

/LYHUPRUH 9DOOH\ -RLQW 8QLILHG 6FH

&KURPHERRN 3ROLF\ 3URFHGXUHV

7KH I RFXV RI WH&KURP HERRN3URJUDP LQ/9-86' KDV EHHQ GHMLJQH GVR VXSSRUWH' LWLWV/
FRP P LW HQVR LQCRYDVRQ FROGHVWJ WGH x R

7\$%/(2) &217(176

7R KHOS VWXGHQWV JHW VWDUWHG LQ HIIHFWLYHO\ XVLQJ WKHL
+DQGERRN WKHUH LV D *RRJOH \$SSVRRER(GXFDWLRQRQRQOLQH W
&KURPHERRNV DUH LQWHQGHG IRU XVH HDFK VFKRRO GD\ 7KHUH
FKDUJLQJ WKH &KURPHERRN EDWWHU\ EHIRUH WKH VWDUW RIHD
&KURPHERRNV WR DOO RI WKHLU FODVVHV XQOHVV VSHFLILFDO
\$V D ZHE RULHQWHG GHYLFH &KURPHERRNV FDQ DOVR DFFHVV V
WKH UHVRXUFHV DQG LQIRUPDWLRQ DYDLODEOH IRU VWXGHQW O
DGGLWLRQ WR WHDFKHU H[SHFWDWLRQV IRU &KURPHERRN XVH V
FDOHQGDUV DQG VFKHGHOHV PD\ EH DFFHVVHG XVLQJ WKH &KUR

- " \$OO &KURPHERRNV DUH VXSSOLHG IURU 2020 WKHUH DUH 6WW WRFPJ O
DQG PDQ\ RWKHU DSSOLFDWLRQV IRU XVLH RYHQ H Q VD Q7 K B X8FDUWRP HQ
DXWRPDWLFDOO\ LQVWDOO XS IRU XWHGRZIQH D QVGH HFRVPSUXWHHG I
QHHG IRU YLUXV SURWHFWLRQ ZSWRYW GH V R X B PHL SO H &KURPH
SURWHFWLRQ DJDLQVW YLUXV GHVWDQ B QFFDQSZWURIQ LQQFG XGILUJ I
" &KURPHERRNV VHDPOHVVO\ LQWRHUJ IRU GHVFDZLLVRIQ W*6H) (* 6XLWH
SURGXFWLYLW\ DQG FROODERUD IRU WRJOD WR RRFOW ZRULG \$ B RWHHVD
6SUHDGVKHHWV 3UHVHQWD IRU Q R U PVD ZLKHJ VL V6W WIFHW ZLOO
DFFRXQWV IRU DOO WHQG KXIS \$ R V W X G M D R M W * Z D D U G H D G S \$ Y H O U H
LQVWDOOHG UHPRWHOD IRU Q W B Q D J U H G P B E R R K N H V ' L V W U L F W
" 6WXGHQWV ZLOO FUHDWH DQG L IRU V H W R K H R L R J O F K ' R R O H U H Z O D W K
WKH FORXG 6WXGHQWV FDQ D IRU F W V R Q O K H U B P * R R K J O L H U ' B K V R P H
IURP DQ\ FRPSXWHU WKDW KDV , QWHUQHW DFFHVV 6WXGHQ
'ULYH FDQ EH PRQLWRUH G E\ W IRU K G G V K R X J O S W Q B O P E R Q W D U Q V
ILOHV
" 6WXGHQWV LQ JUDGHV 7. DUH IRU K V R J Q I K G * 6) (G W K W V L F W P H D Q
'9-86' 6WXGHQWV ZLOO EH DEOR IRU W R I F R P X G H L F W W H D Q G W K W D I
'9-86' ZLWK WKH GLVWULFW LVVXHG HPDLO DGGUHV
" (PDLO LV PRQLWRUH G E\ W IRU K M R G L L V O W H H W Q D Q R G L Q D X S E M R H S F U L D

