



)LQG RXW KRZ \RXU GLDEHWHZKZWOZLEO RDQSHQZLWK \RXU PHGLFLQHV

'R QRW DVVXPH WKDW KRVSLWDO3 HRSOHVZRWKRQKDEHWHVHFDQEHV DIIHFWHG E\ QHZ PHGLFLQHV  
ZLOO NQRZ KRZ WR PDQDJH \RXU6SHDENHSHVI \RXUKGLHEHFDVHQ\ SUREOHPV RU UHDFWLRQV WR  
FDUH WHDP VKRXOG ZRUN FORVHONGLFLQHWKHQ WKHSDSFDSDVIRQVN

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

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

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

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

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

,I \RX WDNH LQVXOLQ DW KRPH DVNWKHGRFWRU WDNLQJFDUHRI  
\RX LQ WKH KRVSLWDO WR ZULWHILOVXODQHRVXUJHU\7ZHQQXUVWZDGG VXJDU EH DIIHFWHG E\  
IROORZ WKHVH RUGHUV GXULQJ \WKHFWGLFLQHV XVHG WR SXW \RX WR VOHHS

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

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