

What To Do When Your

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/ \$, 0+&1"-%0.&&'()*"+, +&'-. / +01"2345'6-(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+>""

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50))"4#&1"-%0.&&'()*"+, +&'-. / +01"2345'6-(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&

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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""

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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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?1-Q- .)8)"' -"?1+501->-. .)" +F"6++X8"+1"51-()-8"(">(1D-X"4.51-(8-"4. .)"' -"?145-8"5+0;X"U-"("U(848"F+1"
1-;4-FG""2+>-"5+01)8" '(Q-"-L)- .X-X)"' 48"1-(8+.4.6")+?"-1F+1>(.5-"4. "5+.8)105)4+. "5+. .)1(5)8"
`3 '45 '(1-")@?45(;;@". .)"5+Q-1-X"U@)"' -"hGBGBGa"(";;"0.X-1)"' -"8(>-"1-(8+.4.6"(8"5+>>-154(;"

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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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