



7ci fgY`Cj Yfj]Yk

GHJZ'7cbHJW`8YHJ]`g

7cbj Ybcfg

B Ua Y	9a U]`	5j U]`UV]`]m	@cW]h]cb	D\cbY

7 ci fgY'8YHJ`g

7 fYX]hDc]bqg '*`

Gi a a UfmicZ\hY'7 ci fgY

H\]g`Wci fgY'k]`]bfcXi W'`mci `hc`hY`Wca d`YI]hmiUbX`WYUHj]hmicZ\hY`i a Ub`i gY`cZ`Ub[i U[Y`k]h
dUfh]W`Uf`fYZYfYbW`hc`Z]fgh`Ub[i U[Y`UWci]g]hcb`UbX`XYj Y`cda YbH`@_Y`VFYUh]b[žk U`_]b[`UbX`g`YYd]b[ž
dfcXi W]b[`UbX`i bXYfghUbX]b[``Ub[i U[Y`]g`U`bUhi fU`UW]j]hmiUhmci `Yb[U[Y`]bž`a i `h]d`Y`h]a Yg`U`XUmž`k]h
]hY`cf`bc`WcbgW]ci g`Uk UfYbYgg`cf`YZc`fh`DgmW]c`]b[i]gh]W]g`]g`U`Z]Y`X`h`Uhigh`X]Yg`h`Y`i bWcbgW]ci g
dfcW]ggYg`h`Uhi bXYf]Y`h]g`UV]`]hmi`H\Y`a`cfY`mci `i bXYfghUbX`UVci h`Ub[i U[Y`ž`l`ck`]h]g`UWci]fYXž`UbX
l`ck`]h]g`dfcW]ggYXž`h`Y`a`cfY`mci `i bXYfghUbX`UVci hmi`fgY`Z`UbX`h`Y`d`Ycd`Y`Ufci bX`mci `"

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

%` 7 cbgfh`i`Wh`U`Wca d`YI`a`cXY`cZ`i`a`Ub`Ub[i U[Y`]b`h`Y`fa`g`cZ`l`ck`]h]g`cf[Ub]gYXž`l`ck`]h]g`UWci]fYXž`
UbX`l`ck` _bck`YX[Y`cZ`Ub[i U[Y`]g`di`h`ic`i`gYž`b`h`Y`dfcXi W]cb`UbX`Wca`dfY`Ybg]cb`cZk`cfXgž`
gYbH`bW]gž`UbX`d]YW]g`cZ]gWci fgYž`Vmia`cbc`]b[i U`g`UbX`V`]b[i U`gdYU`Yfg`"
&" 5dd`m[YbYfU`d`f]bW]d`Yg`cZ`]b[i]gh]W]g`hc`h`Y`UbU`mg]g`cZdgmW]c`]b[i]gh]WXU]U`]b`9b[`]g`l`UbX`c`h`Y`f`
`Ub[i U[Yg`"
' " 9j`U`i`UH`h`Y`a`U`ef`UddfcUWX`Yg`]b`dgmW]c`]b[i]gh]W]gž`]b`h`Y`fa`g`cZ`h`Y`f`dck`Y`f`hc`UW]ci`bhZc`f`h`Y`
dgmW]c`c`]W]d`dfcW]ggYg`i`bXYf`m]b[`h`Y`dfcXi W]cbž`dfcW]gg]b[`UbX`fYdfYgYbH]h]cb`cZ`i`a`Ub`
`Ub[i U[Y`"
(" 5ddfU]gY`U`j`Uf]YmicZYa`d]f]W]h`cc`g`i`gYX`VmdgmW]c`]b[i]gh]g`hc`gh`Xm`Ub[i U[Y`UWci]g]hcb`UbX`
`Ub[i U[Y`dYfZcfa`UbW`"

