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/DZ 2IILFHV RI 7KRPDV - /DPE 3 $

+LJKOLJKWV
- 0HGLFDO UHFRUGV FRS\LQJ FKDUJH VWDWXWHV E\ VWDWH
LQIRUPDWLRQ SXUSRVHV RQO\
)DFHERRN
7ZLWWHU7RP/DPE
7ZLWWHU7KRPDV-/DPE
6WXPEOH8SRQ
<RX7XEH
+XE3DJHV
6TXLGRR
/LQNHG,Q

0HGLFDO 5HFRUGV &RS\LQJ &KDUJHV

7KLV ZHE SDJH OLVWV WKH YDULRXV VWDWH VWDWXWHV WK KRVSLWDOV DQG RWKHU KHDOWK FDUH SURYLGHUV FDQ FKD UHFRUGV DV ZHOO DV UHFRUGV SURYLGHG WR WKH SDWLHQ LQMXU\ FDVHV 1RWH WKDW XQGHU WKH +HDOWK ,QVXUDQFH +,3$$ D FRYHUHG HQWLW\ FDQ RQO\ FKDUJH UHDVRQDEOH PHGLFDO UHFRUG6VHWR&$5DWLHQWV $UJXDEO\ IHHV WKDW DU HYHQ LI SHUPLWWHG E\ D VWDWH VWDWXWH PD\ EH FRQWU SUHHPSWHG E\ WKLV IHGHUDO UHJXODWLRQ

,I \RX DUH DZDUH RI DGGLWLRQDO VWDWXWHV ZKLFK VKRXO VHQG WKH IR7RPR/DLPE WR

- D OLQN WR WKH UHOHYDQW VWDWXWH LQ \RXU VWDWH DSSHFW RI WKDW VWDWXWH
- 127(,I \RXU VWDWH V VWDWXWH LV QRW DYDLODEOH R SUHFLVH 85/ OLQN IRU WKH VWDWXWH SOHDVH ID[RU

/LNHZLVH DQ\ FODULILFDWLRQV FRUUHFWLRQV RU XSGDW VKRXOG EH VX7RPL WDPEG WR

3OHDVH XQGHUVWDQG WKDW WKH PDWHULDOV RQ WKLV ZHE RQO\ DQG PXVW QRW EH UHJDUGHG DV OHJDO DGYLFH

$/_$._$=_$5_&$_&2_&7_'(_'&_)/_*$_+,_,'_,/_,1_,$_ .6_.<_/$_0(_0'_0$_0,_01_06_02_07_1(_19_1+_1-_ 10_1<_1&_1'_2+_2._25_3$_5,_6&_6'_71_7;_87_97_ 9$_:$_:9_:,_:<_

$ODEDPD
6HFWLRQ $ODEDPD &RGH 5HSURGXFWLRQ

7KH UHDVRQDEOH FRVWV RI UHSURGXFLQJ FRSLHV RI ZUL

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QRW EH PRUH WKDQ

- 2QH GROODU IRU HDFK SDJH RI WKH ILUVW SDJHV
- 1RW PRUH WKDQ FHQWV IRU HDFK SDJH LQ H[FH
- $ VHDUFK IHH RI ILYH GROODUV
- ,I WKH PHGLFDO UHFRUGV DUH PDLOHG WR WKH SHUVRQ VKDOO LQFOXGH WKH DFWXDO FRVWV RI PDLOLQJ WKH
- $ SHUVRQ PD\ FKDUJH LQ DGGLWLRQ WR WKH DERYH IHH UD\V DQG RWKHU VSHFLDO PHGLFDO UHFRUGV

$ODVND

$UL]RQD
$ 5 6

([FHSW DV RWKHUZLVH SURYLGHG E\ ODZ D KHDOWK FDUH S SHUVRQ ZKR UHTXHVWV FRSLHV RI PHGLFDO UHFRUGV D UHD UHFRUGV ([FHSW DV QHFHVVDU\ IRU FRQWLQXLW\ RI FDUH UHTXLUH WKH SD\PHQW RI DQ\ IHHV LQ DGYDQFH

$UNDQVDV
$UNDQVDV &RGH $QQRWDWHG >$ & $ @ 6HF

0HGLFDO &OLQLFV DQG 'RFWRUV 2IILFHV

- 0D\ FKDUJH QR PRUH WKDQ IRU WKH ILUVW ILYH
- 1R PRUH WKDQ SHU SDJH WKHUHDIWHU IRU H[LVWLQ
- &RVW RI HDFK SKRWRFRS\ H[FOXGLQJ [UD\V VKDOO QR SDJH IRU WKH ILUVW ILYH SDJHV DQG WZHQW\ ILYH F SDJH H[FHSW WKDW WKH PLQLPXP FKDUJH VKDOO EH IL

