

What To Do When Your

! "#\$%&'()*+,-.!:#!\$#%\$"

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/ \$, 0+&1"-%0.&&'()*"+, +&'-. / +01"234)5'6-(1"78"9+8)4."-' : (4;"<"&14)-. : ()-14(;8" =55+>?(. @4.6)"-'A(.-;" , 4850884+. ". "20??;@B'(4."C48D" : (. (6->-.)"

&

2 (-34+.& E-FF1-@"B@H146')I"J8K@
" 2(L)+. "M"2)0> ?I"99B"
" %N0"P1(.4)-"C0." , 14Q-I"204)-"\$00"
" 9(.5(8)-1I"A="!RSO!"
" T5UV8(L)+.8)0>?G5+>""

&

50))"4#&1"-%0.&&'()*"+, +&'-. / +01"234)5'6-(1"78"9+8)4."-' : (4;"<"("A(.-;" , 4850884+. ". "20??;@B'(4."C48D" : (. (6->-.)"&

&

/+0)0#-06&78.&

E+8-?' "W-;;- .U1(. XI"AJ"A2AI"2-. .4+1"B+.80;)(.)("B(?4)(;"A1+T-5)" : (. (6->-.)I"7.5G&
E-FF1-@"B@H146')I"J8K@I"2'(1- '+';X-1")2(L)+. "M"2)0> ?I"99B&
* '+'>(8" : 4)5' -;;I"AJI"2-. .4+1"JL-50)4Q-"<" , 48?0)-"C-8+;0)4+. "()" : HA&
C+U-1)"W(@-8I"201-)"@B;(4>8"J.64. --1")94U-1)@" : 0)0(; "201-)"@&
JX"94);-)+. I"2YA#C48D" : (. (6->-.)"("H(;F+01"H-())@&
H-Q-1;@W4; ;I"H(;F+01"H-())@&

2 (-34+9)& : "4;+\$, 3*\$%&<#-4+>\$-"4#."

E-FF1-@"B@H146')I"J8K@48("8'(1- '+';X-1")2(L)+. "M"2)0> ?"99B"4."-' -"B+.8)105)4+. "9(3"P1+0?G"
W-"(XQ48-8)"-'5+.8)105)4+. "4.X08)1@+. "5+.8)105)4+. "5+.)1(5)8Z"?1+T-5)"X48?0)-8Z"5;(4>8"(.X"
;4)46(4)+.Z"(X";)-1.)4Q-"X48?0)-"+?)4+.8G"E-FF" '(8"?1-?(1-X"FI+.)"- .X"5+.)1(5)"X+50>-.)8"FI+1"
?OU;45"(X"?14Q(-)"?1+T-5)8I"(X"(8". -6+)4()-X"(X"(XQ48-X"+3. -18I"5+.)1(5)+18I"80U5+.)1(5)+18I"
(.X"X-846."?1+F-884+. (;8"+.)'-'(;+5(4+. "+F"148D"4."5+.8)105)4+. "5+.)1(5)8G"W-"48"(5)4Q-;"@"
;45-.8-X"4."A-. .8@;Q(.4(I" : (1@;(XI"(X"B(;4F+1.4(G"E-FF1-@" '+';X8"("HG=G"FI+>)[1(.D;4."M"
: (18' (;;B+;;-6-"(X"1-5-4Q-X" '48"EG , G"FI+>*" '+'>(8"E-FF-18+. "25'++;" +F"9(3G"

&

&

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"

! "#\$%&'()*+,-. /01/2&3/0&#. /%+) (4+1. /&51%6&73/32*8*/+&#. /9*)*/4*&
:3/(3), &; <-><>; &?&@*A(3), &B=&<>; &?&- . /1+3 'C)1/2%=&@D&

? 3\$-14@4? 30#A4(+5B"-*3;0\$+<&C4)-&#&-30& ' \$"%D&\$&/ \$#0%&@")*()"4#&4#&5 (, , '8& E3\$"#&F")G& ' \$#\$;0>0#-&

! "#\$%& ' \$() * + , - &

<#& <#-+46(*-"4#&

* '-5+.8)105)4+. "4. X08)1@X-?- .X8"+.)" '-6;+U(;80??;@5' (4.)+"?1+Q4X-"-K04?>- .)" (.X" >()-14(;8"F+1")4>- ;@5+>?;-)4+. "F"?1+T-5)8G"* ' -"B \ Y7 ,]!^"? (.X->45"61-());@X4810?) -X)" '48" 80??;@5' (4. "U@5(084.6"8'0)X+3 .8IF(U145())4+. "X4810?)4+. 8I"(.X"X-;4Q-1@U(5D;+68G"* ' -8-"80??;@ 5' (4. "4880-8" (Q-";-X)"+"?1+T-5)"X-;(@8"(.X"4.51-(8-X)>()-14(;5+8)8G"20??;@5' (4. "X4810?)4+. 8"(1-";4D-;@)+"5+.)4.0-"F+1)" '-F+1-8--(U;- "FO)01-G"* '48"? (. -;+F"- .64. --18I"4.801(.5-"-L?-1)8I"(" 5+.)1(5)+II"(.X"(.)+1. -@"34;;"X485088"8)1()-64-8)"+">4)46()-"80??;@5' (4. "4880-8)"+"D--?"?1+T-5)8" +.)"4>- (.X"+. "UOX6-)G"* ' -"? (. -;34;;(;8+"X485088"5+.)1(5)"5;(08-8)"+">4)46()-"80??;@5' (4. "148DI" 4.5;OX4.6">()-14(;"-85(;()4+. I"F+15-">(T-01-I"80U8)4)0)4+. "F">()-14(;8I". +)45-I"(.X")-1>4. ()4+. G"

