

5HG 5LYHU 6WUHHW
\$XVWLQ 7:6WUHHW \$GGUHV V RU

32% R[1XPE & LW\ 6WDWH =LS &RGH

3KRQHXPEH _____ 'DWH RI _____



5 H T X H V W L Q J [



5HTXHVWLQJ [
, QVWUXF

TRS6IN (09-17)

5HG 5LYHU 6WUHHW
\$XVWLQ 7;

ZZZ WUHV[DV JRY

7D[6WDWHPHQWV 6HQW E\ 756

7D[VWDWHPHQWV DRUP UHTXLUHG WR EH PDLQFRQWUROORXDDXOWR
WKH \HDU IROORZLQJ D5ULHQWGHUWKH WRWDO DPRXQW RêÂP<



5HG 5LYHU 6WUHHW
\$XVWLQ 7;

ZZZ WUHV(DV JRY

5HTXHVWLQJ I
, QVWUXF

TRS6IN (09-17)

+RZ WR \$SSO\ IRU D 5HIXQG

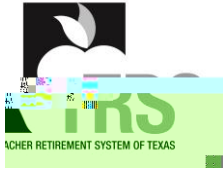
6WHS5HDG DQG F WPSOS-DLFDWLRQRIRB75HDXQG VLIJQ W@HURQW RI D
756 UHTXLUHV \RXVLQRDWDXLHHEGHUWLI\LQJ WKDW \RX KDYH SHUPD
\RXU 756 YHUHG HPSOR\HU V DQG KDYH QRW DSSOLHG IRU RU UH
FRYHUHG RYHU , \RXU QDPLVRQLWKUH756 WKDQ W56HURHFRVGRZQRX
D FRS\ RI WKH FRXUW RUGHU RU PDUULDJH OLFHQVH GRLODFHWQWL
UHTXHVW D FRS\ RI WKH SRZHU RI DWWRUQH\ PXVW EH VXEPLWWH

3OHDVH QRWH WKDW LQOVRPWHV KDVHVRXU756IZSDGSD\WUHG WVKVNDZ DZUKH
KDYH VHOHFWHG GLUHFW GHSRVLW 7KLV PD\ RFFXU LI WKH GLUH
DGGLWLRQ LI \RX HOHFW GLUHFW GHSRMLQGDZLQ@QEGHFDWDRWWDW
\RX ZLOO QRW EH DEOH WR UHFHLYH \RXU 756HZKQG WVKURXJKXGLUH
SDSHU WUHDVFDLZHDG WVRQWKH DGGUHV V OLVWHG RQ \@ \T7 H; &\$u• G



5HG 5LYHU 6WUHHW
\$XVWLQ 7;
ZZZ WUV WH[DV JRY

6SHFLDO 7D[1RWLF
5ROORYHU 2SWLRC



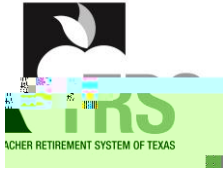
6SHFLDO 7D[1RWLFH 5HJ
2SWLRQV XQC

+RZ GR , GR D UROORYHU"

7KHUH DUH WZR ZD\V WR GR D UROORYHU <RX FDQ GR HLWK

.I \RX GR D GLUHFU UROO RYHU 756 ZLOO PDNH WKH FKHFN S
SODQ 756 WKHQ ZLOO PDLO WKH FKHFN WR \RX IRU \RX WR
<RX VKRXOG FRQWDFW WKH ,5\$ VSRQVRU RU WKH DGPLQLVW
RQ KRZ WR GR D GLUHFU UROORYHU

.I \RX GR QRW GR D GLUHFU UROORYHU 756 LV UHTXLUHG W
LQFRPH WD[HV ,I P`W Up`K0Up



6SHFLDO 7D[1RWLFH 5HJ
2SWLRQV XQC

63(&,\$/ 58/(6 \$1' 237,216

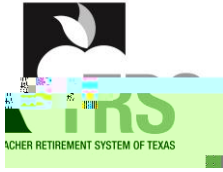
,I \RXU SD\PHQW LQFOXGHV DIWHU WD[FRQWULEXWLRQV

\$IWHU WD[FRQWULEXWLRQV LQFOXGHG LQ D SD\PHQW DUH G
EHQHILW DQ DOORFDEOH SRUWLRQ RI \RXU DIWHU WD[FRQW
FDQQRW WDNH D SD\PHQW RI RQO\ DIWHU WD[FRQWULEXWLR
FRQWULEXWLRQV PDLQWDLQH LQ D VHSUDUDWH DFFRXQW D
WKH DIWHU WD[FRQWULEXWLRQV DUH LQFOXGHG LQ D SD\PH
GR D UROORYHU DV GHVFULEHG EHORZ

<RX PD\ UROO RYHU WR DQ ,5\$ D SD\PHQW WKDW LQFOXGHV
GLUHFV UROORYHU RU D GD\ UROORYHU <RX PXVW NHHS
WD[FRQWULEXWLRQV LQ DOO RI \RXU ,5\$V LQ RUGHU WR
SD\PHQWV IURP WKH ,5\$V ,I \RX GR D GLUHFV UROORYHU R
756 DQG DW WKH VDPH WLPH WKH UHVV LV SDLG WR \RX WKH
WKH DPRXQW WKDW ZRXOG EH WD[DEOH LI QRW UROOHG RYH
GLVWULEXWLRQ RI RI ZKLFK LV DIWHU WD[FRQW
UROO RYHU WR DQ ,5\$ WKDW LV QRW D 5RWK ,5\$ QR D
DPRXQW QRW GLUHFWO\ UROOHG RYHU LV WUHDWHG DV EHLQ

