



GMAT3150

Gi fj Ym]b[:]Y`X`Dfc `YVWg

HYfa `C.bY`##`&\$&%

GWcc`cZ7 Jj J`UbX`9bj]fcb`YbU`9b[]bYYf]b[``##`I`BGK ``9b[]bYYf]b[

7ci fgY`Cj Yfj]Yk

GHJZZ`7cbHJW`i8YHJ]`g

7cbj Ybcfg

B Ua Y	9a U]`	5j U]`UV]`]m	@cW]h]cb	D\cbY
7fU][`F cVYfng	WfcVYfng4 i bgk "YXi "Ui	VmYa U]`	79(%&	Ž*%&-' ,) ((*(

@YW`i fYfg

B Ua Y	9a U]`	5j U]`UV]`]m	@cW]h]cb	D\cbY
6fi W`<Ufj Ym	V"\Ufj Ym4 i bgk "YXi "Ui	VmYa U]`	79&\$+	Ž*%&-' ,) (% +,

@UV`GHJZZ

B Ua Y	9a U]`	5j U]`UV]`]m	@cW]h]cb	D\cbY
M]bW]`N\ci	m`n\ci 4 i bgk "YXi "Ui	VmYa U]`	79(%\$	Ž*%&-' ,) &) &
DYf`f`A i a ZcfX	d"a i a ZcfX4 i bgk "YXi "Ui	VmYa U]`	79(\$*	Ž*%&-' ,)

GVXcc``7cbHJW`i`bZcfa Uh]cb

[9b\[\]bYYf\]b\[\]Gh XYbhGi ddcfhGYfj \]Wg](#)

7ci fgY'8YHJ]`g

7fYX]hDc]bhtg`*`

Gi a a UfmicZhY'7ci fgY

5b'cZlWJa di g'gi fj YmWJa d'zk \YfY'gi fj Ymidfc'YWtg'cZgi VghUbhU'YI h'bhUfY'WUff]YX'ci h]bj'c'j]b['Wc'bf'c' gi fj YmXYg][b'UbX'ja d'Ya YbU]cbz'XYHJ]'gi fj Ymgz'Wc'bc'ci f'gi fj Ymgz'hY'XYg][b'UbX'gYH]b[!ci hcZU'fi fU' fcUXz'UbX'c'hYf'gY'YWY'X'dfc'Y'Wtg'"H\Y'dfc'W'gg]b['cZ'hY'Z'Y'X'XUH'UbX'hY'dfYdUfU]cb'cZd'Ubg'UbX' fYdcfhtg]'g'XcbY'Xi f]b['gYgg]cb'"Gh XYbhtg'UfY'fYei]fYX'hc'UH'Y'bX'U'(!XUmifYg]XYbh]U'gi fj YmWJa d'Uh'hY' ghUfhcZHYfa`%YeI]j U'Ybh'hc'h'fY'Y'Wc'bhU'W'h\ci fg'dYf'k'YY_z'Zc`ck YX'Vm'fk'c'\ci fg'dYf'k'YY'_dfc'Y'W'h'XUH' d'fc'W'gg]b['Xi f]b['gYgg]cb"

7ci fgY'5]a g

Hc'VfcUXYb'UbX'XYdYb'hY'_bck'YX[Y'cZgi fj Ym]b[']'bghfi a YbU]cbz'Z'Y'X'a Y'h'cXg'z'UbX'gi fj Ym]b[gcZk'UfYz'Vm'ghi XYbhtg'Wc'bxI'W]b['hY'f'c'k'b'Z'Y'X'gi fj Ymcj'Yf'U'(!XUm]b'h'bg]j Y'dYf'c'X'Uh'U'g]h'f'Ya'c'hY' Z'ca'! B'G'K'WJa di g'"H\Y'U]a]g'hc']bj'c'j Y'gh'XYbhtg']b'a'YUgi f'Ya'Yb'h'z'gi fj YmXYg][b'z'UbX'Ub'U'm]g'z'UbX' hc']j Y'h'Ya' 'Wc'b'Z'XYb'W']b'h'Y'f'UV']]m'hc'W'U'ff'm'ci h'Z'Y'X'gi fj Ymg"

7ci fgY'@YUfb]b['Ci hWca Yg

%"; U]b'YI dYf]YbW'k]h '\UbX'\Y'X'UbX'F H? !; BGGz'fcUX'gi fj Ymgz'XYHJ]'gi fj Ymgz'Yb[]b'YYf]b[gi fj Ymgz'UbX'Wc'gY'fUb[Y'd\c'hc[fUa a Yf'fm &" ; U]b'Wc'bg]XYfUV'Y'YI dYf]YbW'U'ha UbU[]b['U'ga U''[fci d

