
ÖY&Zİ

M^aaZ@ãAY[A~@^á@Y&AAZZãY@YZAI	
PbãZ@AAZZãY@YZAI	

LZ@b^a^YYbZ	
M^~i^&Y	
Kã^Y^YbZ	
T@YããaZ@AKã^Y^YbZ	
TZ@&^a^YãKã^Y^YbZ	
LYYãZã^@ã	Ü
Q^ãb^YYãZã^@ãAYZ@b^a^YYbZ	
ØYãbZ@ã	Ü
Q^ãbç&YãbZ@ãAYZ@b^a^YYbZ	Ü
M^Yb^@YãZZá@ZZ	
@ZãZ^YãEãYã^ãYããã~	
M^Yb^@YãZZá@ZZA^	
~@^ãZãã^ãYãã~@YYb^YŽ	
M^Yb^@YãZZã@ZZãçãã^ããZ@	

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LYřãžã^0ããZZã0žžã

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Ł^&~ižbž@a^aA~@^á@Y&ã^aAYbAãžYãbAb { ^AÝ\ bAãžããbâYâAa^\@A[žY@aAAb^bYãÁÁ

Ł^&~ižbž@a^aA~@^á@Y&ã^aAYbAãžYãbAb { ^AÝ\ bAãžããbâYâAa^\@Ç[žY@aA { 'bâ'ãAÊ€ÉA~ž@ŸžãbA^aA
ã^@&YãAb' &žÁ

Óã`b`YãÄËÉGAŸ^â^@bCAb^bYãA^aAa`@ãbCb`&ŽCaa\ããCb`&ŽAZŽá@ŽŽEŸŽ@b`á`ŸYbŽçãŽŽæ`ááAãb\ZŽãbãíA

É

Ň^@AbãŽAŸ^â^@bA^aAYããAa\ããCb`&ŽAYŸãŽã^@ããA^@AZ*`|YãŽãbAAZZá@ŽŽçãŽŽæ`ááA\ãZZ@ã@YZ\YbŽA

HI Â

AAAA PaAbâžžCA\á'bâAbâYbA&\ãbYŽA
AAAAâYÝ
Ñ^@Ž'áâAâYáá\YáŽ
Š^YŸAâAb\ZŽã
Œ'âb^@[
KÝYZŽ&'YAŽãŽYb'|Žã
Ł^&~\bZ@ASŸ'ŽaYŽ
U'ã\YâEQŽ@a^@&'áâAK@bã
PbãŽ@AAã~ŽY'a[Á

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ĐA\á'bãAY&^áâAŒ'âb^@[EŠ^YŸAâSb\ZŽãEŠY'ŽãYŽA^@ASŽá'á'á



QŽŸŽābĀ\Ÿ&bb'āāŠKTAāŸ^Źā
QŽŸŽābĀ\Ÿ&bb'āāKŁTAāŸ^Źā

€ĐĀ
HĒĀ

ĐÉ€
€IĒ

ŠKTAŁŸb'ŸYāSŽYZ'āá
ŠKTAØYbā
ŠKTAÚŸb'āá
ŠKTANāāY[
KŁTAŁ^&~^ābŽ
KŁTAØYbā
KŁTANāā'āá
KŁTAÚŸb'āá

Ē€bāQŽŸŽāb'āŽ
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GĒÉÇHĒÉ
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T^bYāāāā^\\āZĀĪAĒĒĒĀ
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FÇĒĒ
LŽā^ { AF
T^bYāāāā^\\āZĀĪAĒĒĒĀ

ŠKTAŁŸb'ŸYā
SŽYZ'āá

ŠKTAØYbā

ŠKTAÚŸb'āá

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KŁTAŁ^&~^ābŽ
ĒĒĐĒĒĒĀ
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GGĀ T^~AāYāāĀBA
ĒĒĀ Ÿ^bb^&AāYāāĪAĒĒĒĀ
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M^ŽãA[^\@A'ääb'b'^âAâY|ŽAYâA
Y~~â'ÿYb'^âAaŽŽİ
K&^\âbA^aAY~~â'ÿYb'^âAaŽŽİ

Üžã

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Û

ŁYâA'bAYŽA{Y'|ŽZAa^@AY~~â'ÿYâbâA
{'bâAa'âYâÿYâAâŽŽİ

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AAAAÜŽāCA'āA\āā
AAAAÜŽāCA'āA~Y@b
AAAAŌ^

~@^@Ab^AØY[AÉ



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K~ā'ŸYābā

KZ&'bbžžA



Ó'ábAY~~à'ÿYb'^áA~@'^@'b[CAÿá^ã'ááCAá^b'á'ÿYb'^áCAYáZAYáZ'ZYbŽŽ~à[AZYbŽáAa^@Ab@YáããŽ@Aáb\ZZábáDAáAY~~à'ÿYb'^áãA
Y@ŽA@Ž|Ž{ŽZA^áAYáÿ^áb'á\^áA^@A@^áá'ááAYá'áCA~à'ÿYŽAYáÿáŽÿæA&Y@æA'áAbáŽA•S^áá'ááAYZ&'áã'^ácaÿ^à\&áD



ŃYää	HEÉ	Û
Ú'ábŽ@		
Š~@'áá	ÊÊÊ	Û
Š\&&Ž@	€ÊÊ	Û



Üžă Ô^

M^ŽãAYáA^~ŽãAYZ&'áã'^áA~^á'ÿ[CA'aA@Ž~^@bŽZCAY~~à[Ab^A
b@YáããŽ@Aáb\ZZábâì

Mžãÿ@'ÿŽAYZZ'b'^áYáA@Ž*'\@Ž&ŽábãAa^@Ab@YáããŽ@AYZ&'áã'^áCA'aAY~~à'ÿYáŽÍA

ËDÉÉ



Õ\&ÝŽ@ Pá'baT[~Ž
ÕEK ÿ@ŽŽ'bã



Õ\&ÝŽ@ Pá'baT[~Ž
ÕEK ÿ@ŽŽ'bã

ØY}'&\&Aá\&ÝŽ@A^aAY@ŽŽ'bãA^@AY^@\@ãŽãAbâYba&Y[AÝŽA
b@YáããŽ@ŽZAa@^&AYAa^@\@Ç[ŽY@A'áãb'b'^áIAA

