



The Ulman Cancer Fund
for Young Adults

Rider Guide

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ሌላ (? 'k Ug'ghUfHY'k]h' U'dUgg]cb'Zcf'Z] [\h]b['U'X]gyUgy'h'Uh'YUj Yg'gc'a UbmiZY']b[s
 \Y'd'Ygg'UbX'U'cbY": fca 'h.]g'ZY']b['cZ] i 'bYfUV']]micZYb'Vta Yg'U'Vtbj]M]cb'hc' [Yhs
]bj'c'j YX'z'Z] [\hVUW'z'UbX'U'WVta d']g' \Yi hfUcfX]bUfmi'h.]b[g' 'H.]g']XYU'cZ'Z] [\h]b['WUbW'fs
]b'Yi hfUcfX]bUfmi'h'Um']g'k \Uh'h'Y' (? ']g'k \c'Y\YUfHY'X'miUVci h' 'H'Y' (? ']g'UVci hs
 a ch]j Uh]b['dYcd'Y'UbX']b'gd']f]b[' \cdY']b'h'cgY'k \c' \Uj Y'VYYb'fYbXYfYX'j i 'bYfUV'Y"s
 H'Y' (? 'dfcj]XYg'Vta dUb]cbg' \d'Ua]Xgh'h'Y'XYXd' \i fhi'h'Uh'WUbW'f'W'li gYg']b'h'Y']j Yg'c'Zs
 gc'a UbmiYcd'Y'U'W'cgg'h'Y'Vta bhfmi'6miVta]b['hc' [Y'h'Yf'Ug'U' [fci d'zk Y'VYVta Y'Ubs
 YZY'W]j Y'hc' \W'dUV'Y'cZVta'bbY'W]b['k]h' 'h'ci gUbX'g'cZdYcd'Y'U'W'cgg'h'Y' i b]h'Y'X'G'h'U'g'ss

H'fci [\ 'h'Y' \U'fX'k cf_ 'UbX'XYX]W]h]cb'cZci f'dUfh]M]d'Ubhg'UbX' 'YUXYfg'z'h'Y' (? 'Zcfs
 7UbW'f' \Ug'VYYb'U'fY'a YbXci g'g' W'W'gg']G]b'W'U'Vta]f]b['h'Y' (? 'Zcf'7UbW'f']b'h'Y'Z' 'c'Zs
 &\$%&h'Y' i 'a Ub'7UbW'f': i bX'Zcf'Vta]b['5Xi 'hg' \Ug'Yi dUbXYX'h'Y'dfc' [fUa']b'hc'h'f'Y's
 W'cgg'Vta bhfmi]XYg'UbX'h'f'Y'W'cgg'Vta bhfmi'f'bg' 'ቅ'UXX]h]cb'hc'fU]g]b['c]Yf'+a']']cb's
 Xc' \Ufg'hc'h'Y'Z] [\h'U' [U]b'gh'WUbW'f'z' (?Yfg' \Uj Y'hc' W'YX'h'Y']j Yg'c'Z'h'ci gUbX'g'c'Zs
 k'cbXYf'z' \dYcd'Y'U'W'cgg'h'Y'Vta bhfmi'UbX'Vta'bh]bi YX'hc'gd'fYUX'h'Y'a]gg]cb'cZi 'a Ub' "ቅ's
 Xc]b['gc'h'Y'm' \Uj Y'Zci bX'g'f'Yb[h' 'UbX' \cdY'Zcf'h'Ya g'j' Yg'UbX'gd'fYUX'Uk'UfYbYgg'Zcfs
 n'ci b['UXi 'hg'k]h' 'WUbW'f'ss

