



MMAN9453

A UghYfg`Dfc`YWhi7

HYfa`Cby`##`&\$&%

GWcc`cZA`YXUb]WU`UbX`A`Ubi`ZUWh`f]b[`.9b[`.]bYYf]b[`.##`.I`BGK`.9b[`.]bYYf]b[`

7ci fgY`Cj Yfj]Yk

GhJZZ'7cbhJW`8YHJ`g

7cbj Ybcfg

B Ua Y	9a Uj`	5j Uj`UVj]m	@cWUjcb	D\cbY
HfUWj`6UfVYf	hVUfVYf4 i bgk "YXi "Ui	D`YUgY`WcbhJW`Vm Ya Uj`cfj]U`HYUa g	>%+`(\$%5	

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5]bgk cft\`Vi]X]b[`>%+ž@Yj Y`%

5Vcj Y`7cZZY`cb`7 Ua di g

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-.\$\$-).\$\$da žA cbXUm=: f]XUm

f7`cgYX`cb`di V`jW`c`XUmžGWcc`gWYXi `Y%aj Ybht \$bX`I b]j Yfg]mG`ZYX`cb`7 Ua di g

K YV

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

[9b\[\]bYYf\]b\[`Gh`XYbhGi ddcfhGYfj \]Wg](#)

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[I BGK `Gh`Xm5VfcUX`UbX`9I WUbj \]Y`fZcf`\]bVci bX`gh`XYbht](#)

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D\cbY

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

fZ`*%&Ł`-` ,) `+**%`-`9b[]bYYf]b[`bXi gfr]U`HfU]b]b[

fZ`*%&Ł`-` ,) `"-`%+-`-`I BGK `Gh`Xm5VfcUX`UbX`I BGK `9I WUbj]Y`fZcf`]bVci bX`gh`XYbht

fZ`*%&Ł`-` ,) `(\$`-`+`-`\$ ZZY`cb`7 Ua di g

9a U]

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

- Y"["Ybfc`a Yblždfc[fYgg]cbžWUg\`fYei YgrgžWci fgY`]ggi Yg`cf`dfc[fUa !fY`UhYX`ei Yf]Yg

[9b\[\]bYYf\]b\[\]`bXi.glf\]U`HfU\]b\]b\[\]`](#) – bXi glf]U`HfU]b]b[]`ei Ygh]cbg