ÕEK

ÈÉDÉÉ

KŸŸŽžŽ@YbŽZA~@^á@Y& }
 Ł^~Ž@Yb'|ŽAŽZ\ŸYb'^áA~@^á@Y& }
 Ł^áãçŽá'áb@Yb'^á }
 M'ábYaŸŽAžZY@á'áá }
 M^\ŸiŽA&Yá^@ }
 M\YaŽá@^áá&Žáb }
 Náá'ááAYāAYASŽŸ^áZAÓYaá\YaŽAANSŌÁ }
 N}ŸaYaáŽAāb\ZZābA~@^á@Y&AÁZ^&Žāb'ŸA }
 N}bŽ@áYaAZŽá@ŽŽA~@^á@Y& }
 Ć^á^@āAQ@^á@Y& }
 ÓáZZ~ŽáZZābAāb\Z[}
 ÓábŽ@ááá'~ā }
 ÓŸŽ@YaAY@bāEŸY@ŽŽ@AŸ^&Ÿ'áYb'^á }
 Šb\ZZābçZZā'ááŽZA&Yá^@ }
 Šb\Z[AYŸ@^YZ }
 TŽYáž@AŸŽ@b'aŸYb'^áA~@^á@Y& }
 ÚŽžæŽāZAŸ^ááŽáŽ }
 PbaŽ@AÁā~ŽŸa[ÁÍ }

K@bāEa'áŽAY@bā
 Ł^&~\bŽ@Aá'bŽ@YŸ[



N'@ābCb' & ZCa'@ābÇ [ZY@A
 Aa@Žāā & YāĀĀ
 āb\ZZābā

PāZZ@á@YZ\YbŽā

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ŁY&~\āAØ'á'āb@'Žā }
 Łā^@Yāāá@^~ā }
 Ł^āYŽ@bAYāZ }
 MYāYŽ }
 M@Y & YEbāŽYbŽ@ }
 ŌābŽ@āYb'^āYāAŠb\ZZābA }
 P@āYá'JYb'^ā }
 ŌYJJ^AYāZ }
 Ō'bŽ@Y@[A&YáY]'āŽ }
 ØY@Yá'ááAYāZ }
 Ø^ZZāAÞŌ }
 Ø\ā'YāŽāāŽ&YāŽā }
 Ø\ā'YāAbāŽYbŽ@ }
 P~Ž@Y }
 QŽ~AYāZ }
 SYZ^AābYb'^ā }
 Šb\ZZābAá^|Ž@ā&Žāb }
 Šb\ZZābAāŽ { ā~Y~Ž@ }
 Šb\ZZābÇ@ \āAa'á & Aā^Y'Žb[}
 Š[&~ā^ā[A^@YāŽāb@Y }
 TŽāŽ]'ā'^āAābYb'^ā }
 ÜŽY@Y^æ }



KbAŁ^^~Ž@Yb'āāA
 Ōāāb'b\b'^āA

K@& [ASPTŁA'āA^aaŽ@ŽZÍ
 ŌY|YāASPTŁA'āA^aaŽ@ŽZÍ

QàŽYāŽA~@^|'ZZAbāŽAÞSÒA^aA[^\@A'āāb'b\b'^ā'āāŽbA~@'ŸŽAŸYāŸ\àY



Ń'@ābçÜŽY@

ÞāZŽ@a@YZ\YbŽā

QSÚUKTNAÓŠTÓTÞTÓPŮŠ

T\b'^aí

ÁÈÈcÈÈÈ

ÁÈÈcÈÈÈ

QÞLÓŮŁAÓŮŠTÓTÞTÓPŮŠ

T\b'^aí

AAAAŃaçZ'āb@'Ÿb

QÞLÓŮŁAÓŮŠTÓTÞTÓPŮŠA

AAAAŃaçābYbŽA^bç^açZ'āb@'ŸbÁÍ

QÞLÓŮŁAÓŮŠTÓTÞTÓPŮŠ

AAAAÞ\bç^açābYbŽÍ

ŎPŎSNŠŎMNŎTAKŎNŎŠ

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SNRÞŎSNMAŃNŃŠÍ

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SPPØAKŎMALPKSMÍ

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ÁÍcFÈÈ

ÁÍcFÈÈ

SPPØAPŎŮŮÍ

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LPKSMAPŎŮŮÍ

À^āçŸY&~\āA&ŽYāA~āYāÁ

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Q@^| 'ZZAbāZāZāb' & YbžZāZ}~žāāžāAa^@AYAb [-'ŸYāAa \āāCb' & ŽA \āzž@á@YZ\YbžAāb\ZZābÍ

