



MANF4611

DfcWgg`A cXY``]b[`UbX`G]a i `Uh]cb

HYfa `Hk c`##`&\$&%

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

fZ *%&E' - ' ,) ' (\$- + - 'GWcc`C ZWfH

fD`YUgY`bchY`hUhihY`GWcc`C ZW`k]`bch_bck `k \Yb#Zmci fWci fgY`Wcbj Ybcf]g`cb`Wla di g`cf Uj U]UV`Y

9a U]

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

- Y"["Ybfc`a YbZ`dfc[fYgg]cbZ`WUg\`fYei YghZ`Wci fgY`]ggi Yg`cf`dfc[fUa !fY`UHX`ei Yf]Yg

[9b\[\]bYYf\]b\[\]`Xi gh\]U`HfU\]b\]b\[\]`Xi gh\]U`HfU\]b\]b\[\]`ei Ygh\]cbg](#)

[L BGK \]Gh Xm5VfcUX](#) -`gh XmUVfcUX`gh XYbhYbei]f]Yg`fZcf]bVci bX`gh XYbht

[L BGK \]9I WUUb\]Y](#) -`gh XYbhYI WUUb[Y`Ybei]f]Yg`fZcf]bVci bX`gh XYbht

[L BGK \]: i h fY`Gh XYbhtg](#) -`dchYbh]U`gh XYbhYbei]f]Yg

- Y"["UXa]gg]cbgZ`ZYgZ`dfc[fUa gZ`WYX]hHfUbgZYf

[GWcc`C ZWf](#) -`GWcc`[YbYfU`cZ]W`UXa]b]ghfU]cb`Ybei]f]Yg

- B6. hY`fY`Yj UbhYUa g`]ghYX`UVcj Y`a i ghVY`WcbHUVWYX`Zcf`U`gh XYbhYbei]f]Yg" hY`GWcc`k]`cb`mVY`UV`Y`hc`fY`ZYf`gh XYbhtg`cb`hc`hY`fY`Yj UbhYUa]Z`WcbHUVWYX

7 ci fgY'8YHJ]`g

7 fYX]hDc]bhr`*`

Gi a a UfmicZhY'7 ci fgY

A Ubi ZJWf]f]b[`Yb[]bYYfg'fci h]bY'mgc`j`Y`W`a`d`Yl`'dfcV`Ya`g`]b]c`j`]b[`fYgci`fW`U`c`WU]cbz`dfcW`gg`UbX`gi`dd`m`vX`U]b`cd]h]a`]n]U]cbz`k`cf`_`UbX`U`W]j`]m]Zck`UbX`V`U`UbV]b[`z`a`U`W`]bY`W`d`U`W]m]UbU`mg]g`UbX`h`Y`d`U`bb]b[`c`Z`W`d]h`U`Yl`d`Y`b`X]h`fY`"G]bW`'g]a`i`U]h]cb`f`d`U`f]h`W`U`f`m`X]g`W`Y`Y`Y`j`Y`b`h]g]a`i`U]h]cb`E`]g`]b`W`Y`U`g]b[`m`i`g`Y`X`]b`]b`X`i`g`f`m`z`h`]g`W`c`i`f`g`Y`k`]`d`U`W`'Y`U`j`m`Y`a`d`U`g]g`c`b`'g]a`i`U]h]cb`UbX`h`Y`g`h]U]h]g]h`W`'UbU`mg]g`c`Z`f`Y`g`i`h`"G]a`i`U]h]cb`g`c`Z`k`U`f`Y`i`g`Y`X`]g`F`c`W`k`Y`"5`f`Y`b`U`f`"

C`b`Y`c`Z`h`Y`]a`d`c`f`U`b`h]U]a`g`c`Z`h`Y`W`c`i`f`g`Y`]g`h`c`h`Y`U`W`z`W`c`U`W`'UbX`X`Y`j`Y`c`d`h`Y`U`V`]j]m]h`c`UbU`mg`Y`f`Y`U`k`c`f`X`g`m`g]h`Y`a`g`V`m`i`b`X`Y`f`g`h]U`b]b[`h`Y`b`U`h`f`Y`c`Z`h`Y`i`b`X`Y`f`m]b[`d`f`c`W`gg`z`h`Y`U`V`]j]m]h`c`U`V`g`h`U`W]h]g`V`Y`U`j`]c`i`f`z`UbX`h`c`g`Y`Y`W`h`U`d`d`f`c`d`f]U]h`Y`e`i`U`b`h]U]h]j`Y`h`Y`W`b]e`i`Y`g`Z`c`f`a`c`X`Y`]b[`h`]g`V`Y`U`j`]c`i`f`k`]h`h`Y`Y`[`c`U`c`Z]a`d`f`c`]b[`]h`"

