6WD QHLO&UDEWH H HUHQ 6Z HRQV %HDF XHVWHHWLQM UHQWRQ YD U H
UHDYDQWD HRVVWH LBWS DQ QX VH QH GNQRZ OH GJ BXEWBZ WKD QG HOBSPHQWD V
Z HDD WAY G QF HDVH GQLFDOSHPHQWRQS DWF M 1 X UWF HRDERUDHWZ WKRWH U
KHQWF D USHRH VRQDOYDQGS DHQWIRULP SRY QJ KHQWKWURX JKQLF DSHPHQWRQ

,QS RX DQWRQ IRF XHVGX VQ JWH D HJWBF RPXQW RUSRS XQWRQLVWHXQWRN
F DH (PSKD WVLVSD HGQR HQWRSRP RWRQDQG GLVHYDS HPHQWRQ %HDF XHV
S RX DQWRQ IRF XHVG DHLVIXQG DHQWWQWRK VQJ S DWF HD QEHDF BD X UHHD W
G H J UQHQXHVQ JLVWH HURP PHQG HPGQL PCH XG FWRQDF U HQWGGHRUS RX DQWQ
IRF XHVG DH EDF BD X UHH RUWD PSHJ SUD DJGWHRUSRS XQWRK HQWDVZ P V
FQLF DO HYQWRQ $ $&1 $ PHIBDQ3 X EF O+ BHK $VWRFDLWRQ 4 XG
&RX QLOR 3 XE H L+ BHK1 X UQV2 U J DQWRQV 3RS XQWRQ IRF XHVGK YHBG
LQ RY HIG HW\ LQ JG HHRWQ QVRI KHQK S IRUWY LQ JS LP D\USHYHQWRQZ KHQ
S RVE HD WBYHD IGHQW\ LQ JQGUHF KQLJRX W WRRKH ZRKP IJKWE HQHIWURP DVHYUE H
D QX NQ JDYDLDE HD HURX FU WW WRX HJ HBWRYH UQP S RYH PHQWQWHKHQK RI WH
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- H YGLGH DWH GOOHDOSHUHQWRSDWH V
- F RSOPHQWDU\DQGDOWHUQDWH KWUHDWV
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- LQ LGLG XDOGSRXODWLRQIRF XHVBQWHUQWRQV H JZHJKWF RWRQFLRQH PDQJHHQWWRFDP D UNQHSWRF\ GYHDSPHQW
- KHOWK VX YHL DQFH
- KHOWK GLVS DWHYDQGYXQ HEJHD SRDLRQV
- VF UHKQHJ
- L P RQ]LDWRQ
- SRUDLF RXFVDSHYHQWYH UDWWJHLV
- F RP XQFLDQJDGVKDLQJ KHOWKLQRUP DLRQZLWKWHS X IE O L
- ULVNF RP XQFDLRQ
- HPH UQF\HSHUSRDQHWD GGLDXW UHSRQVHLQ GX GJ VHO$RW WRQ
- X NQJ WF RQRJ\ LQSRBXLRQIRF XHVG FDQFRQF DSHYQWRQ
- RXWRP HPHVX HP DK WRQ
- S HLGH HURP D KWH HQULRQWP LO KHOWK KWRU X NQJ WD QD U]SGXPERY DQGW UQRGRJ\

(WH QLYD9 ,,, 3UR HVL R QLBY D Q3GUHVWL R Q9DXOW

5D W LHR Q D O

3 EHHWRQDOYDX HDQGWKHUD WRFDHWGHKEYRLVD UFRK Q DRQDOWRWHSDWF HR QX VLQ J,Q H LQWQSRHVWRQDSDWF HVDQX GHUDVQJ RW WHK WRUFDOHJQGG F RQW PSRD\UF RQW\RQ JSDWH 3 EHVL EQDP LVGHQGD WKHF RQVWWVQ GPHRQWDWRQR F RH DX WHYGHQF EE\QX VHVZ RUNQJ ZLKR KW SRHVWRQDYWR DKEY HRSWP DK HOXD QZ HQQCHVRXWRPHVLQSDWQW IDP LHGVD QF RPXQWH YE \ ZLVHD SOSQLJSLQFLSHVR DQWKVP H[HOHQ F FDQJ HKWEV UHSVHWF F RPXQFLWRQ D QDF RQW EWVQQM URHWRQDC3 EHVRQDOP2 0 HYX HP HQW *UXR S 3 EHVRQ QP DOR LQ RYHVD F RQW EWORURQHVV HDQGQX VLQ J SDWF HLQFX GQ J F RWQX RVSRH VRQDC HQJD JPHQWD QDHRJ OHUQQ J$V GLVF XWVBQWH $HPLE D1 X UVS NXRFLDRQ&RG HR (WKEVIRU1 X UQV L S 37KHQX VHILVUHSVRWEOHIRULQGLYLG XQX JSDWHHD QG HHRWLHWHD SSUDRWV GHHJWRQRI WDNVF RWLWM YZ LWKWH XQVHVRELOJRQWSRYGHRSWP XP S DHQW F DH´ $VR LQ K UNQWQD F RW EWVYUHSVRNEL YWRULQGLY G XDD WRQ YD QD EHKDYRLV LQFX GQ JFLYLWV ,QRUG HWUR HRPWDHWSRHWRQDOP2 FLY LWCPLXWEH SHHNVQ&LY DWLVDIXQG PHQWDOH FW D F EHWGHKEYRLVIRUD VFHRWF QKU XQS R Z KFK SRHWRQDOEHKDYRLVD UEEWH G+ DP P H U

