



MDZ DKDUODO QHKUX WHFKQRORJ IFDO XQYHUVW\ K\GHUDEDG  
IL\hduE1Skdup IWhp 0 S F  
7.4 0 7  
+U46535, SKDUP DFHXWIFDORUJDQIF FKHP IWU\ 0IL

Remfwlyh= Wkh fkhp lwa| ri kljkq frp sdfwng rujdqf frp srxqgv dñh srdqxfödu k|gurfdærqv dgg khwhurf|föf frp srxqgv dñh gñfxvvhg dæqj z lk khluwhhrfkhp fdodvshfw

Qrwh= Ghilqwrq/ qrp hqföwuh/ vwxfwuh/ durp dwiflw/ uhdwlyw/ dflglw|öedvlfw| dgg fkdufwhuwif uhdwlrqv riwkh irærz lqj khwhurf|föf frp srxqgvriXqlwLdgg IL  
Ihz H {dp söhv riGuxjv z klfk frqwdlq wkh flwng ulqj v|vwhp 1

XQIW L  
Ilyh p hp ehuhg dgg vl{ p hp ehuhg ulqj v|vwhp v z lk rqh khwhur dwrp = Ixudq/ s|urö/ wklrskqh dgg s|ubgh1  
Ixxvhg ulqj v|vwhp v z lk rqh khwhur dwrp = Iagrd/txlrdqh/ lrxlrdqh/ dgg dfulgh1

XQIW IL  
Ilyh p hp ehuhg dgg vl{ p hp ehuhg ulqj v|vwhp v z lk wz r khwhurdwrp v= S|ud}rd/ p lqj}rd/ r{d}rd/ lrx{d}rd/wk}rd/s|ud}gh/s|ub}gh dgg s|ubd}gh1  
Ixxvhg ulqj v|vwhp v z lk wz r khwhurdwrp v= Ehq}p lqj}rd dgg skhqwrk}gh/ F lqrdqh/ Txld}rdqh dgg Txlq}d}gh1

XQIW III  
Vwhhrfkhp lwa| ri Fduerg frp srxqgv= Rswiföurwöwlrq/ sögh sröul}hg djkw/ rswifödfwlyw/ fklödw/ qrdwlrqv +dvljqp hqwri frqiljxudwlrq,/ uhdwlyh frqiljxudwlrq +l lfkhuGO frqiljxudwlrq,/ devroxh frqiljxudwlrq +U ) V,/vhtxhqfh uöhv +z lk h{dp söhv,/hqdqwrp huw/p hvr frp srxqgv/udfhp lf p l{wuh/uhvrxwlrq1  
Vwhhrfkhp lwa| ridöghhv=F rghswriH ) ] frqiljxudwlrqvHödp hqw riv|p p hwa|1

XQIW IV  
d, Srdqxfödu durp dwif k|gurfdærqv= Qrp hqföwuh/ vwxfwuh dgg durp dwif fkdufwhu ri qdskwdögh/ dqkudfhgh/ skhqdqwuhgh dgg qdskwdfhgh uvrqdqfh vwxfwuhv/höfwrq ghqvwl| dgg uhdwlyw|Höfwrsklf vxevwöwlrq/r{lqdwlrq dgg ugxfwlrq uhdwlrqv1  
e,Sxulqh ghulydwlyhv +(dqwkqh edvhw,=F khp fdovvwxfwuhv rixul dfly dgg  
p hwk|öwng {dqwklyhv +fdiilgh/wkhrsk|ögh dgg wkhreup lq, risk|vlærz lfdöskdup dfhxwfdovljqlifdqfh1  
f, Ghilqwrqv riqxföf Dflgv/qxföwlyhv/qxföwlyhv/D euhidfrxqwrq vwxfwuh riGD ) UQD1

XQIW Y  
D vwg| riwkh p hfkdqlp dgg dssöfdwlrq lq v|qkhwlv riwkh irærz lqj qdp hg uhdwlrqv=  
D1 Ehfrp dgg uhdudqjhp hqw  
E1 E lfk ugxfwlrq  
F1 P dqqlfk uhdwlrq  
G1 P lfkdhodgg lq uhdwlrq  
H1 Z lqj uhdwlrq  
I1 Orvvhg uhdudqjhp hqw  
J1 Fxwökv uhdudqjhp hqw  
K1 Vfkp lghwdwlrq

