

%% & \$FFHSWDEOH 8VH RI ,QIRUPDWLRQ 6





## &RQWHQWV

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,QWURGXFWLRQ  
3XUSRVH  
\$XGLHQFH  
6FRSH

\*HQHUDO 8VH RI %%& ,QIRUPDWLRQ 6\ VWHPV  
<RXU %HKDYLRXU  
<RXU 5ROH  
,QIRUPDWLRQ 6HFXULW\ ,QFLGHQWV  
%XVLQHVV 8VH  
3HUVRQDO 8VH  
,QIRUPDWLRQ 3ULYDF\  
\$FFHVVLQJ %%& ,QIRUPDWLRQ 6\ VWHPV  
2IIHQVLYH 0DWHULDO  
\$FWLRQV 8SRQ 7HUPLQDWLRQ RI &RQWUDFW

3527(&7(' DQG 5(675,&7(' ,QIRUPDWLRQ  
:RUNLQJ ZLWK 3527(&7('

6HFXUH 8VH RI WKH ,QWHUQHW  
8QDXWKRULVHG 6RIWZDUH  
0RELOH \$SSOLFDWLRQV  
6FLDO 1HWZRUNLQJ 6LWHV  
5HPRWH \$FFHVV

6HFXUH 8VH RI HOHFWURQLF &RPPXQLFDWLRQV

5HPRYDEOH 6WRUDJH 0HGLD  
8VLQJ UHPRYDEOH VWRUDJH  
5HPRYDEOH 0HGLD IURP 7KLUG 3DUWLHV

6HFXUH &RQILJXUDWLRQV RI %%& ,QIRUPDWLRQ 6\ VWHPV  
6HFXULW\ 7RROV RQ %%& ,QIRUPDWLRQ 6\ VWHP  
&RQILJXUDWLRQ RI %%& ,QIRUPDWLRQ 6\ VWHPV  
\$XWKRULVHG ,QIRUPDWLRQ 6\ VWHPV

&RPPXQLFDWLRQV 6HUYLEFHV  
3HUVRQDO 8VH

0RQLWRULQJ RI %%& ,QIRUPDWLRQ 6\ VWHPV  
\*HQHUDO 0RQLWRULQJ  
6SHFLILF 0RQLWRULQJ  
0RQLWRULQJ 3HUVRQQHO  
\$XWKRULW\ WR 0RQLWRU

,QYHVWLJDWLRQ RI ,QGLYLGXDOV 8VLQJ %%& ,QIRUPDWLRQ  
,QYHVWLJDWLRQ <RXU 8VH RI %%& ,QIRUPDWLRQ 6\ VWHPV  
,QYHVWLJDWLRQ RI 3DVW &RPPXQLFDWLRQV  
1RWLILFDWLRQ RI ,QYHVWLJDWLRQV  
3HUVRQDO ,QIRUPDWLRQ 'XULQJ ,QYHVWLJDWLRQV

'HIDPDWLRQ  
:KDW LV 'HIDPDWLRQ  
'HIDPDWLRQ LV 1RW \$OORZH

+DUDVVPHQW  
+DUDVVPHQW LV 3URKLELWHG

&RS\ULJKW  
3URWHFWLQJ &RS\ULJKW

([FHSWLRQ 0DQDJHPHQW  
([FHSWLRQV 3URFHVV

3ROLF\ 5HYLHZ  
\$PHQGPHQWV

'HILQLWLRQV  
5HIHUFHV  
'RFXPHQW FRQWURO

%% & \$FFHSWDEOH 8VH RI ,QIRUPDWLRQ 6\VWH

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,QWURGXFWLRQ















0RQLWRULQJ 3HUFVRQVMR LQIRUPDWLRQ REWDLQHG WKUR  
DQG OLPLWHG WR WUDLQHG DQG GHVLJQDWHG VWDII WR  
DQG SULYDF\

\$XWKRULW\ WRKIR%&WRDGRSWV WKH JXLGDQFH RXWOLQH  
&RPPLVLRQHUV (PSOR\PHQW 3UDFWLFHV &RGH DQG WKI  
3DUW ± 0RQLWRULQJ DW :RUN 7KH ODWWHU GHVFULEHV  
DGRSWLRQ RI WKH SULQFLSOHV RI WKH 5HJXODWLRQ RI ,  
7HOFRPPXQLFDWLRQV /DZIXO %XVLQHVV 3UDFWLFH ,Q  
5HJXODWLRQV

