

# 1XWUDFHXWLFDOV DV (PHUJLQJ \$QWLDQJLRJH

3DQNDM \*XSWD

6FKRRO RI 0HGLFDO \$OOLHG 6FLHQFH\*WUJDR QD-QDIDDDP 8QQLHD VLW\

&RUUHVSRRGLQJDXWDRDM \*XSWD \$VVLVWDQW 3URIHVVRU 6FKRRO RI 0HGLFDO \$OOLHG 6FLHQFHV  
+DU\DDQ ,QGLD 7HO JXSWD (DPLLOV#JPDLO FRP

5HFHLYHG GDWH \$XJXVW \$XJ\$77HSWHG G3WE10 6 M 6 W/GI PEEH/WH

&RS\ULJKW \*XSWD 3 7KLV LV DQ RSHQ DFFHVV DUWLFOH GLVWULEXWHG XQGHU WKH WHUPV RI WKH &U  
GLVWULEXWLRQ DQG UHSURGXFWRQ LQ DQ\ PHGLXP SURYLGHG WKH RULJLQDO DXWKRU DQG VRXUFH D

## (GLWRULDO

1XWUDFHXWLFDOV SURYLGHV XV ZLWK QXWULWLRQDO QHHGV DORQJ ZLWK KHDOWK  
EHQHUVSUHYHQWLQJ WKH SDWKRORJLFDO FRQGLWLRQV IURP DULVLQJ  
HUHIROXWUDFHXWLFDOV HJJUDYH D JUHDW SURPLVH WR LPSURYH KXPDQ  
KHDOWK DQGHQW WUJDRDM \*XSWD \$VVLVWDQW 3URIHVVRU 6FKRRO RI 0HGLFDO \$OOLHG 6FLHQFHV  
QWULWLRQ DQG SKDUPDFHXWLFDO DQG LQYROYHV IRRG WKDW SURYLGHV KHDOWK  
EHQHUVSUHYHQWLQJ WKH RQVHW RI GLVHDVH RU YLD WUHDWLQJ WKH  
GLVHDVH 1XWUDFHXWLFDOV KDYH DOUHDG\ EHHQ XVHG IRU WKH WUHDWPHQW RI  
GLDEHWHV GHSULQV DIPPDDVGR 6 KUHWWQW\ WKH\ KDYH  
EHHQ H[SORUHGHFRU DQKHUHQHVLV WKDW LV DVVRFLDWHG ZLWK D  
EURDG DUUD\ RI SDWKRORJLFDO FRQGLWLRQV VXFK DV FDQFHU GLDEHWHV DJH  
UHODWHG PDFXODU GHJHQHUDWLRQ UHWLQRSWK\ RI SUHPDWXULW\ HWF  
\$QJLRJHQHVLV WKH IRUPDWLRQ RI QHZ EORRG YHVVOV IURP WKH SUH H[LVWLQJ  
RQHV SOD\ DQ LPSRUWDQW UROH LQ FDQFHU IRUPDWLRQ DQG WKHUHIRUH WK