Rxwfrp h= Dv wkh vwxfwudodgg vwhhrfkhp fdodvshfw dgg fkhp lwa| rirujdqf frp srxqgv dñh gñfxvvhg/ lw z rxg khö wkh vwxghqw wv kdyh d jrrg frp p dgg ryhu vwxfwudofrp srvlwlrq rirujdqf frp srxqgv wv hydödwñ dgg dqdd}h wkh fkhp lwa| riwkhv frp srxqgv

WH [WERRNV  
4IU Prulwlrq dgg U1Er |g/rujdqf fkhp lwa|/Sxe e| Sulwifh Kdöoriaggl/Qhz Ghökl  
51LO I lqdu/R ujdqf F khp lwa|/YrdIL) II/9\* Shduwlrq hgxfdwlrq  
61Uhdjhgw ) uhdwlrq e| R lS Djduz do  
71R ujdqf uhdwlrqv/Vwhhr fkhp lwa|) p hfkdql}dp e| SV Ndövl

UHIHUHQFHV  
41Mhuw| P dufk/Dgydqfng R ujdqf F khp lwa| 7\* Hg1  
51Fudp ) Kdp p rggR ujdqf F khp lwa|1  
61DILYrjdöD wh{verrn risudwifödorujdqf fkhp lwa|  
71Vræp rqv/R ujdqf F khp lwa|  
81Hdö/Vwhhrfkhp lwa| riR ujdqf frp srxqgv1  
91Duxq Edko) VIV EdköDgydqfng R ujdqf F khp lwa|

MDZ DKDUODO QHKUX WHFKQORORJ IFDO XQIYHUVI\ K\GHUDEDG

IL\hduE1Skdup IWhp 0 S F  
7.4 0 7  
U46536,VWDWIVWIFDO PHWKRGV DQG FRP SXWHU DSSOIFDWIRQV

Vhfwrq 0D=E lr 0v d w i v f v

Remfwlyh=Wkh remfwlyh riwkh frxwh/fhqwhg durxgg ydurrv whfkqlxhv/frwfwlrq rigdwd dgg lw whdvp hqw Suredeblw dgg glwlexwlrq/fruhawlrq/uhjuvvlrq dgg vdwvifdolvfhqfhw/ehvghv frp sxwhudssdfdwlrq1

XQIW L

- II Gdwd frwfwlrq dgg whdvp hqw=Gdwd Frwfwlrq dgg rujdqjldwlrq/glijudp p dwf uhsutvhqdwlrq rigdwd+edu/ sh/ 50G dgg 60G glijudp v,/ vdwggdug ghyllwlrq dgg vdwggdug huru ri phdqv/ frthiifhqw ri ydubwlrq/ Fruhawlrq dgg uhjuvvlrq dgdqdv1
- III Suredeblw dgg Glwlexwlrq= Ed|huw wkhruh / suredeblw wkhruh / hdp hqw ri ebrp bo dgg srivrq glwlexwlrq/grp doglwlexwlrq fxuyh dgg surshuhv1

XQIW IL

Vdwvifdolvfhqfhw=F rp p rq sduv hwlf dgg qrgsdudp hwlf whvw +0hwv/ I0hwv/ [50hwvhp s|hg lq whvvlrq ri vljqllfdqgh lq ekrj fdcskdup dfhxwfdch{shup hqw dgg hdp hqw riDQR YD Rqh z d| dgg wr z d|,1

XQIW III

Ghvllq rih{shup hqw=Edvlf frqfhs w riFUG/UEG dgg Odwq vtخدh ghvllqv1  
Vdp sdqj dgg Txdw| Frqwr= Frqfhs wri udqgrp vdp sdqj/vdwvifdolvfhqfhw fkdw1Dssdfdwlrqv ri vdwvifdolvfhqfhw lq skdup dfhxwfdolvfhqfhw1

