




7ci fgY'8YHJ`g

7fYX]hDc]bqg`\*`

Gi a a UfmicZ\hY'7ci fgY

Gi VYWh5fYU. 'E bS` [eZ S` V >Sf` 3\_ WdUS` E fgV[Wé  
H\]g`Wci fgY`Wb`U`gc`VY`gh`X]YX`]b`h\Y`Zc`ck`]b[ `gdYW]U`]gU]cb.`7gdabVŠ` E fgV[Wé

K \Uha U\_Yg`WcbhYa dcfUfmGdU]b`gi`W`U`ZJgW]bU]b[ `d`UW`]g`h`Y`]a`a`YbgY`UbX`ZFYbYh]WwXUb[ `Y`]h`Ug  
i`bXYf[ `cbY`UbX`h`Uh`Ugza`UbmiUf[ `i`YzdfcXi`W`X`U`bYk` `Wci`b]fm` `é` `Ygg`h`Ub` \U`ZU`W`b]h`fnz`U  
dfYXca`]b`Ub]h]mi`fU`ž`U[ `f]W` `h`i`fU`gc`W]Y]m`Ug`VYYb`fUbgZcfa`YX`]b]rc`U`a`U]b`mi`fVUb`UbX`h`W`bc`c[ `]W`  
cbY`"5`(` \$!mYUf`X]W]U]c`fg\]d` \Ug`VYWca`Y`U`XYa`c`W]U]m`C`bY`c`Z`h`Y`k`c`f`X`f]g`a`c`gh`W`b]f`U`]gYX`g`h]U]h`g` \Ug  
VYYb`a`UXY`]b]rc`cbY`c`Z`h`Y`a`c`gh`XYW`b]f`U`]gYX`"5`gc`W]Y]m`h`Uhk`Ug`]b]h`bgY`migYI`i`U`m`fY`dfY`ggYX` \Ug  
VYWca`Y`U`b`c`fU`V`mdYfa`]gg]j`Y`cbY`"H\YfY` \Ug`VYYb`U`fYj`c`i`h]cb`]b`h`Y`fc`Yg`c`Za`Yb`UbX`k`ca`Yb`"5`bXz  
GdU]b` \Ug`YI`dYf]YbW`X`U`gi`f[ `Y`]b`]a`a`][`fU]h]cb`h`Uh`Ug`h`fbYX`]rž`]b`h`Y`gdUW`c`Z`ghU`Zk`mYUfgž`]b]rc`U  
a`i`h]Y`h`b]Wgc`W]Y]m` `é`h`]g`Wcb]h]i`hc`Z`W`Ub[ `Yz`h`Y`h`c`d]W]g`YI`d`c`fYX`]b`h`Y`Wci`fgY`]b]W`XY`b`U]h]cb`U`]ga` `UbX  
b`U]h]cb`U` \XYb]h]mž`]h]Y`fU]m]d]f]c]X]i`W]h]cbž`h`Y`U]f]gž`a`YX]Už`[ `Yb`X`Y`f`Ub`X`gYI`i`U`]mž`9i`fcdYUb]gU]cbž`Ub[ `i`U[ `Yg  
UbX`fY[ `]cbU`]ga`ž`fY`][ `]cbž`UbX`Z]Yg]fUg`"

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%`X]gW`gg`h`Y`X]ZYfYbh]m]dYg`c`ZW`h`i`fU`d`fUW]W]gž`fYbXg`UbX`]ggi`Yg`]b`a`c`XYfb`GdU]b  
&`UddfU]gY`h`Y`]a`dcfU]bW`c`ZW`h`i`fU`d`fUW]W]gž`fYbXg`UbX`]ggi`Yg`]b`a`c`XYfb`GdU]b  
'`" `]b]Yg]h[ `U]h`U`d`U]h]W`U]f`W`h`i`fU`d`fUW]W]gž`fYbX`UbX`#`f`]ggi`Y`]b`h`Y`Wcb]h]i`hc`Z`V`cb]h`Ya`dcfUfmGdU]b

