

81,9(56,7< 2) 1(9\$'\$ /\$6 9(*\$6
'HSDUWPHQW RI 0DWKHPDWLFD0 6FLHQ
0DWK
)DOO

:HOFRPH

:HOFRPH WR &DOFXOXV , 7KLV LV DQ H[FLWLQJ WLPH LQ \R
ZRUNLQJ ZLWK \RX DV \RX VXFFHHG LQ FROOHJH DQG GLVFI
WR DSSO\ DQG VKDUH WKH IXQGDPHQWDOV RI FDOFXOXV L
DQ LQWHQVH FODVV DQG WKH PRUH \RX ZRUN RQ LW WKH
DUHDV DQG H[SORULQJ QHZ DUHDV RI PDWK DQG VFLHQFH
WKH DSSOLFDWLRQV RI FDOFXOXV LQ WKH ZRUOG DURXQG

,WHP	'HWDLO V
)DFXOW\	0RQLND 1HGD SURQRXQV VKH 3Tm[(06l[(DC32)-2148 re f
	6 (%)
2IILFH +RX,UZ	HOFRPH \RX WR P\ RIILFH KRXUV 0R:H DP DSSRLQWPHQW DQG WKH EHVW ZD\ IRU WKLVLV
3KRQH	
:HE&DPSX	VKWWSV ZHEFDPSXV XQOY HGX

+RZ WR 6XFFHHG

(YHU\RQH FDQ VXFFHHG LQ WKLVLV FODVV LI \RX GR WKH IRO

5HFRJQLJH WKDW WKLVLV FRXUVH ZLOO WDNH D ODUJH DF
ZULWH DVVLJQPHQWV DQG SUHSDUH SURSHUO\ IRU WH
KRXUV RXWVLGH RI FODVV IRU HYHU\ KRXU RU FUHG
\RX VKRXOG H[SHFW WR VSHQG D PLQLPXP RI KRXUV S
,I \RX PLVV D FODVV RU JHW VLFN SOHDVH WDON WR P
SODQ WR KHOS \RX FDWFK XS ,W LV HDV\ WR IDOO EHK
ZRUNLQJ RQ WKH DVVLJQPHQWV DQG WHVW SUHSDUDWL
UFRPPHQGHG WKDW \RX FRPSOHWH \RXU ZRUN DW OHD
WLPH WR WKLQN SURFHVV ZKDW \RX KDYH UH DG DQG
ZRUN ZLOO EH DFFHSWHG ZLWK QR SHQDOWLHV DQG DV
FUHGLW 3OHDVH UH DG P\ FRPPHQWV DQG HGLWV RQ \R
DFFRPSOLVK WKLVLV
3RVH D TXHVWLRQ LI \RX GR QRW XQGHUVWDQG VRPHW
3&RXUVH 4XHVWLRQ' GLVFXVVRQ LQ &DQYDV ZKHUH VV
DVN DQVZHU TXHVWLRQV , ZLOO PRQLWRU WKLVLV GLVFX

