



B3E76 A@ F: 7 5GDD7@F 53B;F3>EFDG5FGD7, I 7 7EF;? 3F7 F: 3F 4A@6: A>67DE I AG>6 47 EG4AD6;@3F76 FA  
E- \*26 ? ;>;A@ A8 BD;AD;FK 674F. R@ 53E7 3 >3D97 3? AG@F A8 E7@;AD E75GD76 674F ;E ;@FDA6G576 3E B3DF  
A8 F: 7 674F D7EFDG5FGD;@9, F: ;E I AG>6 6;? ;@;E: F: 7 D75AH7DK BDAEB75FE 8AD E7@;AD G@E75GD76 @AF7  
: A>67DE.

" ;9: ) 3@67? ;5 EJBAEGD7: R@FD3>AF'E D7H7@G7E 87>> 25% KAK ;@ 1" 20 - BDA-8AD? 3 8AD BG>93D;3 3@6  
R@F7>F7= 5A@FD35FE 6;E5A@F;@G3F;A@ - 3E F: 7 B3@67? ;5 >76 FA 5>AEGD7E A8 93? ;@9 : 3>>E 3@6  
53@57>>3F;A@E A8 EBADEF 7H7@FE. / 7 8AD753EF F: 3F R@FD3>AF I ;> 97@7D3F7 @793F;H7 8D77 53E: OAI ( C )  
A8 AH7D E- \*70 ? ;>;A@ ;@ 2020 67EB;F7 5AEF-5GFF;@9 3@6 EA? 7 53B7J D76G5F;A@E. , ; ;E I ;> 7DA67  
R@FD3>AF'E >;CG;6;FK, I : ;5: 5A? BD;E76 E- \*119 ? ;>;A@ G@D7EFD;5F76 53E: (3E B7D ;F5: 'E 67N@;F;A@) 3F  
7@6-2019, 3>F: AG9: >73H;@9 EGP5;7@F 53E: FA AB7D3F7 G@F;>F: 7 @7JF 4A@6 ? 3FGD;FK ;@ +7BF7? 47D  
2021.

! DAI ;@9 - + EJBAEGD7: R@FD3>AF'E - + EG4E;6;3DK : 3E 475A? 7 F: 7 >3D97EF EBR, DA 5A@FD;4GFAD 6G7 FA 3  
5A@FD35F;A@ ;@ R@FD3>AF'E 5A@FD35F BADF8A>;A. , : 7 D7>3F;H7 D7E;>;7@57 A8 F: 7 - + AB7D3F;A@E 6GD;@9 F: 7  
NDEF I 3H7 A8 F: 7 B3@67? ;5 5A? B3D76 I ;F: AF: 7D 5AG@FD;7E 8GDF: 7D ;@5D73E76 R@FD3>AF'E D7>;3@57 A@  
F: 7 - +, I : ;5: 97@7D3F76 @73D>K 90% A8 1" 20 R@FD3>AF-67N@76 EBR, DA. R@ AGD H;7I , R@FD3>AF R@5.  
5AG>6 97@7D3F7 3DAG@6 E- \*45? ;>;A@-E- \*50 ? ;>;A@ 3@@G3>;E76 EBR, DA AH7D F: 7 @7JF F: D77 K73DE,  
? AD7 F: 3@ : 3>8 A8 FAF3>EBR, DA. " AI 7H7D, I 7 47>;7H7 F: 3F N7D57 5A? B7F;F;A@ 8DA? >3D97D 93? ;@9  
AB7D3FADE I AG>6 5A@EFD3;@ R@FD3>AF'E 7JB3@E;A@ ;@ F: 7 9DAI ;@9 - + ? 3D=7F.

+ : D;@=;@9 CA@FD35F ) ADF8A>;A: R@FD3>AF'E 5A@FD35F BADF8A>;A : 3E ? 3F7D;3>>K E: DG@= AH7D F: 7 >3EF FI A  
K73DE 6G7 FA 3EE7F 6;EBAE3>E () A>3@6, AL7D43;<3@), 5A@FD35F >AEE (&ADA55A, , GD=7K) AD >793>;EEG7E

>GFF7D E@F7DF3;@? 7@F B>5 (BBB-/ ' 793F;H7), ! . C " A>6;@9E )>5 (BB/' 793F;H7), +3L=3 ! DAGB 3.E.  
(BB-/ ' 793F;H7).

