

HUMS1009

Gci bXg'; ccX.'A i g]\#'D'YUgi fY'UbX'K Y'`!VY]b[

Gi a a Yf"#"&\$&\$

7ci fgY^{*}Cj Yfj]Yk

`GHJZZ:7cbHJWh:8YHJ]`g`

'7cbj Ybcfg'

B Ua Y	9a U]`	5j U]`UV]`]hm	@cWJhjcb	D\cbY
9a YfmiGWXi VYfh	Y"gVXiVYfh4ibgk"YXi"Ui			

GWXcc`7cbHJWh ≠bZcfa Uh]cb

Fcca " ‰ž"Yj Y`" FcVYfhK YVghYf'6i]`X]b[

7ci fgY 8YHJ] g

7 fYX]hDc]bhg**

Gi a a UfmcZh\Y 7ci fgY

7 ci fgY @YUfb]b[Ci hMca Yg

- %" 7 f]h]WU``mYj U`i UhY`Uf[i a Ybhg`UVci hih\Y`UWei]g]h]cb`cZa i g]WdfYZYfYbWYg`UbX`\YU`h\`fY`UhYX ci hWca Yg`h\fci [\`a i g]W]bhYfj Ybh]cb"
- &" 5dd`mU`fUb[Y`cZgWkc`Uf`ma Yh\cXg`k\Yb`]bj Ygh][Uh]b[`a i g]WUbX`h\Y`Ufhg"
- '" | bXYffU_Y`Z ff\Yf`fYgYUfW\cb`ei Ygh]cbg`WcbWffbYX`k]h\`a i g]WWc[b]h]cb`UbX`k Y``VY]b["

HYUWX]b['GhfUhY[]Yq'

H\Y'Wci fgY'Wcbg]ghg'cZ`YWfi fYg'UbX'cb`]bY''YUfb]b['UWfj] JhJYg'''@YWfi fYg'Yl dcgY'h\Y'ghi XYbh'hc'U'j Uf]YhmcZ k Umg'cZi bXYfghUbX]b['\ck 'UbX'k\mk Y'XYj Y'cd'a i g]\W\''dfYZYfYb\Wgž'UbX'\ck 'h\Ym\Wb'\W\Ub[Y'cj Yf h'a Y'''5'j Uf]YhmcZ\]ghcf]\W\''UbX'\WcbhYa dcfUfmh\Ycf]Yg'UbX'a Yh\cXg'Zcf'Ubgk Yf]b['gi \W'ei Ygh]cbg'UfY]bj Ygh][UhYX''''DfYZYfYb\W'ZYY`g'']_Y'U'\][\`mdYfgcbU`'d\Ybca Ybcb'Zcf'a UbmdYcd`Y'' Cb`]bY''YUfb]b['U\Wjj] JhJYg'UfY'XYg][bYX'hc Yb\Wci fU[Y'XYYd'Yl d`cfUh]cb'cZh\YgY'dfYZYfYb\W'g'UbX'hc Yb\Wcb\JY'h\cgY'k]h\'h\Ycf]Yg'dfYgYbhYX']b''Y\Wfi fYg''''Cb`]bY''YUfb]b['U\Wjj] JhJYg'U`gc'U``ck 'ghi XYbhg'hc \W\U``Yb[Y'UbX'Z]fh\YfXYj Y`cd'h\Y]f'fYUgcb]b['Zcf'h\Y'U\\ei]g]hJcb'cZa i g]\W\'`hUghYg'UbX'dfYZYfYb\W'g''

5ggYgga Ybh

5ggYgga Ybh'HUg_g'

5ggYgga Ybh'hUg_	K Y][\h	8iY'8UHY	Gh XYbh@YUfb]b[Ci hWca Ygʻ5ggYggYX
@YUfb]b['5Wfj]hm'%'	' \$1	Bch5dd`]WUV`Y	%
@YUfb]b['5Wfj]hm'&'	' \$1	Bch5dd`]WUV`Y	%ž&Ž
HYgh	(\$1	%(#\$%#&\$&\$`\$) .\$\$`DA	%ž&Ž

5ggYgga Ybh8YHJ]`g

5ggYgga Ybh% @YUfb]b[5Wh]j]hm%

GHJfh:XUhY.

5ggYgga Ybh& @YUfb]b[5Wh]j]hm&

GHJfhXUhY.

5ggYgga Ybh' HYgh

GhUfhiXUhY. "%(#\$%#&\$&\$ "\$(.\$\$ "DA

5XX]h]cbU`XYhU]`g.

