&$87,2

7KLV LQVWUXPHQW LQFOXGHV OLWKLXP EDWWHU\ 7KLV KD]DUGRXV PDWHU
HQYLURQPHQWDO SROOXWLRQ 3OHDVH FRQWDFW WR WKH SURIHVVLRQDO ZD

&HW LQVWUXPHQW FRPSUHQG XQH SLOH DX OLWKLXP &HWWH PDWLqUH GDQJH
OD SROOXWLRQ GH O HQYLURQQHPHQW 9HXLOOH] FRQWDFWHU OD VRFLpWp S

&$87,2

'R QRW LQVWDOO DQ\ VRIWZDUH RQ HTXLSPHQW ZLWKRXW RXU FRQVHQW
7KH PDQXIDFWXUHU LV QRW UHVSRQVLEOH IRU DQ\ IDLOXUH GXH WR UDQGRP

1 LQVWDOOH] DXFXQ ORJLFLHO VXU O pTXLSHPHQW VDQV QRWUH DFFRUG
/H IDEULFDQW Q HVW SDV UHVSRQVDEOH GH WRXWH GpIDLOODQFH GXH j XQH

&$87,2

7KH HTXLSPHQW LV D &ODVV , /DVHU 3URGXFW 7KH /DVHU XVHG IRU WKH HTX
LQFOXGLQJ VLWXDWLRQ VXFK DV ORRNLQJ LQWR WKH /(' XVLQJ RSWLFDO HTX
+RZHYHU REVHUYH WKH IROORZLQJ SUHFDXWLRQV ZKHQ XVLQJ WKH HTXLSPH

'R QRW GLUHFW /DVHU EHDPV WR KXPDQ H\HV ZKHQ XQQHFHVVDU\
'R QRW ORRN LQWR WKH REMHFWLYH OHQV IRU D SURORQJHG WLPH

/ pTXLSHPHQW HVW XQ SURGXLW ODVHU GH FODVVH , /H ODVHU XWLOLVp
G XWLOLVDWLRQ SUpYXHV \ FRPSULV GDQV GHV VLWXDWLRQV WHOOHV TXH O
&HSHQGDQW REVHUYH] OHV SUpFDXWLRQV VXLYDQWHV ORUV GH O XWLOLVDW

1H GLULJH] SDV OHV IDLVFHDX[ODVHU YHUV OHV \HX[KXPDLQV ORUVT
1H UHJDUGH] SDV GDQV O REMHFWLI SHQGDQW XQH SpULRGH SURORQJ

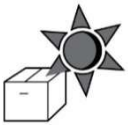
,QWHQGHG 8VH

7KH GHYLFH PXVW EH RSHUDWHG RQO\ E\ D RU XQGHU GLUHFW VXSHUYLVLRQ
DV RSKWKDOPRORJLVW
D $JH DGXOW ! \HDUV RI DJH
E 2FFXSDWLRQ 'RFWRU RSKWKDOPRORJLVW
F /HYHO RI WUDLQLQJ 5HFRPPHQG FRPSOHWLQJ WUDLQLQJ KRZ WR XVH LW
G (GXFDWLRQ %DVLF WUDLQLQJ LV UHTXLUHG IRU WKH XVH RI HTXLSPHQW
2EWDLQV D FHUWLILFDWH RI TXDOLILFDWLRQ VXFK DV RSWLFV PHGLFDO V
HGXFDWLRQ

(QYLURQPHQWDO &RQVLGHUDWLRQV

$YRLG WKH IROORZLQJ HQYLURQPHQWV IRU RSHUDWLRQ RU VWRUDJH

:KHUH WKH LQVWUXPHQW LV H[SRVHG WR ZDWHU YDSRU
'RQ¶W RSHUDWH WKH LQVWUXPHQW ZLWK ZHW KDQGV ,QGRRU



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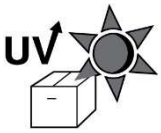
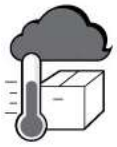
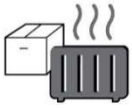


$ SODFH ZKHUH WKH HTXLSPHQW FDQ EH H[SRVHG WR GLUHFW

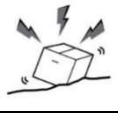


:KHUH WKHUH DUH ELJ FKDQJHV LQ WHPSHUDWXUH
2SWLPDO WHPSHUDWXUH UDQJH IR&U VQR&U PDXP LRGLHU\DWLRQ LV IU



:KHUH WKHUH LV KRW HTXLSPHQW QHDUE\

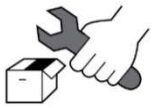
:KHUH WKH KXPLGLW\ LV H[WUHPHO\ KLJK RU WKHUH LV D YHQ



:KHUH WKH LQVWUXPHQW LV H[SRVHG WR H[FHVVLYH VKRFNV

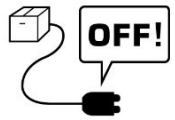
:KHUH WKH LQVWUXPHQW LV H[SRVHG WR FKHPLFDO PDWHULD

%H FDXWLRXV VR WKDW WKLQJV OLNH GXVW DQG PHWDO GR Q

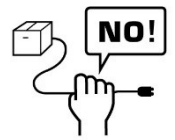


'RQ¶W GLVDVVHPEOH RU RSHQ WKH SURGXFW +89,7= GRHV QR
SUREOHPV

%H FDUHIXO QRW WR EORFN WKH IDQ RI WKH LQVWUXPHQW



'RQ¶W SOXJ WKH $& SRZHU FDEOH LQWR WKH RXWOHW XQO
FRPSOHWHO\ FRQQHFWHG 2WKHUZLVH LW ZLOO FDXVH VHYHU



3XOO RXW WKH SRZHU FDEOH ZLWK KROGLQJ WKH SOXJ QRW
7R DYRLG ULVN RI HOHFWULF VKRFN WKLV HTXLSPHQW PXVW
ZLWK SURWHFWLYH HDUWK

7KLV LQVWUXPHQW FDQ ZLWKVWDQG WKH IROORZLQJ FRQGLWLRQV

2SHUDWLRQ
$Q DPELHQW WHPSHUDWXUH UDQJH RI
$ UHODWLYH KXPLGLW\ UDQJH RI a ZLWK QRQ FRQGHQVLQJ
$Q DWPRVSKHULF SUHVVXUH UDQJH RI a KSD
$Q LQVWDOODWLRQ RI WKH PHDVXULQJ URRP DW a OX[

7UDQVSRUWDWLRQ
$Q DPELHQW WHPSHUDWXUH UDQJH RI
$ UHODWLYH KXPLGLW\ UDQJH RI a
$Q DWPRVSKHUH SUHVVXUH UDQJH RI a KSD

6WRUDJH
$Q DPELHQW WHPSHUDWXUH UDQJH RI
$ UHODWLYH KXPLGLW\ UDQJH RI a ZLWK QRQ FRQGHQVLQJ
$Q DWPRVSKHUH SUHVVXUH UDQJH RI a KSD

$YRLG HQYLURQPHQWV ZKHUH WKH HTXLSPHQW LV H[SRVHG WR H[FHVVLYH VKR
'R QRW H[SRVH SURGXFWV RU SDFNLQJ WR HQYLURQPHQWDO FRQGLWLRQV RXW

6DIHW\ :DUQLQJV

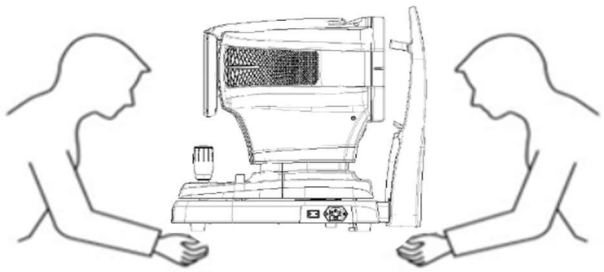
:$51,1*

1. 7KLV LV DQ HOHFWULF PHGLFDO GHYLFH 8VH LV OLPLWHG WR GRFWRUV
2. 7KH ,2/ FDOFXODWRU LV DQ DGGLWLRQDO WRRO WR KHOS SK\VLFLDQV SDWLHQW 7KH UHVXOW IURP RXU ,2/ FDOFXODWRU FDQQRW VHUYH DV DGGLWLRQDO FRPSUHKHQVLYH RSKWKDOPLF H[DPLQDWLRQ DQG VSHFLI
3. 7KLV HTXLSPHQW PXVW QRW EH XVHG LQ DQ DUHD WKDW LV LQ GDQJ IODPPDEOH H[SORVLYH RU YRODWLOH VROYHQW VXFK DV DOFRKRO EI
4. 'R QRW SODFH RU VWRUH WKLV LQVWUXPHQW LQ KXPLG DUHD 'R QRW H ZDWHU RU VSUD\HG ZDWHU 'R QRW SODFH FRQWDLQHUV ZLWK IOXLGV
5. 7KH GHYLFH PXVW EH RSHUDWHG E\ D WUDLQHG DQG TXDOLILHG SHUVR
6. 5HSDLU RI WKLV LQVWUXPHQW PXVW EH FRQGXFWHG E\ +89,7=¶V VHU SHUVRQV
7. 0DLQWHQDQFH E\ XVHUV PXVW REVHUYH WKH 8VHU¶V 0DQXDO DQG 6HUY PD\ RQO\ EH SHUIRUPHG E\ +89,7=¶V VHUYLFH WHFKQLFLDQV RU RWKHU
8. 0DQXIDFWXUHUV DUH QRW UHVSRQVLEOH IRU WKH GDPDJHV FDXVHG E\ ZLOO IRUIHLW DQ\ ULJKWV WR UHFHLYH VHUYLFHV GXULQJ WKH WHUP R
9. 7KLV LQVWUXPHQW PXVW EH FRQQHFWHG ZLWK WKH DFFHVVRULHV VXS DFFHVVRULHV WKHLU VDIHW\ RU XVDELOLW\ PXVW EH FKHFNHG DQG SU
10. 2QO\ WKRVH ZKR KDYH XQGHUJRQH SURSHU WUDLQLQJ DQG LQVWUXFWL DQG PDLQWDLQ WKLV LQVWUXPHQW
11. 'R QRW DSSO\ H[FHVVLYH IRUFH WR FDEOH FRQQHFWLRQV ,I WKH FDEO WKH FRQQHFWRU SOXJ LV DSSURSULDWH IRU WKH UHFHSWDFOH VRF FRQQHFWRU V RU UHFHSWDFOH V OHW WKH GDPDJH V EH UHSDLUHG
12. 3OHDVH GR QRW SXOO RQ DQ\ FDEOH $OZD\V JUDE WKH SOXJ ZKHQ GL\
13. 'R QRW EORFN DQ\ YHQWLODWLRQ RXWOHW QHFHVVDU\ IRU SURSHU KH
14. ,I VPRNH VSDUNV RU DQ\ DEQRUPDO QRLVH RU VPHOO LV QRWLFHG FR WKH SRZHU RII LPPHGLDWHO\ DQG SXOO RXW WKH SOXJ
15. 7R DYRLG WKH ULVN RI HOHFWULF VKRFN WKLV LQVWUXPHQW PXVW RQ

16. 'R QRW SODFH WKH LQVWUXPHQW ZKHUH LW LV GLIILFXOW WR RSHUD GHYLFH SRZHU FDEOH

17. ([WHUQDO HTXLSPHQW LQWHQGHG IRU FRQQHFWLRQ WR VLJQDO LQSX LQVWUXPHQW VKDOO FRPSO\ ZLWK UHOHYDQW ,(& 6WDQGDUG H J ,(& VHULHV IRU PHGLFDO HOHFWULFDO HTXLSPHQW ,Q DGGLWLRQ DOO V VWDQGDUG ,(& KDUPRQL]HG QDWLRQDO VWDQGDUG RU WKH FRPE WHFKQLFDQ RU \RXU ORFDO UHSUHVHQWDWLYH 7KH RSHUDWRU VKRX SDUWV RI WKH 6,3 623 FRQQHFWRUV VLPXOWDQHRXVO\

18. :KHQ \RX FDUU\ WKLV SURGXFW SOHDVH KROG RQ OHIW $ DQG ULJKW



19. 'R QRW WRXFK GLUHFWOH\ LI DQ RSHUDWRU KDV D KDQG LQMXU\ RU D XVHG LQ WKH RSHUDWRQ FRQWDFW SDUW

3DUW 1DPH	0DWHULDO
/&' 7RXFK SDQQHO	*ODVV
-R\VWLFN	EXWWRQ $%6 6LOLFRQ $OXPLQXP $ 7 $QRGL]LQJ
3RZHU VZLWFK	3& 3$
&RYHU	$%6
&KLQ 5HVW	$%6

20. 'R QRW PHDVXUH WR SDWLHQWV ZKR DUH VHQVLWLYH WR OLJKW H[! S

21. :KHQ LQVWUXPHQW LV VHQG EDFN WR $ 6 FHQWHU IRU UHSDLU RU PDLQ LV DUULYHG DW WKH SODFH IRU UHSDLU RU PDLQWHQDQFH ZLSH WKH V WKDW FRPH LQWR FRQWDFW ZLWK WKH SDWLHQW ZLWK D FOHDQ FORW

22. ,Q WKH HYHQW RI D VHULRXV LQFLGHQW LQYROYLQJ WKH GHYLFH WKH FRPSWHQW DXWKRULW\ RI WKH 0HPEHU 6WDWH LQ ZKLFK WKH XVHU DO

23. ,I D XVHU XVHV SRZHU VDYH VXSSRUWHG E\ :LQGRZV H[FHSW IRU WKH VRPH WURXEOH LQ +%0 7KH PDQXIDFWXUHU LVQ W UHVSRQVLEOH IRU

24. 8VHU PXVW QRW FKDQJH WKH VHWWLQJ VXSSRUWHG E\ WKH PDQXIDFWX LQ +%0 7KH PDQXIDFWXUHU LVQ W UHVSRQVLEOH IRU WKH SUREOHP

25. ,PPHGLDWHO\ DIWHU WKH WHVW \RX PD\ QRW EH DEOH WR VHH FOHDUO UHOD[DQG PRYH DURXQG

26. :KHQ SDFNLQJ ER[LV XQLQWHQWLRQDOO\ RSHQ EHIRUH XVH RU GDPDJH

27. 0DNH VXUH WKDW \RX DOZD\V KDYH DQ XS WR GDWH YLUXV VFDQQHU DO

28. ,QVWDOO DQG RSHUDWH VRIWZDUH ZLWKLQ VHFXUH RSHUDWLQJ HQYLU DFFHVV DQG WKDW WKH V\VWHP QHWZRUN LV HTXLSSHG ZLWK :LQGRZ ,I 'HIHQGHU DQWLVS\ZDUH WRROV DQG RWKHU FRPPRQ VHFXULW\ WRROV

29. $YRLG UHVHWWLQJ RU WXUQLQJ RII WKH 3& ZKHQ WKH +%0 UXQQLQJ

30. (YHQ LI EDFN XS LV VHW WR EH SHUIRUPHG LI WKH SRZHU LV QRW WXU
IRXQG EDFNXS LV QRW SHUIRUPHG

31. 7KH FRQQHFWLRQ RI WKH HOHFWURQLF LQWHUIDFH WR DQ ,7 QHWZRUN
SUHYLRXVO\ XQLGHQWLILHG ULVNV WR SDWLHQWV XVHUV RU WKLUG S
WKHVH 5,6.6

32. 6XEVHTXHQW FKDQJHV WR WKH ,7 1(7:25. FRXOG LQWURGXFH QHZ 5,6.6
&KDQJHV WR WKH ,7 1(7:25. LQFOXGH
FKDQJHV LQ ,7 1(7:25. FRQILJXUDWLRQ
DGGLWLRQ RI LWHPV KDUGZDUH DQG RU VRIWZDUH SODWIRUPV RU V
UHPRYDO RI LWHPV IURP WKH ,7 1(7:25.
XSGDWH RI KDUGZDUH DQG RU VRIWZDUH SODWIRUPV RU VRIWZDUH D
XSJUDGH RI KDUGZDUH DQG RU VRIWZDUH SODWIRUPV RU VRIWZDUH

,O V DJLW G XQ DSSDUHLO PpGLFDO pOHFWULTXH / XWLOLVDWLRQ H
TXDOLILpHV SDU OD ORL GH FKDTXH SD\V

/H FDOFXODWHXU GH OD /, HVW XQ RXWLO VXSSOpPHQWDLUH SRXU DL
SRXU XQ SDWLHQW SDUWLFXOLHU /H UpVXOWDW GH QRWUH FDOFXODW
FKLUXUJLH GH OD FDWDUDFWH VDQV XQ H[DPHQ RSKWDOPLTXH DSS
GLDJQRVWLTXHV VSpFLILTXHV

1H IDLWHV SDV GH GLDJQRVWLF GH EDVH VXU XQH VHXOH LPDJH FDSW
OH GLDJQRVWLF ILQDO VXU OD EDVH GHV GRVVLHUV PpGLFDX[DFWXHO
FDSWXUpHV 6DQV LQIRUPDWLRQV VXIILVDQWHV XQ GLDJQRVWLF DSSU

&HW pTXLSHPHQW QH GRLW SDV rWUH XWLOLVp GDQV XQH]RQH j ULVT
LQIODPPDEOHV H[SORVLIV RX YRODWLOV WHOV TXH O DOFRRO OH EHQ

1H SODFH] SDV HW QH VWRFNH] SDV FHW LQVWUXPHQW GDQV XQ HQGU
SURMHFWLRQV G HDX j GHV JRXWWHV G HDX RX j GH O HDX SXOYpULVp
GHV IOXLGHV GHV OLTXLGHV RX GHV JD] VXU OH GHVVXV GH FHW LQVW

/ DSSDUHLO GRLW rWUH XWLOLVp SDU XQH SHUVRQQH IRUPpH HW TXDO

/D UpSDUDWLRQ GH FHW LQVWUXPHQW GRLW rWUH HIIHFWXpH SDU OH
SHUVRQQHV DXWRULVpHV

/D PDLQWHQDQFH SDU OHV XWLOLVDWHXUV GRLW UHVSHFWHU OH PDQX
PDLQWHQDQFH VXSSOpPHQWDLUH QH SHXW rWUH HIIHFWXpH TXH SDU
G DXWUHV SHUVRQQHV DXWRULVpHV

/HV IDEULFDQWV QH VRQW SDV UHVSRQVDEOHV GHV GRPPDJHV FDXVp
8QH WHOOH DOWpUDWLRQ SHUGUD WRXW GURLW GH UHFHYRLU GHV VHU

&HW LQVWUXPHQW GRLW rWUH FRQQHFWp DX[DFFHVVRLUHV IRXQLV
DFFHVVRLUHV OHXU VpFXULWp RX OHXU XWLOLVDWLRQ GRLW rWUH YpU

6HXOV FHX[TXL RQW VXLYL XQH IRUPDWLRQ HW GHV LQVWUXFWLRQV D
XWLOLVHU HW HQWUHWHQLU FHW LQVWUXPHQW

1 DSSOLTXH] SDV GH IRUFH H[FHVVLYH VXU OHV FRQH[LRQV GHV Fk
IDFLOHPHQW DVVXUH] YRXV TXH OH FRQQHFWHXU ILFKH HVW DGDSWp
GRPPDJHV j XQ RX SOXVLHXUV FRQQHFWHXUV RX SULVHV GH FkEOHV
WHFKQLFLHQ GH PDLQWHQDQFH DJUpp

9HXLOOH] QH WLUHU VXU DXFXQ FkEOH 6DLVLVVH] WRXMRXUV OD ILFK

1H EORTXH] DXFXQH VRUWLH GH YHQWLODWLRQ QpFHVVDLUH j XQH ERQ

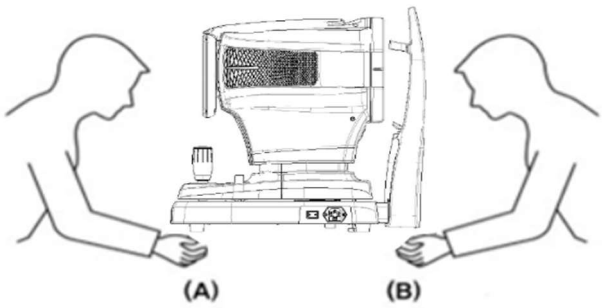
6L GH OD IXPpH GHV pWLQFHOOHV RX XQ EUXLW RX XQH RGHXU DQRUP
YHXLOOH] pWHLQGUH LPPpGLDWHPHQW HW GpEUDQFKHU OD SULVH

3RXU pYLWHU WRXW ULVTXH GH FKRF pOHFWULTXH FHW LQVWUXPHQW
SURWHFWLRQ

1H SODFH] SDV O LQVWUXPHQW Oj R• LO HVW GLIILFLOH GH IDLUH IRQF
GH GpFRQQH[LRQ FkEOH G DOLPHQWDWLRQ

/HV pTXLSHPHQWV H[WHUQHV GHVWLQpV j OD FRQQH[LRQ j O HQWUpH
FRQQHFWHXUV GH FHW LQVWUXPHQW GRLYHQW rWUH FRQIRUPHV j OD QF
SRXU OHV pTXLSHPHQWV LQIRUPDWLTXHV HW ,(& SRXU OHV pTXLS
WRXV FHV V\VWqPHV FRPELQpV GRLYHQW rWUH FRQIRUPHV j OD QRUPH
OD FRPELQDLVRQ (Q FDV GH GRXWH FRQWDFWH] XQ WHFKQLFLHQ TXDO
QH GRLW SDV WRXFKHU VLPXOWDQpPHQW OH SDWLHQW HW OHV SDUWLH

/RUVTXH YRXV WUDQVSRUWH] FH SURGXLW YHXLOOH] WHQLU HQ EDV j



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LPSRUWDQWH DX PDWpULDX XWLOLVp GDQV OD SLqFH GH FRQWDFW GH

3DUW 1DPH	0DWHULDO
/&' 7RXFK SDQQHO	*ODVV
-R\VWLFN	EXWWRQ $%6 6LOLFRQH $OXPLQXP $ 7 $QRGL]LQJ
3RZHU VZLWFK	3& 3$
&RYHU	$%6
&KLQ 5HVW	$%6

1H PHVXUH] SDV OHV SDWLHQWV VHQVLEOHV j OD OXPLqUH H[! SKRWR

/RUVTXH O LQVWUXPHQW HVW UHQYR\p DX FHQWUH $ 6 SRXU UpSDU
WHFKQLFLHQ DJUpp QH VRLW DUULYp VXU SODFH SRXU UpSDUDWLRQ
O LQVWUXPHQW HQ SDUWLFXOLHU OHV SLqFHV TXL HQWUHQW HQ FRQW
G DOFRRO j IULFWLRQ

