

'LHWDU\ 5HVWULFWLRQV 3DUWLFLSDQWK ZLGG EHQSHRY LEG
VW\OH LQ WKH 8 QDLOH URUWW KGL GIXQDUW ERQI RR XMK IF KSLG KDV
GLHWDU\ UHVWHFLRPPHROGVH GL WW KLV WS URX SEDFLNDJJ W/K HPHD OV

78&90 9(7 67(3 3URJURJWJDGE 5HOHDVH RI /L

, :H WKH XQGHUWLJQHGX GRD GS DLIHSD UWKLF IDSIBQRM LV XQGG HU
WKLV LV D OHJDORF\ VEKE GIXQJN EHIHSH BOHLYVHJ BQVWBDBB

, :H UHTXHVW SHUWPLFLVSDRQHVLQ SD7 V6LQ H UDWL RQFRQ EHLQJ J
SHUPLVVLQ , :H BOHHDVH BQVWBDBB

9ROXQWDU\ 3URJURJHUPVWD QGV DSGJ DQLEHSDWKB BXUJOP LV S
YROXQWDU\ DQG LV 3ORH VHEFBQVWBDBB

5HOHDVH RI /LDERQLVHKDOI RIWLVFLSDIQWK HWKDIVDQDO\ KHL
UHSUHVHQWDWLYFHW VJXDU GLOQ DQVXUHQ VHDHOU RIG ZKR DV 5
KHUHE\ UHOHDVH WXVNWVHSGVQDYL N VJXVWHHV 2ILFHUV 'LU
(PSOR\HHV 9ROXQW BQVWBDBB IDZGR \$JEDVM VHHOHHDVHIG WRURP D
QRW WR VXH 5HOHDWKBW JRUH DQ\ IEDVHROUHQWLRQQLWK DC
SK\VLFDQ HPRWLQJ DQJ RSW RSHQWDOGLDQVXUW VEDWXSHHUV DV D
P\ SDUWLFLSDWL RQRIQDQK HF BXURH UQPH VHQWV SHWRLW WHG
3OHDVH BQVWBDBB

\$FNQRZOHGJPHQ WHRUHFLRJNLJH DQG DEMQRZOHGKFK WFKWLYL
FRXOG LQFOXGH DQUS ERXSHQVXG DQVWVWVWZH KDYH IXOO\ FF
WKH ULNVN DQG KDJDUGV DQG , QH DVVXPHV WVDKWH ,UZLVKDYK
WKLV 3URJURJH BQVWBDBB

ULWQHVV WR 3DUWKHFLHSD WUHH B BHSKH QMF DVKQWD,ORG PHQWDOO
SDUWLFLSDWH HQFWHGH 3DURRVIDRU BQVWBDBB RZKEHQWRKXOG S
ULVN WR FLSDVLSQJULQV, KEVU3ULRIFVSHQV SDKDW EHHQ VHHQ EV
SURYLGHU ZLW KLOH WAKHH BQVWBDBB

(PHUJHQF\ OHGLFDO :FUXIQWPHVQWVQGD WQSH DHDVHHHV GR QR
PHGLFDO SHUVRQH HOREFDMLRDE B HVDKQSHURJWDEG ,D:QG DJUH
5HOHDVHHV DUH JRDQWHDGVSRU FWRWKRQGVW WDXW & BQWJWHPH
PHGLFDO WUHDWPHQGWK DQ HFXFXVNDVFLR QVRKVDQD VHUUPV RI
DJUHHPHQW , :H XQHGHWKDWDGSH DQDQVSHRQ DVEIXPHWQRRW DQ\
GDPDJH ZKLFK PLJRW DQLRQZKXVWRKREK JI &VHPHUJHQF\ PHGL
WUHDWPHQWH BQVWBDBB

QVXUDQFHUHSUHVHQWT WDKW W KHKDQWKDGOVRXSDRYHGHIRHUV
SD\ DQ\ PHGLFDO FRRWWVQVGDQW FDX\ E HUKIDV DQWRHILSDVPHQW

7XVNHJHH 8QLYHUVLW\ &ROOHJH RI 9HWHULQDUV
9(7 67(3
0HGLFDO ,QIRUPDWLRQ)RUP

7KLV DXWKRULJDWRUHQULYHUVLW\SRQULPRXVLEHQRIDQWKH
PHGLFDO HPHUJHQEROSORRYLIQWLOOEHQVHG RQO\ LQ
PHGLFDO HPHUJHQF\QRUHQWLOHQDFDUSXWIRXILIRUQ
DWWHQGDQFH D,QGSDGHWDFESSWRROWKH IURQW DQG EDFN R
6WXGHQWB
/DVW)LUVW

'DWH RI
&XUUHQW \$
BB

&LW\ 6WDWH

3DUHQW *XDU
:RUN 3K
&HOO 3
(PHUJHQF\ &RQWDFW DQ

0HGLFDO ,QVXUDQFH ,QIRUPDWLRQ
3ROLF\ +ROGH
,QVXUDQFH &RPS
,QVXUDQFH &RPS
,QVXUDQFH &RPS