Sžā'Zžābā

Ł^&& \bž@ā
Àá|'ááAYbAā^&ŽĀ

Ł^&& \bž@ā
Àā^bAá|'ááAYbAā^&ŽĀ

L^æãAYâZAā \~ā'žā

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S^^&A^āà[

L^Y@Z^A^āà[

S^^&AYâZĀŸ^Y@ZAb^bYāAA'áA[^\@A

Ÿ^āāžāZĀŸYāā^bA~@^| 'ZZĀāž~Y@YbžA

@^^&AYâZĀŸ^Y@ZĀá \ @žāAa^@A

Ÿ^& & \bž@āAā^bAā|'ááAYbAā^&žĀÍ

T@Yāā~^@bYb'ā

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Phž@Až}~žāāžā

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QSÚUKTNAÓŮŠTÓTᵀᵀTÓPŎŠÍ

ÁIHÉDÉÉ

QPLÓŮŁAÓŮŠTÓTᵀᵀTÓPŎŠA

AAAAŃāçZ'āb@'ŸbÍ

QPLÓŮŁAÓŮŠTÓTᵀᵀTÓPŎŠA

AAAAŃāçābYbžĀĀ^\bç^açZ'āb@'ŸbĀÍ

QPLÓŮŁAÓŮŠTÓTᵀᵀTÓPŎŠA

AAAAP \bç^açābYbžÍ

ŎPŎSNŠŎMNŎTAKŎNŎŠÍ

K~Y@b&ZábãAa^@A&Y@@ZZAáb\ZZábã	
K~Y@b&ZábãAa^@Aã'ááZãAáb\ZZábã	
S~ZY'Yãã^ã'ãããAa^@AZ'ãYãZZA ãb\ZZábã	}
S~ZY'Yãã^ã'ãããAa^@A'ãbZ@ãYb'^ãYãA ãb\ZZábã	
N@YbZ@ã'b[Eã^@^@b[Aã^ã'ãá	}
Ł^~Z@Yb' Zã^ã'ãá	
TãZ&Zã^ã'ãá	}
ÚZããZããã^ã'ãá	}
PhãZ@ã^ã'ããã^~b'^ãããã~ZY'a[AÍ	}
Náb@Z~@ZãZ\@ãCACE^ã^@ãCASPŁ	



ĚĚĚĚĚĚĚĚĚĚ
Žāb' & YbŽZ

ĚĚĚĚĚĚĚĚĚĚ
a'āYā
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ÀÒāYā\ZŽAā^āçāŽŽÇ
ÝYāŽŽAY'ZA\āŽZAb^A
& ŽŽāāŽŽZDĀ

ÀN}Yā\ZŽAā^āçāŽŽÇ
ÝYāŽŽAY'ZA\āŽZAb^A
& ŽŽāāŽŽZDĀ

ÁĎC I ĚHCÉÉÉ

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ÁĚÉCÉÉÉ

ÁĚ I CĚĚĚC I GÉ

ÁĚĚCÉĚĚĚCĚFH

ÁĐH I CĚÉ€

ÁF I HCĐĐG



ÁĚĚCÉĚĚC I I G
ÁĚCĚ€GĚĚÉ

ÁĚCĚGĚCĚ I F

QY@ŽābAŮ^Yāā
T\ b'^āA Ú Y'| Ž@ā
SŽ~^@b'āā'āā^~b'^āYāDA SŽ~^@bAb\ b'^āA { Y'| Ž@āA'āAbā'āA@^ { A'āA [^\ AYā^āāŽA A [^\

ÁĚĐCĚÉĚ

Á€C I I ĚCĚĚĚ

Kbāāžb'YAK { Y@Zā

ÁHDHCĚFĚĐ
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~Á Ō\&ÝŽ@aAāb\Zžábā'āā'āžA A{â^A{ŽžAY{Y@ZZZAYáA

K|Ž@YáŽAZ^ääY@AY&^\âbA^aA'âãb'b\b'^âYâAa'âYâY'ZAY { Y@ZZZAb^A\âZZ@a@YZ\YbŽAZŽá@ŽŽÇ
ãŽŽæ'âáAâ^â@Žá'ZZâbAYá'ŽãíA

ÁÉ
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Ł.ãŽYæA^aaAYääAa'âYâY'ZAY^@&ãAâ^â@Žá'ZZâbAYá'ŽãAa'@ãbÇ[ŽY@Aa'âYâY'ZAY~ã'YabãA&\ãbAã\Y&'bí
Óääb'b\b'^âãA^ { áAa'âYâY'ZAY^@&
Ł.ŠŠEÑ'âYâY'ZAK'ZQSPÑÓÒN
ÓábŽ@âYb'^âYâAŠb\ZZâb'ãAÑ'âYâY'ZAK'ZAK~ã'Yb'b'^â
} }
}

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YÄ



YÄ Šb\ZZâbãAâ^b'a'ZZA^âAYA@^ää'âáAYä'ái
ÓaA[ŽãCAãbY@b'âáAZybŽí

Üžã
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QìŽYãŽYáŽYæA^aaAYääAb[~ŽãA^aAY'ZAY|Y'âY'ãŽAb^A\âZZ@a@YZ\YbŽãAYbA[^\@A'âãb'b\b'^âí

ÑNMNSKÒAMÓSNŁTAŠT̂PMNŌTÀÒPKŌAQSPQSKØAÀMÓSNŁTAÒPKŌÅ
M'@ŽYbAŠ\Yã'Z']ŽZAŠbYaa^@ZAŌ^Yää }
M'@ŽYbAŠpãã\Yã'Z']ŽZAŠbYaa^@ZAŌ^Yää }
M'@ŽYbAQŌPŠAŌ^Yää }
}

PbāZ@AAā~ZY'a[AI	
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Šÿâ^:Y@āā~āAYāZIO@Yābā

ÖNNMÇLKŠNMÍ

ŃZZ@YāQZāā	}
ŠNPO	}
ŠbYbZĀāYā^āY@āā~āĒā@Yābā	}
Q@' YbZĀāYā^āY@āā~ā	}
Ł^āāZāZĒ\á Z@ā'b[AāYā^āY@āā~A^Aá@YābAY'Zāā^&A'āāb'b\b'^āYāā\āZā	}
Pā'bZZĀOZā^AŁ^āāZāZĀN\āZ	A
ŃZZ@YāO\@ā'āāSYā^āY@āā~	
PbāZ@AAā~ZY'a[AI	

ŁāZÿæA^aaAY@'bZ@'YA\āZZĀ'āAY{Y@Z'āā'āāb'b\b'^āYāAY'ZDAŁāZÿæAYāāAbāYbAY~ā[DA

	Ö^āçÖZZALYāZZ	ÖZZÇLYāZZ
KYYZZ&Yā	}	}
Kā\&ā'AYaa'ā'Yb'^ā	}	
K@b		
KbāāZb'Yā		
Ó^YĀāæ'āā		
SPTŁ	}	
ÓZYZZ@āā~	}	
Ø'ā^@'b[AābYb\ā		
Ø\ā'YEZ@Y&Y		
SZā'ā'^\āAYaa'ā'Yb'^ā		
SbYbZĒZ'āb@'YbA@ZāZZāY[}	