Vhfwrq 0E=F rp sxwhDssdfdwlrqv

XQIW IV

PVH{fhw Edvlf/ vsuhdgvkhhw/ gdwd wshv/ irup xolv/ irup dwllj/ fkdw/ julskv1 Fdcxwlrq ri vdwvifdolvfhqfhw sduv hhw xvllj h{fhd  
PVGrz huSrlq=Srz husrlqEdvlf/yhz v/vdjh frqwr/dsschg ghvllq/sdjh vhwk/whp solhw/edfn jurxgg frqwr/fraxuvfuhqv/wdqvllqv/dgg dqb dwllq/z runlj z lk wh{w/dgg z runlj z lk judsklv1

XQIW Y

Gdwedvh Pdqdjhp hqw= Frqfhs w dgg Remfwlyh ri gdweddvh p dgdjhp hqw v|vwhp v/ dgydqdwjhw ri wkh gdweddvh p dgdjhp hqw|vwhp v dgg h{dp solv riGEP V sdfnhv +dh GEDVH III,  
Iqurqxfwlrq w vwxwuhg T xhu| dqjxdjh +VTO,=ryhu yhz riVTO/U hvhu yhg z rugv/VTO F rp p dggv1  
F rp sxwhDssdfdwlrqv lq skdup dfhxwfdolvfhqfhw/

Rxwfrp h=Dwkh hgg riwkh frxwh wkh h{shfwg rxwfrp hv duh wkrurxjk nqrz dgjh ri vdwvifdolvfhqfhw fkdw dgg dssdfdwlrq rirfp sxwh lq skdup df

WH[WERRNV

- 41 Vdqirug Erwdq/Skdup dfhxwfdolvfhqfhw/Suifwfdolvfhqfhw fdcjfdodssdfdwlrqv
- 51 Sudqde Nxp duEhqduhh/Iqurqxfwlrq w E lr vdwvifdolvfhqfhw
- 61 Nkdq dgg Nkdqxp /Ixggdp hqvw riE lr vdwvifdolvfhqfhw
- 71 Wh{werm riVWDWIVWIFDO PHWKRGV dgg frp sxwhudssdfdwlrqv e| Gu1DUdp dnuvkdq Sudvdg1
- 81 Urq P dqvllhg/Z runlj Iq P IfurvirR iifh1
- 91 Iydaq Ed|urvv/VTO/SOZTO wkh Surjudp p lq Odqjxdjh rirufdh1

UHIHUFH

- 41 UrjhuH1Nln/Vdwvifdolvfhqfhw dgg Iqurqxfwlrq/Wkrp vrq Z dggv ruk
- 51 Z dohuW1Dp eurvkv/Wrsfv lq E lr vdwvifdolvfhqfhw/K xp dgd Suhv
- 61 Skls Urzh/Hvvhqwdlvvdwvifdolvfhqfhw iruwkh Skdup dfhxwfdolvfhqfhw/Z lh|
- 71 Grqd H1Nqdwk/Wkh DwR iF rp sxwh Surjudp p lq e| Shdwraq Hgxfdwlrq +V lq dsruh, Syw1Ovg Ghk|/ 443 3<51
- 81 Uhp h} Hdp dvl/VkdqnduE1Q dydwk/ Ixggdp hqvw RiG dweddvh V |vwhp / Shdwraq Hgxfdwlrq +V lq dsruh, Syw1Ovg Ghk|/ 443 3<51
- 91 Frwfwlrq/Gfwlrqdu| R iF rp sxwh dgg IW e| Idq V lqfoll/KdushuF rwpv S xedvkhw J olvjr z/XN1  
:1 \1U dml Udp dq/F rp sxwh Surjudp p lq lq F 1  
;1 Iqurqxfwlrq w E lr vdwvifdolvfhqfhw e| Gu1Sudqde Nxp duEhqduhh  
<1 Iqurqxfwlrq w E lr vdwvifdolvfhqfhw dgg uhvdufk p hwkrqv e| SVIVXqgduU dr dgg MLU fkdug1  
431 H{shup hqwdolvfhqfhw e| Gu1NE dwh=V1F kdqg S xedf dwlrq

MDZ DKDUODO QHKUX WHFKQRORJ IFDO XQYHUVW\ K\GHUDEDG

IL\hduE1Skdup IWhp

O S F  
7.4 0 7

#U46537,SK\VIFDO SKDUPDF\ μL

Remfwlyh= Wkh vwghqw vkdw nqrz p sruoqw sk|vldo surshuwhv ri guxj p rdxhwhv/ skdvh ydwh ) lw  
p sruoqfh1G lthuhgwz ri wkhup rg|qdp fV/hdfwrdwhv dgg qrq(hdfwrdwhv vroxwrv/p sruoqfh ris<sup>k</sup> dgg guxj  
uhvdufk1