7 ci fgY'5]a g

H`Y`W`c`i`f`g`Y`U]a`g`h`c`X`Y`j`Y`c`d`m`c`i` `]b]h`c`U`g`_`Y`X`'UbX`U`l`f`c`i`b`X`Y`X`Y`g][`b`Y`b[]b`Y`Y`f`UbX`c`d`Y`f`U]h]c`b`U`'UbU`mg]h`z`U`V`Y`h`c`W`U]f`m`c`i`h`UbX`a`UbU[`Y`h`Y`_`Y`m`X`Y`g][`b`z`c`d`Y`f`U]h]c`b`g`'UbX`X`Y`W]g]c`b]a`U_]b[`d`f`c`W`gg`Y`g`"C`d`Y`f`U]h]c`b`g`UbX`X`Y`g][`b`U`f`Y`]b`Y`f`Y`b`h`m`W`c`a`d`Yl`'UbX`U`g`m`g]h`Y`a`U]h]W`z`m`h`U`Z`Yl`]V`Y`z`U[]Y`'UbX`]b`h`Y`f`X]g`W`d`]b`U`f`m`U`d`d`f`c`U`W`']g`f`Y`e`i`]f`Y`X`h`c`a`UbU[`Y`'UbX`]a`d`f`c`j`Y`W`c`a`d`Yl`'g`m`g]h`Y`a`g`"H`Y`W`c`i`f`g`Y`h`Y`U`W`X`Y`g`h`]g`U`d`d`f`c`U`W`z`U`h`h`Y`'g`m`g]h`Y`a`UbX`a`UbU[`Y`f]U`"Y`j`Y`g`z`V`U`g`Y`X`c`b[`c`V`U`V`Y`g`h`d`f`U`W]h]W`'a`Y`h`c`X`c`c`[]Y`g`z`]b`X`i`g`f`m`Y`W`h`f`Y`f`g`z`UbX`]b`W`c`d`c`f`U]h]g`W`]g`Y`g`h`X]Y`g`UbX`d`f`c`Y`W`g`z`h`c`U`d`d`m`h`Y`g`Y`a`Y`h`c`X`c`c`[]Y`g`'UbX`V`Y`W`c`a`Y`d`f`c`Z]W]Y`b`h`U`h`h`Y`a`"

?`Y`m`Z`J`W`c`f`g`Z`c`f`g`i`W`W`gg`]b`a`c`X`Y`f`b`Y`b[]b`Y`Y`f]b[`g`m`g]h`Y`a`g`]b`W`i`X`Y`Y`Z]W]Y`b`h`UbX`Y`Z`Y`W]j`Y`U`c`W`U]h]c`b`c`Z`f`Y`g`c`i`f`W`g`z`]b`Z`U`g`h`f`W`h`f`Y`z`W`d`U`W]h]m]UbX`W`d]h]U`]b]j`Y`g`h`a`Y`b`h`'8`Y`d`Y`b`X]b[`c`b`h`Y`W`X`U`f`U`W]h]f]g]h]W`g`c`Z`h`Y`g`m`g]h`Y`a`z`Z`c`f`Yl`U`a`d`Y`U`d`f`c`X`i`W`h]UbX`]h]g`a`U`f`_`Y`h`z`U`d`d`f`c`d`f]U]h`Y`d`f`c`W`gg`Y`g`z`f`Y`g`c`i`f`W`g`z`Y`b]h]m]Z`c`k`g`z`U`m`c`i`h`g`UbX`g`m`g]h`Y`a`g`b`Y`Y`X`h`c`V`Y`X`Y`g][`b`Y`X`"H`Y`U]a`c`Z`h`]g`W`c`i`f`g`Y`]g`d`f`Y`W`g`Y`m`h`U`h`h`Y`i`b`X`Y`f`g`h]U`b]b[`z`UbU`mg]g`z`X`Y`g][`b`'UbX`z`h`c`g`c`a`Y`Yl`h`b`h`z`h`Y`c`d]h]a`]g`U]h]c`b`c`Z`f`Y`g`c`i`f`W]b[`UbX`d`f`c`W`gg`Y`g`]b`"b`Y`k`]h`d`f`U`W]h]W`'f`Y`e`i`]f`Y`a`Y`b`h]g`'UbX`U`W`c`b`g`h]U`b`h`m`Y`j`c`j`]b[`g`Y`h`c`Z`h]U`g`_`UbX`c`d`Y`f`U]h]c`b`U`'f`Y`e`i`]f`Y`a`Y`b`h]g`"