R@FD3>AF ;E E;? ;>3D ;@ 4GE;@7EE-BDAN>7 5: 3D35F7D;EF;5E FA R@EB;D76 E@F7DF3;@? 7@F, R@5. (CCC+), 4GF : 3E  
: ;9: 7D D7N@3@5;@9 D;E=, 3@6 674F D7EFDG5FGD;@9 E77? E ;@7H;F34>7, I : ;5: ;E 5A@E;EF7@F I ;F: 3 'CC'  
D3F;@9.

R@FD3>AF : 3E E? 3>>7D E;L7 3@6 >AI 7D BDANF34;>;FK F: 3@ 93? ;@9 AB7D3FAD CA67D7 (CCC(EO))), I : ;5: ;E  
5GDD7@F;K ;@ F: 7 ? ;66>7 A8 3 674F D7EFDG5FGD;@9 BDA57EE. , : 7 FI A-@AF5: 6;Q7D7@57 ;E 6D;H7@ 4K AGD  
7JB75F3F;A@E A8 R@FD3>AF'E GB5A? ;@9 674F D7EFDG5FGD;@9.

\$7K AEEG? BF;A@E

;F5: 'E \$7K AEEG? BF;A@E / ;F: ;@ ( GD \*3F;@9 C3E7 8AD F: 7 REEG7D

- \*7H7@G7 FA 83>> 3DAG@6 50% ;@ 2020 6G7 FA F: 7 ;? B35F A8 F: 7 5ADA@3H;DGE B3@67? ;5 3@6  
E: GF6AI @ A8 BG>93D;3@ AB7D3F;A@E. / 7 8AD753EF D70E 7 58 BA09P

B7D57@F397 A@ 5GDD7@F ? 7FD;5E 3@6 3EEG? BF;A@E ;E 32%, ;@ F: 7 >AI -7@6 A8 F: 7 '\*\*\*4' 43@6, H7DEGE  
26% AD '\*\*\*5' BD7H;AGE>K, >736;@9 FA 3 A@7 @AF5: GB9D367 A8 F: 7 E7@;AD G@E75GD76 D3F;@9.

\*A, R' ! +E' +R, R. R, RE+

35FADE F: 3F 5AG>6, ;@6;H;6G3>K AD 5A>>75F;H7>K, >736 FA BAE;F;H7 D3F;@9 35F;A@/GB9D367:

- \*76G5;@9 ;? ? 76;3F7 D7N@3@5;@9 D;E= 8DA? 3 EG557EE8G>D7N@3@5;@9 A8 F: 7 E- \*250 ? ;>;A@ 4A@6  
6G7 +7BF7? 47D 2021, 5AGB>76 I ;F: >;CG;6;FK EGP5;7@F FA EGBBADF AB7D3F;A@E AH7D F: 7 @7JF 12  
? A@F: E;

- +GEF3;@76 ;? BDAH7? 7@F ;@ AB7D3F;@9 B7D8AD? 3@57, 8AD 7J3? B>7 F: DAG9: I ;@@;@9 @7I 5A@FD35FE  
AD ;? BDAH;@9 B7D8AD? 3@57 A8 7J;EF;@9 A@7E, 5A? 4;@76 I ;F: 7P5;7@F 5AEF-5GFF;@9 ? 73EGD7E, >736;@9  
FA 9DAI ;@9 EBR, DA 3@6 (, : 7@57 3>>AI ;@9 8AD 67>7H7D39;@9; 3@6

- ( NJ76 5: 3D97 5AH7D EGEF3;@34>K 34AH7 1.2J.

35FADE F: 3F 5AG>6, ;@6;H;6G3>K AD 5A>>75F;H7>K, >736 FA @793F;H7 D3F;@9 35F;A@/6AI @9D367:

- )G4>;5 3@@AG@57? 7@F F: 3F 3 6783G>F AD 6783G>F->;=7 BDA57EE : 3E 479G@ AD ;E ;? ? ;@7@F, EG5: 3E 3  
674F D7EFDG5FGD;@9 B>3@; 3@6

- %35= A8 EGP5;7@F AB7D3F;A@3>>;CG;6;FK 5GE: ;A@.

