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8 S G D W H R Q 86\* 7 X L W L R Q D Q G 0 D Q G D W R U \ ) H H 3 D \ P H Q

7 K L U G 4 X D U W H U 0 S H Y M Q X H I 5 D H Q S G R U [ S H ) L V F D O < H D U

8 S G D W H R Q 86\* ' H E W 0 D Q D J H P H Q W 3 O D Q

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5 H T X H V W I R U Q Q X J O & R Q & H U D D U F W H D D D X H \$ X W K R U L W \

) L V F D O < H D U Q J D Q 2 S H & U D S W W D O % X G J H W V

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, Q I R U P D W L R Q , F V Q F B 6 \* 8 T S X G L D W W H R Q \_ 3 D \ P H Q W 3 O D Q V

% D F N J U R X Q G , Q \$ S U L O W K H % S R R D Q U L G F \ R I 5 H J W R Q W Q O D R P Z H Q  
R I W X L W L R Q D Q G P Q Q Q D V W W B Q O I P H H Q W R Q D V W W Y L L Q H D G S Y U D Q Y F L G H G  
S D \ P H Q W S O D Q V D U H X W L O L J H G L Q V P D Q K H K L \* J H K R H W L H D G X Q V D W W  
7 H F K Q R O R J \ Z D V F W R V I H W Q H D I R W K W K L I S W L Q R P Z 7 S K R L O L S L Q U R H W S U R J U  
W K H \* H R U J L D , Q V W L W X W H R I 7 H F K S R Q J R D Q Z G L W Q W D H R U Q F D K O D Q Q L P  
L Q V W D O O P H Q W S D W R H Q M Q S W U R Z U W R E Q D D R Q F H W X R W W R / Q V D D Q Q G  
I H H V D I W H U D S S F O L L D F O D V L R / Q V R M D I Q Q H D Q \* H R Q U J I D Q X 6 D W D W H 8 Q L Y H  
L P S O H P H Q W H G W K H S U R J U D P W K H O 8 H Q P L H Y Q W W L W H B I U R H R I D P L D  
1 H O Q H W % X V L Q H V V 6 R O X W L R Q V 1 % 6 0 D S Q U R W R L G P H R W H D W K D Q D C  
8 Q L Y H U V L W \ 6 \ V V Q H W R W X M R L B Q L V D I R U W X L W L R Q D Q G I H H V

9 L N N L : L O O L D P V R Q \$ V V R F L D W H 9 L F H & D & L K R D Q Q F 3 H D Q Q I R U 3 I U R U I H V  
\$ G Y L V R U I U R P W K H \* H R U J L D , Q V W L W Q W I H H R V 7 H L F U K H Q F R M O R R U \ D  
6 W X G H Q W \$ F F R X Q W W H I U B Q L Y H R U V J W D 6 X S D Q D W S H U R R Q L G M K H D Q V X L

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& RPPLWWHH RQ )LQDQFH DQG %XVLQHVV

, QIRUPDWLRQ ,WHP 7KLUG 4XDUGHU ~~SHYHQ~~ KBDODQI~~GD~~QH S

- RKQ %URZQ 9LFH & K D Q F H O O R U IURHUSRLWVWDROQ \$W IDH U8Q LZYHQU/ RI \*H RUJLD¶V W KQLXHG/ TDXODGU WHSLH Q BANW M U H V I R U I L V F D O

& R P P L W W H H R Q ) L Q D Q F H D Q G % X V L Q H V V

, Q I R U P D W L R Q , W \$ H P \* ' B H E G M D W M H Q B Q H P H Q W 3 O D Q

- R K Q % U R Z Q 9 L F H) L&K F D D Q Q F \$ I O D R W V I R D U S G V 6 R X F M D D Q V 5 H G L O F H H & K D Q  
I R U ) L V F D O \$ I I D G L H U Y D Q Z X S G D S M H R R I Q V W K P B Q E M R U V L D M V 6 G H E W

& RPPLWWHH RQ )LQDQFH DQG %XVLQHVW

5 H T X H V W R I 5 H V R O X D M U L R I Q D M R L L Q J X & R V Q W K R B U F L W W 9 D O X H \$ X W

5HFRPPHQGHG 7KDW WKH %R DUG DASHU RMRUEJLD H6WRDQXW LJRQ,  
, QYHVWPHQW & RPPLVVLRQ \* 6 ), & IRU PFLROQWLURQFMR UYBPQDMIDX  
OHDVHV IRU )<

8QGHUVWDQGLQJV 8SRQ DSSURYDO RVIK W K2H1 WUHT XRH V\W FEOM  
VHHN LQIRUPDWLRQ IURP LQVWLWX QJVR QW VFRFQLFDWUHQG QZL VS R  
H[LVWLQJ DQQXDO UHQWDO DJUH HMP\H Q\WQ/GWRKPIX S RWLHQ\WUD  
WKH PXOWL \HDU RSWLRQ IRU QHZ UHQWDO DJUHHPHQWV

% D F N J U R X Q G \* 6 ), & P X V W D S S U R Y H W K M D S I X R S B X M C K R P U X O  
S D U W L F L S D W L Q J D J H Q F L H V I R U H D D F F W K V I I P V D F D O O R W H D H Q F H A G U P V  
6 W D W H 3 U R S H U W L H V & R P P L V V L R Q S D U G R P J I L Q Q L P V W T H K U H V % W R D H U R G X B M  
S U R S R V H G F R Q W U D F W Y D O X H D X W K R R I U E M A J H I Q W V Q F D S J L S V R D J O V  
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IRU WKH 8QLYHUWIRWUJL6DVWHRKRIZQ LQ \$SSHQGL[ ,

6 X P P D U \ 7 K H W R W D O U ) W K H 8 E Q X G J H H W H L R A U J & D V W H D S R S U R [ L P D W I  
E L O O L R Q Z K L F K L R Q F F O X G H X Q I U K Q G W I Q W F I W H N G R D Q F G H M H V W H ) <  
L Q F O X G H V W K H D O O R F D W L R Q R I V W Q W \$ S U K Q G V D V K O L S / S E R &  
U H I O H F W V H Q U R O O P H Q W D Q G R W K R Q S Z K R L N F I K F I M Q L F R R Q U S R D D W I  
D Q G I H H U D W H K H D % & D R V G H I G Q E \$ S W L O

7KH )< EXGJHW LQFOXGHV WKH IROORZLQJ PDMRU FDWH

(G X F D W L R Q D O D Q G ( G H Q F I D W D L Q R Q D Q G D / Q G \* H Q H U D O ) X Q G V V H U  
W K H 8 Q L Y H U V L W \ 6 \ V W H P W H D F K V Q Z H C U H V N D D U F D K G B I Q G F S W X E S D  
V H U Y L F H V L Q V W L G W S X O V D Q R Q D R O S N M H D V S R U B I V V W D U Q L V F V L I Q G A X Q G V V X  
U H V H D U F K I X Q G L Q J I U R P I H G H U D Q U H V V W D U L H F V D I Q G I S X U Q L G A D W M X F V  
W X L W L R Q D Q G R W K H U J H Q H U D O I X Q G Q O E X Q G I J H M R W R O W G M P  
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\$ X [ L O L D U \ ( Q \$ X ] [ W S Q U D W H V ( Q W H U S U L V H V L Q F O X G H U W W F X G V H Q W E R R N V W R U H R S H U D W L R Q V W U D Q D S Q R G U R / D K V H L I R Q X Q F W W K L O R H Q W L F