

688 , QWHUQVKLS / HDUQLQJ \$JUHHPHQW  
 , / \$

### 3URFHVV

6WXGHQW , QWHUQ & KHFNOLVW

- 6WHS &RPSOHWH WKH , QWHUQ \$SSOLFDWLRQ )RUP EHORZ
- 6WHS 8V+RZWR :ULWH 2EMHFWLQW VVHH SDJH WR DVVLVW \RX LQ W  
REMHFWLYHV LQ \$SSHQGL[ \$ VHH SDJH
- 6WHS 5HYLHZ WKH , QWHUQ \$SSOLFDWLRQ )RUP DQG / HDUQLQJ 2EMH  
 , QWHUQVKLS & RRUGLQDWRU
- 6WHS 5HYLHZ WKH , QWHUQ \$SSOLFDWLRQ )RUP DQG / HDUQLQJ 2EMH  
 6XSHUYLVRU DQG JDLQ DSSURYDO DQG VLJQDWXUH LQ WKH 6LWH 6XSH  
 , QWHUQVKLS 3HUPLVVLRQ )RUP
- 6WHS 5HWXUQ WKH VLJQHG 688 , QWHUQVKLS 3HUPLVVLRQ )RUP , QW  
 2EMHFWLYHV \$SSHQGL[ \$ WR \RXU \$FDGHPLF , QWHUQVKLS & RRUGLQD  
 , QWHUQVKLS 3HUPLVVLRQ )RUP
- 6WHS 5HYLHZ DQG VLJQ WKH 6WXGHQW , QWHUQ \$FNQRZOHGJH PHQW  
 , QWHUQVKLS 3HUPLVVLRQ )RUP
- 6WHS 6XEPLW WKH FRPSOHWHG 688 , QWHUQVKLS / HDUQLQJ \$JUHHPH  
 WKH 5HJLVWUDU V 2IILFH 7KH , / \$ LQFOXGHV WKH , QWHUQ \$SSOLFDWL  
 DQG WKH 688 , QWHUQVKLS 3HUPLVVLRQ )RUP

\$FDGHPLF , QWHUQVKLS & RRUGLQDWRU WKH 5HJLVWUDU LQ VWUXFWRU RYHU  
FRXUVH IRU ZKLFK D VWXGHQW LV HQUROOHG

- 6WHS 5HYLHZ WKH , QWHUQ \$SSOLFDWLRQ )RUP DQG / HDUQLQJ 2EMH  
 PDNH DQ\ QHFHVVDU\ DGMXVWPHQWV
- 6WHS \$IWHU WKH 6LWH 6XSHUYLVRU KDV UHYLHZHG DQG VLJQHG WK  
 WKH , QWHUQ \$SSOLFDWLRQ )RUP DQG / HDUQLQJ 2EMHFWLYHV \$SSHQ
- 6WHS 6LJQ WKH \$FDGHPLF , QWHUQVKLS & RRUGLQDWRU \$JUHHPHQW  
 )RUP
- 6WHS 2QFH WKH , QWHUQ KDV VXEPLWWHG WKH , QWHUQVKLS / HDUQL  
 WKH & DUHHU DQG 3URIHVVLQRDO 'HYHORSPHQW & HQWHU ZLOO VHQQ \  
 6LWH 6XSHUYLVRU & KHFNOLVW 7KH LQGLYLGXDO DW WKH VLWH RI WKH , Q  
 WKH LQWHUQVKLS H[SHULHQFH
- 6WHS 5HYLHZ WKH , QWHUQ \$SSOLFDWLRQ )RUP DQG / HDUQLQJ 2EMH  
 PDNH DQ\ QHFHVVDU\ DGMXVWPHQWV
- 6WHS &RPSOHWH DQG VLJQ WKH 6LWH 6XSHUYLVRU \$JUHHPHQW VHF
- 6WHS 2QFH WKH , QWHUQ KDV VXEPLWWHG WKH , QWHUQVKLS / HDUQL  
 2IILFH WKH 688 & DUHHU DQG 3URIHVVLQRDO 'HYHORSPHQW & HQWHU Z  
 UHFRUGV

