


7ci fgY'8YHJ]`g

I b]hg'cZ7fYX]h*`

Gi a a UfmcZ\Y'7ci fgY

.
. .
. . .

5ggYgga Ybh

5ggYgga YbhUg_	K Y][\h	8i Y'8UH'	7ci fgY'@YUfb]b[Ci hWca Yg'5ggYggYX
("5dd]WU]cb'9I YfW]gYg'UbX HYUa 'E i]nnYg 	' \$i	K YY_'%žK YY_'&žK YY_' ž K YY_'(žK YY_) žK YY_+ž K YY_'; žK YY_-' žK YY_-%\$	%ž'&ž'

5ggYgga Ybh% 'HU_Y!\ca Y'5ggYgga Ybhg

8i Y'XUH'. 'K YY_' žK YY_-%\$

⊕X]j]Xi U'`HU_Y!\ca Y'Ugg][ba Ybhg'k]h' Wca a Ybhg'ZYXVUW_'dfcj]XYX'X]fYW'imitc 'hY'Ugg][ba Ybh'

5ggYgga Ybh&. :]bU'9I Ua

:]bU'Wci fgY'YI Ua 'Wcj Yf]b['U'`Wci fgY'WcbhYbh'

5ggYgga Ybh' . 'Hcd]WE i]nnYg

5ggYgga Ybh`Yb[h. '%\$'a i 'hd'Y!Wkc]W'ei Ygh]cbg

8i Y'XUH'. 'K YY_'%žK YY_'&žK YY_'(žK YY_+žK YY_-'

⊕X]j]Xi U'a i 'hd'Y!Wkc]W'ei]nnYg'Wcj Yf]b['YUW'cZH'Y'a cXi 'Yg'Zc'f'hY'Wci fgY": YYXVUW_'k]`VY'[]j Yb
j]U'YW'fYg'UbX'h'fci [\ 'hY'ei]n']hgY'Z'5'gY'Z'Yj U'i Uh]cb'ei]n']g'U'gc'dfcj]XYX'df]cf'hc 'hY'`cd]Wei]n"

5ggYgga Ybh(. '5dd]WU]cb'9I YfW]gYg'UbX'HYUa 'E i]nnYg'f] fci dŁ

8i Y'XUH'. 'K YY_'%žK YY_'&žK YY_' žK YY_'(žK YY_) žK YY_+žK YY_'; žK YY_-' žK YY_-%\$

Gh XYbhg'i bXYffU_Y'Udd]WU]cb'YI YfW]gYg'Wcbg]gh]b['cZgi Va]h]b['k f]hYb'a UHYf]U'žWca di HYf'WcXY'cf
cb]bY'dfYgYbhU]cbg"Gh XYbhg'k cf_]b[fci dg'h'fci [\ci h'hY'hYfa "'K f]hYb'gc'i h]cbg'UbX'a cXY'Ub'gk Yfg
k]`VY'[]j Yb'UZ'Yf'hY'gi Va]gg]cb'XYUX']bY'UbX'dfcj]XYX']b'YW'fY'fY'Wc'fX]b[g"

5 HbXUbW F YeI jfYa Ybhg

Gh XYbhg UFY YI dYWYX hc UHbX U WUggYg UbX hi hc f]U'g hc dUfh]WdUHY j b hYUa k cf_ž WUgg ei jnnYg UbX X]gW gg]cbg" B chY hUha UbmUggYgga Ybhg UFY Wc bXi WYX j b! WUggž] bWi X]b[]bX] j Xi U ei jnnYgž Udd]WU]cb YI YfW]gYg UbX hYUa ei jnnYg"

7 ci fgY GWYXi Y

[J Jk WUgg ha YhUVY](#)

