



)LQG RXW KRZ \RXU GLDEHWHZKZWOZL00 RDQSHQZLWK \RXU PHGLFLQHV

'R QRW DVVXPH WKDW KRVSLWDO3 HRSOHVZRWKRQKDEHWHVHFDQEHV DIIHFWHG E\ QHZ PHGLFLQHV  
ZLOO NQRZ KRZ WR PDQDJH \RXU6SHDENHWHVI \RXUKGLDEHWHVQ\ SUREOHPV RU UHDFWLRQV WR  
FDUH WHDP VKRXOG ZRUN FORVHONGLFLQHWKHQ WKHSDSFDSDVRRD VN

\RX ,Q DGGLWLRQ  :KLFK PHGLFLQHV WR VWRV WDNLQJ EHIRUH \RXU KRVSLWDO VWD\

'R QRW EH DIUDLG WR UHPLQG \RXU WDPHGLFLQHVWDPHWHV \RXQJ JLYHQ WR \RX HDFK WLPH DQG  
KDYH GLDEHWHV ZK\ ,I \RX DUH IRUJHWIXO NHHS D ORJ ZIWHQ PHGLFLQHV DUH

\$OZDV ZHDU \RXU GLDEHWHV , JLYHQWZLQFHKRUSRWDRWWHDI WKDW  
\RX KDYH GLDEHWHV <RX PD\ QHHG WR WDNH LW \RX IDUH WLNDRPHRXU VWRPDFK RU FDQQRW NHHS  
RU D WHVW 5HPHPEHU WR SXW LPHEDFNQRGRZQ <RXU GRFWRU PD\ QHHG WR PDNH FKDQJHV

\$VN ZKDW FKDQJHV ZLOO EH PDGHQRXRXGLDFHWHQWPHGDEHWHV  
FDUH SODQ  :KDW WR GR LI PHGLFLQHV DUH QRW JLYHQ RQ WLPH RU EHIRUH

\$VN KRZ RIWHQ DQG ZKHQ \RXU EORRGVXJDUZLQVEHWHKDNRIQJ JLYH \RX UDSLQ DFWLQJ LQVXOLQ

,I \RX WDNH LQVXOLQ DW KRPH DVNWKHGRFWRU WDNLQJFDUHRI  
\RX LQ WKH KRVSLWDO WR ZULWHILQVXOLQHRVXUJHU\ZHQQURXVZD00G VXJDU EH DIIHFWHG E\  
IROORZ WKHVH RUGHUV GXULQJ \WKHFWGLFLQHV XVHG WR SXW \RX WR VOHHS

,I \RX ZHDU DQ LQVXOLQ SXPS DVN\RXUREORRGVXJDUZWOQEH DIIHFWHG E\ QHZ PHGLFLQHV  
GXULQJ \RXU KRVSLWDO VWD\ JLYHQ WR \RX DIWHU VXUJHU\ RU IRU \RXU LOOQHVV

7HOO WKH QXUVH LI \RX WKLQN\RX\BXZKQVEHUJLYHQRQVXOLQZD VN ZKDW W\SH \RX ZLOO EH JLYHQ  
RU KLJK EORRG VXJDU DQG ZKHQ <RX PD\ QRW GRUPDOO\ WDNH LQVXOLQ EXW \RX PD\  
EH JLYHQ LW LQ WKH KRVSLWDO " p €:0