5HJLVWUDU V 2IILFH & KHFNOLVW

- 6WHS 5HYLHZ WKH 688 , QWHUQVKLS 3HUPLVVLRQ )RUP IRUP ZLWK WK  
 QHFHVVDU\ DGMXVWPHQWV
- 6WHS 5HJLVWHU WKH , QWHUQ IRU WKH LQWHUQVKLS FRXUVH
- 6WHS 6HQQ DQ HOHFWRQLF FRS\ RI WKH , / \$ WR WKH & DUHHU DQG 3U  
 FSGLQWHUQVKLS#VXX HGX

,QWHUQ \$SSOLF DWLRQ )RUP

,QWHUQ 1DPH	71XPEHU
,QWHUQ (PDLO	0DMRU
:KDW LV \RXU &XPXODWLYH *3\$	'XULQJ ZKLFK VHPHVWHU GR \RX SC LQWHUQVKLS"
+DYH \RX FRPSOHWHG \RXU ,QWHUQV <input type="checkbox"/> <HV <input type="checkbox"/> 1R RU XQVXUH SOHDVH VSHDN Z ,QWHUQVKLS &RRUGLQDWRU WR	\$UH \RX DQ ,QWHUQDWLRQDO 6WX <input type="checkbox"/> <HV <input type="checkbox"/> 1R
+DYH \RX FRPSOHWHG \RXU DQQXDO 7LWOH ,; 7UDLQLQJ" <input type="checkbox"/> <HV <input type="checkbox"/> 1R RU XQVXUH 6HOI HQUROO FRPSOHWHG WKH 7LWOH ,; RIILFDW LI \RX KDYH	
7\SH RI ,QWHUQVKLS 3URYLGHU D FRPSDQ\ RU RUJDQL]DWLRQ WKDW FRXUVHZRUN	
6HOHFW RQH RI WKH IROORZLQJ W\SHV WKDW EHVW GHVFULEHV \RXU <input type="checkbox"/> 8QLYHUVLW\ 6SRQVRUHG ZKHUH WKH VWXGHQW LQWHUQ HQJDJH WKLUG SDUW\ RU H[WHUQDO RUJDQL]DWLRQ EXW WKH 8QLYHUVL SURJUDP <input type="checkbox"/> 8QLYHUVLW\ 2SHUDWHG ZKHUH WKH VWXGHQW LQWHUQ HQJDJH 8QLYHUVLW\ HPSOR\HH DFWLQJ LQ WKH FRQWH[W RI KLV KHU 8QL <input type="checkbox"/> ,QGSHQGURJUDP ZKHUH WKH VWXGHQW LQWHUQ HQJDJHV LQ D ZLWKRXX LQYROYHPHQW E\WKH 8QLYHUVLW\   ,I,QGSHQGHQW QR DFDGHPLF FUHGLW LV DZDUGHG	
,V WKH ,QWHUQVKLS 3URYLGHU D IDPLO\ PHPEHU VWXGHQW RU \RXUVH	
,I WKH ,QWHUQVKLS 3URYLGHU LV 8QLYHUVLW\ 6SRQVRUHG V... 4 3URYLGHU LV RQ WKH SUH DSSURYHG H[WHUQDO LQWHUQVKLS WKH OLVW SOHDVH FRQWDFW WKH &DUHHU DQG 3URIHVVRQD... R...	
,I WKH ,QWHUQVKLS 3URYLGHU LV 8QLYHUVLW\ 2SHUDWHG SOHDVH SURYLGH	
,V WKLW D SDLG RU XQSDLG LQWHUQVKLS"	
6LWH 6XSHUYLVRU 1DPH	6LWH 6XSHUYLVRU (PDLO
6LWH 6XSHUYLVRU 3KRQH	

6LWH 6XSHUYLV RU -RE 7LWOH

:KLFK GHSDUWPHQW GRHV WKH 6LWH 6XSHUYLV RU ZRUN LQ"

3OHDVH SURYLGH WKH 6LWH 6XSHUYLV RU V DGGUHV V FLW\ ]LS FRGH V

,QWHUQVKLS 6W DUW 'DWH

,QWHUQVKLS (QG 'DWH

\$YJ +RXUV 3HU :HHN

,QWHUQVKLS -RE 7LWOH

3URYLGH D MRE GHVFULSWLRQ RXWOLQLQJ \RXU VSHFLILF UHVS RQVLEL

+RZ RIWHQ GR \RX SODQ WR PHHW ZLWK \RXU 6LWH 6XSHUYLV RU WR HYD

,V \RXU LQWHUQVKLS DOVR \RXU UHJXODU MRE" 7R FODULI\ ZHUH \RX IL  
3URYLGHU \RX MXVW HQWHUHG DERYH DQG QRZ \RX DUH WU\LQJ WR REV