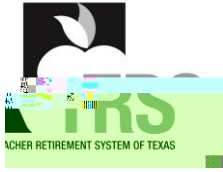
,I \RX GR D GD\ UROORYHU WR DQ ,5\$ RI RQO\ D SRUWLRQ
FRQWULEXWLRQV DUH WUHDWHG DV UROOHG RYHU ODVW
GLVWULEXWLRQ RI RI ZKLFK LV DIWHU WD[FRQW
LV GLUHFWO\ UROOHG RYHU ,Q WKLV FDVH LI \RX UROO RYH
GD\ UROORYHU QR DPRXQW LV WD[DEOH EHFDXVH WKH
EHLQJ DIWHU WD[FRQWULEXWLRQV

<RX PD\ UROO RYHU WR DQ HPSOR\HU SODQ DOO RI D ½ÉÉ V



6SHFLDO 7D[1RWLFH 5HJ
2SWLRQV XQC

,I \RX ZHUH ERUQ RQ RU EHIRUH -DQXDU\



6SHFLDO 7D[1RWLFH 5HJ 2SWLRQV XQC

WR WKH HQWU\ LQ WKH PDUJLQ \RX PXVW ZULWH WKH OHWU\
ZLOO QHHG WR UHSRUW WKH H[FOXVLRQ IRU HDFK \HDU LQ ZI

,I \RX DUH QRW D 756 PHPEHU RU LI \RX DUH D PHPEHU EXW
D EHQHILFLDU\ RU DOWHUQDWH SD\HH RI DQRWKHU PHPEHU

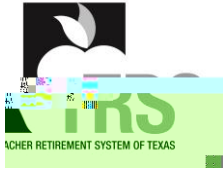
3D\PHQWV DIWHU GHDWK RI WKH PHPEHU ,I \RX UHFHLYH D G
\RX GR QRW UROO RYHU WKH GLVWULEXWLRQ ZLOO JHQHUD
HOVHZKHUH LQ WKLV QRWLFH +RZHYHU WKH DGGLWLRQD
VSHFLDO UXOHV IRU SXEOLF VDIHW\ RIILFHUV GR QRW DSSO
VHFWLRQ ,I \RX ZHUH ERUQ RQ RU EHIRUH -DQXDU\ D
RQ RU EHIRUH -DQXDU\

,I \RX DUH D VXUYLYLQJ ~~DUZLDO~~ SD\PHQW IURP 756 DV W
D GHFHDVHG PHPEHU \RX KDYH WKH VDPH UROORYHU RSWLR
GHVFULEHG HOVHZKHUH LQ WKLV QRWLFH ,Q DGGLWLRQ LI
PD\ WUHDW WKH ,5\$ DV \RXU RZQ RU DV DQ LQKHULWHG ,5\$

\$Q ,5\$ \RX WUHDW DV \RXU RZQ LV WUHDWHG OLNH DQ\ RWKH
\RX EHIRUH \RX ~~DUZLDO~~ HEH VXEMHFW WR WKH DGGLWLR
GLVWULEXWLRQV XQOHVV DQ H[FHSWLRQ DSSOLHV DQG UHT
GR QRW KDYH WR VWDUW XQWLO DIWHU \RX DUH DJH

,I \RX WUHDW WKH ,5\$ DV DQ LQKHULWHG ,5\$ SD\PHQWV IUR
DGGLWLRQDO LQFRPH WD[RQ HDUO\ GLVWULEXWLRQV +RZHY
PLQLPXP GLVWULEXWLRQV \RX ZLOO KDYH WR UHFHLYH UH
LQKHULWHG ,5\$,I WKH PHPEHU KDG QRW VWDUWHG WDNLQJ
\RX ZLOO QRW KDYH WR VWDUW UHFHLYLQJ UHTXLUHG PLQLP
WKH \HDU WKH PHPEHU ZRXOG KDYH EHHQ DJH

,I \RX DUH D VXUYLYLQJ EHQHILFLDU\ ~~DUZLDO~~ SD\PHQW
EHFDXVH RI WKH PHPEHU V GHDWK DQG \RX DUH D GHVLJQD
VSRXVH WKH RQO\ UROORYHU RSWLRQ \RX KDYH LV WR D GL
IURP WKH LQKHULWHG ,5\$ ZLOO QRW EH VXEMHFW WR WKH
<RX ZLOO KDYH WR UHFHLYH UHTXLUHG PLQLPXP GLVWULEXW



6SHFLDO 7D[1RWLFH 5HJ
2SWLRQV XQC

,I \RX DUH D QRQUHVLGHQW DOLHQ

,I \RX DUH D QRQUHVLGHQW DOLHQ DQG \RX GR QRW GR D GLU
SODQ LQVWHDG RI ZLWKKROGLQJ 756 LV JHQHUDOO\ UHT
IHGHUDO LQFRPH WD[HV ,I WKH DPRXQW ZLWKKHOG H[FHHO
KDSSHQ LI \RX GR D GD\ UROORYHU \RX PD\ UHTXHVV D
15 DQG DWDFKLQJ \RXU)RUP 6 6HH)RUP : %(1 IRU
WR D UHGXFHG UDWI RI ZLWKKROGLQJ XQGHU DQ LQFRPH W
,56 3XEOLFDWLRQ 8 6 7D[*XLGH IRU \$OLHQV DQG ,56 3X