+RVSLWDOV DQG $PEXODQFH 3URYLGHUV

- 0D\ FKDUJH D UHDVRQDEOH DPRXQW IRU UHFRUGV UHW WKH SKRWRFRS\ FKDUJHV

8SGDWH LQFOXGLQJ ODERU FKDUJH

&DOLIRUQLD
&DOLIRUQLD (YLGHQFH &RGH 6HFWLRQ

- 1RW PRUH WKDQ SHU SDJH IRU [LQFKHV RU OHV
- SHU SDJH IRU PLFURILOP FRSLHV
- DFWXDO FRVWV IRU WKH UHSURGXFWLRQ RI RYHUVL]H G GRFXPHQWV UHTXLULQJ VSHFLDO SURFHVVLQJ ZKLFK DU
- UHDVRQDEOH FOHULFDO FRVWV LQFXUUHG LQ ORFDWLQJ ELOOHG DW WKH PD[LPXP UDWH RI WZHQW\ IRXU GROOD FRPSXWHG RQ WKH EDVLV RI VL[GROODUV SHU TXDU
- DFWXDO SRVWDJH FKDUJHV

(YLGHQFH &RGH 6HFWLRQ

,I D SDWLHQW V DWWRUQH\ UHTXHVWV WKH PHGLFDO UHFRU

- 7HQ FHQWV SHU SDJH IRU GRFXPHQWV [LQFKH
- 7ZHQW\ FHQWV SHU SDJH IRU GRFXPHQW FRSLHV I
- $FWXDO FRVWV IRU RYHUVL]H GRFXPHQWV RU VSHFLDO
- 5HDVRQDEOH FOHULFDO FRVWV WR UHWULHYH UHFRUGV
- $FWXDO SRVWDJH FKDUJHV

&DOLIRUQLD +HDOWK 6DIHW\ &RGH 6HFWLRQ

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&RORUDGR
& & 5 &KDSWHU 3DUW

)RU D UHSUHVHQWDWLYH RI WKH SDWLHQW RWKHU WKDQ D
+,3$$ &)5 J

- IRU WKH ILUVW RU IHZHU SDJHV
- SHU SDJH IRU SDJHV
- SHU SDJH IRU HYHU\ DGGLWLRQDO SDJH
- 7KH SHU SDJH IHH IRU UHFRUGV FRSLHG IURP PLFURILO
- $FWXDO SRVWDJH RU VKLSSLQJ FRVWV DQG DSSOLFDEO FKDUJHG

)RU WKH GLVFKDUJHG SDWLHQW RU SHUVRQDO UHSUHVHQWD

- 5HDVRQDEOH FRVW QRW WR H[FHHG IRU WKH ILUV
- SHU SDJH IRU SDJHV
- SHU SDJH IRU HYHU\ DGGLWLRQDO SDJH
- $FWXDO SRVWDJH PD\ EH FKDUJHG
- 3HU SDJH IHHV IRU PLFURILOP VKDOO EH SHU SDJH

&RQQHFWLFXW
7LWOH † F E
8SRQ D ZULWWHQ UHTXHVW RI D SDWLHQW KLV DWWRUQH\
D ZULWWHQ DXWKRUL]DWLRQ D SURYLGHU H[FHSW DV SUR
SHUVRQ PDNLQJ VXFK UHTXHVW D FRS\ RI WKH SDWLHQW V
WR ELOOV [UD\V DQG FRSLHV RI ODERUDWRU\ UHSRUWV
H[DPLQDWLRQV DQG ILQDO FRQWDFW OHQV ILWWLQJV JLYHQ
ORQJHU SHULRG RI WLPH DV GHWHUPLQHG E\ WKH SURYLGH
RI SUHVFULSWLRQV DQG RWKHU WHFKQLFDO LQIRUPDWLRQ
FRQGLWLRQ 1R SURYLGHU VKDOO FKDUJH PRUH WKDQ

-)RUW\ ILYH FHQWV SHU SDJH LQFOXGLQJ DQ\ UHVHDUFK DQG WKH FRVW RI ILUVW FODVV SRVWDJH LI DSSOLFDE
- ([FHSW VXFK SURYLGHU PD\ FKDUJH D SDWLHQW WKH DP RI PDWHULDOV IRU IXUQLVKLQJ D FRS\ RI DQ [UD\ SUR IRU IXUQLVKLQJ D KHDOWK UHFRUG RU SDUW WKHUHRI V UHSUHVHQWDWLYH LI WKH UHFRUG RU SDUW WKHUHRI L D FODLP RU DSSHDO XQGHU DQ\ SURYLVLRQ RI WKH 6RF DFFRPSDQLHG E\ GRFXPHQWDWLRQ RI WKH FODLP RU DS
- $ SURYLGHU VKDOO IXUQLVK D KHDOWK UHFRUG UHTXHV GD\V RI WKH UHTXHVW

6HFWLRQ D E

8SRQ WKH ZULWWHQ UHTXHVW RI D SDWLHQW RU WKH SDWL
RU SXUVXDQW WR D ZULWWHQ DXWKRUL]DWLRQ DQ LQVWLW
IXUQLVK WR WKH SHUVRQ PDNLQJ VXFK UHTXHVW D FRS\ RI
EXW QRW OLPLWHG WR FRSLHV RI ELOOV ODERUDWRU\ UHS
LQIRUPDWLRQ XVHG LQ DVVHVVLQJ WKH SDWLHQW V KHDOW

- 1R LQVWLWXWLRQ VKDOO FKDUJH PRUH WKDQ VL[W\ ILYH IHHV FOHULFDO IHHV KDQGOLQJ IHHV RU UHODWHG FR

'HODZDUH

'LVWULFW RI &ROXPELD

)ORULGD
)ORULGD 6WDWXWHV

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5HJDUGLQJ UHFRUGV IURP KRVSLWDOV

