



MMAN4400

9b[]bYYf]b['A UbU[Ya Ybh

HYfa 'H\fYY''##'&\$&\$

GWcc``cZA YWUbjWU``UbX`A Ubi ZUW# f]b[`9b[]bYYf]b[``##`I BGK ``9b[]bYYf]b[

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GHJZZ7cbHJW`8YHU`g

7cbj Ybcfg

B Ua Y	9a Uj`	5j Uj`UVj]m	@cWUjcb	D\cbY
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@YW`i fYfg

B Ua Y	9a Uj`	5j Uj`UVj]m	@cWUjcb	D\cbY
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Hi hcfj

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-. \$\$-) . \$\$da žA cbXUm±: f]XUm±

f7`cgYX`cb`di V`]Wlc`XUmžGWXcc``gWYXi `YX`Yj Ybtg`UbX`I b] Yfg]miG`i hXck b

K YV

[GWXcc``cZA YWUbjWU`UbX`A Ubi ZUW`i f\]b\[`9b\[\]bYYf\]b\[](#)

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[I.BGK`Gh Xm5VfcUX`UbX`9I WXUb\[Y`fZcf\]bVci bX`ghi XYbhgk](#)

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D\cbY

fZ`*%&E`-`'``,`)`\$`\$`-`Bi`WYi`g`Gh`XYbh<i`V

fZ`*%&E`-`'``,`)`'+`*`*`%-`'9b[]bYYf]b[]`-`X`i`g`f]U`HfU]b]b[

fZ`*%&E`-`'``,`)`" `%+-`-`I`BGK`Gh`Xm5VfcUX`UbX`I`BGK`9I`WXUb[Y`fZcf]bVci bX`ghi XYbhgk

fZ`*%&E`-`'``,`)`(`\$`-`+`-`GWcc`C`Z]W]H

H`D`Y`UgY`b`chY`H`U`h`Y`G`W`c`c`C`Z]W`k`j`b`ch`_`b`c`k`k`Y`b`#`Z`m`c`i`f`W`c`i`f`g`Y`W`c`b`j`Y`b`c`f`]g`c`b`W`l`a`d`i`g`c`f`U`j`U`]U`V`Y`

9a U]

[9b\[\]bYYf\]b\[\]`Gh`XYbhGi`ddcfhGYfj`\]Wg`-`W`ffYbhghi`XYbhYbei`\]f\]Yg](#)

- Y"["Ybfc`a`YbZ`dfc[fYgg]cbZ`WUg`fYei`YghZ`Wci`fgY`]ggi`Yg`c`f`dfc[fUa`!fY`UH`X`ei`Yf]Yg

[9b\[\]bYYf\]b\[\]`-`X`i`g`f\]U`HfU\]b\]b\[\]`-`X`i`g`f\]U`HfU\]b\]b\[\]`ei`Ygh\]cbg](#)

[I.BGK`Gh Xm5VfcUX`-`gh`XmUVfcUX`ghi`XYbhYbei`\]f\]Yg`fZcf\]bVci bX`ghi XYbhgk](#)

[I.BGK`9I WXUb\[Y`-`ghi`XYbhYI`WXUb\[Y`Y`bei`\]f\]Yg`fZcf\]bVci bX`ghi XYbhgk](#)

[I.BGK`i`i`hi`fy`Gh`XYbhtg`-`dchYbh\]U`ghi`XYbhYbei`\]f\]Yg](#)

- Y"["UXa`]gg]cbgZ`ZYgZ`dfc[fUa`gZ`WYX]h`f`U`bg`Z`f`

[GWcc`C`Z\]W`-`GWcc`\[YbYfU`c`Z\]W`UXa`\]b\]ghfU\]cb`Y`bei`\]f\]Yg](#)

- B.6.`H`Y`f`Y`j`Ub`h`Y`U`a`g`]gh`X`U`V`c`j`Y`a`i`gh`V`Y`W`c`b`h`U`W`Y`X`Z`c`f`U`gh`XYbhYbei`]f]Yg

7 ci fgY'8YHJ`g

7 fYX]hDc]bHg '*`

Gi a a UfmicZ`h\Y'7 ci fgY

A A 5B ((\$ \$ '9b[]bYYf]b['A UbU[Ya YbhdFYgYbHg`Zci f'gi V'YWhUFYUgZ'Wc'bg]XYfYX'hc 'VY'Wf]h]WU'']b'h'fa g'cZ a UbU[]b['UbX''YUX]b['Yb[]bYYf]b['cdYfUH]cbg''H\YmUFY.

