



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]WwX`Ub[`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`Ubhmfi`fU`ž`U[`f]W` `h`fU`gc`W]Ym`Ug`VYYb`fUbgZcfa`YX`]brc`U`a`U]b`mi`fVUb`UbX`h`W`bc`c[`]W`
cbY`"5`(` \$!mYUf`X]W]Uhc`fg\`d` \Ug`VYWca`Y`U`XYa`c`WUWm`C`bY`c`Z`h`Y`k`c`f`X`f]a`c`gh`W`b`f`U`]gYX`g`h`U`h`g` \Ug
VYYb`a`UXY`]brc`cbY`c`Z`h`Y`a`c`gh`XYW`b`f`U`]gYX`"5`gc`W]Ym`h`U`h`k`Ug`]b`h`Y`bgY`m`g`YI`i`U`m`f`Y`d`f`Y`gg`YX` \Ug
VYWca`Y`U`b`c`f`U`m`d`Y`fa`]ggj`Y`cbY`"H\YfY` \Ug`VYYb`U`f`Y`c`i`h`cb`]b`h`Y`fc`Y`g`c`Za`Yb`UbX`k`ca`Yb`"5`b`Xz`
GdU]b` \Ug`YI`d`Y`f]Y`b`W`X`U`gi`f[`Y`]b`]a`a`][`fU]cb`h`Uh`Ug`h`fbYX`]ř`]b`h`Y`gdUW`c`Z`gh`U`Z`k`m`Y`U`fgz`]brc`U
a`i`h`!`Y`h`b`]Wgc`W]Ym` `é`h`]g`WcbhYI`hc`Z`W`Ub[`Yz`h`Y`h`c`d`]Wg`YI`d`c`f`Y`X`]b`h`Y`Wci`fgY`]bW`i`XY`b`U`h`c`b`U`]ga` `UbX
b`U`h`c`b`U` `]X`Y`b`h`]mž`]h`Y`f`U`f`m`d`f`c`X`i`W]cbz`h`Y`U`f`g`ž`a`YX]Už`[`Y`b`X`Y`f`UbX`g`YI`i`U`]mž`9`i`f`c`d`Y`Ub`]g`U`h`c`b`ž`Ub[`i`U[`Y`g
UbX`f`Y[`]cbU`]ga`ž`f`Y`][`]cbž`UbX`Z]Y`g`f`U`g`"

H\]g`Wci fgY`]g`hU[` \h]b`9b[`]g\`UbX`k`]h`f`Y`UX]b[`g`]b`9b[`]g\`"

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

%`X]gW`gg`h`Y`X]ZY`f`Y`b`h`m`d`Y`g`c`ZW` `h`fU`d`f`U`W]W]gž`f`Y`b`X`g`UbX`]ggi`Y`g`]b`a`c`X`Y`f`b`G`d`U]b
&`U`d`d`f`U]g`Y`h`Y`]a`d`c`f`U`b`W`c`Z`W` `h`fU`d`f`U`W]W]gž`f`Y`b`X`g`UbX`]ggi`Y`g`]b`a`c`X`Y`f`b`G`d`U]b
'`" `]b`Y`g`h[`U`h`U`d`U`f`h]W`U`f`W` `h`fU`d`f`U`W]W]gž`f`Y`b`X`UbX`#`f`]ggi`Y`]b`h`Y`WcbhYI`hc`Z`W`cbhYa`d`c`f`U`m`G`d`U]b

HYUW]b[`G`h`f`U`h`[`]Y`g`

H\]g`Y`j`Y`" `Wci fgY`]g`WcbXi`W`Y`X`h`f`ci`[` \`Y`W`h`f`Y`g`UbX`h`h`c`f]U`g`]b`k` \]W`U`W]j`Y`d`f`Y`d`U`f`U`h`c`b`ž`d`U`f`h]W`d`U`h`c`b
UbX`Y`b[`U[`Ya`Y`bh]g`YI`d`Y`W`Y`X`"9`U`W`k`Y`Y`_`U`g`d`Y`W]Z`W`h`c`d`]W`k`]`V`Y`h`Y`Z`c`W`g`c`Z`h`Y`Wci`fgY`a`Y`Y`h]b[`g`"H\Y
Z]W`h`c`Z]W` \ci`fg`U`f`Y`gi`dd`Ya`Y`bh`Y`X`k`]h`cb`]b`Y`U`W]j`]h]Y`g`f`Y`U`h`Y`X`h`c`h`Y`f`Y`UX]b[`g`"H\Y`Wci`fgY`]g
c`f[`Ub]n`Y`X`U`f`c`i`b`X`W`c`f`Y`UbX`gi`dd`Ya`Y`b`U`f`m`f`Y`UX]b[`g`"G`h`X`Y`b`h`g`U`f`Y`YI`d`Y`W`Y`X`h`c` \Uj`Y`f`Y`UX`h`Y`W`c`f`Y
f`Y`UX]b[`]b`U`X`j`UbW`U`h`U`a`]b]a`i`a`"H\Y`W`c`f`Y`f`Y`UX]b[`g`f`Y`e`i`]f`Y`g`h`X`Y`b`h`g`h`c`U`h`U]b`U`b`Y`W`g`g`U`f`m`Y`j`Y`c`Z
_`b`c`k`Y`X[`Y`U`g`f`Y`e`i`]f`Y`X`Z`c`f`W` `h`fU`W`ca`d`Y`h`Y`b`W`UbX`Z`f`h`Y`f`g`h`X`m`H\Y`gi`dd`Ya`Y`b`U`f`m`f`Y`UX]b[`g`g`Y`f`Y`
d`U`f`h`m`U`g`Ub`U]X`h`c` \Y`d`g`h`X`Y`b`h`g`[`Y`h`g`U`f`h`Y`X`k`]h`X`Y`b`h]Z`m]b[`c`h`Y`f`g`c`i`f`W`g`Z`c`f`h`Y`f`Y`g`Y`U`f`W` `Y`gg`U`m`