- <HV
- 1R

:LOO \RXU LQWHUQVKLS EH SHUIRUPHG UHPRWHO"

- <HV
- 1R

688 , QWHUQVKLS 3HUPLVLRQ )RUP

,QWHUQ 1DPH

,QWHUQ 7 1XPEHU

,QWHUQVKLS

)DOO

6SULQJ

6XPPHU

<H DU

&ODVV 6WD  
'XULQJ , QW

)UHVKF

6RSKRP

-XQLR

6HQLR

\*UDG 6W;

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&5(' ,76

\$SSURYDOV \$JUHHPHQWV

6LWH 6XSHUYLVRU, \$DJUHHGPHQW VHG WKLVLQWHUQVKLS ZLWK WKHLQW  
ZRUNFRPSRQHQWV RXWOLQHG LQWKH ,QWHUQ \$SSOLFDWLRQ DQG /H DUQ  
UHJXODUO\ WR SURYLGH DVVLVWDQFH WUDLQLQJ DQG FRQVXOWDWLRQ  
DIRUHPHQWLRQHG OHDUQLQJ REMHFWLYHV

6LJQDWXUH

'DWH

\$FDGHPLF ,QWHUQVKLS &RRUGKQDWLRQ \$XUHHGPHQW LQWHUQVKLS ZI  
DJUHHG XSRQ WKH OHDUQLQJ REMHFWLYHV LQ \$SSHQGL[ \$ , DJUHH WR PH  
FRQVXOWDWLRQ WR WKHLQWHUQ LQ RUGHU WR KHOS WKHP SURJUHVV WR

6LJQDWXUH

'DWH

6WXGHQW ,QWHUQ \$FNQRZOHGJPHQW DQG \$JUHHPHQW

\$FNQRZOHGJPHQW

, WKHXQGHUVLJQHG 6WXGHQW ,QWHUQ UHSUHVHQW WKDW , DP \H DUV  
VLJQ WKLVDJUHHPHQW

, DFNQRZOHGJH WKDW , DP SDUWLFLSDWLVep p° € SZ \$FNQWKH p

, D @ pÀ ` @ ` à JHF Re KHWSUT#rdp° € WK DJUHHGPHQW Rpl, D @ H U \$ F F e K M P D H P \$ Z C

\$JUHHPHQW

, WKH XQGHUVLJQHG 6WXGHQW ,QWHUQ KDYH UHYLHZHG WKH ,QWHUQVK  
" FRPSOHWH DOO DFDGHPLF DQG LQWHUQVKLS DVVLJQPHQWV VXEPLW  
FRPSOHWH DOO ZRUN WR WKH EHVW RI P\DELOLW\  
" UHYLHZ DQG IXOILOO WKH LQWHUQVKLS LQ DFFRUGDQFH ZLWK 688 3R  
" FRPSOHWH WKH LQWHUQVKLS GXULQJ WKH GDWHV VSHFLILHG XQOHV\  
" UHSRUW VHULRXV SUREOHPV LQFOXGLQJ SK\VLFDV VDIHW\ SHUVRG  
6XSHUYLVRU DQG WKH 688 \$FDGHPLF ,QWHUQVKLS &RRUGLQDWRU ,Q  
" DXWKRUL]H 688 V GHVLJQDWHG UHSUHVHQWDWLYH WR JUDQW SHUPL  
ZLOO EH ILQDQFLDOO\ UHVSQRVLEOH LI GXULQJ SDUWLFLSDWLRQ LQ  
RWKHUZLVH XQDEOH WR SURYLGH FRQVHQW IRU PHGLFDV WUHDWPHQ  
IDPLO\ JXDUGLDQV  
" EH SHUVRQDOO\ UHVSQRVLEOH IRU DOO KRXLQJ WUDQVSRUWDWLRQ  
LQWHUQVKLS DQG SHUVRQDOO\ EHDU DOO DVVRFLDWHG FRVWV XQOH  
DGGLWLRQ EH SHUVRQDOO\ UHVSQRVLEOH IRU DQ\ ILQDQFLDO OLDEL  
ORVV GDPDJH OLDELOLW\ FRVW RU H[SHQVH WR WKH SHUVRQ RU SU  
PH GXULQJ SDUWLFLSDWLRQ LQ WKH LQWHUQVKLS SURJUDP  
" DELGHE\ DOO DSSOLFDEOH ODZV ,XQGHUVWDQG WKDW ,PXVW SHUVR  
LQFXUUHG DV DQ ,QWHUQ  
" UHSRUW LI ,DP LQMXUHG RU LQYROYHG LQ DQ DFFLGHQW ZKLOH SURY  
XQFRPSHQVDWHG LQWHUQVKLS VHUYLFHV WR WKH FRRSHUDWLQJ HP:

+RZ WR :ULWH /H DUQLQJ 2EMHFWLYHV

:KDW LV D OHDUQLQJ REMHFWLYH"

,Q VKRUW DQ REMHFWLYH LV DJRDO \$V D IXWXUH SURIHVVLRQDO \RX Z  
IRU ZKLFK WR DLP <RX ZLOO GHFLGH ZLWK \RXU VLWH VXSHUYLVRU ZKD  
ZLOO EHDQ LQWHUQ 7KHQ \RX ZLOO KDYH DJRDO WR ZRUN WRZDUGV GX

7KLQJV WR NHHS LQ PLQG ZKHQ ZULWLQJ \RXU OHDUQLQJ REM

v &KDOOHQJH <RXU REMHFWLYHV VKRXOG FKDOOHQJH DQG VWUHWF  
SRVVHV

v .QRZOHGJH <RX VKRXOG JDLQ NQRZOHGJH DV \RX DUH HQJDJHG DQ  
FODVVURRP DQG RQ WKH MRE

v \$WWDLQ 0DNH VXUH WKDW \RXU JRDOV DUH DWWDLQDEOH DQG UH  
LQWHUQVKLS REMHFWLYHV VKRXOG EH FRPSOHWHG WKH ZH

v 0HDVXUH 6HW XS \RXU REMHFWLYHV LQ VXFK D ZD\ WKDW LW LV HDV  
\*URZ VDOHV E\ WTXDKMHU

v 6SHFLI\ %H VSHFLILF DERXW ZKDW KRZ DQG ZKHQ \RX ZLOO PHHW  
FRPSOHWLRQ RI HDFK REMHFWLYH 6WULYH WR UHDFK WKH REMHFW

6DPSOH /H DUQLQJ 2EMHFWLYHV IURP YDULRXV GLVFLSOLQHV

2%-( &7,9(/H DUQ WR FUHDWH DQ HIIHFWLYH DGYHUWLVHPPHQW GHVLJQ

7R DFFRPSOLVK WKH REMHFWLYH , ZLOO

5HVHDUFK HIIHFWLYH DGYHUWLVHPPHQW GHVLJQV  
0RFN XS DQG SURSRVH DQ DGYHUWLVHPPHQW FDPSDLJQ WR WKH PDU  
&UHDWH DQG ODXQFK QHZ DG  
6HW XS DPHWKRG WR PHDVXUH WKH HIIHFWLYHQHV RI WKH DG  
(YDOXDWH DG FDPSDLJQ WR VHH LILW UHDFKHG DGGLWLRQDO F

(VWLDPDWHG KRXUV WR FRPSOHWH REMHFWLYH , HVWLDPDWH VSHQGLQJ  
DOORWWHG WR HDFK VXEFDWHJRU\

v 5HVHDUFK KRXUV 0RFN XS KRXUV &UHDWH DQG /DXQFK KRX  
HIIHFWLYHQHV KRXUV (YDOXDWH &DPSDLJQ

'DWH RI &RPSOHWLRQ (VWLDPDWHG , VKRXOG EH DEOH WR FRPSOHWH W  
'HFHPEHU

0HWKRG RI 0HDVXUHPPHQW , ZLOO KDYH DFFRPSOLVKHG WKLV REMHFWL  
FXVWRPHUV ZLWK DQ DGYHUWLVHPPHQW , FUHDWHG

2%-( &7,9(, QFUHDVH P\ NQRZOHGJH DQG DELOLW\ WR FRXQVHO LQGLYLG

7R DFFRPSOLVK WKH REMHFWLYH , ZLOO

2EVHUYH WKH FRXQVHOLQJ DQG DVVLVW LQ WKH FRXQVHOLQJ RI D  
(YDOXDWH HDFK DSSRLQWPHQW 5HFRUG ZKDW , OHDUQHG DQG REV  
IXWXUH FOLHQWV  
&RPSLOH DOO REVHUYDWLRQV LQWR D UHIHUHQFH JXLGH