H`Y`]g`W`c`i`f`g`Y`Z`c`W`g`Y`g`c`b`'UbU`m]h]W`'h`Y`W`b]e`i`Y`g`Z`c`f`X`Y`W]g]c`b`a`U_]b[`UbX`'g`c`j`]b[`W`c`a`d`Yl`'d`f`c`W`gg`'UbX`f`Y`g`c`i`f`W`U`c`W`U]h]c`b`d`f`c`V`Ya`g`"h]b`W`i`X`Y`g`g`h]U]h]g]h]W`'W`X`U`f`U`W]h]f]g]U]h]c`b`'UbX`'UbU`mg]g`c`Z`g`m`g]h`Y`a`g`U`g`k`Y`"U`g`h`Y`h`Y`c`f`m]UbX`i`g`Y`c`Z`X]g`W`Y`Y`Y`j`Y`b`h]g]a`i`U]h]c`b`"h]W`c`j`Y`f`g`h`Y`Y`g`g`Y`b]h]U`"a`U`h`Y`a`U]h]W`z`g`h]U]h]g]h]W`'UbX`W`c`a`d`i`h`f`g]a`i`U]h]c`b`h`Y`W`b]e`i`Y`g`Z`c`f`a`c`X`Y`"b[`UbX`'UbU`mg]b[`W`c`a`d`Yl`'g`m`g]h`Y`a`g`]b]c`j`]b[`a`i`h`d`Y`j`U`f]U`V`Y`g`z`]b`h`Y`f`b`U`z`Yl`h`f`b`U`'UbX`X]g]h`f`V`U`b`W`g`"8`Y`d`Y`b`X]b[`c`b`h`Y`g`W`c`d`Y`c`Z`h`Y`'g`m`g]h`Y`a`h`c`V`Y`'UbU`mg`Y`X`'UbX`h`Y`b`U`h`f`Y`c`Z]h]g`V`Y`U`j`]c`i`f`z`X]Z`Y`f`b`h]U`b`U`m]h]W`'h`Y`W`b]e`i`Y`g`U`d`d`m`'G`d`Y`W]Z]W`h`Y`W`b]e`i`Y`g`X]g`W`gg`Y`X`]b`W`i`X`Y`g`h]U]h]g]h]W`'UbX`f`Y`[`f`Y`g]c`b`'UbU`mg]g`'UbX`g]a`i`U]h]c`b`i`g]b[`F`c`W`k`Y`"5`f`Y`b`U`f`'g`c`Z`k`U`f`Y`"

H`Y`W`c`i`f`g`Y`]g`Z`c`W`g`Y`X`c`b`'UbU`mg]b[`z`a`c`X`Y`"b[`UbX`Z]b`U`mi`b`X`Y`f`g`h]U`b]b[`UbX`'g`c`j`]b[`W`c`a`d`Yl`'g`m`g]h`Y`a`g`i`b`X`Y`f`a`i`h`d`Y`W`c`b`g`h]U]b]h]g`"H`Y`g`Y`a`U`m]V`Y`a`U`b`i`Z`J`W`f]f]b[`g`m`g]h`Y`a`g`z`V`i`h`h`Y`m]W`U`b`U`g`c`V`Y`g`Y`f]j]W`'g`m`g]h`Y`a`g`z`h]U`b`g`d`c`f`U]h]c`b`'g`m`g]h`Y`a`g`z`]b`Z`J`W`h]U`b`m]g`m`g]h`Y`a`'b]j`c`j`]b[`a`i`h`d`Y`Y`b]h]h]Y`g`z`d`f`c`W`gg`Y`g`z`f`Y`g`c`i`f`W`g`'UbX`W`c`b`g`h]U]b]h]g`"

H`c`d]W]g`]b`W`i`X`Y`.