- =ggi Y'UbU'mg]g'UbX'XYW]g]cb'a U_]b[
- =bj Ygha YbhUbU'mg]g'UbX'Yb[]bYYf]b['YWc'bc'a m
- 7 cgh]b['UbX'cdYfUH]cbg'UbU'mg]g
- E i U']ma UbU[Ya YbhZ']bW' X]b['XYg][b

K]h]b'YUW'gi V'YWhUFYU'h\Y'Wci fgY'k]'Wc] Yf'a UbmWc'bw'dh U'UbX'UbU'mh]WU'h'W'X]b]ei YgZ'U'gi ddcf]b[ZJW'UbX'XU'U!VUgYX'UbU'mg]g'UbX'XYW]g]cb'a U_]b['k]h'h\Y'U]a 'cZ]a d'fc] YX'd'fcXi W'UbX'd'fcW'gg dYfZ'fa UbW'Z'YWc'bc'a m]UbX'gi g]U]b]UV']]m' H\Y'Wci fgY'Wc'bg]g]h'cZ'YW'fYgZ'XYa cbghfUH]cb'gYgg]cbg'UbX Ugg][ba Ybhk cf_' H\YfY'k]'VY'h'fY'ei]nnYg'UbX'U'a U'c'f'WUgY'gh X'm' H\YfY'k]'VY'bc'Z]b'YI'Ua ''

7 cbg]XYf]b['h\Y'X]j YfgY'bU'h fY'cZgi V'YWhUFYUgZ'h\YfY'fYU'm]g'bc'g]b['Yz'gi]hUV'Y'h'I h'Vcc_'Uj U]UV'Y'h'Uh Wc] Yfg'U'h\YgY'UFYUg'UbX'h\YfY'Z'f'U'W'gh'ca 'h'I h'Vcc_'Z'Wc'bg]g]h]b['cZU'Wc'a d]U'h]cb'cZci hg]U]bX]b[W'Ud'h'fg'Z'ca 'h'fY'X]Z'YfYbh'h'I h'Vcc_'g'Ug'V'Yb'W'YU'h'X'k]h'h\Y'Ugg]gh]UbW'cZ'h\Y'A W' fUk'!<]' Wc'a d'Ubm''C i f'W]a di g'Vcc_'gh'fY'k]'\Uj Y'h]g'Vcc_'Z'f'mci 'hc'di f'W'UgY''h]g]ja d'cf]U]bh'mci 'Xc'gcZ'Ug h]g'Vcc_'k]'VY'Ub'YI'W'Yb'h'fY'Z'f'Yb'W'Z'f'mci 'Z'f'm'U'fg'hc'Wc'a Y''5XX]h]cbU''YW'fY'bc'h'g'UFY'U'gc d'cg]h'X'cb'A cc'XY''

7 ci fgY'5]a g

H\]g'Wci fgY'g'XYg][bYX'hc '\Y'd'mci 'hc''YUfb'\ck 'hc'a UbU[Y'h\Y'cdYfUH]cbg']b'cf[Ub]nUh]cbg'UbX'U'gc'hc Vi]X'U'Vi g]bYgg'cf'Wc'a a YfW]U'WUgY'Z'f'a U_]b['Yb[]bYYf]b['fY'U'h'X'XYW]g]cbgZ'gi W'Ug']b] Ygha Ybh]b d'Ub'h'Z'YeI]da YbhUbX'd'fcW'ggYg''5'h'ci ['\h\Y'a U]b'Ya d\Ug]g'k]'VY'cb'd'fcXi W'UbX'd'fcW'ggZ Wc'bg]XYfUH]cb'k]'U'gc'VY'[]j Yb'hc'XYg][b]b['Yb[]bYYf]b['gYf]]W'g''H\Y'Wci fgY'cZ'Yfg'U'V'fcUX'a UbU[Yf]U' dYfgdYW]j Y'Ya d\Ug]n]b['h\Y'gh'fU'h]]W]a d'UW'hcZ'cdYfUH]cbg'XYW]g]cbg'UbX'h\Y']bh'fZ]W'g'VY'h' Y'Yb cdYfUH]cbg'UbX'h\Y'ch\Yf'Z' bW]h]cbU'UFYUg'cZ'cf[Ub]nUh]cbgZ']bW' X]b['cZ'Wci fgYz'Z]bUbW''