=0 aX]Z RW[\R\]\RXW QJ[ZNLNW\|a R VYUNV\NW\NM JWa VJSXZ ORWJWLRJU JRM YXURLa& YZXPZJV& XZ RWR\RJR^N
 \X VJTN aX]Z RW[\R\]\RXW V XZN JOOXZMJKUN \X RWLXVRWP [\]MNW\ []LQ J[ZNYUJLRWP UXJW[_R\Q PZJW\ [&
 XZ _JR^RWP LX\ [[OXZ OJ VRURN [KNUX _ J LNZJRW RWLXVN UN^NU YUNJ [N YZX^RMN MN\JRU [KNUX _4

SŽ~^@bAbāŽANŸääÉÉÉÉA@Yb^A^aAa\ääCb' & ŽŽ* \ | YāŽābAb\ZŽābāAa\ääCb' & ŽA~ā \ āAÉÉÉA~Y@bAb' & ŽĀAb^Aa \ääCb' & ŽA Ž* \ | YāŽāb' āāb@ \ Yb^A^aYāAYŸ \ āb [AāA \ääAb' & ŽA~ā \ āAÉÉÉA~Y@bAb' & ŽĀDA0āAbāŽ@Yb^A^aYāYŸ \ āYb^A^aāCAŽ} Yā \ ZŽAY^bāAaYŸ \ āb [A YāZāb \ ZŽābāA' āAābYāZÇYā^āŽāá@YZ \ YbŽA^@A~@^āŽāā^A^aYāA~@^ā@Y & āā \ YāAYāA & ŽŽY'āŽCAāY { CA | ŽbŽ'āY@ [CA ŽŽāb' āb@ [CAā^Y'YāA { ^@aeCAŸ \ ā'āŽāāCA^@A~ \ Yā'YāāŽYābāA' āA { ā'YāAaYŸ \ āb [AbŽYŸāA | ^@b \ Yāā [A^ā [Aā@YZ \ YbŽÇāŽ] Žā āb \ ZŽābāDAM^A^a^bAY^ \ ābA \ āZZ@ā@YZ \ YbŽA^@A@YZ \ YbŽAāb \ ZŽābābŽYŸā'āāYāā'ābYābāAYāAYŸ \ āb]D

NŸääAÉÉÉÉAŠb \ ZŽābAb^ANŸYŸ \ āb [A@Yb^A ÉÉÉ b^AÉ ÁYŸāŽŽA^ā ÉÉÉÉ āb \ ZŽābā ÉÉF aYŸ \ āb [A@

C [redacted] b^A^aA' āAYāA^@āYā'] ŽŽAY^ \ @āŽA^āāŽ@ŽŽAa^@AY@ŽŽ' bCA' ZŽāb' a' ŽŽAY [AZ'āY'~ā' āŽAYāZā ā \ & YŽ@C [redacted] & ŽA^@Ab' & ŽāA' āAYŸāYāā^@^A^@Aā' & āY@AāŽbb' āāCAŸāZā^bAYāā \ YāŽYb^A^aā \ YāAYāAYā āYŸ^@Yb^A^a [redacted] ^āDAPāZZ@ā@YZ \ YbŽAYāYāāāŽYb^A^aāY@ŽAZŽā' āŽZAYāAYā [AāŽYb^A^aā \ ā'YāAYbā āŽYāb^A^aāZŽā@ZŽā [redacted] Ž@ā@YZ \ YbŽAāb \ ZŽābA' āāŽā^@āāŽŽAa^@AY@ŽŽ' bDAN} Yā \ ZŽAZ' ābYāYŽāŽY@ā' āāYāYāāŽāA YāZāā^āY@ŽŽ' bAYāYāāŽāAYZā [redacted] | Z \ Yāā' āāb@ \ Yb^A^aā \ YāAYāAZ' āāŽ@bYb^A^a^@AbāŽā' āA@ŽāŽY@ŸCA & \ ā'Yā' āāb@ \ Yb^A^aCA ^@A^āŽCb^A^aāŽA@ŽYZ' āāāDAN} Yā \ ZŽāb \ ZŽābāA' āA' āZZ~ŽāZŽābAb \ Z [CAŸ^Ç^~Ž@Yb' | ŽA~@^ā@Y & āCA' ābŽ@āāā'~āCA a^@Ž' āāAaYāā \ YāŽAbY~ŽŽAb \ b^@AāŽāā' āāCA~@YŸb' Y \ & āCAŸāZAYāāAb \ ZŽābāA' āA^āZÇ^AÇ^āŽAYāYāāZāDANŸYāAYāYāā āŽYb^A^aāā \ āZAYŽAY^ \ ābZŽA^āā [A^āYŸYāZāāā \ āZāAbAYŽZ \ ~ā' YŸbZŽAYŽYŸ \ āŽA^aYŸ \ @āŽAYŸYā^āAY@^āāÇ ā' āh' āāāD

C [redacted] ā \ YāŽYb^A^a' āYā \ ZŽāAYā [Aā \ YāŽYb^A^a^aAYāYŸ \ @āŽCAā \ YāAYāAYŸ^@Yb^A^a [CA @ŽY' bYb^A^a [redacted] āŽYb^A^aāAbāYbAY@Žāā \ ~āŽ & ŽābY@ [A' āāAYb \ @ŽAYāZAY@ŽāāYāŽZ \ āŽZAb^A^a & ŽŽDA āŽ~Y@Yb^A^a [redacted] ^āAbāŽAY^ \ @āŽDAPāZZ@ā@YZ \ YbŽAā \ YāŽYb^A^aāY@ŽAZŽā' āŽZAYāAYā [A ā \ YāŽYb^A^aā^A^a [redacted] YāZŽā@ŽŽÇāŽŽæ' āāA \ āZZ@ā@YZ \ YbŽAāb \ ZŽābāāŽā^@āāŽŽAa^@AY@ŽŽ' bDANKāAYŸ^ | ŽCA Ž} Yā \ ZŽāA^āY@ŽŽ' bAYāYāāZā [redacted] CA' āZ' | Z \ Yāā' āāb@ \ Yb^A^aā \ YāAYāAZ' āāŽ@bYb^A^a^@AbāŽā' āA@ŽāŽY@ŸCA & \ ā'Yā' āāb@ \ Yb^A^aCA^@A^āŽCb^A^aāŽA@ŽYZ' āāāDANŸYāAYāYāāā \ YāŽYb^A^aāā \ āZAYŽAY^ \ ābZŽA^āā [A^āYŸYāZāāā \ āZāAbAYŽā