7KH %%& ,QYHVWLJDWLRQ 6HUylFH PDQDJHV DFFHVV  
SURFHVV DQG KDV DXWKRULW\ WR SHUPLW RU UMHF

,Q HYHU\ FDVH WKH UHTXHVWHU ZLOO PDNH D ZULW  
PRQLWRULQJ ZLOO VDWLVI\ WKH UHTXLUHPHQWV RI U  
QHFHVVDU\ UHVRQDEOH DQG LV D SURSRUWLRQDWH

7KH %%& ,QYHVWLJDWLRQ 6HUylFH ZLOO FRPSOHWH  
UHIXVDO VHWLQJ RXW WKH GDWD UHTXHVWHG DQG  
PDGH 7KLV SURFHVV LV VEHMFW RI IRUPDO YDOLGD  
E\ WKH +HDG RI WKH %%& ,QYHVWLJDWLRQ 6HUylFH  
LQGHSHQGHQW DXGLW

<RX FDQ ILQG RXW PRUH DERXW XVLQJ GDWD DV SDU  
[\\*XLGH WR 'LVFORVXUH RI 3HUVRQDO ,QIRUPDWLRQ](#)

,QYHVWLJDWLRQ RI ,QGLYLGXDOV 8VLQJ %%& ,QI

,QYHVWLJDWLRQ <RXU 8VH RI %%&K,IR%&DUHLVSH 6WWWHPX  
DQG GRHV QRW LQYHVWLJDWH \RXU DFWLYLW\ RQ %%& ,Q  
7KH %%& KRZHYHU LV XOWLPDWHO\ UHVSQRVLEOH IRU DO  
,QIRUPDWLRQ 6\WHPV ,W LV WKHUH RUH LPSRUWDQW W  
LQYHVWLJDWH \RXU %%& FRPPXQLFDWLRQV DQG \RXU XVH  
ZKLFK LQFOXGH

x DQ\ VHULRXV LQFLGHQW ZKHUH WKH LQYHVWLJDWLRQ F  
SXEOLF LQWHUHVW

x WR FRPSO\ ZLWK OHJDO REOLJDWLRQV DQG WKH SUHYH

x WR HQVXUH WKDW WKH %%&¶V SROLFLHV DQG SURFHGX

x WR SUHYHQW RU GHWHFW XQDXWKRULVHG XVH RI %%&

x ZKHQ QHFHVVDU\ WR FRQGXFW DXWKRULVHG LQYHVWL

,QYHVWLJDWLRQ RI 3DVW&XUFDWLRQVFRQFLDWLRQV PD  
DQDO\VHG DV SDUW RI RQ JRLQJ RSHUDWLRQDO QHHGV R

LQIRUPDWLRQ LW REWDLQV YLD WKLW SURFHVV WR LQYHV  
DQ\ ODZ DQG WR LQVWLJDWH DSSURSULDWH GLVFLSOLQD

1RWLILFDWLRQ RI ; QMHWLWUHWLWUHQDEOH DQG LI DSSUR  
\RX DERXW DQ\ VXVSHFWHG EUHDFK RI WKLW SROLF\ EHIR  
+RZHYHU LW PD\ QRW EH SUDFWLFDO WR FRQVXOW ZLWK  
JURVV PLVFRQGXFV LV VXVSHFWHG

3HUVRQDO ,QIRUPDWLRQ 'XURQJY,QRXOVIJHDZIRQW WKDW  
PD\ UHYHDO SHUVRQDO LQIRUPDWLRQ DERXW \RX IRU LQ  
LGHQWLW\ RI SHRSOH \RX HPDLO IRU SHUVRQDO UHIVRQV  
LW LV QHHGHG WR IRUP SDUW RI DQ DXWKRULVHG LQYHV

V 'HIDPDWLRQ LV WKH SXEOLFDWLRQ RI D VW  
WLRQ RI D SHUVRQ RU DQ RUJDQLVDWLRQ 7KH SX  
KHU HOHFWURQLF FRPPXQLFDWLRQ

HIDPDWLRQ LV 1RFX\$DORZHGRW VHQG RU FLUFXODWH LQ  
LQIRUPDWLRQ WKDW LV GHIDPDWU\ 7KLW LQFOXGHV DQV  
FRPPHQWV DERXW DQ LQGLYLGXDO RU RUJDQLVDWLRQ ZL  
LQIRUPDWLRQ DUH DFFXUDWH \$ SHUVRQ RU RUJDQLVDW  
GDPDJHV \$OWKRXXJK WKH ODZ UHFRJQLVHV WKDW LW LV D  
RQXV LV RQ \RX RU WKH %%& WR VKRZ WKDW 7KHUH LV D  
FRPSOH[ DUHD GHDOV ZLWK LQ GHIHQV %i•RZ H€X HI \  
FR0@`X H

