



&HOHEUDWLQJ %ODFN +LVWRU\ ORQWK
HEUXDU\ LV %ODFN +LVWRU\ ORQWK DQ LPSRUWDQW RSSRUWXQ
DFKLHYHPHQWV DQG KLVWRULHV RI %ODFN DOXPQL VWXGHQWV

&\QWKLD \$SSLDK %\$
DLPV WR LQVSLUH WKH QH[W
JHQHUDWLRQ
7KH /\$ 36 DOXPQD DQG IRUPHU YDUVL
WUDFN DQG ILHOG DWKOHWH ZLOO FR
WKH EREVOHLJK HYHQW WKLV PRQWK
:LQWHU *DPHV \$ ILUP EHOLHYHU
WKH LPSRUWDQFH RI SHRSOH EHLQJ I
VHH WKHPVHOYHV LQ WKHLU KHURHV
KRSHV WR EH WKDW H[DPSOH IRU RWI
5HDG WKH IXOO VWRU\ RQ &%&

\$GYDQFLQJ <8 PHQWRUVKLS
/DXQFKHG LQ 2FWREHU E\ WKH)DFXO
/LEHUDO \$UWV 3URIHVVLRQDO 6WXG
\$GYDQFLQJ <8 PHQWRUVKLS SURJUDP
IRFXVHV RQ FRQQHFWLQJ DFFRPSOLV
DOXPQL ZLWK %ODFN VWXGHQWV DQG
VWXGHQWV ^ JURXSV WKDW KDYH EHH
KLVWRULFDOO\ KHOG EDFN LQ WKHLU
VXFFHVIXO FDUHHUV
/HDUQ PRUH DERXW \$GYDQFLQJ <8

\$OXPQL VSRWOLJKW)ODYLH
-RXEHUW 0(6
\$V WKH PLQLVWHU IRU DJULFXOWXUH
FKDQJH HQYLURQPHQW RQ WKH VPD
QDWLRQ LVODQG RI 6H\FKHOOHV)OD
-RXEHUW FRQWLQXHV WR DSSO\ ZKD
OHDUQHG LQ KLV ODVWHU RI (QYLURQ
6WXGLHV SURJUDP QHDOO\ WZR GHFD
DJR5HDG)ODYLHQ V VWRU\

81 6XVWDLQDEOH
'HYHORSPHQW *RDO UHSRUW
2Q -DQ <RUN UHOHDVHG D G\QDPL
QHZ UHSRUW DQG ZHEVLWH GRFXPHQ
SURJUHVV WRZDUG WKH 8QLWHG 1DW
81 6XVWDLQDEOH 'HYHORSPHQW
*RDOV 6'*V ,Q <RUN IRUPDOO\
GHFODUHG LWV FRPPLWPHQW WR DFW
WKH 81 6'*V ZKLFK DOLJQ ZLWK WKH
8QLYHUVLW\ V YDOXHV PLVVLRQ DQG
VWUHQJWKV 5HDG WKH 81 6'* UHSRU

&HOHEUDWH :KLOH :H (GXFDW
7KH 6WXGHQW &RPPXQLW\ DQG
/HDGHUVKLS 'HYHORSPHQW V VWXGHQ
HQJDJPHQW DPEDVVDGRU WHDP LV
KRVWLQJ &HOHEUDWH :KLOH :H (GXF
&::(DORQJVLGH %ODFN VWXGHQW
DVVRFLDWLRQV DQG FOXEV WR FHOHI
%ODFN FXOWXUH DW <RUN 7KH ZHHN
VHULHV RI HYHQWV EHJLQV)HE DQG
RSHQ WR DOXPQL 5HJLVWHU IRU WKH
&::(HYHQW VHULHV

6KDUH \RXU UHFHQW
DFFRPSOLVKPHQWV ZLWK WK
DOXPQL FRPPXQLW\|
.HHS WKH <RUN FRPPXQLW\ XSGDWHG
\RXU UHFHQW OLIH DQG FDUHHU PLOH
E\ VKDULQJ \RXU DFFRPSOLVKPHQWV
&ODVVHV LQ

