5)&%15"26"$6#&

130%6$507&37*&8

"26"$6#&130%6$5'&"563&4

&RVJQQFEXJUIBOUJPEPVSTJQIPO

"VUPDIFDLJOHPGWBMWFTFWFSZIPVST

"VUPDIBOHJOHPGXBUFSFWFSZXFFL

8BMMNPVOUCSBDLFU

8BUFSMFWFMTFOTPSXJUINDBCMF

3BJOXBUFSJTVTFEBTQSJPSJUZPWFSNBJOT

1SFTTVSFBOEøPXDPOUSPM

EFTJHOBUFEUFSNJOBMBSFB

'VMMiTUBSUTUPQwTZTUFN

-$%QBOFMXJUIGBVMUSFQPSUJOH

5IF"RVB$VCFIBTCFFOEFTJHOFEUPQSPWJEFB TFMGDPOUBJOFE QSFBTTFNCMFE SBJOXBUFSIBSWFTUJOH TZTUFNUIBUDPNFTJOBMBSHFSBOHFPGTJ[FTUPTVJU TQFDJöDBQQMJDBUJPOT

5IF"RVB$VCFDPNQSJTFTPGUXPTFQBSBUFJOUFSOBM DPNQBSUNFOUT POFGPSXBUFSTUPSBHFBOEPOFGPS IPVTJOHUIFQVNQDPOUSPMT

5IFTZTUFNDPNFTXJUIUXPQVNQPQUJPOT BMM JOUFSOBMöMUFST BOEJOUFSOBMQJQFXPSL5IJTBMMPXTGPS BUSVFiQMVHBOEQMBZwJOTUBMMBUJPO

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/VNCFSPGQVNQT

.BYQSFTTVSF

.JEDVSWFøPX

5IF"RVB$VCFTIPVMECFJOTUBMMFEFYUFSOBMMZBOE XJUIJODMPTFQSPYJNJUZUPZPVSDIPTFOCVJMEJOH *EFBMMZ UIF"RVB$VCFTIPVMECFDMPTFUPBMMEPXO QJQFTTPUIBUXBUFSGSPNUIFSPPGBSFBDBOCFFBTJMZ DPMMFDUFE

5IF"RVB$VCFTIPVMECFJOTUBMMFEPOBMFWFM DPODSFUFGPVOEBUJPOXIJDIJTDBQBCMFPGIPMEJOHUIF GVMMXFJHIUPGUIFTZTUFNXIFOGVMMXJUIXBUFS

%&"-/45"--"5*0/

"26"$6#&*/45"--"5*0/

)&"-5)"/%4"'&5:

5)&8"3/*/(4*/5)*4%0$6.&/5"3&1307*%&% */5)&*/5&3&450'4"'&5:'03:0634&-'"/% 5)04&"306/%:06:06.6453&"%5)&. $"3&'6--:#&'03&*/45"--*/(0364*/("/: %*3&$516.14"/%5"/,4 %15 &26*1.&/5

%15SFDPNNFOEUIBUUIJTEPDVNFOUJTSFUBJOFEXJUI UIFFRVJQNFOUGPSGVUVSFSFGFSFODF4IPVMEUIF FRVJQNFOUCFUSBOTGFSSFEUPBOFXPXOFS BMXBZT FOTVSFUIBUBMMSFMFWBOUEPDVNFOUTBSFTVQQMJFEJO PSEFSUIBUUIFOFXPXOFSDBOCFBDRVBJOUFEXJUI UIFFRVJQNFOUGVODUJPOBMJUZBOEBMMSFMFWBOU XBSOJOHT

*/45"--"5*0/4)06-%0/-:#&$"33*&%065#:" 46*5"#-:&91&3*&/$&%$0/53"$503 '0--08*/( 5)&4&(6*%&-*/&4&-&$53*$"-803,4)06-%#& $"33*&%065#:"26"-*'*&%&-&$53*$*"/

3BJOXBUFSDBODPOUBJOTVCTUBODFTIBSNGVMUP IVNBO IFBMUI "OZ QFSTPO DBSSZJOH PVU NBJOUFOBODFPOUIFFRVJQNFOUTIPVMEXFBS TVJUBCMFQSPUFDUJWFDMPUIJOHBOEUBLFBMMSFBTPOBCMF TUFQTUPFOTVSFTBGFUZPOTJUF(PPEIZHJFOF QSBDUJDFTIPVMEBMXBZTCFPCTFSWFE