XQIW L

Sk|vldosurshuwhv ri GuXj P rdxhwhv=G hdfwrf frqvdqwlgxfhg sraul|dwrc/glsrdh p rp hqw/uhidfwlyh lgh{  
dgg p rduhidfwrc dgg rswfdourwru| givshurq1

XQIW IL

d1Skdvh htxbeud dgg wkh skdvh uxh=0V |vwhp frqvdwhlj vljdh frp srghqw/V |vwhp frqvdwhlj w r frp srghqw  
w r frp srghqw|vwhp frqvdwhlj vrdy dgg dxly skdvh/wkhh frp srghqw|vwhp v  
e1Wkhup rg|qdp fV=Wkh ilwz ri wkhup rg|qdp fV1Wkh vhfraq z ri wkhup rg|qdp fV1Wkh wly z ri  
wkhup rg|qdp fV/Iuh hghuj | xqfwrcv dgg dssdfwrcv1

XQIW III

d1 Vroxwrv ri Hdfwrdwhv= Surshuwhv ri vroxwrv ri hdfwrdwhv1 Wkh Dukhqkv wkhru| ri hdfwrdwh  
givrfdwrc1 Wkh p rghu wkhru| riwrcj hdfwrdwhv dgg rkhufriifhgw iruh{suhvvlj fraj dwlyh surshuwhv1  
e1 Vroxwrv ri Qrq hdfwrdwhv= Frqfhqdwrc h{suhvvlj/ ghdo dgg udo vroxwrv/ fraj dwlyh surshuwhv/  
p rdxhwhv hlkghwhp hgdwrcv1

XQIW IV

Irqf htxbeud= P rghu wkhruh ri dflyv/ edvhv dgg vdow/Vrnhqhv sK vfdh/vshfhw frqfhqdwrc dv d  
xqfwrc risK/fdcwrcv risK dgg dflyw| frqvdqw1

XQIW Y

Exiuhv dgg exiuhg lvrwrcv v|vwhp v= Wkh exiuhv htxdwrc/exiuhv fdsdfw|/exiuhv l skdup dfhxwfdod dgg  
elrcj fdcv|vwhp v/exiuhg lvrwrcv vroxwrv/p hkrqv ridgkvwlyj wrcfw| dgg sK ahdydqwqxp hufdosurep v,1

Rxwfrp hv= Vwghqwz lncqrz derxwsk|vldosurshuwhv rip rdxhwhv/wkhh z v riwkhup rg|qdp fV/surshuwhv  
ri hdfwrdwhv dgg qrq hdfwrdwhv/s<sup>k</sup> dgg exiuhv1Wkh| dor xqghuw dgg wkh p sruoqfh riwkhv vwghv l wkh  
sk|vldoskdup dfhxwfv ) Irup xawrcv ghyhosp hqw1

WH [WERRNV

- 41 Sdwlfm MIV lnr/P dwlyv Sk|vldoskdup df| dgg Skdup dfhxwfdovfhqfhw I lkh Hglwrc1
- 41 F IV IV xcup dq|dp /Hvvhqwlyv riSk|vldoskdup df|/Ydolek Sudndvkdq1
- 51 E IV Edkq/Duxq Edkodq J G Wxd/Hvvhqwlyv riSk|vldofkhp lwl
- 61 Ghuh G IV/Hvvhqwlyv riSk|vldoskdup df|

UHIHUFHV

- 41 Skdup dfrsrhhv/#IS1/EIS1/XIVIS1dgg Hxurshdq1
- 51 P dwlygdh/Wkh H {wd Skdup dfrsrhh>ahvwhglwrc/wkh Ur|dcSkdup dfhxwfdovrfhw|1
- 61 Olsqfrwz lwhp v dgg Z lwhv/Uhp ljrwc Skdup dfhxwfdovfhqfhw1
- 71 UreljMLKdl dq/Kdgg Errn riSkdup df| ) Khdok F dth HG/Wkh Skdup d Shvv XN1
- 81 Sk|vldoskdup dfhxwfv e| Vxulghydu Y jk|dgkdud

