





### 3XUSRVH

7KLV SROLF\ VHWV RXW :RUFHVWHUVKLUH¶V SULQFLSOHV DQG FR  
 0LVVLQJ (GXFDWLRQ &0( ,W RXWOLQHV WKH NH\ UROHV DQG UHVS  
 LGHQWLILHG DV &0( WR HQDUFHWHUVKLUH¶V SULQFLSOHV DQG UHVS  
 ,W DSSOLHV WR DOO FKLOGUHQ DQG \RXQJ SHRSOH RI FRPSXOVR  
 DQG WR DOO :RUFHVWHUVKLUH VFKRROV

### ,QWURGXFWRQ

7KH ODZ VWDWHV WKDW DOO FKLOGUHQ UHJDUGOHVVIRORQV¶HHLU  
 HGXFWRQ ZKLFK LV VXLWDEOH WR WKHLU DJH DELOLW\ DSWLWX

7KH JRYHUQPHQW GHILQHV &0( DV  
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7KLV GRHV QRW LQFOXGH  
 ‡ &KLOGUHQ ZKR DUH UHFHLYLQJ DOWHUQDWLYH SURYLVLQJ  
 ‡ &KLOGUHQ ZKR DUH UHJLVWHUHG DW DQ HGXFWRQDO SURYLVLQJ  
 ‡ &KLOGUHQ ZKR DUH EHLQJ (OHFWLYHO\ +RPH (GXFDWHG +(

(YHU\RQH ZKR LV LQYROYHG ZLWK FKLOGUHQ DQG IDPLOLHV  
 SODFHV D GXW\ RQ DOO DJHQFLHV WR ZRUN WRJHWKHU  
 VKDUH LQIRUPDWLRQ 7KLV SULQFLSOH &0( GHUHS LQVH QWKILIV HGR  
 HQUROOHG LQ HGXFWRQ

7KLV SROLF\ VLWV DORQJVLGH VDIHJDUGLQJ UHVSQVLELOL  
 7RJHWKHU WR 6DIHJXDQJ DQG KLOGUHQ &KLOGUHQ FDWLRQV  
 UHSODFH HVWDEOLVKHG VDIHJDUGLQJ UHIHUUDO SURFHGXU  
 ZKHUH WKHUH DUH VDIHJDUGLQJ FRQFHUQV

7KH NH\ OHJLVODWLRQ ZKLFK LQIRUPV SROLF\ FDQ EH I

### &RQWH[W

&0( PLVV RXW RQ OHDUQLQJ RSSRUWXQLWLHV ZKLFK FDQ OHDG  
 OLNHO\ WR WDNH XS IXUWKHU HGXFWRQDO RSSRUWXQLWLHV RU I

&0( GR QRW EHGHILW IURP WKH GDLO\ PRQLWRULQJ DQG RYHUVL  
 SURIHVVLRQDOV FRPSDUHG WR FKLOGUHQ RQ UROO DW D VFKRRO 7  
 IDPLOLHV DQG YXOQHUDEOH FKLOGUHQ &0( EYDWDQV RDEWU ULVN  
 H[SORLWDWLRQ DQG UDGLFDOLVDWLRQ

7KH UHVRQV IRU &0( DUH YDULRXV DQG FDQ LQFOXGH WKH IROO  
 ‡ IDPLOLHV QHZO\ DUULYHG LQ WKH DUHD IURP 8. RU DEURDG  
 ‡ IDLOXUH WR WDNH XS SURYLVLQJ RIIHUHG DW RU DW XVXD  
 ‡ SDUHQWDO UHOXFWDQFH WR XWLQVH DOWHUQDWLYH SURYLVL  
 ‡ IDLOXUH RI D SDUHQW WR HQVXUH WKDW D FKLOG EHLQJ KRPH  
 ‡ D FKLOG¶V QDPH EHLQJ UHPRYHG IURP D VFKRRO UROO LQ HUU

)RU VRPH FKLOGUHQ DQG \RXQJ SHRSOH FHUWDLQ OLIH HYHQWV  
 YXOQHUDEOH WR EHRPLQJ &0( ZKLFK SHUWKLHU%L QHFRPLQ LWKILW VSRFO