H\]g'Wci fgY'YbWc'a dUggYg'h\Y'_Ym'Y'Ya Ybh]cZ'cdYfUH]cbg'a UbU[Ya YbhUbX']b] Ygha YbhUbU'mg]g'UbX di ''g'h\Y'a 'hc[Y'h\Yf]b'U'Wc'\YfYbh'Z'fa Uh'h'Uh'U'ck g'mci 'hc'i bXYfg]UbX'h\Y''V]['d]W'h'fY' U'g'k Y''Ug'h\Y'gdYW]Z]WXYH]g''h]g]U]a YX'Uh]bh]f] fU]h]b['h\Y'_bck'YX[Y'[U]bYX'Z'ca 'h\Y'X]Z'YfYbh'Yb[]bYYf]b['gi V'YW'g mci '\Uj Y'gh' X]YX']b'hc'U'Z'Ua Yk cf_'UbX'd'fcW'gg'h'Uh'U'ck g'mci 'hc']a d'Ya Ybh'mci f'gc'i h]cbg'UbX']XYUg']b U'Wc'a a YfW]U''Ybj]f'c'ba Ybh'

GdYW]Z]W'hd]W]g']bW' XY.'A Ubi ZJW'h' f]b['cdYfUH]cbg'UbX'Wc'a dY'h]h] YbYggZ'Wc'bw' ffYbh'd'fcXi W'UbX'd'fcW'gg XYg][bZ'a Ubi ZJW'h' f]b['d'fcW'ggYg'UbX'h'W'bc'c[]YgZ'['cVU'gi dd'm'W'U]bZ'9!a Ubi ZJW'h' f]b['Z'i gh]b]h]ja Y UbX'Y'Ub'a Ubi ZJW'h' f]b['Z'Ybh'f'df]gY'fYgci f'W' d'Ubb]b['Z'd'fcXi W'h]cb'UbX'a U'h]f]U'g'd'Ubb]b['Z'g]fU]gh]W' d'fcW'gg'Wc'bl'fc''h'W'X]b]ei YgZ'ei U']m]UbX'd'fc'Y'W'h'a UbU[Ya Ybh'7 cbW'd'hcZ'Yb[]bYYf]b['YWc'bc'a nZ'h]a Y j U'i Y'cZ'a cbYmZ'YeI]j U'YbW'Z'bc'a]bU''j Yfgi g'Y'Z'Y'W]j Y']bh'fY'gh'fU'h]gZ'd'fYgYbhk c'f'h'Z'Ubbi U'k c'f'h'Z']bh'f'U'fU'h'cZ'fY'h' fbZ'dUmVUW'_dYf]c'X'W'W' U'h]cbgZ']bZU]h]cbZ'XYd'fY'W]U]h]cb'UbX'U'Z'Y'f'U'U' 'YWc'bc'a]W

5ggYgga Ybh

5ggYgga YbhHUg_g

5ggYgga YbhHUg_	K Y][\h	8i Y'8UH	Gh XYbh@YUfb]b[Ci hWta Yg'5ggYggYX
E i]nnYg'	()i	Bch5dd`]WVY	%ž&ž' ž(
5gg][ba YbhDfc[fYgg 9j U'i U]cb'	&\$i	6mH\i fgXUm) da `]b`h.Uh k YY_	%ž&ž' ž(
; fci d'Ugg][ba Ybh	')i	&\$#/%#&\$&\$ \$+. \$\$'DA	%ž&ž' ž(

5ggYgga Ybh8YHU]`g

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@Yb[h.