- ([FOXVLYH FKDUJH IRU FRSLHV PD\ LQFOXGH VDOHV WD[
- 1RQ SDSHU UHFRUGV QRW WR H[FHHG SHU SDJH
- 3DSHU UHFRUGV QRW WR H[FHHG SHU SDJH
- $Q DGGLWLRQDO PD\ EH FKDUJHG IRU HDFK \HDU RI

5XOH %)ORULGD $GPLQLVWUDWLYH &RGH

5HJDUGLQJ UHFRUGV IURP SK\VLFLDQV

- 1R PRUH WKDQ SHU SDJH IRU WKH ILUVW SDJHV F
- IRU HDFK DGGLWLRQDO SDJH
- $FWXDO FRVW RI UHSURGXFLQJ QRQZULWWHQ UHFRUGV

---

*HRUJLD
*HRUJLD *HQHUDO $VVHPEO\ 8QDQQRWDWHG &RGH †

- $ FKDUJH RI XS WR PD\ EH FROOHFWHG IRU VHDUF DGPLQLVWUDWLYH FRVWV
- $ IHH IRU FHUWLI\LQJ WKH PHGLFDO UHFRUGV PD\ DOVR HDFK UHFRUG FHUWLILHG
- 7KH DFWXDO FRVW RI SRVWDJH LQFXUUHG LQ PDLOLQJ V FKDUJHG
- &RS\LQJ FRVWV IRU D UHFRUG ZKLFK LV LQ SDSHU IRUP
  - SHU SDJH IRU WKH ILUVW SDJHV RI WKH SDW
  - SHU SDJH IRU SDJHV WKURXJK
  - IRU HDFK SDJH FRSLHG LQ H[FHVV RI SDJHV
  - 7KHVH QXPEHUV UHIOHFW -XO\ LQFUHDVHV IRU
-)RU PHGLFDO UHFRUGV ZKLFK DUH QRW LQ SDSHU IRUP UDGLRORJ\ ILOPV WKH SURYLGHU VKDOO EH HQWLWOHG VXFK UHSURGXFWLRQ

-XO\ XSGDWH

+DZDLL
+DZDLL 5HYLVHG 6WDWXWH 6HFWLRQ J

- 5HDVRQDEOH FRVWV LQFXUUHG E\ D KHDOWK FDUH SUY UHFRUGV VKDOO EH ERUQH E\ WKH UHTXHVWLQJ SHUVR

,GDKR

,OOLQRLV
,/ 67 &+ †

7KH SUDFWLWLRQHU VKDOO EH UHLPEXUVHG E\ WKH SHUVR VXFK FRS\LQJ IRU DOO UHDVRQDEOH H[SHQVHV LQFOXGLQ FRPSDQLHV LQFXUUHG E\ WKH SUDFWLWLRQHU LQ FRQQHFW

- D KDQGOLQJ FKDUJH IRU SURFHVVLQJ WKH UHTXHV
- FHQWV SHU SDJH IRU WKH ILUVW WKURXJK WK SD
- FHQWV SHU SDJH IRU WKH WK WKURXJK WK SDJH
- FHQWV SHU SDJH IRU DOO SDJHV LQ H[FHVV RI
- WKH FKDUJH VKDOO QRW H[FHHG SHU SDJH IRU DQ\ PLFURILOP
- DQG DFWXDO VKLSSLQJ FRVWV

7KHVH UDWHV VKDOO EH DXWRPDWLFDOO\ DGMXVWHG DV VH RWKHU SUDFWLWLRQHU PD\ KRZHYHU FKDUJH IRU WKH UHD PDWHULDO RU LQIRUPDWLRQ WKDW FDQQRW URXWLQHO\ EH FRPPHUFLDO SKRWRFRS\ PDFKLQH VXFK DV [UD\ ILOPV RU

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$QQXDO $GMXVWPHQW

,QGLDQD
,$&

- SHU SDJH IRU WKH ILUVW SDJHV
- IRU SDJHV
- IRU SDJHV DQG KLJKHU
- /DERU IHH QRW WR H[FHHG
- $FWXDO FRVW RI PDLOLQJ WKH UHFRUGV
- $GGLWLRQDO LI WKH UHTXHVW LV IRU FRSLHV WR EH
- IRU FHUWLI\LQJ D SDWLHQW V PHGLFDO UHFRUG

,RZD

.DQVDV
. 6 $ E

- IHH IRU ODERU
- SHU SDJH IRU ILUVW
- SHU SDJH IRU DGGLWLRQDO SDJHV

)RU FRSLHV RI UHFRUGV WKDW FDQQRW EH GXSOLFDWHG RQ
³UHDVRQDEOH FRVW ´

.HQWXFN\
.56

8SRQ D SDWLHQW V ZULWWHQ UHTXHVW D KRVSLWDO OLFH
FDUH SURYLGHU VKDOO SURYLGH ZLWKRXW FKDUJH WR WKH
UHFRUG $ FRS\LQJ IHH QRW WR H[FHHG RQH GROODU S
FDUH SURYLGHU IRU IXUQLVKLQJ D VHFRQG FRS\ RI WKH SD
HLWKHU E\ WKH SDWLHQW RU WKH SDWLHQW V DWWRUQH\ R