3EE7F 6;EBAE3>BDA9D3? ? 7 ;@ 2019 8AD 3DAG@6 E- \*100 ? ;>;A@. R@FD3>AF : 3E GE76 3DAG@6 E- \*30  
? ;>;A@ 53E: 6GD;@9 1" 20 FA B3K ;@F7D7EF 5: 3D97E A8 E- \*23 ? ;>;A@; F: 7 >3FF7D 7J577676  
;F5: -67N@76 EBR, DA A8 E- \*21 ? ;>;A@.

AE A8 30 #G@7 2020, I 7 7EF;? 3F7 F: 3F R@FD3>AF : 36 3DAG@6 E- \*95 ? ;>;A@-E- \*100 ? ;>;A@ D736;>K  
3H3;>34>7 53E: (7J5>G6;@9 E- \*30 ? ;>;A@ D7EFD;5F76 53E: 8AD I AD=;@9 53B;F3>, 3@6 3DAG@6 E- \*10  
? ;>;A@ 53E: >A53F76 ;@ B3DF@7DE: ;BE 3@6 @AF 8G>K AI @76 EG4E;6;3D;7E). , : ;E 53E: BAE;F;A@ ;@5>G676  
3 E- \*18 ? ;>;A@ E75GD76 3@6 8G>K 6D3I @ AH7D6D38F, F: 7 D7B3K? 7@F A8 I : ;5: 53@ 47 D7CG7EF76 3F  
3@K F;? 7. / 7 7JB75F >;CG;6;FK FA F;9: F7@ AH7D F: 7 @7JF 87I ? A@F: E 6G7 FA @793F;H7 C , 3F: AG9:  
BDG67@F 53E: ? 3@397? 7@F D76G57E F: 7 B357 A8 >;CG;6;FK GF;>;E3F;A@ G@F;> 4A@6 D7N@3@5;@9 ;@  
+7BF7? 47D 2021.

R@FD3>AF : 3E @A 5A? ? ;FF76 5D76;F >;@7E, 7H7@ 3F AB7D3F;@9 5A? B3@;7E, E;@57 F: 7 - +D40 ? ;>;A@ \*C  
9D3@F76 FA F: 7 - + EG4E;6;3DK 7JB;D76 ;@ AG9GEF 2020.

CD;F7D;3 . 3D;3F;A@

R@FD3>AF'E N@3@5;3> 3557EE ;@ AGD CADBAD3F7 \*3F;@9 CD;F7D;3 6A7E @AF 7@H;E397 N@3@5;3> ? 3D=7F  
67H7>AB? 7@F ( &D) E5AD7E 47>AI '4'. ! D7757, I : 7D7 R@FD3>AF ;E : 736CG3DF7D76, : 3E 3@ &D E5AD7 A8  
'555'. AE 3@ ;EEG7D I ;F: 3H7D397 3557EE FA ;FE >A53>? 3D=7F 3@6 >;? ;F76 3557EE FA ;@F7D@3F;A@3>  
8G@6;@9, F: 7 ;@3@5;3>A557EE E5AD7 ? 3F5: 7E F: 7 &D A8 ! D7757. 9;H7@ ;FE : 73HK D7;>3@57 A@ F: 7  
>A53>N@3@5;3>? 3D=7F 3@6 ;@34;>;FK FA 3557EE ;@F7D@3F;A@3>? 3D=7FE. CA@E7CG7@F>K, F: 7 ;EEG7D'E  
( B7D3F;@9 E@H;DA@? 7@F ;E >;? ;F76 FA '4+' 5A? B3D76 I ;F: '44+' BD7H;AGE>K.

\*E E\*E' CE+ ( \* +- B+, A' , RA%%1 &A, E\*RA% +( - \*CE CR, ED A+ \$E1 D\*R. E\* ( \*A, R' !  
, : 7 BD;@5;B3>EAGD57E A8 ;@8AD? 3F;A@ GE76 ;@ F: 7 3@3>KE;E 3D7 67E5D;476 ;@ F: 7 ABB>534>7 CD;F7D;3.

E+! CA@E;67D3F;A@E

- @>7EE AF: 7DI ;E7 6;E5>AE76 ;@ F: ;E E75F;A@, F: 7 : ;9: 7EF >7H7>A8 E+! 5D76;F D7>7H3@57 ;E 3 E5AD7 A8 '3'.  
, : ;E ? 73@E E+! ;EEG7E 3D7 5D76;F-@7GFD3>AD : 3H7 A@>K 3 ? ;@;? 3>5D76;F ;? B35F A@ F: 7 7@F;FK, 7;F: 7D  
6G7 FA F: 7;D @3FGD7 AD F: 7 I 3K ;@ I : ;5: F: 7K 3D7 47;@9 ? 3@3976 4K F: 7 7@F;FK. AD ? AD7  
;@8AD? 3F;A@ A@ ;F5: 'E E+! \*7>7H3@57 +5AD7E, H;E;F I I I .NF5: D3F;@9E.5A? /7E9.