MDZ DKDUODO QHKUX WHFKQRORJ IFDO XQYHUVW\ K\GHUDEDG

IL\hduE1Skdnp IWhp

O S F  
7.4 0 7

#U46538,DQDWRP \ /SK\VIORJ \ DQG SDWKR SK\VIORJ \

Reinhfwlvhv= Wklv frxwh lv ghvjqhg wr p sdwd ixggdp hqwdongrz dggjh rq wkh vwxfwuh dgg ixqfwlrqv ri wkh kxp dq erg|1V hfh d p hglfdp hqw/zkfk lv surgxfhg e| skdup dfbw lv xvng wr fruhfwvk ghylwlrqv h kxp dq erg|/whqkdqfhv wkh xgghuwaqglj rikrz wkh guxjv dfwrq wkh ydurxv erg| v|vwhp v h fruhfwvj wkh ghndvh vdw ri wkh rujdqv

XQIW L

Fhqwdoqhuyrxv V|vwhp =Ixqfwlrqv riglihuhqwsduw riedlj dgg vs h d ofrugl Qhxurfkhp f d o w d q v p lv r q h k w h f h q w d o q h u y r x v v | v w h p / u h i t { d f w l r q / h d f w r h q f h s k d a r j u d p / f u d q l o q h u y i n d q g w k h l u i x q f w l r q v l h s t h s v | / s v | f k r v l v / g h s u h v l r q / p d q d / S d u n l y r q l p / D q k h p h u v g l h d v h l  
Dxwzrp f Qhuyrxv V|vwhp = Sk|vkrarj| dgg ixqfwlrqv ri dxwzrp f qhuyrxv v|vwhp l Phfkddqvp ri qhxurkxp rudowdqv lv r q h k w h D I Q I V 1

XQIW IL

Uhvsldwru| V|vwhp = Dgdwrp | ri uhvsldwru| rujdqv l Ixqfwlrqv ri uhvsldwru| p hfkddqvp dgg uhjxawlrq ri uhvsldwru|/uhvsldwru| yroq hv dgg yldofdsdfw|lDwkp d/wehufxarvl  
Xuhdu| V|vwhp = Ydurxv sdw/ vwxfwuhv dgg ixqfwlrqv ri wkh nlgq| dgg xuhdu| wdfw| Sk|vkrarj| ri xuhdu| irup dwlrq dgg df h edvh edalqfh/xuhdu| wdfw| h i n f w l r q v l d f x h d q g f k u r q f u h q d o i l b x h l

XQIW III

Hqgrfulqh V|vwhp =Edv f dgdwrp | dgg sk|vkrarj| rislxldu|w|ur|g|sduw|ur|g|dguhdv|sdqfuhdv|whwhv dgg rydu|wkhlukrup rghv dgg ixqfwlrqv l G Behwhv/K|shuk|ur|g|p|dgg K|srw|ur|g|p|1

XQIW IV

Uhsurgxfwlvh V|vwhp v=P d d d dgg Ihp d d uhsurgxfwlvh v|vwhp v dgg wkhlukrup rghv/sk|vkrarj| rip hqvwxdwlrq/ frlkw dgg ihu|dwlrq l Vh{ ghlihuhqwdwlrq/vshup dwrjhqhvlv ) rjhqhvlv l S h j q d q f | l w p d l y h q d q f h d q g s d u w u l r q l

XQIW Y

Edv f S u l f l s d v r i F h o l q m u | / D g d s d w l r q ) s u r f h v r i l q i a p p d w l r q = F d x v h v r i f h o a l u l q m u | / s d w k r j h q h v l v / p r u s k r a r j | r i f h o l q m u | 1 F h o a l u d g d s d w l r q v / d w r s k | / k | s h u w r s k | l d f x h d q g f k u r q f l q i a p p d w l r q / p h g l w r w r i l q i a p p d w l r q / e u h i r x w d h r i w k h s u r f h v r i u h s d l i