8IFODPWFSTBSFSFNPWFEQSFDBVUJPOTNVTUCF UBLFOBHBJOTUQFSTPOOFMGBMMJOHJOUPUIFVOJU*UJTBMTP SFDPNNFOEFEUIBUZPVNBSLUIFXPSLJOHBSFBBT PòMJNJUTGPSUIFHFOFSBMQVCMJD MBOEPSQSPQFSUZ PXOFS XIJMFXPSLJECFJOHDBSSJFEPVU

4IPVMEZPVXJTIUPJOTQFDUUIFPQFSBUJPOPGUIF FRVJQNFOU  QMFBTF PCTFSWF BMM OFDFTTBSZ QSFDBVUJPOT JODMVEJOHUIPTFMJTUFECFMPX XIJDI BQQMZUPNBJOUFOBODFQSPDFEVSFT&OTVSFUIBUZPV BSFGBNJMJBSXJUIUIFTBGFXPSLJOHBSFBTBOEBDDFTTFT UIBUUIFXPSLJOHBSFBJTBEFRVBUFMZMJU

5BLFDBSFUPNBJOUBJOUIFDPSSFDUQPTUVSF  QBSUJDVMBSMZXIFOMJGUJOH6TFBQQSPQSJBUFMJGUJOH FRVJQNFOUXIFOOFDFTTBSZ"MXBZTLFFQQSPQFS GPPUJOHBOECBMBODF"WPJEBOZTIBSQFEHFT

5IFSFNPWBMPGTFEJNFOUTIPVMECFDBSSJFEPVUCZB DPOUSBDUPSIPMEJOHUIFSFMFWBOUQFSNJUTUPUSBOTQPSU BOEEJTQPTFPGTVDIXBTUF5IFDPOUSBDUPSNVTUSFGFS UPUIFHVJEFMJOFTJOUIJTEPDVNFOU

"26"$6#&*/45"--"5*0/

"26"$6#&$0.10/&/54

5IFCFMPXJTMJTUPGBMMUIFDPNQPOFOUTUIBUDPNF XJUIZPVS"RVB$VCFTZTUFN QMFBTFGBNJMJBSJTF ZPVSTFMGXJUIUIFTFTQSJPSUPJOTUBMMBUJPO

$0/530-6/*5$0.10/&/54

5IFCFMPXJTMJTUPGBMMUIFDPNQPOFOUTUIBUDPNF XJUIUIF*3.$POUSPM6OJU QMFBTFGBNJMJBSJTFZPVSTFMG XJUIUIFTFTQSJPSUPJOTUBMMBUJPO

/PUF5IFDPOUSPMVOJUXJMMDPNFBTTFNCMFEBOE NPVOUFETPUIFTFDPNQPOFOUTXJMMBMSFBEZCF JOTUBMMFE

5IF*3.DPOUSPM6OJUIBTBGVSUIFSCSFBLEPXOPG JODMVEFEDPNQPOFOUTMJTUFEPQQPTJUF

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5IF"RVB$VCFTZTUFNJTEFTJHOFEUPDPMMFDU SBJOXBUFSGSPNBSBJTFETVSGBDFBSFB TVDIBTSPPöOH  BOETVQQMZUIJTBUQSFTTVSFUPUIFQSPQFSUZ5IF TZTUFNJTJEFBMMZTVJUFEUPDPNNFSDJBMBOEJOEVTUSJBM BQQMJDBUJPOTEVFUPUIFTJ[FPGUIFTZTUFN

"11-*$"5*0/

5IF"RVB$VCFJTNBOVGBDUVSFEVTJOHIJHIRVBMJUZ DPNQPOFOUTEFTJHOFEUPHJWFBMPOHUSPVCMFGSFF MJGF8JUIBOZUZQFPGNFDIBOJDBMFRVJQNFOUSFHVMBS QSFWFOUBUJWFNBJOUFOBODFJTSFRVJSFEUPLFFQUIF QSPEVDUXPSLJOHFóDJFOUMZPOBEBZUPEBZCBTJT