: fca 'k YY_g' !, žU`hYUa g'k]`gi Va]h'kY]f'ghUHY []WXYW]g]cbg:]b'fY`U]cb'hc'k'k'Y'W]gY'gh' X'm`'A Uf_g'k]` VY`Uk UfXYX'Zcf'gi Va]h]b['cb'h]a Yž'k]h'k'Y'W'efYW]Z'Y'bUa Y'f'd'YUgY'Xc'bc'hYj Yf'WkUb[Y'h'k'Y'Z'Y'bUa Y'k' 5XX]h]cbU`a Uf_g'k]`VY' []j Yb'Zcf'ghUHY []Yg'h'U'hUfY'7c\YfYb]ž'7cbg]ghYbhUbx'7cb]h]b[Yb]h`'ž'c'h'Yf k c'f'Xg'Zcf'ghUHY []WXYW]g]cbg'h'U'hUfY'k Y`'h'k'ci [\h'h'k'ci [\ 'UbX'h'U'hfYZYW]h'k'Y'g'hU]h'c'Z'h'Y'a Uf_Y]b k \]W'h'k'Y'h'Ua 'dUf]h]W]dU]h'Yg"

5ggYgga Ybh' . ; fci d'Ugg][ba Ybh

@Yb[h. '&\$\$\$'k c'f'Xg'd'Yf'h'Ua

8YhU]`g.

H\Y [fci d'dfc'YW]h'W'cbg]gh'c'ZU'fYU`]gh]WYb[]bYYf]b['Vi g]bYgg'W]gY'gW]bUf]cž'k \YfY'gh' XYb]h'g'a U_Y XYW]g]cbg:]b'fY`U]cb'hc'k'k'Y'a U]b'fYgdc]bg]V]]h]Yg'h'U'h'k'Y'mik]`VY'Yi d'cgYX'hc'Ug'U'a UbU[Yf'c'Z'Yb[]bYYf]b[d'fc'Y'W]g'UbX'Vi g]bYgg'gh'fYUa g`'8YW]g]cbg:]bW]i XY'd'fc'Xi W]h'a]i ž'a Ubi ZUW]i f]b[']bZ'Ug]f'i W]i fYž'W]d]hU' YI dYbX]h' fYž'cdYfU]h]cbU`]a d'fcj Ya Yb]h]ž'`i a Ub'fYgci f'W]g'UbX'h'fU]b]b[ž'YU'h'ž'gUZY'h'U'bx'Ybj]f'c'ba Yb]hU' d'c`]W]Yg`'H'YUa g'W'c'a dY'h'U[U]b]gh'U`]a]h'X'bi a VYf'c'Z'c'h'Yf'h'Ua g']b'U'g'Y'h'c'Z'k c'f'Xg'`h'U'h'fYU`]gh]W]i`m a]a]W]W'c'a dY'h]h]j Y'VY\Uj]ci f'Ua cb[gh]W'c'a dY'h]b['W'c'a d'Ub]Yg`'H'YUa g'UfY'UggYggYX'cb'Z]b'U'bx'W]U' dYf'Z'c'fa UbW]Vi h'U'g'c'ž'UbX']a d'c'f'U'bh'micb'W'g'h'c'a Yf'g'U]h]g'ZUW]i]cbž'gh'UZZ'a c'f'U'Yž'YU'h'UbX'g'UZY'h'U'g'k'Y` Ugi g'hU]b'UUV]]m`'H\]g']g'U' [fci d'dfc'Y'W]ž'Ug']h'fYZYW]g'W'c'a a cb'd'f'U'W]h]W]i']b']bXi g'h'f'm`"

H\Y Z]bU'fYd'c'f'h]g'hc'VY'k'f]h'Y'b'Ug'U'f'k'UbX'!c] Yf'f'i'X'c'W'a Yb]h'hc'U'b'Yk'a UbU[Ya Yb]h'f'Ua 'h'U'h]g'h]U_]b['c] Yf h'Y'fi bb]b['c'Z'h'Y'Vi g]bYgg`'H\Y'fYd'c'f'h]g'ci 'X'W'c'b'U]b'U'XYg'W]i]d]h]cb'c'Z'h'Y'a Uf_Y]h'ž'`c'k' h'Y'a Uf_Yh VY\Uj Ygž'k \U'h'k'Y'g'h'f'U]h] []Yg'c'Z'h'Y'h'Ua '\Ug'd'fc'Xi W]X'ž'k \U'h'U'g'k c'f_YX'k Y`ž'k \U'h'U'g'b]f'i'UbX'k \U'h 'Ygg'cbg \Uj Y'VY'Yb`Y'U'f'bh'Z'c'f'h'Y'b'Yk'a UbU[Ya Yb]h'f'Ua 'hc'h]U_Y'cb'V'c'U'f'X"