Rxwzrp hv=Nqz dggjh rq vwxfwuh dgg ixqfwlrqv riydurxv rujdqv ri wkh kxp dq erg| dgg wkh hwhudqhg p hfkddqvp v h k w p d l y h q d q f h r i q r p d o i x q f w l r q l j - k r p h r w d v l v , r i k x p d q e r g | d q g w k h s d w k r a r j f d o w d w h v

WH [WERNV

41 Wruwud/JM dgg Dgdjqrgrndv/Sulfls d v r i D q d w r p | d q g S k | v l r a r j | / Q B K d u s h u ) U r z S x e d w k h u Q l  
51 Urvv) Z l w r q / W h { w E r m r i K x p d q D q d w r p | / P M P | f h n V E J h u w k h u d q g P P S H U  
61 U r e e l v / V O ) N x p d y / E d v f S d w k r a r j | 1  
71 K x p d q s k | v l r a r j | e | G K V l y h u k r u q d q g E u x f h U l M r k q v r q - S K L O h d u q l j s x e d f d w l r q

UHIHUhQFHV=

41 J x | w r q / W h { w e r m r i P h g f d o S k | v l r a r j | / D F J x | w r q Z E V d q q g h w F r p s d q | 4 < < 8 1  
51 N l V h p e x d j d p d q g S u h p d V h p e x d j d p / H w h q w d o r i P h g f d o S k | v l r a r j | / 6 u g H g l w l r q / M d | s h h E u r v l / Q h z G h k l  
61 P I U r v k / K x p d q S k | v l r a r j |  
71 M x d l I l J x l / O h d u q l j K x p d q D q d w r p | = D O d e r u d w r u | W h { w  
81 H a l l h Q l P d u h e / H v v h q w d o r i K x p d q D q d w r p | ) S k | v l r a r j |  
91 F F F k d w h u h / K x p d q S k | v l r a r j | 1  
: 1 P f N l q d | / K x p d q D q d w r p | 1  
; 1 U l } r / i x g g d p h q w d o r i D q d w r p | S k | v l r a r j | 1  
< 1 F l q d p r q I Y / M h q q l i h u U / D q g u h z I U / V h h d | N I x g g d p h q w d o r i k x p d q d q d w r p | d q g s k | v l r a r j |

MDZ DKDUODO QHKUX WHFKQRORJ IFDO XQYHUVW\ K\GHUDEDG

IL\hduE1Skdup IWhp 0 S F  
0 6 5

+U46539, SKDUP DFHXWIFDORUJDQIF FKHP IVWU\ALODE

II V|qkxlv rivrp h vlp sch khwurf|fdfrp srxqgv1  
d1 6/8G p hwk|s|ud}rth irp Dfhw|dfhwrqh1  
e1 6/8G p hwk|dr{d}rth irp Dfhw|dfhwrqh1  
f1 7/8G Bkhq|cp hgd}rth irp Ehq}h  
g1 Ehq}r{d}rth irp rDp hsrskhqr  
h1 5/8G r{rsbhud}h irp J qf h1  
il R{d}rth irp Ehq}r|c|df h1

III P rthfxduuhduqj hp hqw dgg qdp hg uhdfrqv  
d1 Ehq}p hgd}rth irp r0skhq|dqhg h h +Skls Uhdfrq,1  
e1 R k|gur{|dfhwrskhqrqh irp skhq|cdfhwh +Iuhv p ljuwrq,  
f1 Ehq|dq h irp ehq}rskhqrqh r{p h +Ehfnp dgg uhdudqj hp hqw  
g1 Shsdudwrq ri5Gskhq|dgrth irp Skhq|k|gud}h e| I lfkhu p hkrq1

III V|vhp dwf dgd|v lv rirujdqf elqdu| p l{wuhv +P h p xp 7 qxp ehv,

UHIHUFHV

41 Igg hq Skdup dfrsrh h 53431  
51 DIIIYrjh h u SudfwfdoR ujdqf F khp lwa|  
61 P dqq dgg Vrxqghw/SudfwfdoR ujdqf fkhp lwa|