(Q FDV G LQFLGHQW JUDYH LPSOLTXDQW OH GLVSRVLWLI O XWLOLV
FRPSpWHQWH GH O eWDW PHPEUH GDQV OHTXHO O XWLOLVDWHXU HW

6L XQ XWLOLVDWHXU XWLOLVH O pFRQRPLH G pQHUJLH SULVH HQ FKDU
G pQHUJLH GDQV OH SDUDPqWUH 8WLOLVDWHXU FHOD SURYRTXH GHV
SDV UHVSRQVDEOH GX SUREOqPH

/ XWLOLVDWHXU QH GRLW SDV PRGLILHU OH SDUDPqWUH SULV HQ FKD
HQWUDvQHU GHV SUREOqPHV GDQV OH +%0 /H IDEULFDQW Q HVW SDV

,PPpGLDWHPHQW DSUqV OH WHVW LO VH SHXW TXH YRXV QH SXLVV
O pEORXLVVHPHQW ,O HVW UHFRPPDQGp GH V DVVHRLU GH VH GpWHQ

/RUVTXH OD ERvWH G HPEDOODJH HVW RXYHUWH SDU LQDGYHUWDQFH D
SHOHU OH FHQWUH $ 6
$VVXUH] YRXV TXH YRXV GLVSRVH] WRXMRXUV G XQ DQWLYLUXV HW G X

eYLWH] GH UpLQLWLDOLVHU RX G pWHLQGUH OH 3& ORUVTXH OH +%0

0rPH VL OD VDXYHJDUGH HVW FRQILJXUpH SRXU rWUH HIIHFWXpH VL
O HPSODFHPHQW GH VDXYHJDUGH HVW LQWURXYDEOH OD VDXYHJDUGH

/D FRQQH[LRQ GH O LQWHUIDFH pOHFWURQLTXH j XQ UpVHDX LQIRUPD
SRXUUDLW HQWUDvQHU GHV ULVTXHV QRQ LGHQWLILpV DXSDUDYDQW SH
HVW FRQVHLOOp j O 25*$1,60(5(63216$%/(G LGHQWLILHU G DQDO\VH
5,648(6

'HV PRGLILFDWLRQV XOWpULHXUHV GX 5e6($8 ,1)250$7,48(SRXUUDLHQW
HW QpFHVVLWHU XQH DQDO\VH VXSSOpPHQWDLUH /HV PRGLILFDWLRQV
LQFOXHQW
PRGLILFDWLRQV GH OD FRQILJXUDWLRQ ,7 1(7:25.
DMRXW G pOpPHQWV SODWHIRUPHV PDWpULHOOHV HW RX ORJLFLHO
,1)250$7,48(
VXSSUHVVLRQ G pOpPHQWV GX 5e6($8 ,1)250$7,48(
PLVH j MRXU GHV SODWHV IRUPHV PDWpULHOOHV HW RX ORJLFLHO
5e6($8 ,1)250$7,48(
PLVH j QLYHDX GHV SODWHV IRUPHV PDWpULHOOHV HW RX ORJLFLH
5e6($8 ,1)250$7,48(

6DIHW\ &DXWLRQV

&$87,2

0DQXIDFWXUHUV DUH UHVSRQVLEOH IRU WKH VDIHW\ UHOLDELOLW\ DQ
IROORZLQJ UHTXLUHPHQWV DUH IXOILOOHG

:KHQ WKH LQVWUXPHQW KDV EHHQ LQVWDOOHG LQ D SURSHU DUHD I
:KHQ WKH LQVWUXPHQW KDV EHHQ RSHUDWHG DQG PDLQWDLQHG DFF

.HHS WKH 8VHU¶V 0DQXDO DQG 6HUYLFH 0DQXDO LQ D SODFH HDVLO\ DF
DQG PDLQWDLQLQJ WKH HTXLSPHQW

%HIRUH \RX XVH FKHFN WKH H[WHULRU RI WKH LQVWUXPHQW DQG LWV

:KHQ \RX FDUU\ WKLV SURGXFW SOHDVH XVH D KDQGFDUW ,I \RX ZDQW
FRQWDFW FXVWRPHU VHUYLFH FHQWHU

7KH HTXLSPHQW PD\ EH LPSDLUHG LI LW LV XVHG LQ D PDQQHU QRW VS

$IWHU WKH H[DPLQDWLRQ WKH SDWLHQW PD\ EH VOLJKWO\ GD]HG ,W L
IHZ PLQXWHV EHIRUH GULYLQJ RU SHUIRUPLQJ DFWLRQV WKDW UHTXLU

&RQWDFW OHQVHV PXVW QRW EH ZRUQ E\ WKH SDWLHQW GXULQJ GDWD

/HV IDEULFDQWV QH VRQW UHVSRQVDEOHV GH OD VpFXULWp GH OD ILD
TXH ORUVTXH OHV H[LJHQFHV VXLYDQWHV VRQW UHPSOLHV

/RUVTXH O LQVWUXPHQW D pWp LQVWDOOp GDQV XQH]RQH DSSURSUI
/RUVTXH O LQVWUXPHQW D pWp XWLOLVp HW HQWUHWHQX FRQIRUPpP

&RQVHUYH] OH PDQXHO GH O XWLOLVDWHXU HW OH PDQXHO G HQWUHW
PRPHQW SRXU OHV SHUVRQQHV TXL XWLOLVHQW HW HQWUHWLHQQHQW

$YDQW G XWLOLVHU YpULILH] O H[WpULHXU GH O LQVWUXPHQW HW VHV

/RUVTXH YRXV WUDQVSRUWH] FH SURGXLW YHXLOOH] XWLOLVHU XQH F
SURGXLW YHUV XQH DXWUH]RQH YHXLOOH] FRQWDFWHU OH VHUYLFH F

/ pTXLSHPHQW SHXW rWUH HQGRPPDJp V LO HVW XWLOLVp G XQH PDQL
PDQXHO

$SUqV O H[DPHQ OH SDWLHQW SHXW rWUH OpJqUHPHQW pWRXGL ,O
G DWWHQGUH TXHOTXHV PLQXWHV DYDQW GH FRQGXLUH RX G HIIHFWXH

/HV OHQWLOOHV GH FRQWDFW QH GRLYHQW SDV rWUH SRUWpHV SDU OH

,1752'8&7,21

6\VWHP 2XWOLQH

7KH +XYLW] 2SWLFDO %LRPHWHU +%0 LV D GHYLFH IRU WKH ELRPHWULF PH
7KH +%0 V IXQFWLRQV DUH FRPELQHG ZLWK RSWLFDO ELRPHWU\ DQG FRUQ
+%0 FRQWDLQV DOO WKH EDVLF IXQFWLRQV RI FRUQHDO WRSRJUDSK\ IRU

+%0 6RIWZDUH XVHV :LQGRZ 2SHUDWLQJ 6\VWHP 5HFRJQL]HG IRUPXODH
65.7 65.,, &DPHOLQ &DORVVL 6KDPPDV 1R KLVWRU\ DUH H[HFXWHG LQ W
IURP WKH PHDVXUHPHQW FDQ EH XVHG IRU YDULRXV DSSOLFDWLRQV VXFK D
FDOFXODWLRQ DQG FDWDUDFW RSHUDWLRQV

,QWHQGHG 8VH

7KH 2SWLFDO %LRPHWHU +%0 LV D PHGLFDO GHYLFH WKDW RSWLFDOO\ PH

$[LDO OHQJWK
&RUQHDO FXUYDWXUH UDGLL
&RUQHDO F\OLQGHU D[LV
$QWHULRU FKDPEHU GHSWK
&HQWUDO FRUQHDO WKLFNQHVV
&U\VWDOOLQH OHQV WKLFNQHVV
:KLWH WR ZKLWH
3XSLO GLDPHWHU

7KH 2SWLFDO %LRPHWHU +%0 DOVR PHDVXUHV FRUQHDO WRSRJUDSK\

&ODVVLILFDWLRQ

ÍG &ODVVLILFDWLRQ RI SURGXFW &ODVV ,,D DFFRUGLQJ WR 0HGLFDO 'HYLFH
ÍG 5HVLVWDQFH DJDLQVW HOHFWULF VKRFN &ODVV , HDUWKHG
ÍG 3URWHFWLRQ FODVV DJDLQVW HOHFWULF 7\SH % +HDGUHVW FKLQUHVW
ÍG &ODVVLILFDWLRQ RI /LJKW KD]DUG *URXS , (1 ,62 6WDQGDUG
ÍG &ODVVLILFDWLRQ RI /DVHU 3URGXFW &ODVV ODVHU EDVHG RQ ,(&

&RQWUDLQGLFDWLRQV

7KLV GHYLFH VKRXOG QRW EH XVHG IRU

ÍG 3DWLHQWV ZKR DUH K\SHUVHQVLWLYH WR OLJKW
ÍG 3DWLHQWV ZKR UHFHQWO\ XQGHUZHQW SKRWRG\QDPLF WKHUDS\
ÍG 3DWLHQWV WDNLQJ PHGLFDWLRQ WKDW FDXVHV SKRWRVHQVLWLYLW\
7KHUH LV QR DQ\ NQRZQ UHVLGXDO ULVN RWKHU WKDQ ULVNV DULVLQJ IURP
HYHQW RFFXUV RU \RX HQFRXQWHU GLIIHUHQW SUREOHPV SOHDVH FRQWDF
5HSUHVHQWDWLYHV

3DWLHQW UHTXLUHPHQWV

7KH SDWLHQW ZKR XQGHUJRHV DQG H[DPLQDWLRQ E\ WKLV LQVWUXPHQW PX
DGKHUH WR WKH IROORZLQJ LQVWUXFWLRQV

$IWHU KLV KHU IDFH WR WKH FKLQUHVW KHDGUHVW
.HHS WKH H\H RSHQ
8QGHUVWDQG DQG IROORZ LQVWUXFWLRQV ZKHQ XQGHUJRLQJ DQ H[DPLQ

,I WKH SDWLHQW GRHV QRW FRQIRUP WR WKHVH FRQGLWLRQV LW LV QRW S

2SHUDWLQJ 3ULQFLSOHV

2SWLFDO %LRPHWU\ PHDVXUHV RFXODU VWUXFWXUHV E\ DQDO\]LQJ RI WKH L
VRPH VWUXFWXUH LV IRXQG)URP WKH VLJQDO RFXODU VWUXFWXUHV DUH C
&RUQHDO 7RSRJUDSK\ LV WKDW VKRZ PDMRU UHIUDFWLYH HOHPHQW RI FRUQ
D EHDP VSOLWWHU DWWDFKHG WR WKH ERG\ RI WKH PLFURVFRSH $OJRUL
LPSOHPHQWHG IRU HGJH GHWHFWLRQ RI SDWWHUQ

$SSOLHG 6WDQGDUG /LVW

ÍG,(& (1 0(',&$/ (/(&75,&$/ (48,30(17
3DUW *HQHUDO UHTXLUHPHQWV IRU VDIHW\

ÍG,(& (1 0HGLFDO HOHFWULFDO HTXLSPHQW 3DUW *HQHUDO UHTXLU
&ROODWHUDO 6WDQGDUG (OHFWURPDJQHWLF &RPSDWLELOLW\ 5HTXLUH

ÍG,62 2SKWKDOPLF LQVWUXPHQWV
)XQGDPHQWDO UHTXLUHPHQWV DQG WHVW PHWKRGV
*HQHUDO 5HTXLUHPHQWV DSSOLFDEOH WR DOO 2SKWKDOPLF LQVWUXPHQ

ÍG,62 2SKWKDOPLF LQVWUXPHQWV)XQGDPHQWDO UHTXLUHPHQWV DQG
3DUW /LJKW KD]DUG SURWHFWLRQ

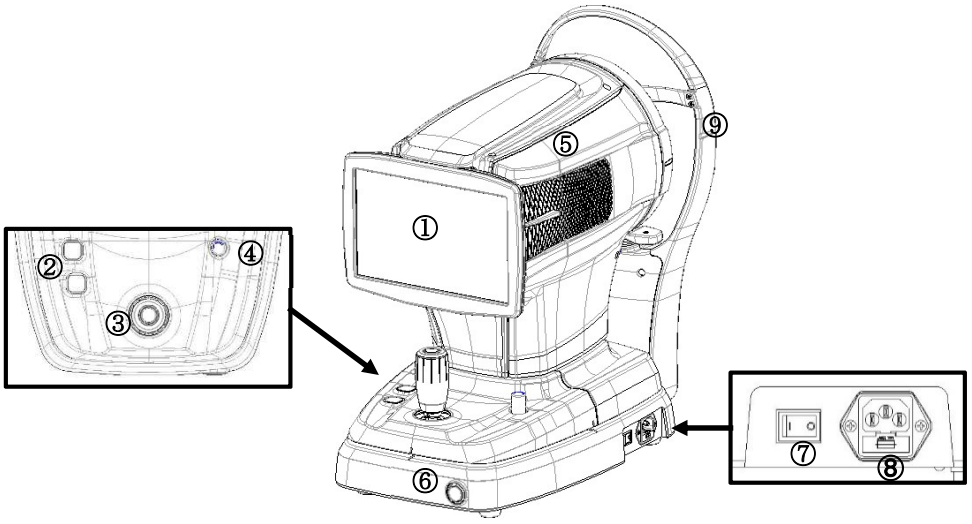
ÍG,62 2SKWKDOPLF LQVWUXPHQWV ± &RQHDO WRSRJUDSKHUV

ÍG,(& 6DIHW\ RI ODVHU SURGXFWV ± 3DUW (TXLSPHQW FODVVLILFDWL

6\VWHP 2YHUYLHZ

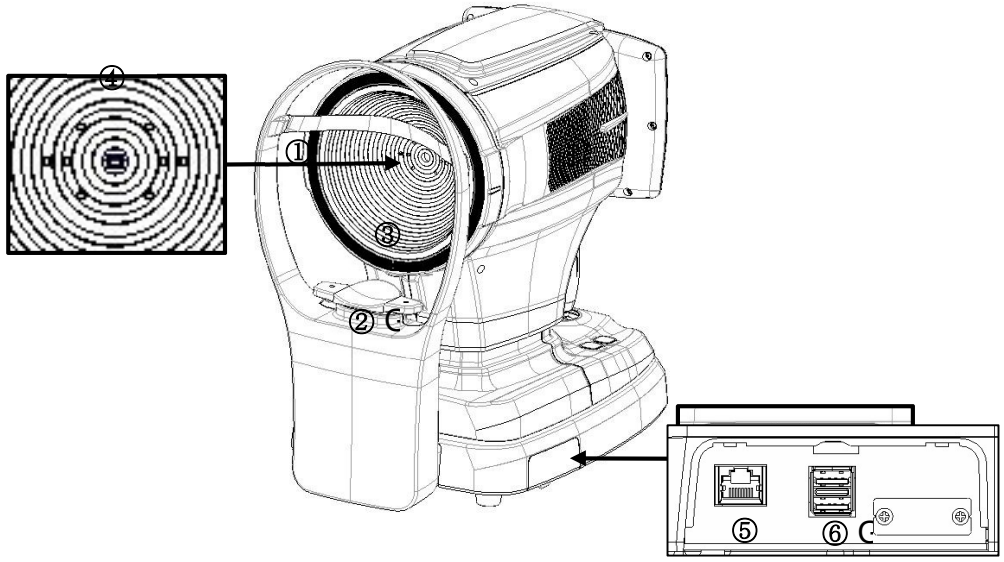
&RQILJXUDWLRQ DQG)XQFWLRQV

▌)URQW 9LHZ



1R	3DUW	1DPH	'HVFULSWLRQ
	'LVSOD\&'		0RQLWRU IRU GLVSOD\LQJ FDSWXUHG LPDJH DQG XV
	%RG\	&KLQUHVW	&KLQUHVW IRU PRYLQJ FKLQUHVW XS DQG GRZQ
		-R\VWLFN	-R\VWLFN IRU DOLJQLQJ ERG\ WR SDWLHQW¶V H\H 0HDVXUHPHQW EXWWRQ
		8VHU /RFN	/RFN IRU IL[LQJ ERG\ WR EDVH IUDPH
		+HDW YHQW	:LQGRZ IRU HPLWWLQJ LQWHUQDO KHDW
	%DVH	3RZHU EXWWRQ	%XWWRQ IRU WXUQLQJ SRZHU RI LQWHUQDO 3& RQ :KHQ WKH SRZHU LV RQ ZKLWH OLJKW LV OLW
		3RZHU VZLWFK	6ZLWFK IRU SRZHU RQ RII
		3RZHU LQOHW	,QOHW IRU FRQQHFWLQJ SRZHU FDEOH
	+HDGUHVW	+HDGUHVW	+HDGUHVW IRU LQGLFDWLQJ EDVH KHLJKW RI SDWLHQW¶V

5HDU 9LHZ

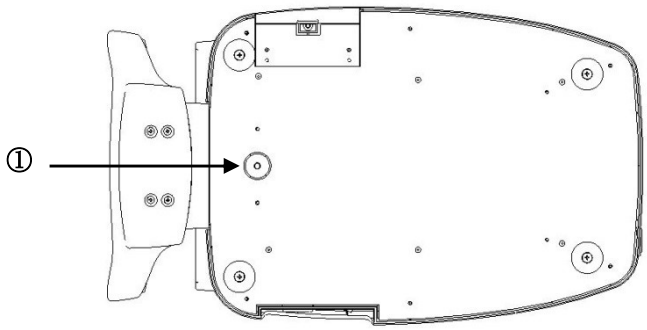


1R	3DUV	1DPH	'HVFULSWLRQ
	+HDGUHVW	+HDGUHVW	7KH SDUW WKDW KROGV WKH SDWLHQW V KH
		&KLQUHVW	)RU IL[LQJ SDWLHQW¶V FKLQ
	%RG\	3ODFLGR GLVN	&KHFN WKH FXUYDWXUH RI WKH FRUQHD
		)RFXV /('	/('V IRU FKHFNLQJ SDWLHQW¶V H\H
	%DVH	/$1 SRUW	3RUW IRU H[WHUQDO QHWZRUN SRUWV
		86% SRUW	3RUW IRU LQWHUQDO RU H[WHUQDO 86% GHY

127

,QWHUIHUHQFH EHWZHHQ 86% DQG *+] ZLUHOHVV VLJQDOV PD\ FDXVH F
LVVXHV 7R DYRLG LQWHUIHUHQFH FRQVLGHU XVLQJ DQ H[WHQVLRQ FDEOH
GHYLFHV RU XVLQJ RQO\ 86% GHYLFHV ,I WKH SUREOHP SHUVLVWV FRQ
WR D *+] ZLUHOHVV QHWZRUN

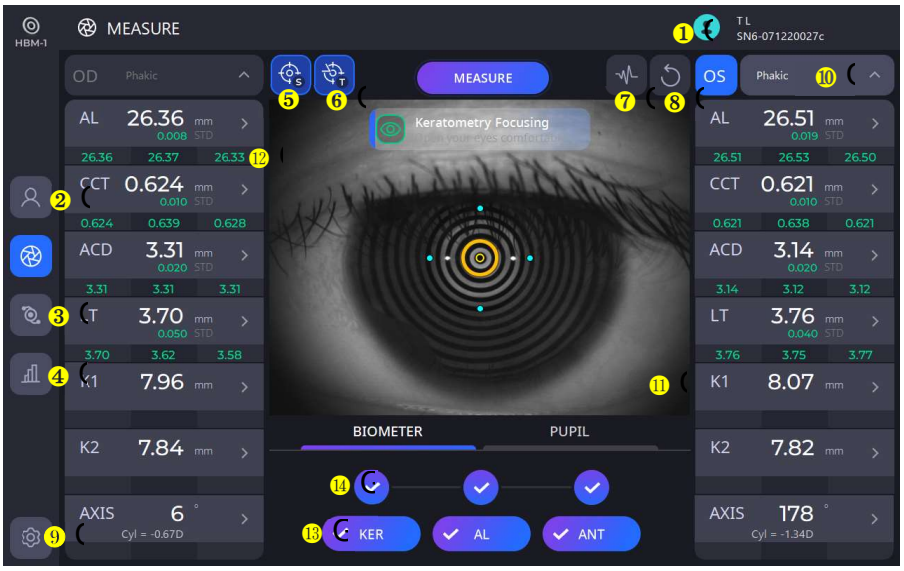
%RWWRP 9LHZ



1R	3DUV	1DPH	'HVFULSWLRQ
	%DVH	3DFNLQJ O/RFN	IRU IL[LQJ ERG\ DQG EDVH GXULQJ WUDQVSRUW

0DLQ %RG\ 6FUHHQ 'HVFULSWLRQ

0($685(VFUHHQ

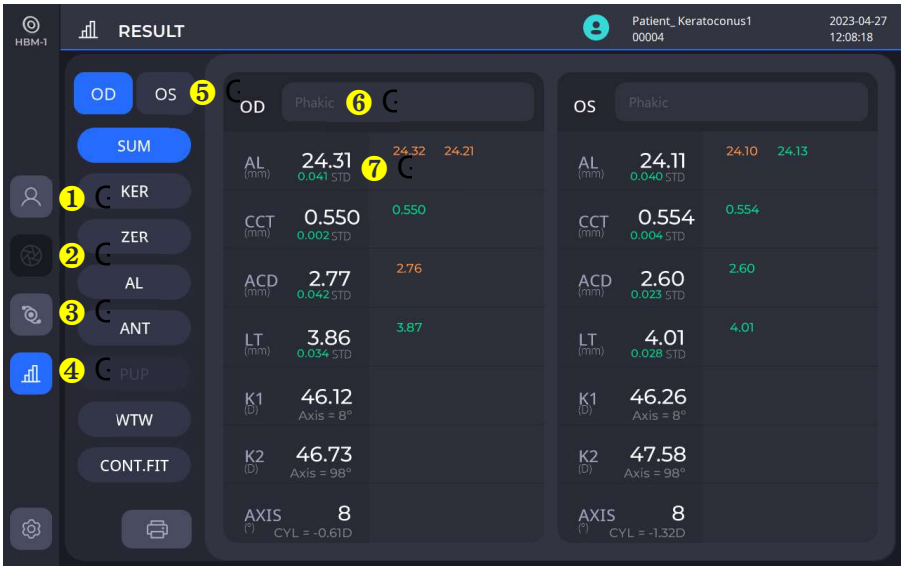


1R	1DPH	)XQFWLRQ
	3DWLHQW LQIRUPDWLRQ	6KRZV WKH LQIRUPDWLRQ RI SDWLHQW ,' DQG QDPH
	3DWLHQW	*R EDFN WR SDWLHQW GHWDLO SDJH
	,2/	*R WR ,2/ FDOFXODWLRQ SDJH 6LPXODWH WKH ,2/ OHQV ZLWK PHDVXUHG GDWD
	5HVXOW	*R WR 5HVXOW SDJH 5HVXOW SDJH VKRZV WKH GHWDLO LQIRUPDWLRQ DERXW WH
	$872 6	6KRZ DXWR VKRRWLQJ VHOHFWLRQ VWDWXV
	$872 7	6KRZ DXWR WUDFNLQJ VHOHFWLRQ VWDWXV
	/LYH 6LJQDO	6KRZ OLYH VLJQDO VHOHFWLRQ VWDWXV
	&OHDU	&OHDU DOO RI WKH PHDVXUHPHQW GDWD
	6(783	&KDQJH WKH PHDVXUHPHQW VHWWLQJV
	/HQV 9LWUHRXV QJR	6KRZV WKH SDWLHQW V /HQV DQG 9LWUHRXV ERG\ LQIRUPD ,I 'FLFNLQJ VHOHFWLRQ ER[ZLOO EH VOLGH GRZQ $QG
	&DPHUD ,PDJH,W	VKRZV WKH OLYH FDPHUD LPDJHV
	0HDVXUHPHQW 9DOXH	,W VKRZV ODWHVW PHDVXUHG YDOXHV 6R XVHU FDQ FKHFN WKH PHDVXUHPHQW (DFK YDOXH FRORU LQGLFDWHV HYDOXDWLRQ UHVXOW JUH \HOORZ PHDQV WKDW YDOXH LV UHOLDEOH D ELW UHG PHD YDOXH LV SHUIHFWO\ HUURU YDOXH $/ $[LDO /HQJWK &&7 &HQWUDO &RUQHDO 7KLFNQHVV $&' $QWHULRU &KDPEHU 'HSWK /7 /HQV 7KLFNQHVV .)ODW .HUDWRPHWU\ . 6WHHS .HUDWRPHWU\ $[LV $QJOH GHJUHH RI .