HYUW]b[ `G]fU]h[ `]Yg`

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UbX`Yb[ `U[ `Ya`Ybh]g`YI`dYW]Y`X`"9UW`k`YY`\_`U`gdYW]Z]W]h`c`d]Wk`]`VY`h`Y`Zc`W`g`c`Z`h`Y`Wci`fgY`a`YYh]b[ `g`"H\Y  
Z]W`h`c`Z]W` \ci`fg`U]fY`gi`dd`Ya`Ybh]X`k`]h`cb`]bY`U`W]h]j]h]Yg`fY`U]h]X`h`c`h`Y`fYUX]b[ `g`"H\Y`Wci`fgY`]g  
cf[ `Ub]nYX`U]fci`bX`W`c`fY`UbX`gi`dd`Ya`Yb]U]f]m]fYUX]b[ `g`"G]h`XYb]h]g`U]fY`YI`dYW]Y`X`h`c` \Uj`Y`fYUX`h`Y`Wc`fY  
fYUX]b[ `]b`U]Xj`UbW`U]h`U`a`]b]a`i`a`"H\Y`Wc`fY`fYUX]b[ `g`fYei`]fY`g]h`XYb]h]g`h`c`U]h]U]b`U`b`Y`W]ggU]f]m`Yj`Y`c`Z  
\_bck`YX[ `Y`Ug`fYei`]fYX`Zc`f`W`h`i`fU`Wca`dY]h]YbW`UbX`Z`f]h`Yf`gh`Xm`H\Y`gi`dd`Ya`Yb]U]f]m]fYUX]b[ `g`gYfj`Y  
dU]h]m]Ug`Ub`U]X`h`c` \Y`d`gh`XYb]h]g`[ `Y]h]g]U]f]h]X`k`]h`]X]Yb]h]Z]h]b[ `c`h`Yf`gci`fW`g`Zc`f`h`Y`fYgYU]fW`Y`ggU]m]

H\Y`fYUX]b[ `g`d]f]c]j]X]Y`h`Y`VUg]g`Zc`f`X]gW`gg]cb`"H\]fci [ \`X]gW`gg]cb`k`Y`k`]`Yb[ `U[ `Y`h`Y`gW`c`U]f]g`]d`c`Z`h`Y  
Z]Y`X`"

:`fca`h`Y` ;`i`]X]Y`]bYg`cb`@YUfb]b[ `h`Uh`é`Zc`fa`HYUW]b[ `g]h`XYb]h]g`Wca`a`i`b]W]h]Y`]bZc`fa`U]h]cbž`]XYUg`UbX  
Uf[ `i`a`Ybh]g`V`c`h`c`fU`m]UbX`]b`k`f]h]b[ ` "H\Y]m[ `U]h`Yf`UbX`d]f]c`W]gg]bZc`fa`U]h]cb`Zc`a`U`j`U]f]Y]m]c`Z`d`Ud`Yfž`U`i`X]c]j  
]g]i`U`UbX`Y`Y`W]f]cb]W]gci`fW`g`"H\Y]mi`gY`#`H`Y`Z]Y`"

# 5ggYgga Ybh

5gg][ ba Ybŕg'a i gh\Uj Y`U`dfcdYfmWca d`YHYX`GWXcc`5ggYgga Ybh7cj Yfg\YYhžk ]h`hY`XYWUfUjcb  
 g][ bYX`UbX`XUHYX`Vm\UbX""H\Y`7cj Yfg\YYhWUj`VY`Xck b`cUXYX`Zca`  
[\hdg.#\U`Ufŕg"i bgk "YXi "Ui #gh XYbŕg#Wci fgYg#Wci fgY!ci h\]bYg#](#)

## 5ggYgga YbhHUg\_g`

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: ]bU`9ggUm	()	&*#\$( #&\$%- '\$( .,\$\$`DA	%ž&ž
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7`Ugg`DfYgYbhUjcb`UbX 5bbchUHŕX`6`]V`]c[ fUd\mi	' \$	Bch5dd`]WUVY	&ž