/RXLVLDQD
/RXLVLDQD 5HYLVHG 6WDWXWHV

)RU UHFRUGV D UHDVRQDEOH FKDUJH QRW WR H[FHHG

- SHU SDJH IRU ILUVW SDJHV
- SHU SDJH IRU SDJHV
- SHU SDJH WKHUHDIWHU
- 3OXV KDQGOLQJ FKDUJH RI IRU KRVSLWDOV IP
- 3OXV DFWXDO SRVWDJH

)RU [UD\V PLFURILOP HOHFWURQLF DQG LPDJLQJ PHGLD

- 5HDVRQDEOH UHSURGXFWLRQ FRVWV
- 3OXV KDQGOLQJ FKDUJH RI IRU KRVSLWDOV I

+RXVH %LOO 1R 6HVVLRQ 5HJDUGLQJ +HDOWK 5HFRUGV

0DLQH
7LWOH 6HFWLRQ

- IRU WKH ILUVW SDJH
- IRU DGGLWLRQDO SDJHV

0DU\ODQG
+HDOWK *HQHUDO $UWLFOH 6HFWLRQ F

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+HDOWK FDUH SURYLGHU PD\ FKDUJH D IHH IRU FRS\LQ
FHQWV IRU HDFK SDJH RI WKH PHGLFDO UHFRUG
VXESDUDJUDSK L RI WKLV SDUDJUDSK D RVSLWDO RU

- $ SUHSDUDWLRQ IHH QRW WR H[FHHG IRU PHGLFD SUHSDUDWLRQ
- 7KH DFWXDO FRVW IRU SRVWDJH DQG KDQGOLQJ RI

- 7KLV ODZ RULJLQDOO\ HVWDEOLVKHG LQ VWDWHV V DQQXDOO\ IRU LQIODWLRQ LQ DFFRUGDQFH ZLWK WKH &

8SGDWH

0DVVDFKXVHWWV
&05 F

- $ IHH IRU FRS\LQJ LQ H[FHVV RI SDJH RU D IHH IRU KRXU LV SUHVXPSWLYHO\ XQUHDVRQDEOH
- &KDUJHV IRU FRSLHV RI [UD\V DQG VLPLODU GRFXPHQW SKRWRFRS\LQJ VKDOO EH DW WKH OLFHQVHH V DFWXDO LQ H[FHVV RI KRXU

&KDSWHU 6HFWLRQ 5HFRUGV RI KRVSLWDOV RU FOLQL

0LFKLJDQ
0HGLFDO 5HFRUGV $FFHVV $FW 6HFWLRQ)HH

- ,QLWLDO IHH RI SHU UHTXHVW IRU D FRS\ RI WKH U
- 3DSHU FRSLHV
  - 2QH GROODU SHU SDJH IRU WKH ILUVW SDJHV
  -)LIW\ FHQWV SHU SDJH IRU SDJHV WKURXJK
  - 7ZHQW\ FHQWV IRU SDJHV DQG RYHU
-)RU PHGLXPV RWKHU WKDQ SDSHU WKH DFWXDO FRVW F
- 3RVWDJH RU VKLSSLQJ FRVWV
- $FWXDO FRVWV LQFXUUHG IRU UHFRUGV ROGHU WKDQ V

&RQVXPHU 3URWHFWLRQ ,QGH[,QFUHDVHV RI 0HGLFDO 5HFRUGV $FF

0LQQHVRWD
0LQQHVRWD 6WDWXWH 6XEGLYLVLRQ

:KHQ D SURYLGHU RU LWV UHSUHVHQWDWLYH PDNHV FRSLHV
UHTXHVW XQGHU WKLV VHFWLRQ WKH SURYLGHU RU LWV UH
SDWLHQW V UHSUHVHQWDWLYH QR PRUH WKDQ

- FHQWV SHU SDJH SOXV IRU WLPH VSHQW UHWULHY RWKHU ODZ RU D UXOH RU FRQWUDFW SURYLGH IRU D O
- 7KLV OLPLWDWLRQ GRHV QRW DSSO\ WR [UD\V
- 7KH SURYLGHU PD\ FKDUJH D SDWLHQW QR PRUH WKDQ UD\V
- 3OXV QR PRUH WKDQ IRU WKH WLPH VSHQW UHWULHY
- 7KH UHVSHFWLYH PD[LPXP FKDUJHV RI FHQWV SHU SD WKLV VXEGLYLVLRQ DUH LQ HIIHFW IRU FDOHQGDU \HDU HDFK FDOHQGDU \HDU DV SURYLGHG LQ WKLV VXEGLYLV

8SGDWH

0LVVLVVLSSL
6HFWLRQ 0LVVLVVLSSL &RGH RI

- 0D[LPXP FRS\LQJ FKDUJH LV IRU XS WR SDJHV
- SHU SDJH IRU WKH QH[W RU PRUH SDJHV
- SHU SDJH IRU DOO SDJHV WKHUHDIWHU
- SHUFHQW RI WKH WRWDO FKDUJH PD\ EH DGGHG IRU S
- PD\ EH UHFRYHUHG E\ WKH PHGLFDO SURYLGHU RU UHWULHYLQJ PHGLFDO UHFRUGV LQ DUFKLYHV DW D ORF LV ORFDWHG