6KDUH \RXU VWRU\

\$ / 801 , % (1 () , 76

\$ XGLRERRN GLVFR60QW RQ IXUQLWX+URPH D Q G \$ XWR , QVXUDQFH
% X\ EH V W VHOOLQ5H0M6R R D RVRQV")XRULQNL VDKOLXQPJQD UHFHLYH D JUR
DW D GLVFRXQW ZQHVK K&RKPLHU'S \$ OXPQG LKDFYRQW ZLWK 7' , QVXUDQF
ZLWKRXW SD\LQJ V&EIDOSDWFHRQ/V \WRO B E\HH\URUQH[7R JHW D
RU PHPEHUVKLS ISBVF6OJYRQ IXUQLW\H QDRQREOLJDWL RQ TXRWH
RQ WKH FXUUHQWD\$S\$XPLQI Q P\HRVR INURPVZK 80% UFIRPNS OHWH WKH TXLFW
&OXE UHDG &RPPHUF LDO 'LYLWLKRQH VWHS DSSOLF DWLRQ
E\ 1HLO 3DV\UD\B\QDPRUH /HDUQ PRUH
/HDUQ PRUH

\$ / 801 , (9 (176



)HE _ S P O R 7 \ L Q J) R U Z D U G 6 H U L H V _ + R Z / \$ 36 DOXP
DUH VWUHQJWKHQLQJ % ODFN FRPPXQLWLHV
- RLQ WKH / \$ 36)DFXOW\ IRU D WDON ZLWK JUDGXDW



YDULRXV LQLWLDWLHYHV DGGUHVVLQJ DQWL %ODFN UD
SRVLWLYHO\ WR %ODFN FRPPXQLWLHV IDPLOLHV DQ

)HE _ SP^{5\$'LWXGH} _ <RXQJ \$OXPQL 6SHHG 1HWZR
\$UH \RX D \RXQJ DOXP ORRNLQJ WR JURZ \RXU SURIH
SUDFWLFH \RXU QHWZRUNLQJ VNLOOV" -RLQ WKLV YLU
VHVVLRLQ KRVWHG E\ \RXQJ DOXPQL DPEDVVGRU -DYH
¶ ZKHUH \RX ZLOO KDYH WKH FKDQFH WR PHHW IHO
DOO RYHU WKH ZRUOG



)HE _ SP^{6FKRODUV¶ +XE # +RPH _ 5HDFWLRQV WR}
QHZV RYHUORDG DQG LWV LPSDFW RQ ZRUN
0HGLD FRYHUDJH RI &29,' KDV EHHQ YLUWXDOO\ QR
RYHUORDG RI &29,' QHZV KDV VKRZQ WR FDXVH SHR
IURP WKHLU ZRUN ,Q WKLV WDON 3URIHVVRU 5XRGD
LPSDFWV RI HPSOR\HHV¶ H[SRVXUH WR &29,' LQIRU
ZRUNSODFH EHKDYLRXUV DQG SURGXFWLYLW\



)HE _ SP^{5\$'LWXGH} _ +RZ WR QHWZRUN GLJLWDOO
JUDGXDWLRQ
\$OXPQL SDQHOLVWV ZLOO GLVFXVV KRZ \RXQJ DOXPQ
QHWZRUN DQG EXLOG UHODWLRQVKLSV YLUWXDOO\ W
3DQHOLVWV ZLOO VKDUH WKHLU H[SHULHQFH DQG RI

)HE _ DR^{RUN &LUFOH # +RPH _ &\FOHV RI LQHTXD}
H[SORLWDWLRQ LQ QDWLRQ EXLOGLQJ
+RVWHG E\ 'U 5HEHFFD 3LOODL 5LGGHOO \$FDGHPLF
&LUFOH WKLV YLUWXDO OHFWXUH VHULHV ZLOO VKRZ
IDFXOW\ PHPEHUV HQJDJLQJ LQ D OLYHO\ SDQHO GLV
WKRXJKW SURYRNLQJ TXHVWLRQV

\$OXPQL)ULHQHQWDFVBLVYDF\ 3RQVREVFULEH _ &RPPXQLFDWLRQV 3UHIHUHQFH
<RUN 8QLYHUVLW\ \$OXPQL (QJDJHPHQW
.HHOH 6WUHHW
7RURQWR 2QWDULR 0 - 3
W RU _ H DOXPQL#\RUNX FD