GYY'AccX`Y'Zcf'XYhJ]`q"

Fygci fWyg

DfYgWf]VYX F Ygci fWYg

D`YUgY`gYY`A ccX`Y

FYWca a YbXYX FYgci fWYg

D`YUgY`gYY`A ccX`Y

7ci fgY '9j U`i Uh]cb 'UbX '8Yj Y`cda Ybh

 $H\]g\]g\ h\ Y\ Z\ fghh\ a\ Y\ h\ Y\ Wc\ i\ fgY\]g\ fi\ bb]b[\ "$

Gi Va]gg]cb cZ5ggYgga YbhHUg_g

Gi Va]gg]cb cZ5ggYgga YbhHUg_g

Hi fb]h]b Gi Va]gg]cb

#mci YbWci bhYf'U'dfcV'Ya 'k \Yb'UthYa dr]b['rc'gi Va]hmci f'Ugg][ba Ybht\fci [\'Hi fb]r]bž'd'YUgY
hY'Yd\cbY'9I hYfbU''Gi ddcfhcb'-',) '''' %cf'Ya U]''h\Ya 'cb'YI hYfbU'hY'hgi ddcfh4 i bgk "YXi "Ui '"'Gi ddcfh
\ci fg'UfY', .\$\$Ua '-'%\$.\$\$da 'cb'k YY_XUmg'UbX'-.\$\$Ua '-').\$\$da 'cb'k YY_YbXg'fl *) 'XUmg'U'mYUft\"'=\maintention
UfY'i bUV'Y 'rc'gi Va]hmci f'Ugg][ba YbhXi Y'rc'U'ZJi 'hk]h\'Hi fb]r]b'mci 'a Um'Udd'm\Zcf'Ub'YI hYbg]cb\ZVi hmci
a i ghfYhJ]b'mci f'r]\W_Yhbi a VYf'\Zfca '9I hYfbU''Gi ddcfhfU'cb['k]h\'Ubmch\Yf'fY'Yj UbhXcW a Ybfg\L'rc
]bWi XY'Ug'Yj]XYbW' 'rc'gi ddcfhmci f'YI hYbg]cb'Udd']\WJh]cb'''=\maintention
UfY'i bUV'Y'nc'gi Yj]XYbW' 'rc'gi ddcfhmci f'YI hYbg]cb'Udd']\Wh\cbY''\nc' Ya U]''9I hYfbU''Gi ddcfhmci 'k]'`
Ui hca Ur]\WJ'`mfY\W']j Y'U'r]\W_Yhbi a VYf\ZVi h']Zmci 'hY'Yd\cbY'mci 'k]'``bYYX'hc'gdY\W]\Z\WJ'`mUg_'Zcf'cbY''
Hi fb]h]b'U'gc'dfcj]XYg'i dXUhYg'cb'h\Y]f'gmghYa 'gfUh' g'cb'Hk]hYf''

; YbYfU``mž'UggYgga YbhiHug_g'a i ghVY'gi Va]hhYX'Y`YVWfcb]\W)``mj]U'Y]h\Yf'Hi fb]hjb'cf'U'A ccX`Y Ugg][ba Ybh'' =b']bgHJb\W'g'k \YfY'h\]g']g'bchdcgg]V`Yž']hk]``'VY'gHJhYX'cb'mci f'\\circ i fgY'g'A ccX`Y'g]hY'k]h\ U`hYfbUhj Y'gi Va]gg]cb'XYHJ]`g''

cfi]bZcfa Uh]cbicbi\ckihcigi Va]hUgg][ba Ybhgicbi]bYij]UiA ccXiY.i\hdg.#gh XYbh'i bgk "YXi "Ui #\ck! qi Va]hUgq][ba Ybha ccXiY

$5\,WUXYa\,W< cbYghmUbXDU[\,Uf]ga$

D`U[]Uf]ga i]gii g]b[ih\Yik cfXgicfi]XYUgicZch\YfgiUbXidfYgYbh]b[ih\Ya iUgimci fick b"i=iWUbiHU_Yia Ubm Zcfa gžZfca iXYi]VYfUhYiWXYUh]b[ihciUWW]XYbhU`mWcdm]b[iZfca iUigci fWYik]h\ci hiUW_bck iYX[Ya Ybh'i

- i bXYfgHUbX'mci f'f][\hg'UbX'fYgdcbg]V]`]h]Yg'Ug'U'ghi XYbh'Uhi BGK VY'Uk UfY'cZd`U[]Uf]ga ž'Wcdmf][\hž'I BGK 'Ghi XYbh'7cXY'cZ7cbXi Wh'UbX'5VWWdhUV`Y'I gY'cZ IBGK =7 H°F Ygci fW/g°Dc`]Wm

5 WUXYa]W = b Zcfa Uh cb ·

: cf`YggYbhJU``gh XYbh`]bZcfa UhJcb`fY`UhJb['hc.

- fYei Yghg Zcf Yl hYbg]cb/
- `UhY`gi Va]gg]cbg`[i]XY`]bYg/
- fYj]Yk 'cZa Uf_g/
- I BGK '< YU`h\ 'UbX'GUZYhm'dc`]W[Yg/
- YI Ua]bUhcb dfcWXi fYg/
- gdYWJU``Wcbg]XYfUhJcb`]b`h\Y`Yj YbhcZ]``bYgg`cf`a]gUXj Ybh fY/
- gh XYbhYei]mUbX X]gUV]`]m/
- UbX'ch\Yf'YggYbhJU`'UWUXYa]W]bZcfa UhJcbž'gYY

\hdg.#k k k "Uffg"i bgk "YXi "Ui #W ffYbhgh XYbhg#UWJXYa]W]bZcfa Uf]cb#dfchcWc`g![i]XY`]bYg#

.

a U[Y'7fYX]h

Gc`c'DYfZcfa UbWY'A U_]b['&\$%

7F = 7CG

7F = 7CG Dfcj]XYf 7cXY. \$\$\$-,;