

'LVDEL0LW\ & DWHJRULHV

7KH LQIRUPDWLRQ EHZRZ LVZHESLWGH SURWRKDDH'HSDUWPHQW RI (GXFD
RIILFH RI ([FHSWLRQDO 6WXGHQW 6HUYLFHV

,Q RUGHU WR TXDOLI\ IRU VSHFLDO HGXFDWLRQ XQGHU WKH UHJXODV
'LVDEL0LWLHV (GXFDWLRQDO QHHGV WR EH D FKLOG ZLWK D GLVDEL
KDV EHHQ HYDOXDWHG DV KDYLQJ D TXDOLI\LQJ GLVDEL0LW\ DQG E\
HGXFDWLRQ >6HH &) 5 † D @

- x 7KH FKLOGDPXVW TXDOLI\LQJ GLVDEL0LW\ DV GHILQH E\ WKH ,'
- x 7KH GLVDEL0LW\ PXVW KDYH DQ DGYHUVH HIIHFW RQ WKH FKLOG
- x 7KH FKLOG PXVW QHHG VSHFLDOO\ GHVLJQH LQVWUXFWLRQ LQ

SHUIRUPDQFH \$ \$Q LQDELOLW\ WR OHDUQ WKDW FDQQRW EH H[SOD
FVUPHDEGLH\$SR@S\ISWQXAEVLEL'GEPD\YEGZBHDDEBUP\$DQWLESLWZVGMHPSHDFUWRDQ
0,QV`Ri` S

IURP D FRPSUHKHQVLYH GHYHORS PHQW DVVHV VPHQW