pā' āāAbāŽAYŸ^ | ŽAZŽā' ā' b^A^aāCA~āŽYāŽA@Ž~^@bAa^@AZŸYāA^aAbāŽAa^āā { 'āāYāYāāÇā'] Žā' ābŽ@ | YāāAbāŽāā \ & YŽ@A^aAYāYāāā āŽYb^A^aāAYāZAYāYāāā \ YāŽYb^A^aāA^āāŽ@ŽŽā' āANŸääAÉÉÉÉDAN^@AZ} Y & ~āŽCAŸAbāŽYb \ @ŽAYāYāāA { bāAHÉÉAāb \ ZŽābāA { ā^A & ŽbAYbAYā^bāŽ@Ab' & Žā' āADÉAāŽ~Y@YbŽāYŸāA { bāAÉÉAāb \ ZŽābāAāā \ āZAYŽAY^ \ ābZŽA^āYŽā' āAbāŽā' ÉÉÉÉbCAŸ^ā \ & āA' āA bāŽAYāYāāāŽYb^A^aAYā \ & āAYāZāDÉAb' & Žāā \ āZZ@AbāŽā' ÉÉÇÉ I cAY^ā \ & ā^aAbāŽAYāYāāā \ YāŽYb^A^aābYŸāŽDA

ID	ĚĎĚ	ĚĚG	ĚĚH	É	É	É	GGĚ
I	ĚI	ĚĚ	É	É	É	É	ĐI



ŠŽŽ

TāŽA@ŽāYb'|ŽAā\&Ž@'ŸYāA~^ā'b'^āA^aAYāb\ZŽābA'āAā'āA^@AāŽ@Aā@YZ\Yb'āāYāYāāCAŸYāŸ\āYbŽŽAY[AbāŽAā'āāA
āŸā^ā^ā^āAbāŽAYā'āA^āā@YZZÇ~^'ābAY|Ž@YāŽCA{āŽbāŽ@A{Ž'āābŽŽA^@A\ā{Ž'āābŽŽD
Ł^@\@āŽāA'āAYŸYZŽ&'ŸAā\ŸāŽŸbāAANāā'āāCAā'āb^@[AYāZAā^ŸYāAāb\Z'ŽāCA^@Ž'āāA
āYāā\YāŽāCA&YbāŽ&Yb'ŸāCAāŸŽāŸŽCAYāZAbāŽAY@bāAAbāYbAāb@Žāā~@Ž~Y@Yb'^āAa^@AYāāŽāŽA^@A\ā'|Ž@ā'b[Aāb\Z[DA

AKAQâMDA^@A^bâž@AZ^ÿb^@íãAZžá@žžAbâYbA@ž* \ 'žãAYZ|YáÿžZA { ^@æA
Ýž[^ãZAbâžA & Yãbž@~ãAž|žãCA'ãÿã\Z'ããAbâžA~@ž~Y@Yb'^ãAYãAZžãžããžA^aAYAZ'ããž@bYb'^ãAYãžžA^ãA^@'á'ãYãA@žãžY@YãCA
^@AbâžA~àYãã'ããAYãZãž}žÿ\b'^ãA^aAYãA^@'á'ãYãA~@^ãžÿbAZž&^ããb@Yb'ãããã\ÝãbYãb'YãAY@b'ãb'YãA^@Aãÿã^ãY@ã[AYÿã'ž|ž&žãbD/

P@ ŽábYb' ^áAYZZ@Žāā' ááAbāžAYŸYZŽ& 'ŸCAā^Ÿ'ŸáCAŽ& ^b' ^áYáCAYáZA
'ábŽāāŽŸb \Yáá'āā \Žāá' á | ^á | ŽZA' áAYŽá' áá' ááAY^āāŽāŽDAØY [AYŽAYAaŽ { Aā^ \ @āA^ @AYAaŽ { AZY [āā' āāŽāābāIAYbāā^ & ŽAY^āāŽāŽāCA
bāŽ@ŽA' āAYAaŽŽD

KĀāb \ ZŽābAŽā@ ^āāŽZAa^ @AĒĒA^ @A & ^ŽāāŽ & ŽābŽ@AY@ ŽZ' bāCAĒĒA^ @A & ^@ŽA* \ Y@bŽ@A
Ÿ@ ŽZ' bāCA^ @AĒĒA^ @A & ^ŽAY^ābYŸbAa^ \ @āAYA { ŽŽāAYŸāAbŽ@ & D

Š~ŽŸYáY^āā' ŽŽ' Yb' ^áA' áAbāŽAYZ & 'āā' ^áA~ @^ŸŽāāÁ | ŽāAb^A
āb \ ZŽābAa^ ^ & AYA~ Y@b' Ÿ \ áY@A@ Žá' ^áCAābYbŽCA^ @AY^ \ āb@ [A^a@ Žā' ZŽāŸŽD

