



MMAN4951

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K YV

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

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

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

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

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

[GWcc`C Z\]W`](#) – GWcc`[YbYfU`cZ]W`UXa]b]ghfU]cb`Ybei]f]Yg

- B 6. hY`fY`Yj UbhYUa g`]ghYX`Uvcj Y`a i ghVY`WcbUWYX` - gh XYbhYbei]f]Yg

H\Y`Wt i fgY`jg`hUi [\hUg`Ub`]bX]j]Xi U`fYgYUfW`dfc`YWz`hc`XYj Y`cd`U`Yj Y`cZfYgYUfW`g_]`g`UbX
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5ggYgga Ybh8YŸJ]`g

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Dfc YWŸfYdcfhf[i]XY`UbX`a Uf_]b['fi Vf]WUj U]`UV`Y`cb`h\Y`Wci fgY`A G`HYUa g`g]hŸL"

H&.

Dfc YWŸi dXUHŸ`fYdcfhf[i]XY`UbX`a Uf_]b['fi Vf]WUj U]`UV`Y`cb`h\Y`Wci fgY`A G`HYUa g`g]hŸL"

H' .

:]bU`dfc YWŸfYdcfhf[i]XY`UbX`a Uf_]b['fi Vf]WUj U]`UV`Y`cb`h\Y`Wci fgY`A G`HYUa g`g]hŸL"

DfYgYbhŸh]cb`f]bZcfa Uh]cb`k]`VY`Uj U]`UV`Y`cb`h\Y`Wci fgY`A G`HYUa g`g]hŸL"

F Ygci fWg

F YWca a YbXYX'F Ygci fWg

BchUj U]UV'Y

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@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]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[YZ'UbX'mci 'a i ghcdYfU'h'k]h']b'h\Y'UWW'dhYX
dfUW]W]g'cZ'h\Y''UVcfUhcfmVcbW'fbYX''@UVcfUhcfm]ghUZZUFY'\][\mg_]''YX'UbX'\Y'dZ' /hU_Y'Z' ''UXj UbhU[Y
cZ'h\Y]f'YI dYfj]YbW' /\ck Yj Yfz'mci 'g\ci 'X'bhYI dYW'h'UVcfUhcfm]ghUZZ'hc'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\Y'GWcc'
k'YVg\]hY' \h\]dg.##k k k "Yb\[\]bYf\]b\["i bkg "YXi "Ui #a YWU\]b\]W\]!Yb\[\]bYf\]b\[#Ygci fWg#UV!UWWgg!\ck !hc!
Zcfa g](#)

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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'YUfmiUg'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 YfmYZcfh'hc'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'bc'hY'hUhghi 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'h'hc'cVHU]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`Uhl`BGK`"B`SY[Sde_`SfG@E|`[e VWX` VW`Se ge[`Y`
fZWi`ad/e`ad[VWSe`aXafZW`S`V`bSee[`Y`fZW_`aXSe`kagdai``ž

D`U[]Uf]ga`]g`U`hmdY`cZ]bhY`YW`i`U`h`YZ`i`#iW]b`hU`_Y`a`UbmiZcfa`gž`Zca`XY`]VYfUHX`WX`YU]b[`hc`UWUXYbH`U`m`
W`dm]b[`Zca`U`gci`fW`k`]h`ci`hUW`bck`YX[`Ya`Ybh`I`BGK` `Ug`dfcXi`WX`U`k`YVg]h`k`]h`U`k`YU`h`cZ`
fYgci`fW`g`hc`gi`ddcfhgi`XYbhg`hc`i`bXYfgH]bX`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`bXYfgH]bX]b[`UWUXYa]W]bhY[f]m]UbX`ck`bchlc`d`U[]Uf]gY`
H`Y`mi`U`gc`lc`X`k`cf_g`l`cdg`UbX`W]b`Y`d`gh`XYbhg`cbY!`cb!`cbY`"

Mci`U`fY`U`gc`fYa`]bXYX`h`UhW]fYZ``h`a`Y`a`UbU[`Ya`Ybh]g`Ub`]a`dcfH]bhdUfHcZg]h`XmiUbX`cbY`cZ`h`Y`
]X`Ybh]Z`Y`X`W]i`gYg`cZ`d`U[]Uf]ga`]g`d`ccf`h`a`Y`a`UbU[`Ya`Ybh`G`h`XYbhg`g`l`ci`X`U`ck`gi`Z`W]Y`bh]h`a`Y`Z`c`f`
fYgYUfW`ž`X`fU]h]b[`UbX`h`Y`dfcdYf`fY`Z`fY`bW]b[`cZ`gci`fW`g`]b`dfY`dUf]b[`U`UggYgga`Ybh]Ug_g`"

