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EDUCATION

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 % HUU\ &ROOHJH GRHV QRW IUHTXHQWUWKRGIHROWDFOLKJYGGDYZDWK IHZHU
 FOXBV PRUH DSSURISLQJ DVHLQKIDCFRUESSKWXVYHQWVJ DFWLYH PDQDJHPP
 IXQGTR LQFUHDVH WKH QXPEHU RI QW%GH*QWV S SHU LW RSDWQO Q%HLQJ W
 UHJDUGOHV DQ & KPDVR R BDO DSSOLFDFWLRQ S% REEJV DWFRD XE R SHDM R W X G
 SUHVHQWVRD LQXPEHUR SRRW VDXFHQD EHFYI VVFXGHEWVRSQRDFK WR FOXE
 PHPEHUVKLS LV D %GILUTXH&RCDVPRVWVWPKID MQ S Q FLDO OLWHUDF\ DPRQJ V
 FROOHJH

% , * VWXGHQW FRPSRWLOHIDRQV EVUZR JDU BHWLDBWVIR QDYH WR EH PXFK
 TXDQWLWDWLOFRUEWQVWURIQDO WKDPQHMKHQW\SLILDFOLUO,RI WKH FOX
 PDMRUV RQO\ KDYH WR FRG SXIEQJ QXPH ZRXHW O\HPHQDWLQJV WR WHDI
 LQYHVWPHQW SURFHVV DORQJ6ZLFRV QYFKXVQV SQUXDVR URGRXWLRQRWVDW
 ZHHNO\ PHHWLQJ WHQGV WRILQDQPHVDFDWHR WVKHV QFQB/DQFHL RQK HJH LLW D
 ZHHNO\ PHHWLQJ ZLWK WKM KDFE K MHHUXS B Q WLLW B D W LCH V N G XHV DUH

\$ EQHILW RI WKH FVRES SRV B Q LVRWKEFR XIW HDOORZV SDUWFLSDQV
 PDQDJHPHQW DQGLDQ WNWODQORRYFKUL VP X Q W L P S Q H W B D Q W E H F D X V H L W D C
 WR WKH HIIHFV VHR R Q R B Q J L F R J G L W L R Q D Q Q S R L Q V R H O F H V Q H F C S B W M R O L R
 VPHVWHDORRQJ FZRXQV W QHFEHV O B Q L Q H V Q R R E V H U Y H V X F K F K D Q J H V

\$OWKRXXJK KDYLREPX W D M E H W W Z F H K / R R O K D V S U R Y L G H G D G G L W L R Q D O F K
 D VWUHQJWK IRU IW Q B I Q F O X E D M R H W Q R Q Y H S L W F K H Z K M W R F N K H L Q K D V K H L L
 VRPH L Q M R R Q D O D G Y D Q W D J H R Y H U (V R B O W V S D S Q R H X G C H V Q G S H H Q W X G H V Q W Q
 IRU D FRPSDQ\ WKDW KDV LXX

LQ WWSLFFNLQJ EXW WKH VSGLRVZQDDQGXSRBMDZPHLQ W, RSD PRUH UHFHC
/DZUHQFH IRXQXS VZDDVWWRWRWRR/W HPSOR\HGGRZWKRG WK
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BGE•

RXWSHUWRKUP 6 3 R W K U H D E X X Q G H U S H U W R U P X H G U V 0 R V W V W X G H Q W V W H
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W R E H O L H Y H W D E W O W W H W K D Y R Q W K H W H Q W O D O R H Q D W Z W K H P W K I N U W G Z K E
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FOH DUO \ WKL V LV QRW D% , DSS, OR S Q L D W H E D U R D W R W A S E Q W D Q W I L B O O \ IURP 6 W 3 K H L Q G H [

, V V X H , Q Y H R V W P W R O W R Q V B O R S E H G X U H V

7 U D G H V O R D R F R X U D I W H U D Y R W H D W W K H Z H H N O \ P H H W L Q J V * L Y H Q V H O O V W R S R U G H U V D U H S O D F H G R Q D O O S R V L W L R Q V V W D Q Q L Q W H U P H H W L Q J G R Z Q V L G H H [S R V X U H W D W K D Q R W H P O S Y F Z K U L W V H Q W O R I D F X O W \ D G Y L V R U O H D Y H V L W X S W R W K H R I I L F H U V R I W K H F O X E W I G L V W U L E X W L R Q W R G H W H U P L Q H W K H V W D Q Q D U G G H Y I E D W O R Q W \$ Q R S R S H C R Q O \ S R Q W R K M A S X S V L G X H H S W W B B W H F S G D W @ W L S O R H G H V G X U L Q J D J L

(GLWRU↑V 1RWH

()UDQN 6WHSKHQVRQ

7KH DXWKRUV RI WKH -RKQVWRQ HW DIOL OSLSWHUG DZLSWHK UALHOU UL Q& RVO
*HRUJLD 6RXWKH+HQ BHL VHRUVDMDHJ XHRU RILOPHORHW PFDQOOR DYRLG
DQ\ DSSHDUDQFH RI FURQ QIDCW BEQYKW H HFXVHG RXUVHOYHV IURP WK
SURFHVVVV(FURDUG *UDKDPLQPLQJWRQ D PHPEHU RI WKH MRXUQDO
VXSHUYLVHG WKH SDSHU↑V UHYLHZ

%\ FRLQFLGHQFH WKH /IP DQDQJ%G D QYFVSHUWQ&SHEOOLGKSDG LQ WKLV
ZHUVKEPLWWHG IRU UHYLHZ VKRUWO\ DIWHUV WRKHDRKQD/W BQ UHVD GD
VXSHUYLVVQJ WKH UHYLHZ RI WKH -RKQVWRQLHDQ G O% SDDSHU/NKH NLG
DV ZHOOWHO\ DSSUHFVVDKDRUJ VHUYLFH RQ WLDN VLG/LWDRQLFD QLEAKDWB
WKSBBBBSSHDULQJ LQ WKLV LVVXH

:H DUH HQVURUFDOWRXCQVKKDQ 1RUPDQ RI %HUU\ &RSHUWLRU KL
DVVLVWKLQYFHVXHDQG VHYHUDO RVDKWHUWCRMEYHQBHQHILWWHG IURP KL