- " &KURPH :HE \$SSV DUH DGYDQFHG ZHEVLWHV WKDW DUH VLPI
WKDW DUH LQVWDOOHG RQ D FRPSXWHU 7KH PDLQ GLIIHUHQ
WKDW DSSV FDQ EH XVHG ZLWKLQ WKH ZHE EURZVHU UDWKH
&KURPHERRN 6RPH :HE \$SSV IRU H[DPSON *RRJOH 'RFV ZL
WKH &KURPHERRN LV QRW FRQQHFWHG WR WKH , QWHUQHW
" ([WHQVLRQV DQG \$GG 2QV DUH FXVWRP IHDWXUHV WKDW \RX
HQQDQFH WKH IXQFWLRQDOLW\ RI DSSV 7KH GLVWULFW ZLOO
DGG RQV DV WKH\ DUH UHFRPPHQGHG DQG DSSURYHG E\ WH
D SDUWLFXODU FRXUVH

6WXGHQWV DUH UHVSQRVLEOH IRU WKH JHQHUDO FDUH RI WKH G
WKDW DUH EURNHQ RU IDLO WR ZRUN SURSHUO\ PXVW EH UHSR
LQ DFFRUGDQFH ZLWK VFKRRO SURFHGXUHV DV VRRQ DV SRVVL
RQH PD\ EH LVVXHG WR WKH VWXGHQW XQWLO WKHLU &KURPHER
DYDLODELOLW\ '2 127 7\$. (',675,&7 2:1(' &+520(%22.6 72 \$1 2876,
&20387(5 6(59,&()25 \$1< 7<3(2) 5(3\$,56 6WXGHQWV PD\ EH VHOH
WHDFKHUV RU DGPLQLVWUDWRUV WR SURYLGH WKHLU &KURPHER

- " 7KH &KURPHERRN EDWWHU\ PXVW EH IXOO\ FKDUJHG EHIRUH
- " 'R QRW UHPRYH WKH LGHQWLILFDWLRQ WDJ RU EDUFRGH IUR
- " 9HQWV VKRXOG QRW EH FRYHUHG
- " &RUGV FDEOHV DQG UHPRYDEOH VWRUDJH GHYLFHV PXVW E
&KURPHERRN
- " &KURPHERRNV DQG FKDUJHUV VKRXOG EH NHSW DZD\ IURP IR
DQG SHVV
- " 'R QRW EXPS WKH &KURPHERRN DJDLQVW ORFNHUV ZDOOV I
- " &KURPHERRNV PXVW UHDLQ IUHH RI DQ\ ZULWLQJ GUDZLQJ
WKH SURSHUW\ RI WKH /9-86' 'LVWULFW
- " &KURPHERRNV PXVW QHYHU EH OHIW LQ DQ XQORFNHG FDU F

- " &DUU\ \RXU &KURPHERRN LQ D VHFUXHG FDUU\LQJ FDVH IRU
VOHHYH VHFWRQ RI \RXU EDFNSDFN
- " 1HYHU FDUU\ WKH &KURPHERRN ZKLOH WKH VFUHHQ LV RSHQ
- " 'R QRW WUDQVSRUW &KURPHERRN ZLWK WKH SRZHU FRUG LG

- " &KURPHERRNV VKRXOG QHYHU ~~ERF DW LWR Q QV K B W L E O K Q R W U W D H P~~
FRQWUROOHG
- " &KURPHERRNV VKRXOG EH VW ~~RIVIS G FLDI O O \ G X U D O O H W W R H D V F X~~
HYHQWV
- " &KURPHERRNV VKRXOG QHYHU ~~ISD V K R G H R Q L Q K V R E R V W R N P H R I~~
ZHGJH ~~QWR D ERRN EDJ DV WKL V PD \ EUHDN WKH VFUHHQ~~
- " 1HYHU VWRUH \RXU &KURPHERRN ~~END E N S D R F X U Z L D W K U W K D V S I R Z U U F~~
LQVHUWHG

- " \$OO &KURPHERRNV ZLOO EH ODEHOHG ZLWK D VFKRRO DVVH
UHFRUGHG DQG DVVRFLDWHG ZLWK VWXGHQW DFFRXQWV &K
DVVHW WDJ RQ WKHP DW DOO WLPV
- " \$VVHW WDJV PD\ QRW EH PRGLLHG RU WDP SHUHG ZLWK LQ D
IRU WDP SHULQJ ZLWK D VFKRRO DVVHW WDJ ORJR RU WXUQL
DVVHW WDJ