HYUWx]b['GhfUH[]Yg'

H\Y'Z'Y'X'gi fj Ymg'k]''VY'Wc'bxI'WY'X'Ug'[fci d'k'cf_'-#]g'b'ch'dc'gg]V'Y'Z'c'f'cbY'dYf'g'cb'hc'Xc'a'cg'hc'Z'hY' k'cf_'UbX''W'U'ff'm'h'Y'c'h'Y'fg']b'h'Y'[fci d''': c`ck]b['h'Y'(!XUm]b'h'bg]j Y'WJa d'z'cb'WJa di g'dfc'W'gg]b['cZ' h'Y'Z'Y'X'XUH]z]b'W'X]b['d'Ub'dfc'Xi'W]cb'UbX'fYdcfhtg'z'Ug']bX]j]Xi U'g'k]''VY'f'YeI]fYX'"5b'YI h'U'YI Yf'W]gY'k]'' VY'W'U'ff]YX'ci h'cb'WJa di g'UZ'Y'f'h'Y'WJa d'"H\Y'f'Y'UfY'bc''Y'W'h'f'Yg']b'h']g'Wc'i fgY'"<ck Yj Yf'z'h'Y'f'Y'UfY' V'f]Y'Z]b['UbX'XYV'f]Y'Z]b['gYgg]cbg'Uh'hY'Z'Y'X'WJa d'g]h'UbX'h'U]b]b['gYgg]cbg'"H\]g'Wc'i fgY'\Ug'V'Y'Y'b'j Y'fm' gi W'Y'gg'z' `m'Wc'bxI'WY'X'Uh'Ub'ch'Y'f'g]h'Y'f'A'c'f'd'Y'h'g']b'W'%' + * 'UbX'6Y'ff'm]g]b'W'&\$\$, z'k]h'Wc'bh]bi U' a'cX]Z'W]h]cbg'hc'h'Y'YI Yf'W]gY'g'Ug']bghfi a Ybh'UbX'gc'Zk'UfY'\Uj'Y'XYj'Y'cd'YX'"# &\$&%z'Z'c'f'h'Y'Z'f'gh]ja Y'z'k'Y' k]''a'c'j'Y'h'Y'WJa d'hc'h'Y'7'Uh'f'U'W'h'G'Wc'i h'DUf_'-K'Y'k]''g'\c'f'h'Y'b'h'Y'WJa d'V'm'cb'Y'X'Um'z'a'cX]Z'm'g'ca'Y'c'Z' h'Y'd'f'Y'j]ci g'YI Yf'W]gY'g'U'W'c'f'X]b['m'UbX']b'f'c'Xi'W'g'ca'Y'b'Y'k']cb!WJa di g'YI Yf'W]gY'g'hc'VY'Wc'bxI'WY'X'UZ'Y'f' h'Y'WJa d'k'YY_'9'U'W'x'm'Y'U'f'k'Y'a'U_Y'ja d'f'c'j'Ya'Yb'htg'hc'h'Y'gi fj Ym'YI Yf'W]gY'g'UbX'f'YeI]f'Ya'Yb'htg"

H\Y'f'Y'U'f'Y'U'g'Y'hc'Z'V'U'W'!i d'YI Yf'W]gY'g'h'U'h'W]b'VY'W'U'ff]YX'ci h]Z'h'Y'f'Y']g'\Y'Uj'm'f'U]b'UbX'Z'cc'X]b['h'Uh' d'f'Y'Yb'htg'gh'XYb'htg'Z'ca'Wc'bxI'W]b['h'Y'd'U'bb'YX'Z'Y'X'k'cf_"

5XX]h]cbU'7ci fgY'z'Z'c'fa Uh]cb

Gh XYbhtg'UfY'YI d'Y'W'Y'X'hc'\Uj'Y'Wc'a'd'Y'h'Y'X'; A 5H%%\$z; A 5H&) \$\$'UbX'; 5A H&)) \$'Ug'd'f'Y'f'YeI]g]h'Y'hc' h']g'Wc'i fgY"; A 5H&+\$\$'UbX'; A 5H&%&\$'UfY'\]['\m'f'Y'Wc'a'Yb'X'Y'X'hc'\Uj'Y'Wc'a'd'Y'h'Y'X'Ug'k'Y''D'Y'UgY' X]g'W'gg'k]h'h'Y'Wc'i fgY'Wc'c'f'X]b'U'hc'f'd'f]c'f'hc'Y'b'f'c'']b[']Zi bgi fY"