### 3ROLF\ &RPPLWPHQWV

:RUFHVWHUVKLUH &RXQW\ &RXQFLO WKH /RFDO \$XWKRULW\ DUH P

‡ \$OO SXSLOV ZKR PD\EH PLVVLQJ IURP :RUFHVWHUVKLUH 6FKRRO  
IUHH VFKRROV DUH ORFDWHG

‡ 6XSSRUW LV JLYHQ WR H[WHUQDO ORFDO DXWKRULWLHV WR OR  
:RUFHVWHUVKLUH

‡ 8VH LV PDGH RI DOO DYDLODEOH GDWDEDVH V\WHPV WR WUDF

‡ 5HDVRQDEOH HQTXLULHV DUH PDGH E\ VFKRROV DQG WKHQ E\  
ORFDWH FKLOGUHQ ZKR DUH PLVVLQJ IURP VFKRRO LQ D WLPHO

‡ \$OO FKLOGUHQ OLYLQJ LQ :RUFHVWHUVKLUH DUH LQ UHFHLSW P  
DJH DELOLW\ DSWLWXGH DQG DQ\ VSHFLDO HGXFDWLRQDO QH

‡ \$OO FKLOGUHQ LQ :RUFHVWHUVKLUH DUH VDIHJDUGHG DQG WK

### 5ROHV DQG UHVSQRVLELOLWLHV

\$OO VWDII ZKR KDYH FRQWDFW ZLWK FKLOGUHQ KDYH D GXW\ WR  
FKLOGUHQ LGHQWLILHG DV &0( 6WDII ZKR PD\ LGHQWLI\ D FKLOG D





)DPLO\ )URQW 'RRU ))'

7KH )DPLO\ )URQW 'RRU LV WKH UHIHUUDO SRLQW IRU DOO UHIHUUD

SURIHVVLQRQDOV UHIHU FKLOGUHQ DQG \RXQJ SHRSOH OLYLQJ LQ :R

VDIHW\ DQG ZHOIDUH

\$SSHQGL[ \$  
/HJLVODWLYH &RQWH[W DQG 5HOHYDQW 'RFXP

7KH (GXFDWLRQ \$FW

‡ 6HFWLRQ \$ UHTXLUHV ORFDO DXWKRULWLHV WR PDNH DUUDQJH  
VR WKH LGHQWLWLHV RI FKLOGUHQ LQ WKH HJHU ZKURHOZKUR WHJL RWH  
SXSLOV DW D VFKRRO DQG DUH QRW UHFHLYLQJ VXLWDEOH HGXF  
‡ 6HFWLRQ UHTXLUHV SDUHQWV RI DOO FKLOGUHQ RI FRPSXOVRU\  
HIILFLHQW PHXFK GXFDWLRQ VXLWDEOH WR WKHLU DJH DELOLW\ DQG

&KLOGUHQ 0LVVLQJ (GXFDWLRQ 6WDWXWRU\ \*XLGDQ

‡ 6WDWHV WKDW DOO FKLOGUHQ UHJDUGOHVV RI WKH WLPALHGXFDW  
ZKLFK LV VXLWDEOH WR WKHLU DJH DELOLW\ DSWLWXGH DQG DQ  
‡ \$IILUPV WKDW VFKRROV DQG ORFDO DXWKRULWLHV PXVW ZRUN W  
SULRU WR UHPRYDO IURP UROO

'I( μRUNLQJ 7RJHWKHU WR ,PSURYH 16 WDKRROV QW HIGD

([SHFWV VFKRROV DQG ORFDO DXWKRULWLHV WRP HQM & FDWLRQ WR  
DUH HQWLWOHG DQG HPSKDVLVHV WKH GXW\ RQ ORFDO DXWKRULW  
HQVXUH WKDW WLPALHGXFDWLRQ