3 EHHWRQDOQX UQ JKDVH QWWGDQRJ WD QWRQ K JK UHSVHWFRP WKHS X IE ®DQX S 3 RD \$ SLP D\UUHVRQIRUWKVLUHRJ QWRQVWKH FQ DQGF RS DVRQ K WH QXUWWRQRQ\WRQ\RQ\RQ\R

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&RQG X FRPSHKHQLY HQGRF XHVGK SLF DEHK DRXDOS VFKROJFDO
VSLUX DVRFLRHRQP LF D GHQ YRQ PQWDD WH WP HQVRI KH QXDQGLQQQW

- QXUWWRQ
- HPHUQFHSHUSUHQHWDGGLVWXUHSRQH
- EHRWHUUP
- LQHWRQFRQWRLVXVWVDQGPDQDJHPHQWV
- FDQDQGKHOQJWKFQTXVH
- SVFKRERORJLFDOQWHQWVRQV
- PLHOXWHUYDS
- GHSVURQWVUQHQHJ
- KHOXSRPRWRQ
- SDHQWDGRYEW
- GLVSDLWH V
- FRSOPHQWDUDQGDQWUDQWH KWVULEHVV
- VSLUXFDFDH
- WKHUDEFFHRPXQFLWRQ
- FXXDQDGLY HHUVFDUH
- HYGLQFH DEH GDSWEUH
- SKRPDRORJ\ SKDPDRJHHQWV
- QXULQ JFDHPDQDHPHQW
- SURUWVDWRQSDHQWFDH HQGHV
- SLQFLSOHYW GHHJWQJDQGPRQVWUQJ FDH
- OHGHWKUS.
- LQRUPDWRQPDQD JPHQWVWVWP V
- LQWJULQDWWKRQRJ\ LQWRSDWF H
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0 L FRUWXP 7KHVXEWDOXQWHSVRVLEOHIRUGHOLQJFDHRWSHLEFSDLHQW
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6SUXXDLVLRQH IRWRVH \GPHQVRQV

1 XUHGHQVHLW,EDGWRUHVDXHVRISRFWHVDQRXWRPHªDQGWKFXDO
SRQLHVRUWKHHY EFUWHVDQGRXWPHVH JVLOPL QXVH DYIWQJKRXVªWKDVUH
DIHWGSRYLGHGDQQQXEF\EE\QXWQJSHRQVHOEXWRZKFKQXQJSVQW
HFXLY EVUHSVRQVEOH1 DRQDO4 XQWL)RXP

2 XFVRHP%URDGSHRUPDQFLHGLFDUHDWGVWKH RZQHGJWLYDDQDWWXGHV
QHHGE\DEDF EDX UHHDWGWKD

3DWH QTKVUHESLHQWRQXQJFDH PVHUFYL7KVWUZPDVHDWGRFRQVWQF\
DQGIUHRJQWRDQGXS SWRWKH YWRUFDOHVDEKHVDQWRWHQX SLEDWW
UHDRQKS3DHQVPD\ EHIGLYGXQDIP LHVVBX SWPPXQWH VRUSPSXDQV
)XWH USDHQVPD\ IXQFBRQLQG HQSHDWLQW UGHSWRQG HQSGHWRGH VDQG
PD\ VHNFRUUHFYLHQXVQJQW UHQWRQVUHDHWGVPSHUHQWQ KHDXKSRPRWQ
RUKHQKPDLQWQDQF HVZHDVLQQWDQGHQRI OLFFDH 'HSHGQJRQWH FWWR
RUVHVQWSDHQVPD\ DWPH VPRUH DSSSLDWWVE\HW UHPGDHQVF RXQPWR U
FXWWRYWRQXVQ JBEQQE\$$&1 S

3DWH GFWWMWP&DHV,QFRXVDWRQVRLGHW\ UHSVFHVQF DH BXESVDHQW
GLIH UQHHVYDXWSHUHUQHVD QH[SHUVH G QWUHDY HSDQDQGVXIHIQJ
FRUDQDHWF RWQXRXVF DHOWQ FHDLQRP FRPXQLDZLWK DQH GXHV
SDHQVVK D GHHVRQPD NJGGPDQD HPHQWD QF RWQXRXVDYGFDWGVLHYDH
SHUHQWRQ ZHQD RVVD QSRU

VX FKD VURGH GDLQ JDGWH XPYHEYHEM H JLQHWUWDHFYGHVPDQHTLQ(V
1 DWRQDO&RX EL RI 6 DM%RD U RG V1 X ULQV

6 SLUXVD&DDH ³,QM UHQWRQV LQGLYLG XOBUF RPXQDOWD WDIEWDEWHD EWLW R
H SHLHQF HWHIQM J URQRWWH REA PLQ GD GVSLUWWDRKEYHZ KRDH QWH

5HIHUHQFHV

$OODQ- %DUFZLV7 $ &DVPDQ6 &DZHO-) 'D\ & 'RXJODV& : (YDQV & + *DUU' 5 0DWKUR5 0F&DVN\5 / 0HHU6 0 5LHJOHEQ5 6HHU6 ' 6WDQOH\- 6ZHHQQ0 7HWUDEDX + 6 7LPRWKH3 : HUHQU . (: RRG'