[I.BGK`Gh.Xm5VfcUX`](#) – gh XmiUVfcUX`gh XYbhYbei]f]Yg`fZcf`]bVci bX`gh XYbhgk

[I.BGK`9I.WXUb\[\]Y`](#) – gh XYbhYI WXUb[]Y`Ybei]f]Yg`fZcf`]bVci bX`gh XYbhgk

[I.BGK`:\]i.h.fY`Gh.XYbhg](#) – dchYbh]U`gh XYbhYbei]f]Yg

- Y"["UXa]gg]cbgžZYgždfc[fUa gžWYX]hifUbgZYf

[GWcc`C.ZZVW`](#) – GWcc`[YbYfU`cZZVW`UXa]b]ghfU]cb`Ybei]f]Yg

- B6. h.Y`fY`Yj UbhYUa g`]ghYX`Uvcj Y`a i ghVY`WcbUWYX` - gh XYbhYbei]f]Yg

7 ci fgY'8YHJ]`g

7 fYX]hDc]bHg`(`

Gi a a UfmicZħY'7 ci fgY

H\Y'ħYg]g'dfcj]XYg'Ub'cddcfh b]mZcf'mci`hc`Vf]b[`hc[YħYf'Yb[]bYYf]b[`df]bW]d'Yg`YUfbYX'cj Yf mci`f'dfYj]ci`g`m'Ufg'cZgh`XmUbX'Udd'miħYgY'df]bW]d'Yg`hc`]b]bcj`Uhj`Y'mgc'j`Y'dfcV'Ya`g`gi`W`Ug'ħY`XYj`Y'cda`YbhcZU'gdYW]ZWXyg][bž'dfcW'gg'UbX#cf'ħY`]bj`Ygh[]U]cb'cZU'\mčħYg]g" H\Yg]g'dfc`YW]g'UfY`Wča`d'YI`žcdYb!YbXYX'dfcV'Ya`g'ħUħU'`ck`fcca`Zcf'mci`f'WYU]h]]mž`UbX'ħY'UWči`]g]hcbž`UbU'mg]g'UbX`]b]h'fd'fYU]h]cb'cZfYgi`hg" H\YfY`UfY`a`i`h]d'Y'dcgg]V'Y'gc'i`h]cbg'cf`WčbW]`g]cbg'UbX'gi`Z]W]YbhWča`d'YI`]m]hc`fYei`]fY`U`XY[fY'cZdfc`YW]d'Ubb]b["H\Y'ħYg]g'fYei`]fY'g'mci`hc`Z'fa`i`Uħ'`dfcV'Ya`g`]b'gW]Ybh]Z]Wcf`Yb[]bYYf]b[`h'fa`gž'a`UbU[Y`U`h'W]b]W]d'fc`YW]h'UbX`Z]bX'gc'i`h]cbg`VmUdd'm]b[`gW]Ybh]Z]WUbX`Yb[]bYYf]b[`a`YħcXg" Mci`k`]`U'gc`XYj`Y'cd`ħY`UV"]m]hc`k`cf`_`]b`U`fYgYUfW`UbX`XYj`Y'cda`YbhYbj`]fcb`a`Ybħ`Mci`a`i`gh`]XYbh]Z]mU'gi`dYfj`]gcf`UbX'dfc`YW]d'f]cf`hc`Ybfc`_`]b[]b'ħ]g`Wči`fgY`"H\]g]g'ħY'ħ]fX`Wči`fgY'cZħY'ħfY`Y`Wči`fgY'ħYg]g'ghf`W]h`fY`"

"

7 ci fgY'5]a g

H\Y'ħYg]g'dfcj]XYg'Ub'cddcfh b]mZcf'ħY'gh`XYbh'hc`Vf]b[`hc[YħYf'Yb[]bYYf]b[`df]bW]d'Yg`YUfbYX'cj Yf`ħY]f'dfYj]ci`g`m'Ufg'cZgh`XmUbX'Udd'miħYgY'df]bW]d'Yg`hc`]b]bcj`Uhj`Y'mgc'j`Y'dfcV'Ya`g`gi`W`Ug'ħY`XYj`Y'cda`YbhcZU'gdYW]ZWXyg][bž'dfcW'gg'UbX#cf'ħY`]bj`Ygh[]U]cb'cZU'\mčħYg]g" H\Yg]g'dfc`YW]g'a`i`gh`VY`Wča`d'YI`žcdYb!YbXYX'dfcV'Ya`g'ħUħU'`ck`fcca`Zcf'gh`XYbhWYU]h]]mž`UbX'ħY'UWči`]g]hcbž`UbU'mg]g'UbX`]b]h'fd'fYU]h]cb'cZfYgi`hg" H\YfY`a`i`ghVY`a`i`h]d'Y'dcgg]V'Y'gc'i`h]cbg'cf`WčbW]`g]cbg'UbX'gi`Z]W]Ybh`Wča`d'YI`]m]hc`fYei`]fY`U`XY[fY'cZdfc`YW]d'Ubb]b[`Z'ca`ħY'gh`XYbh`H\Y'ħYg]g'fYei`]fY'g'ħY'gh`XYbh'hc`Z'fa`i`Uħ'`dfcV'Ya`g`]b`Yb[]bYYf]b[`h'fa`gž'a`UbU[Y`Ub`Yb[]bYYf]b[`dfc`YW]h'UbX`Z]bX'gc'i`h]cbg`VmUdd'm]b[]b[]bYYf]b[`a`YħcXg" Gh`XYbh'g'U'gc`XYj`Y'cd`ħY]f'UV"]m]hc`k`cf`_`]b`U`fYgYUfW`UbX`XYj`Y'cda`Ybh`Ybj`]fcb`a`Ybħ`

7 ci fgY'@YUfb]b[`Ci hWča Yg

5Zf'gi`W]W]ggZ`mWča`d'Yh]b[`ħ]g`Wči`fgY`žmci`g\ci`X`VY`UV`Y`hc.