Hi fb]h]b'gYh]h]b[. H\]g'Ugg][ba Ybh]g'gi Va]h'X'h'k'ci [\ 'Hi fb]h]b'UbX'gh' XYb]h]g'Xc'bc'hgY'Y'Hi fb]h]b g]a]Uf]h'm'f'Yd'c'f'g"

5 HbXUbW F Yei]fYa Ybhg

Gh XYbhg UFY gfcfb[mYbWci fU[YX hc UHbX U WUggYg UbX fYj]Yk YWfi fY fYWc fX]b[g"

7 ci fgY GWYXi Y

[J Yk WUgg ha YhUVY](#)

Hja YhUV Y

8 UH	HmdY	7 cbhYbh
C`K YY_` , `GYdhYa VYf!` - GYdhYa VYf		
K YY_`%`%(`GYdhYa VYf! %`GYdhYa VYf	@YWhi fY	eggi Y`UbU`mg]g`DUfhi==`eggi Y`5bU`mg]g`: fUa Yk cf_ž C dYfUhc bğž DfcWggYgž @]hY`g`Uk ""`7 \UdhYfg`%ž &ž ' ž (' cZhY`hY hVcc_`UbX`@YWhi fY`bchYg`UbX`j]XYc`cb]ggi Y`UbU`mg]g"
	Hi hc f]U`	hfcXi W]cb`hc`hY`7 UgY`Gh XmUbX`9b[]bYYf]b[đi g]bYgg`G]a i`Uhcb`5gg][ba Ybh
K YY_`&.`&%GYdhYa VYf! &)`GYdhYa VYf	@YWhi fY	eggi Y`UbU`mg]g`DUfhi==`GhfUH[mž`7 cgh9gh]a Uhcbž 7 UdUW]m5bU`mg]g""`7 \UdhYfg`%ž &ž' ž(ž) `cZhY hY hVcc_`UbX`@YWhi fY`bchYg`UbX`j]XYc`cb`]ggi Y UbU`mg]g"
	Hi hc f]U`	Hi hc f]U`cb`@]hYfg`@Uk ž`7 UdUW]mD`Ubb]b[`UbX`7 cgh 9gh]a Uhcb
K YY_`.`&`,`GYdhYa VYf! &`C Wc VYf	@YWhi fY	9b[]bYYf]b[`YWcbca mDUfhi==`: ci bXUhcbğ`cZ Yb[]bYYf]b[`YWcbca m` hfcXi W]cb`hc`5Wc`i bh]b["" 7 \UdhYf`-`ž`\$`cZhY`hY hVcc_`UbX`@YWhi fY`bchYg"
	5ggYgga Ybh	E i]n`%k]`VY`Y`X`h.]g:k YY_`Xi f]b[`hY`gWYXi `YX h hc f]U`WUgg""`H\]g`ei]n`k]`Wc] Yf`a Uhf]U`hUi [\h]b K YY_`g`%đ &"
K YY_`(`)`C Wc VYf!`-` C Wc VYf	@YWhi fY	9b[]bYYf]b[`YWcbca mDUfhi==`-`hYfYghfUH]gž dfYgYbhk cft`""`7 \UdhYf`-`ž`\$`ž`%ž`%ž`%`UbX @YWhi fY`bchYg"
	Hi hc f]U`	E i Ygh]cbğ`cb`]bYfYghfUH]ž`DK ž`5K ž: K 7 UgY`gh XmX]gW gg]cb
K YY_`.)`.`&`C Wc VYf!`%`* C Wc VYf	@YWhi fY	9b[]bYYf]b[`YWcbca mDUfhi==`-`5bbi U`k cft`UbX ž h fY`k cft`""`7 \UdhYf`-`ž`\$`ž`%ž`%ž`%`UbX`@YWhi fY bchYg
	Hi hc f]U`	E i Ygh]cbğ`cb`F ž`VfYU`Yj Ybž`gYbg]h]]mUbX dUm/UW_ 7 UgY`gh XmX]gW gg]cb
K YY_`*`.`%`C Wc VYf!`&` C Wc VYf	6`YbXYX	K YY_`*`]g`U`ZYI]V]]mk YY_`
K YY_`+`.`&`*`C Wc VYf!`" \$ C Wc VYf	@YWhi fY	9b[]bYYf]b[`YWcbca mDUfhi=]`-`F UY`cZfYh fb UbU`mg]gž`VfYU`Yj Ybž`gYbg]h]]mUbX`dUm/UW_ UbU`mg]g""`7 \UdhYf`%(ž%) ž`*`ž`%ž`%`UbX`@YWhi fY