Hja YhUV Y

8 UHY	HmdY	7 cbHYbh
C!K YY_ '&'A Um! '&' A Um	<ca Yk cf_	DfYdUfU]cb k cf_ žcf'A cXi Y '%ghUfh]b['bYI hk YY_" F YUX hY YW h fy bchYg UbX k UhW hY]bhf cXi Wc fm j]XYc UWW gg]V Y j]U hY A]WcgcZiHYUa fl]b_YX cb hY A ccX Y dU[Y žcf hY Wci fgYŁ
K YY_% '&' A Um! '& >i bY	@YWi fY	A cXi Y '%óY[]bg fA %" ðhf cXi W]cb hc GYX]a Ybhc`c[mŁ

F Ygci fWg

F YWca a YbXYX'F Ygci fWg

H\Y'fYUX]b[g'ZcfYUW' a cXi 'Y'UfY'dfcj]XYX'j]U'

Gi Va]gg]cb'cZ5ggYgga YbhiHUg_g

H\Y'GWcc`\Ug'XYj Y'cdYX'U'[i]XY'jY'hc'\Y'd'mci 'k \Yb'gi Va]h]b['U'Wci fgY'Ugg][ba Ybh'

K Y'YbWci fU[Y'mci 'hc'fYhU]b'U'WcdmcZYj YfmUgg][ba Ybhgi Va]hYX'Zcf'UggYgga YbhZcf'mci f'ck b'fYWcfX
Y]h\Yf'j]b'\UfXWcdmcf'Y'YWfcb]WZcfa "

5``UggYgga Ybh]a i gh\Uj Y'Ub'UggYgga YbhWcj Yf'g\YYhUhhUWX'YX"

7ci fgY'Wca d'Yh]cb

7ci fgY'Wca d'Yh]cb'fYei]fYg'gi Va]gg]cb'cZU``UggYgga Ybh]hYa g": U]i fY'hc'gi Va]hU``UggYgga Ybh]hYa g
a UmfYgi 'h]b'h\Y'Uk UfX'cZUb'l bgUhgZUWcfm: U]i fY'fl : E[fUXY'Zcf'h\Y'7ci fgY'i b'Ygg'gdYW]U'
Wcbg]XYfU]cb'\Ug'VYYb'gi Va]hYX'UbX'Uddfcj YX"

Ghi XYbhiGi ddcfh

H\Y'I b] Yfg]miUbX'hY': UW 'hmidfcj]XY'U'k]XY'fUb[Y'cZgi ddcfhgYfj]W'g'Zc'f'ghi XYbhgž]bWl X]b[.

- @]VfUfmifU]b]b['UbX'gi ddcfhgYfj]W'g'! [k k k "VfUfm'i bgk "YXi "Ui](#)
- 5WJXYa]WG_]`g'Gi ddcfh! [\hfdg.##k k k"ghi XYbhi bgk "YXi "Ui #g \]`g](#)
- DgmWxc'c[mUbX'K Y`bYgg! [k k k "Wci bgY`\]b\["i bgk "YXi "Ui](#)

9ei]hUV`Y`@YUfb]b['GYfj]W'g'U]a g'hc'dfcj]XY'U`'ghi XYbhg'k]h'U'ZYY'UbX'WcbZ]XYbh]U`gYfj]W'hUh
dfcj]XYg'dfUW]W'gi ddcfhic'Ybgi fY'hUhinc'i f'\YU'h'WcbX]h]cb'XcYgbfhiUXj YfgY'mUZZYWhinc'i f'ghi X]Yg"
[\hfdg.##ghi XYbhi bgk "YXi "Ui #g](#)

