

/LQH 8QL GLUHFWRQRDO 8OWUD ORZ & D
7UDQVLHQW 9ROWDJH 6XSSUHVVRU



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)HDWXUHV

6WDQG RII YROWDJH 9 OD[
7UDQVLHQW SURWHFWLRQ IRU HDF
, (& (6' N9 FRQDFW
, (& VXUJH \$ V
/RZ OHDNDJH FXUUHQW
/RZ FODPSLQJ YROWDJH
5R+6 &RPSOLDQW

\$\$\$OLFDFWLRQV

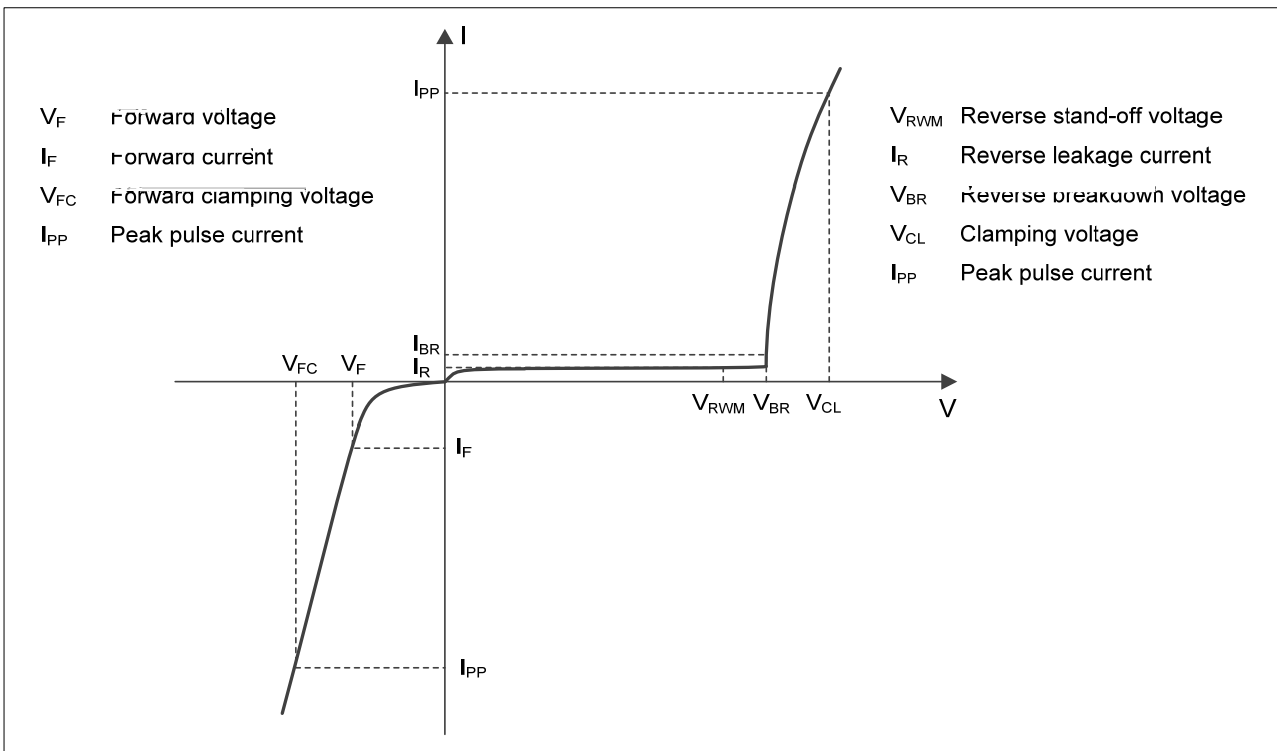
&HOOXODU +DQGVHWV DQG \$FFHV
86% 3RUWV
9LGHR ,QWHUIDFH
0'', 3RUWV

