,QVWLWXWR HGXFDFLRQRRP LF 7KHRU\b

(&21 b

6XP P HU 7HUP %b

b

7LP H -XO \$XJXVW DP b

&ODVVURRP * 8* * b

,QVWUXFWRU&RXUVH@QXH-HGDb DQG 7KXUVGD\

(P DLO&DDP^HURQ GXII# FRORUDGR HGXb

b

7\$ -RVKXD 6FKDEODb

5HFLWDWLRQ DP SP 0 RQGD\ DQG : HGQHVGD\ LQ + 80 1 b

b

7H[WERRNb

, Z LOOQRWDVN \RX WR RZ Q D SK\VLFDOFRS\ RI WKH WH[WERRN 7KHUHLV D SGI RI WKH ERRN DYDLODEOH IRU IUHHb

RQOLQH 7KLV FODVV LV EDVHG RQ 0 LFURHFRQRP LFV E\ %HQDQNR DQG %UDHXWJDP WK WK HGLWLRQVb

b

* UDGHVb

<RXU ILQDO JUDGH Z LOO KDYH WKUHH FRP SRQHQWVb

) LQDO ([DP b

0 LGWHUP NHHPS WKH EHWWHU RI WKH WZR JUDGHVb

3URE OHP 6HWV GXH LQ FODVV EHIRUH HDFK RI WKH WKUHH H[DP Vb

5HFLWDWLRQ DWWHQGDQFH DQG SDUWLFLSDWLRQb

b

&RXUVH 2 XWOLQHb

-XRX_ FY0TMLGWÃUP M 3URE OHP VHW GXHb

-XO 0 LGWHUP 3URE OHP VHW GXHb

\$XJXVW) LQDO H[DP 3URE OHP VHW GXHb

b

7KH WKUHH H[DP VCH8E OHE88 xHd'Ds E D

b

IHDYWWWLQJ DFFRP P RGDWLRQV OHWP HNQRZ Z HOO

b

DKHDG RI WKH H[DP VR WKDW, FDQ VHWWKLQJV XS WR VXLW RXUQHHGVb

bb

&RXUVH 3ROLFLHVb

\$WWQGDQFH , Z LOOQRWEH WDNLQJ DWWQGDQFH VR VNLS FODVV DW RXUZ Q ULVN / HFWXUH VOLGHV Z LOOEH SRVWHGb

RQ ' / 7KH VOLGHV DUH D YDOXDEOH WXG\ WRRO IRU WKH H[DP V EXWLWZ LOOEH KDUGHUWR GR Z HOOZ LWKRXW

UHJXODU DWWQGDQFHb

0 DNHXSV 7KHUHZ LOOEH QR P DNHXS WWW HYHQ LI \RXU UHDVRQ IRUP LWLQJ WKH WWWWLV YHU JRRG b

(P DLO) HHOLUHHWR HP DLOP HZ LWK TXHVWLRQV DERXWWKH FRXUVH + RZ HYHU LI \RX Z DQWWR WDONDERXWZ K\b

\RX JRWD SDUWFXODU JUDGH \RX P XWWFRP HWR RIILFH KRXUV 3OHDVH JLYH P H KRXUVWR UHVSRQG EHIRUHb

VHQGLQJ DQRWKHU HP DLOb

2IILFH+ RXUV ,I \RX KDYH D VFKHGXOHFRQIOLFWWGWTWb0Ð 1‰Tb0!6#" I E