H\Y`f`Y`UX]b[`g`d`f`c`j`X`Y`h`Y`V`U`g]g`Z`c`f`X]g`W`gg]cb`"H\`f`c`i`[` \`X]g`W`gg]cb`k`Y`k`]`Y`b[`U[`Y`h`Y`g`W`c`U`f`g\`d`c`Z`h`Y`
Z]Y`X`"

:`f`ca`h`Y` ;`i`]X`Y`]b`Y`g`c`b`@`Y`U`f`b]b[`h`U`h`é`Z`c`fa`HYUW]b[`g`h`X`Y`b`h`g`W`ca`a`i`b]W]h`]b`Z`c`fa`U`h`c`b`ž`]X`Y`U`g`UbX
U`f[`i`a`Y`bh`g`V`c`h`c`f`U`m`UbX`]b`k`f`h]b[` "H\Y`m`i`[`U`h`Y`f`UbX`d`f`c`W`gg]b`Z`c`fa`U`h`c`b`Z`c`a`U`j`U`f]Y`m`ic`Z`d`U`d`Y`f`ž`U`i`X]c`
j`]gi`U`UbX`Y`Y`W`f`c`b]W`g`c`i`f`W`g`"H\Y`m`i`g`Y`#`H`Y`Z`Y`

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5gg][ba Ybŕg'a i gh\Uj Y`U'dfcdYfŕmŦca d`YHYX`GWkcc`5ggYgga Ybh7cj Yfg\YYhžk]h`hY`XYWUfUj]cb
 g][bYX`UbX`XUHYX`Vm\UbX""H\Y`7cj Yfg\YYhWŦb`VY`Xck b`cUXYX`Ŧca`
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8YHJ]`g. Mci `bYXX`h`k`f]h`U`&) \$\$!k cfx`YggUm]cb`U`h`d]WUbx`]bWŦ XY`U`V]V`]c[fUd\micZUhi`YUghihŦb
 UWUXYa]Wgc] fWg`Wcbgi`hŦX`]b`XYj`Y`cd]b[`hŦY`YggUm]g]b[`<5F J 5F 8`fYZfYbW]b[`ghmY""H\Y`ž]bU`YggUm
 bYXXg`h`VY`i`d`c`UXYX`h`fci [\`HI`F`B`#`B`UbX`]g`]bX]j]Xi U`Mci`k`j`fYW]j`Y`k`f]hŦb`ZYXVUW`""#k`j`VY
 []Yb`]b`fi`Vf]Wg`k`]h`]bX]j]Xi U`Ŧca`a`Ybŕg"

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

Ŧ`žca`i`U`h]b[`U`h`d]Wžmci`a`i`ghdcgY`hŦY`h]h`Y`Ug`U`ei`Ygh]cb""H\fci [\`hŦY`YggUmžmci`k`j`Ubgk`Yf`hŦY
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Mci `bYXX`h`fYgYUfW`U`h`d]WfY`Yj`Ubh`h`GdUb]g\`dcdi`Uf`W`h`fY`Vi`hX]ZYfYbhžca`hŦY`cbY`WkcgYb`žcf
 hŦY`[`fci`d`d`fYgYbhUj]cb""Mci `bYXX`h`]bWŦ XY`U`V]V`]c[fUd\mi]g]b[`<5F J 5F 8`fYZfYbW]b[
[ghmY""\hdg.#gh XYbhi bŕg "YXi "Ui #Ufj UfX!fYZfYbW\]b\[](#)

Ŧ`žca`i`U`h]b[`U`h`d]Wžmci`a`i`ghdcgY`hŦY`h]h`Y`Ug`U`ei`Ygh]cb""H\fci [\`hŦY`YggUmžmci`k`j`Ubgk`Yf`hŦY
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8UHŦgi Va]gg]cb`K`YY`_%ž&*`#`#`-`Uh`(`da

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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 XYbh'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`UhZ'fa`A ccX'Y'cb
h'Y`XUmcZ'h'Y'dfYgYbH]h]cb`UbX`VYZ'cfY`WUgg""H\Y'[fci d`bYYXg'hc`VY'dfYdUFYX'hc`fYgdcbX`ei Ygh]cbg
Z'ca`h'Y`WUgg`UbX`]bghfi`W'cf"