HYUWX]b[`GhfUH[]Yg`

H\Y`h`YUWX]b[`ghfUH[]Yg`]bW] XY`Y`W]h`fYgž`h`hc`f]U`gž`WUgg`dfYgYbH]h]cbgž`UbX`[fci`d`X]gW`gg]cbg`"H\Y`
k`YY`_`m`Y`W]h`fYg`UfY`X]j`]XYX`]b`hc`h`k`c`d`Uf]g`" `h`Y`Z]fghdUf]ž`VUg]W]WcbW]d`hg`UbX`h`Y`c`f`Y`h]W]h`]ggi`Yg`UfY`
dfYgYbH`X`" `h`Y`g`Y`WcbX`d`Uf]ž`j`Uf]ci`g`]ggi`Yg`UbX`ei`Ygh]cbg`UfY`dfYgYbH`X`UbX`X]gW`ggYX`]b`Ub`
]b`h`f`U`W]j`Y`a`UbbYf`UbX`mci`UfY`YbWci`fU[YX`hc`Wcb]f]Vi`h`Y`hc`h`Y`X]gW`gg]cb`"H\Y`h`hc`f]U`g`dfc]j`XY`h`Y`
cddcfh`b]hmiZc`f`Ub`]b]XYdH`YI`Ua`]bU]h]cb`cZ`h`Y`c`f`Y`h]W]h`UbX`Ya`d]f]W]h`]ggi`Yg`]b`dgmW]c`]b[i]gh]W]g`k`]h`
dUfh]W`Uf`fYZYfYbW`hc`Ub[i U[Y`XYj`Y`cda`YbH`

5ggYgga Ybh

H\Y'5a Yf]WJb'Dgm\Xc`c[]WU`5ggcW]U]cb`f5D5E`fYZfYbW]b[`gmgHYa `]g'i gYX`Zcf`U`Ugg][ba Ybhg`]b`h`g Wci fgY": cf`Z f\Yf`XYhU]gžd`YUgY`gYY. `h`d.##gh XYbh'i bgk "YXi "Ui #UdU`

5ggYgga YbhHUg_g

5ggYgga YbhHUg_g	K Y][\h	8i Y`8UH`	Gh XYbh@YUfb]b[Ci hWta Yg`5ggYggYX
h!WUgg`hYgh	&\$i	Bch5dd`]WUV`Y	%ž`&
7 f]h]ei Y`cZfYgYUfW`dUdYf`	` \$i	%(#\$+#&\$&%(. \$\$`DA	%ž` ž`(`
F YgYUfW`YggUmi) \$i	%%#\$, #&\$&%(. \$\$`DA	%ž` ž`(`

5ggYgga Ybh8YhU]`g

5ggYgga Ybh%`h!WUgg`hYgh

GhUfhXUH`. Bch5dd`]WUV`Y

@Yb[h. `()`a]bi hYg

8YhU]`g.

5b`]b!WUgg`hYghcb`hY`a U`cf`hd]Wg`Wj YfYX`]b`hY`YWh`fYgž`h`hf]U`gž`UbX`fYei]fYX`fYUX]b["

A Uf_]b[`j]U`U`fi Vf]W`hX]j]Xi U`k f]hYb`ZYXVUW`k]`VY`dfcj]XYX"

5XX]h]cbU`XYhU]`g.

GYY`A ccXY`Zcf`XYhU]`g`UbX`fY[i `Uf`i dXUH`g"

Gi Va]gg]cb`bchYg. D`YUgY`gYY`A ccXY`Zcf`hY`]bgf]i W]cbgž`fYgci fW`gž`UbX`a Uf_]b[`W]hYf]U`Zcf`h`g UggYgga Ybh`

Hi fb]h]b`gYh]b[. H\]g`Ugg][ba Ybh]g`gi Va]hYX`h`fci [\ `Hi fb]h]b`UbX`gh XYbhg`Xc`bchYgY`Hi fb]h]b`g]a]Uf]mifYdcftr"

5ggYgga Ybh&. 7 f]h]ei Y`cZfYgYUfW`dUdYf`

GhUfhXUH`. Bch5dd`]WUV`Y

@Yb[h. `%\$\$\$`k cfXg

8YhU]`g.