F Ygci fWg

DfYgWf]VYX`F Ygci fWg`

>WUfgdW` afWē XadS^fab[Uei [^TWbaefW a` ? aaVWz8adS^VZ4aa]e S` V dWwW UWTaa]e bWSeWh[e[f
fZWG@EI >[TcSk i WTe[fW [\hdg.##k k k`"\]VfUfmi bgk "YXi "Ui #](#)

[HYI hVcc_g.](#)

H\Y`dfYgWf]VYX`hI hVcc_`Zcf`h]g`Wci fgY`]g.

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Kag US` bgdJZSeWfZWfW fTaa] Xba_ G@EI Taa]eZabž3 fWd Sf[hWkt kag US` bgdJZSeWfZWfWaa]
hWde[a` /SfS `ai Wdbd[UWfiV[dWUfk Xba_ fZWbgT`feZWdSf,

[\hdg.##k k k "a \YXi W\[hcb"Wca "Ui # +, % \\$+\\$+\('\) &!Ui glYb\[\]bYYf\]b\[!a UbU\[Ya Ybh/↑ \] fa TWUa` Xd_ WfI](#)

G@EI >[TcSk i WTe[fW

UggYgga YbhdYfZcfa UbWžmci 'UfY'Y'[]V'Y'hc'Udd'mZcf'GdYWU'7 cbg]XYfUhc'b'df]cf'hc'gi Va]h]b['Ub
UggYgga Ybhcf'g]h]b['Ub'YI Ua "

I BGK 'bck '\Ug'U': [\]h\]c'G\]h#Gi Va \]h\]f'Yžk \\]](#)W'a YUbg'hUh]Zmci 'UthYa dhUb'YI Ua 'cf'gi Va]hU'd]YW'cZ
UggYgga Ybhž'mci 'UfY'XYWUf]b['mci fgY'Z]hYbci [\ 'hc'Xc'gc'UbX'WUbbch'Uthf'Udd'mZcf'GdYWU'
7 cbg]XYfUhc'b"

: cf'XYHU]g'cZUdd'm]b['Zcf'GdYWU'7 cbg]XYfUhc'b'UbX'WcbX]h]cbg'Zcf'hY'Uk UfX'cZgi dd'Ya YbhUfm
UggYgga Ybhž'd'YUgY'gYY'hY'jbZcfa Uhc]b'cb'I BGK 'g' [GdYWU'7 cbg\]XYfUhc'b'dU\]Y"](#)

D'YUgY'bc'hY'hUhghi XYbhg'k]'bchVY'fYei]fYX'hc'dfcj]XY'UbmXcW a YbhUfmYj]XYbW'hc
gi ddcfhUVgYbW'g'Zca 'UbmWUggYg'a]ggYX'VYWU]i gY'cZ7CJ -8!%- 'di V']W\YU'h' a YUgi fYg'gi W'Ug
]gc'Uh]cb" I BGK 'k]'bchVY']bg]gh]b['cb'a YX]W'Wf]h]Z]W]hYg'Zca 'UbmcbY'XYYa YX'hc'VY'U'dcg]h]Y'WUgYž
cf'k \Yb'hYm\Uj Y'fYVčj YfYX" 'Gi W'Wf]h]Z]W]hYg'UfY'X]Z]W'h'hc'cVHU]b'UbX'di hUb'i bbYW'ggUfm]gh]U]b'cb
gh XYbhg'UbX'a YX]W'ghUZZ'

5dd']W]h]cbg'Zcf'gdYWU'Wcbg]XYfUhc'b'k]'VY'fYei]fYX'Zcf'UggYgga YbhUbX'dUfh]W]dUhc'b'UVgYbW'g'—
Vi hbc'XcW a YbhUfmYj]XYbW'Zcf'7CJ -8'%']'bYgg'cf']gc'Uh]cb'k]'VY'fYei]fYX']b'H' "