5`]ghcZ'hd]Wg'hc`W'ccgY`Z'ca`k]`VY'[]j Yb`Vmi'h'Y`Y'W'fi fY`cf`h'Y'[fci d`WUb`W'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 %"

7 ci fgY GWX YXi Y

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H]a YhUV Y

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 cX] 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`bYXX`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"

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5i h\cf`>c\b`<ccdYf

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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"

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

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[`Uh`YfYX`i`g]b[`]`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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H`Y`d`l`cb`Y`9I`H`f`b`U`Gi`ddcfh`cb`-`,`)``%`cf`Ya`U]`h`Ya`cb`YI`H`f`b`U`H`f`gi`ddcfh`4`i`bgk`"YXi`"Ui`"Gi`ddcfh`
`l`ci`fg`UfY`,`.\$\$Ua`-`%\$.\$\$da`cb`k`YY`XUmg`UbX`-`.\$\$Ua`-`).\$\$da`cb`k`YY`YbXg`f`l`*)`XUmg`U`m`Y`Uf`l`"Ʒmci`
UfY`i`bUV`Y`hc`gi`Va`]hmc`i`f`Ugg][`ba`Ybh`Xi`Y`hc`U`Z`U`h`k`]h`Hi`fb]hb`mci`a`Um`Udd`m`Z`f`Ub`YI`H`f`bg]cb`z`Vi`hmc`i`
a`i`gh`f`Y`h]b`mci`f`h]W`Y`h`bi`a`VY`f`Z`ca`9I`H`f`b`U`Gi`ddcfh`f`U`cb[`k`]h`Ub`m`c`h`Y`f`f`Y`j`Ub`h`X`c`W`a`Y`b`h`g`l`hc`
]b`W`i`X`Y`U`g`Y`j`]X`Y`b`W`hc`gi`ddcfh`mci`f`YI`H`f`bg]cb`Udd`]W`h]cb"Ʒmci`Ya`U]`9I`H`f`b`U`Gi`ddcfh`mci`k`]`
Ui`hc`a`U`h]W`m`f`Y`W`j`Y`U`h]W`Y`h`bi`a`VY`f`z`Vi`h]Z`mci`H`Y`d`l`cb`Y`mci`k`]`b`Y`Y`X`hc`gd`Y`W`Z`W`m`U`g`_`Z`f`cb`Y`
Hi`fb]hb`U`gc`d`fc`j`]X`Y`g`i`d`X`U`H`Y`g`cb`h`Y`j`f`g`m`g`h`Ya`g`h`U`h`g`cb`H`k`]h`Y`f`"

;`Yb`Y`f`U`m`z`Ugg`Y`gga`Y`bh`h`U`g`_`g`a`i`gh`V`Y`gi`Va`]h`Y`X`Y`Y`W`f`cb]W`m`j`]U`Y`]h`Y`f`Hi`fb]hb`cf`U`A`cc`X`Y`
Ugg][`ba`Y`bh`h`b`]b`g`h`U`b`W`g`k`Y`f`Y`h`l`g`]g`b`c`h`i`d`c`g`g]V`Y`z`]h`k`]`V`Y`g`h`U`H`X`cb`mci`f`W`ci`fg`Y`g`A`cc`X`Y`g`]h`k`]h`
U`h`f`b`U`h]`Y`gi`Va`]gg]cb`X`Y`h]`g`"

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

5 WUXYa]W<c bYghmiUbX`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`

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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`U`g
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`U`b[]b[`U`ZYk`k cfXg`UbX`d`fUgYg`k`Y`a cghmiFYhU]b]b[`hY`cf][]bU`
ghfi W`i 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]hU`bX`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 bXYfghUjX'mci f'f][\hg'UbX'fYgdcbg]V]h]Yg'Ug'U'gh XYbhUhl BGK
- VY'Uk UfY'cZd'U[]Uf]ga ž'Wc'dmf][\hžI BGK 'Gh XYbh7cXY'cZ7cbXi WñUbX'5Ww'dhUV'Y'I gY'cZ I BGK '⇒H'F Ygci fW'g'Dc`]Wñ
- VY'Uk UfY'cZñY'ghUbXUfXg'cZVY\Uj]ci f'YI dYWñX'cZYj Yfmcby`]b'hY'I BGK 'Wc a i b]m
- `cWñh'gYfj]Wg'UbX'j]bZcfa Uh]cb'UVci hl BGK 'UbX'I BGK '@]VfUfm

Gca Y'cZñYgY'UfYUg'k]`VY'ZJa]]Uf'hc'mci žcñYfg'k]`VY'byk "; U]b]b['U'gc`X'i bXYfghUjX]b['cZU`ñY fY'UH'X'UgdYWñ'cZ9@G9'k]`ñY'd'mci 'a U_Y'hY'a cghcZmci f'gh X]Yg'Uhl BGK ""

[\hñ.##ji V'YWñ \]i \]XYg"\]VfUfm'i bgk "YXi "Ui #'\]gY#\]Vci hY'\]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 B GK `<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