@YUfb]b[`Ci hWča Y	95`GHJ[Y`%7`ca`dYh'bW]Yg
%`8Yj`Y'cd`U`XYg][`b`cf`U`dfcW'gg'cf`]bj`Ygh[]U]h`U`\mčħYg]g`Zc`ck`]b[]bXi`ghfmi`UbX'dfcZYgg]cbU`Yb[]bYYf]b[`g]h'UbXUfXg"	D9`%`%
&"`7`f]h]W]`m'fYZYW]h'cb`U`gdYW]U`]ghVcXmicZ`_bck`YX[Y`fY`UħX`hc`ħY]f'ħYg]g'hc]d]W`	D9`%`"
'`"5`dd`mgW]Ybh]Z]WUbX`Yb[]bYYf]b[`a`YħcXg`hc`gc`j`Y`Ub`Yb[]bYYf]b[`dfcV`Ya`"	D9`&`&
(`"5`bU'mgY`XUħU`cV`YW]j`Y`mi`g]b[`ei`Ubh]h]h]`Y`UbX`a`UħYa`Uh]W]`a`YħcXg"	D9`%`&
)`"8`Ya`cbghfUħ`cfU`UbX`k`f]h'Yb`Wča`a`i`b]W]h]cb`]b'dfcZYgg]cbU`UbX`UmiXca`U]bg"	D9`" `&

HYUWX]b['GhfUHY[]Yg'

H\Y 'W&i fgY]g' hUi [\hUg 'Ub']bX]j]Xi U' fYgYUfWX 'dfc YWZ'hc 'XYj Y`cd' U'Yj Y`cZfYgYUfWX 'g_]`g'UbX
Ui hcbca m'

F Ygci fWg

F YWca a YbXYX'F Ygci fWg

BchUj U]UV'Y

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

@UVcfUhcfmK cf_g\cd' bZcfa Uh]cb

7CJ 8!%- BCH9. 'H\Y'GWcc''UVcfUhcfmZUW]j]hYg'UFY'cdYb'hc'fYgYUfW' h\Yg]g'gh XYbhg/\ck Yj Yfz'UWWgg
]g''ja]hYX''Hc'Wca d'mk]h' [cj Yfba Ybh]gcW]U'X]ghUbW]b['fYei]fYa YbhgZ'Y"["Z('gei UFY'a YhYfg'dYf
dYfgcbz'YUW'fcca '\Ug'U'a Ul]a i a 'WUdUW]m''ja]h'k \]W'k]''VY'a cb]hc'fYX'VmihY'gi dYfj]g]b[
dfcZ'gg]cbU''ghUZZ'D'YUgY'WXYW'k]h' h\Y''UVcfUhcfmZUW]f']b'mci f'UFYU'VYZc'fY'UWWgg]b['UbX'cVgYfj Y'h\Y
'ja]h'UbX'U''c'h\Y'f'gUZ'hmidfYW]i h]cbg"

Mci 'a i ghgYY_[i]XUbW'UbX'Uddfcj U'Zca 'mci f'H\Yg]g'gi dYfj]gcf'df]cf'hc'Ubmi'UVcfUhcfmUW]j]hYg"