(VWLDPDWHG KRXUV WR FRPSOHWH REMHFWLYH , HVWLDPDWH VSHQGLQJ

DOORWWHG WR HDFK VXEFDWHJRU\

v &RXQVHOLQJ 2EVHUYDWLRQ KRXUV (YDOXDWLRQ KRXUV K  
(GLW 2EVHUYDWLRQV KRXUV

'DWH RI &RPSOHWLRQ (VWLPDWHG , VKRXOG EH DEOH WR FRPSOHWH W  
0DUFK

0HWKRG RI 0HDVXUHPHQW , ZLOO KDYH DFFRPSOLVKHG WKLV REMHFWL  
OHDVW LQGLYLGXDO FRXQVHOLQJ VHVVRQV DQG FRPSLOHG DOO P\ R

2%-( &7,9( (IIHFWLYHO\ SURJUDP RQH VHFWRQ RI WKH QHZ FRPSDQ\ ZHE

7R DFFRPSOLVK WKH REMHFWLYH , ZLOO

2EVHUYH DQG EH WUDLQHG E\ D FRPSDQ\ GHYHORSHU DERXW FUHDV  
/HDUQ KRZ WR ORRS FRGLQJ DQG SUDFWLFH ZLWKLQ WKH ZHEVLWH  
3URJUDP RQH VHFWRQ RI WKH FRPSDQ\ ZHEVLWH LQ &

(VWLPDWHG KRXUV WR FRPSOHWH REMHFWLYH , HVWLPDWH VSHQGGLQJ  
DOORWWHG WR HDFK VXEFDWHJRU\

v 2EVHUYDWLRQ DQG 7UDLQLQJ KRXUV /RRSLQJ &RGLQJ KRXUV 3

'DWH RI &RPSOHWLRQ (VWLPDWHG , VKRXOG EH DEOH WR FRPSOHWH U

SSSHQGL[ \$ /H DUQLQJ 2EMHFWLYHV

/LVW \RXU SULPDU\ OHDUQLQJ REMHFWLYHV 'HVFULEH ZKDW \RX KRSH WRXOHDU  
DUH UHTXLUHG WR FRPSOHWH DW OHDVW RQH REMHFWLYH SHU LQWHUQVKLS FR  
&RRUGLQDWRU IRU DQ\ DGGLWLRQDO OHDUQLQJ REMHFWLYH UHTXLUHPHQWV  
LPSRUWDQW DV WKH VLJQLILFDQFH RI HDFK REMHFWLYH DQG WKH WLPH UHTXLU  
2EMHFWLYHV' GRFXPHQW DERYH DV \RX FRPSLOH REMHFWLYHV

2%-( &7,9( :KDW ZLOO \RX GR"	(VWLPDWHG KRUV WR FRPSOHWH  'DWH RI &RPSOHWLRQ (VWLPDWHG
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0HWKRG RI 0HDVXUHPHQW IRU WKL V 2EMHFWLYH +RZ ZLOO \RXU VLWH  
HYDOXDWH \RXU DFFRPSOLVKPHQW" :KDW ZLOO EH WKH FULWHULD IRU W

2%-( &7,9( :KDW ZLOO \RX GR"	(VWLPDWHG KRUV WR FRPSOHWH  'DWH RI &RPSOHWLRQ (VWLPDWHG
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0HWKRG RI 0HDVXUHPHQW IRU WKL V 2EMHFWLYH +RZ ZLOO \RXU VLWH  
HYDOXDWH \RXU DFFRPSOLVKPHQW" :KDW ZLOO EH WKH FULWHULD IRU W

2%-( &7,9( :KDW ZLOO \RX GR"	(VWLPDWHG KRUV WR FRPSOHWH  'DWH RI &RPSOHWLRQ (VWLPDWHG
------------------------------	--

0HWKRG RI 0HDVXUHPHQW IRU WKL V 2EMHFWLYH +RZ ZLOO \RXU VLWH  
HYDOXDWH \RXU DFFRPSOLVKPHQW" :KDW ZLOO EH WKH FULWHULD IRU W