0DWK6\OODEXV

&KHFN \RXU 5HEHO0DLO :HE&DPSXV DW OHDVW RQFH SH

&RXUVH 'HVFULSWLRQ

7KLV LV D FRXUVH GHVLJQHG WR LQWURGXFH VWXGHWV
GHILQLWLRQ DQG WHFKQLTXHV RI GLIIHUHQWLDWLRQ DQG

&RXUVH 3UHUHTXLVLWH V

*UDGH RI & RU EHWWHU LQ 3UHFDQXOXV 0DWK RU D
VFRUH DW OHDVW

&RXUVH 7H[WERRN

,W LV (VVHQWLDQ &DQXOXV (DUO\ 7UDQVFHQGHQWDOV
DFFRXQW LV ILQH WR XVH QR QHHG WR SXUFKDVH KDUG FR

&RXUVH 5HTXLUHPHQWV

\$VVLJQPHQWV EDVHG RQ .H\ SRLQWV **3XUSRVH** <RX ZL
FRXUVH DQG VROYH IXQGDPHQWDO H[DPSOHV EDVHG RQ
LV DVVLJQHG RQFH D ZHHN DQG WKH\ DUH EDVHG RQ W
/HFWXUH QRWHV LQ SSW DQG &DPWDVLD UHFRUGLQJV D
OHFWXUH DQG \RX QHHG WR DQVZHU WKH OLVWHG NH\
ZLOO OHDUQ PRUH E\ ZULWLQJ GRZQ PDWK RU PD\EH W
XSORDGHG LQ &DQYDV **&ULWHULD** , ZLOO JUDGH WKHV
NH\ SRLQWV TXHVWLRQV DQG FRUHFHQWV RI \RXU DQ
DQ\ TXHVWLRQV WKDW \RX PLJKW KDYH
9LGHR \$VVLJQPHQWV **3XUSRVH** ,W LV WR HQKDQFH WK
PRUH H[DPSOHV EDVHG RQ WKHVH FRQFHSWV **7DVN**
ZHEDVVLJQ YLGHV RI WKH FRYHUHG PRGXOH OHFWXU
7KHVH YLGHV FDQ EH IRXQG XQGHU '5HVRXUFHV' DV
:HEDVVLJQ DFFRXQW <RX ZLOO QHHG WR VXEPLW \F
SUHIHUHG RU PD\EH W\SHG LQ &DQYDV **&ULWHULD** ,
EH DYDLODEOH GDLO\ WR DQVZHU DQ\ TXHVWLRQV WK
LQFOXGH WKH PDWHULDO WKDW 3URI 0RVHO\ KDV RQ
HQFRXUDJHG WR DGG H[SODQDWRQV XVLQJ VHQWHQF
QHHG WR GR DW OHDVW YLGHV SHU OHFWXUH DQG ,
WKH PDWHULDO WKDW \RX PD\EH VWUXJJOHG WR XQG
1RWH 7KLV DVVLJQPHQW LV RSWLRQDO LI \RX GHFLGH
DVVLJQPHQW IRU LW WRR WR EH DEOH WR UHFHLYH FU
'LVFXVLRQV **3XUSRVH** ,W LV WR FUHDW D GHHS XQG
ZLWK DSSOLFDWRQV DQG HYHU\GD\ OLIH VLWXDWRQV
SRVWHG TXHVWLRQV /LVW DQ\ UHIHUHQFHV WKDW \
&DQYDV EDVHG RQ WKH XS WR GDWH FRYHUHG PDWHUL

0DWK6\00DEXV

TXHVWLRQV WKDW \RX PLJKW KDYH HYHQ EHIRUH \RX S
FKHFN \RXU DQVZHU ZLWK PH **&ULWHULD**

0DWK6\OODEXV

	0DU	0DU	7HVW	
	\$SU	\$SU	7HVW	
	\$SU	± \$SU	LO	7HVW
	0D\	± 0D\)LQDO ([DP	

7DEOH

Note:

7KH V\OODEXV ZDV FUHDWHG LQ -DQXDU\ DQG LW LV V\

0DWK 6\OODEXV

3XEOLF +HDOWK 'LUHFWLYHV

)DFH FRYHULQJV DUH FXUUHQWO\ PDQGDWRU\ IRU DOO IDFXOW\
IROORZ DOO DFWLYH 81/9 SXEOLF KHDOWK GLUHFWLYHV ZKLOH H
GLUHFWLYHV +HDOWK XQG XDWHPHQWV IRU 5HWXUQLQJ WR &DPSXV
KWWSV ZZZ XQOY HGX FRURQD\ DWXGHQW\ MZKWKGRHQ\ WUFRPHQV
PD\ EH DVNHG WR OHDYH WKH FODVVURRP 5HIXVDO WR IROORZ
DFWLRQ DFFRUGLQJ WR WKH &RQGXFW &RGH
KWWSV ZZZ XQOY HGX VLWHV GHIDXOW ILOH\ FSDGH\ BULGHV\ QJ 6V
DGPLQLVWUDWLYHO\ ZLWKGUDZQ IURP WKH FRXUVH