- $FWXDO FRVW RI UHSURGXFWLQJ [UD\V RU RWKHU VSH

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0LVVRXUL
0LVVRXUL 5HYLVHG 6WDWXWHV †

- $ KDQGOLQJ IHH RI
- 3OXV D IHH RI SHU SDJH IRU FRSLHV RI GRFXPHQWV PDFKLQH
- 3URYLGHUV PD\ FKDUJH IRU WKH UHDVRQDEOH FRVW RI PDWHULDO RU LQIRUPDWLRQ ZKLFK FDQQRW URXWLQHO\ FRS\ PDFKLQH

3URYLGHV WKDW HIIHFWLYH)HEUXDU\ VW RI HDFK \HDU WK LQFUHDVHG RU GHFUHDVHG EDVHG RQ WKH DQQXDO SHUFHQ FLW\ DYHUDJH DQQXDO DYHUDJH LQIODWLRQ UDWH RI WKH 3ULFH ,QGH[IRU DOO XUEDQ FRQVXPHUV &3, 8

8SGDWH

0RQWDQD
0RQWDQD &RGH $QQRWDWHG

- $ UHDVRQDEOH IHH IRU SURYLGLQJ KHDOWK FDUH LQIRU HDFK SDJH IRU D SDSHU FRS\ RU SKRWRFRS\
- $ UHDVRQDEOH IHH PD\ LQFOXGH DQ DGPLQLVWUDWLYH VHDUFKLQJ DQG KDQGOLQJ UHFRUGHG KHDOWK FDUH LQ

1HEUDVND

- $ SURYLGHU PD\ FKDUJH QR PRUH WKDQ WZHQW\ GROOD
- 1R PRUH WKDQ ILIW\ FHQWV SHU SDJH DV D FRS\LQJ IHH
- $ SURYLGHU PD\ FKDUJH IRU WKH UHDVRQDEOH FRVW RI ZKLFK FDQQRW URXWLQHO\ EH FRSLHG RU GXSOLFDWHG
- $ SURYLGHU PD\ FKDUJH DQ DPRXQW QHFHVVDU\ WR FRY IRU IXUQLVKLQJ D FRS\ RI DQ ; UD\ RU VLPLODU VSHFLD GRHV QRW KDYH WKH DELOLW\ WR UHSURGXFH ; UD\V R PDNLQJ WKH UHTXHVW PD\ DUUDQJH DW KLV RU KHU H[UHFRUGV

6RXUFH /DZV /% † (IIHFWLYH GDWH $XJXVW

1HYDGD
156

- $FWXDO FRVW RI SRVWDJH
- &RVWV RI PDNLQJ WKH FRS\ QRW WR H[FHHG FHQWV UHDVRQDEOH FRVW IRU FRSLHV RI [UD\ SKRWRJUDSKV SURGXFHG E\ VLPLODU SURFHVVHV
- 1R DGPLQLVWUDWLYH IHH RU DGGLWLRQDO VHUYLFH IHH IXUQLVKLQJ D FRS\

1HZ +DPSVKLUH
7LWOH ;;; 2FFXSDWLRQV DQG 3URIHVVLRQV &KDSWHU , 0H

- 7KH FKDUJH IRU WKH FRS\LQJ RI D SDWLHQW V PHGLFDO WKH ILUVW SDJHV RU SHU SDJH ZKLFKHYHU LV JU
- &RSLHV RI ILOPHG UHFRUGV VXFK DV UDGLRJUDPV [UD DW D UHDVRQDEOH FRVW