TāŽā \ & A^aAá@YZZA~ ^' ābāYāāb \ ZŽābAāYāAZŸ@ āŽZA' āA
āŽŸ^ āZY@ [AāŸā^ ^āZ' | ZŽZAY [AbāŽā \ & ŸŽ@A^aAY^ \ @āŽāAbYāēŽāDATāŽA & ^ābAY^ & & ^āAā [ābŽ & A^aAYāā' āā' āāAá \ & ŸŽ@āAb^A
á@YZZāAY^ \ ābāAa^ \ @A~ ^' ābāAa^ @AYāAKCābā@ ŽŽA~ ^' ābāAa^ @AYALCāb { ^A~ ^' ābāAa^ @AYALCāb ^' ābāAa^ @AYANMCAŸáZAā^ ^' ābāAa^ @A
YāANA^ @AÑDApā { Ž' āābŽZAQOK' āAYāā' āāAbāŽāAY & ŽA { Ž' āābAb^AŽŸŸāAY^ \ @āŽDA Ū Ž' āāb' āāAá | Žāāb \ ZŽābAYZZ' b' ^áYāA
~ ^' ābāAa^ @AbāŽ' @Aá@YZZāA' āAYZ | YāŸŽZA^ @Aā^ ā^ @āAY^ \ @āŽāD

KĀāb \ ZŽābA { á^Aā^ āZāAYAYŸŸāŽā^ @' āA^ @AŽ* \ | YāŽābCAYáZA' āAbYāē' ááAY^ \ @āŽāAYbAbāŽA~ ^ābC
ŸYŸŸYáY \ @ŽYbŽāāŽ | ŽāD

Ń@ ŽŽA^ @Aā^ ^ AY^ ābA^ āčŸŸY & ~ \ āA~ @' & Y@ [AYáZA~ @Ž | Žāb' | ŽāāŽŸābāAYŸ@ ŽAY | Y' áYŸāŽAb^Aāb \ ZŽābāD

KAZ^ \ & ŽābAYŽ@b' á ['āāAbāŽāā \ ŸŸŽāāa \ áAY^ & ~ āŽb' ^āA^aAYA

~ @ŽāŸ@ ŸŽZAāŽŸ^ āZY@ [AāŸā^ ^āZ' ~ @^á@Y & A^aAāb \ Z' ŽāCA^ @AbāŽAYbb' á & ŽābA^aAāYb' āaYŸb^ @ [AāŸ@ ŽāA^ āAbāŽATŽābA^aA
OŽāŽ@YāANZ \ ŸŸb' ^áYāAMŽ | Žā~ & ŽābAÁONMÁCA^ @AYā^ āāŽ@AābYbŽčā~ ŽŸ' a' ŽZAŽ} Y & ' áYb' ^āD

KA~ Ž@ ā^ āA^ aAØŽ} ŸŸáCAQ \ Ž@b^ AS ŸŸáCAL \ ŸŸáCAL ŽābYāA^ @AŠ^ \ bāAK & Ž@ ŸŸáCA^ @A^ bāāŽ@AŠ~ Yā' āāAY^ \ āb \ @ŽA^ @A
^ @' á' áCA@ ŽáY@ ZāŽāāA^ aA@YŸŽD

AKā [Aā~ ŽŸ' YāA~ @^á@Y & Aa^ @A | Ž@ [AYŸāŽāāb \ ZŽābAa^ āāŽ@' áāAbāŽA^ ~ ^ @b \ á' b [Aa^ @AŽZ \ ŸŸb' ^áYāA
Žā@ Ÿā & ŽābCA' āZZ~ ŽāZZābAāb \ Z [CAYŸŸŽāŽ@ Yb' ^áCA^ @Aā^ & ŽAY^ & Ÿ' áYb' ^āA^ aAbāŽāŽDA

KŸYZZ & ŸA { ^ @āAY^ āāŽāA^ @AZŽ' áāŽZAY [AbāŽāb \ ZŽābA { 'bāAbāŽAY~ ~ ^ | YāA^ aAbāŽAZŽ~ Y@b & ŽābA
Ÿ^ āŸŽ@ āŽZCA \ āZZ@AYāA' āāb@ \ Ÿb^ @' āā \ ~ Ž@ | ' á' ^áCAYáZA \ ā \ Yāā [A \ āZZ@bYāēŽāA^ \ bā' ZŽA^ aAbāŽA@ Žá \ áY@AYāYāā@ ^ ^ & A
āb@ \ Ÿb \ @ŽD

Ò'ŸžããžžZY[AŸŸ@ŽAa^@Aāb\ZZābā'ĀŸā'áz@ŽāAA\ā\Yāā[AYáŽĀĒAYāZA\~ĀĪA\ā\Yāā[Aa^@AYAaŽŽD

KZ&'āā'^āA~^ā'Ÿ[A\āžž@A{ā'ŸāA|'@b\Yāā[AYāāāžžŸ^āžY@[AāŸā^āAa@YZ\YbžāA^@Aāb\ZZābāA{bāA
ONMAŽ*'\|YāžāŸ[AZ'~ā^&YāAY@ŽAYZ&'bbžžA{bā^\bA@žāY@ZAb^AYŸYZZ&'ŸA@žŸ^@ZCAbžābāāŸ^@žāCA^@A^bāžžA
*\Yā'ā'ŸŸb'^āāD

ÓāŸā\ZZAY|ž@YážŸŸ^ābāAa^@AYŸā^bā'āaCAaY\āZ@[CAžābžž@bY'ā&žābCA&žžŸŸYāA'āA^bAYa@ž*\@žžA
ažžĀCAŸāZaA\@ā'āā'āāāD

TāžAb\b'^āAŸāY@ažžAY[A'āāb\b\b'^āāAb^Abā^āžāAb\ZZābāA{ā^AZ^Aā^bA&žžbAbāžA'āāb\b\b'^ā'āA^@A
ābYbžž'āA@žā'žžāŸ[A@ž*\@žž&žābāD

KāAb\ZZābAžžā@^āāžžAa^@Aaž{ž@AbāYāAĒĒAYŸžž'bāA~žžAāž&žžābžž@A^@A*\Y@bžžCA^@A
až{ž@AbāYāAĒĒAYŸābYŸbAā^\@āAYa{žžæAžžŸāAbžž&D