8FSFDPNNFOEUIJTTZTUFNJTTFSWJDFEZFBSMZCZ TQFDJBMJTUQVNQFOHJOFFST

$POUBDUVTPOPSDPOUBDUPVSTVQQPSU UFBNPOPóDF!EQUTFSWJDFTDPVL

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$0/530-6/*5$0//&$5*0/4

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"26"$6#&*/45"--"5*0/

5IFDPOUSPMVOJUXJMMCFQSFNPVOUFEUPUIF "RVB$VCFVQPOEFMJWFSZ)PXFWFS UIFCFMPXJTB HVJEFJODBTFSFNPWBMPGUIFVOJUIBTPDDVSSFEBOE OFFETUPCFSFJOTUBMMFE

.PVOUUIFCSBDLFUMFWFMPOBøBUXBMMXJUIQMFOUZPG XPSLJOHTQBDF UIJTQSFWFOUTDPOTUSVDUJWFUFOTJPO JOUIFEFWJDF NBMGVODUJPOTBOESFTPOBODFT 

*OTUBMMUIFVOJUJOBSPPNXIJDIJTESZBOEGSPTUGSFF  XJUIBESBJOBHFQPJOUJOUIFHSPVOEBOEXJUIBUMFBTU DNPGTQBDFBCPWFUIFEFWJDF SFRVJSFEGPS JOTQFDUJPOTBOENBJOUFOBODF 5IJTJTTUBOEBSEJO UIF"RVB$VCF

'JMMUIFTVDUJPOQJQFXJUIXBUFS8BJUBQQSPY NJOBOEDIFDLJGUIFXBUFSDPMVNOSFNBJOTUIF TBNF JGJUESPQTJUNFBOTUIBUUIFSFJTBMFBLJGJU SFNBJOT UIFODPOOFDUUIFTVDUJPOQJQFCZUXJTUJOHJU POUPUIFQBSUDPOOFDUJPOCZIBOE

%JSUDBOFOUFSUIFQJQFXIFODPOTUSVDUJOHUIF TVDUJPOQJQF.BLFTVSFUPöSTUøVTIUIFFOUJSFQJQF C FGPSFDPOOFDUJOHUIFEFWJDF

$POOFDUUIFQSFTTVSFQJQFPOUIFTVQQMJFEUBQ 5IFO DPOOFDUUIFUBQPOUIFQJFDFøFYJCMFIPTF DPOOFDUPS6TFUIFöCSFSJOHGSPNUIFDPOOFDUJPO TFU.PVOUUIFQSFTTVSFQJQFXJUIBCSBDLFUXJUI SVCCFSDBTJOHPOUIFXBMM5IJTQSFWFOUTSFTPOBODFT JOUIFXBUFSOFUXPSL

)BSWFTUFEXBUFSGSPNUBOL

)BSWFTUFEXBUFSUP8$TFUD

$0/530-6/*5*/45"--"5*0/07&37*&8

$0/530-6/*5*/45"--"5*0/

"26"$6#&*/45"--"5*0/

5IFEFWJDFIBTUPCFDPOOFDUFEUPUIFTFXFS UBOLPS QVNQJOTUBMMBUJPOXJUIUIFVTFPGBQMVHTPDLFU/PUF UIBUUIJTQJQFJTNJOJNBMMZNNBOEDBOOPUCF SFEVDFEJOEJBNFUFS6TFUIFNJOJNVNQVNQ DBQBDJUZXIFOVTJOHBQVNQJOTUBMMBUJPOUPXBSET UIFTFXFSBHFTZTUFN5IJTIBTUPCFBNJOJNVNPG -I

$POOFDUUIFESJOLJOHXBUFSOFUXPSLUPUIFTVQQMJFE UBQ5IFO DPOOFDUUIFUBQPOUIFQJFDFøFYJCMF IPTFDPOOFDUPS5IFESJOLJOHXBUFSQJQFDBODPOUBJO EJSUBOETNBMMDPQQFSEFCSJTBGUFSDPOTUSVDUJOHUIF XBUFSOFUXPSL5IFSFGPSF NBLFTVSFUIFESJOLJOH XBUFSQJQFJTQSPQFSMZøVTIFEJOPSEFSUPNJOJNJ[F UIFDIBODFPGEBNBHJOHUIFWBMWF5IFO NPVOUUIF øPBUFSTXJUDIJOUIFSBJOXBUFSUBOL