1HZ -HUVH\
1HZ -HUVH\ $GPQLQLVWUDWLYH &RGH † G

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+RVSLWDOV

- SHU SDJH IRU ILUVW SDJHV
- SHU SDJH WKHUHDIWHU WR D PD[LPXP FKDUJH RI

8SGDWH
5HDGRSWLRQ IURP 1- 'HSW RI +HDOWK DQG 6HQLRU 6HU
1HZ -HUVH\ $GPLQLVWUDWLYH &RGH † * F
'RFWRUV

- SHU SDJH RU IRU WKH ZKROH UHFRUG ZKLFKH

8SGDWH IURP %RDUG RI 0HGLFDO ([DPLQHUV

1HZ 0H[LFR
10$&

- IRU WKH ILUVW SDJHV
- SHU SDJH WKHUHDIWHU
- 7KH DFWXDO FRVW RI UHSURGXFWLRQ IRU HOHFWURQLF SDSHU VXFK DV [UD\V

1HZ <RUN
6HFWLRQV DQG RI 3XEOLF +HDOWK /DZ 3+/ /DZV RI DQG

7KH FRVW FDQ EH QR PRUH WKDQ 6HYHQW\ )LYH FHQWV UHDVRQDEOH FKDUJH IRU GLDJQRVWLF LPDJHV SOXV SRVWD

1RUWK &DUROLQD
1RUWK &DUROLQD *HQHUDO 6WDWXWHV †

,QFOXVLYH RI VHDUFKLQJ KDQGOLQJ FRS\LQJ DQG PDLOLQ

- IRU ILUVW SDJHV
- IRU SDJHV
- IRU SDJHV RYHU
- 0LQLPXP IHH RI SHUPLWWHG

1RUWK 'DNRWD
1 ' &HQW &RGH 6HFWLRQ

8SRQ WKH UHTXHVW IRU PHGLFDO UHFRUGV ZLWK WKH VLJQ FDUH SURYLGHU VKDOO SURYLGH PHGLFDO UHFRUGV DW D F

- IRU WKH ILUVW SDJHV
- SHU SDJH DIWHU
- 7KLV FKDUJH LQFOXGHV DQ\ DGPLQLVWUDWLRQ IHH UHV

2KLR
>† @ †

([FHSW DV SURYLGHG LQ GLYLVLRQV & DQG (RI WKLV VH UHFRUGV FRPSDQ\ WKDW UHFHLYHV D UHTXHVW IRU D FRS\ SDWLHQW RU SDWLHQW V SHUVRQDO UHSUHVHQWDWLYH PD\ LQ WKLV VHFWLRQ 7RWDO FRVWV IRU FRSLHV DQG DOO VHU H[FHHG WKH VXP RI WKH IROORZLQJ

- SHU SDJH IRU WKH ILUVW WHQ SDJHV
- SHU SDJH IRU SDJHV HOHYHQ WKURXJK ILIW\
- SHU SDJH IRU SDJHV ILIW\ RQH DQG KLJKHU
- :LWK UHVSHFW WR GDWD UHFRUGHG RWKHU WKDQ RQ SD

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- 7KH DFWXDO FRVW RI DQ\ UHODWHG SRVWDJH ,QFXUUH
  UHFRUGV FRPSDQ\

0HWKRG WR 'HWHUPLQH &KDQJH IRU 2KLR 5HYLVHG &RGH 6
8SGDWH IURP 2KLR 6WDWH %RDUG RI 2SWRPHWU\ :HEVLW

2NODKRPD
2NOD 6WDW 6HF

$Q\ SHUVRQ ZKR LV RU KDV EHHQ D SDWLHQW RI D GRFWRU
VKDOO EH HQWLWOHG XSRQ UHTXHVW WR REWDLQ DFFHVV
PHGLFDO UHFRUGV LQFOXGLQJ DQ\ [UD\ RU RWKHU SKRWR

- 7KH FRVW RI HDFK FRS\ QRW LQFOXGLQJ DQ\ [UD\ RU
  QRW H[FHHG 2QH 'ROODU IRU WKH ILUVW SDJH DQ
  VXEVHTXHQW SDJH
- 7KH FRVW RI HDFK [UD\ RU RWKHU SKRWRJUDSK RU LPD
  RU WKH DFWXDO FRVW RI UHSURGXFWLRQ ZKLFKH
- 7KH SK\VLFLDQ KRVSLWDO RU RWKHU PHGLFDO SURIHV
  SDWLHQW IRU WKH DFWXDO FRVW RI PDLOLQJ WKH SDW
  QRW FKDUJH D IHH IRU VHDUFKLQJ UHWULHYLQJ UHYLH
  RI WKH SHUVRQ

6WDWXWH ZDV UHFHQWO\ XSGDWHG

2UHJRQ
256 +HDOWK FDUH SURYLGHU DQG VWDWH KHDOWK SO

$ KHDOWK FDUH SURYLGHU RU VWDWH KHDOWK SODQ WKDW
SURWHFWHG KHDOWK LQIRUPDWLRQ PD\ FKDUJH

- 1R PRUH WKDQ IRU FRS\LQJ RU IHZHU SDJHV RI ZU
  WKDQ SHU SDJH IRU SDJHV WKURXJK DQG QR PR
  DGGLWLRQDO SDJH
- %RQX FKDUJH RI LI UHTXHVW IRU UHFRUGV LV SURFH
  FODVV PDLO WR WKH UHTXHVWHU ZLWKLQ VHYHQ EXVLQ
- 3RVWDJH FRVWV WR PDLO FRSLHV RI SURWHFWHG KHDO
  VXPPDU\ RI SURWHFWHG KHDOWK LQIRUPDWLRQ LI UHTX
  UHSUHVHQWDWLYH RI WKH LQGLYLGXDO
- $FWXDO FRVWV RI SUHSDULQJ DQ H[SODQDWLRQ RU VXP
  LI UHTXHVWHG E\ DQ LQGLYLGXDO RU D SHUVRQDO UHSU

3HQQV\OYDQLD
8SGDWH WR $FW RI

$FW VHWV WKH PD[LPXP IHHV WKDW FDQ EH FKDUJHG IRU
XSGDWHG \HDUO\ WKURXJK WKH 'HSDUWPHQW RI +HDOWK :L
IRU D UHFRUG UHTXHVW IURP D SDWLHQW RU DWWRUQH\ IRU

- VHDUFKLQJ DQG UHWULHYLQJ WKH UHFRUG
- SDJHV WKURXJK SHU SDJH
- SDJHV WKURXJK SHU SDJH
- SDJHV DQG DIWHU SHU SDJH
- DFWXDO PDLOLQJ RU GHOLYHU\ IHHV