5 WUXYa]W=Zcfa Uh]cb

7 fYX]hdc]bng

7 ci fgY`WfYX]h]g`WU`W`UH`X`]b`I` b]hg!C Z 7 fYX]hfl C 7 E`H\Y`bcfa U`k cf`cUX`YI dYWU]h]cb`Zcf`cbY`I C 7]g`Uddfcl]a UH`m&) ` \ci fg`dYf`hYfa "H\]g`]bW` XYg`WUgg`WcbhUW` \ci fg`z`df]j UH`gh Xn`z`ch`Yf`YUfb]b[UW]j]hYg`z`dfYdUfU]h]cb`UbX`h]a Y`gdYbhc]b`U`UggYggUV`Y`k cf`_"

A cghWci fgYk cf`_Wci fgYg`Uhi BGK `UFY`*`I C 7 `UbX`]bj`c`j`Y`Ub`Ygh]a UH`X`%) \$` \ci fg`hc`Wca d`YH`"9UWk Wci fgY`]bW` XYg`U`dfYgW]YX`bi a VYf`cZ` \ci fg`dYf`k YY`_`fl`#` E`cZgW`YXi `YX`ZUW`!hc!ZUW`UbX`#`f`cb`]bY WcbhUW`"5bmUXX]h]cbU`h]a Y`VYmc]bX`h`Y`dfYgW]YX`WcbhUW` \ci fg`g` \ci `X`VY`gdYbh`]b`a U_]b[`gi`fY`h`Uh mci `i bXYfg]UbX`h`Y`YW`i`fY`a UH`f]U`z`Wca d`Yh]b[`h`Y`g`Yh]Ugg][ba Ybng`z`Z`fh`Y`f`YUX]b[`z`UbX`fYj`]g]b[`Zcf` UbmYI Ua]bU]h]cbg"

C b!WJa di g`WUgg`UH`Y`bX`UbW`

Di V`]WX]gh]UbW]b[`WcbX]h]cbg`a`i`ghVY`Zc`ck`YX`Zcf`U`H` `ZUW`!hc!ZUW`WUggYg`"Hc`Ybgi`fY`h`]g`z`cb`m`gh`XYbng`Ybfc`YX`]b`h`cgY`WUggYg`k`]`VY`U`ck`YX`]b`h`Y`fcca`"7`Ugg`f`cg`h`f`g`k`]`VY`U`h`UW`YX`hc`Wc`ffYg`dc]bX]b[`fcca`g`UbX`W]fW`UH`X`Ua`cb[`UV`XYa`cbgf`U`h`fg`"Bc`c`j`Yf`Ybfc`a`Ybh]g`U`ck`YX`]b`ZUW`!hc!ZUW`WUgg`"Gh`XYbng`Ybfc`YX`]b`cb`]bY`WUggYg`WU]b`gk`Ud`h`Y]f`Ybfc`a`Ybh`Z`ca`cb`]bY`hc`ch`Yf`UXX]h]cbU`z`Vi`h`ja`]h`X`z`bi`a`VYf`cZ`cb!WJa`di`g`WUggYg`VmGi`bXUn`z`K`YY`_%`D`YUgY`fY`Zf`hc`mci`f`Wci`fgY`g]A`]Wcgc`Z`HYUa`g`UbX`A`ccX`Y`g]h`Y`g`Zcf`a`cfY`]b`Zcfa`Uh]cb`UVci`h`WUgg`UH`Y`bX`UbW`Zcf`]b!dYfgcb`UbX`cb`]bY`WUgg`gYW]h]cbg#UW]j`]hYg"

Mci`f`YU`h`UbX`h`Y`YU`h`c`Z`h`cgY`]b`mci`f`WUgg`]g`W]h]W`m]a`dcft`Ub`h`Mci`a`i`ghg]Um`Uh`ca`Y`]Z`mci`UFY`g]W`cf`\Uj`Y`VYb`UXj`]gYX`hc`gY`Z]gc`UH`Vm`[BGK`YU`h`](#)`cf`[`cj`Yfba`Ybh]U`h`cf]h]Yg`"7i`ffYbh`U`Y`f`g`UbX`U`]ghc`Z`ch`g`d`ch`g`WU]b`VY`Zi`bX`