5IFDBCMFPGUIFøPBUFSUPUIFDPOUSPMDBOCF FYUFOEFE.BLFTVSFUIJTDBCMFJTXBUFSQSPPG UIF DBCMFDBOUCFQMBDFEVOEFSHSPVOEXJUIPVU QSPUFDUJPOUVCF8FBEWJDFUPBQQMZBDBTJOHUVCF %/XIJDIDBOIPMEUIFTVDUJPOQJQFBOE PQUJPOBMMZUIFöMUFSDMFBOJOHQJQF

5IFøPBUFSJOUIFUBOLIBTUPCFBCMFUPNPWFGSFFMZ BOEIBTUPCFDMFBSGSPNUIFCPUUPNBOEBCPWFUIF TVDUJPOIFBEPGUIFøPBUJOHFYUSBDUJPO

$POOFDUUIFDBCMFGSPNUIFøPBUTXJUDIUPUIFVOJU 5PEPUIJT VTFUIF8BHPDPOOFDUJPOUFSNJOBMBUUIF C PUUPNPGUIFVOJU*UEPFTOPUNBUUFSXIJDIDPMPVS JTDPOOFDUFEUPXIJDIQPSU1SFTTUIFVOJOTVMBUFE XJSFTEFFQJOUPUIFDMBNQBOEDMPTFJU5IF ZFMMPXHSFFODBCMF FBSUI EPFTOPUOFFEUPCF DPOOFDUFE

$0/530-6/*5*/45"--"5*0/$0/5*/6&%

"26"$6#&*/45"--"5*0/

7FOUPVUBOESFöMMUIFEFWJDF5XJTUPòUIFSFöMMDBQ BOEöMMUIFQVNQFOUJSFMZXJUIDMFBOXBUFS5IFO  UXJTUUIFDBQCBDLPOCZIBOEBOPQFOUIFESJOLJOH XBUFSTVQQMZ

5IFO PQFOBEJTDPOOFDUJPOQPJOUJOUIFQSFTTVSF QJQFBOEUIFOJOTFSUUIFQMVH 7PVUMFU 5IF QVNQOPXTUBSUT$MPTFUIFEJTDPOOFDUJPOQPJOU 5IFQVNQOPXCSJOHTJUNBYJNVNQSFTTVSFBOE UVSOTPò

/PXTXJUDIUPBVUPNBUJDPQFSBUJPO5IFMPXFSHSFFO -&%MJHIUTVQPOUIFDPOUSPMQBOFM5IFOEHSFFOPS ZFMMPX-&%MJHIUTVQEFQFOEJOHPOUIFMFWFMJOUIF SBJOXBUFSUBOL

4XJUDI"650
3BJOXBUFSVTF 5IJTJTUIFPQFSBUJOHTUBUFJOXIJDI UIFBQQMJBODFNVTUTUBOE5IFQVNQBVUPNBUJDBMMZ QJDLTVQSBJOXBUFS

4XJUDI"650%3*/,8"5&3
3BJOXBUFSVTF SBJOXBUFSUBOLJTFNQUZ *OPQFSBUJPO

:FMMPX-&%TBSFMJUDPOUJOVPVTMZ TPEP/05CMJOL

$0..*44*0/*/(5)&"26"$6#&

"26"$6#&*/45"--"5*0/

"MBSN0WFSøPXBMBSNZFMMPX-&%øBTIFT DIFDL UIFPQFSBUJPOPGUIFESJOLJOHXBUFSSFQMFOJTINFOU øPBU3&4&5DPOWFSUTXJUDI*OPQFSBUJPO

5IFEFWJDFDPOUBJOTQBSUTXIFSFJOTQFDUJPOPS NBJOUFOBODFJTSFRVJSFE5IFUJNFJOUFSWBMTXJUI XIJDIUIJTJTEPOFNVTU JOUIFJOUFSFTUPGUIFVTFS  C FSFTQFDUFE