- 8]g`W`Y`Y`Y`j`Y`b`h]g]a`i`U]h]c`b`'UbX`U`g`g`c`W]U]h]X`'UbU`mg]g`h`Y`W`b]e`i`Y`g`z`i`g]b[`F`c`W`k`Y`"5`f`Y`b`U`|`'g]a`i`U]h]c`b`g`c`Z`k`U`f`Y`
- 8`Y`g][`b`c`Z`Yl`d`Y`f]a`Y`b`h]h`Y`W`b]e`i`Y`g`
- F`Y`[`f`Y`g]c`b`'UbU`mg]g`'UbX`d`U`f]h]U`'@`Y`U`g]h`G`e`i`U`f`Y`g`

• 8YVWg]cb`UbU`mg]g

H\Y`Wci fgY`k]`Wca V]bY`YW`i fYg`k]h`dfUW`WU`WUgY`gh X]Yg`h`UhfYei]fY`h`Y`h`Ycfm`hUj [\h`hc`VY`Udd`]YX`
hc`UW`i U`a Ubi ZUW`i f]b[`UbX`]bXi g]f]U`gmg]hYa g"

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

5ZYf`gi W`W`ggZ `m`Wca d`Y]b[`h`g`Wci fgY`Z`mci `g\ci `X`VY`UV`Y`hc.

@YUfb]b[`Ci hWca Y	95`GHU[Y`%7ca dYH`bW]Yg
%": cfa i`UH`U`fYU`k cfX`gmg]hYa `cf`dfcV`Ya `UbX`gY`YW`iUb` Uddfcdf]UH`U`bU`m]WU`h`VW`b]ei Y`Zc`f`a cXY`]b[`UbX`i`h]a UH`m` gc`j`]b[`cf`cd]h]a]h]b[`]h`	D9%`&`z`D9`&`%`z`D9` `&`z`D9` `(`
&`7\UfUW`Yf]hY`h`Y`VY`Uj]cf`cZU`gmg]hYa `]b`h`Y`fa`g`c`Z`h`Y`b`U`h`f`Y`c`Z`]h`g`j`Uf]UV`Yg`z`]b`h`f`UW`h]cbg`i`g]b[`fY[fYgg]cb`a`Y`h`c`Xg"	D9%`" `z`D9%`(`
`" `5dd`mXYg][b`cZYI dYf]a Ybh`h`VW`b]ei Yg`hc`gc`j`Y`Wca d`YI` gmg]hYa `dYf`Zc`fa UbW`dfcV`Ya g"	D9%`&`z`D9`&`"
("`5dd`mg]a i`Uh]cb`h`VW`b]ei Yg`hc`gc`j`Y`Wca d`YI`gmg]hYa `]ggi`Yg` UbX`hc`gY`YW`iZ`Ug]V`Y`z`]Z`b`c`h`c`d`h]a i`a`z`gc`i`h]cbg`UbX`Wca`b`Z[i`f`U`h]cbg` Ua`cb[gh]Wca dYh]b[`XYg][bg"	D9%`&`z`D9%`" `z`D9%`*`z`D9`&`%"`

