



7ci fgY`Cj Yfj ]Yk

GHJZZ'7cbHJW`8YHU]`g

7cbj Ybcfg

B Ua Y	9a U]`	5j U]`UV]`]m	@cW]h]cb	D\cbY
M]`N\Yb[	m]"n\Yb[ ' 4 i bgk "YXi "Ui	K YXbYgXUm] " !( da `cfVm Uddc]b]a Ybh	F &)' `A cfj Yb 6fck b `6i ]X]b[	) % +\$

@YW]i fYfg

B Ua Y	9a U]`	5j U]`UV]`]m	@cW]h]cb	D\cbY
M]`N\Yb[	m]"n\Yb[ ' 4 i bgk "YXi "Ui	K YXbYgXUm] " !( da `cfVm Uddc]b]a Ybh	F &)' `A cfj Yb 6fck b `6i ]X]b[	) % +\$

Hi h]cfg

B Ua Y	9a U]`	5j U]`UV]`]m	@cW]h]cb	D\cbY
M]`N\Yb[	m]"n\Yb[ ' 4 i bgk "YXi "Ui	K YXbYgXUm] " !( da `cfVm Uddc]b]a Ybh	F &)' `A cfj Yb 6fck b `6i ]X]b[	) % +\$

GW]cc``7cbHJW]`bZcfa U]h]cb

GW]cc``cZ<i a Ub]h]Yg`UbX`@Ub[ i U[ Yg

@cW]h]cb. 'GW]cc``C Z]W]Z]A cfj Yb `6fck b `6i ]X]b[ ž@Yj Y``&ž&),

C dYb]b[ `<ci fg. `A cbXUm! : f]XUmž- Ua `!') da

D\cbY. ž\*%&`-' , ) `\*% , %

: U! . ž\*%&`-' , ) ; , +\$)

9a U]`. \U`4 i bgk "YXi "Ui

7ci fgY'8YHJ]`g

7fYX]hDc]bqg`\*`

Gi a a UfmicZ\hY'7ci fgY

H\]g`Wci fgY`ghi X]Yg]ja dcfUUbhik cf\_g`cZa cXYfb`UbX`WcbhYa dcfUfm7 \]bYgY``]hYfUhi fY" `#iYI d`cfYg`h\Y  
XYj Y`cda YbhcZ7 \]bYgY`dcYfmiUbX`Z]W]cb`]b`h\Y`h Ybh]Yh`W`bhi fmiUbX`VYmcbX" `5i h\cfg`k Y`YI Ua ]bY  
gdUb`UW`cgg`Vc\h` [ Yc[ fUd\miUbX`hja Y" `H\Ym]bWi XY`a U]b`UbX`7 \]bYgY`UbX`HU]k UbYgY`k f]hYfg" `Mci `k ]`  
VY`YI dYVW`X`h` fYUX`UbX`UbU`mgY`h\Y]f`k cf\_g`W]h]W]`m`Mci `k ]`XYj Y`cd`i bXYfg]UbX]b[ `cZ\hY`WcbhY`bž  
glmY`UbX`WcbhYI hcZ\hY``]hYfUfmihYI hq`]b`UggYgga YbhiUg\_gžUbX`XYj Y`cd`mci f`UV]`]mihc`k f]hY`WYUfmiUbX  
UbU`m]W]`miUVci h`]hYfUfmk cf\_g" `H\Y`YW`h` fY`UbX`X]gW`gg]cb`k ]`VY`]b`7 \]bYgY`žVi hmc`i`WUb`W\ccgY`h`  
fYUX`h\Y`cf][ ]bU`7 \]bYgY`hYI hq`k ]h`hUbg`Uh]cbgž`UbX`h`dfYgYbhUbX`k f]hY`]b`Y]hYf`7 \]bYgY`cf`9b[ `]g\`

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

%` W]h]W]`miUddfU]gY`g][ b]Z]W]bha cXYfb`UbX`WcbhYa dcfUfm7 \]bYgY``]hYfUhi fY  
&" Yj U`i U`h`h\Y`fc`Y``]hYfUhi fY`d`Um]b`a cXYfb`7 \]bYgY`gcW]h]mUbX`h\Y`Zcfa Uh]cb`cZa cXYfb`7 \]bYgY  
W`h`fY  
'`" ]XYbh]ZmiUbX`UbU`mgY`X]ZYfYbh[ YbfYg`UbX`Zcfa g`cZa cXYfb`UbX`WcbhYa dcfUfm7 \]bYgY``]hYfUhi fY  
(`" `Udd`m`WcbW`dhi U`UbX`dfUW]W]`hcc`g`UbX`g\_]`g`]b``]hYfUfmiUbX`W`h`fU``\]g]hcf]W]`ghi X]Yg