ÍPāžžĀāç^āžA^@Aā@^@\~AY^|\āāžž'āāA{bāAb@Y'āžžA~@^ažžāā'^āYāāA^@Aāb\ZZābāA{ā^A{YābAb^A
ž}~ā^@žA~žžā^āYāCAžž\ŸŸb'^āYāCA^@A|ŸŸŸb'^āYā'āā\žāD

KāAY{Y@ZAbāYbA@ž*\@žžāŸŸ&~āžb'^āA^aAYāA^@áYá'žžA~@^á@Y&A^aAāb\Z[A
@ž*\@'āāAĒĒAYŸžž'bAā^\@āAYž[āZAbāžžAYŸŸāžžā^@'āĪAZžž'āāžžAa^@A~žžā^āāA{ā^AAY|žŸŸ&~āžžžžAYAYŸŸŸŸYāY\@žžYbžžA
žžā@žžAY\bAZ^Aā^bA&žžbAbāžžA@ž*\@žž&žābāA^aAYŸYZZ&'ŸAZžā@žžāŸŸ@@['āāAbāžžAb'bāžžA^aA&YābžžD

KāAY{Y@ZAbāYbA@ž*\@žžāŸŸ&~āžb'^āA^aAYāA^@áYá'žžA~@^á@Y&A^aAāb\Z[A^aAĒĒAYŸžž'bA
ā^\@āAYž[āZAbāžžA&Yābžžā^aAZžž@žžAY\bAZ^Z\ E bA

PáZÇ^âÇ^âZ^âA^âA^â\~Aÿ^â\ââZ^âáA { 'bâAb@Y^âZZA~@^âZââ^âYââA^âAâb \ ZZâbâA { â^A { YâAbAb^A
Ž}~â^âZâ@Zâ^â\â^âA~@^âYâZ^â&âA^âA^ââ\ZâD

Óââb@ \ Yb^âYâY^â \ @âZâAZZâ^ââZZA^âAâb \ ZZâbâAZZâ^âY^âZâb^ââbâZâáZâZ^âYâY^â&~ŽbZâY^âZâA
âZÿZââY@ [Aa^âYâA@Zâ\âY@A~^âbâZÿ^âZy@ [Yÿ\@@ÿ\â \ &YâZâZZ\ÿYb^âYâAâZb^ââD

N^'ZZAâ \ &YâY@âZZAb^âAb \ ZZâbâA^âA^âbZ^â &âA^âbAÿ^â | Ž^ŽZAY [Ab \ b^âA^âZâ@Z^* \ @ZZA^âAâ \ YâYâY@âZâ
~@^â~@b^âA^âYââAâb \ ZZâbâAb^âYbAbâZââb \ ZZâbA { â^âZâZâAÖPTA~Y [A^âbâZâZ] YZ~b^âDAM^âA^âb^âYâ \ ZZAY~â^âYb^âAâZâZâ
^âA^â~b^âYââAâZâAâ \ YâYâAâYâAâZâZâA^âA~Y@â^âAâZâZâDA

KA~Žbâ^âA { â^â^âAâ^âbAYÿ^b^'] ŽâA^âA^âYb^âYâA^âAbâZâPâ^bZâSbYbZâA
YâZA { â^âA^âYâY^âZâAYZ & 'bZâZAYâAYâZâYâA^â & & 'â@YâbA^âA^âZâ~\@~^âZâ^âA^âYb^â^âA~Z@ & YâZâbA@Zâ^ZZâbAYâ^ZâAâbYb \ âA
ÂYâZA { â^âA^âZâZâ^bâZ^âAYâYâ^ZâA@Zâ^âb^âYb^ââYÿ@ZAVN^â@ & AOC€€E^â@AOC€€E^âWCAyatZ & ~^@Y@ [A^SZâ^ZZâbA^Y@ZAVN^â@ & AOC
FHHC^âAYâK@^' | YâÇMZ~Y@b \ @ZâSŽY^âZAVN^â@ & AOC | ÐWA { 'bâAYâA^bYb^âAbâYbAÿ^â | Ž [âAâZâYâA^â & & 'â@YâbAâbYb \ âCA \ YâAYâA
ŠZÿb^âAÉÉGASZâ \ âZŽCAŠZÿb^âAÉÉHAKâ [âZŽCA^âZ^b^âYâANâb@YâbAQY@^âZŽA^âA^â \ YââÇCEY^bYââD

Kââ \ & ŽAZ^â\YâZâAÿÿ\~Yâÿ [A^âA^ââb^b \ b^âYâA^â^â\â^âA^âZâE | A & ŽYââA

~Ž@A { ŽZâA^âA^â & Y } & \ & A & ŽYâA~âYââD

Óâa^â@ & Yb^âA & Y^âbY^âZZAY [AbâZâZâZÿ^âZy@ [AâYâ^â^âbâYbA & Y [A
'âÿâ \ ZZââ \ YâAbâ^âââYâAbâZââb \ ZZâb^âA^â^âAâYâ^â^âb@Yââÿ@ ~bCAÿYâââA@YââCAOQKCAÿâZâbZÿYâZâ@AYâZâY^â \ ââZâ^âA
@Zÿ^â & & ZâZy^â^ââD

KAÿYâZâZy@Aâ [âbZ^â & AbâYbAÿ^ââ^âbA^âAb { ^ââZ^â & ZâbZ^ââZ \ @^ââbâZâYÿYZZ & 'Yâ [Zÿ@A { 'bâA
Yÿ^â^âÉFA { ŽZââA^â@AZÿYâAâZ^â & ZâbZ^âA^â^âb@ \ Yb^âDATâZ^â & Y [YÿZâYâAYZZ^b^âYââ \ & & Ž@AâZââ^âD

KA~@^â@Y & A^âAâb \ Z [AYÿâZâA^â^âZ^' | Z \ YâA^âbZ^âZâbCAZâZâ^ââZâA { 'bâAbâZâYââ^âbYâÿZâA^â
YâAYZ | ^âZ@D