5KRGH ,VODQG
5XOHV DQG 5HJXODWLRQV IRU 0HGLFDO &RS\LQJ)HHV

- 1RW PRUH WKDQ SHU SDJH IRU WKH ILUVW SDJH
- $IWHU SDJHV QRW PRUH WKDQ SHU SDJH
- 0D[LPXP IHH RI IRU UHWULHYDO UHJDUGOHVV RI W
- 6SHFLDO KDQGOLQJ IHH RI DQ DGGLWLRQDO LI UHF
  KRXUV RI UHTXHVW

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- &RS\LQJ RI [UD\V RU RWKHU GRFXPHQWV QRW WKDW DFWXDO FRVW SOXV FOHULFDO IHHV QRW WR H[FHHG

6RXWK &DUROLQD
6& 67 6(&

$ SK\VLFLDQ RU RWKHU RZQHU RI PHGLFDO UHFRUGV PD\ FK GXSOLFDWLRQ RI D PHGLFDO UHFRUG EXW WKH IHH PD\ QR

- 6L[W\ ILYH FHQWV SHU SDJH IRU WKH ILUVW WKLUW\ SD
-)LIW\ FHQWV SHU SDJH IRU DOO RWKHU SDJHV
- $ FOHULFDO IHH IRU VHDUFKLQJ DQG KDQGOLQJ QRW W
- 3OXV DFWXDO SRVWDJH DQG DSSOLFDEOH VDOHV WD[
- 7KH SK\VLFLDQ PD\ FKDUJH QR PRUH WKDQ WKH DFWXDC

6HF IRU +HDOWK &DUH)DFLOLWLHV

- SHU SDJH IRU WKH ILUVW SDJHV
- SHU SDJH IRU DOO RWKHU SDJHV
- &OHULFDO IHH QRW WR H[FHHG
- 3OXV DFWXDO SRVWDJH

6RXWK 'DNRWD
6 ' &RGLILHG /DZV 6HFWLRQ

$ KHDOWK FDUH IDFLOLW\ VKDOO SURYLGH FRSLHV RI DOO P SHUWLQHQW WR WKH KHDOWK RI WKH SDWLHQW LI DYDLODI GHVLJQHH XSRQ UHFHLSW E\ WKH KHDOWK FDUH IDFLOLW\ R ZULWWHQ UHTXHVW VLJQHG E\ WKH SDWLHQW 7KH KHDOWK WKDW WKH SDWLHQW SD\ WKH DFWXDO UHSURGXFWLRQ DQG

7HQQHVVHH
7HQQHVVHH &RGH 7LWOH 3URIHVVLRQV 2I 7KH +HDOLQJ $U

-)RU RWKHU WKDQ UHFRUGV LQYROYLQJ ZRUNHUV FRPSH VKDOO QRW H[FHHG WZHQW\ GROODUV IRU PHGLF LQ OHQJWK
- WZHQW\ ILYH FHQWV SHU SDJH IRU HDFK SDJH FRS
- WKH DFWXDO FRVW RI PDLOLQJ

7HQQHVVHH &RGH $QQRWDWHG

)HHV WKDW KRVSLWDOV FDQ FKDUJH SDWLHQWV WKHLU ODZ KRVSLWDO UHFRUGV

- *HQHUDOO\ D KRVSLWDO PD\ UHTXLUH D UHDVRQDEOH LQWHUSUHWV UHDVRQDEOH QRW WR H[FHHG D UHW UHFRUG
- IRU SDJHV
- IRU SDJHV
- IRU SDJH DQG WKHUHDIWHU

7HQQHVVHH 6HQDWH %LOO -XO\

7H[DV
7H[DV +HDOWK DQG 6DIHW\ &RGH †
+RVSLWDOV

$ EDVLF UHWULHYDO RU SURFHVVLQJ IHH QRW WR H[FHHG

- SHU SDJH IRU SDJHV

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SHU SDJH IRU SDJHV
- SHU SDJH IRU DQ\ UHPDLQLQJ SDJHV
- 3OXV DFWXDO FRVW RI PDLOLQJ RU VKLSSLQJ
- ,I WKH UHTXHVWHG UHFRUGV DUH VWRUHG RQ DQ\ PLFU UHWULHYDO RU SURFHVVLQJ IHH ZKLFK PXVW LQFOXGH RI WKH FRSLHV DQG ZKLFK PD\ QRW H[FHHG DQG
  - SHU SDJH WKHUHDIWHU
  - $FWXDO FRVW RI PDLOLQJ VKLSSLQJ RU RWKHUZLV

7LWOH 3DUW &KDSWHU 5XOH
'RFWRUV

1R PRUH WKDQ IRU WKH ILUVW SDJHV WKHQ

- SHU SDJH IRU HYHU\ FRS\ WKHUHDIWHU
- ,Q DGGLWLRQ DFWXDO FRVW RI PDLOLQJ RU VKLSSLQJ
- $OVR D UHDVRQDEOH IHH QRW WR H[FHHG IRU H[H