Zp`0WK 0 R00PÇL" DU HIDPIDP

€pwñW Lp\l@ 0

([FHWLRQ 0DQDJHPHQW

([FHSWLRQV 3R0HMLW LV QRW SRVVLEOH WR DSSO\ RU H  
WKHQ D L % & Q V D W L R Q X V T X H V F R P S O H W H G D Q G U R W R U P D W L R Q  
6 H F X U L W M D P 7 K H % % & , Q I R U P D W L R Q 6 H F X U L W \ W H D P Z L O O U H  
D V V H V V W K H U L V N D Q G D G Y L V H R Q D Q \ D F W L R Q W R E H W D N H  
W R W K H , Q I R U P D W L R Q 5 L V N 2 Z Q H U , 5 2

2 Q F H W K H % % & , Q I R U P D W L R Q 6 H F X U L W \ W H D P U H F H L Y H V F R Q  
W K H , 5 2 D % % & , Q I R U P D W L R Q 6 H F X U L W \ G L V S H Q V D W L R Q , ' Z L  
W R W K H R U L J L Q D O G L V S H Q V D W L R Q U H T X G R U P D W L R Q W H D P W R W  
W K H U t t a n b e a s s e s s e d .

: L W K R X W D % % & , Q I R U P D W L R Q 6 H F X U L W \ , ' E H L Q J L V V X H G D  
D S S U R Y H G

3 R O L F \ 3 H Y L H

\$ P H Q G P H Q W % % & U H V H U Y H V W K H U L J K W W R U H Y L H Z D Q G  
E D V L V 7 K L V L V W K H U H V S R Q V L E L O L W \ R I , Q I R U P D W L R Q 6





5HIHUUHQFHV

\$FFHVVLQJ 2IIF KWWSV LQWUDQHW JDWHZD\ EEF FR XN GI  
ODWHULDO IRU PV DVS[  
-RXUQD QW WLF  
5HV WDK 3XUSR

6HFXULW\ DQG KWWSV LQWUDQHW JDWHZDD QEFYFRW NJDR  
,QYHVWLJDWLR

%XOO\LQJ DQG KWWSV LQWUDQHW JDWHZD\ EEF FR XN GI  
+DUDVVP HQW KDUDVVP HQW S Q D H F \ D V S [  
\*ULHYDQFH 3RQ

& (QFU\SWLRQ € KWWSV LQWUDQHW JDWHZD\ EEF FR XN GI  
FLHV DVS[

%%& ,QIRUPDW KWWSV LQWUDQHW JDWHZD\ EEF FR XN GI  
&ODVVLILFDWL FLHV DVS[  
+DQGOLQJ 6WD

/D 3URWHFWLRQ KWWSV LQWUDQHW JDWHZD\ EEF FR XN GI  
ULJKWV 3D'JHW R W H F D Q R R N D V S [

'LVFLSOLQDU\ KWWSV LQWUDQHW JDWHZD\ EEF FR XN GI  
SROLF\ DVS[

(GLWRULDO \*XI KWWS ZZZ EEF FR XN JXLGHOLQHV HGLWR

\*XLGH WR 'LVF KWWSV LQWUDQHW JDWHZD\ EEF FR XN IR  
3HUVRQDO ,QIF LVVXHV 3DJHV GLVFLSOLQDU\ DVS[

,QIRUPDWLRQ ( KWWSV LQWUDQHW JDWHZDD QEF FR XN IR  
,QFLGHQW 5HS LQYHVWLJDWLRQV HQYLFWHL 3D'JHW R W H F D Q R R N D V S [

ORELOH 'HYLFH KWWSV LQWUDQHW JDWHZD\ EEF FR XN GI  
5HPRWH :RUNL UHP R W H F D Q R R N D V S [ DV  
3ROLF\

3DVVZRUG 3RO KWWSV LQWUDQHW JDWHZD\ EEF FR XN GI  
SROLF\ DVS[

3HUVRQDO ,QIF  
6HFXULW\ %UH  
5HSRUWLQJ