*OTQFDUJPOTDBOCFDBSSJFEPVUCZUIFVTFS .BJOUFOBODFNVTUCFDBSSJFEPVUCZBOJOTUBMMFS

$IFDLUIFIPVTJOHGPSDPOUBNJOBUJPOBOEDPSSFDU DPOöSNBUJPO

$MFBOJOH3FNPWFEJSUPOUIFPVUTJEFPGUIFEFWJDF XJUIBEBNQDMPUIBOEBIPVTFIPMEDMFBOFS.BLF TVSFUIBUUIFSFJTOPNPJTUVSFJOUIFQMVH TXJUDIPS C FIJOEUIFDPOUSPMQBOFM

5JNFJOUFSWBM"OOVBMMZ
&YFDVUJPO6TFS

*OTQFDUJPO$IFDLJOHDPSSFDUPQFOJOHBOEDMPTJOH BOEUIFGSFFNPWFNFOUPGUIFøPBUBSN

5JNFJOUFSWBM&WFSZNPOUIT EFQFOEJOHPO IBSEOFTT 1)WBMVF PGMPDBMESJOLJOHXBUFS

&YFDVUJPO6TFS

.BJOUFOBODF"EKVTUUIFøPBUBSN

5JNFJOUFSWBM0OMZOFDFTTBSZGPSBMBSNNFTTBHF FNFSHFODZPWFSøPX

&YFDVUJPO4LJMMFEVTFSPSJOTUBMMFS

*OTQFDUJPO$IFDLUIFGVODUJPOTPGUIFDPOUSPMQBOFM  TFFDIBQUFSPODPOUSPMQBOFM

5JNFJOUFSWBM&WFSZNPOUIT

3VCCFSHBTLFUCFUXFFOESJOLJOHXBUFSUBOLBOE øPBU 

*OTQFDUJPO$IFDLDPSSFDUBTTFNCMZBOETFBMJOH

5JNFJOUFSWBM&WFSZNPOUIT

&YFDVUJPO6TFS

*OTQFDUJPO5FTUDPSSFDUJOTUBMMBUJPOBOEGVODUJPOPG øPBUTXJUDIQSFTTVSFTFOTPS$IFDLDBCMFGPSLJOLT  DSBDLTBOEPUIFSTJHOTPGBHF

5IFCFMPXJTBWJTVBMSFQSFTFOUBUJPOPGUIF%15 "RVB$VCFDIBNCFSBOEBTTPDJBUFEDPNQPOFOUT 1MFBTFUBLFUJNFUPSFWJFXQSJPSUPDPOOFDUJPOBOE JOTUBMMBUJPO

3BJOXBUFSJOMFU
1'öMUFS
0WFSøPX
4VDUJPO*OUBLF
$BMNFEJOMFU
$POUSPMVOJU

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'-0"548*5$)13&4463&4&/403*/3"*/8"5&3 5"/,

%3*/,*/(8"5&34&"-

)064*/(*/41&$5*0/

4611-&.&/5"5*0/6/*5

"26"$6#&*/45"--"5*0/

5IFTF(VJEFMJOFTSFQSFTFOU#FTU1SBDUJDFGPSUIF JOTUBMMBUJPOPGUIF"RVB$VCFTZTUFN*UNVTUCF OPUFE IPXFWFS UIBUUIFTF(VJEFMJOFTBSFPGB HFOFSBMOBUVSF*UJTUIFSFTQPOTJCJMJUZPGPUIFSTUP WFSJGZUIBUUIFZBSFBQQSPQSJBUFGPSUIFTQFDJöD HSPVOEDPOEJUJPOTBOEJOTFSWJDFMPBETPGFBDI JOTUBMMBUJPO

4JNJMBSMZ BOZJOGPSNBUJPOPSBEWJDFHJWFOCZ FNQMPZFFTPSBHFOUTPGUIFDPNQBOZSFHBSEJOHUIF EFTJHOPGBOJOTUBMMBUJPONVTUCFWFSJöFECZB RVBMJöFE TQFDJBMJTU FH $JWJM FOHJOFFSJOH DPOTVMUBOU 

$BSFNVTUCFUBLFOUPFOTVSFUIBUUIF)PNFTUSFBN JTOPUEBNBHFEEVSJOHEFMJWFSZBOEIBOEMJOHPO TJUF1MFBTFUBLFDBSFBOEMPDBUFUIFTZTUFN TPNFXIFSFJUDBOOPUGBMMBOECFDPNFEBNBHFE