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

Mci f`YWh fYf`UbX`h\Y`I b]j Yfg]mi k]`YI dYWhmci f`gi Va]hYX`Ugg][ba Ybht`UfY`hfi`mimci f`ck b`k cf`"I BGK
`Ug`j YfmWYUf`[i]XY`]bYg`cb`k `Uhd`U[]Uf]ga `]g`UbX`ck`hc`Uj`c]X`]h`D`U[]Uf]ga `]g`i`g]b[`hY`k`cfXg`cf
]XYUg`cZchYfg`UbX`dfYgYb]b[`h\Ya`Ug`mci f`ck b`"D`U[]Uf]ga `]g`U`hmdY`cZ]b]h`YWh U`h\YZh`hWUb`hU`Y
a UbmZcfa gZ`Zca`XY`]VYfUh`VX`YU]b[`hc`UW]XYb]U`miW`dm]b[`Zca`U`gci fW`k]h`ci hUW`bck`YX[Ya Yb]h
H\Y`I b]j Yfg]mi`Ug`UXcdhX`Ub`YXi W]h] Y`UddfcUW`hc`d`U[]Uf]ga `UbX`Ug`XYj Y`cdYX`U`fUb[Y`cZ
fYgci fW`g`hc`gi ddcf]gh`XYb]h]"5`h\Y`XYhU]g`cb`d`U[]Uf]ga ž]bWi X]b[`gca Y`i`gYZ`fYgci fW`gZ`WUb`VY
Zci bX`Uh`[k`k`k`"gh`XYb\]h`i`bgk`"YXi`"Ui`#d`U\[\]Uf\]ga`](#)

5 WUXYa]W#Zcfa Uh]cb

7 ci fgY'F Ygi `hg

: cf'XYHU]g'cb'l BGK `UggYgga Ybhdc`Wmzd`YUgY'j]g]h [k k k "gh XYbhi bgk "YXi "Ui #UggYgga Ybh](#)

#`gca Y`]bghUbWg'mci f`Z]bU`Wci fgY'fYgi `ha UmVY`k]h\Y`X`UbX`bchfY`YUgYX`cb`hY`l BGK `d`UbbYX`XUHY` H\]g`]g`]bX]WUHY`X`VmiU`Wci fgY` [fUXY`fYgi `hcZY]hYf.

- @9`-`]bX]WUHY`g'mci `Uj Y`bchWca d`YHY`X`cbY`cf`a cfY`]h`a g`cZUggYgga Ybh`cf
- K 8`-`]bX]WUHY`g`h`YfY`]g`Ub`]ggi Y`k]h`cbY`cf`a cfY`Ugg][ba Ybh`cf
- K 7`-`k` \]W`]bX]WUHY`g'mci `Uj Y`Udd`]YX`Zcf`GdYW]U`7`cbg]XYfUH]cb`Xi Y`hc`]`bYgg`cf`a]gUX] Ybh`fY` UbX`hY`Wci fgY`fYgi `hg`Uj Y`bchVYYb`Z]bU`]gYX"

#`Y]hYf`Yj Ybh]hik ci `X`VY`mci f`fYgdcbg]V`]mhc`WcbhUWh`hY`7`ci fgY`7`cbj YbYf`Ug`gccb`Ug`dfUW]WUW`Y`Vi`h`bc`UHf`h`Ub`Z] Y`f] EXUm]UZf`fY`YUgY`cZ`hY`Wci fgY`fYgi `h`Zmci `Xcb`h`WcbhUWh`hY`Wcbj YbYf`cb`h]a Yz`mci `a`UmVY`fYei]fYX`hc`fY]gi Va]h`Ub`Ugg][ba Ybhcf`fY]g]h`hY`Z]bU`Yi`Ua`UbX`a`UmfYgi`h`b`mci`Z]]b[`hY`Wci fgY`"Mci `k`ci `X`U`gc`Uj`Y`U`B`7`fWci fgY`bchWca d`YHY`X`E`a`Uf`_`cb`mci`f`h`UbgW]dh`UbX`k`ci`X`b`Y`Y`X`hc`fY`Ybfc`"]b`hY`Wci fgY`"

Gh Xm]b[`U`Wci fgY`]b`h`Y`GW`cc`c`ZA]bYfU`g`UbX`9`bYf[mF Ygci fW`g`9`b[]bYYf]b[`Uh] BGK