	0HDVXUHPHQW6HOHFW	6HOHFW WKH PHDVXUHPHQW PRGH EHIRUH WKH PHDVXUHPH
	3URFHVV &KHFN	,W LQIRUPV XVHU WR FKHFN WKH PHDVXUHPHQW VWDWXV SURFHVV :DLWLQJ WKH SURFHVV 7KLV WXUQ $OUHDG\ PHDVXUHG

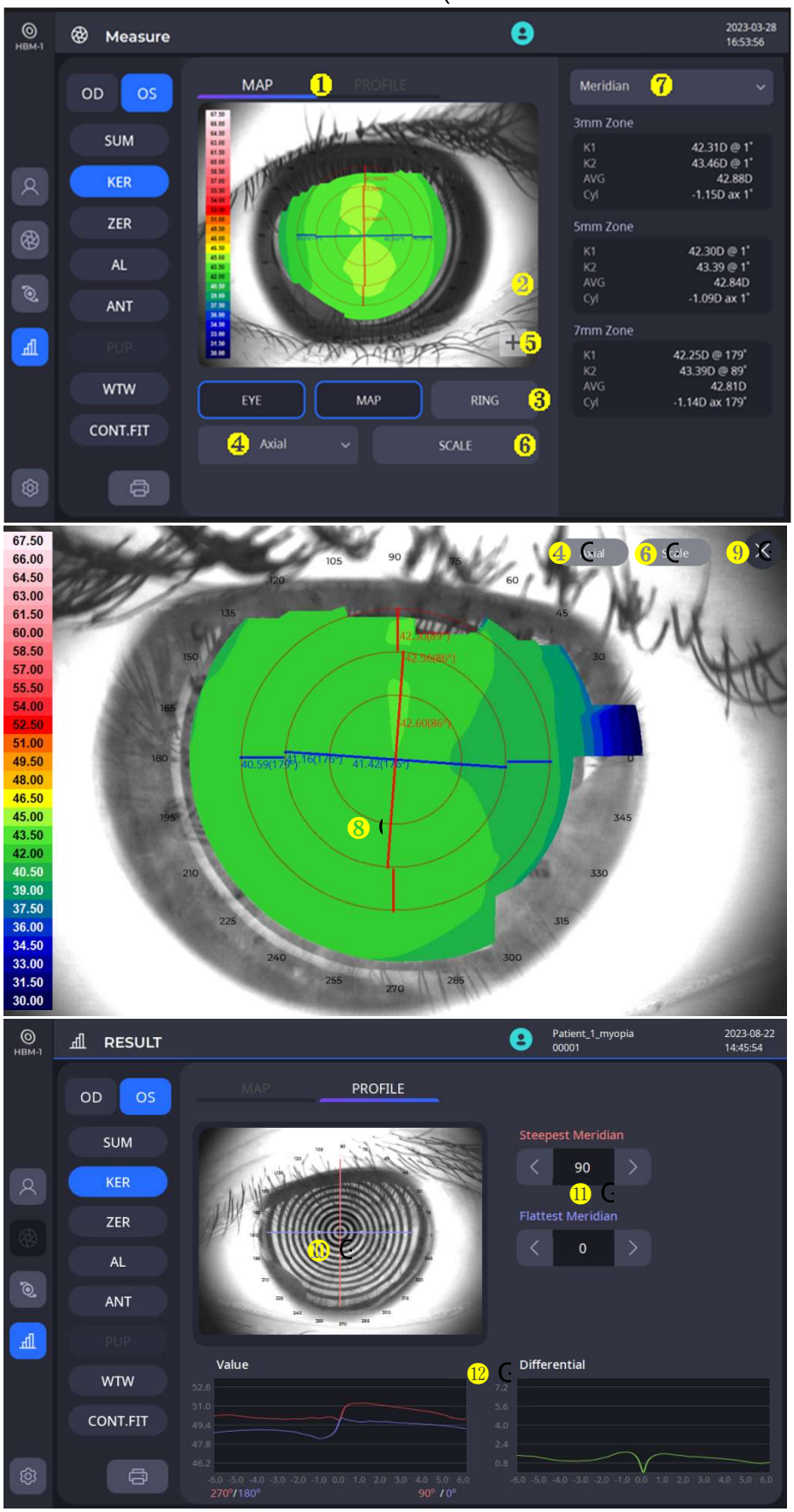
5(68/7 VFUHHQ

6XPPDU\ UHVXOW 680



1R	1DPH	)XQFWLRQ
	3DWLHQW	*R EDFN WR SDWLHQW GHWDLO SDJH
	0HDVXUHPHQW	HDVXUH SDWLHQW DQG JHW QHZ GDWD 2QO\ IURP PHDVX
	,2/	*R WR ,2/ FDOFXODWLRQ SDJH 6LPXODWH WKH ,2/ OHQV DQG IRUPXOD ZLWK PHDVXUHG G
	3ULQW	3ULQW UHSRUW
	2' 26	6KRZ H\H SRVLWLRQ 6HOHFW H\H DQG &KHFN WKH UHVXO 2' ULJKW H\H 26 OHIW H\H
	(\H /HQV 9LWUHRXV ERG\ ,QIRUPDWLRQ	6KRZ WKH SDWLHQW¶V /HQV DQG 9LWUHRXV ERG\ /HQV 3KDNLF $SKDNLF 3VHXGRSKDNLF 8QNQRZQ 3 3VHXGRSKDNLF 300$ 3VHXGRSKDNLF $FU\ODWH 3VHXGR 9LWUHRXV ERG\ 1DWXUDO 6LOLFRQH 2LO
	0HDVXUHG 9DOXH	6KRZ WKH YDOXH QDPH DYHUDJH YDOXH DQG HDFK YDO (DFK YDOXH LV HYDOXDWHG E\ VRPH VWDQGDUG (DFK YDOXH FRORU LQGLFDWHV HYDOXDWLRQ UHVXOW UHOLDEOH \HOORZ PHDQV WKDW YDOXH LV UHOLDEOH D UHOLDEOH ´ YDOXH LV SHUIHFWO\ HUURU YDOXH $/ $[LDO /HQJWK &&7 &HQWUDO &RUQHDO 7KLFNQHVV $&' $QWHULRU &KDPEHU 'HSWK /7 /HQV 7KLFNQHVV .)ODW .HUDWRPHWU\ . 6WHHS .HUDWRPHWU\ $[LV $QJOH GHJUHH RI .

.HUDWRPHWU\ UHVXOW .(5



1R	1DPH	)XQFWLRQ
	0DS 3URILOH	0DS 6KRZ 7RSRJUDSK\ PDS ZLWK YDULRXV RSWLRQV 3URILOH 6KRZ FXUYDWXUH DORQJ WKH PHULGLDQ
	'DWD LPDJH	6KRZ GDWD LPDJH ZLWK WKH RSWLRQV
	(\H 0DS 5LQJ	'LVSOD\ WKH LPDJH RI WKH H\H WRSR PDS WRSR ULQJV
	$[LDO 7DQJHQWLDO	6HOHFW WKH WRSR PDS
	=RRP	6KRZ WKH HQODUJHG PDS ,I \RX ZDQW WR FKHFN WKH GDWD SRLQW E\ SRLQW FKH
	6FDOH	6HOHFW &RORU LWV LQWHUYDO DQG GLVSOD\ GDWD IRU
	'DWD YDOXHV	6KRZ WKH GHWDLOHG QXPHULFDO GDWD RI WRSRJUDSK\ 7KH 7RSRJUDSK\ LQIRUPDWLRQ DW WKH SRLQW a PP DZ GLVSOD\HG 'HSHQGLQJ RQ RSWLRQ .)ODW .HUDWRPHWU $YJ $YHUDJH RI .HUDWRPHWU\ YDOXH LQ WKH]RQHV &\ RI .
	3RLQW GDWD	,I \RX SLFN D SRLQW \RX FDQ VHH WKH GDWD RI WKDW S
	&ORVH =RRP	&ORVH WKH HQODUJHG PDS
	(\H ,PDJH 0HULGLDQ	(QODUJH PDJH PDUNHG ZLWK VWHHSHVW PHULGLDQ DQG IODW
	&RQWURO 0HULGLDQ	&RQWURO WKH DQJOH RI 0HULGLDQ WKH FRUUHVSRQG
	9DOXH *UDSK 'LIIHUHQWLDO *UDSK	6KRZ WKH UDGLXV GLRSWHU DORQJ WKH PHULGLDQ OLQH $QG 'LIIHUHQWLDO JUDSK FDQ EH XVHG WR FKHFNLQJ PHULGLDQ DQG IODWWHVW PHULGLDQ

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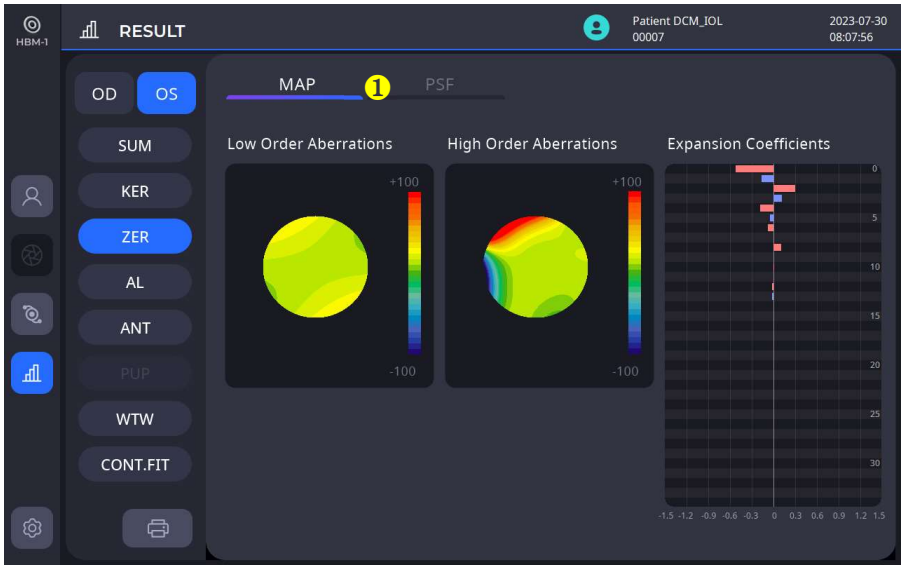
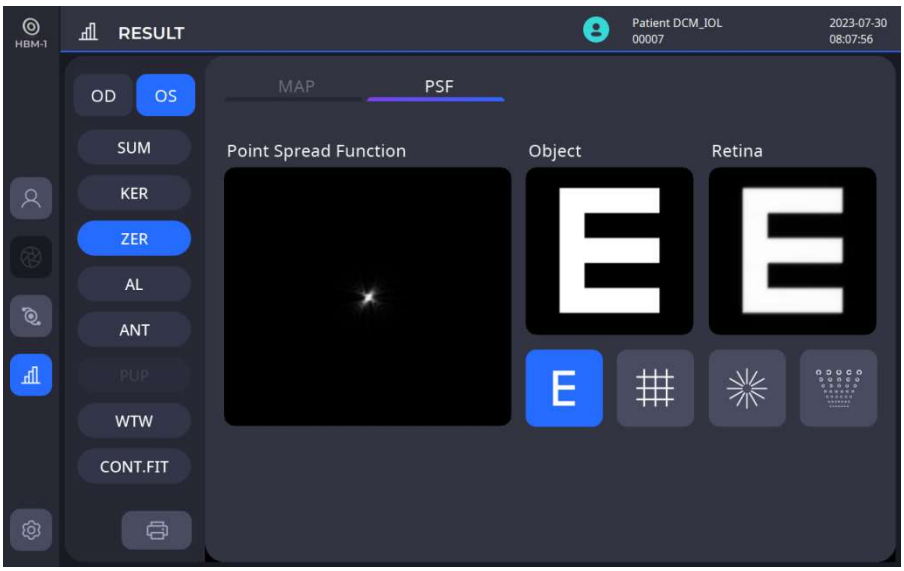
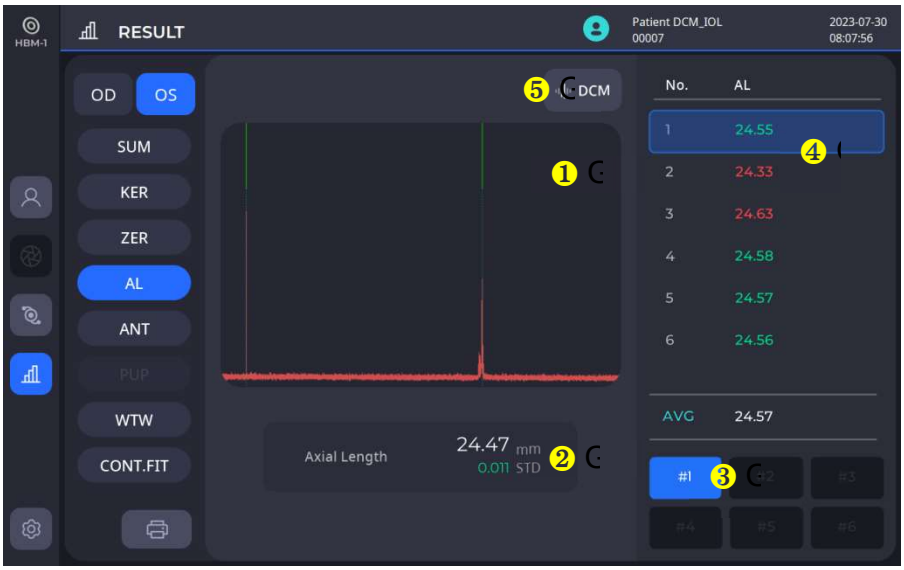




1R	1DPH	)XQFWLRQ
	0DS 36)	0DS 6KRZ WKH DEHUUDWLRQ PDS DQG FRHIILFLHQWV 36) 6KRZ WKH SRLQW VSUHDG IXQFWLRQ LPDJH
	(FKDUW *ULG 5DGLDO (7'56	(FKDUW 6KRZ WKH (FKDUW *ULG 6KRZ WKH *ULG FKDUW 5DGLDO 6KRZ WKH 5DGLDO FKDUW (7'56 6KRZ WKH (7'56 FKDUW

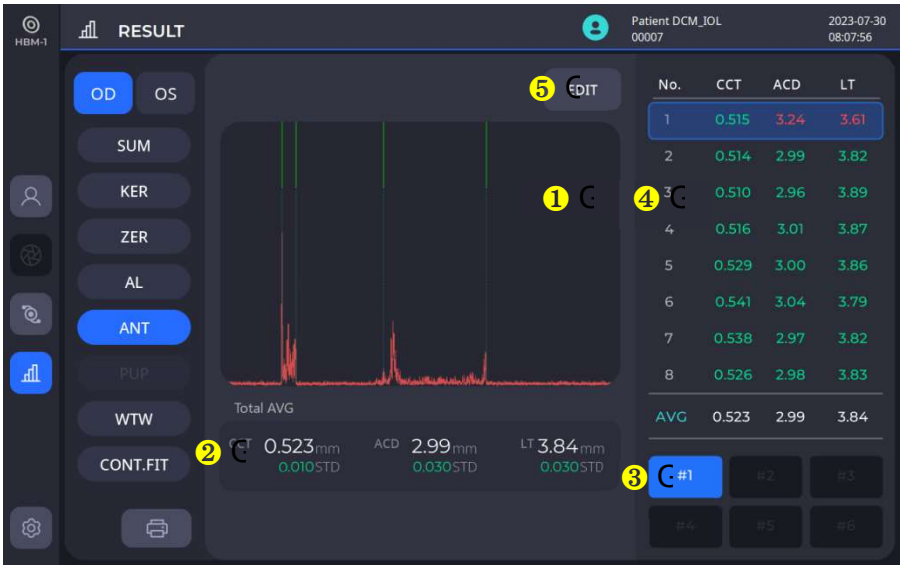
$/ UHVXOW $/



1R	1DPH	)XQFWLRQ
	6LJQDO JUDSK	6KRZ WKH PHDVXUHG VLJQDO LPDJH
	$YHUDJH YDOXH	6KRZ WKH DYHUDJH PHDVXUHG D[LDO OHQJWK YDOXH
	(DFK YDOXHV	6HOHFW PHDVXUHPHQW WR VHH LQ GHWDLO
	'HWDLO YDOXHV	PHDVXUHG YDOXHV DUH JURXSHG RQH VLQJOH PHDVXUH 6KRZ GHWDLO GDWD RI HDFK PHDVXUHPHQW JURXS 'HWDLO YDOXH LV HYDOXDWHG E\ 67' YDOXH

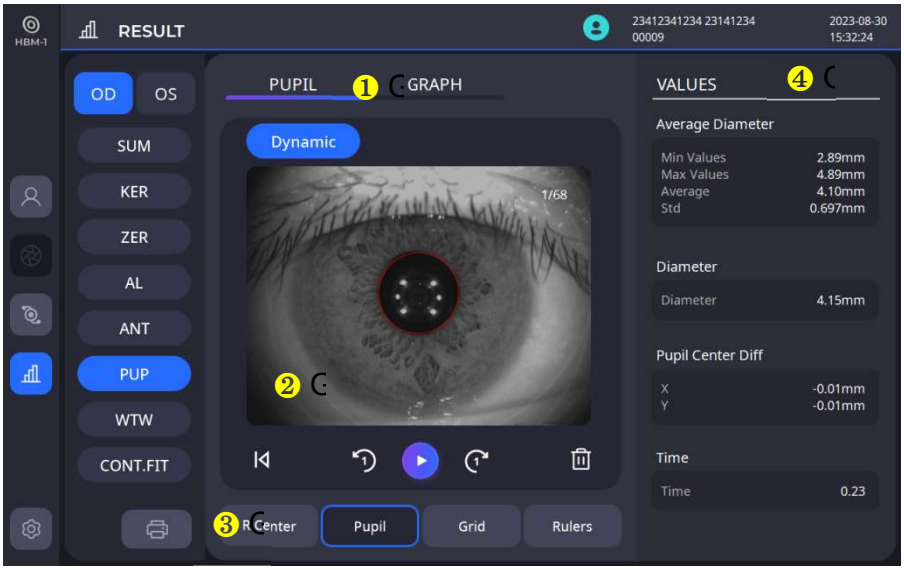
		'HWDLO YDOXH FRORU LQGLFDWHV HYDOXDWLRQ UHVXOW UHG PHDQV WKDW YDOXH LV KDUG WR UHOLDEOH 2QO\ UHOLDEOH YDOXHV JUHHQ FRORU YDOXHV DUH L FDOFXODWLRQ (DFK PHDVXUHPHQW YDOXHV
	'&0	)LQG VLJQDO PRUH SUHFLVHO\ IRU GHQVH FDWDUDFW 2Q ,Q FDVH RI GHQVH FDWDUDFW WKLV IXQFWLRQ FDQ KHOS