<<#& :\$*G;+4(#6!\$*-)&4=&5(, , '8&E3\$"#&I4%\$-"&"-8&

7)"48"("3 -;;]D.+3 . "F(5)"' ()' -"80??;@5' (4. "48"Q+;()4;- "146')" .+3"(.X"' (8"U-- . "84.5-)" '-B \ Y7 ,] !^"6;+U(;"? (.X->45G""* '48"Q+;()4;4)@"' (8"X41-5);@1-80;-)X"4.)"3+"5' (;;- .64.6"4880-8_"!a6-)4.6" >()-14(;8"+. "("4>- ;@U(848Z"(.X"%a"?1454.6"+F">()-14(;8G"" , 0-)"+" ' -8-)"3+"5' (;;- .6-8I"(.X" .0>-1+08"+"-1"1-;()-X"-5+. +>45"F+15-8I"("14??;-]

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! "#\$%&' () * + , - . / 0 1 / 2 & 3 / 0 & # . / % +) (4 + 1 . / & 5 1 % 6 & 7 3 / 3 2 * 8 * / + & # . / 9 *) * / 4 * & : 3 / (3) , & ; < - & > < > ; & ? @ * A (3) , & B = & < > ; & ? @ - . / + 3 ' C) 1 / 2 % = @ D &

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! " # \$ % & ' () * + , - . / 0 1 2 3 4 5 6 7 8 9 : ; < = > ? @ A B C D E F G H I J K L M N O P Q R S T U V W X Y Z [\] ^ _ ` { | } ~

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! " # \$ % & ' () * + , - . / 0 1 2 3 4 5 6 7 8 9 : ; < = > ? @ A B C D E F G H I J K L M N O P Q R S T U V W X Y Z [\] ^ _ ` { | } ~ ! " # \$ % & ' () * + , - . / 0 1 2 3 4 5 6 7 8 9 : ; < = > ? @ A B C D E F G H I J K L M N O P Q R S T U V W X Y Z [\] ^ _ ` { | } ~

. ()01(;"-Q-.)8I"U-5(08-")' -"? (1)4-8"5(. "X-F4 . -"148D8"(8)"' -@"8+"?;- (8-g'('"'="5+.)1(5)"> (@"4X- .)4F@"(" Q(14-)@"+F"> (.]> (X-"-Q-.)8I")++"^-G6G"14+)8"+1"0 . 080(;;"8;+3 "80??;@"5 ' (4 . 8aG"" : +8)"5+. . 8)105)4+ . " 5+.)1(5)8"4X- .)4F@"("5+>U4. ()4+ . "+F"8?-54F45"> (.]> (X-"(. X" . ()01(;"-Q-.)8"F+1"3 '45 ' "1-;4-F"48" (FF+1X-XG""P- . -1(;;"@I"X-?- . X4 . 6"+ .)" -"T0148X45)4+ . I)"' -"+ . -"8--D4 . 6"1-;4-F"0 . X-1)"' -"F+15-" > (T-01-"5;(08-">08)"(;8+"8 ' +3 " . +F(0;)+F"4)8"+3 . I)"' ()"' -"-Q-.)"4> ?(5)-X)"' -"(U4;4)@"+"? -1F+1>I" (. X"O . F+1-8--(U4;4)@G"

7. "5+. . 8)105)4+ . "5+. .)1(5)8"34)' "F+15-"> (T-01-"5;(08-8I"80??;@"5 ' (4 . "4880-8"(1-)"@?45(;;"@"(XX1-88-X" (8"("F+15-"> (T-01-];4D-"-Q-.)G"" [+1"-L(> ?;-I)"' -"=7="=%0!]%0!R"P- . -1(;;"B+ . X4)4+ . 8"8-5)4+ . "N" (FF+1X8"(. "-L)- . 84+ . "+F")4> -"F+1"Q(14+08"=5)8"+F" P+Xm;(U+1"X48?0)-8I"F41-I"0 . (Q+4X(U;- " 5(80(;)"4-8I"(XQ-18-"3 -()' -1"5+ . X4)4+ . 8I"(. XI"@-8I" f0 . 080(;;"X-;(@"4 . "X-;4Q-14-8Gg""HO)"' -"5+. .)1(5)" X+-8" . +)"(XX1-88"f?145-Zg"4 . 8)-(XI"4)"(XX1-88-8"fX-;(@g"+ . ;@G"

S"
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! "#\$%&' () *+, &- . /01/2&3/0&#. /%+) (4+1. /&51%6&73/32*8*/+&#. /9*)*/4*& :3/(3), &; <-&><>; &?&@*A) (3), &B=&><>; &?&- . /1+3 ' C)1/2%=&@D&

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! " # \$ % & ' () * + , - . / 0 1 2 3 4 5 6 7 8 9 : ; < = > ? @ A B C D E F G H I J K L M N O P Q R S T U V W X Y Z [\] ^ _ ` { | } ~

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