5ggYgga Ybh

5ggYgga YbhHUg_g

5ggYgga YbhHUg_g	K Y][\h	8i Y'8UH	Gh XYbh@YUfb]b[Ci hWta Yg'5ggYggYX
7cbhfc`Gi fj YmF Ydcfh	&%	%- #\$(#&\$&%\$(. \$\$'DA	%ž&
8YHU]`Gi fj YmDfc YW	&,	\$- #\$(#&\$&%\$(. \$\$'DA	%ž&
F cUX`Gi fj YmDfc YW	' *	&' #\$(#&\$&%\$(. \$\$'DA	%ž&
C hYf`gi fj Ym	%)	&' #\$(#&\$&%\$(. \$\$'DA	%ž&

5ggYgga Ybh8YHU]`g

5ggYgga Ybh%`7cbhfc`Gi fj YmF Ydcfh

GHUfhXUH. '\$&# '\$&\$&%%\$. \$\$'5A

8YHU]`g.

Gh XYbhg`Xc`U`Wcbhfc`gi fj YmUg`U`[fci d`cZ' "H\]g]bW XYg`h`gh]b[`cZ\UbX`\Y`X'; DG`UbX`]hg`i gY`Zcf
 ZbX]b[`gi fj Yma Uf_g/Wcbhfc`gi fj YmZY`Xk cf`UbX`fYW`j Yfmig_YhWYg`UbX`UbU`mg]g`UbX`fYdcfhcZhY
 Wcbhfc`gi fj Ym'8Yg][b`UbX`a YUgi fY`Ug`U`[fci d`z`h`Yb`UbU`mg]g`UbX`fYdcfhUg`]bX]j]Xi U`g`"Gh XYbhg`UFY
 [] Yb`ZYXVUW`]b`hY`ZY`X`UZf`f`h`YmXYg][b`hY]f`bYk cf`UbX`VY`ZcfY`a YUgi fYa Ybhg`"A cfY`ZYXVUW`]g
 [] Yb`Xi f]b[`hY`cZZW]a di g`XUH`UbU`mg]g`"5Zf`a Uf_]b[`cZ`hY]f`fYdcfhg`gh XYbhg`UFY`]bj]hX`tc`]bX]j]Xi U`
 ZYXVUW`Zca`hY`"YW`fYf`"

@UH`gi Va]gg]cbg`k]`VY`dYbU`]gYX`Uh`hY`fUH`cZ%\$| `dYf`XUmUZf`hY`Xi Y`h]a Y`UbX`XUH`\Uj Y`YI d]fYX

5ggYgga Ybh&`8YHU]`Gi fj YmDfc YW

GHUfhXUH. '\$&# '\$&\$&%%\$. \$\$'5A

8YHU]`g.

Gh XYbhg`Xc`U`XYHU]`hcdc[fUd\]WUbX`Wcbhfc`f`gi fj YmcZdUfhcZhY`g]hY`Ug`U`[fci d`cZ' "H\]g`dfc`YW
 Vi]Xg`cb`hY`ci hdi hcZ`hY`Wcbhfc`gi fj Ymdfc`YW`"8Yg][b`UbX`a YUgi fY`Ug`U`[fci d`z`h`Yb`UbU`mg]g`d`Ub
 UbX`fYdcfhUg`]bX]j]Xi U`g`"Gh XYbhg`UFY`[] Yb`ZYXVUW`]b`hY`ZY`X`UZf`f`h`YmXYg][b`hY]f`bYk cf`UbX`
 VY`ZcfY`a YUgi fYa Ybhg`"A cfY`ZYXVUW`]g`[] Yb`Xi f]b[`hY`cZZW]a di g`XUH`UbU`mg]g`"5Zf`a Uf_]b[`cZ`
 hY]f`fYdcfhg`gh XYbhg`UFY`]bj]hX`tc`fYeI`Ygh]bX]j]Xi U`ZYXVUW`Zca`hY`"YW`fYf`"

@UH`gi Va]gg]cbg`k]`VY`dYbU`]gYX`Uh`hY`fUH`cZ%\$| `dYf`XUmUZf`hY`Xi Y`h]a Y`UbX`XUH`\Uj Y`YI d]fYX

5ggYgga Ybh'`F cUX`Gi fj YmDfc YW

GHUfhXUH. '\$&# '\$&\$&%%\$. \$\$'5A

8YHJ]g.