\$FDGHPLF 0LVFRQGXFV

\$FDGHPLF LQWHJULW\ LV D OHJLWLPDWH FRQFHUQ IRU HYHU\ PH
LQ XSKROGLQJ WKH IXQGDPHQWDO YDOXH RI KRQHVW\ WUXVW
SURIHVVRQRDOLVP %\ FKRRVLQJ WR MRLQ WKH 81/9 FRPPXQLW\
6WXGHQW \$FDGHPLF 0LVFRQGXFV 3ROLF\ DQG DUH HQFRXUDJHG
IDFHG ZLWK FKRLFHV 6WXGHQWV HQUROOLQJ DW 81/9 DVVXPH W
PDQQHU FRPSDWLEOH ZLWK 81/9\ V HGXFDWLRQDO PLVVLRQ \$Q I
SODJLDULVP 3ODJLDULVP LV XVLQJ WKH ZRUGV RU LGHDV RI DQ
VRXUFH ZLWKRXW SURSHU FLWDXGRLQW &RQGXFV &RFBH 6HH WK
KWWSV ZZZ XQOY HGX VWXGHQWFRQGXFV VWXGHQW FRQGXFV

\$XGLWLQJ D &RXUVH

\$XGLWLQJ D FRXUVH DOORZV D VWXGHQW WR FRQLQXH DWWHQ
VHVVRQV DVVRFLDWHG ZLWK WKH FRXUVH EXW WKH VWXGHQW
FRXUVH 6WXGHQWV ZKR DXGLW D FRXUVH UHFHLYH WKH VDPH H
FRXUVH IRU D JUDGH EXW ZLOO EH H\FXVHG IURP H[DPV DVVHV
SURV WDUL EH DQG 6(L)-4(RRP)17(X)S5()RQ RI&RH PLQJ 6(\)111(G)-2(Q)11-

0DWK6\OODEXV

WKH)DPLO\ (GXFDWLRQDO 5LJKWV DQG 3ULYDF\ \$FW)(53\$

&RS\ULJKW

7KH 8QLYHUVLW\ UHTXLUHV DOO PHPEHUV RI WKH 8QLYHUVLW\ &
IROORZ FRS\ULJKW DQG IDLU XVH UHTXLUHPHQWV <RX DUH LQG
FRS\ULJKW DQG IDLU XVH ODZV 7KH 8QLYHUVLW\ HD7452.3440URFXU

0DWK6\OODXV

'HSDUWPHQW &KDLU 6FKRRO 'LUHFWRU &ROOHJH 6FKRRO 'HDQ
&RPPLWWHH

)RU SXUSRHV RI GHILQLWLRQ H[WUDFXUULFXODU DFWLYLWLHV
UHFUXLWPHQW DFWLYLWLHV FRPSHWLWLYH LQWHUFROOHJLDWH
VFLHQFH DQG HQJLQHULQJ FRPSHWLWLRQV DQG DQ\ RWKHU HY
'HDQ DQG RU E\ WKH ([HFXWLYH 9LFH 3UHVLGHQW DQG 3URYRVV

5HEHOPDLO

5HEHOPDLO LV 81/9↑V RIILFLDO HPDLO V\WHP IRU VWXGHQWV D
VKRXOG RQO\ VHQG HPDLOV WR VWXGHQWV↑ 5HEHOPDLO DFRXG
ZKLFK VWXGHQWV UHFHLYH RIILFLDO 8QLYHUVLW\ FRPPXQLFDWL
HYHQWV DQG DQQRXQFHPHQWV \$OO 81/9 VWXGHQWV UHFHLYH
DGPLWWHG WR WKH 8QLYHUVLW\ 6HQGLQJ HPDLOV ZLWKLQ :HE&

7XWRULQJ DQG &RDFKLQJ

7KH \$FDGHPLF 6XFFHVV &HQWHU \$6& DW WKH &ODXGH , +RZDU
VXFFHVV FRDFKLQJ DQG RWKHU DFDGHPLF DVVLVWDQFH IRU DO
UHJDUGLQJ WXWRULQJ VXEMHFWV WXWRULQJ WLPH\$6&DQG RWKH
ZHEVLWH