H\Y''UVcfUhc]f]Yg'UFY'h\Y'fYgdcbg]V']]mciZ'h\Y'ghUZZ]b]WUf[Y'Z'UbX'mci 'a i ghcdYfU'h'k]h']b'h\Y'UWW'dhYX
dfUW]W]g'cZ'h\Y''UVcfUhcfmVcbW'fbYX''@UVcfUhcfmghUZZUFY'\][\mg_]''YX'UbX'\Y'dZ]/hU_Y'Z ''UXj UbhU[Y
cZ'h\Y]f'YI dYf]YbW' /\ck Yj Yfz'mci 'g\ci 'X'bhYI dYW'h'UVcfUhcfmghUZZhc'hU_Y'fYgdcbg]V']]mZc'f'mci f'h\Yg]g
cf'W]ffmci hk cf_'Zc'f'mci "

Z'mci f'dfc'YWh]bj c] Yg''UVcfUhcfmk cf_Z'WcbUW'h\Y'cZ]W]f]b]WUf[Y'fC => E'cZ'h\Y''UVcfUhcfm]b'k \]W' mci
k]''VY'k cf_]b['Ug'gccb'Ug'dcgg]V'Y'hc'X]gW'gg'mci f'fYei]fYa Ybhg''H\Ymk]''ggj Y'mci 'k]h' U'@UVcfUhcfm
5W]gg'5ddfcj U'f'5E'Zc'fa 'k \]W' mci 'a i ghWca d'Yh'UbX'fYh'fb'hc'h\Y'C => "

[: cf'a cfY' \]bZcfa Uh\]cb'UVci hUWWgg\]b\['h\Y'GWcc' 'g' UVcfUhc\]f\]YgZ'd'YUgY'j \]g\]h'h\Y'GWcc'
k'YVg\]hY' \h\]dg.##k k k "Yb\[\]bYf\]b\["i bgk "YXi "Ui #a YWU\]b\]W\]!Yb\[\]bYf\]b\[#Ygci fWg#UV!UWWgg!\ck !hc!
Zcfa g](#)

K cf_g\cd

Mci 'a i ghgYY_[i]XUbW'UbX'Uddfcj U'Zca 'mci f'H\Yg]g'gi dYfj]gcf'df]cf'hc'fYei Ygh]b['UbmK cf_g\cd
UW]j]hYg"

5`gh XYbhUWj]hYg fYei]f]b['a Ubi ZJWñ fY']b'hY'A YWUbjWU`UbX'A Ubi ZJWñ f]b['9b[]bYYf]b['fA A 9Ł
k cf_g\cd'g\ci 'X'VY'X]gW ggYX'k]h'hY'k cf_g\cd'dYfgcbbY`UhihY`]bWd]cb'cZ'hY'k cf_"H\Y'k cf_g\cd
dYfgcbbY`a i gh\Uj Y'hY'cddcfri b]mhc'UXj]gY'UbX`]bZi YbW'hY'XYg][b'hc'\Y'd'a]b]a]gY'UggYa V'mž
a Ubi ZJWñ fY'cf'Z bW]cbU`dfcV'Ya g"

H\Y'k cf_g\cd']g'i gi U`m]b'j Yfm\][\ 'XYa UbX"'Zmci 'fYei]fY'hY'k cf_g\cd'hc'a Ubi ZJWñ fY'Yei]da Ybh
YggYbh]U`hc'mci f'hYg]gž'hYb'a U_Y'gi fY'hUhmci 'X]gW gg'mci f'fYei]fYa Ybhg'Ug'YUfmUg'dcgg]V'Y'k]h'hY
K cf_g\cd#@UVcfUhcfmA UbU[Yf"Mc'ig\ci 'X'dfcj]XY'Yb[]bYYf]b['XfUk]b[g'k \]W'UfY'Z]fghUddfcj YX'Vm
hY`UVcfUhcfmC 7"Mc'ig\ci 'X'a U_Y'Yj YfmYZc'fhc'a]b]a]gY'hY'K cf_g\cd`cUX'Vma cX]h]b['YI]gh]b[
Yei]da YbhfU'hYf'hU'Vi]X]b['Zca 'bYk žUbX'Vm_YYd]b['mci f'XYg][bg'g]a d'Y