HYUW\]b[ `GhFUhY[ ]Yg`

# 5ggYgga Ybh

## 5ggYgga YbhHUg\_g

5ggYgga YbhHUg_	K Y][ \h	8i Y'8UH	Gh XYbh@YUfb]b[ Ci hWta Yg'5ggYggYX
A U'cf'9ggUmi	) \$i	k YY_ '%%	%ž'&ž' ž (
⊖X]j ]Xi U'dfYgYbhU]cb']b h\Ya YX' [ fci d'gYH]b[ '	' \$i	k YY_) 'hc'k YY_ '-	%ž'&ž' ž (
⊖!WUgg'hYgh	&\$i	k YY_ '%\$	%ž'&ž'

## 5ggYgga Ybh8YHJ]`g

### 5ggYgga Ybh% 'A U'cf'9ggUm

GhUfhXUH. 'Bch5dd']WVY

8YHJ]`g.

Gh XYbh'k f]h'Ub'YggUmifW"" ž) \$\$!( \$\$\$'k cfXg'VUgYX'cb']bXYdYbXYbh'fYgYUfW": YYXVUW\_j ]U  
]bX]j ]Xi U'Wta a Ybh'UbX'fi Vf]W'H\]g ]g'h\Y'Z]bU'UggYgga YbhZ'cf'UfhYbXUbW'idi fdcgYg"

Hi fb]h]b'gYH]b[ . 'H\]g'Ugg][ ba Ybh]g'gi Va ]hYX'h'fci [ \ 'Hi fb]h]b'UbX'ghi XYbh'WUb'gYY'Hi fb]h]b'ga ]Uf]hm  
fYdcf]g"

### 5ggYgga Ybh&. ⊖X]j ]Xi U'dfYgYbhU]cb']b h\Ya YX' [ fci d'gYH]b[

GhUfhXUH. 'Bch5dd']WVY

8YHJ]`g.

Gh XYbh'dfYgYbh'fUbX'UFY'a Uf\_YX'cb]X]j ]Xi U'mifW\$a ]bi hYg'YUW'cb'U'W'cgYb'hd]Wk ]h]b'h\Y  
Z]Ua Yk cf\_'cZU'h\Ya YX' [ fci d''H\Y'hd]W]g'UFY'VUgYX'cb'Ugg][ bYX'fYUX]b[ g''Gh XYbh'UFY'cf[ Ub]nYX']bhc  
[ fci dg'k ]h'U'g'UFYX'h\Ya Yž'h\Y]f']bX]j ]Xi U'dfYgYbhU]cb]g'XYU'k ]h'U'X]ZYfYbhUgdYW'hcZ'h\Y'h\Ya Y"  
: YYXVUW\_j ]U]bX]j ]Xi U'Wta a Ybh'

Gi Va ]gg]cb'bchYg. '5'k f]h'Y'b'j Yfg]cb']b'D8: 'cf'K cfX'g'gi Va ]hYX'h'fci [ \ 'Hi fb]h]b

Hi fb]h]b'gYH]b[ . 'H\]g'Ugg][ ba Ybh]g'gi Va ]hYX'h'fci [ \ 'Hi fb]h]b'UbX'ghi XYbh'WUb'gYY'Hi fb]h]b'ga ]Uf]hm  
fYdcf]g"

### 5ggYgga Ybh' . ⊖!WUgg'hYgh

GhUfhXUH. 'Bch5dd']WVY

@Yb[ h. '&\ci fg

8YHJ]g.



	Hi hcf]U`	GYa ]bUf`cb` : ]b!XY!g]YWY``]hYfUH fY. žgh XYbh dfYgYbH]cbg
K YY_`%\$.`%-`5df]`!`&` 5df]`	Hi hcf]U`	≠!WUgg`hYgh

F Ygci fWg

DfYgWf]VYX`F Ygci fWg`

HYI Hcc_8YHU]g
5`fYei ]fYX`fYUX]b[g`UfY`tc`VY`Zci bX`cb`hAY`Wci fgY`A ccX`Y

F YWca a YbXYX`F Ygci fWg

K YVg]hYg
: cf`hAY``]VfUfm` <a href="#">\hfd.##k k k``"]VfUfm`i bgk "YXi "Ui #</a>
: cf`hAY`i BGK `@YUfb]b[ `UbX`HYUW\]b[ `l b]h` <a href="#">\hfd.##k k k``"h "i bgk "YXi "Ui</a>
< Ufj UfX`F YZYfYbWb[ `Gm]Ya .` <a href="#">\hdg.##gh XYbhi bgk "YXi "Ui #AUfj UfX!fYZfYbWb[</a>

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

Gh XYbhZYXVUW\_g`UfY`hU`\_Yb`]bhc`Wcbg]XYfUh]cb`]b`Wci fgYz`UggYgga Yb]g`UbX`XY`j] Yf]b[ `a Yh`cXg  
fYj ]g]cbg"