Gh XYbhF Ygci fW`g`

H\]g`Yb[]bYYf]b[[gh XYbhF Ygci fW`g`](#)gYW]cb`Wc`UH`g`i`gYz`UH`Xj]W`UbX`]bZcfa Uh]cb`hc`Ybgi`fY`mci`fY`UV`Y`hc`ZcW`g`cb`mci`f`gh`X]Yg`"

7 ca di h]b[`F`Ygci fW`g`UbX`#`hYfbYh`5`W`W`gg`F`Yei`]fYa`Ybhg

I BGK `A]bYfU`g`UbX`9`bYf[mF Ygci fW`g`9`b[]bYYf]b[`dfcj]Xyg`V`YbXYX`YUfb]b[`i`g]b[`hY`cb!]bY`A`ccX`Y`@A`G`f`@YUfb]b[`A`UbU[`Ya`YbhGmg]h`a`E`5`gc`gYY`!`HfUbg]h]cb]b[`hc`C`b`]bY`@YUfb]b[.` [k k k "Wcj \]X%- gh Xmc b`bY"i bgk "YXi "Ui](#)

#]g`YggYbh]U`h`Uhmci `Uj Y`UW`W`gg`hc`U`D`7`cf`bchVcc`_`Wca`di`hYf`"A`cV]Y`XYj]W`g`gi`W`Ug`ga`Ufhid`cbYg`UbX`hUV`Yhg`a`UmWca`d`]a`Ybh`YUfb]b[`z`Vi`hUW`W`gg`hc`U`D`7`cf`bchVcc`_`Wca`di`hYf`]g`U`gc`fYei]fYX`"B`chY`h`Uhgca`Y`gdYW]U`]ghYb[]bYYf]b[`gc`Zk`UfY`]g`bchUj`U]UV`Y`Zc`f`A`UW`Wca`di`hYf`g`"

- A]b]b[`9`b[]bYYf]b[`Gh XYbhg`CA`6`); (,
- DYfc`Yi`a`9`b[]bYYf]b[`Gh XYbhg`H9H6`@`" `(/ `@`")

#]g`fYWca`a`YbXYX`h`Uhmci `Uj Y`fY[i`Uf`]bhYfbYhUW`W`gg`hc`dUfh]W]dUHY`]b`Zc`fi`a`X]gW`gg]cb`UbX`[`fci`d`k`cf`_"`Hc`fi`b`A`ccX`Y`a`cghYZZYW]j`Y`mz`mci`g`l`ci`X`Uj`Y`.

- VfcUXVUbX`Wc`bbYW]cb`f&) *`_`V]hgYWcf`Z]ghYfL

- UV]mhc j Yk gfyUa]b[j]XYc'f\[\ 'cf'ck 'XYZ]h]cb'I BGK 'HJ 'cdh]cbgk

A cfY]bZcfa Uh]cb'UVci hgmghYa 'fYeI]fYa Ybhtg']g'Uj U]'UV'Y
 Uhk k k "gh XYbhi bgk "YXi "Ui #a ccX'Y!gmghYa !fYeI]fYa Ybhtg

5 WwYgg]b['7 ci fgY'A UhYf]U'g'H\fcI [\ 'A ccX'Y

7 ci fgY'ci h]bYgžgi ddcfhia UhYf]U'g'UFY'i d'cUXYX'hc'A ccX'YžhY'i b]j Yfg]mighUbxUfX'@YUfb]b[
 A UbU[Ya YbhGmghYa 'f@A GE' ɸ'UXX]h]cbžcb!']bY'Ugg][ba Ybhgi Va]gg]cbg'UFY'a UXY'i g]b['hY
 Ugg][ba YbhXfcdVcl 'ZUW]]midfcj]YX']b'A ccX'Y"5' Ybfc'YX'gh XYbhtg'UFY'Ui hca UhW'm]bWi XYX']b
 A ccX'Y Zc'fYUW' Wci fgY'"Hc'UWwYgg'hYgY'XcW'a Ybhtg'Ubx'chYf'Wci fgY'fYgci fWgž'd'YUgY'j]g]h'
[k k k "a ccX'Y" h' h' i bgk "YXi "Ui](#)