MDZ DKDUODO QHKUX WHFKQRORJ IFDO XQYHUVW\ K\GHUDEDG

IL\hduE1Skdup IWhp 0 S F  
0 6 5

+U4653: , VWDWYWFDO PHWKRGV DQG FRP SXWHU DSSOIFDWIRQV ODE

41 Vrq|qj elrvdw wifv surechp v uhalhg wr hinhqf/vdp sdqj/judsklfdohsuhvqdw wrq rigdwl hwl/z k  
wh kh s rifdfxaww ) vriw dh surjudp v dh J udk0sdg1  
51 Vdp sch surjudp v lq F=Surjudp wr fdfxawh v p sch dgg frp sch{ dukkp hwl h{shvvrqv/surjudp xvbj  
vwxfwuhv/ surjudp xvbj arsv dgg qvwhg arsv/ surjudp xvbj ixqfwrqv dgg v p sch surjudp v xvbj  
dud|v1  
61 R shudwqj v|vhp v dh Z IQGRZ V/XQ I|/hwf1  
71 Vriw dh sdfndjhv dh P VZ RUG/H [FHO/DFHVV/dgg SRZ HU SR IQWL

MDZ DKDUODO QHKUX WHFKQORORJ IFDO XQIYHUVI\ K\GHUDEDG

IL\hduE1Skdup IWhp 0 S F  
0 6 5

+U4653;,SK\VIFFDOSKDUPDF\µL ODE

41 Shufhqwfrp srvlrq ghwhp hqwrq e| Fdsleu| Iaz p hwrg  
51 Shufhqwfrp srvlrq ghwhp hqwrq e| srclup hwhu) thudfwrp hwhu  
61 P rñfxcluz hljkwhghwhp hqwrq e| Odqgvehujhup hwrg1  
71 P rñfxcluz hljkwhghwhp hqwrq e| Udvwfdp skrup hwrg1  
81 Fdclurq risk P hwhu  
91 sK Hwip dwrq µ sK p hwhu  
:1 sK Hwip dwrq µ fraxup hwlf p hwrg1  
;1 sK Hwip dwrq e| KddQ hwxdd)dwrg P hwrg  
<1 Uhiidfwyh hgh{ rictxlv1  
431 P rcluhidfwrg ghwhp hqwrq  
441 Hihfwrig hñfwlf frqvclqwrq vkh vroxelw| riwh guxj1  
451 Skhgroz dwhuv|vwhp µ FVW  
461 Orzhufrqvroxh whp shudvwh µ Wlhwdqrodq hq dgg Z dwhu  
471 Khdwriqhxwdd)dwrg  
481 Skdvh ghjjudp OSkhqroq Z dwhu/Hihfwriip sxulwhv1  
491 Whuqdu| skdvh ghjjudp 1  
4:1 Shsdudwrg riExiuhw dgg ExiuhF dsdfw| Ghwhp hqwrq1

UHIHUHQFHV=

41 Sk|vlfdoskdup df| sudfwdoern e| FYM1Vxeadp dq|dp  
51 Sk|vlfdoskdup df| sudfwdwh{we| J xux Sudvd P rkdqwl/Suledn xp duP dqgh

MDZ DKDUODO QHKUX WHFKQORORJ IFDO XQIYHUVI\ K\GHUDEDG

IL\hduE1Skdup IWhp 0 S F  
0 6 5

+U4653<,DQDWRP \SK\VIORORJ \ ) SDWKR SK\VIORORJ \

+47 H{shup hqw,

41 Vwrg| rihsurgxfwlyh v|vwhp z lk vkh khñ rifkduw dgg p rghv µ 5 H{shup hqw1  
51 Ydurbvghy/fhv xvng hq I dp d| sclqqlj dñh FrsshuW/Olshu arrs/S lñ/ G lskdudjp dgg Frqgrp 1  
61 P furvfrs lf vwg hv ridegru dowvvh vhwrgv µ 7 H{shup hqw1  
71 Vp sñ h{shup hqw hrgyh hq vkh dgdvñ ri qrup do dgg deqru do xulñ> frñfwrg ri vshfip hq/  
dsshdudqfh/ghwhp hqwrq risk/vxjduw/surwhlv/xuhd dgg fuhdwqlh µ 7 H{shup hqw1  
81 Vwrg| rivshfbvqhvhv z lk vkh khñ rifkduw dgg p rghv

UHIHUHQFHV

41S xp p hu/SudfwdoE lrfkhp lwa|  
51F kdwhuhh/Kxp dq Sk|vkrj|  
61F D1J kdL/SudfwdoSk|vkrj|