## 5ggYgga Ybh8YHU]`g

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GHUfhXUHŕ. Bch5dd`]WUVY

@Yb[ h. &) \$\$`k cfxg]bWŕ X]b[ `V]V`]c[ fUd\m

8YHU]`g. Mci `bYXX`h`k`f]h`U`&) \$\$!k cfx`YggUmcb`U`hcd]WUbx`]bWŕ XY`U`V`]c[ fUd\micZUhi`YUghŕYb  
 UWUXYa ]Wgc] fWg`Wcbgi`hŕX`]b`XYj`Y`cd]b[ `hY`YggUm] g]b[ `< 5F J 5F 8`fYZfYbW]b[ `ghmY""H\Y`Z]bU`YggUm  
 bYXXg`h`VY`i`d`cUXYX`h`fci [ \`HI`F`B`H`B`UbX`]g`]bX]j ]Xi U`Mci`k`j`fYW]j`Y`k`f]hYb`ZYXVUW`""#k`j`VY  
 [ ]j`Yb`]b`fi`Vf]Wg`k`]h`]bX]j ]Xi U`Wca`a`Ybŕg"

## 5XX]h]cbU`XYHU]`g.

h`Zca`i`U`h]b[ `U`hcd]Wŕmci`a`i`ghdcgY`hY`h]hY`Ug`U`ei`Ygh]cb""H\fci [ \`hY`YggUmžmci`k`j`Ubgk`Yf`hY`  
 ei`Ygh]cb"

Mci `bYXX`h`fYgYUfW`U`hcd]WfY`Yj`Ubh`h`GdUb]g\`dcdi`Uf`W`h`fY`Vi`hX]ZYfYbhZca`hY`cbY`Wcgyb`Zcf  
 hY`[`fci`d`dfYgYbhUjcb""Mci `bYXX`h`]bWŕ XY`U`V`]c[ fUd\mi`g]b[ `< 5F J 5F 8`fYZfYbW]b[  
[ghmY""\hdg.#gh XYbŕi bgk "YXi "Ui #Ufj UfX!fYZfYbW\]b\[](#)

h`Zca`i`U`h]b[ `U`hcd]Wŕmci`a`i`ghdcgY`hY`h]hY`Ug`U`ei`Ygh]cb""H\fci [ \`hY`YggUmžmci`k`j`Ubgk`Yf`hY`  
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8UHŕ`gi`Va`]gg]cb`K`YY`\_%ž&\*`#`#%-`Uh`(`da

Gi Va ]gg]cb'bcHfg.Mci 'bYYX'hc'i gY'<5F J 5F 8'fYZfYbW]b[ 'gmY"'\hdg.#gh XYbh'i bgk "YXi "Ui #Ufj UfX!  
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Hi fb]hb'gYH]b[ .H\]g'Ugg][ ba Ybh]g'gi Va ]H'X'h'fci [ \ 'Hi fb]hb'UbX'gh XYbhg'Xc'bcHgYY'Hi fb]hb  
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8YHU]`g.

UXXfYgg'UWUXYa ]Wgci fWg'cb`mi g]b[ '<5F J 5F 8 'fYZfYbW]b[ 'gmiY"

Mci `k ]`hU`žBC H`F 958""Mci `k ]`Uj Y`hc`i d`cUX`mci f`k cf`\_`hc`ci f`cb`]bY`YUfb]b[ 'd`Uhžfa`A ccX`Y`cb`h`Y`XUmcZ`h`Y`dfYgYb`h`h]cb`UbX`VYžc`fY`WUgg""H`Y`[ fci d`bY`YXg`hc`VY`dfYdUfYX`hc`fYgdc`bX`ei Yg`h]cbg`žca`h`Y`WUgg`UbX`]bghfi`W`c`f`"

5`h]ghcZ`h`d]Wg`hc`W`X`ccgY`žca`k ]`VY`[ ]j Yb`Vmi`h`Y`Y`W`h`i`fY`cf`h`Y`[ fci d`W`Ub`W`X`cgY`h`Y`]f`ck`b`"