R@FD3>AF +.A.; %A@9 , 7D? REEG7D D783G>F \*3F;@9; APD? 76; CC



[DA66- D3@= \\*3F;@9 R@8AD? 3F;A@ D;E5>AEGD7 AD?](#)

[+A>5:F3F;A@ +F3FGE](#)

[E@6ADE7? 7@F +F3FGE](#)

[E@6ADE7? 7@F \)A>5K](#)

A%% R, C" C\*EDR, \*A, R' ! + A\*E +- B#EC, , ( CE\*, AR' %R&R, A, R( ' + A' D DR+C%AR&E\*+. )%EA+E  
\*EAD, " E+E %R&R, A, R( ' + A' D DR+C%AR&E\*+ B1 (%%( /R' ! , " R+ %R' \$:  
[" , , \)+:// / / . R, C" \\*A, R' ! +.C\( &/- ' DE\\*+, A' DR' ! C\\*EDR, \\*A, R' ! +. R' ADDR, R\( ' , , " E](#)  
[\(%%\( /R' ! " , , \)+:// / / . R, C" \\*A, R' ! +.C\( &/A, R' ! -DE R' R, R\( ' +-D\(C- &E' , DE, AR%+](#)  
R, C" '+ \*A, R' ! DE R' R, R( ' + ( \*EAC" \*A, R' ! +CA%E A' D \*A, R' ! CA, E! ( \*RE+, R' C%- DR' !  
DE R' R, R( ' + \*E%A, R' ! , ( DE A- %, .) -B%R+" ED \*A, R' ! +, C\*R, E\*RA, A' D &E, " (D(%(! RE+ A\*E  
A. AR%AB%E \* ( & , " R+ +R, E A, A%, R&E+. R, C" '+ C( DE ( C( ' D-C, , C( ' RDE' , RA%, 1,  
C( ' %RC, + ( R' , E\*E+, , A R%RA, E R\*E/A%, C( &)%RA' CE, A' D ( , " E\* \*E%E. A' , ) ( %RCRE+  
A' D ) \* ( CED- \*E+ A\*E A%+ ( A. AR%AB%E \* ( & , " E C( DE ( C( ' D-C, +EC, R( ' ( , " R+ +R, E.  
DR\*EC, ( \*+ A' D + " A\*E" (%DE\*+ \*E%E. A' , R' , E\*E+, + A\*E A. AR%AB%E A,  
[" , , \)+:// / / . R, C" \\*A, R' ! +.C\( &/R, E/\\*E! -%A, \( \\*1. R, C" &A1 " A. E\) \\* \( . RDED A' \( , " E\\*](#)  
)E\* &R++RB%E +E\*. RCE , ( , " E \*A, ED E' , R, 1 ( \*R, + \*E%A, ED , " R\*D)A\*, RE+. DE, AR%+ ( , " R+  
+E\*. RCE ( \*A, R' ! + ( \* / " RC" , " E %EAD A' A%1+, R+ BA+ED R' A' E--\*E! R+, E\*ED E' , R, 1  
CA' BE ( - ' D ( ' , " E E' , R, 1 +- &&A\*1)A! E ( \* , " R+ R++- E\* ( ' , " E R, C" \*A, R' ! +  
/ EB+R, E.