Gi fj Ymb['gh XYbhg'Xc'U'fi fU'fcUX'XYg][b'UbX'gYHci hgi fj YmUg'U' [fci d'cZ' "8Yg][b'UbX'a YUgi fY'Ug'U [fci d"; fci d'gi Va]gg]cb'cZd'Ubgz'jbxj]]Xi U'fYdcfngi Va]gg]cb'"Gh XYbhg'UFY' []j Yb'ZYXVUW']b'h'Y'Zj'X UZf'f'h'YmXYg][b'h'Y]f'bYk cf_'UbX'vYzcfY'a YUgi fYa Ybhg"A cfY'ZYXVUW']g' []j Yb'Xi f]b['h'Y'cZZWJa di g XUf'UbU'mg]g"5Zf'f'a Uf_]b['cZ'h'Y]f'fYdcfng'gh XYbhg'UFY']bj]h'X'hc']bxj]]Xi U'ZYXVUW'Zfca 'h'Y'YWh' fYf"

@UH'gi Va]gg]cbg'k]''VY'dYbU']gYX'Uh'h'Y'fUH'cZ%\$i 'dYf'XUmUZf'f'h'Y'Xi Y'hja Y'UbX'XUH'\Uj Y'Yi d]fYX

5ggYgga Ybh(. 'C'h'Yf'gi fj Ym

GHUfhXUH. '\$&#'\$ #&\$&%%\$. '\$'5A

8YHJ]g.

GYj YfU'ga U'Yf'UggYgga YbhUg_g'UFY']bWi XYX']b'h']g'WUH' [cfm'Gi fj Ymgh XYbhg'i bXYfU_Y'U'h' bbY' gi fj Ymicb'l B'GK 'WJa di g/U'WcgY'fUb[Y'd\c'hc[fUa a Yfmg'gi fj Ym'UbX'U'gi fj YmicZU" '\$\$a 'WUH'bUfm WJ'Y'UbX'gi VgYei Ybh'YUghgei UfYg'W fj Y'Z'h'UbU'mg]g" bXj]]Xi U'fYdcfng'UFY'gi Va]h'X"

@UH'gi Va]gg]cbg'k]''VY'dYbU']gYX'Uh'h'Y'fUH'cZ%\$i 'dYf'XUmUZf'f'h'Y'Xi Y'hja Y'UbX'XUH'\Uj Y'Yi d]fYX

5XX]h]cbU'XYHJ]g.

H\Y'j Uf]ci g'Yi YfWgYg'k]''\Uj Y'X]ZYfYbhXi Y'XUH'g'XYdYbX]b['cb'Wj'fW a ghUbW'g"H\Y'YWh' fYf'k]''_YYd gh XYbhg']bZ'fa YX'Xi f]b['h'fa "

5 hYbXUbW'F Yei]fYa Ybhg

Gh XYbhg'UfY'ghfcb['mYbWci fU[YX'hc'Uhh'bx'U''WUggYg'UbX'fYj]Yk ''YWhi fY'fYWc'fX]b[g"

7 ci fgY'GWXYXi `Y

[J \]Yk 'WUgg'hja YhUVY](#)

H]a YhUV`Y`

8 UhY	HmdY	7 cblmYbth
C`K YY_'; : YVfi Ufm!`%& : YVfi Ufm		
K YY_%`%` : YVfi Ufm!`%` : YVfi Ufm	Hi h@UV	<p>7`Ugg'gWXYXi `YX`]b`7 9&\$%!`"UV" `H\]g`]g`U Wca di `gcfmVf]Y]b[`WUgg`[]j]b[`]bZcfa Uhcb`UVci h h`Y`Gi fj YmWJa d`k \]W`k]`VY`Y`X`h.]g mYUf`Uh`h`Y 7 UfUfUW`hGWci hDUf_]b`k YY_` "</p> <p>5Xa]b.]ghfUh] Y`]ggi Yg`gi W`Ug`dUma Ybhg`UbX`Zcfa g k]`bYXX`hc`VY`Z]bU`]gYX`Vm`h`Y`YbX`cZ]h.]g`gYgg]cb"</p> <p>H\]g`WUgg`k]`U`gc`VY`dfYgYb`h`X`]j Y`cb`]bY`i g]b[667! "</p> <p>5Zf`h`Y`Vf]Y]b[`UbX`ei YghcbgZ`gh XYbhg`k]`h`Yb dfUW]W`i d`cUX`#Xck b`cUX`cZGc_]U`]oghfi a Ybhg`]b dfYdUfU]cb`Zc`f`h`Y`WJa d"</p> <p>F cUX`WU`W`X`W` %</p>