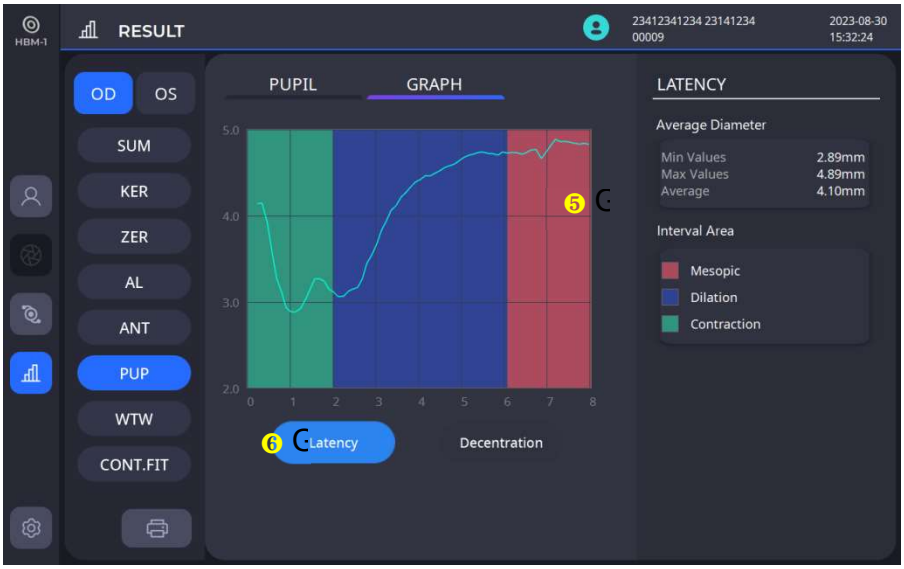
$QWHULRU UHVXOW $17

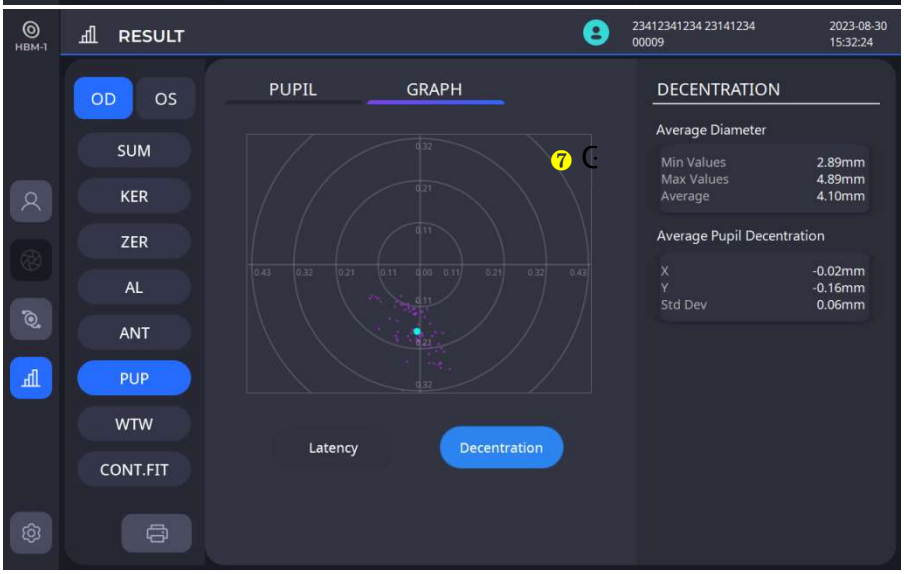


1R	1DPH	)XQFWLRQ
	6LJQDO JUDSK	6KRZ WKH PHDVXUHG VLJQDO LPDJH
	$YHUDJH YDOXH	6KRZ WKH DYHUDJH PHDVXUHG $QWHULRU YDOXHV &&7 & $&' $QWHULRU &KDPEHU 'HSWK /7 /HQV 7KLFNQHVV
	(DFK YDOXHV	6HOHFW PHDVXUHPHQW WR VHH LQ GHWDLO
	'HWDLO YDOXHV	6KRZ WKH HDFK PHDVXUHPHQW $QWHULRU YDOXHV (DFK YDOXH LV HYDOXDWHG E\ 67' YDOXH (DFK YDOXH FRORU LQGLFDWHV HYDOXDWLRQ UHVXOW J UHG PHDQV WKDW YDOXH LV KDUG WR UHOLDEOH 2QO\ UHOLDEOH YDOXHV JUHHQ FRORU YDOXHV DUH L FDOFXODWLRQ (DFK PHDVXUHPHQW YDOXHV
	(GLW	(GLW GHWHFWLRQ SRVLWLRQ IRU EDG GHWHFWLRQ

3XSLORPHWU\ UHVXOW 383



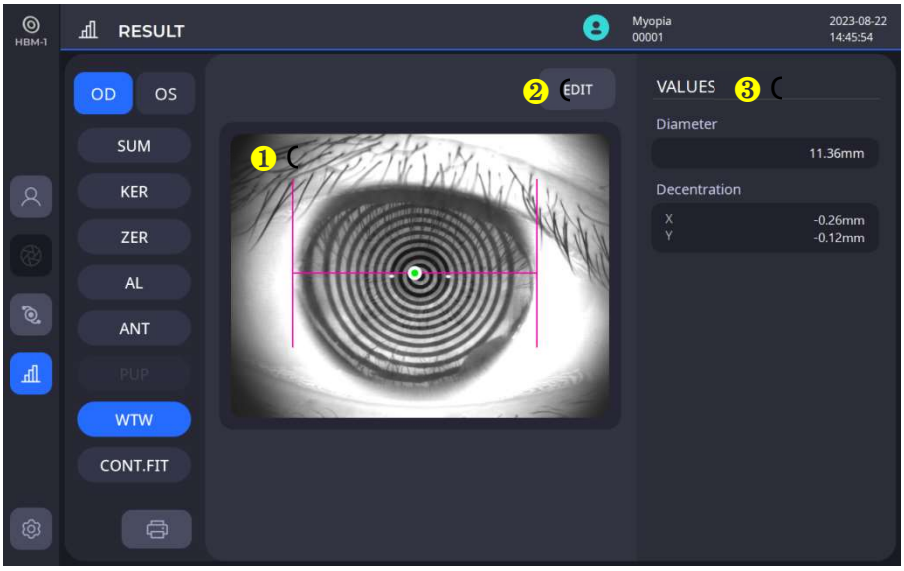


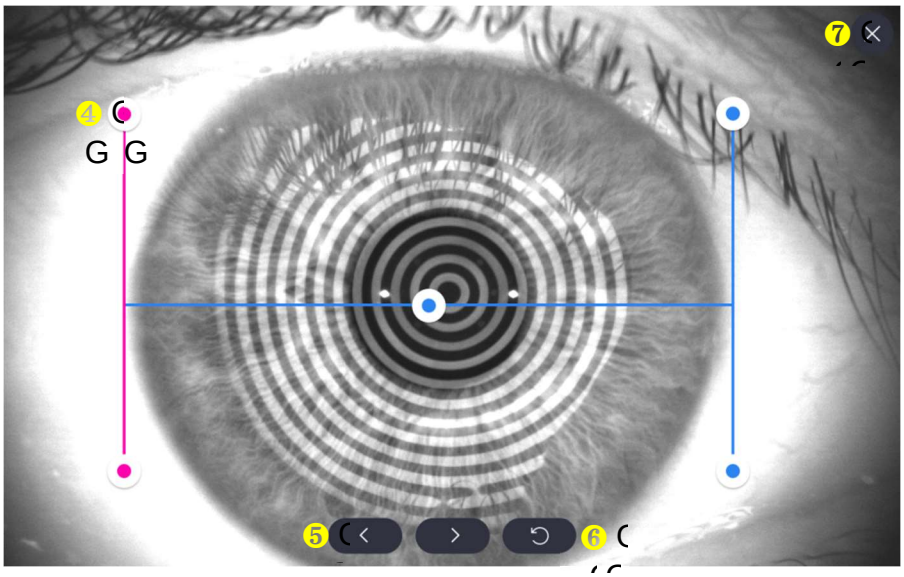


1R	1DPH	)XQFWLRQ
	3XSLO *UDSKV	3XSLO 6KRZ WKH FRQWLQXRXV LPDJH RI SXSLO DQG FKH *UDSK 6KRZ WKH /DWHQF\ DQG 'HFHQWUDWLRQ JUDSK

	&DSWXUHG LPDJHV	6KRZ FDSWXUHG LPDJHV GXULQJ WKH PHDVXUHPHQW
	'LVSOD\ RSWLRQV	6HOHFW GLVSOD\ RSWLRQV DPRQJ &HQWHU 3XSLO *UG
	0HDVXUHPHQW 6KRZQ	6KRZ PHDVXUHG PHDVXUHPHQW UHVXOW
	/DWHQF\	6KRZ WKH YDULDWLRQ RI SXSLO GXULQJ WKH PHDVXUHPH
	/DWHQF\ 'HFHQWUDWLRQ 6HOHFWLRQ	6HOHFW SDJH EHWZHHQ /DWHQF\ DQG 'HFHQWUDWLRQ
	'HFHQWUDWLRQ	6KRZ WKH YDULDWLRQ RI SXSLO FHQWHU

:KLWH WR :KLWH UHVXOW :7:





1R	1DPH	)XQFWLRQ
	:7: EDU	&DOFXODWH WKH :7: ZLWK WKH ERWK EDU GLVWDQFH
	(GLW	(GLW :7: EDU VWDWHV RQ WKH HGLW ZLQGRZ
	9DOXHV	6KRZ WKH :KLWH 7R :KLWH YDOXHV

	HGLW ZLQGRZ (GLW EDU	&OLFN WKH EDU PDNHV LW DFWLYH SLQN FRORU H[SUHVV ,Q WKH DFWLYH VWDWH PRYH WKH EDU WR VHW WKH :7:
	HGLW ZLQGRZ GHWDLO PRYH EXWWRQ	,I \RX QHHG VPDOO PRYHPHQW XVLQJ EXWWRQ VXSSRUW
	HGLW ZLQGRZ UHVHW	5HVHW WKH EDU WR RULJLQDO ORFDWLRQ
	HGLW ZLQGRZ VDYH DQG FORVH	)LQLVKHG HGLWLQJ VDYH DQG FORVH WKH HGLW ZLQGRZ

,2/ VFUHHQ

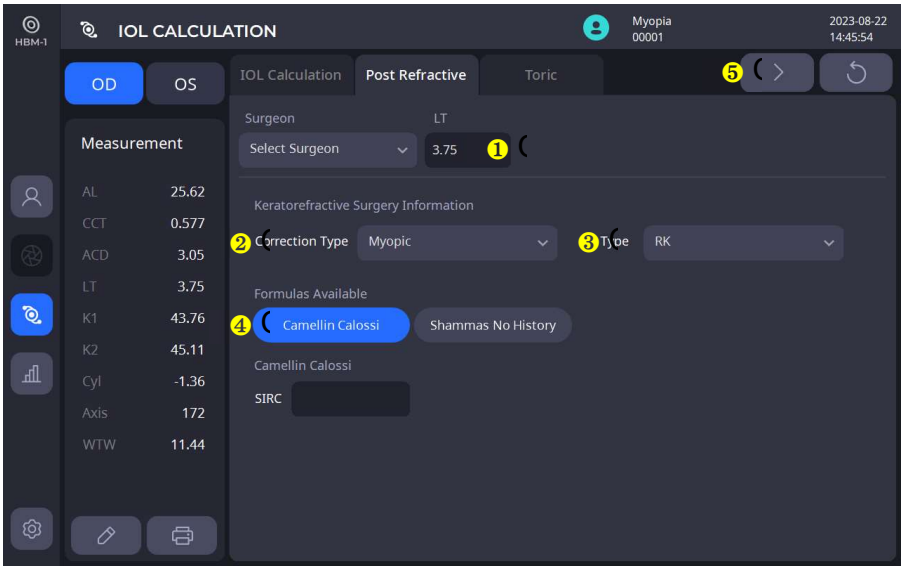
> 127
>
> 7KH UHVXOWV RI WKH ,2/ FDOFXODWRU DUH QRW LQWHQGHG WR VHUYH PH +XYLW] GRHV QRW JXDUDQWHH WKDW WKH FDOFXODWHG UHVXOWV ZLOO D 3K\VLFLDQV ZKR XVH WKLV WRRO PXVW PDNH WKHLU RZQ GHFLVLRQV UHJ IRU RXWFRPHV

,2/ &$/&8/$7,21

1R	1DPH	)XQFWLRQ
	5HVXOW	*R WR 5HVXOW SDJH &KHFN WKH PHDVXUHPHQW GDWD GHWDLO
	'DWD (GLW	2SHQ WKH GDWD HGLWDEOH ZLQGRZ
	0HDVXUHPHQW 6XPPDU\	6KRZ WKH YDOXHV XVHG IRU ,2/ FDOFXODWLRQ
	,2/ &DOFXODWLRQ 3RVW 5HIUDFWLYH 7RULF	,2/ &DOFXODWLRQ ,W LQIRUPV JHQHUDO ,2/ FDOFXODWLRQ 6ZLWFKHV 2SHQ WKH 5HIUDFWLYH ,2/ ,W FDOFXODWH ,2/ IRU SDWLHQW 7RULF ,W LQIRUPV JHQHUDO 7RULF ,2/ FDOFXODWLRQ ZL
	6XUJHRQ	6HOHFW WKH 6XUJHRQ IURP WKH SK\VLFLDQ OLVW
	7DUJHW	3XW LQ WKH WDUJHW UHIUDFWLYH YDOXH WKDW LV H[SHF

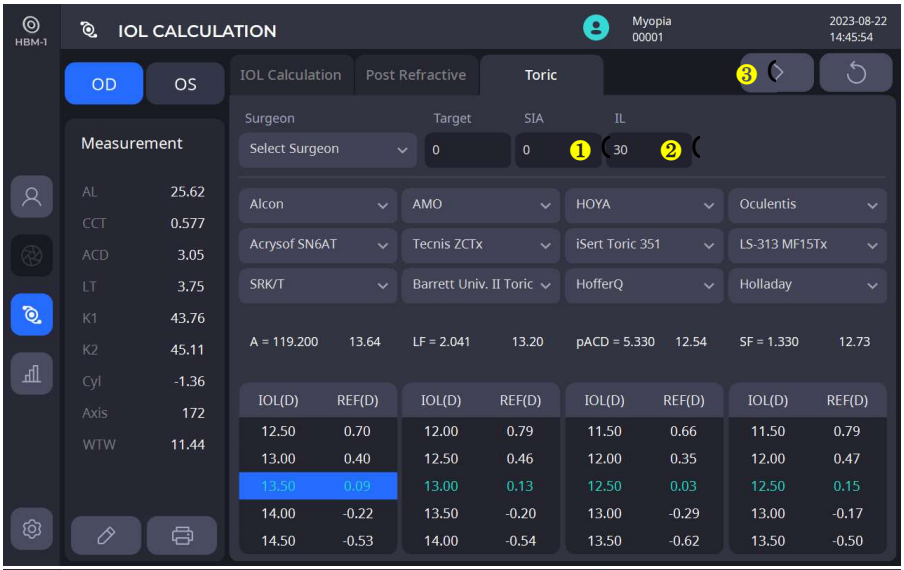
	0DQXIDFWXUHU	6HOHFW WKH ,2/ 0DQXIDFWXUHU
	0RGHO	6HOHFW WKH ,2/ 0RGHO
	)RUPXOD	6HOHFW WKH)RUPXOD
	/HQV LQGH[	,W VKRZV LQWULQVLF FRQVWDQW RI ,2/ OHQV PRGHO ,W IRUPXOD
	,GHDO ,2/ 3RZHU	,W VKRZV LGHDO ,2/ SRZHU JLYHQ WDUJHW YDOXH
	,2/ FDOFXODWLRQ UHVXOW	,W LQIRUPV ,2/ SRZHU OLVWV WKDW DUH FORVH WR WKH
	5HVHW	5HVHW WKH FDOFXODWLRQ UHVXOW

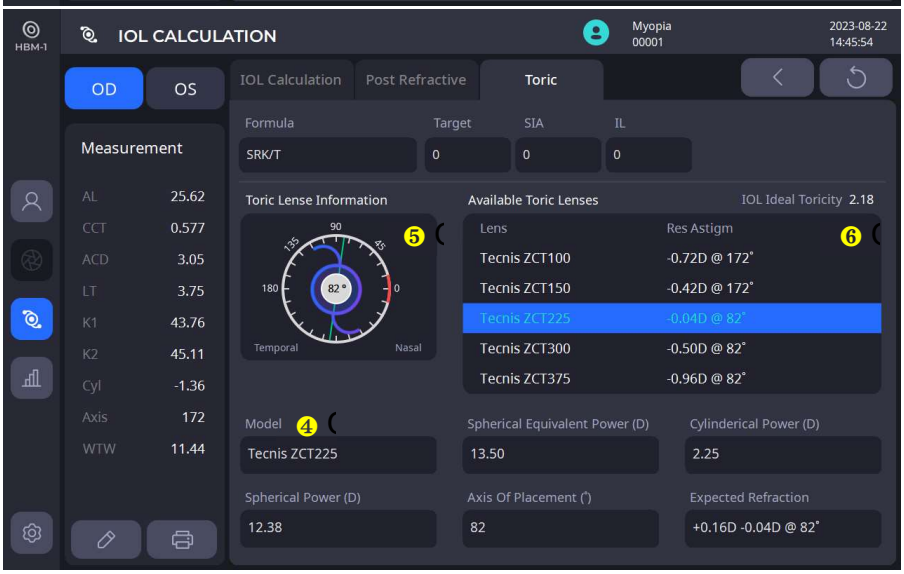
3RVW 5HIUDFWLYH



1R	1DPH	)XQFWLRQ
	/7	/7 YDOXH FDQ EH LQSXW EHIRUH HQWHU WKH 3RVW ,2/ FDO
	&RUUHFWLRQ 7\SH	6HOHFW WKH FRUUHFWLRQ W\SH
	7\SH	6HOHFW WKH SULRU UHIUDFWLYH VXUJHU\ W\SH
	)RUPXODV	6HOHFW WKH IRUPXODV DQG FKHFN WKH LQSXW GDWD
	1H[W	*R WR QH[W SDJH IRU ,2/ FDOFXODWLRQ

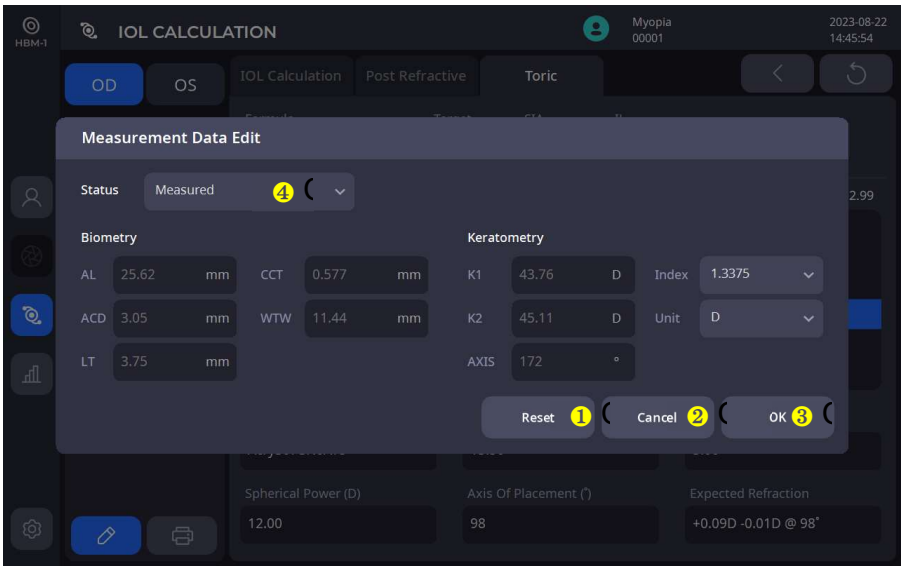
7RULF





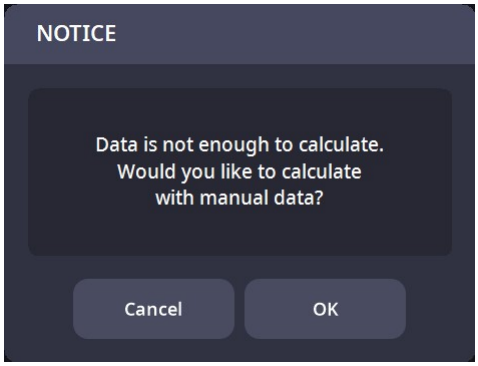
1R	1DPH	)XQFWLRQ
	6,$	3XW LQ WKH 6,$ 6XUJLFDO LQGXFHG $VWLJPDWLVP YDOXH
	,/	3XW LQ WKH ,/ ,QFLVLRQ /RFDWLRQ YDOXH
	1H[W	0RYH WR WRULF GHWDLO SDJH EDVHG RQ LQSXW GDWD
	0RGHO	6KRZ VHOHFWHG OHQV LQIRUPDWLRQ LQ GHWDLO
	7RULF /HQVH	6KRZ D[LV RI WRULF OHQV DQG ,/ DQJOH UHG RQ WKH SLFW
	$YDLODEOH /HQVHV	,W VKRZV WRULF ,2/ OHQV OLVWV WKDW DUH FORVH WR W

'DWD (GLW



1R	1DPH	)XQFWLRQ
	5HVHW	5HVHW YDOXHV DV PHDVXUHG GDWD
	&DQFHO	&ORVH WKH ZLQGRZ ZLWKRXW VDYLQJ
	2.	6DYH WKH GDWD ZLWK PRGLILFDWLRQV
	6WDWXV	6HOHFW PDQXDO ZKLFK FDQ HQWHU WKH FKDQJHDEOH LQ

,I WKHUH LV QRW HQRXJK PHDVXUHPHQW GDWD WR FDOFXODWH ,2/ OHQV GL
ZLQGRZ DV IROORZLQJ



0\RSLD 0DQDJHPHQW

$/ $[LDO /HQJWK 6FUHHQ

6KRZ FROOHFWHG $/ GDWD DV JUDSK 5HG

1R	1DPH	)XQFWLRQ
	3DWLHQW	5HWXUQ WR SDWLHQW OLVW VFUHHQ
	2' 26 6HOHFW	6HOHFW 2' 5LJKW RU 26 /HIW H\H VLGH
	5;	6KRZ *UDSK RI WKH UHIUDFWLYH HUURU *UHHQ
	.(5	0RYH WR .(5 SDJH
	257+2 .	0RYH WR 2UWKR . SDJH
	2' 26	0RYH WR 2' 26 SDJH
	'DWD	0RYH WR 'DWD SDJH

.(5 6FUHHQ

6KRZ FROOHFWHG FRUQHD FXUYDWXUH GDWD DV JUDSK

2UWKR . 2UWKRNHUDWRORJ\ 6FUHHQ

&RPSDUH 7RSRJUDSK\ PDS RI EHIRUH DQG DIWHU VKRZLQJ ',)

1R	1DPH	)XQFWLRQ
	%HIRUH 0DS	6HOHFW WKH GDWH \RX ZDQW WR EH WKH UHIHUHQFH IRU FXUYDWXUH PDS
	$IWHU 0DS	6HOHFW WKH GDWH \RX ZDQW WR FRPSDUH WKH VXEMHFWV
	%HIRUH 0HULGLDQ	6KRZ WKH PP PP PP PP PP PP RSWLRQ DYHUDJH FRUQ \RX ZDQW WR EH WKH UHIHUHQFH IRU WKH VXEMHFW
	$IWHU 0HULGLDQ	6KRZ WKH PP PP PP PP PP PP RSWLRQ DYHUDJH FRUQ \RX ZDQW WR EH WKH FRPSDUHG IRU WKH VXEMHFW
	'LII 0DS	0DS WKH GLIIHUHQFH EHWZHHQ UHIHUHQFH FRUQHDO FXUY FXUYDWXUH &OLFN WKH EXWWRQ LQ WKH ERWWRP ULJK
	6FDOH	6HOHFW 6FDOH IRU WKH FRUQHDO FXUYDWXUH PDS $EVRC