0HFKDQLFDO 'DWD

3DFNDJH '1 /
&DVH ODWHULDO ‡*UHHQ· OROGLQ
ORLVWXUH 6HQVLWLYLW\ /HYHO
ODUNLQJWLQJURDHH %HORZ



V'HILQLWLRQV RI HOHFWULFDO FKDUDFWHULVWLFV



(6 ' 6 / & 3



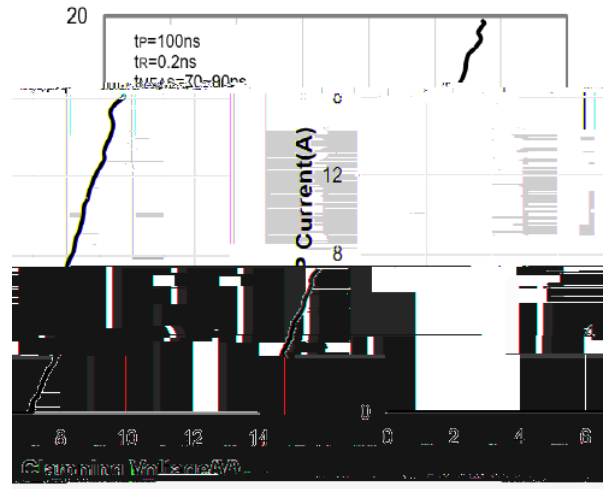
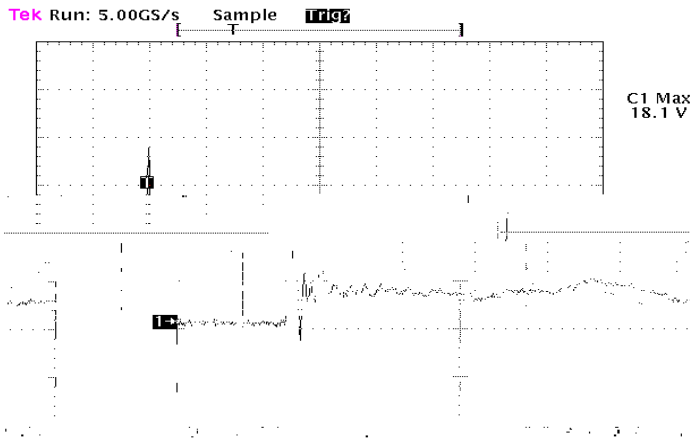
v&KDUDFWHULVWLFV 7\SLFDO



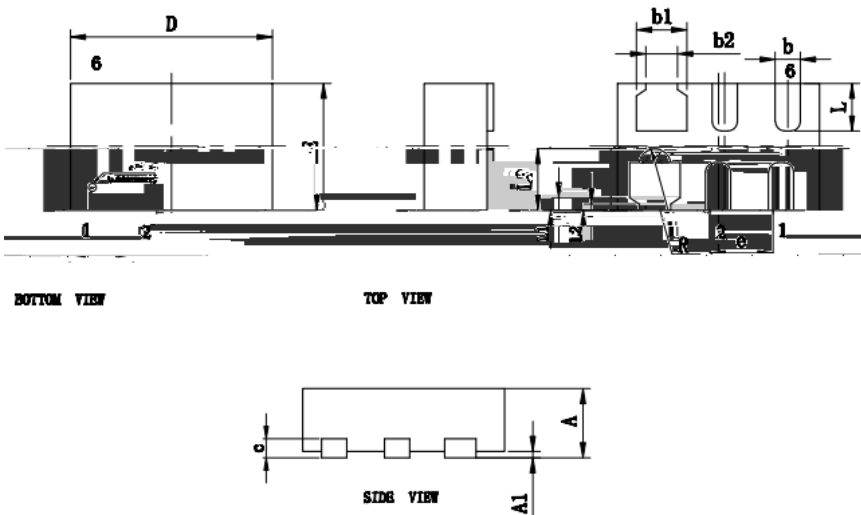


)LJ (6' FODPSLQJ
N9 FRQWDFW GLVFKDUJH SHU ,(&

)LJ 7/3 0HDVXUPHQW

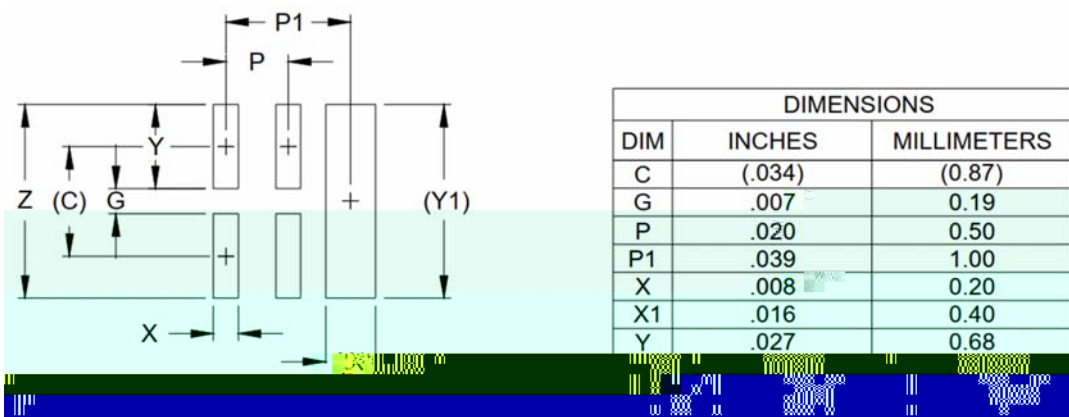


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v 5HFRPPHQGHG 3&% /D\RXW



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7KLV UHFRPPHQGHG ODQG SDW WHU O H D V H R U F R U H V I X I Q W Q V F R X S X P U S Q X I D
HQVXUH \RXU 3&% GHVLJQ JXLGHOLQHV DUH PHW



(6 ' 6 / & 3

'LVFODLPHU

7KH LQIRUPDWLRQ SBFXPHQWV GLVQRW KLWV HJKRFXH DROJMLH (OHFWURQLFH7HFK
ULJKW WR PDNH FLDEJHRU ZWVH RWSH FSLB WGXWWVROGRMSVD\HG KHUHLQ WR