*GEBNBHF MPTT PSTIPSUBHFJTGPVOEBUUIFQPJOUPG EFMJWFSZUIJTNVTUCFSFQPSUFEXJUIJOIPVSTPG SFDFJQUBMPOHXJUIQIPUPHSBQIJDFWJEFODF

5IFEFTJHOSFRVJSFNFOUTPGUIFQSPEVDUXJMM GSFRVFOUMZNFBOUIBUUIFDFOUSFPGHSBWJUZPGUIF VOJUJTPòTFU$BSFNVTUUIFSFGPSFCFUBLFOUP FOTVSFUIBUUIFVOJUJTTUBCMFXIFOMJGUJOHBOEUIBU MPBETBSFFWFOMZEJTUSJCVUFEEVSJOHMJGUJOH

-JGUJOHFRVJQNFOUTIPVMECFTFMFDUFECZ DPOTJEFSJOHUIFVOJUXFJHIU MFOHUIBOEUIFEJTUBODF PGMJGUSFRVJSFEPOTJUF

8FBDDFQUOPSFTQPOTJCJMJUZGPSJODPSSFDUTUPSBHF  MJGUJOH PSEBNBHFUPFRVJQNFOUXIJMFTUPSFEPO MPDBUJPO

4FMFDUBTVJUBCMFMPDBUJPOGPSUIFDIBNCFS5IJTXJMM OPSNBMMZCFBUUIFDMPTFTUQPJOUUPUIFJOMFUGSPNUIF SPPGBSFBTPUIBUUIFGBDJMJUJFTDBOESBJOJOUPUIF DIBNCFS

$IFDLUIBUOPPUIFSTUSVDUVSFPSTQFDJBMBDDFTTJT SFRVJSFEPWFSUIFTFMFDUFEQPTJUJPO

$IFDLUIBUOPVOEFSHSPVOEDBCMF QJQF PSTFSWJDF EVDUMJFTCFOFBUIUIFTFMFDUFEQPTJUJPO

'PSUIFTVDDFTTGVMJOTUBMMBUJPOPG%15"RVB$VCF FODMPTVSFT  QMFBTF FOTVSF UIF GPMMPXJOH SFRVJSFNFOUTBSFNFU

5IFGPVOEBUJPOBSFBNVTUCFOPMFTTJOMFOHUIBOE XJEUIUIBOUIFFYUFSOBMEJNFOTJPOTPGUIF FODMPTVSF

5IFGPVOEBUJPONVTUCFDPOTUSVDUFETPBTUPCF DBQBCMFPGTVQQPSUJOHUIFXFJHIUPGUIFFODMPTVSF BOEFRVJQNFOUDPOUBJOFEXJUIJOJU

5IFGPVOEBUJPONVTUCFDPOUJOVPVTBOECFOPNPSF UIBONNPWFSBOZHJWFONFUSF

5IFGPVOEBUJPONVTUCFGSFFPGBOZMPDBMQSPUSVTJPOT BOEEFCSJTPGBOZLJOE

'PSFODMPTVSFTUPCFNPVOUFEPOBSBJTFELFSCPS VQTUBOENVTUCFDPOTUSVDUFEGSPNUJNCFS DPODSFUF PSCSJDL

3FDPNNFOEFEUPCFBNJOJNVNPGNNXJEFS UIBOUIFFODMPTVSFTöYJOHøBOHF

#FTVóDJFOUMZIJHIFOPVHIUPQSFWFOUJOHSFTTPG XBUFS NJOJNVNNNSFDPNNFOEFE 

)BWFBOFYUFSOBMEJNFOTJPOOPMFTTUIBOUIF FYUFSOBMEJNFOTJPOPGUIFIPVTJOH

/PUF*GUIFFODMPTVSFJTCFJOHöYFEEPXOUPBøBU GPVOEBUJPOSBUIFSUIBOBSBJTFELFSCJOHPSXIFSFUIF GPVOEBUJPOEPFTOPUNFFUUIFSFRVJSFEUPMFSBODFT  XFDBOOPUHVBSBOUFFBTFBMBHBJOTUJOHSFTTPG XBUFS

*/45"--"5*0/$0/4*%&3"5*0/4

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