5 hYbXUbW F Yei ]fYa Ybhg

5 hYbXUbW cZ YWfi fYg UbX hi hcf]Ug ]g'a UbXUhc fm]b h]g Wci fgy"i bYI W gYX UVgYbW Zfca a cFY hU Ub &\$i cZhi hcf]Ug'k ] fYgi h]b hY Uk UfX cZU ZU] fUXY"

h YWfi fYg UbX hi hcf]Ug mci k ] UWfi Y mYb[ U[ Y k ]h WcfY Wci fgy WcbhY bhZ YbUV]b[ mci hc UthU]b 7 @C %"

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8 UhY	HmdY	7 cbhYbh
K YY_% % : YVfi Ufm! &( : YVfi Ufm	@YWfi fY	GdUb]g\ B Uh]cbU` ]Xyb]hmZ U`a ntl 3
K YY_&.&) : YVfi Ufm! " A UfW	@YWfi fY	: fUbWcz' * mYUfg cZX]WUhc fg\jd" 9"; i Yfb]WU"
K YY_ " .( 'A UfW ! %\$ A UfW	@YWfi fY	A cbUfW mUbX`XYa cWUWfi` 5` fX`F Ydi V]W8
K YY_( . %A UfW ! %+ A UfW	@YWfi fY	B Yk `ZJa ]mj U`i Yg UbX [ YbXYf fYdfYgYb]U]cbg" H\Y WUgY cZ5`a cXl j Uf"
K YY_) . % 'A UfW ! &( A UfW	@YWfi fY	6 Ugei Yg UbX` 7 UhU`UbgZk \c` UfY hYmUbX`k \UhXc hYmk Ubh8
K YY_*.&) 'A UfW ! " % A UfW	@YWfi fY	Hci f]ga `UbX`ghYfYchrdYg" H\Y V]fh`cZ Hci f]ga d\cV]U"
K YY_+. %5df]`! + 5df]`	@YWfi fY	E i Yg]cbg`cb`A ] [ fU]cb`UbX`hY`bYX`hc`VY`cb [ "
K YY_ ; ; `5df]`! % ( `5df]`	@YWfi fY	: ]bUbW]U` 7 f]g]g`UbX`Dc`]h]W` 7 cffi dh]cb"
K YY_ - . % `5df]`! &% 5df]`	@YWfi fY	GdUb]g\`gYbgY`cZ\i a ci f"

F Ygci fWg

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@Yb[h`(`),`dU[Yg

GY`YWYX`W\UdhYfg`k ]`VY`]bX]WUHYX`k YY\_`m`

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5XX]h]cbU`gW\c`Uf`mUfh]WYg`k ]`VY`dcghYX`cb`A`ccX`Y`k YY\_`m`

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H\Y`g\_]b`=`]j`Y`]b`VmDYXfc`5`a`cXcj`Uf

<c`m7`Ua`d`Vm>`5a`Vfcg]`UbX`7`U`j`c

CZZ7ci`fgY`VmBUW\c`);`"J`Y`]"`U"

5``Z]a`g`Uj`U]UV`Y`B`9H: @L

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

7ci`fgYg`UfY`dYf]cX]WU`mfYj`]Yk`YXž`UbX`gh`XYbhg`ZYXVUW\_]g`i`gYX`hc`]a`dfcj`Y`h`Ya`":`YYXVUW\_]g`  
[`Uh`YfYX`i`g]b[`j`Uf]ci`g`a`YUbg`]bW`X]b[`i`BGK`'g`7ci`fgY`UbX`HYUW]b[`9j`U`i`Uh]cb`UbX`a`dfcj`Ya`Ybh`  
f7`5H9`€`dfc`W`gg"