	0DS 7\SH	6HOHFW WKH W\SH RI FRUQHDO FXUYDWXUH PDS	$[LDO 7

2' 26 &RPSDULVRQ 28

6KRZ VHOHFWHG 2' DQG 26 GDWD DV JUDSK

1R	1DPH	)XQFWLRQ
	6HOHFW 2' 'DWD	6HOHFW WKH GDWH RI WKH 5LJKW H\H RI WKH VXEMHFW W &XUYDWXUH DQG 5HIUDFWLYH (UURU GDWD
	6HOHFW 26 'DWD	6HOHFW WKH GDWH RI WKH /HIW H\H RI WKH VXEMHFW WH &XUYDWXUH DQG 5HIUDFWLYH (UURU GDWD
	2' 'DWD	'LVSOD\ GDWD IURP WKH VXEMHFW V 5LJKW H\H 5HIUDFWLYH (UURU &RUQHDO &XUYDWXUH DQG $[LDO /HQ
	26 'DWD	'LVSOD\ GDWD IURP WKH VXEMHFW V /HIW H\H 5HIUDFWLYH (UURU &RUQHDO &XUYDWXUH DQG $[LDO /HQ
	&RPSDUH $[LDO /HQJWK	,W VKRZV WKH OHQJWK RI WKH $[LDO /HQJWK RI WKH ULJKW
	&RPSDUH &RUQHDO &XUYDWXUH	,W VKRZV WKH OHQJWK RI WKH &RUQHDO &XUYDWXUH RI W
	&RPSDUH 5HIUDFWLYH (UURU	,W VKRZV WKH OHQJWK RI WKH 5HIUDFWLYH (UURU RI WKH

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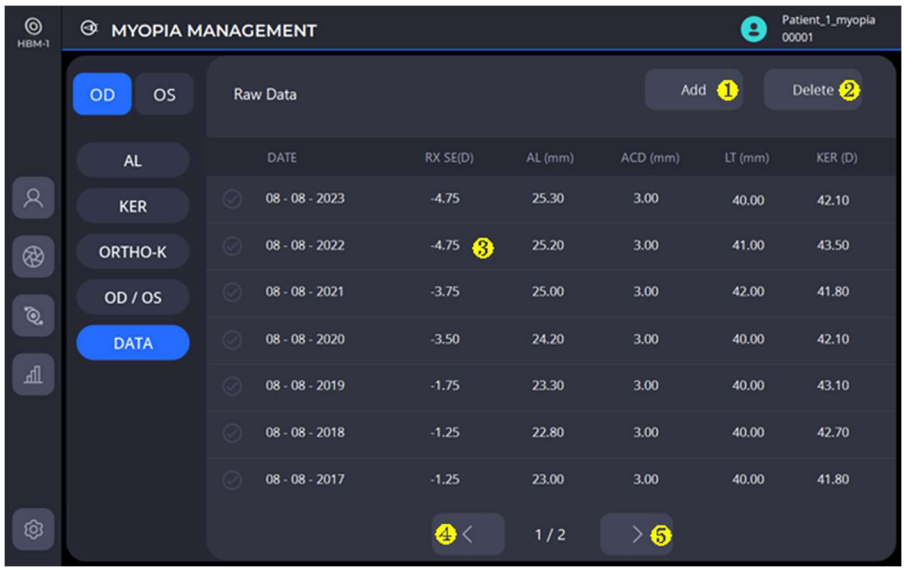
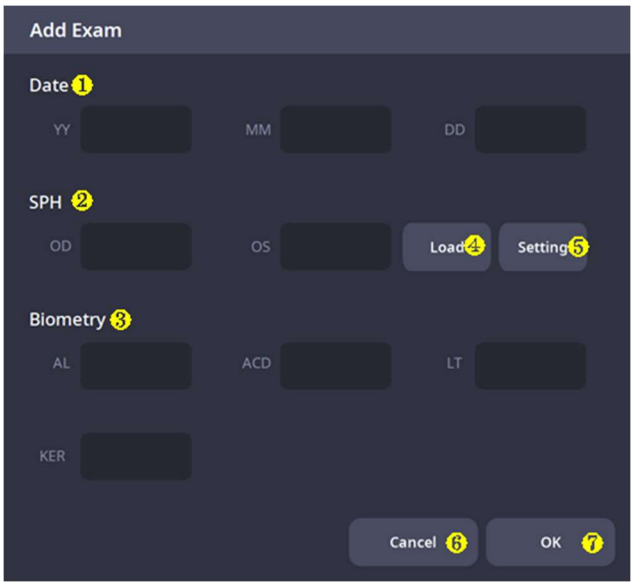


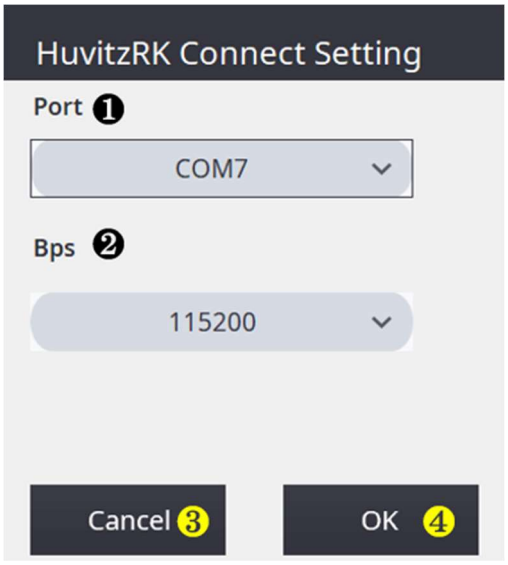
1R	1DPH	)XQFWLRQ
	$GG 'DWD	2SHQ WKH µ$GG 'DWD¶ VFUHHQ
	'HOHWH 'DWD	'HOHWH VHOHFWHG GDWD
	(GLW 'DWD	2SHQ WKH µ(GLW 'DWD¶ VFUHHQ E\ GRXEOH FOLFNLQJ
	0RYH 'DWD /HIW	0RYH WKH GDWD WDEOH WR WKH OHIW
	0RYH 'DWD 5LJKW	0RYH WKH GDWD WDEOH WR WKH 5LJKW

'DWD (GLW 'DWD $GG 6FUHHQ



1R	1DPH	)XQFWLRQ
	0HDVXUHPHQW(QDEOH	(QDEOH WKH GDWH RQ ZKLFK \RX ZDQW WR JHQHUDWH GDWD
	63+	(QWHU RU ORDG WKH UHIUDFWLYH HUURU
	%LRPHWU\ 'DWD	(QWHU $/ $&' /7 DQG $33 GDWD
	/RDG 5HIUDFWLYH (UURU 'DWD	/RDG GDWD IURP WKH +XYLW] 5HIUDFWRPHWHU
	&RQQHFWLRQ 6HWWLQJ	6HW XS FRPPXQLFDWLRQ VHWWLQJ WR FRQQHFW ZLWK WKH
	&DQFHO	&ORVH WKH VFUHHQ ZLWKRXW VDYLQJ GDWD
	6DYH	6DYH WKH GDWD DQG FORVH VFUHHQ

5HIUDFWRPHWHU &RQQHFWLRQ 6HWWLQJ 6FUHHQ



1R	1DPH	)XQFWLRQ
	6HWXS &RQQHFWLRQ 3RUW	6HW XS WKH FRPPXQLFDWLRQ SRUW WKDW FRQQHFWV WR W
	6HWXS &RQQHFWLRQ %DXG	6HW XS WKH FRPPXQLFDWLRQ %DXG WKDW FRQQHFWV WR
	&DQFHO	&ORVH VFUHHQ ZLWKRXW VDYLQJ VHWWLQJV
	6DYH	6DYH WKH VHWWLQJV DQG FORVH VFUHHQ

&RQWDFW /HQV)LWWLQJ 6LPXODWLRQ 6FUHHQ

&RQWDFW /HQV)LWWLQJ 0DLQ 6FUHHQ

1R	1DPH	)XQFWLRQ
	6LPXODWLRQ	6HOHFW WR RQH RI PRGH EHWZHHQ VKRZLQJ ILWWLQJ GDWD DQ
	0DS GLVSOD\	6KRZ WKH ILWWLQJ PDS RU FRUQHDO FXUYDWXUH PDS RI W
	&XUYDWXUH PDS ILWWLQJ PDS	6HOHFW VKRZLQJ PDS EHWZHHQ FXUYDWXUH PDS DQG ILWW
	.I .V /HQV ILWWLQJ	6KRZ WKH GLVWDQFH EHWZHHQ WKH FRUQHD DQG WKH OHQ
	6HOHFW OHQV PDQXIDFWXUHU	6HOHFW WKH PDQXIDFWXUHU RI WKH OHQV
	6HOHFW D OHQV	\RX VHOHFWHG D PDQXIDFWXUHU VHOHFW D OLVW RI OH
	0RGLI\LQJ OHQV SDUDPHWHU	0RGLI\ WKH SDUDPHWHU IRU WKH VHOHFWHG OHQV
	,QIRUPDWLRQ &RUQHDO &XUYDWXUH	6KRZ FRUQHDO FXUYDWXUH LQIRUPDWLRQ IRU WKH VXEMHF
	/HQV LQIRUPDWLRQ	6KRZ VHOHFWHG OHQV SDUDPHWHU
	6DYH	<RX FDQ VDYH FXUUHQW OHQV ILWWLQJ GDWD DQG VHH WK

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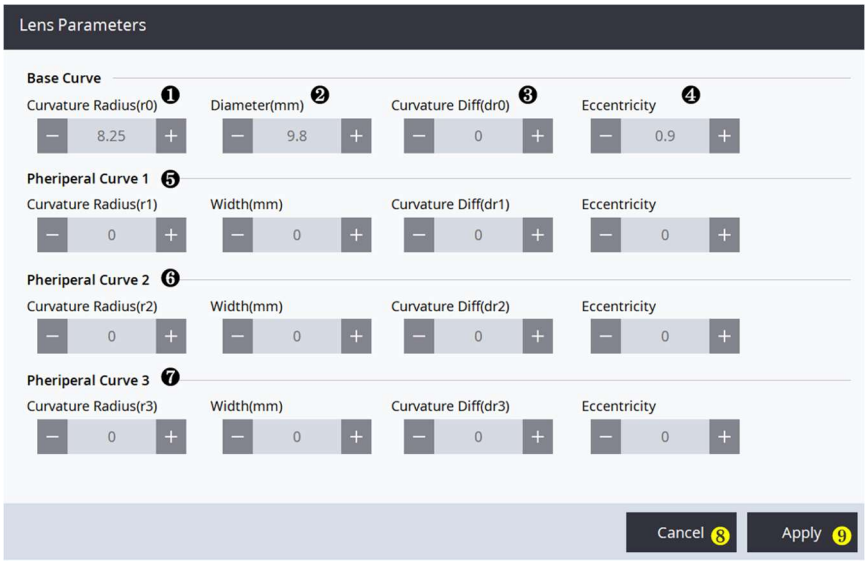

1R	1DPH	)XQFWLRQ
	6HW OHQV FXUYDWXUH	6HWV WKH FXUYDWXUH RI WKH OHQV
	/HQV GLDPHWHU 6HWWLQJV	6HWV WKH GLDPHWHU RI WKH OHQV %DVH &XUYH 'LDPHWHU PP 7KLV PHDQV WKH IXOO GLDPH 3HULSKHUDO &XUYH :LGWK PP 7KH GLDPHWHU RI WKH FR
	VHWWLQJ WKH FXUYDWXUH GLIIHUHQFH	6HWV WKH GLIIHUHQFH LQ FXUYDWXUH RI WKH OHQV
	6HW (FFHQWULFLW\	6HWV WKH HFFHQWULFLW\ RI WKH OHQV
	/HQV SULPDU\ FXUYH VHWWLQJ	6HWV WKH FXUYDWXUH GLDPHWHU FXUYDWXUH GLIIHUHQ
	/HQV VHFRQGDU\ FXUYH VHWWLQJ	6HWV WKH FXUYDWXUH GLDPHWHU FXUYDWXUH GLIIH 2QH FRQGDU\ FXUYH
	/HQV UG &XUYH 6HWWLQJV	6HWV WKH FXUYDWXUH GLDPHWHU FXUYDWXUH GLIIHUHQ FXUYH
	8QVHWWLQJ	&DQFHOV WKH FXUUHQW VHWWLQJ DQG UHWXUQV WR WKH
	$SSO\ 6HWWLQJV	6DYHV WKH FXUUHQW VHWWLQJV DQG UHWXUQV WR WKH OH

,QVWDOODWLRQ 3URFHGXUH

6\VWHP LQVWDOODWLRQ

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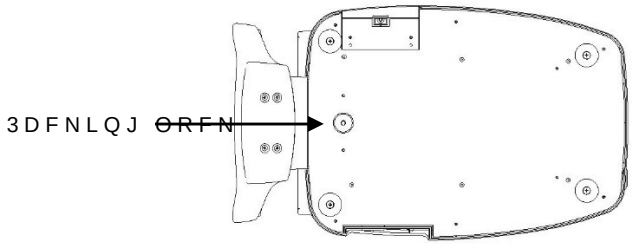
/RRVHQ WKH SDFNLQJ ORFN VFUHZ XQGHU WKH PDLQ ERG\



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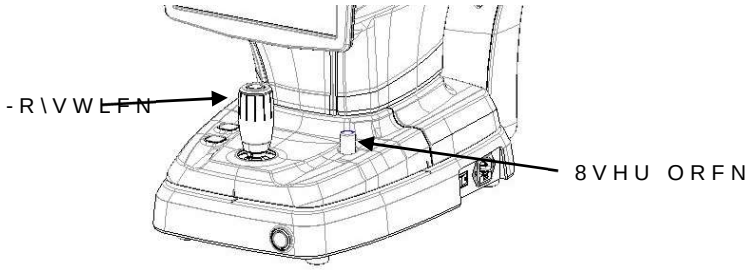

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µ3257 &$3¶ LV RSHQHG E\ SXVKLQJ WKH HQG RI WKH ERWWRP VXUIDFH E
,I QHHGHG FRQQHFW PRXVH RU NH\ERUG
&RQQHFW FRPPXQLFDWLRQ FDEOH RI H[WHUQDO GHYLFH
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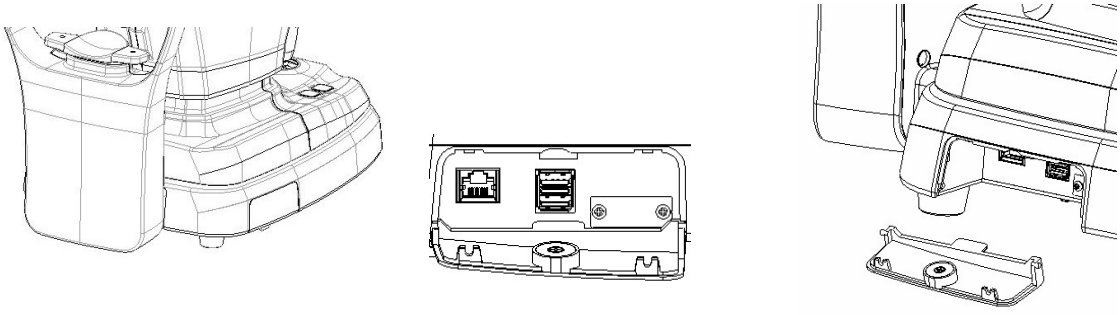

3257 &$3

)LJXUH $

&KHFN WKH SRZHU VZLWFK RQ WKH ERWWRP ULJKW RI EDVH LV RII 2 SRV
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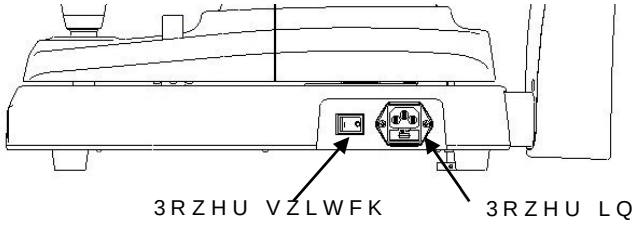

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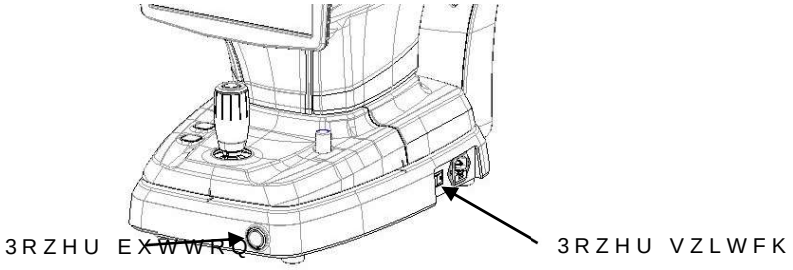
7XUQ RQ WKH PDLQ ERG\ E\ SUHVVLQJ SRZHU VZLWFK , SRVLWLRQ
7XUQ RQ WKH LQWHUQDO 3& E\ SUHVVLQJ SRZHU EXWWRQ



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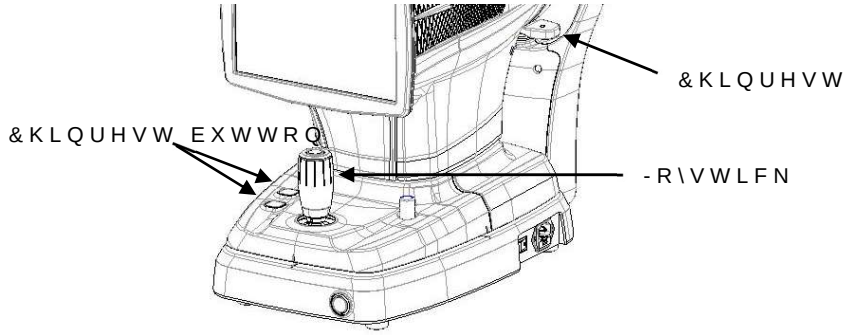

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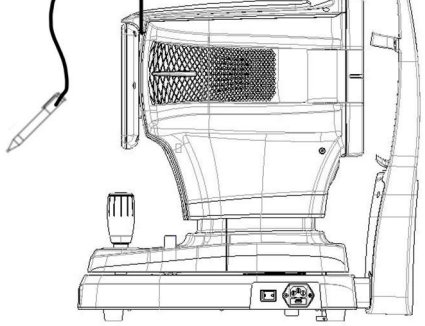

2SHUDWLRQ

6RIWZDUH

([HFXWH +%0 SURJUDP IURP GHVNWRS VFUHHQ
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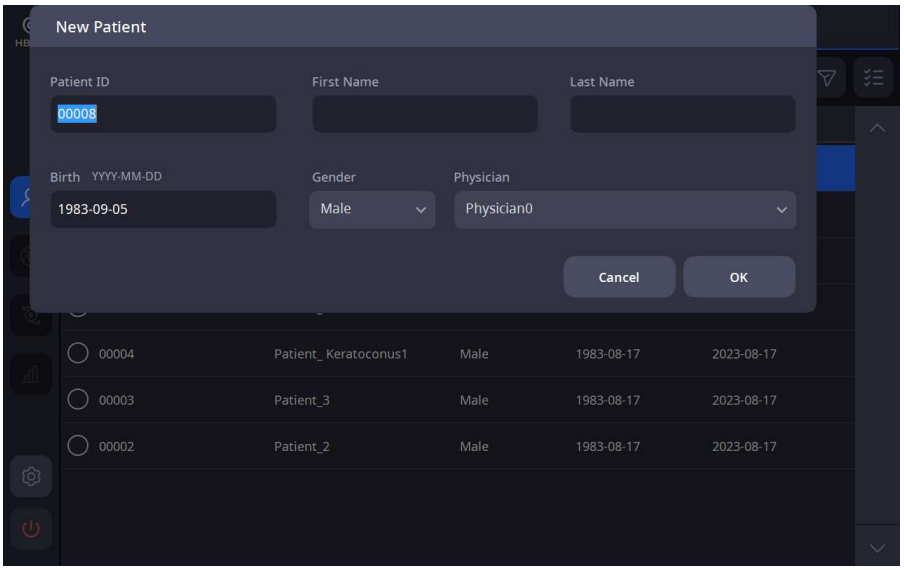

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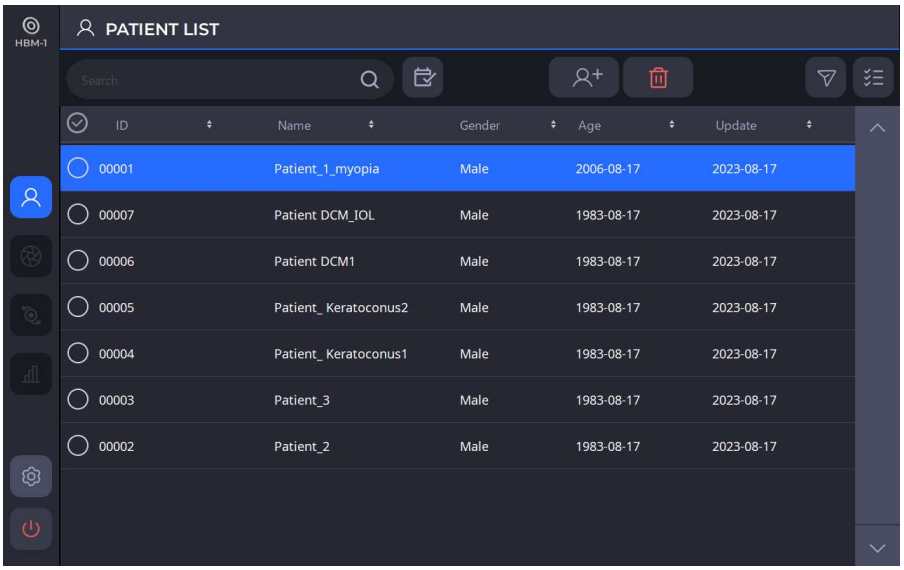
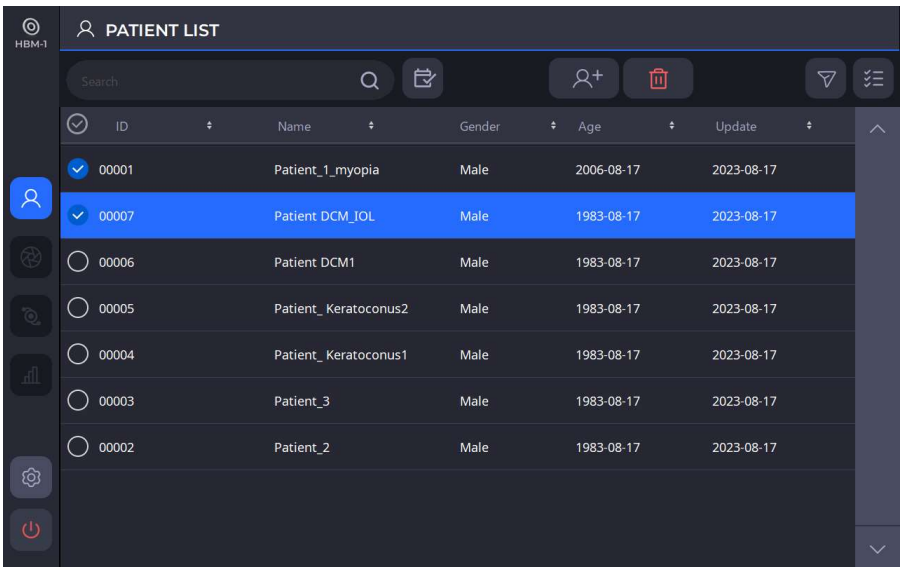