5`\$\$\$`k cfX`k f]hYb`W]h]ei Y`cZU`di V`]g`YX`fYgYUfW`dUdYf`

A Uf_]b['j]U'fi Vf]W' ɁX]j]Xi U`k f]hYb`ZYXVUW`k]`VY'dfcj]XYX"

5XX]h]cbU`XYhU]`g.

GYY`A ccXY`Zcf`XYhU]g`UbX`fY[i `Uf'i dXUHyg"

Gi Va]gg]cb`bchYg. D`YUgY`gYY`A ccXY`Zcf`hY`]bgfhi W]cbgž`fYgci fW`gž`UbX`a Uf_]b[`W]hYf]U`Zcf`h`]g
UggYgga Ybh"

Hi fb]h]b`gYh]b[. H\]g`Ugg][ba Ybh]g`gi Va]hYX`h`fci [\ `Hi fb]h]b`UbX`ghi XYbhg`W]b`gYY`Hi fb]h]b`g]a]Uf]hm
fYdcfng"

5ggYgga Ybh' . F YgYUfW`YggUm

GHUfhXUH. Bch5dd]WVY

@Yb[h. &ž\$\$\$`k cfXg

8YhU]`g.

5`&ž\$\$\$!k cfX`fYgYUfW`YggUmcb`cbY`cZhY`hcd]Wg`Wc] YfYX`]b`hY`Wc] fgY"

A Uf_]b['j]U'U'fi Vf]W' ɁX]j]Xi U`k f]hYb`ZYXVUW`k]`VY'dfcj]XYX"

H\]g`]g`hY`Z]bU`UggYgga YbhZcf`U]hYbXUbW`di fdcgYg"

5XX]h]cbU`XYhU]`g.

GYY`A ccXY`Zcf`XYhU]g`UbX`fY[i `Uf'i dXUHyg"

Gi Va]gg]cb`bchYg. D`YUgY`gYY`A ccXY`Zcf`hY`]bgfhi W]cbgž`fYgci fW`gž`UbX`a Uf_]b[`W]hYf]U`Zcf`h`]g
UggYgga Ybh"

Hi fb]h]b`gYh]b[. H\]g`Ugg][ba Ybh]g`gi Va]hYX`h`fci [\ `Hi fb]h]b`UbX`ghi XYbhg`W]b`gYY`Hi fb]h]b`g]a]Uf]hm
fYdcfng"

F Ygci fWg

DfYgWf]VYX`F Ygci fWg`

HYI hWcc_`8YHU]`g

<cZz9f_U`f&\$(Ł>S` YgSYW6WhWab_ W fž) h`9X]h]cbž7 Yb[U[Y"

5`gc`fYei]fYX`fYUX]b[.`gY`YWYX`WUdHfYfg`Zca` FZW5S_`Td[VYW: S` VTaa] aX5Z[W >S` YgSYWfUj U]UV`Y cb]bYŁ

F YWŁa a YbXYX`F Ygci fWg

5]hW]gcbž>`"f&\$\$+ŁFZW3df[Ug`SfW? S_`_ Sž) h`YX]h]cbžF ci hYX[Y"

6]fXgcb[ž8`"f&\$\$) Ł` hYfdYh]b[`U[Y`YZYWg`]b`gYWŁbX`Ub[i U[Y`UWŁi]g]hcb"Ł: S` VTaa] aX T[Ł YgS`Łe_ , BekUZa Ł Yg[ef[U SbbŁSUZWŁž`!%&+"

8Y? YmgYfžF "ž/`@Ufgcb!<U`ž>`"f&\$\$) Ł`K` \UhXcYg`hY`W]hW`dYf]cX`fYU`mia YUb3`Ł: S` VTaa] aX T[Ł YgS`Łe_ , BekUZa Ł Yg[ef[U SbbŁSUZWŁž , , !%\$, "