Gi Va ]gg]cb 'cZ5ggYgga YbhiHUg\_g

Hi fb]h]b 'Gi Va ]gg]cb

Ʒmci 'YbWci bHYf'U'dfcV'Ya 'k \Yb'UH'Ya dh]b[ 'hc'gi Va ]hmc i f'Ugg][ ba YbhiH'fci [ \ 'Hi fb]h]bž'd'YUgY  
HY'Yd\cbY'9I HYfbU'Gi ddcfhcb'-', ) " ' ' %cf'Ya U] 'H'Ya 'cb'YI HYfbU'HY'fgi 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'mYUfI" Ʒmci  
UfY'i bUV'Y'hc'gi Va ]hmc i f'Ugg][ ba YbhiXi Y'hc'U'Zi 'hk ]H'Hi fb]h]b'mci 'a UmUdd'm'Zcf'Ub'YI HYbg]cbž'Vi hmc i  
a i ghfYHU]b'mci f'h]W\_Yhbi a VYf'Z'ca '9I HYfbU'Gi ddcfhfU'cb[ 'k ]H'UbmcH'Yf'fY'Yj UbhXcW a YbHgE'hc  
]bWi XY'Ug'Yj ]XYbVW'hc'gi ddcfhmc i f'YI HYbg]cb'Udd'jW]h]cb" Ʒmci 'Ya U] '9I HYfbU'Gi ddcfhmc i 'k ]  
Ui 'ca UH]WU'm'fYW]j Y'U'h]W\_Yhbi a VYfž'Vi h]Zmci 'HY'Yd\cbY'mci 'k ]'b'YX'hc'gdYW]Z]WU'mUg\_ 'Zcf'cbY"  
Hi fb]h]b'U'gc'dfcj ]XYg'i dXUH'g'cb'H'Y]f'gmgh'Ya 'ghU'g'cb'Hk ]HYf"

; YbYfU'mž'UggYgga YbhiHUg\_g'a i ghVY'gi Va ]HYX'Y'YW'fcb]WU'mj ]U'Y]H'Yf'Hi fb]h]b'cf'U'A ccX'Y  
Ugg][ ba YbH' 'b]bg]UbVW'g'k \YfY'H'g ]g'bc]hdccg]V'Yž]hk ]'VY'ghUH'X'cb'mci f'Wci fgY'g'A ccX'Y'g]H'k ]H  
U'HYfbUH] Y'gi Va ]gg]cb'XYHU]g"

: cf]bZ'fa UH]cb'cb'\ck 'hc'gi Va ]hUgg][ ba YbHg'cb]bY'j ]U'A ccX'Y. \h'hdg.#gh XYbH'i bgk "YXi "Ui #ck!  
gi Va ]hUgg][ ba YbH'a ccX'Y

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

D`U[ ]Uf]ga `]g`i`g]b[ `h`Y`k`c`f`X`g`c`f`]X`Y`U`g`c`Z`c`h`Y`f`g`i`U`b`X`d`f`Y`g`Y`b`h]b[ `h`Y`a` `U`g`m`c`i`f`c`k`b`" `#`W`U`b`h`U`\_`Y`a` `U`b`m`  
Z`c`f`a`g`Z`Z`c`a` `X`Y`]V`Y`f`U`h`Y` `W`X`Y`U`h]b[ `h`c` `U`W`W`Y`X`Y`b`h`U` `m`i`W`c`d`m]b[ `Z`c`a` `U`g`c`i`f`W` `k` ]h`c`i`h`U`W`\_`b`c`k` `Y`X[ `Y`a` `Y`b`h`

I`B`G`K` `[`f`c`i`d`g`d`U[ ]Uf]ga `]b`h`c` `h`Y` `Z`c` `c`k` ]b[ `W`U`h`Y`[`c`f`]Y`g.

- i bXYfgHUbX'mci f'f][ \hg'UbX'fYgdcbg]V] ]hYg'Ug'U'gh XYbhUhl BGK
-

## 5 WUXYa ]WbZcfa Uh]cb

: cf`YggYbh]U`gh XYbh]bZcfa Uh]cb`fY`Uh]b[ `tc.

- fYei Ygh]Zcf`YI H`bg]cb/
- `UhY`gi Va ]gg]cbg`[ i ]XY`]bYg/
- fYj ]Yk `cZa Uf\_g/
- I B GK `< YU`h`UbX`GUZY`midc`]WYg/
- YI Ua ]bUh]cb`dfcW`Xi fYg/
- gdYW]U`W`bg]XYfUh]cb`]b`hY`Yj YbhcZ]`bYgg`cf`a ]gUXj Ybh fY/
- gh XYbhYei ]mUbX`X]gUV`]m/
- UbX`c`hYf`YggYbh]U`UWUXYa ]W]bZcfa Uh]cbz`gYY