,I \RX ZDQW WR VHQG SDWLHQW LQIRUPDWLRQ WR D ZHE YLHZHU +,,6 RU

WR WKH ,' DQG SUHVV W H 75$16)(5 Q> @ RU '(/(7(LFRQ> @



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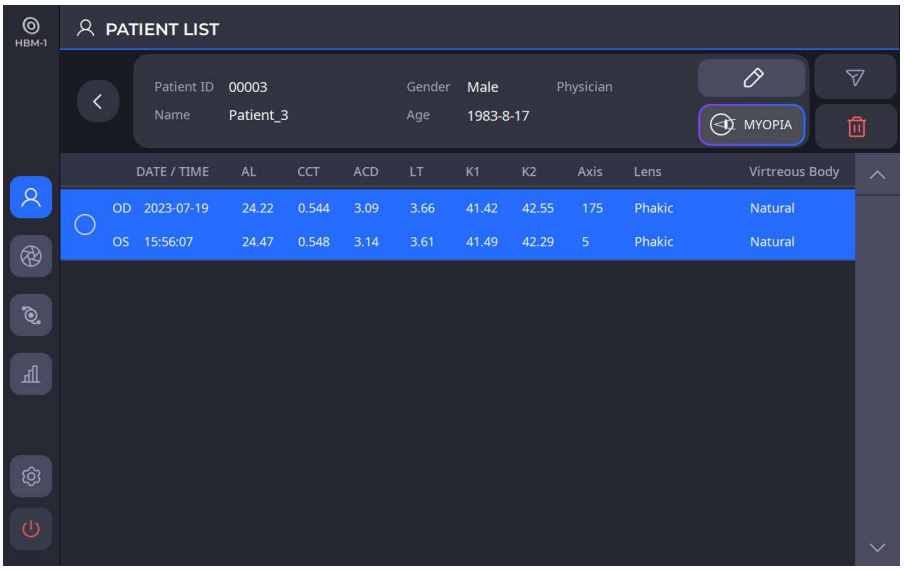

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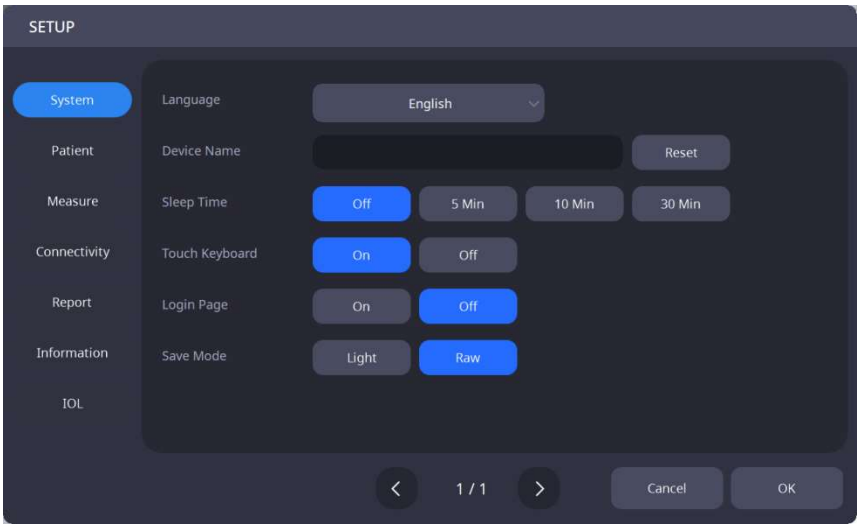

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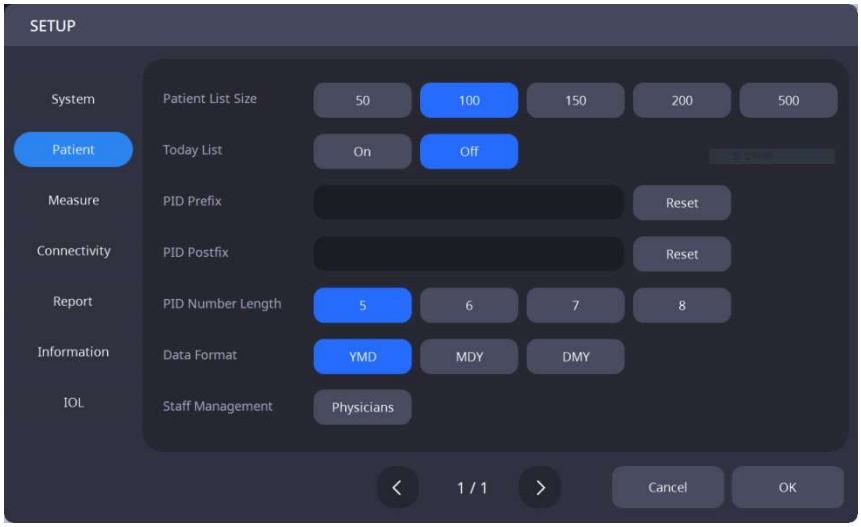

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3,' 3UHIL[	7KH IXQFWLRQ WR VHW WKH SUHIL[RI WKH SDWLHQW
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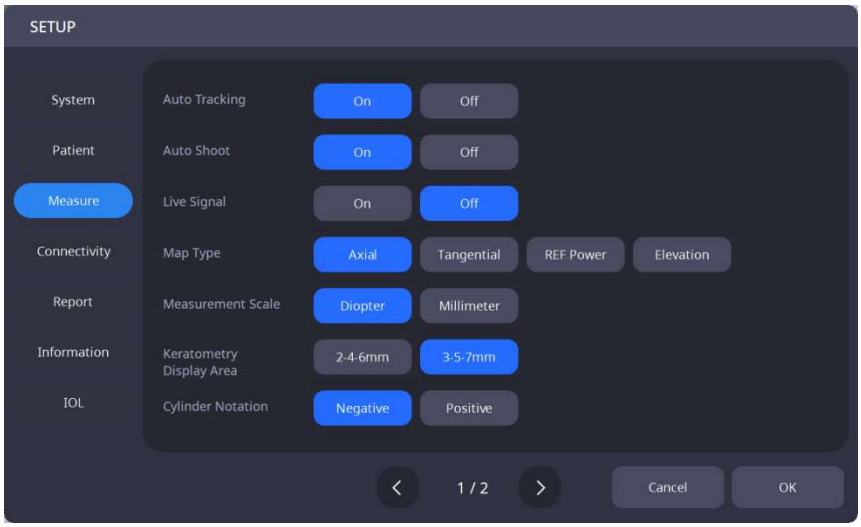

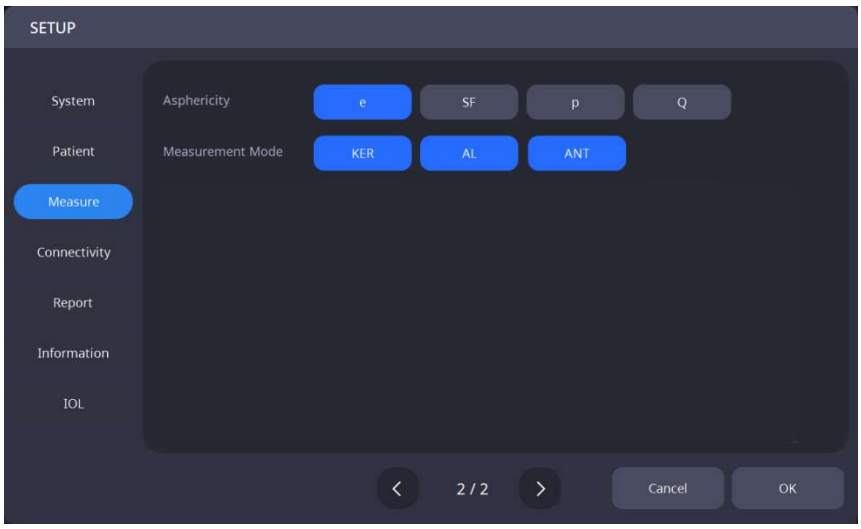

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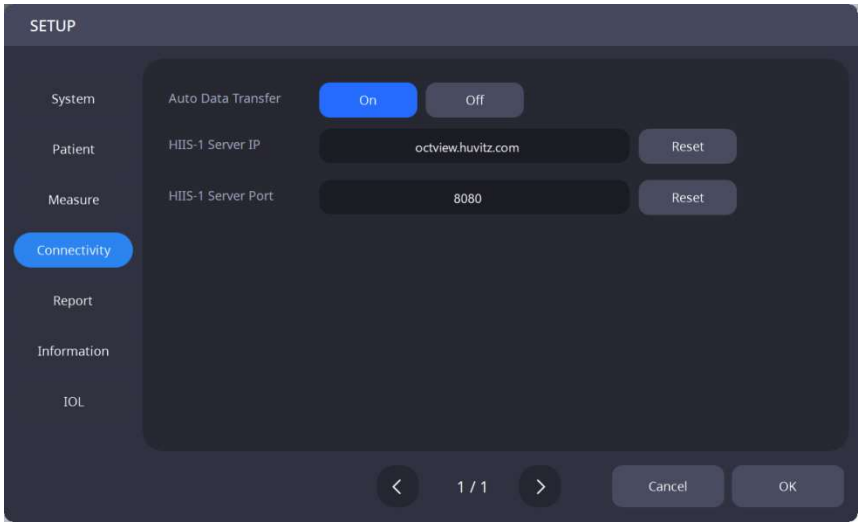

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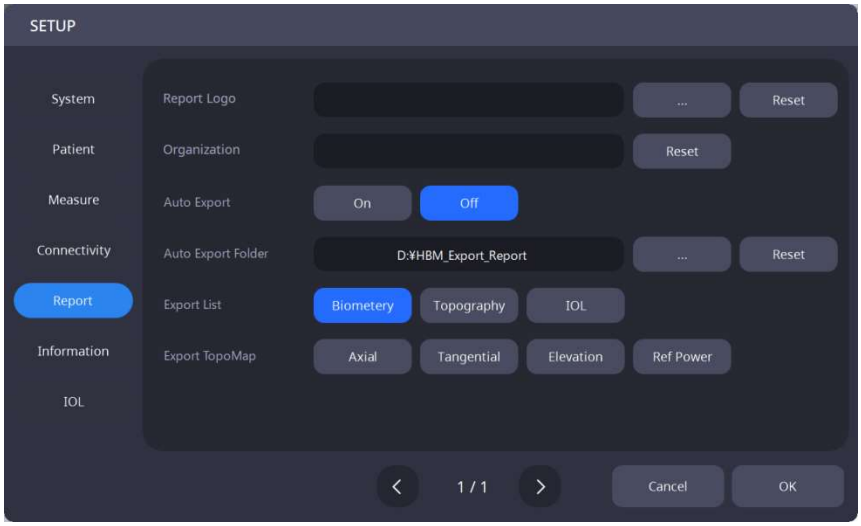

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',&20 6(783 0RGH

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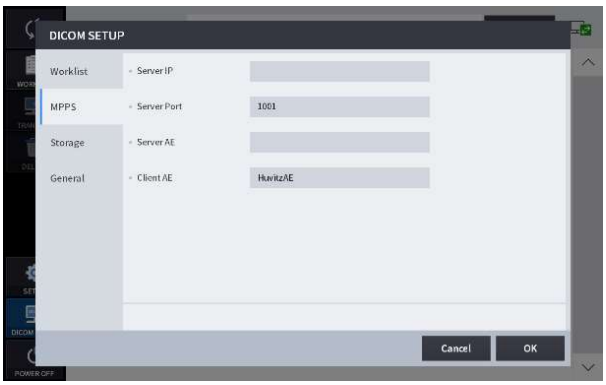

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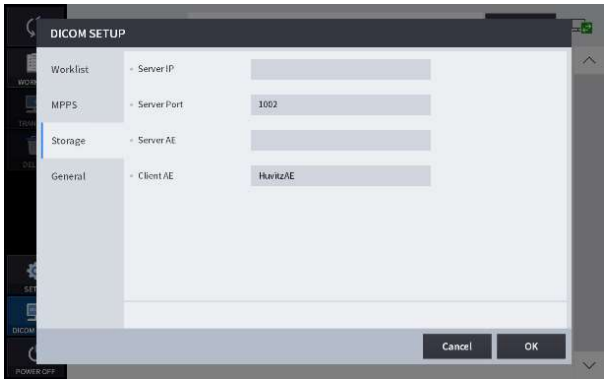

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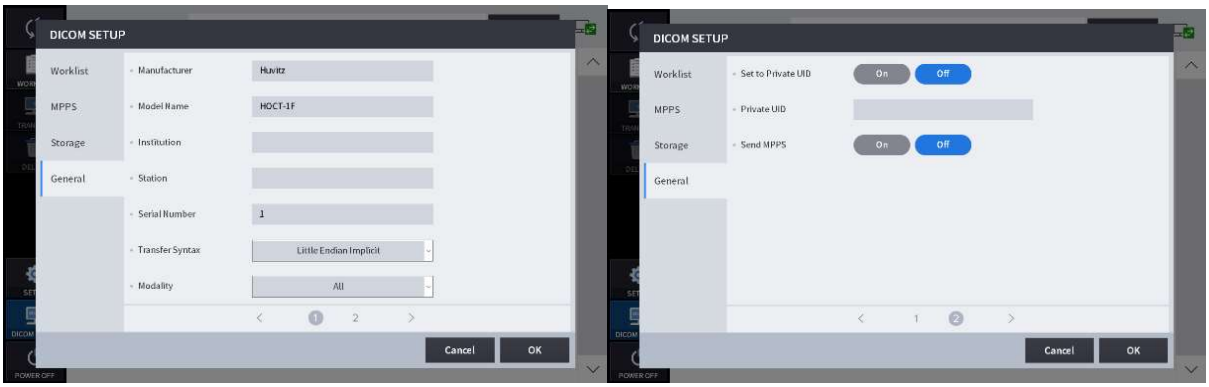

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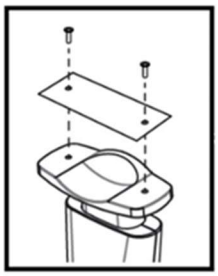

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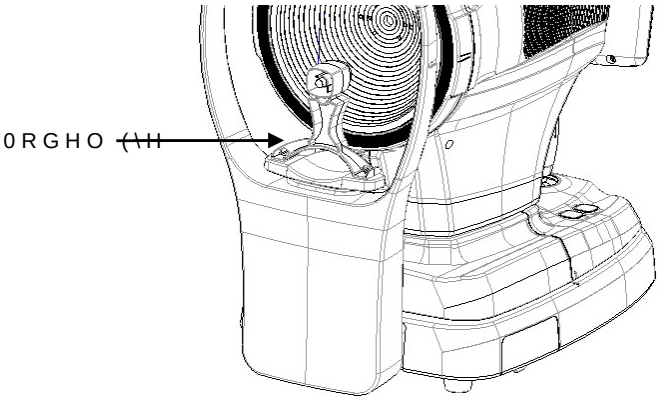

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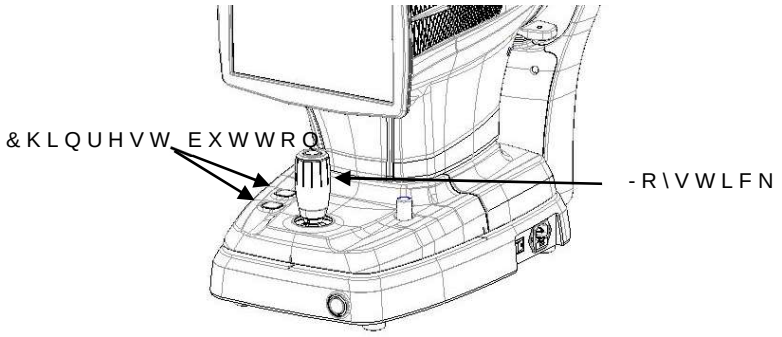

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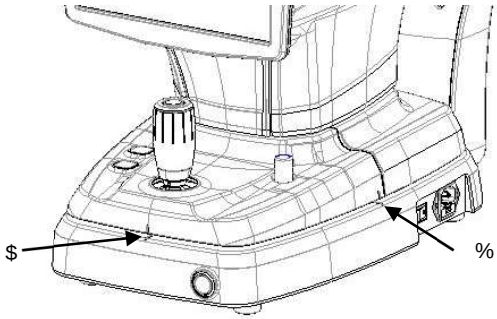

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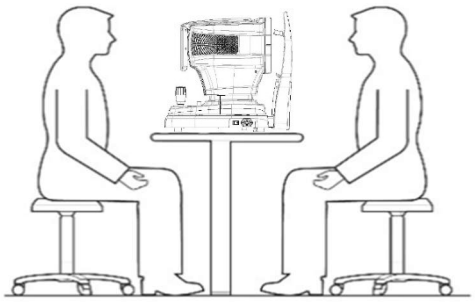

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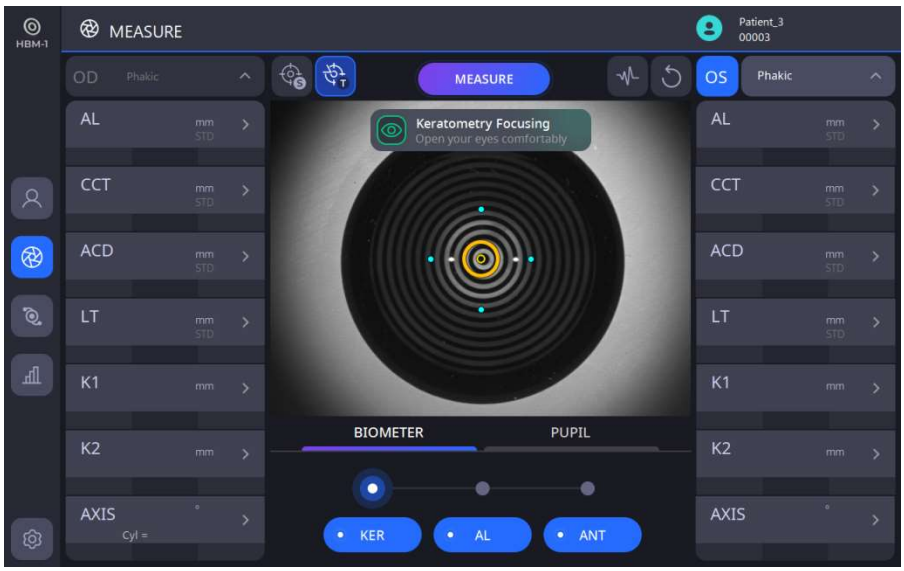

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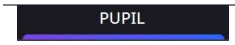	3XSLOORPHWU\ PRGH LV RQ

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ÍG ,I &&7 $&' /7 PHDVXUHPHQW $QWHULRU PHDVXUHPHQW LV RQ &&7 $& EXWWRQ MR\VWLFN

ÍG ,I 3XSLOORPHWU\ PRGH LV RQ 3XSLO LPDJH LV WDNHQ ZLWK SUHVVL FDOFXODWHG

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	$XWR VKRRWLQJ LV RQ
	$XWR VKRRWLQJ LV RII

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	$XWR WUDFNLQJ LV RII

ÍG ,I DXWR WUDFNLQJ LV RQ SDWLHQW¶V H\H LV DXWRPDWLFDOO\ IRFXVH WUDFNLQJ UHJLRQ

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	/LYH 6LJQDO LV RQ
	/LYH 6LJQDO LV RII

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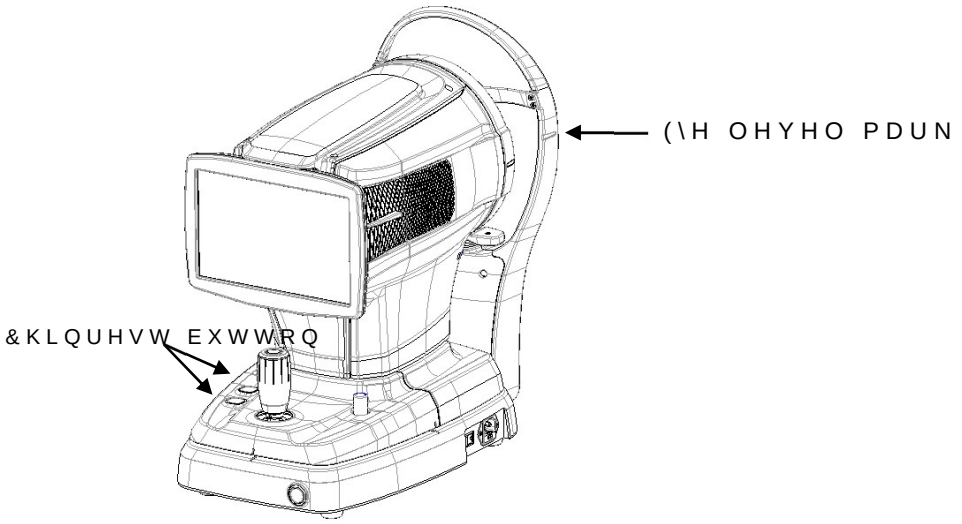