F Ygci fWg

DfYgWf]VYX`F Ygci fWg`

Gh XYbhg\g\ci `X`fYZf`hc`hY`XcW`a Ybhg`a UXY`Uj Uj`UV`Y`cb`hY`A`ccX`Y`g]H`" Gh XYbhg\g\ci `X`U`gc`fYZf`hc`
`YVh`fY`bchYg`Zca`dfYj]ci g`Wci fgYg`YgdYW]U`m; A 5H&) \$\$`UbX`; A 5H&)) \$"

F YWca a YbXYX`F Ygci fWg

7ci fgY`9j U`i Uh]cb`UbX`8Yj Y`cda Ybh

H\]g`Wci fgY`\Ug`Yj`c`j`YX`c`j`Yf`a`Ubmin`Ufg`" `h]g`Ub`]bhYbg]j`Y`Z]Y`X`WJa`d`YI`dYf]YbW`UbX`\Ug`VYYb`
dfYj]ci g`m`WcbXi`WYX`]b`A`cfdYh`UbX`6Yffm`H\]g`]g`hY`Zfgh]a`Y`]hk`]`H]_Y`d`UW`Uh7`UfUW`h`GWci`hDUf`_`
K`YY`_%k`]`dfcj`]XY`U`Wca`di`gcfmgh`XYbhVf]YZ]b["`H\]g`k`]`U`gc`VY`fYWcfXYX`" Gh XYbhg`k`]`VY`YI`dYW`X`
hc`dfUW]W`i`g]b[`Yei`]da`YbhfY[`i`d`cUX]b[`UbX`Xck`b`cUX]b[`Zca`hc`H`g`H]cbzi`g]b[`F`H?`YhW`]b`k`YY`_%`
/`&`]b`dfYdUfU]cb`Zcf`hY`gi`fj`YmWJa`d`"

8i`f]b[`hY`gi`fj`YmWJa`d`hYfY`k`]`VY`Ub`]b]h]U`K`<G`Vf]YZ]b[`UbX`cf]YbhU]cb`VYZcfY`Wca`a`YbW]b[`gi`fj`Ym`
hUg`g`"H\YfY`k`]`VY`Vf]YZ]b[`gYgg]cbg`VYZcfY`YUW`hUg`_`UbX`#cf`YUW`b][`h`H\]g`]g`Uj`U`i`UV`Y`h]a`Y`k`\YfY`

Gi Va]gg]cb 'cZ'5ggYgga YbhiHUg_g

D`YUgY`fYZf`h`h`Y`A ccX`Y`dU[Y`cZ`h`Y`W`i fgY`Z`f`Z` f`h`Y`f`[i]XUbW`'cb`UggYgga YbhiGi Va]gg]cb"

5 WUXYa]W< cbYgmiUbX`D`U[]Uf]ga

6Yk UFY`5b`Ugg][ba Ybh\Uh]bW\ XYg`d`U[]Uf]gYX`a UHf]U`k]`fYW]j Y`U`\$i : U]žUbX`gh XYbfg`k \c
d`U[]Uf]gY`a UmZ]`h\Y`Vci fgY`Gh XYbfg`k \c`d`U[]Uf]gY`UfY`U`gc`]UV`Y`hc`X]gW]d`]bUfmiUW]cbž]bW\ X]b[
YI W\ g]cb`Zca`Ybfc`a Ybh`

D`U[]Uf]ga`]g`h\Y`i gY`cZUbch\Yf`dYfgcb`g`k cf`_`cf`]XYUg`Ug`]Zh\Ymk YfY`mci f`ck`b`K \Yb`]h]g`bYW]ggUfmcf
XYg]fUV`Y`hc`i gY`ch\Yf`dYcd`Y`g`a UHf]U`mci`g`\ci`X`UXYei UH`mUW]bck`YX[Y`k \cgY`k cfXg`cf`]XYUg`h\Ym
UfY`UbX`k \YfY`mci`Zci bX`h\Ya`f[]j]b[`h\Y`Vca`d`YH`fYZYfYbW`XYH]`gž]bW\ X]b[`dU[Y`bi`a`VYffg]H\Y
@YUfb]b[`7YbhfY`dfcj]XYg`Z`f\Yf`]bZcfa U]cb`cb`k \UhVcbgh]h`hYg`D`U[]Uf]ga`Uh`

[\hdg.#gh XYbhi bgk "YXi "Ui #d`U\[\]Uf\]ga`](#)