CABKD;9: F M 2020 4K ;F5: \*3F;@9E, R@5., ;F5: \*3F;@9E %F6. 3@6 ;FE EG4E;6;3D;7E. 33 / : ;F7: 3>> +FD77F,  
' 1, ' 1 10004. , 7>7B: A@7: 1-800-753-4824, (212) 908-0500. 3J: (212) 480-4435. \*7BDA6G5F;A@ AD  
D7FD3@E? ;EE;A@ ;@ I : A>7 AD ;@ B3DF ;E BDA: ;4;F76 7J57BF 4K B7D? ;EE;A@. A>D;9: FE D7E7DH76. R@ ;EEG;@9  
3@6 ? 3;@F3;@;@9 ;FE D3F;@9E 3@6 ;@ ? 3=;@9 AF: 7D D7BADFE ;@5>G6;@9 8AD753EF ;@8AD? 3F;A@), ;F5:  
D7>;7E A@ 835FG3>;@8AD? 3F;A@ ;F D757;H7E 8DA? ;EEG7DE 3@6 G@67DI D;F7DE 3@6 8DA? AF: 7D EAGD57E  
;F5: 47>;7H7E FA 47 5D76;4>7. ;F5: 5A@6G5FE 3 D73EA@34>7 ;@H7EF;93F;A@ A8 F: 7 835FG3>;@8AD? 3F;A@  
D7>;76 GBA@ 4K ;F ;@ 355AD63@57 I ;F: ;FE D3F;@9E ? 7F: A6A>A9K, 3@6 A4F3;@E D73EA@34>7 H7D;N53F;A@ A8  
F: 3F ;@8AD? 3F;A@ 8DA? ;@67B7@67@F EAGD57E, FA F: 7 7JF7@F EG5: EAGD57E 3D7 3H3;>34>7 8AD 3 9;H7@  
E75GD;FK AD ;@ 3 9;H7@ <GD;E6;5F;A@. , : ? 3@@7D A8 ;F5: 'E 835FG3>;@H7EF;93F;A@ 3@6 F: 7 E5AB7 A8 F: 7  
F: ;D6-B3DFK H7D;N53F;A@ ;F A4F3;@E I ;>> H3DK 67B7@6;@9 A@ F: 7 @3FGD7 A8 F: 7 D3F76 E75GD;FK 3@6 ;FE  
;EEG7D, F: 7 D7CG;D7? 7@FE 3@6 BD35F;57E ;@ F: 7 <GD;E6;5F;A@ ;@ I : ;5: F: 7 D3F76 E75GD;FK ;E AQ7D76 3@6  
EA>6 3@6/AD F: 7 ;EEG7D ;E >A53F76, F: 7 3H3;>34;>;FK 3@6 @3FGD7 A8 D7>H3@F BG4>;5 ;@8AD? 3F;A@, 3557EE  
FA F: 7 ? 3@397? 7@F A8 F: 7 ;EEG7D 3@6 ;FE 36H;E7DE, F: 7 3H3;>34;>;FK A8 BD7-7J;EF;@9 F: ;D6-B3DFK  
H7D;N53F;A@ EG5: 3E 3G6;F D7BADFE, 39D776-GBA@ BDA576GD7E >7FF7DE, 3BBD3;E3-E, 35FG3D;3>D7BADFE,  
7@9;@77D;@9 D7BADFE, >793> AB;@;A@E 3@6 AF: 7D D7BADFE BDAH;676 4K F: ;D6 B3DF;7E, F: 7 3H3;>34;>;FK A8  
;@67B7@67@F 3@6 5A? B7F7@F F: ;D6- B3DFK H7D;N53F;A@ EAGD57E I ;F: D7EB75F FA F: 7 B3DF;5G>3D E75GD;FK  
AD ;@ F: 7 B3DF;5G>3D <GD;E6;5F;A@ A8 F: 7 ;EEG7D, 3@6 3 H3D;7FK A8 AF: 7D 835FADE. - E7DE A8 ;F5: 'E D3F;@9E

