



)LQG RXW KRZ \RXU GLDEHWHZKZWOZLEO RDQSHQZLWK \RXU PHGLFLQHV

'R QRW DVVXPH WKDW KRVSLWDO3 HRSOHVZRWKRQKDEHWHVHFDQEHV DIIHFWHG E\ QHZ PHGLFLQHV
ZLOO NQRZ KRZ WR PDQDJH \RXU6SHDENHWHVI \RXUKGLDEHWHVQ\ SUREOHPV RU UHDFWLRQV WR
FDUH WHDP VKRXOG ZRUN FORVHONGLFLQHWKHQ WKHSDSFDSDVRRDN

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

'R QRW EH DIUDLG WR UHPLQG \RXU WDPHGLFLQHVWDPHWRXQJ 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 WLNDRPHRXU VWRPDFK RU FDQQRW NHHS
RU D WHVW 5HPHPEHU WR SXW LPHEDFNQRGRZQ <RXU GRFWRU PD\ QHHG WR PDNH FKDQJHV

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

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

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

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

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