(GXFDWLRQ 3XSLO 5HJLVWUDWLRQ (QJODQG 5HJXC

'HILQH WKH JURXQGV XQGHU ZKLFK D FKLOG FDQ EH UHPRYHG IURP  
H[FOXWLRQ GXFDWLRQ

7KH (GXFDWLRQ \$FW

6HFWLRQ RXWOLQHV WKH \*BXWLRQ RI %RGLHV WR HQVXUH WKDW  
H[HUFLVHG ZLWK D YLHZ WR HQVXULQJ WKH VDIHJXDUGLQJ DQG ZHO

7KH &KLOGUHQ \$FW

3ODFHV D GXW\ RQ DOO DJHQFLHV WR ZRUN WRJHWKHU WR SURPRW

:RUNLQJ 7RJHWKHU WR 6DIHJXDUGLQJ & DWOHG W HIGD UXDU\

5HTXLUHV D QDPHG &0( SRLQW RI FRQWDFW LQ HYHU\ /RFDO \$XWKR  
ZLWK FKLOGUHQ WR LQIRUP WKH &0( FRQWDFW LI WKH\ NQRZ RU VX

6HFWLRQ SODFHV D GXW\ RQ DOO WR VDIHJXDUGLQJ DQG SURPRWH



\$33(1',; \$ FRQWLQXHG

.HHSLQJ &KLOGUHQ 6DIH LQZL(WKFXD)SLDRQ(HV )HEUXDU\

'HWDLOV WKH UHTXLUHPHQWV XSRQ DOO VWDII WR EH DZDUH WKDW  
DFW DV D YLWDO ZDUQLQJ VLJQ RI D UDWKDWRFDMXQHHXCDWGLEH DRWW

:&& 3URWRFR(O\*XLGDQFH IRU 6FKRWDLOHG LQ \$SSHQ

3URYLGHV GHWDLOHG RSHUDWLRQDO DGylfH DQG JXLGDQFH RQ UH  
VKRXOG EH WDNHQ SULRU WR UHPRYDO IURP UROO DQG UHTXLUHP

2IVWHG (GXFDWLRQ ,QVSHFWLRQ )UDPHZRUN

8QGHU OHDGHUVKLS DQG PDQDJHPHQW MXGJHPHQWV PDNHV FOHDU  
WKH SURYLGHUUV UROO ZLWKRXW D IRUPDO SHUPDQHGW H[FOXVLR  
ZKHQ WKH UHPRYDO LV SULPDUKHO SURYWG HULQVWKHVWVKDQ LQ WKH  
ZLOO EH FODVVHG DV D IRUP RI JDPLQJ DQG WKH OHDGHUVKLS DG

:&& )DLU \$FFHV 3URWRFR \$XJXVW

6FKRFRAC eddCP(AZ,V%LRQV KSIR@L56%V(AE.WT@F,HRYW,HQV.K.LUIRaa&RYQ\$W.00&RXQFL

3URYLGHV GHWDLOHG RSHUDWLRQDGDGLYLRQSDQGSFXLEVDHFLIRQGWK





\$33(1',; & FRQWLQXHG

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7KH WUDQVLWLRQ LQIRUPDWLRQ DERYH DSSOLHV WR VFKRROV ZKR D  
DQG OHDYHUV IRU <HDU DQG <HDU WKH 3RVW WHDP FDQ EH  
VWXGHQW VWDUWV R,U D HWXGHQW W G L D H W W O \ S O H D V H F D Q X S W R G D  
DQ\ LQIRUPDWLRQ RQ WKH VWXGHQWV DFWXDO SODQQHG GHVWLQD  
3DUWLFLSDWLRQ \$JH WR EH PHW )RU DQ\ TXHULHV RQ WKLV SOHDV

+RZ GR , VXEPLW WKLV LQIRUPDWLRQ"

7KH IRUPV WR VXEPLW WKLV WKH IRUPV WR V 6HUYLFHV 3RUWDO HG  
7UDQVIHUV RU KYLD SWKLV DGSXEN LF ZRUFHVWHUVKLUH JRY\_XN ,Q<HDU

3XSLO /HDYLQJ ,QIRUPDWLRQ

+RZ GR , NQRZ ZKLFK UHDVRQ WR FKRRVH ZKHQ D SX  
7KH IROORZLQJ RPH WR HQFMHQDULRV LQ ZKLFK D SXSLO FDQ EH WDN  
XVLQJ WKH FRUHFV UHDVRQ EHIRUH FRPSOHWLQJ WKH IRUP  
,I \RX ILQG WKDW QRQH RI WKH EHORZ DSSHU WR EHD UHDVH QM DW  
IRU OHDYLQJ DQG WKHQ SOHDVH FRQWDFW XV LI UHTXLUHG

- 7KH SXSLO UUDQVIHUULQJ WR D Q R W K M R I S F K R R W H U C L B M DUH DZD  
VFKRRO W K L V D V
- en7000s XSLG' \$VDR EH HOHFWLYHO\ KRPH HGXFDWHGRU U H F X G Y Q Q  
(27\$6 SDFNDJH R U 2