Gi Va ]gg]cb`cZ5ggYgga YbhHUg\_g

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Ʒmci`YbWci bHYf`U`dfcV`Ya`k`Yb`U`HYa`dh]b[`hc`gi`Va`]hmc`i`f`Ugg][`ba`Ybh`h`fci`[`\`Hi`fb]hb`z`d`YUgY`  
HY`Yd`cbY`9I`HYfbU`Gi`ddcfhcb`-`,`),`"`,`'`,`%`cf`Ya`U]`h`Ya`cb`YI`HYfbU`HY`hgi`ddcfh4`i`bgk`"YXi`"Ui`"Gi`ddcfh`  
`ci`fg`UfY`,`.\$\$Ua`-`%\$.\$\$da`cb`k`YY`XUmg`UbX`-`.\$\$Ua`-`).\$\$da`cb`k`YY`YbXg`fI`\*)`XUmg`U`mY`UfL`"Ʒmci`  
UfY`i`bUV`Y`hc`gi`Va`]hmc`i`f`Ugg][`ba`YbhXi`Y`hc`U`ZUi`hik`]h`Hi`fb]hb`mci`a`Um`Udd`mi`Zc`f`Ub`YI`HYbg]cb`z`Vi`hmc`i`  
a`i`gh`fY`hU]b`mci`f`h]W`Yhbi`a`VYf`Zca`9I`HYfbU`Gi`ddcfhU`cb[`k`]h`Ubmc`h`Yf`fY`Yj`Ubh`Xc`W`a`Yb`hg`L`hc`  
]b`Wi`XY`Ug`Yj`]XYb`W`hc`gi`ddcfhmc`i`f`YI`HYbg]cb`Udd`]W`h]cb"Ʒmci`Ya`U]`9I`HYfbU`Gi`ddcfhmc`i`k`]`  
Ui`hca`U`h]W`m`fY`W`]j`Y`U`h]W`Yhbi`a`VYf`z`Vi`h]Zmci`HY`Yd`cbY`mci`k`]`b`YYX`hc`gd`Y`W`Z`W`m`Ug`\_`Zc`f`cbY`  
Hi`fb]hb`U`gc`d`fcj`]XYg`i`d`XU`HY`g`cb`h`Y]f`gm`gh`Ya`g`hU`h`g`cb`Hk`]h`Yf`"

;`Yb`Yf`U`m`z`UggYgga`YbhHUg\_g`a`i`gh`VY`gi`Va`]h`YX`Y`Y`W`f`cb]W`m`j`]U`Y`]h`Yf`Hi`fb]hb`cf`U`A`cc`X`Y`  
Ugg][`ba`Ybh`h`b`]bg`h`Ub`W`g`k`Y`f`Y`h`l`g`]g`b`chid`cgg]V`Y`z`]h`k`]`VY`g`h`U`Y`X`cb`mci`f`Wci`fg`Y`g`A`cc`X`Y`g`]h`k`]h`  
U`h`Y`fb`U`h]`Y`gi`Va`]gg]cb`XY`hU]`g"

:`cf`]b`Zc`fa`U`h]cb`cb`\`ck`hc`gi`Va`]h`Ugg][`ba`Ybh`g`cb`]b`Y`j`]U`A`cc`X`Y`.\`h`td`g`#`gh`XYbh`i`bgk`"YXi`"Ui`#`ack`!  
gi`Va`]h`Ugg][`ba`Ybh`a`cc`X`Y`"

## 5 WUXYa ]W<c bYghmUbX`D`U[ ]Uf]ga

D`U[ ]Uf]ga `]g`i g]b[ `hY`k cfXg`cf]XYUg`cZchYfg`UbX`dfYgYbh]b[ `hYa `Ug`mci f`ck b" `hWUb`hU`Y`a Ubm  
Zcfa gž`Zca `XY`]VYfUHY`WXYU]b[ `hc`UWV]XYbhU`mW`dm]b[ `Zca `U`gci fW`k ]h`ci hUW\_bck`YX[ Ya Ybh`

I BGK `[ fci dg`d`U[ ]Uf]ga `]bhc`hY`Zc`ck ]b[ `WUHY[ cf]Yg.

7 cdm]b[ .`i g]b[ `hY`gUa Y`cf`j Yfmg]a ]Uf`k cfXg`hc`hY`cf][ ]bU`hYI hcf]XYU`k ]h`ci hUW\_bck`YX[ ]b[ `hY`  
gci fW`cf`i g]b[ `ei chU]cb`a Uf\_g" `H\]g`U`gc`Udd`]Yg`hc`]a U[ Ygž`UfhUbX`XYg][ b`dfc`YWgž`Ug`k Y`Ug  
dfYgYbhU]cbg`k \YfY`gca YcbY`dfYgYbh]g`UbchYf`g`]XYUg`cf`k cfXg`k ]h`ci hWYX]h`