" ,I WFKQFDQGLIEXONV RFFXUDQG FDQQRVEH UHSDUHG WUH & KURP HERRN P DA QHGVREH UHWRUHG VR IDFVRU GHDXOW \$ QWVGHQV FUDMG ILQV WRUHG RQ DQH WUQDOP LQ6' FDUG 86% LQVK GUYH RU* RRJ0' UYH Z LQHP DQ LQDFVDI WUWH RSHUDWJ V WMP LV UHWRUHG + RZ HYHU DORW HUGDID GRFXP HQW SKRVRV P XVE WRUHG RQ QFDQWUQDOP HP RU RI WUH & KURP HERRN Z LQQRVEH UHWRUHG

" ,I WVGHQW 0DYH WUHU & KURP HERRN DVKRP H WUH DUH UHVRQME0 IRUFRRP SOMWJ WUHU FRXUHZ RUN DV IL WUH KDG WUHU & KURP HERRN SUHVHQW7 KHUH Z LQEH D QP LMG QXP EHURI & KURP HERRN DYDLQEH LQ WUH WVGHQW VFKRRO IEUDU 0 HGD & HQMUVR FKHFNRXW WMP SRUDUD LQ WUH HYHQWVD WUH WVGHQW GMEH LV XQDYDLQEH

" & KURP HERRN P XVEH FKDJHG HDFK HYHQWJ DGG EURXJKVVR VFKRRO HDFK GDA LQ D IXQ FKDJHG FRQWVRQ , Q FDMHV Z KHUH XVH RI WUH & KURP HERRN KDV FDXVHG EDWUHV VR GUDLQ WVGHQW P DA EH DE0 VR FRQQFV WUHU GMEH VR D SRZ HURXV WUHQ FQW RUDVGH MJ QDMG
/K22 & KVRDG IEUDVVRQVZMVEV VFKRROVXFK DV WUH / IEUDU 0 HGD & HQMU

" ,QDSSURSUDM P HGD P DA QRVEH XVHG DV D VFUHQMDYHURUEDFNJ URXQG

" ,P DJHV RI JXQV ZHDSRQV SRLQRJ UDSKIE P DMUDV LQDSSURSUDM QDQXDJH D0RKRO GUXJ JDQJ UHQMG V P ERV RUSIE 0D

" &KURPHERRNV WKDW DUH EURNHQ RU IDLO WR ZRUN SURSHU
WKHLU WHDFKHU 7KLV LQFOXGHV EXW LV QRW OLPLWHG WF
LVVXHV ORVV RI ,QWHUQHW FRQQHFWLYLW\ IDLOXUH RIDSS
" ,I GHHPHG QHFHVVDU\ D UHSODFHPHQW ZLOO EH LVVXH LI
" 7KH /LEUDU\ 0HGLD &HQWHU ZLOO GRFXPHQW WKH LVVXH DQ
" \$ VWXGHQW ERUURZLQJ D &KURPHERRN IURP WKH /LEUDU\ 0H
FDULQJ IRU WKH ORDQHU DV LI LW ZHUH WKHLU RZQ DQG DU
WKHIW RU ORVV
" 7KH /LEUDU\ 0HGLD &HQWHU ZLOO QRWLI\ VWXGHQWV ZKHQ U
LV UH DG\ IRU SLFN XS 6WVXGHQWV PXVW UHWXUQ ORDQHU G
QRWLILFDWLRQ 7KH ORDQHU GHYLFH ZLOO EH GLVDEOHG LI
" ,I UHSDLU LV QHHGHG GXH WR DEXVH RU QHJOHFW WKHUH Z
H[FHHG WKH UHSODFHPHQW FRVW RI WKH &KURPHERRN 7KH
D ORDQHU RU UHLVVXH D &KURPHERRN IRU UHSHDWHG RU LC
DGGLWLRQDO FKDUJHV VHH)HHV)LQHV

")LQHV ZLOO EH LPSRVHG DV WKH FLUFXPVWDQFHV PD\ ZDUU
0H WKH U@u@Dj`0 IGp0` PP€` € ð€`P`€ 0 Å\§ RI WKH B €`DUUDÀ

" 6WXGHQWV ZLOO EULQJ WKH & KUFKRRRDRRNFIXGD\ FKDUJHG W
" 'DPDJH GHWHUPLQHG WR EH LQ VWQFWLRQDOWZUDWHEH FKDUJH