8Y`ž: "G" fŁ- -) Ł`GdYU_]b[`UbX`a]ggdYU_]b["Ł`Ł@`F": `Y]Ła Ub`UbX`A "`@]VYfa Ub`fŁXg`Łž3` ;` h[fSf[a` fa 5aY` [f[hWG]YbW" J c`"%ž@Jb[i U[Y"7Ua Vf]X[YžA 5. A` H`DfYggždd`"%`!&\$, "

: YfbUbXYnž9"A "ž/`7U]fbgž<`"G" f&\$\$ŁŁ`8g` VS_` W fS`Łe aXBekUZa Ł Yg[ef[UežK]Ym6`UW_k Y`"

:]g\Yfž7`ž: YfbYfžMžGWŁhžF "A "`UbX`M UbžG`"f&\$\$ŁŁ`GmbhUW]Wwcc]hgfUdd]b["I` ;D7e 5aY` [f[hW EU]W UW`%`%(`-`%(-`"

; `Y]Ła Ubž@F`"/`DUdUZU[ci ž5`"f&\$\$ Ł`F`Y`Uh]cbg`VYŁk`YYb`Ub[i U[Y`UbX`Łci [\h`Ł`8`"F`Y]gVYf[`fŁX`Łž : S` VTaa] aX5aY` [f[hWBekUZa`ŁYk"BYk`Mcf_`C] ŽcfX`I` b] Yfg]mDfYggždd`) \$(!) &`"

; fcg`YUbž: "f&\$\$ŁŁ`4[Ł YgS`^>[XWS` V DWS`Łkž<Uf] UfX`I` b] Yfg]mDfYgg"

>c\b]gcbž>"G"ž/`BYk dcfž9`"@`fŁ- , -Ł`7f]hW]`DYf]cX`9ZYWg`]b`GYWŁbX`@Ub[i U[Y`@YUfb]b["H\Y ŁZi YbW`cZA Uhi fUh]cbU`GHU]`cb`hY`5WŁi]g]h]cb`cZ9b[`]g\`Ug`U`GYWŁbX`@Ub[i U[Y"5aY` [f[hW BekUZa`ŁYkž&%ž*\$!- -"

D]b_YfžG`"fŁ- - (Ł`

7 ci fgYg'UFY'dYf]cX]WU`mfYj]Yk YX'UbX'gh XYbhg'ZYXVUW_]g i gYX'hc']a dfcj Y'hYa "'': YYXVUW_]g
[U'hYfYX'Zca 'gh XYbhg'i g]b['a mØI dYf]YbW'Ug'k Y''Ug']bZcfa U'ZYXVUW_]h'fci [\ci h'hY'W'i fgY''

Gi Va]gg]cb 'cZ5ggYgga YbhiHUg_g

Hifb]h]b'Gi Va]gg]cb

Ẓmci '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'gji ddcfh4 i bgk "YXi "Ui "'Gi ddcfh
\ci fg'UfY' , .\$\$Ua '—%\$. \$\$da 'cb'k YY_XUmg'UbX'-. .\$\$Ua '—) . \$\$da 'cb'k YY_YbXg'f1 *) 'XUmg'U'm'YUf2" Ẓmci
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 UmiUdd'm'Z'f'Ub'YI HYbg]cbž'Vi hmc'i
a i ghfYH]b'mci f'h]W'Yhbi a VYf'Z'ca '9I HYfbU'Gi ddcfhfU'cb['k]H'Ubmich'Yf'fY'Yj UbhXcW a Yb'gk'hc
]bWi XY'Ug'Yj]XYbW'hc'gi ddcfhmc'i f'YI HYbg]cb'Udd'j]W]h]cb" Ẓmci 'Ya U]'9I HYfbU'Gi ddcfhmc'i 'k]`

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/
- `Uh`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]cbž`gYY