UggYgga YbhdYfZcfa UbWžmci 'UfY'Y'[J]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': [Jhrc'G\]h#Gi Va \]hfi_Yžk \\]](#)W'a YUbg'hUh]Zmci 'UhtYa 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'Uhtf'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'bcHY'hUhighi XYbhg'k]'bchVY'fYei]fYX'hc'dfcj]XY'UbmXcW a YbhUfmYj]XYbW'hc
gi ddcfhiUVgYbW'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'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"

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

I BGK `Ug`Ub`cb[c]b[`Wca a]ha Ybhlc`ZcghYf]b[`U`W`hi`fY`cZ`YUfb]b[`]bZcfa YX`VmiUWUXYa]W]bhY[f]m`5`
I BGK `gh`XYbthg`Uj`Y`U`fYgdcbg]V`]mhc`UX`YfY`hc`h`g`df]bW]d`Y`cZUWUXYa]W]bhY[f]m`D`U[]Uf]ga
i bXYfa]bYg`UWUXYa]W]bhY[f]m]UbX`]g`bchlc`YfUHYX`Uhl`BGK`"B`SY[Sde_`SfG@E|`[e VWX`W`Se ge[`Y`
fZWl`ad/e ad[VWSe aXafZWde S`V bSee[`Y`fZW_`aXSe kagdai`ž

D`U[]Uf]ga`]g`U`mdY`cZ]bhY`YWfi`U`h`YZh`#hW]b`hU`_Y`a`UbmiZcfa`gžZca`XY`]VYfUHY`WXYU]b[`hc`UWUXYbH`m`
Wcdm]b[`Zca`U`gci`fWY`k`]h`ci`hUW`bck`YX[`Ya`Ybh`I`BGK` `Ug`dfcXi`WYX`U`k`YVg]hY`k`]h`U`k`YU`h`cZ`
fYgci`fWYg`hc`gi`ddcfhghi`XYbthg`hc`i`bXYfgtUbX`UbX`Uj`c]X`d`U[]Uf]ga`ž`]g]h`[gh`XYbthi`bgk`"YXi`"Ui`#d`U\[\]Uf\]ga`"](#)
H\Y`@YUfb]b[`7`YbhfY`Ugg]gthg`ghi`XYbthg`k`]h`i`bXYfgtUbX]b[`UWUXYa]W]bhY[f]m]UbX`ck`bchlc`d`U[]Uf]gY`
H\YmiU`gc`lc`X`k`cf_g`cdg`UbX`W]b`Y`d`gh`XYbthg`cbY!cb!cbY"

Mci`UfY`U`gc`fYa`]bXYX`h`UhWfYZ`hja`Y`a`UbU[`Ya`Ybh]g`Ub]a`dcffUbhdufhicZghi`XmiUbX`cbY`cZ`hY`

⇒ 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`ghcX]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 'hYbXYX'@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 YbHU'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 hYf'UbX']bZcfa Uhcb'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`ZUWc'fg]a dUW]b['hY Yb[]bYYf]b['X]gWd`]bY	
D9%"* 'l bXYfghUbX]b['cZhY'gWc'dYždf]bWd`Ygžbcfa gžUW]ci bhUV]']h]Yg'UbX'Vci bXg'cZ gi ghU]bUV'Y'Yb[]bYYf]b['dfUW]W']b'hY'gdYW]ZWX]gWd`]bY	
9b[]bYYf]b['Udd']WU]hcb'UV']]m	
D9%"%5dd']WU]hcb'cZYghUV]g\YX'Yb[]bYYf]b['a YhcXg'hc'Wta d'Yl'Yb[]bYYf]b['dfcV'Ya gc']b[
D9%"&'&: 'i YbhUdd']WU]hcb'cZYb[]bYYf]b['hYW]b]ei Ygžhc'g'UbX'fYgci fW'g	
D9%"'" '5dd']WU]hcb'cZgmgHya Uh]WYb[]bYYf]b['gmbhYg]g'UbX'XYg][b'dfcW'ggYg	