HYUW]b[`GhfUH[]Yg`

H\Y`Wci fgY`a UH`f]U`k]`VY`dfYgYbh`X`]b`h`Y`Zc`fa `cZ`YW`i fYg`UbX`UggcW]UH`X`Vcc`_`W`Ud`h`f`g`UbX`
fYUX]b[g`"i` bXYfg]h]bX]b[`k]`VY`gi dd`Ya Ybh`X`Vm]WUgY`gh X]Yg`UbX`YI`Ua`d`Yg`X]gW`ggYX`]b`WUgg`
8YYdYf`i`bXYfg]h]bX]b[`k]`VY`UW]Yj`YX`Xi`f]b[`Zc`fa`U`h`hc`f]U`#UV`gYgg]cbg`k`Y`fY`gh`XYbh`k`cf`_`k`]h`
h`hc`fg`UbX`YW`i`fYf`hc`]a`d`Ya`Ybh`h`Ycfm`cb`Ugg][bYX`dfcV`Ya`g`UbX`WUgYg`i`g]b[`A`]W`cgc`Zi`9I`W`z`G`5`G`z`
A`Uh`UV`UbX`F`cW`k`Y`"5`fYbU`"H`Y`a`]X]gYgg]cb`YI`Ua`]b`U`h]cbg`k`]`h`Y`gh`h`Y`i`bXYfg]h]bX]b[`cZVUg]W`h`Ycfm`"

5XX]h]cbU`7ci fgY`bZcfa Uh]cb

5ggYgga Ybh

A Uf_g'k]''VY'fYh fbYX'k]h\]b'rk c'k YY_g'cZgi Va]gg]cb"

Gi Va]gg]cb' bch'g. 'Gi Va]hj]U'A ccX'Y

Hi fb]h]b'gYH]b[. 'H\]g]g'bchU'Hi fb]h]b'Ugg][ba Ybh

5ggYgga Ybh' . '5gg][ba YbhDUfh'

GHUfhXUH. '\$+#\$* #&\$&%&.&('DA

@Yb[h. ; 'dU[Yg

8YHJ]g.

8Yg][b'icZ9I dYf]a Yb'z'g]a i 'U]cbz'gH]h]g]WU'UbU'mg]g'z'fY'W'a a YbXU]cbg'UbX'XcW a YbH]cb"

H\Y'Ugg][ba Ybh'YYXg'hc'VY'gi Va]H'X'Vm'h'Y'Xi Y'XUH''A Uf_g'k]''VY''cgh'Zc'f''UH'gi Va]gg]cb'Uh'h'Y'fUH' cZ&\$i 'dYf'WU'YbXUf'XUmi b'Ygg'gdY'W]U'W'bg]XYfUH]cb'\Ug'VYYb'Udd']YX'Zc'f'UbX'Ub'YI H'bg]cb'[fUbH'X fhYfc'a Uf_g'k]''VY'Ugg][bYX'UZ'Yf') 'XUmg'YUX]b['hc'Ub'UVgc'i H'ZU]'Zc'f'h]g'dUfh'cZ'h'Y'Ugg][ba Ybh'

A Uf_g'k]''VY']bW'fdcfUH'X']bhc'h'Y'Z]bU'fYgi 'h'Zc'f'h'Y'W'ei fgY"

Gi Va]gg]cb' bch'g. 'Gi Va]hj]U'A ccX'Y

Hi fb]h]b'gYH]b[. 'H\]g]g'bchU'Hi fb]h]b'Ugg][ba Ybh

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

GHUfhXUH. '8i f]b['Zc'fa U'YI Ua g'5i [i gh&\$&%

@Yb[h. '&\ci fg

8YHJ]g.

H\Y'Z]bU'YI Ua 'W'ej Yfg'U''a UH'f]U'f]i [\h]b'h'Y'W'ei fgY'UbX'k]''VY'\Y'X'Xi f]b['h'Y'Zc'fa U'I BGK 'YI Ua dYf]cX"

A Uf_g'k]''VY']bW'fdcfUH'X']bhc'h'Y'Z]bU'fYgi 'h'Zc'f'h'Y'W'ei fgY"

Gi Va]gg]cb' bch'g. 'C b']bY'YI Ua

Hi fb]h]b'gYH]b[. 'H\]g]g'bchU'Hi fb]h]b'Ugg][ba Ybh

5 HbXUbW F Yei]fYa Ybhg

Gh XYbhg UfY gfcfb [mYbWci fU[YX hc UHbX U WUggYg UbX fYj]Yk YWfi fY fYWcfX]b[g

7 ci fgY GWYXi Y

[J Yk WUgg ha YhUVY](#)

