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0)6Š %OHQGHGŠ 6PDUWFKS 3RUWIROLR

7KH LQYHVWPHQW REMHFWLYH RI WKH IXQG LV WR VHHN FDSLWDO DSSUHFLDW

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,QLWLDO 1&$SDVV	
6HUYLFH 1&$SDVV	

7DEOH RI FRQWHQWV

T%

7KH 6HFXULWLHV DQG ([FKDQJH &RPPLVVLRQ KDV QRW DSSURYHG RU GLVDSSURYHG W
SURVSHFWXV LV DFFXUDWH RU FRPSOHWH $Q\RQH ZKR WHOOV \RX RWKHUZLVH LV FR

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HWXb TgP \ _[T Xb X]cT]STS c^ WT[_ h^d R^ \ _PaT cWT R^bc ^U X]eTbcX]V X] cWT Ud]S f XcW cWT R^bc ^U X]eTbcX]V X] ^cWTa \ dcdP[Ud]Sb(>U cWT UTTb P]S Tg_T]bTb X \ _^bTS Qh cWT X]bdaP]RT R^ \ _P]h cWPc XbbdTS h^da ePaXPQ[T R^]caPRcb ^a ^cWTa T[XVXQ[T X]eTbc^a cWa^dVW f WXRW P] X]eTbc \ T]c X] cWT Ud]S Xb \ PST f TaT X]R[dSTS& h^da Tg_T]bTb f ^d[S QT WXVWTa(

HWT TgP \ _[T Pbbd \ Tb cWPc4 h^d X]eTbc +*&*** X] cWT Ud]S U^a cWT cX \ T _TaX^Sb X]SXRPcTS P]S h^d aTSTT \ h^da bWPaTb Pc cWT T]S ^U cWT cX \ T _TaX^Sb5 h^da X]eTbc \ T]c WPb P / ! aTcda] TPRW hTPa5 P]S cWT Ud]Snb ^_TaPcX]V Tg_T]bTb aT \ PX] cWT bP \ T(

6[cW^dVW h^da PRcdP[R^bcb f X[[[XZT[h QT WXVWTa ^a [^ f Ta& d]STa cWTbT Pbbd \ _cX^]b h^da R^bcb f ^d[S QT4

	1 EAR	3 EARS	5 EARS	10 EARS
I C	$ 2	$1	$2 0	$ 2
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P T

HWT Ud]S _Phb caP]bPRcX^] R^bcb& bdRW Pb R^ \ \ XbbX^]b& f WT] Xc Qdhb P]S bT[[b bTRdaXcXTb $^a kcda]b ^eTam Xcb _^acU^[X^%(6 WXVWTa _^acU^[X^ cda]^eTa aPcT \ Ph X]SXRPcT WXVWTa caP]bPRcX^] R^bcb(HWTbT caP]bPRcX^] R^bcb& f WXRW PaT]^c aTU[TRcTS X] k6]]dP[;d]S D_TaPcX]V :g_T]bTbm ^a X] cWT k:gP \ _[T%m PUUTRc cWT Ud]Snb _TaU^a \ P]RT(9daX]V cWT \ ^bc aTRT]c UXbRP[hTPa& cWT Ud]Snb _^acU^[X^ cda]^eTa aPcT f Pb /+ ! ^U cWT PeTaPVT eP[dT ^U Xcb _^acU^[X^(0 c RT]RH0 B_

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HWT UX]P]RXP[WXVW[XVWcb PaT X]cT]STS c^ WT[_ h^d d]STabcP]S cWT Ud]Snb UX]P]RXP[_TaU^a \ P]RT U^a cWT _Pbc UXeT hTPab(8TacPX] X]U^a \ PcX^] aTU[TRcb UX]P]RXP[aTbd[cb U^a P bX]V[T Ud]S bWPaT(HWT c^cP[aTcda]b X] cWT UX]P]RXP[WXVW[XVWcb aT_aTbT]c cWT aPcT Qh f WXRW P] X]eTbc^a f ^d[S WPeT TPa]TS $^a [^bc% ^] P] X]eTbc \ T]c X] cWT Ud]S $Pbbd \ X]V aTX]eTbc \ T]c ^U P[[SXbcaXQdcX^]b% WT[S U^a cWT T]cXaT _TaX^S(HWT aTcda]b bW^ f] S^]^c aTU[TRc UTTb P]S Tg_T]bTb X \ _^bTS Qh cWT X]eTbc \ T]c eTWXR[T cWa^dVW f WXRW P] X]eTbc \ T]c X] cWT Ud]S Xb \ PST(>U cWTbT UTTb P]S Tg_T]bTb f TaT X]R[dSTS& cWTh f ^d[S aTSdRT aTcda]b(HWXb X]U^a \ PcX^] WPb QTT] PdSXcTS Qh cWT Ud]Snb X]ST_T]ST]c aTVXbcTaTS _dQ[XR PRR^d]cX]V UXa \ & f W^bT aT_^ack c^VTcWTa f XcW cWT Ud]Snb UX]P]RXP[bcPcT \ T]cb& Xb X]R[dSTS X] cWT Ud]Snb 6]]dP[FT_^ac c^ bWPaTW^[STab(HWT Ud]Snb 6]]dP[FT_^ac Xb PePX[PQ[T d_^] aT`dTbc Qh R^]cPRcX]V B ;G8 $_[TPbT bTT QPRZ R^eTa U^a PSSaTbb P]S cT[T_W^]T]d \ QTa%(HWT Ud]Snb X]ST_T]ST]c aTVXbcTaTS _dQ[XR PRR^d]cX]V UXa \ Xb 9T[^XccT " H^dRWT AAE(

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4>7G;>DA:;G)DBBJC?97I?DCH L?I> I>; (D7G: D< 5GJHI;;H# GWPaTW^[STab \ Ph \ P[f a[ccT] R^ \ \ d][RPc[^]b c^ cWT 7^PaS ^U HadbcTTb c^ cWT PccT]c[^] ^U cWT 7^PaS ^U HadbcTTb& NUd]S]P \ T0& BPbbPRWdbTccb ;[]P][R[P[GTae[RTb 8^ \ _P]h& +++ =d]c[]Vc^] 6eT]dT& 7^bc^]& B6 *,+33& 6ccT]c[^]4 ;d]S GTRaTcPah(GWPaTW^[STa R^ \ \ d][RPc[^]b \ dbc $[%% QT [] f a[c[]V P]S QT b[V]TS Qh cWT bWPaTW^[STa& $[%% [ST]c[Uh cWT B ;G Ud]S c^