ž`d`U[]Uf]ga`]g`Z`ci`bX`]b`mci`f`k`cf`_`k`Y`b`mci`U`fY`]b`Z`fghmY`Ufž`mci`f`Y`W`i`fY`f`k`]`c`Z`Y`f`mci`Ugg]ghU`bW`hc`
]a`dfcj`Y`mci`f`UWUXYa]Wg_]`g`"H`Y`ma`UmUg_`mci`hc`cc_`Uhgca`Y`cb`]bY`fYgci`fW`gž`U`hY`bX`h`Y`@YUfb]b[`
7`YbhY`ž`cf`gca`Y`h`a`Yg`fYgi`Va`]h`mci`f`k`cf`_`k`]h`h`Y`dfcV`Ya`Z]`YX`"<ck`Yj`Yf`a`cfY`gYf]ci`g`]bgH]bW`g`]b`Z`fgh`
mY`Ufž`gi`W`Ug`gh`U`]b[`UbchYf`gh`XYbhg`k`cf`_`cf`dU]b[`gca`YcbY`hc`Xc`mci`f`k`cf`_`ž`a`UmVY`]bj`Ygh[`UH`X`
i`bXYf`h`Y`G`h`XYbhA`]gW`b`Xi`W`h`D`fc`W`Xi`fYg`"

F`YdYUHX`d`U[]Uf]ga`fYj`Yb`]b`Z`fghmY`Ufž`d`U[]Uf]ga`UZYf`Z`fghmY`Ufž`cf`gYf]ci`g`]bgH]bW`gž`a`UmU`gc`VY`
]bj`Ygh[`UH`X`i`bXYf`h`Y`G`h`XYbhA`]gW`b`Xi`W`h`D`fc`W`Xi`fYg`"H`Y`d`Yb`U`h`Y`g`i`bXYf`h`Y`dfc`W`Xi`fYg`W]b`]bW`i`XY`
U`fYXi`W]cb`]b`a`Uf_gž`Z]`]b[`U`W`i`fgY`cf`Zc`f`h`Y`a`cghgYf]ci`g`a`UH`Y`fg`f]`_Y`d`U[]Uf]ga`]b`Ub`l`cbci`fg`
h`Y`g]g`L`Yj`Yb`gi`gdYbg]cb`Zca`h`Y`i`b]`Yfg]m`H`Y`G`h`XYbhA`]gW`b`Xi`W`h`D`fc`W`Xi`fYg`UfY`Uj`U]UV`Y`Y`fY`.

[k`k`k`"\[g`i`bgk`"YXi`"Ui`#d`U\[\]Uf\]ga`\]W`<`cb`Y`g`m`i`U`b`X``D``U`\[` \]`U`f`\]`g`a`"\]`g`W`b`X`i`W`h`D`fc`W`Xi`fYg`"dXZ`](#)

5 WUXYa]W=Zcfa Uh]cb

7 fYX]hdc]bHg

7 ci fgY WYX]h]g WUW UHX]b]l b]hg!C Z 7 fYX]hfl C 7 E"H\Y'bcfa U'k cf_cUX'YI dYWU]cb Zc'cbY'I C 7]g Uddfcl]a UH'm&) \ci fg dYf'h'fa "H\]g]bWl XYg WUgg WcbUW\ci fgždf]j UH'gh Xnž'ch'Yf'YUfb]b[UW]j]hYgždfYdUfU]cb UbX'h]a Y'gdYbhc'b U''UggYggUV'Y'k cf_"

A cghWci fgYk cf_Wci fgYg'Uhl BGK 'UFY'*'I C 7 'UbX']bj c]j Y'Ub'Ygh]a UHX'%) \$ \ci fg hc Wca d'YHžZcf'Vch fY[i 'Uf'UbX']bH'bg]j Y'h'fa g''9UWX Wci fgY']bWl XYg U'dfYgW]VYX'bi a VYf'cZ\ci fg dYf'k YY_'f# E'cZ gWYXi 'YX'ZJW!hc!ZJW'UbX#cf'cb']bY WcbUW'5bmUXX]hcbU'h]a Y'VYmcbX'h'Y'dfYgW]VYX'WcbUW\ci fg g\ci 'X'VY'gdYbh]b'a U_]b['gi fY'h'Uhmci 'i bXYfgHUbX'h'Y'YVh fY'a UH'f]U'žWca d'Yh]b['h'Y'gYh Ugg][ba YbHgžZ f'h'Yf'fYUX]b[žUbX'fYj]g]b['Zcf'UbmYI Ua]bU]cbg"

C b!WJa di g WUgg UH'YbXUbWY

Di V]WX]ghUbW]b['WcbX]hcbg'a i ghVY Zc'ck YX'Zcf'U''ZJW!hc!ZJW'WUggYg''Hc'Ybgi fY'h]gžcb'migh XYbHg

⇒ dcfhUbh@]b_g

- [A ccX`Y](#)
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- [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`YWX`Ub\]W`UbX`A`Ubi`ZUW`h`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`YX"

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'Ve'bhYi h U`ZUW'c'fg]a dUW]b['hY Yb[]bYYf]b['X]gWd`]bY	
D9%"* 'l bXYfghUbX]b['cZhY'gW'cdY'z'df]bWd`Yg'z'bcfa g'z'UW'Ve'i 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 Yh'cXg'hc'Wta d'Yl 'Yb[]bYYf]b['dfcV'Ya gc`]b[
D9%"&'&: 'i YbhUdd`]WU]hcb'cZYb[]bYYf]b['h'W]b]ei Yg'z'hc'c'g'UbX'fYgci fW'g	
D9%" " '5dd`]WU]hcb'cZgmg'hYa Uh]WYb[]bYYf]b['gmb'hYg]g'UbX'XYg][b'dfcW'ggYg	