hUddfcdf]UHY`dUfUd`fUg]b[ .`7`Ub[ ]b[ `U`ZYk`k cfXg`UbX`d`fUgYg`k`Y`a cghmifYU]b]b[ `hY`cf][ ]bU`  
ghfi W`fY`UbX`#`f`dfc[ fYgg]cb`cZ]XYUg`cZ`hY`cf][ ]bU`ž`UbX`]bZcfa U]cb`k ]h`ci hUW\_bck`YX[ Ya Ybh`H\]g`U`gc  
Udd`]Yg`]b`dfYgYbhU]cbg`k \YfY`gca YcbY`dUfUd`fUgYg`UbchYf`g`]XYUg`cf`k cfXg`k ]h`ci hWYX]h`UbX`hc  
d]YW]b[ `hc[ YhYf`ei chYg`UbX`dUfUd`fUgYg`]bhc`U`bYk`k`c`Yž`k ]h`ci hUddfcdf]UHY`fYZYfYbW]b[ "

7 c`i g]cb.`k cf\_]b[ `k ]h`chYfg`Vi hdUgg]b[ `cZ`hY`k cf\_]Ug`U`dYfgcb`g`]bX]j ]Xi U`k cf\_]7 c`i g]cb`U`gc  
]bWi XYg`dfcj ]X]b[ `mci f`k cf\_]hc`UbchYf`gh`XYbhVYZc`fY`hY`Xi Y`XUHYž`cf`Zc`f`hY`di fdcgY`cZ`hY`a

- i bXYfghUbx'mci f'f][ \hg'UbX'fYgdcbg]V]h]Yg'Ug'U'gh XYbhUhl BGK
- VY'Uk UfY'cZd'U[ ]Uf]ga ž'Wcdmf][ \hžI BGK 'Gh XYbh7cXY'cZ7cbXi W'Ubx'5Ww'dhUV'Y'I gY'cZ I BGK '⇒H'F Ygci fW'g'Dc`]Wm
- VY'Uk UfY'cZh'Y'ghUbxUfXg'cZVY\Uj ]ci f'YI dYW'X'cZYj Yfmcby'jb'h'Y'I BGK 'Wca a i b]m
- `cWJh'gYfj ]Wg'UbX'jbZcfa Uh'cb'UVci hl BGK 'UbX'I BGK '@VfUfm

Gca Y'cZh'YgY'UfYUg'k ]`VY'ZJa ]]Uf'hc'mci ž'ch'Yfg'k ]`VY'byk "; U]b]b[ 'U'gc`X'i bXYfghUbx]b[ 'cZU`h'Y fY'UH'X'UgdYW'g'cZ9@G9'k ]`Y'd'mci 'a U\_Y'h'Y'a cghcZmci f'gh X]Yg'Uhl BGK ""

[\hd. #gj V'YW'f i \]XYg" \]VfUfm'i bgk "YXi "Ui #' \]gY#JVci h' \]gY](#)

## 5 WUXYa ]WbZcfa Uhcb`

: cfYggYbh]U`ghi XYbh]bZcfa Uhcb`fY`Uh]b[ `hc.

- fYei Yghg`ZcfYI hYbg]cb/
- `UhY`gi Va ]gg]cbg`[ i ]XY`]bYg/
- fYj ]Yk `cZa Uf\_g/
- I BGK `<YU`h`UbX`GUZY`midc`]WYg/
- YI Ua ]bUh]cb`dfcVWXi fYg/
- gdYW]U`Vc]bg]XYfUh]cb`]b`hY`Yj Ybhcz]`bYgg`cf`a ]gUXj Ybh fY/
- ghi XYbhYei ]m]UbX`X]gUV`]m/
- UbX`chYfYggYbh]U`UWUXYa ]W]bZcfa Uh]cbz`gYY

[\hdg.#k k k "Ufmg"i bgk "YXi "Ui #W ffYbh\]ghi XYbh\]bZcfa Uh\]cb`dfc\]Vc`g!\[ i \]XY`\]bYg#](#)

⇒ U[ Y`7 fYX]h

| `BUH`]U`Cfh]n

7F ⇒ CG