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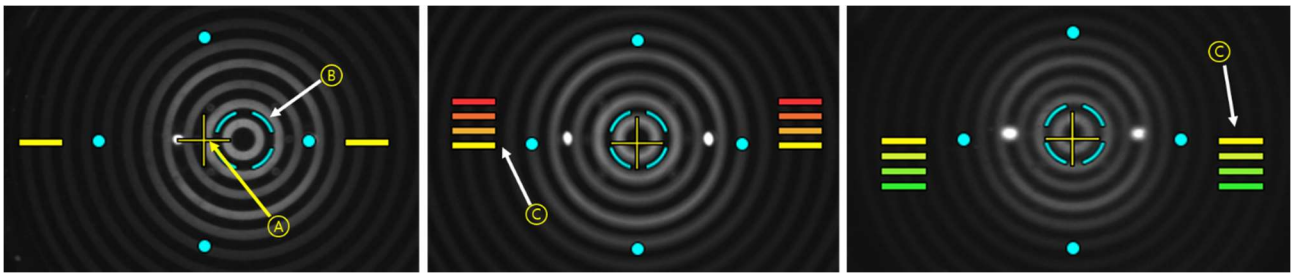

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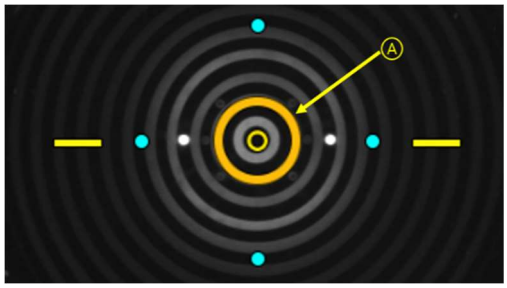

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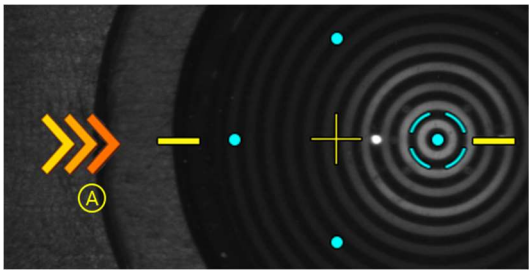

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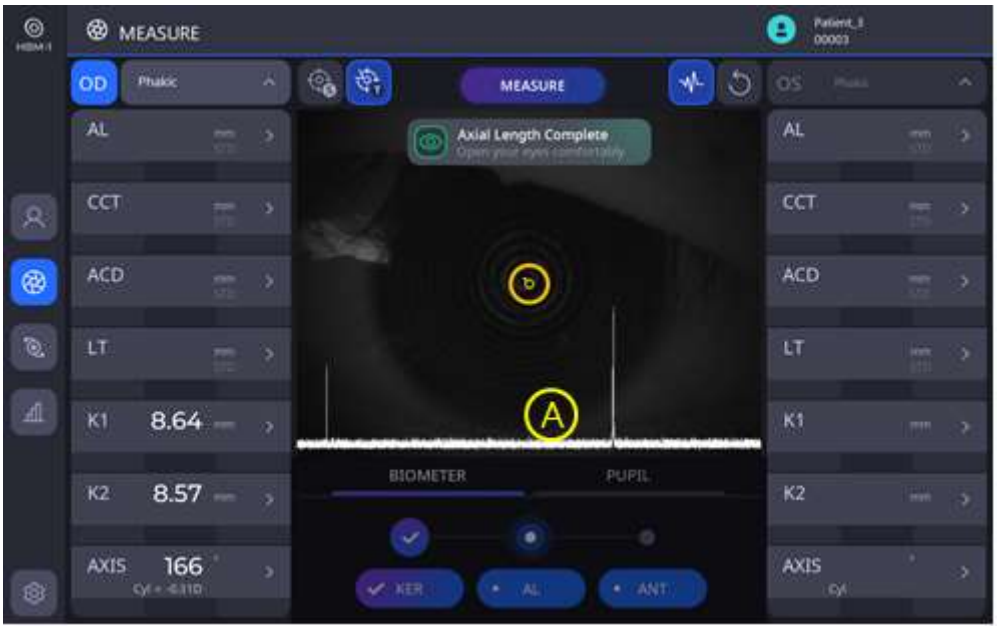

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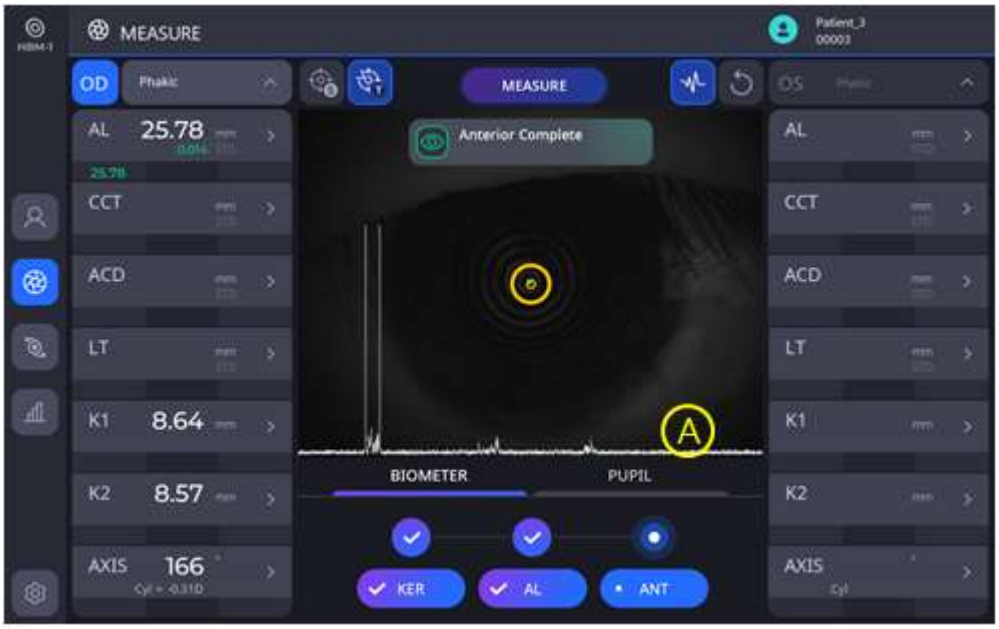

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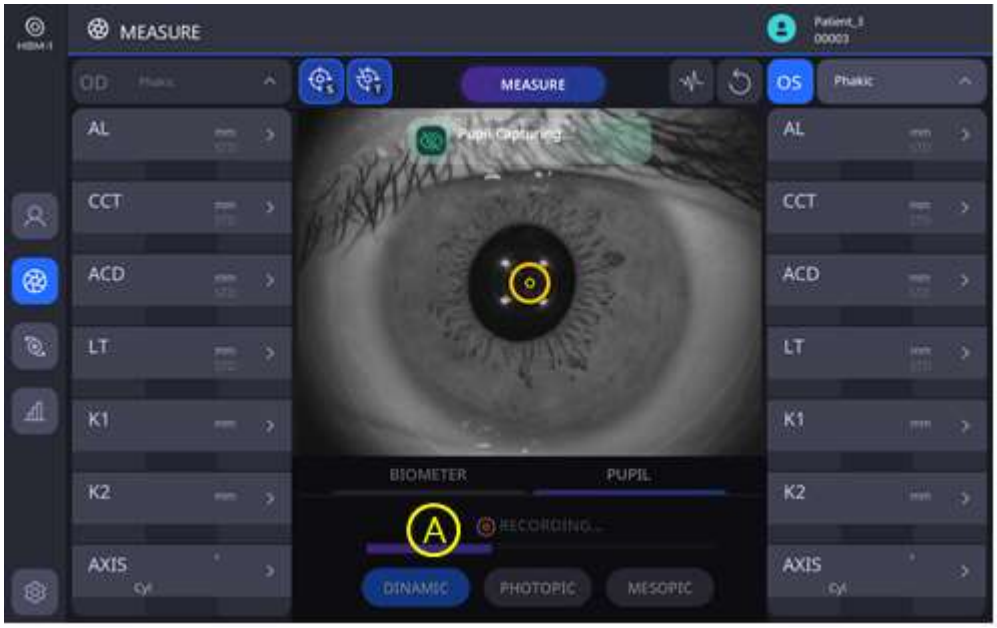

127

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127

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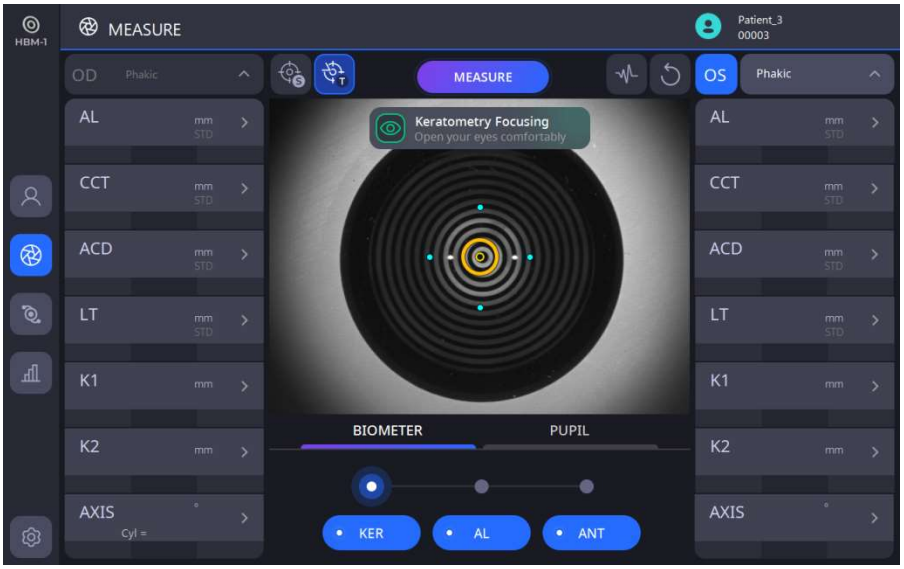

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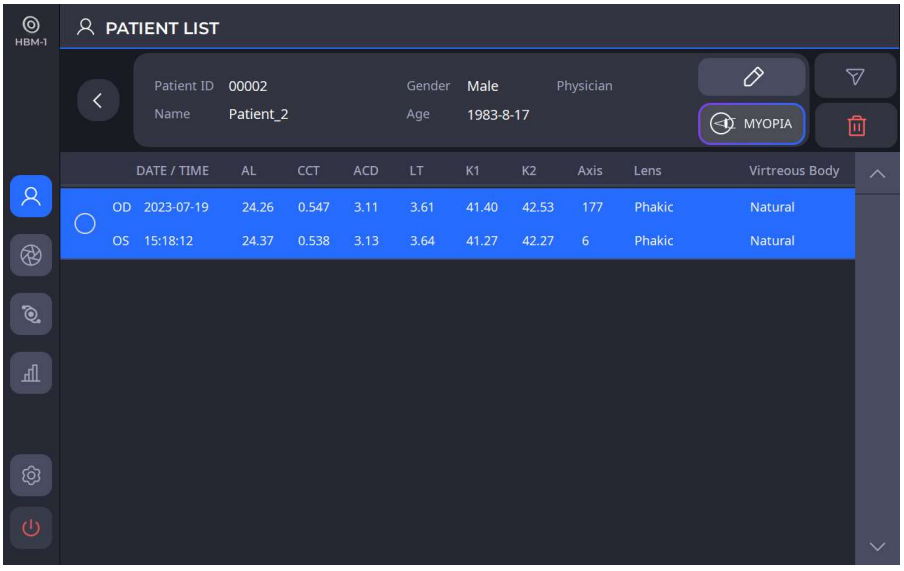

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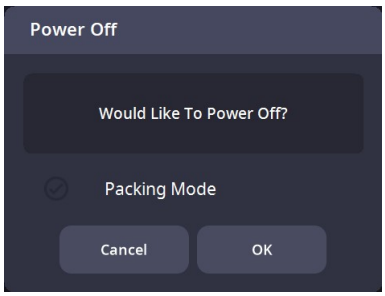

127

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127

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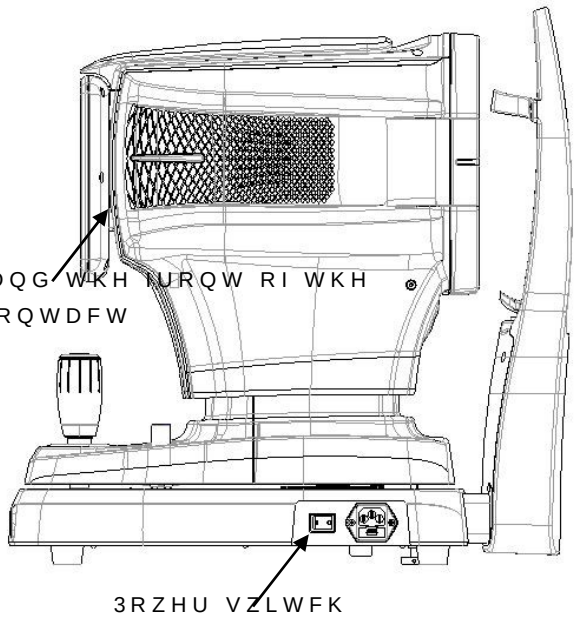

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VXVFHSWLEOH WR VFUDWFKLQJ
7DNH VSHFLDO FDUH ZKHQ FOHDQLQJ WKH VXUIDFH RI WKH 3ODFLGR GL
,I QHFHVVDU\ FDUHIXOO\ FOHDQ WKH 3ODFLGR GLVN ZLWK D EDUHO\ GD
0DNH VXUH WKDW QR GXVW JHWV LQWR WKH OLWWOH KROHV

2WKHUV

&RYHU GHYLFH ZLWK GXVWFRYHU IRU XQXVHG VWRUDJH IRU D ORQJ WLP
&OHDQ KHDGUHVW DQG FKLQUHVW ZLWK DOFRKRO EHIRUH VHQGLQJ GHY
PDLQWHQDQFH

&$87,2

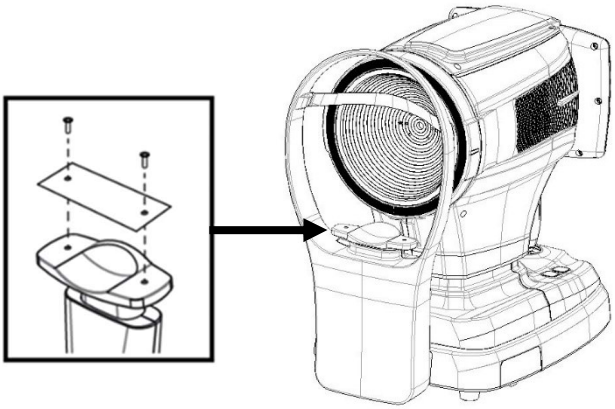
Do not use the solvents such as strongly volatile substance, thinner, benzene, etc
Do not use a sponge or cloth soaked in water because the water might leak into the equipment.
Clean headrest rubber and chinrest with an alcohol before sending device to authorized agent or Huvitz for maintenance.

N'utilisez pas de solvants tels que des substances fortement volatiles, des diluants, du benzène, etc.
N'utilisez pas d'éponge ou de chiffon imbibé d'eau car l'eau pourrait s'infiltrer dans l'équipement.
Nettoyez le caoutchouc de l'appuie-tête et la mentonnière avec de l'alcool avant d'envoyer l'appareil à un agent autorisé ou à Huvitz pour l'entretien.

5HSODFHPHQW RI FRQVXPDEOHV DQG IXVH

5HSODFLQJ FKLQUHVW SDSHU

3XOO RXW WZR IL[LQJ SLQV IURP FKLQUHVW
3XW D QHZ FKLQUHVW SDSHU RQ WKH FKLQUHVW
,QVHUW WZR IL[LQJ SLQV LQWR WKH FKLQUHVW SDSHU KROH
$WWDFK WKH FKLQUHVW SDSHU WR WKH FKLQUHVW



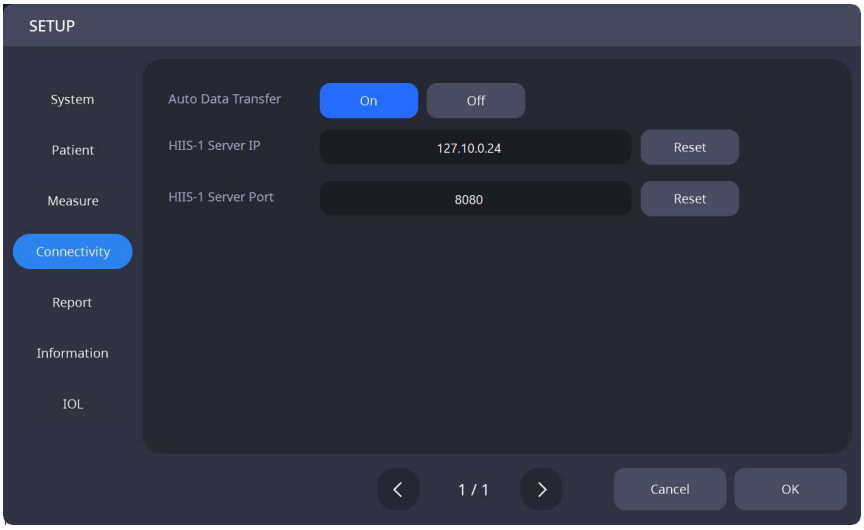
5HSODFLQJ IXVH

(QVXUH WKH SRZHU VZLWFK RI GHYLFH RII 2
5HPRYH SRZHU FDEOH IURP LQOHW
3XOO RXW IXVH KROGHU LQ WKH LQOHW ZLWK WZHH]HUV
5HSODFH WZR QHZ IXVHV LQ WKH IXVH KROGHU %H VXUH WR FKHFN WKH
7 $/
,QVHUW IXVH KROGHU LQWR WKH LQOHW

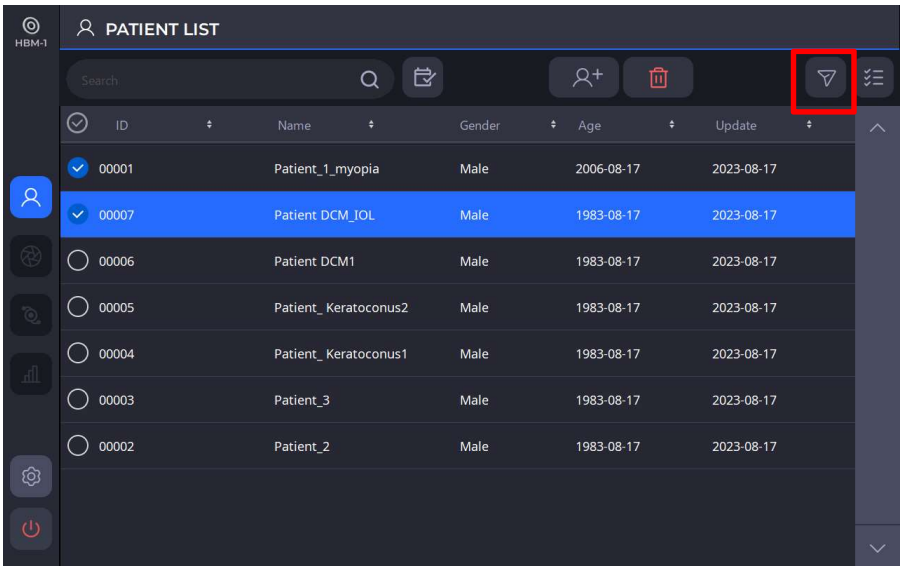
6HQG 'DWD WR :HE 9LHZHU +,,6

)LOO LQ 6HUYHU ,3 DQG 6HUYHU 3RUW LQIRUPDWLRQ

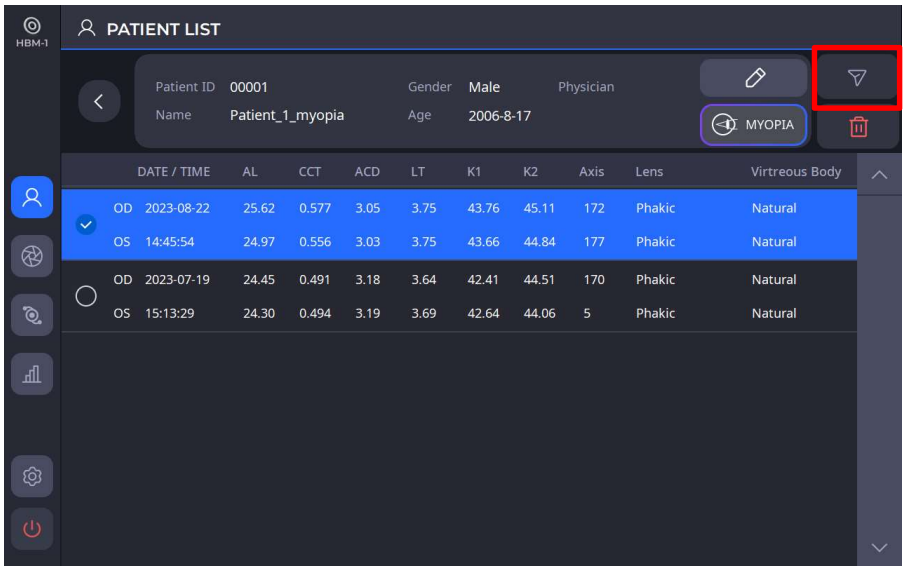
6HUYHU ,3 LW PHDQV ORFDO ,3 DGGUHVV ZKHUH +,,6 6 : SURJUDP LV LQ



6HOHFW SDWLHQWV RQ WKH 3DWLHQWV /W $QG FOLFNLQJ 75$16)(5¶ EXW



6HOHFW GDWD LQ 'DWD /LVW $QG FOLFNLQJ 75$16)(5¶ EXWWRQ> @ VHQG



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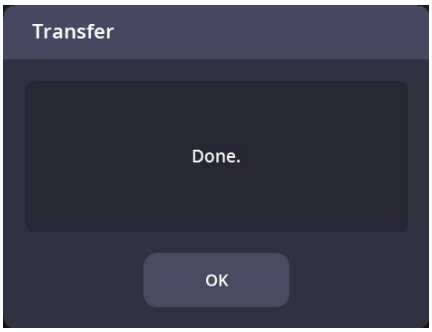