FZ[e UagdeWagf' WeWfe agfVWUd]bfa` aXU'SeeWé Sf fZWVsfWfZW5 agdeWA gf' W[e bgT feZWžFZW
 `SfgdWaXU'SeeWé _ Sk UZS' YWVgd' Y fZWFd_ SXMd'fZW5 agdeWA gf' W[e bgT feZWž ? aaV'WéZag'V TW
 Ua` eg fW XadfZWgb fa VSfWU'See VWUd]bfa` ež ;XfZWdW[e S` k [Ua` e[efW Uk [fZWVWUd]bfa` aX
 SUf]h]f]Wé TWi VW fZWG`]hWde]fk f_ WST'WS' V fZW5 agdeWA gf' W/Se gbVSfW [? aaV'Wf fZW
 VWUd]bfa` [fZW5 agdeWA gf' W? aaV'WSbb'Wéž

<ck 'K Y'7cbhUWhiMci

5h]a YgžhY'GW'cc'cf'mci f'Wci fgY'Wcbj Ybcfg'a UmbYYX'hc'WcbhUWhimci 'UVci hmcI f'Wci fgY'cf'mci f
 Ybfc'a Ybh'Mci f'Wci fgY'Wcbj Ybcfg'k]'i gY'hY'Ya U]'Z bW]cb'k]h]b'A ccX'Y'cf'k Y'k]'WcbhUWhimci 'cb
 mci f'4 gh XYbhi bgk "YXi "Ui 'Ya U]'UXXfYgg"

K Y'i bXYfg]Ubx'hUhmci 'a Um\Uj Y'Ub'YI]gh]b['Ya U]'UW'Wci bhUbx'k ci 'X'dfYZf'Zc'f'mci f'I BGK 'Ya U]'g'hc
 VY'fYX]fYWYX'hc'mci f'dfYZffYX'UW'Wci bh'D'YUgY'gYY']bghfi W]cbg'cb'\ck 'hc'fYX]fYW'Wci f'I BGK
 Ya U]g.' "[<ck 'WU\]b' =Zc'fk UfX'a mYa U\]g'hc'UbchYf'UW'Wci bh3"](#)

<ck 'Mci '7Ub'7cbhUWhiI g

K Y'UFY'U'k Umg'fYUXmhc'Ugg]ghmci 'k]h' mci f']bei]f]Yg'"Hc'Ybgi fY'mci f'ei Ygh]cb']g'X]fYWYX'hc'hY'Wc'ffYWh
 dYfgcbž'd'YUgY'i gY'hY'Ya U]'UXXfYgg'VY'ck'Zcf.

- 9bfc'a Ybhcf'chYf'UXa]b'ei Ygh]cbg'fY[UfX]b['mci f'dfc[fUa .'
[\hdg.# bgk \]bg\]\[\h'a \]WcgcZ'W'a dcf'fU'g'W'a # YV!Zc'fa g#](#)

7F ⇒ CG'Dfcj jXyf7cXY. \$\$\$- , ;

5W_bck`YX[Ya YbhcZ7ci bhfm

K Y`UW_bck`YX[Y`hY`6YXY[U`dYcd`Y`k`c`UfY`hY`fUX]hcbU`W`g`cX]Ubg`cZ`hY`U`bXg`c`b`k` \]W`l` B`G`K`
? Ybg]b[hcb`W`a`d`i`g`]g`c`W`hY`X`"