3@6 D7BADFE E: AG>6 G@67DEF3@6 F: 3F @7;F: 7D 3@ 7@: 3@576 835FG3>;@H7EF;93F;A@ @AD 3@K F: ;D6-B3DFK  
H7D;N53F;A@ 53@ 7@EGD7 F: 3F 3>> A8 F: 7 ;@8AD? 3F;A@ ;F5: D7>;7E A@ ;@ 5A@@75F;A@ I ;F: 3 D3F;@9 AD 3  
D7BADF I ;>> 47 355GD3F7 3@6 5A? B>7F7. ->F;? 3F7>K, F: 7 ;EEG7D 3@6 ;FE 36H;E7DE 3D7 D7EBA@E;4>7 8AD F: 7  
355GD35K A8 F: 7 ;@8AD? 3F;A@ F: 7K BDAH;67 FA ;F5: 3@6 FA F: 7 ? 3D=7F ;@ AQ7D;@9 6A5G? 7@FE 3@6  
AF: 7D D7BADFE. R@ ;EEG;@9 ;FE D3F;@9E 3@6 ;FE D7BADFE, ;F5: ? GEF D7>K A@ F: 7 I AD= A8 7JB7DFE, ;@5>G6;@9  
;@67B7@67@F 3G6;FADE I ;F: D7EB75F FA N@3@5;3>EF3F7? 7@FE 3@6 3FFAD@7KE I ;F: D7EB75F FA >793> 3@6  
F3J ? 3FF7DE. GDF: 7D, D3F;@9E 3@6 8AD753EFE A8 N@3@5;3> 3@6 AF: 7D ;@8AD? 3F;A@ 3D7 ;@: 7D7@F>K  
8ADI 3D6->AA=;@9 3@6 7? 4A6K 3EEG? BF;A@E 3@6 BD76;5F;A@E 34AGF 8GFGD7 7H7@FE F: 3F 4K F: 7;D  
@3FGD7 53@@AF 47 H7D;N76 3E 835FE. AE 3 D7EG>F, 67EB;F7 3@K H7D;N53F;A@ A8 5GDD7@F 835FE, D3F;@9E 3@6  
8AD753EFE 53@ 47 3Q75F76 4K 8GFGD7 7H7@FE AD 5A@6;F;A@E F: 3F I 7D7 @AF 3@F;5;B3F76 3F F: 7 F;? 7 3  
D3F;@9 AD 8AD753EF I 3E ;EEG76 AD 3PD? 76.

, : 7 ;@8AD? 3F;A@ ;@ F: ;E D7BADF ;E BDAH;676 "3E ;E" I ;F: AGF 3@K D7BD7E7@F3F;A@ AD I 3DD3@FK A8 3@K  
=;@6, 3@6 ;F5: 6A7E @AF D7BD7E7@F AD I 3DD3@F F: 3F F: 7 D7BADF AD 3@K A8 ;FE 5A@F7@FE I ;>> ? 77F 3@K A8  
F: 7 D7CG;D7? 7@FE A8 3 D75;B;7@F A8 F: 7 D7BADF. A ;F5: D3F;@9 ;E 3@ AB;@;A@ 3E FA F: 7 5D76;FI ADF: ;@7EE  
A8 3 E75GD;FK. , : ;E AB;@;A@ 3@6 D7BADFE ? 367 4K ;F5: 3D7 43E76 A@ 7EF34>;E: 76 5D;F7D;3 3@6  
? 7F: A6A>A9;7E F: 3F ;F5: ;E 5A@F;@GAGE>K 7H3>G3F;@9 3@6 GB63F;@9. , : 7D78AD7, D3F;@9E 3@6 D7BADFE  
3D7 F: 7 5A>75F;H7 I AD= BDA6G5F A8 ;F5: 3@6 @A ;@6;H;6G3>, AD 9DAGB A8 ;@6;H;6G3>E, ;E EA>7>K  
D7EBA@E;4>7 8AD 3 D3F;@9 AD 3 D7BADF. , : 7 D3F;@9 6A7E @AF 366D7EE F: 7 D;E= A8 >AEE 6G7 FA D;E=E AF: 7D  
F: 3@ 5D76;F D;E=, G@>7EE EG5: D;E= ;E EB75;N53>K ? 7@F;A@76. ;F5: ;E @AF 7@93976 ;@ F: 7 AQ7D AD E3>7  
A8 3@K E75GD;FK. A>> ;F5: D7BADFE : 3H7 E: 3D76 3GF: ADE: ;B. R@6;H;6G3>E ;67@F;N76 ;@ 3 ;F5: D7BADF  
I 7D7 ;@HA>H76 ;@, 4GF 3D7 @AF EA>7>K D7EBA@E;4>7 8AD, F: 7 AB;@;A@E EF3F76 F: 7D7;@. , : 7 ;@6;H;6G3>E 3D7  
@3? 76 8AD 5A@F35F BGDABE7E A@>K. A D7BADF BDAH;6;@9 3 ;F5: D3F;@9 ;E @7;F: 7D 3 BDAEB75FGE @AD 3  
EG4EF;FGF7 8AD F: 7 ;@8AD? 3F;A@ 3EE7? 4>76, H7D;N76 3@6 BD7E7@F76 FA ;@H7EFADE 4K F: 7 ;EEG7D 3@6 ;FE  
397@FE ;@ 5A@@75F;A@ I ;F: F: 7 E3>7 A8 F: 7 E75GD;F;7E. \*3F;@9E ? 3K 47 5: 3@976 AD I ;F: 6D3I @ 3F 3@K  
F;? 7 8AD 3@K D73EA@ ;@ F: 7 EA>7 6;E5D7F;A@ A8 ;F5: . ;F5: 6A7E @AF BDAH;67 ;@H7EF? 7@F 36H;57 A8 3@K



F: 3@ FA BD;@F EG4E5D;47DE.