7H[DV $GPLQLVWUDWLYH &RGH †
'RFWRUV

- 0D[LPXP FKDUJH IRU [UD\V DQG GLDJQRVWLF LPDJLQJ V

8WDK

9HUPRQW
9 6 $ † &KDUJHV IRU DFFHVV WR PHGLFDO UHFRUGV

- $ FXVWRGLDQ PD\ LPSRVH D FKDUJH WKDW LV QR PRUH WKDQ SHU SDJH ZKLFKHYHU LV JUHDWHU IRU SURY KHDOWK FDUH UHFRUG
- $ FXVWRGLDQ PD\ FKDUJH DQ LQGLYLGXDO D IHH UHDVI FRVWV IRU SURYLGLQJ FRSLHV RI [UD\V ILOPV PRGHC UHFRUG LQIRUPDWLRQ PDLQWDLQHG LQ RWKHU IRUPDWV

9LUJLQLD
9D &RGH 6HFWLRQ

$ UHDVRQDEOH FKDUJH PD\ EH PDGH IRU WKH VHUYLFH RI P SUHSDULQJ VXFK FRSLHV ([FHSW IRU FRSLHV RI ; UD\ SKRW QRW H[FHHG

- ILIW\ FHQWV SHU SDJH IRU XS WR ILIW\ SDJHV
- WZHQW\ ILYH FHQWV D SDJH WKHUHDIWHU IRU FRSLHV I JHQHUDWHG IURP FRPSXWHUL]HG RU RWKHU HOHFWURQL PHFKDQLFDO HOHFWURQLF LPDJLQJ RU FKHPLFDO VWR
- RQH GROODU SHU SDJH IRU FRSLHV IURP PLFURILOP RU SRVWDJH DQG VKLSSLQJ FRVWV DQG D VHDUFK DQG KDQ
- &RSLHV RI KRVSLWDO QXUVLQJ IDFLOLW\ SK\VLFLDQ V RU SDSHUV VKDOO EH IXUQLVKHG ZLWKLQ ILIWHHQ GD\V

9$ &RGH † +HDOWK 5HFRUGV

,I DQ LQGLYLGXDO RU KLV DJHQW DWWRUQH\ UHTXHVWV D F FDUH HQWLW\ PD\ LPSRVH D UHDVRQDEOH FRVW EDVHG IHH VXSSOLHV IRU DQG ODERU RI FRS\LQJ WKH UHTXHVWHG LQIR DSSOLFDEOH

:DVKLQJWRQ
:$&

- 1R PRUH WKDQ QLQHW\ VL[FHQWV SHU SDJH IRU WKH IL
- 1R PRUH WKDQ VHYHQW\ WKUHH FHQWV SHU SDJH IRU D

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- 7KH SURYLGHU FDQ FKDUJH D WZHQW\ WZR GROODU FC UHFRUGV
- ,I WKH SURYLGHU SHUVRQDOO\ HGLWV FRQILGHQWLDO L VWDWXWH WKH SURYLGHU FDQ FKDUJH WKH XVXDO IHH
- 7KLV VHFWLRQ LV HIIHFWLYH -XO\ WKURXJK -XQH

:HVW 9LUJLQLD
:HVW 9LUJLQLD &RGH † D

- PD[LPXP VHDUFK IHH SOXV ³UHDVRQDEOH H[SHQVH QRW H[FHHG SHU SDJH IRU FRS\LQJ RI UHFRUGV DOU

:LVFRQVLQ
:LVFRQVLQ &KDSWHU +)6

5HTXHVWV IRU UHFRUGV IURP WKH SDWLHQW RU UHTXHVWV SDWLHQW ,I D SDWLHQW RU LI WKH SHUVRQDO UHSUHVHQW SDWLHQW V KHDOWK FDUH UHFRUGV WKH KHDOWK FDUH SU IROORZLQJ IHHV

- 7KLUW\ RQH FHQWV SHU UHFRUG SDJH
-)RU [UD\V SHU [UD\ FRS\
- $FWXDO FRVWV RI SRVWDJH RU RWKHU PHDQV RI GHOLY WR WKH DWWRUQH\
- 6DOHV WD[HV LI DSSOLFDEOH DOVR PD\ EH DGGHG WR VXEVHFWLRQ

5HTXHVWV IRU UHFRUGV IURP LQGLYLGXDOV RWKHU WKDQ W UHSUHVHQWDWLYH ,I D SHUVRQ LV UHTXHVWLQJ FRSLHV RI WKH SHUVRQ PDNLQJ WKH UHTXHVW LV QRW WKH SHUVRQDO SURYLGHU PD\ FKDUJH WKH IROORZLQJ

- IRU WKH ILUVW ILYH SDJHV
- IRU ILYH RU PRUH SDJHV
- SHU UHFRUG SDJH
- SHU [UD\ FRS\
- $FWXDO FRVW RI SRVWDJH
- IRU FHUWLI\LQJ XS WR ILYH SDJHV
- IRU FHUWLI\LQJ PRUH WKDQ ILYH SDJHV

+)6 $PHQGPHQW
7R DPHQG VHFWLRQV +)6 WR DQG UHSHDO DQG UH

:\RPLQJ
:\RPLQJ 6WDWXWHV 7LWOH &KDSWHU $UWLFOH 6HFW

7KH KRVSLWDO PD\ FKDUJH D UHDVRQDEOH IHH QRW WR H[I SURYLGLQJ WKH KHDOWK FDUH LQIRUPDWLRQ DQG LV QRW U XQWLO WKH IHH LV SDLG