⇒ dcfhUbh@]b_g

- [A ccX`Y](#)
- [@UV`5WV`gg](#)
- [<YU`h`UbX`GUZYhm](#)
- [7ca`di`hb\[`: UW`hYg](#)
- [Gh`XYbhF`Ygci`fW`g](#)
- [7ci`fgY`Ci`h\]bYg](#)
- [9b\[\]bYYf\]b\[`Gh`XYbhGi`ddcfhGYfj`_W`g:7YbhfY](#)
- [A`U`YfgdUW`](#)
- [I`BGK`H\]a`YhUV`Y](#)
- [I`BGK`<UbXVcc`](#)
- [I`BGK`A`YWXUb\]W`UbX`A`Ubi`ZUW`f\]b\[`9b\[\]bYYf\]b\[](#)
- [9ei`\]hUV`Y`@YUfb\]b\[`GYfj`_W`g](#)

⇒ U[Y`7`fYX]h

GmbYf[]Yg`]b`Gci`bX`&\$%*`

7F ⇒ CG

7F ⇒ CG`Dfcj`]XYf`7`cXY.`\$\$\$-`,`;

5W_bck`YX[Ya`YbhcZ`7`ci`b]fm

K`Y`UW_bck`YX[Y`h`Y`6YXY[U`d`Ycd`Y`k` \c`UFY`h`Y`fUX]h]cbU`W`g]hX]Ubg`c`Z`h`Y`UbXg`cb`k` \]W`I`BGK`
?`Ybg]b[hcb`W]a`di`g`]g`c`W]h`Y`X`"

5ddYbX]l . '9b[]bYYfg'5i ghfU`U'f95Ł'DfcZYgg]cbU`'9b[]bYYf'7ca dYhYbWm
GHUbXUfX

Dfc[fUa ' bHYbXYX'@YUfb]b['Ci hWta Yg	
? bck `YX[Y'UbX'g_]`VUgY	
D9%"%7 ca dfY\Ybg]j YžhYcfmVUgYX'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]Wgžbi a Yf]WU`UbU'mg]gžghUhgh]WgžUbX Wta di h'f'UbX']bZcfa Uh]cb'gWYbWg'k \]W' i bXYfd]b'hY'Yb[]bYYf]b['X]gWd`]bY	
D9%" " ' b!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`ZUWc'fg]a dUW]b['hY Yb[]bYYf]b['X]gWd`]bY	
D9%"* 'i bXYfghUbX]b['cZhY'gWc'dYždf]bWd`Ygžbcfa gžUW]c' 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`]WU]cb'UV`]jm	
D9%"%5dd`]WU]cb'cZYghUV`]g\YX'Yb[]bYYf]b['a Yh'cXg'hc'Wta d'YI'Yb[]bYYf]b['dfcV'Ya gc`]b[
D9%"&:'i YbhUdd`]WU]cb'cZYb[]bYYf]b['fYW]b]ei Ygžhc'c'g'UbX'fYgci fW'g	
D9%" " '5dd`]WU]cb'cZgmg]Ya Uh]WYb[]bYYf]b['gmb'hYg]g'UbX'XYg][b'dfcW'ggYg	
D9%"('5dd`]WU]cb'cZgmg]Ya Uh]WUddfcUW]Yg'hc'hY'WcbXi W]UbX'a UbU[Ya YbhcZYb[]bYYf]b[dfc'YW]g	
DfcZYgg]cbU`UbX'dYfgcbU`Uhf]Vi hYg	
D9' "%9h]WU`WcbXi W]UbX'dfcZYgg]cbU`UW]c'i bHUV`]jm	
D9' "&'9ZYW]j Y'cfU`UbX'k f]hYb'Wta a i b]WU]cb`]b'dfcZYgg]cbU`UbX`UmXca U]bg	
D9' " '7fYUh]j Yž]bbcj Uh]j Y'UbX'dfc!UW]j Y'XYa YUbcif	
D9' "('DfcZYgg]cbU`i gY'UbX'a UbU[Ya YbhcZ]bZcfa Uh]cb	
D9' ") 'C'fXYf'ma UbU[Ya YbhcZgY'Zi'UbX'dfcZYgg]cbU`WcbXi W]	
D9' "*" '9ZYW]j Y'hYUa 'a Ya VYfg\]d'UbX'hYUa `YUXYfg\]d	