\$33(1',;& &RQWLQXHG

**Reason for Leaving**

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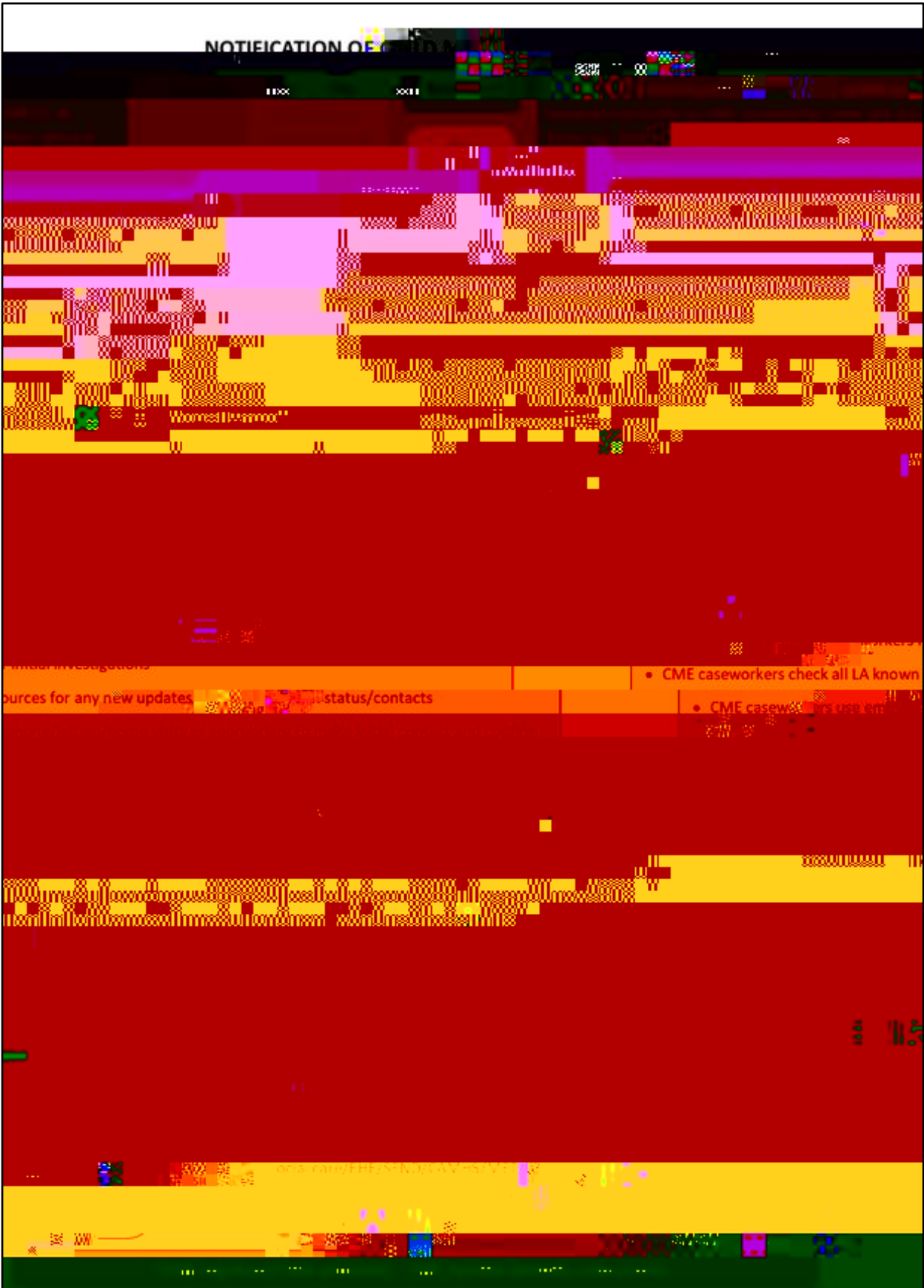
a c

- )RU DQ\ SXSLO WKDW KDV EHHQ SHUPDQHWLQJ FHOXGLQGHSRQ
- 'RFXPHQWV UHTXLUHG  
\$ GHROOLQJ FKHFNOLVW  
aT &RS\ RI 3HUPDQHGW ([FOXVLRQzà

\$33(1',;& FRQWLQXHG



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