AD AGEFD3>3, ' 7I 273>3@6, , 3;I 3@ 3@6 +AGF: \$AD73 A@X: ;F5: AGEFD3>3 )FK %F6 : A>6E 3@  
AGEFD3>3@ N@3@5;3>E7DH;57E >57@E7 (A + >57@E7 @A. 337123) I : ;5: 3GF: AD;L7E ;F FA BDAH;67 5D76;F  
D3F;@9E FA I : A>7E3>7 5>7@FE A@X. CD76;F D3F;@9E ;@8AD? 3F;A@ BG4>E: 76 4K ;F5: ;E @AF ;@F7@676 FA  
47 GE76 4K B7DEA@E I : A 3D7 D7F3;>5>7@FE I ;F: ;@ F: 7 ? 73@;@9 A8 F: 7 CADBAD3F;A@E A5F 2001  
;F5: \*3F;@9E, R@5. ;E D79;EF7D76 I ;F: F: 7 - .+. +75GD;F;7E 3@6 EJ5: 3@97 CA? ? ;EE;A@ 3E 3 ' 3F;A@3>>K  
\*75A9@;L76 +F3F;EF;53> \*3F;@9 (D93@;L3F;A@ (F: 7 " " \*+\* ("). / : ;>7 57DF3;@ A8 F: 7 ' \*+\* ( 'E 5D76;F  
D3F;@9 EG4E;6;3D;7E 3D7 >EF76 A@ RF7? 3 A8 AD? ' \*+\* ( 3@6 3E EG5: 3D7 3GF: AD;L76 FA ;EEG7 5D76;F  
D3F;@9E A@ 47: 3>8 A8 F: 7 ' \*+\* ( (E77 : [FFBE://I I I .NF5: D3F;@9E.5A? /E:F7/D79G>3FADK](#)), AF: 7D 5D76;F  
D3F;@9 EG4E;6;3D;7E 3D7 @AF >EF76 A@ AD? ' \*+\* ( (F: 7 "@A@-' \*+\* (E") 3@6 F: 7D78AD7 5D76;F D3F;@9E  
;EEG76 4K F: AE7 EG4E;6;3D;7E 3D7 @AF ;EEG76 A@ 47: 3>8 A8 F: 7 ' \*+\* (. " AI 7H7D, @A@-' \*+\* (  
B7DEA@@7>? 3K B3DF;5;B3F7 ;@ 67F7D? ;@;@9 5D76;F D3F;@9E ;EEG76 4K AD A@ 47: 3>8 A8 F: 7 ' \*+\* (.

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**E D E E L C** - ;F5: 'E 3BBDA35: FA D3F;@9E 7@6ADE7? 7@F EA F: 3F D3F;@9E BDA6G576  
AGFE;67 F: 7 E- ? 3K 47 GE76 4K D79G>3F76 7@F;F;7E I ;F: ;@ F: 7 E- 8AD D79G>3FADK BGDBAE7E, BGDEG3@F  
FA F: 7 F7D? E A8 F: 7 E- \*79G>3F;A@ I ;F: D7EB75F FA 5D76;F D3F;@9 397@5;7E, 53@ 47 8AG@6 A@ F: 7 [E-  
\\*79G>3FADK D:E5>AEGD7E](#) B397. , : 7 7@6ADE7? 7@F EF3FGE A8 3>>R@F7D@3F;A@3>D3F;@9E ;E BDAH;676 I ;F: ;@  
F: 7 7@F;FK EG? ? 3DK B397 8AD 735: D3F76 7@F;FK 3@6 ;@ F: 7 FD3@E35F;A@ 67F3;> B397E 8AD 3>> EFDG5FGD76  
N@3@57 FD3@E35F;A@E A@ F: 7 ;F5: I 74E;F7. , : 7E7 6;E5>AEGD7E 3D7 GB63F76 A@ 3 63;K 43E;E.