Hja YhUV Y

8 UhY	HmdY	7 cbhYbh
C K YY_ (&) A Um! & A Um		
K YY_% " %A Um! (>i bY	6 YbXYX	<p>@YWfi fY. ffcXi W]cb hc DfcWgg UbX C dYfU]cbg A cXY]b[</p> <ul style="list-style-type: none"> • 7 \UfUWYf]gh]Wg cZDfcWggYg UbX C dYfU]cbg • : ck GmghYa gZA Ubi ZUWfi f]b[GmghYa gZ6i g]bYgg • GmghYa gZ9b[]bYYf]b[GmghYa g • K \UhfUfY A cXYg UbX k \mVi]X hYa • c GfcVX Ugh]WDfcWggYg • c 8mbUa]WA cXYg • c 7cb]bi ci g - 8]gWYH Hja Y A cXYg • c bdi hZC i hdi hUbX 8]gh fVUbW J Uf]UV Yg • H Y DfcWgg cZA cXY]b[- ghUfhk]h U Zck WUfh • A cXY 7 \UfUWYf]gh]Wg gWc dY UbX XYHJ • ffcXi W]cb hc C dYfU]cbg F YgYUfW • ffcXi W]cb hc G]a i U]cb UbX F cW_k Y 5 fYbU - U • ghYd h fci [\ a cXY • H Y 5 fYbU Ybj]fcb a Ybh • 6 Ug]W 5 fYbU Vcbgfi Wg. 9bh]mZ DfcWggZ • F Ygci fWZ E i Yi Y <p>Hi hc f]U. @j Y XYa cbghU]cb cZa cXY Vi]X]b[</p> <ul style="list-style-type: none"> • 8]gW gg]cb cZ hY a Ucf 5gg] [ba Ybh • <ca Yk cf_ GfUfhk cf_]b[cb Hi hc f]U GYh%
K YY_&. + >i bY ! %>i bY	6 YbXYX	<p>@YWfi fY. F UbXca J Uf]UV Yg UbX DfcVUV]]m 8]gh]Vi h]cbg</p> <ul style="list-style-type: none"> • C VgYfj]b[ZA YUgi f]b[UbX 5bU mg]b[F UbXca • 6]bca]U Z Dc]ggcbZ; Yca Yhf]WZ 9l dcbYbhU Z • B cfa U 8]gh]Vi h]cb • :]h]b[U 8]gh]Vi h]cb UbX; ccXbYgg cZ:]h • F UbXca Bi a VYf; YbYfU hfg • : YbYfU]b[F UbXca C VgYfj U]cbg • GfU]cbUfm - bcb! GfU]cbUfm DfcWggYg • ffcXi W]cb hc 5 fYbU bdi h5bU mYf

		<p>Hi hcf]U'. : bffcXi W]cb'hc '5fYbU' bdi h5bU'mgYf'</p> <ul style="list-style-type: none"> • bffcXi W]cb'hc 'A]b]tUV • C b![c]b['5fYbU'gi ddcfhZcf'5gg][ba Ybhg • <ca Yk cf_ 'GhUfhk cf_]b['cb'Hi hcf]U'GYh&
<p>K YY_" .:%('i bY!'% >i bY</p>		<p>@YWi fY. 'A cXY'8Yg][b</p> <ul style="list-style-type: none"> • 'A cXY']b['C dYfU]cbg'UbX'DfcWg\$Yg']b'5fYbU • '9ggYbh]U'a cXi 'YgžY'Ya Ybhg'UbX'V'cW_g • : 'ck '7 cbffc''b'5fYbU. '8YW]g]cbgžE i Yi Ygž <c'Xž G][bU' • '5fYbU'j Uf]UV'Ygž'c[]Ww'bfhc''UbX'YI dfYgg]cbg. J Uf]UV'Yg'fHBC K žA F 9DžBF 9Dž5Hf]Vi hYgž F Yw'fXž'5gg][bž9I dfYgg]cbg • '8UHJ'W'YW]cb']bg]XY'5fYbU