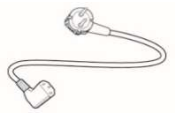
7URXEOHVKRRWLQJ *XLGH

6KRXOG WKH GHYLFH IXQFWLRQ LPSURSHUO\ DWWHPSW WR FRUUHFW WKH SU
VDOHV GLVWULEXWRUV
&RQWDFW D VDOHV GLVWULEXWRU DIWHU WXUQLQJ RII WKH SRZHU ZKHQ WKH
WDNLQJ WKH IROORZLQJ PHDVXUHV

3UREOHP	&DXVH	6ROXWLRQ
7KH VFUHHQ GRHV QRW WXUQ RQ	7KH SRZHU FDEOH LV QRW FRQQHFWHG	&KHFN WR VHH LI WKH FRQQHFWLRQ RI W SRZHU FDEOH
	7KH SRZHU VZLWFK LV QRW WXUQHG RQ	&KHFN WR VHH LI WKH SRZHU VZLWFK LV WXUQHG RQ
7KH VFUHHQ GRHV QRW WXUQ RQ HYHQ WKRXJK WKH V\VWHP SRZHU LV RQ	7KH V\VWHP PD\ EH LQ VOHHS PRGH	5HVWRUH WKH V\VWHP IURP VOH PRGH E\ WRXFKLQJ WKH VFUHHQ
7KH VFUHHQ VXGGHQO\ WXUQV RII		
7KH LPDJH RI WKH LQWHQGHG SDUW FDQQRW EH FDSWXUHG	7KH SDWLHQW PD\ QRW EH ORRNLQJ DW WKH IL[DWLRQ WDUJHW RI LPDJH FDSWXUH	,QVWUXFW WKH SDWLHQW WR IR WDUJHW DW WKH WLPH WKH IL[DWLRQ WDUJHW
0HDVXUHPHQW GDWD ZDV QRW DYDLODEOH	7KH SDWLHQW¶V H\HODVKHV PD\ EH ZLWK LPDJH FDSWXUH	$VN WKH SDWLHQW WR RSHQ W H\HV ZLGHU,I WKH SDWLHQW FD RSHQ WKHLU H\HV ZLGHU OLW WR SUHVV DGDLQVW H\HEDOO

6SHFLILFDWLRQV DQG $FFHVVRULHV

6WDQGDUG $FFHVVRULHV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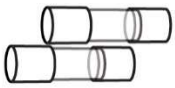		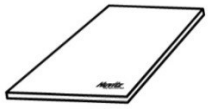
)XVH 9 7	$ 'XVW FRYHU	8VHU PDQXDO
0RGHO (\H		

6SHFLILFDWLRQV

%LRPHWU\		
3DUDPHWHU	0HDVXULQJ UDQJH	6' RI 5HSHDWDELOLW\
$[LDO OHQJWK	± PP	“ PP
$QWHULRU FKDPEHU GHSWK	± PP	“ PP
&HQWUDO FRUQHDO WKLFNQHVV	±	PP “ P
&U\VWDOOLQH OHQV WKLFNQHVV	PP SKDNLF PP SVHXGR SKDNLF	“ PP
:KLWH WR ZKLWH GLVWDQFH	± PP	“ PP
3XSLO GLDPHWHU	± PP	“ PP
.HUDWRPHWU\		
3DUDPHWHU	0HDVXULQJ UDQJH	6' RI 5HSHDWDELOLW\
&RUQHDO FXUYDWXUH	UDGLXV ± PP	“ PP
&RUQHD UHIUDFWLYH SRZHU	'a ' &RUQHD HTXLYDOHQFH¶V UHIUDFWLYH LQGH[	
'LUHFWLRQ RI SULQFLSDO PHULGLDQV	0HDVXULQJ UDQJH ƒ ± ƒ $FFXUDF\ DFFRUGLQJ WR WKH ,62 5 5 ” PP “ ƒ 5 5 ! PP “ ƒ	
&RUQHDO 7RSRJUDSK\		
:RUNLQJ GLVWDQFH	PP	
3ODFLGR GLVF	ULQJV	
3RLQWV $QDO\]HG	2YHU	
0HDVXULQJ DFFXUDF\	7\SH $ DFFRUGLQJ WR WKH ,62	
&RPPRQ		
'LVSOD\	7LOWDEOH LQFK 7RXFK SDQHO FRORU /&'	
+RUL]RQWDO PRYHPHQW	PP EDFN DQG IRUWK PP OHIW D	
9HUWLFDO PRYHPHQW	PP	
&KLQUHVW PRYHPHQW	PP XS DQG GRZQ PRWRUL]HG	
$XWR WUDFNLQJ	; < IRU SRVLWLRQLQJ = IRU ZRUNLQJ GLV	
3RZHU VXSSO\	$& 9 +] $	
3&	%XLOW LQ FRPSXWHU	
'LPHQVLRQV	: [' [+ PP	
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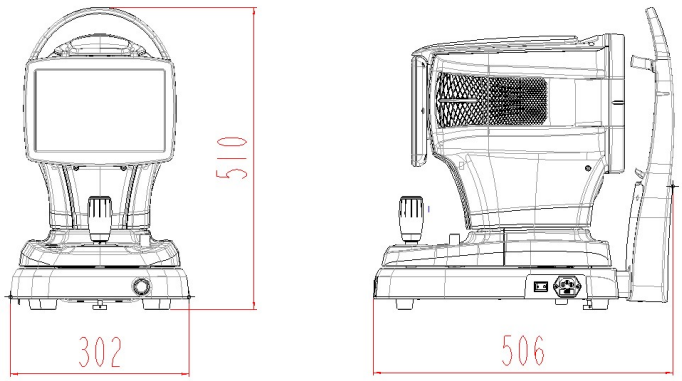
'UDZLQJV RI 6\VWHP



(0& ,1)250$7,21

0DQXIDFWXUHU DQQRXQFHPHQW ± HOHFWURPDJQHWLF ZDYHV WURXEOH

‡ (OHFWURPDJQHWL

+%0 VKRXOG EH XVHG LQ WKH EHORZ PHQWLRQHG HOHFWURPDJQHWLF ZDY
WR FRQILUP ZKHWKHU +%0 LV XVHG LQ WKLV W\SH RI HQYLURQPHQW

7URXEOH WHVW	4XHVWLRQ RI DSSURSULDWHQ
5) HPLVVLRQV &,635	*URXS
5) HPLVVLRQV &,635	&ODVV %
+DUPRQLF HPLVVLRQV ,(&	&ODVV $
9ROWDJH IOXFWXDWLRQV IOLFNHU ,(&	&RPSOLHV

‡ (OHFWURPDJQHWLF

+%0 LV WR EH XVHG LQ WKH EHORZ GHVLJQDWHG HOHFWURPDJQHWLF ZDYH
JXDUDQWHH WKDW WKH +%0 ZLOO EH XVHG LQ WKLV W\SH RI HQYLURQPHQ

7ROHUDQFH W	,(& WHVW OHYHO	$SSURSULDWHQHVV OH
(OHFWURVWDWLF GLVFKDUJH ,(& ‡ ‡	LQ WKH DLU “ N9	FRQWDFW “ N9 LQ WKH DLU “ N9
(OHFWULF UDSLG WUDQVLHQWV EXUVW ,(& ‡ ‡	SRZHU VXSSO\LQJ OLQHV “ N9 LQSXW RXWSXW OLQHV “ N9	SRZHU VXSSO\LQJ OLQH “ N9 LQSXW RXWSXW OLQH “ N9
6XUJH ,(& ‡ ‡	EHWZHHQ OLQHV “ N9 EHWZHHQ OLQH DQG *URXQG “ N9	GLIIHUHQWLDO PRGH “ N9 FRPPRQ PRGH “ N9
9ROWDJH GLS LQWHUUXSWLRQV YROWDJH IOXFWXDWLRQV SRZHU LQSXW OLQHV ,(& ‡ ‡	)RU F\FOH 87 87¶V ! GHFUHDVH)RU F\FOH 87 87¶V GHFUHDVH)RU VHFRQGV 87 87¶V ! GHFUHDVH	)RU F\FOH 87 87¶V ! GHFUHDVH)RU F\FOH 87 87¶V GHFUHDVH)RU F\FOH 87 87¶V GHFUHDVH)RU VHFRQGV 87 87¶V ! GHFUHDVH
3RZHU IUHTXHQF\ PDJQHWLF ILHOG +] ,(& ‡ ‡	$ P	$ P
2WKHU 87 LV WKH D F SRZHU YROWDJH IRU EHIRUH DSSURYLQJ WKH WHVW O		

‡ (OHFWURPDJQHWLF

+%0 LV WR EH XVHG LQ WKH EHORZ PHQWLRQHG HOHFWURPDJQHWLF ZDYH
FRQILUP ZKHWKHU +%0 LV VXHG DW WKLV HQYLURQPHQW

7ROHUDQFH WHV	,(& WHVW FRQGL	$SSURSULDWHQHVV C
&RQGXFWLYLW\ 5) HOHFWURPDJQHWLF ILHOG ,(& ‡ ‡	9UPV N+] 0+]	8UPV
5DGLRDFWLYLW\ 5) HOHFWURPDJQHWLF ILHOG WROHUDQFH ,(& ‡ ‡	9 P 0+] *+] VFRSH	9 P

6(59,&(,1)250$7,21

5HSDLU ,I WKH SUREOHP LV QRW VROYHG LQ VSLWH RI WKH VHWWOHPHQW DI
+XYLW]¶V DJHQW ZLWK WKH LQIRUPDWLRQ RQ WKH IROORZLQJ LWHPV

1DPH RI (TXLSPHQW 7\SH 2SWLFDO %LRPHWHU +%0
7\SLFDO 1R RI (TXLSPHQW 7\SLFDO QXPEHU FRQVLVWHG RI GLJLWV DQG F
([SODQDWLRQ RQ LWV V\PSWRP 'HVFULSWLRQ LQ GHWDLO

6XSSO\ RI SDUWV UHTXLUHG IRU UHSDLU

7KH SUHVHUYDWLRQ SHULRG RI SDUWV UHTXLUHG IRU UHSDLU RI WKLV PDFK
SURGXFW

3DUWV WR EH UHSDLUHG E\ TXDOLILHG VHUYLFH PDQSRZHU

3DUWV EHORZ DUH FRQVXPDEOH LQ WKHLU FKDUDFWHULVWLFV RU WKH TXDO
VKRXOG QRW UHSODFH WKHP E\ KLP RU KHUVHOI 3OHDVH FRQWDFW WR +X
FRQVXPHG HQRXJK RU GHJUDGHG E\ WKH ORQJWLPH XVH

%DFN XS EDWWHU\ IRU FORFN DQG GDWD

v+RZ WR &RQWDFW +XYLW] &R /WG

v+XYLW] &R /WG
%XULP UR EHRQ JLO 'RQJDQ JX $Q\DQJ VL *\HRQJJL GR 5HSXEOLF
7HO)D[ ) $
(PDLO VYF#KXYLW] FRP ZHEVLWH ZZZ KXYLW] FRP
BBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBB
v(8 5HSUHVHQWDWLYH
0HGLFDO 'HYLFH 6DIHW\ 6HUYLFH *PE+ 0'66
6FKLIIJUDEHQ +DQQRYHU *HUPDQ\
BBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBB
v&DQDGD 5HSUHVHQWDWLYH
$;,6 0HGLFDO &DQDGD ,QF
%RXOHYDUG 'X *ROI $QMRX 4& + - <
BBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBB
v8 6 5HSUHVHQWDWLYH
&2%851 7(&+12/2*,(6
*HUEHU 5RDG :HVW 6RXWK :LQGVRU &7 8QLWHG VWDWHV
BBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBB
v%UD]LO 5HSUHVHQWDWLYH
95 0HGLFDO
5 %$7$7$(6 &(3 6-2 3$8/2
BBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBB
v$XVWUDOLD 5HSUHVHQWDWLYH
237,&$5(
$GGHUOH\ 6W $XEXUQ 16:
BBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBB
v 6ZLW]HUODQG 5HSUHVHQWDWLYH
0'66 &+ *PE+
/DXUHQ]HQYRUVWDGW $DUDX 6ZLW]HUODQG
BBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBB
v 8. 5HSUHVHQWDWLYH
0'66 8. 53 /WG
:LOPVORZ 5RDG 5XVKROPH 0DQFKHVWHU 0 73 8QLWHG .LQJGRP

62)7:$5(/,&(16($*5((0(176

&$87,2

7KH VRIWZDUH LQFOXGLQJ DOO WKH FRQWHQWV RI ILOHV GLVN RU RWKHU PH
³62)7:$5(/,&(16($*5((0(17´ EHORZ
%HIRUH XVLQJ WKH 6RIWZDUH WKRURXJKO\ UHDG ³62)7:$5(/,&(16($*5((0(17´

/H ORJLFLHO \ FRPSULV WRXW OH FRQWHQX GHV ILFKLHUV GX GLVTXH RX G
rWHV G DFFRUG DYHF OH ³62)7:$5(/,&(16($*5((0(17´ FL GHVVRXV
$YDQW G XWLOLVHU OH ORJLFLHO OLVH] DWWHQWLYHPHQW ³62)7:$5(/,&(16(

62)7:$5(/,&(16($*5((0(17

7KLV 62)7:$5(/,&(16($*5((0(17 KHUHDIWHU UHIHUUHG WR DV $JUHHPHQW LV D
RI SULYDWH XVHUV RU FRUSRUDWH XVHUV DQG +89,7= &2 /7' KHUHDIWHU UH

%\ LQVWDOOLQJ FRS\LQJ GRZQORDGLQJ RU LQ DQ\ ZD\ VWDUWLQJ WR XVH WK
FRQGLWLRQV RI WKLV $JUHHPHQW ,I \RX GRQ W DJUHH ZLWK WHUPV DQG
DQG WKH LQVWUXFWLRQ PDQXDO WR WKH ORFDWLRQ ZKHUH \RX REWDLQHG WK

*5$17 2) /,&(16(

+89,7= JUDQWV WR \RX D QRQ H[FOXVLYH QRQ WUDQVIHUDEOH OLPLWHG
FRQGLWLRQV RI WKLV $JUHHPHQW

- <RX PD\ XVH WKH 6RIWZDUH LQ D VLQJOH ORFDWLRQ RQ D KDUG GLVN RI D
- ³8VH´ RI WKH 6RIWZDUH PHDQV UHDGLQJ WKH 6RIWZDUH WR D WHPSRUDU\
WKH 6RIWZDUH RQ D IL[HG PHPRU\ VXFK DV D KDUG GLVN
- :KHQ WKH 6RIWZDUH LV XVHG RQ PXOWLSOH FRPSXWHUV \RX PXVW REWDL
RI FRPSXWHUV ZKHUH WKH 6RIWZDUH ZLOO EH XVHG HYHQ LI WKH 6RIWZ
FRPSXWHUV
- ,QVWDOOLQJ WKH 6RIWZDUH LQWR D IL[HG PHPRU\ VXFK DV D KDUG GLVN R
WKH 6RIWZDUH DV ORQJ DV WKH QHWZRUN VHUYHU UXQV RQO\ IRU LQVWDOO
RQFH DQRWKHU FRPSXWHU KDV WKH VRIWZDUH LQVWDOOHG IURP WKH VHU

,17(//(&78$/ 3523(57< 2:1(56+,3

<RX DFNQRZOHGJH WKDW WKH 6RIWZDUH DQG WKH 'RFXPHQWDWLRQ DQG D
+89,7= DQG WKDW +89,7= RZQV DQ\ DQG DOO VRXUFH FRGHV FRS\ULJKWV W
LQIRUPDWLRQ DQG DQ\ RWKHU SURSULHWDU\ ULJKWV RI WKH 6RIWZDUH
'RFXPHQWDWLRQ DUH SURWHFWHG E\ FRS\ULJKW ODZV DQG LQWHUQDWLRQ
SURSHUW\ ODZV DQG WUHDWLHV

62)7:$5(9(56,21

7KH 6RIWZDUH DQG WKH 'RFXPHQWDWLRQ PD\ EH XSGDWHG RU PRGLILHG D
ZLWKRXW DQ\ SULRU QRWLFH

5(675,&7,216

‡ <RX PD\ QRW XVH DQ\ +89,7= WUDGHPDUNV WUDGH QDPHV RU ORJRV ZLWK

‡ <RX PD\ QRW FRS\ GXSOLFDWH GLYHUW PRGLI\ GLVWULEXWH UHYHUVH I DWWHPSW WR GLVFRYHU WKH VRXUFH FRGH RI WKH 6RIWZDUH DQG WKH 'R +89,7=

‡ <RX PD\ QRW XVH DQ\ +89,7= WUDGHPDUNV WUDGH QDPHV RU ORJRV ZLWK

‡ <RX PD\ QRW OLFHQVH RU VXEOLFHQVH WKH 6RIWZDUH RU DVVLJQ WUDQV WKLUG SHUVRQ ZLWKRXW WKH SULRU ZULWWHQ FRQVHQW RI +89,7= $Q\ DV WHUPLQDWH WKLV $JUHHPHQW DQG UHOLHYH DOO REOLJDWLRQV ZKLFK PD WKH 6RIWZDUH LV SDLG IRU RU QRW

:$55$17<

‡ <RX PD\ UHFHLYH D UHSODFHPHQW ZKHQ \RX ILQG DQ\ SK\VLFDO GDPDJH W GD\V IURP WKH UHFHLSW RI WKH 6RIWZDUH

‡ 8QOHVV RWKHUZLVH SURYLGHG KHUHLQ WKH 6RIWZDUH LV EHLQJ GHOLYHU ,03/,(' &21',7,216 5(35(6(17$7,216 $1' :$55$17,(6 ,1&/8',1* %87 127 /,0,7(' 72 ,03/,(' :$55$17,(6 2) 0(5&+17%,/,7<),71(66)25 $ 3$57,&8/$5 385326(25 121 ,1)5,1*(0(17 2) 7+,5' 3$57< 5,*+76 $5(',6&/$,0(' +89,7= :,// 127 :$55$17 7+$7 23(5$7,21 2) 7+(62)7:$5(,6 81,17(55837(' 25 (5525)5((

/,0,7$7,21 2) /,$%,/,7<

,1 12 (9(17 :,// +89,7= %(/,$%/(72 <28)25 $1< '$0$*(6 /266 &/$,06 25 :+$762(9(5 ,1&/8',1* %87 127 /,0,7(' 72 $1< ,1&,'(17$/ ,1',5(&7 &216(48(17 63(&,$/ '$0$*(6 25 $1< /267 5(9(18(6 352),76 '7 25 ,1)250$7,21 $5,6,1* 28 5(/$7(' 72 7+(86(2) 25 ,1$%,/,7< 72 86(62)7:$5((9(1 ,) +89,7= ,6 127,),(3266,%,/,7< 2) 68&+ '0*(6 /266 &/$,06 25 &2676

)25&(0$-(85(

,Q QR HYHQW +89,7= ZLOO EH OLDEOH WR \RX IRU DQ\ GHOD\ RU IDLOXUH $JUHHPHQW LI DQG WR WKH H[WHQW VXFK GHOD\ RU IDLOXUH LQ SHUIRUP UHDVRQDEOH FRQWURO RI +89,7= LQFOXGLQJ EXW QRW OLPLWHG WR ILUH

,1'(01,),&$7,21

<RX DJUHH WR GHIHQG LQGHPQLI\ DQG KROG KDUPOHVV +89,7= LWV DIILO IURP DQ\ GDPDJHV ORVV OLDELOLWLHV RU H[SHQVHV LQFOXGLQJ DWWRUQ RU EDVHG XSRQ D \RXU EUHDFK RU QRQ FRPSOLDQFH RI WKLV $JUHHPHQW WKH 6RIWZDUH E\ SHUVRQV RWKHU WKDQ +89,7= SHUVRQQHO RU WKRVH VSH

7(50 $1' 7(50,1$7,21

7KLV $JUHHPHQW ZLOO FRPPHQFH ZKHQ \RX RSHQ WKLV SDFNDJH RU VWDUW XQWLO WHUPLQDWHG E\ HLWKHU SDUW\ <RX PD\ WHUPLQDWH WKLV $JUHHP WHUPLQDWH WKLV $JUHHPHQW DW DQ\ WLPH IRU FRQYHQLHQFH 7KLV $JUH FRPSO\ ZLWK DQ\ WHUP RU FRQGLWLRQ LQ WKLV $JUHHPHQW <RXU SD\PHQ :KHQ WKLV $JUHHPHQW LV WHUPLQDWHG \RX ZLOO FHDVH \RXU XVH RI 6RIW 'RFXPHQWDWLRQ, 6HFWLRQV ZLOO EH XQDIIHFWHG DQG VXUYLYH WKH W

12 $66,*10(17

7KLV $JUHHPHQW RU DQ\ SDUW RI WKLV $JUHHPHQW PD\ QRW EH DVVLJQHG FRQVHQW RI +89,7= $Q\ DVVLJQPHQW RU WUDQVIHU ZLWKRXW VXFK FRQVHQ

12 7+,5' 3$57< 5,*+76

7KLV $JUHHPHQW LV LQWHQGHG WR EH VROHO\ IRU WKH EHQHILW RI WKH SD RU FUHDWH DQ\ ULJKWV LQ IDYRU RI DQ\ SHUVRQ RWKHU WKDQ WKH SDUW

(;3257 5(*8/$7,216

6RIWZDUH LV VXEMHFW WR -DSDQHVH H[SRUW VHFXULW\ ODZV DQG UHJX
UHJXODWLRQV LQ RWKHU FRXQWULHV <RX DJUHH WR FRPSO\ VWULFWO\ ZL

6(9(5 $%,/,7<

,I DQ\ 6HFWLRQ LQ WKLV $JUHHPHQW LV IRXQG WR EH YRLG RU XQHQIRUFH
DXWRPDWLFDOO\ DQG WKH UHPDLQLQJ 6HFWLRQV RI WKLV $JUHHPHQW ZLO

12 :$,9(5

7KH GHOD\ RPLVVLRQ RU IDLOXUH RI +89,7= WR HQIRUFH DQ\ ULJKW RU UH
D ZDLYHU RI VXFK ULJKW RU UHPHG\ RI +89,7=

(17,5($*5((0(17

7KLV $JUHHPHQW FRQVWLWXWHV WKH HQWLUH DJUHHPHQW EHWZHHQ WKH
DJUHHPHQW EHWZHHQ WKH SDUWLHV FRQFHUQLQJ WKH 6RIWZDUH