5ddYbX|l . '9b[]bYYfg'5i ghfU`U'f95E'DfcZYgg]cbU`'9b[]bYYf'7ca dYhYbWm
 GHUbXUfX

Dfc[fUa 'hYbXYX'@YUfb]b['Ci hWta Yg	
? bck `YX[Y'UbX'g_]`VUgY	
D9%"%7 ca dfY\Ybg]j YzhYcfmVUgYX'i bXYfghUbX]b['cZhY'i bXYfd]bb]b['bUh fU`UbX d\mg]WU`gWYbWg'UbX'hY'Yb[]bYYf]b['Z bXUa YbH'g'Udd`]WUV'Y'hc'hY'Yb[]bYYf]b['X]gWd`]bY	
D9%"&'7 cbWdh U`i bXYfghUbX]b['cZhY'a UhYa Uh]Wg'z'bi a Yf]WU`UbU'mg]g'ghUhgh]Wg'z'UbX Wta di h'f'UbX']bZ'fa Uh]cb'gWYbWg'k \]W' i bXYfd]b'hY'Yb[]bYYf]b['X]gWd`]bY	
D9%" " 'h!XYdh'i bXYfghUbX]b['cZgdYWU`]ghVcX]Yg'cZ_bck `YX[Y'k]h]b'hY'Yb[]bYYf]b[X]gWd`]bY	
D9%"(" '8]gWfba YbhcZ_bck `YX[Y'XYj Y`cda YbhUbX'fYgYUfW'X]fYW]cbg'k]h]b'hY Yb[]bYYf]b['X]gWd`]bY	
D9%") ? bck `YX[Y'cZYb[]bYYf]b['XYg][b'dfUW]W'UbX'WcbhYi h U`ZUW'c'fg]a dUW]b['hY Yb[]bYYf]b['X]gWd`]bY	
D9%"* 'i bXYfghUbX]b['cZhY'gWc'dYz'df]bWd`Yg'z'bcfa g'z'UW'c'i bhUV]]h]Yg'UbX'Vci bXg'cZ gi gh]bUV'Y'Yb[]bYYf]b['dfUW]W']b'hY'gdYW]ZWX]gWd`]bY	
9b[]bYYf]b['Udd`]W]h]cb'UV`]]m	
D9%"%5dd`]W]h]cb'cZYghUV`]g\YX'Yb[]bYYf]b['a Yh'cXg'hc'Wta d'Yi'Yb[]bYYf]b['dfcV'Ya gc`]]b[
D9%"&'&' i YbhUdd`]W]h]cb'cZYb[]bYYf]b['h'W]b]ei Yg'z'hc'g'UbX'fYgci fW'g	
D9%" " '5dd`]W]h]cb'cZgmg]Ya Uh]WYb[]bYYf]b['gmb'hYg]g'UbX'XYg][b'dfcW'ggYg	
D9%"(" '5dd`]W]h]cb'cZgmg]Ya Uh]WUdd'fcUW'Yg'hc'hY'WcbXi W]UbX'a UbU[Ya YbhcZYb[]bYYf]b[dfc'YW'g	
DfcZYgg]cbU`UbX'dYfgcbU`Uhf]Vi h'Yg	
D9' "%'9h]WU`WcbXi W]UbX'dfcZYgg]cbU`UW'c'i bhUV]]m	
D9' "&'9ZYW]j Y'cfU`UbX'k f]hYb'Wta a i b]W]h]cb`]b'dfcZYgg]cbU`UbX`UmXca U]bg	
D9' "' '7fYUh]j Yz`]bbc] Uh]j Y'UbX'dfc!UW]j Y'XYa YUbc] f	
D9' "('DfcZYgg]cbU`i gY'UbX'a UbU[Ya YbhcZ]bZ'fa Uh]cb	
D9')" 'C'fXYf'ma UbU[Ya YbhcZgY'z'UbX'dfcZYgg]cbU`WcbXi W]h	
D9' "*" '9ZYW]j Y'hYUa 'a Ya VYfg\]d'UbX'hYUa ``YUXYfg\]d	