		<ul style="list-style-type: none"> • A cXY`Umc i hUbX`dfYgYbHhcb • A cXY`8cW a YbHhcb <p>Hi hcf]U`.Cb![c]b[`5fYbU'gi ddcfhZcf 5gg][ba Ybhg</p>
K YY_ ; . % > i `m! ' & ' > i `m	6`YbXYX	<p>@YWi fY. `8Yg][b`cZ9I dYf]a YbhH\YcfmfBC 9L DUfh=</p> <ul style="list-style-type: none"> • G]b[`Y`ZJWcfYI dYf]a Ybhg • hfcXi W]cb`hc`ZJWcf]U`XYg][bg • hfcXi W]cb`hc`8C 9`]b`A]b]HUV <p>Hi hcf]U`.Cb![c]b[`5fYbU'gi ddcfhZcf 5gg][ba Ybhg</p>
K YY_ - . & * > i `m! " \$ > i `m	6`YbXYX	<p>@YWi fY. `8Yg][b`cZ9I dYf]a YbhH\YcfmfBC 9L DUfh=</p> <ul style="list-style-type: none"> • 6`cW_]b[g`]b`ZJWcf]U`XYg][b • GWYYb]b[`UbX`WUfUWYf]nUhcb`cZa cXY`g • 6YghdfUW]W`]b`8C 9 <p>Hi hcf]U`. `A]b]HUV`Hi hcf]U`cb`8C 9`GYh% • C b! [c] b [` 5 f Y b U ' g i d d c f h Z c f ` 5 g g] [b a Y b h g</p>

F Ygci fWg

DfYgWf]VYX`F Ygci fWg`

H\Y`ghi XYbhj Yfg]cb`cZ5fYbU`a UmVY`Xck b`cUXYX`Zca .
\hdg.#k k k "UfYbUg]a i `Uh]cb"Vca #JWXYa]Wghi XYbhg

F YWca a YbXYX`F Ygci fWg

F YZfYbWg

%`G]a i `Uh]cb`a cXY`]b[`UbX`UbU`mg]g`k]h`5fYbUz`HUmz`f`5`h]c_`6Yb`Ua]b`A`Y`Ua`YXz`K`UffYbž`B`">".
7mVYf`F`YgYUfVX`UbX`9bhYfdf]gY`HYW]bc`c[mGc`i`h]cbgž`&\$\$%`!`BGK`@]VfUfm`-`<][` \ `l`gY
7c`YW]cb"

Gi Va]gg]cb'cZ'5ggYgga YbhiHUg_g

5ggYgga Ybhgi Va]gg]cb'UbX'a Uf_]b['Wf]hYf]U

G\ci 'X'hY'Wci fgY'\Uj Y'Ubmcbcb!Y'YWfcb]WUggYgga Ybhgi Va]gg]cbž'hYg'g\ci 'X'\Uj Y'U'ghUbxUfX
GWcc'Wcj Yf'g\YYH'

5`gi Va]gg]cbg'UfY'YI dYWYX'hc'VY'bYUhbX'WYUfmgYhici H'Mci f'fYgi 'hg'UfY'hY'd]bbUWY'cZU`mci f'\UfX
k cf_'UbX'g\ci 'X'VY'hYUhx'k]h'Xi Y'fYgdYWf'DfYgYbh]b['fYgi 'hg'WYUfm[]j Yg'hY'a Uf_Yf'hY'VYgh'WUbwW
cZi bXYfgtUbx]b['mci f'a YhcX/Yj Yb']ZhY'bi a Yf]WU'fYgi 'hg'UfY']bVc'ffYWf'

UggYgga YbhdYfZcfa UbWžmci 'UfY'Y'[J'V'Y'rc'Udd'mZcf'GdYWU'7 cbg]XYfUhc'b'df]cf'rc'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 'UthYa dhUb'YI Ua 'cf'gi Va]hU'd]YW'cZ
UggYgga Ybhž'mci 'UfY'XYWUf]b['mci fgY'Z]hYbci ['\rc'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'YUg'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'rc'dfcj]XY'UbmXcW a YbhUfmYj]XYbW'rc
gi ddcfhUVgYbW'g'Zca 'UbmWUggYg'a]ggYX'VYWU] 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]W]hYg'Zca 'UbmcbY'XYYa YX'rc'VY'U'dcg]h] Y'WUgYž
cf'k \Yb'hYm\Uj Y'fYVčj YfYX" 'Gi W'Wf]h]W]hYg'UfY'X]Z]W'h'rc'cVh]b'UbX'di hUb'i bbYW'ggUfmgfU]b'cb
ghi 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`XYbhg`Uj`Y`U`fYgdcbg]V`]hmlc`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`YfUHX`UhI BGK `B`SY[Sde_ SfG@E I [e VWX` VW`Se ge[Y
fZWi`ad/e ad[VWSe aXafZWde S` V bSee[Y fZW_ aXSe kagdai ` ž