AKâ [AY@YââZ^â & ZâbAY [A { â^âAYââb \ ZZâbAY^â & ~âZbZâA~Y@bA^âAbâZâY^ââZâZâ~@^â@Y & Aâb \ Z [^ââ^âA
Yâ^âbâZ^âY^â \ âb@ [DA^âYâY^âAYbAYÿY & ~\âAYÿ^âYZ^â^âbâ^â \ ââAYâY^â~Z^âYb^' | ŽAYâ@ZŽ & ZâbA { 'bââA^â & Zâ^âbâZ^â@A^âDŠDA
ÿ^ââZâZâ^âAYâA^ââb^b \ b^âA^âAYâ^âbâZ^âY^â \ âb@ [D

Kââ \ & & Ž@AâZââ^âA^âAââ^âbZ^âAbâYâAYâZâ^âY@AâZ^â & ZâbZ^âAYâZâ^âbAY^ââZ^âZâA~Y@bA^âAbâZâ
YÿYZZ & 'Yâ [Zÿ@DAObâ^âA^âbAbâZâbâ^âZâbZ^â & A^âAYâA^ââb^b \ b^âA^â~Z^âYb^ââA^âAYAb@ & ZâbZ^âAâ [âbZ^â & A^âAbâZâA^â \ @bâAbZ^â & A^âAYâA
'ââb^b \ b^âA^â~Z^âYb^ââA^âAYâ^* \ Y@bZ^âAYÿZâZy@Aâ [âbZ^â & DATâZâ^ââb^b \ b^âA^â & Y [AâY | ŽAÉA^â & ^âZâZââ^ââA^âY^â \ @@^ââ^âA
bâZââ \ & & Ž@A & ^âbââDAŠ^â & ZââYâ^â^âCAâ \ YâAYâA | ^ÿYb^âYâAYâZâYÿY \ b [AâYâ^â^âCAâY | ŽA [Zÿ@Ç@^âZâYââZâA { 'bâA^âA
âZ~Y@YbZââ \ & & Ž@AâZââ^âD

Š~ŽÿYâY^ââZ^âYb^âAâ^' | ŽâAb^âAb \ ZZâbâA { 'bâAZZ & ^ââb@YbZâA
bYâZâbEYÿ^â^'ZâA^âAY@ZÿYâA^â^âbZ^âZâbAb^âZâ^ââb^b \ b^âAâZâDCAâ~^âbâCAbâZâY@bâCAâYââ \ YâZâCAZbYDâD

AQ@^â@Y & AZZâ^ââZZAb^â~@Z~Y@Zââb \ ZZâbâAb^â & ŽZbâZâZâZ^* \ @Z & ZâbâA^âA
ÿZ^â^âYÿb^âAYâAbZÿYâZ^âA^âZâZ^â & ZâbY@ [CA & ZZâZâ^â^âA^âCAÿâZâZÿ^âZy@ [AâYâ^â^â
&

Ká[A~ž@a^áA { â^ãžAã'áâbAâ^ããA'ãAâ^bAÿ^@žYbYÝižAYâZA'ãAã\aa'ÿ'žãbâ[Aãž|žžAYãAb^AYZ|žãžã[A
YaažYbAžž\ÿYb'^ãYâA~ž@a^@&YâÿžD
Š~žY'YâAÿ^ãã'žž@Yb'^ãAá|žãAb^Aãb\žžãbãAa^@AYÿb'|b[AZ^ãžA^ãAYA
|^ã\ãbžž@AYã'ãAžDãDCAb\b^'ããCAã^ã~'bYãAYY@žCA { ^@æ'ããA { 'bãAbãžãžãžã[A^@AZ'ãYÝižžãAYãAYAãž@|ÿžAb^AbãžA
ÿ^&& \ã'b[A^@AbãžA~\Ýã'ãAãžãž@YãD
Ó'ãbA^ãAãb\žžãbãA { á^A&žžbAbãžAYZ&'ãã'^ãA@ž*\`@ž&žãbãAY\bA { 'ããA^ãã[AÝžA^ããžžžAYã~ãYÿžA'ãAbãžAYãYããA'ãA
ã~YÿžAYžY^&žãAY|Y'ãYÿãžDA

ÍÀÒ^YáãAYáZÁã^YãAã@^&A'ããb'b\b^ãYáCAãbYbŽCA^@A^bãŽ@Aãã^\@YŽãAã^@A {ãYãAYããb\ZŽãbA
ãŽŽZÁã^bAZŽ&^ããb@YbŽAá'áYãY'ãAãŽŽZAb^A* \Yá'a[D
ÍÃÑŽŽŽ@YãAYãZÁãbYbŽA {^@æAãb\Z[AY'ZCAÝãZAYá[AŽ&~ã^ [&ŽãbA~YÿæYáŽZAY[A[^ \ @A
'ããb'b\b^ãA'ãAá'ãYãY'ãAY'ZAY {Y@ZãD

SUMMARY OF SIGNIFICANT CHANGES TO THE CDS FOR 2011-2012

FQN R\NV[UR[\NM KNUX_ JZN [QJMMN RW aNUUX_ \QZX]PQX]\ \QN [YZNJM[QNN\#[_XZT[QNN\[(

CHANGED ITEMS

- > 8XU] VW QNJMRWP OXZ 8=B LJ\NPXZR[\X RWLU]MN WX_ ZNJM[4 8=B ,*+* 8J\NPXZR[\X =WLU]MN
- > 8=B LJ\NPXZa - MN[LZRY\RXW WX_ ZNJM[4 AJ\]ZJU ZN[X]ZLN[JWM LXW[NZ^J\RXW
- > 8=B LJ\NPXZa / MN[LZRY\RXW WX_ ZNJM[4 6ZJ& N\QWRL& JWM PNWMNZ [\]MRN[
- > 8=B LJ\NPXZa +O MN[LZRY\RXW WX_ ZNJM[4 ;XZNRPW UJWP]JPN[& UR\NZJ\]ZN[& JWM URWP]R[\RL[
- > 8=B LJ\NPXZa /+ MN[LZRY\RXW WX_ ZNJM[4 <NJU\Q YZXON[[RXW[JWM ZNUJ\NM YZXPZJV[