D`U[]Uf]ga `]g`U`hmd`Y`cZ]bhY`YW`i U`h`YZ`i`#iW]b`hU`_Y`a UbmiZcfa gžZca `XY`]VYfUHX`WX`YU]b[`hc`UW]XYbhU`m
Wc`dm]b[`Zca`U`gci fW`k]h`ci hUW`bck`YX[Ya Ybh`I BGK `Ug`dfcXi W`X`U`k YVg]h`k]h`U`k YU`h`cZ
fYgci fW`g`hc`gi ddcfghi XYbhg`hc`i bXYfg]UbX`UbX`Uj`c]X`d`U[]Uf]ga ž]]g]h`[gh`XYbh`i`bgk`"YXi`"Ui`#d`U\[\]Uf\]ga`"](#)
H`Y`@YUfb]b[`7`YbhY`Ugg]ghg`gh`XYbhg`k]h`i bXYfg]UbX]b[`UWUXYa]W]bhY[f]m]UbX`ck`bchlc`d`U[]Uf]gY`
H`Y`miU`gc`lc`X`k`cf_g`cdg`UbX`W]b`Y`d`gh`XYbhg`cbY!cb!cbY"

Mci`UfY`U`gc`fYa]bXYX`h`UhW]fYZ`h`ja`Y`a`UbU[Ya Ybh]g`Ub`ja`dcf]UbhdUf]hcZghi XmiUbX`cbY`cZ`h`Y
]XYbh]Z]YX`W]i`gYg`cZ`d`U[]Uf]ga `]g`d`cc`f`h`ja`Y`a`UbU[Ya Ybh`G`h`XYbhg`g`l`ci`X`U`ck`gi`Z]W]Ybh]ja`Y`Z`c`f
fYgYUfW`ž`X`fU`Z]b[`UbX`h`Y`dfc`d`Y`f`fY`Z`fY`bW]b[`cZ`gci`fW`g`]b`d`fY`d`Uf]b[`U`UggYgga`Ybh]Ug_g"

ž`d`U[]Uf]ga `]g`Z`ci`bX`]b`mci`f`k`cf`_`k`Y`b`mci`UfY`]b`Z]fghmYUfžmci`f`YW`h`fYf`k`]`c`Z`Y`f`mci`Ugg]ghU`bW`hc
]a`dfcj`Y`mci`f`UWUXYa]Wg_]`g`"H`Y`mia`Um]Ug`_`mci`hc`cc`_`Uh]gca`Y`cb`]bY`fYgci`fW`gž`U`h`Y`bX`h`Y`@YUfb]b[
7`YbhY`ž`cf`gca`Y`h`ja`Yg`fYgi`Va`]h`mci`f`k`cf`_`k`]h`h`Y`dfc`V`Ya`Z]`YX`"<ck`Yj`Yf`a`cfY`gYf]ci`g`]bg]UbW]g`]b`Z]fgh
mYUfžgi`W`Ug`ghYU` Zch`Yfg`UbX`d`Ugg]b[`h`Ya`cZ`Ug`mci`f`ck`b"

5 WUXYa]W=Zcfa Uh]cb

7 fYX]hdc]bhg

7 ci fgY`WYX]hg`W`W`UH`X`]b`I`b]hg!C Z 7 fYX]hfl C 7 E`H`Y`bcfa U`k cf`cUX`YI dYWUh]cb`Zc`cbY`I C 7

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'gW'cdY'z'df]bW]d'Yg'z'bcfa g'z'UW'W'ci 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`]jm	
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 hYg	
D9' "%9h]WU`WcbXi W]UbX'dfcZYgg]cbU`UW'W'ci bHUV`]jm	
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 Y'z]bbcj Uh]j Y'UbX'dfc!UW]j Y'XYa YUbcif	
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	