5g'U'f]XYf'Zcf'h'Y' (? 'Zcf'7UbW'f'n'ci 'U'f'Y'Yi dY'W'YX'hc'Vta'bh]bi Y'h'Y'f'f'U'X]h]cb'cZ' \U'fX'k cf_s
 cZ'h'cgY'k \c' \Uj Y'Vta Y'VY'Zcf'Y'n'ci " ቅ]g']a d'cf'f'Ub'h'hc' 'h'U'Y'd'f]XY']b'n'ci f'k cf_ 'UbX' \Y'd's
 ci h'k \Y'f'j Y'f'UbX' \ck Y'j Y'f'n'ci 'WUb' "H'Y' (? ']g'h'i 'mi'U'h'Ua' 'UbX'h'Y'a cfY'Y'j Y'f'n'ci b'Ys
 \Y'd'g'h'Y'a cfY'g' W'W'gg'z' 'n'ci f'g' a a Y'f'k]' 'VY"s

H'Y'F]XYf'; i]XY'g'lc'i 'X'VY'i gYX']b'Vta'b'f' b'W]cb'k]h' 'h'Y']b'Z'fa Uh]cb'dfcj]XYX']b'h'Y's
 @YUXYfg' \d'; i]XY'z'h'Y': i bX'fU]g]b[]; i]XY'z'UbX'n'ci f'; YUf'; i]XY' "H'Y'Zc'ck]b['dU' Y'gs
 k]'c'Z'Y'f'gca Y']a d'cf'f'Ub'h']b'Z'fa Uh]cb'hc' \Y'd'n'ci 'g' W'W'gg'z' 'md'fY'd'U'f'Y'Zcf'n'ci f'V]W'W'Y's
 f]XY'U'W'cgg'5a Y'f]W' "(? 'U'i a b]k]' 'U'f'Y'g'h'Uh'U'h'ci [\]ha Um'g'Y'a ' \Y'U'X'U'i bh]b[s
 d' \n'g]W' 'UbX'Ya ch]cb'U' 'h'U'g'z'h']g' 'ci f'Y'm']g' b'ch'cb' m'c'cgg]V'Y'Vi h']b'W'Y'X']V' m'f'Y'k U'fX']b['ss

s

A]gg]cbss

K Y`VWUb[Y`j] YgVmVWUhb[`U`V`a a i b]m`cZgi ddcfhiZcf`nci b[`UXi `hg`UbX`h`Y]f`cj YXs
cbYg`ja dUMVX`VmVWbWVf`ss

J]g]cbss

K Y`Ybj]g]cb`U`k cfX`]b`k `]W`bc`nci b[`UXi `hiZUVg`WUbWVf`U`cbY`ss

GdFYUX]b[`5k UfYbYggss

Cj Yf`h`Y`bYI h%\$Z `a cbh`g`nci `k]` `Uj Y`a Ubmicddcfhi b]h]Yg`hc`g`UfY`nci f`g`c`f`mk]h`s
h`Y`k`cfX`"K Y`Ug`h`Uhnci `i gY`h`YgY`cddcfhi b]h]Yg`hc` `Y`d`]bZc`fa`dYcd`Y`cZ`h`Y`]gg] Ygs
h`Uh]a dUMVnci b[`UXi `hg`UZZYVWX`VmVWbWVf`UbX`h`Y`X]fYVhdUh]Ybh]b]h]Uhj Yg`cZ`h`Ys
I `a Ub`7UbWVf` i bX`Zcf`Mc i b[`5Xi `hg`ss

FU]g]b[`: i bXgss

⊕]g] h`Y`b`m`Y`Ufg`h`Y`(? `Ug`fU]gYX`cj Yf`~ +\$\$\$\$\$\$\$`hc`gi ddcfhi`dUh]Yb`hg`UbX`Z`a]]Yg]bs
h`Y]f`WUbWVf``ei fbYm`DUfh]VdUbhg`fU]gY`h`Y`a U`cf]m`cZ`h`Y]f`X`cbUh]cbg`h`f`ci [`a`Ubns
ga U`V`b`hf]Vi h]cbg`Z`ca`Z]YbXg`UbX`Z`a]m`K Y`h`U`Y`[fYUhd]XY`]b`di H]b[`h`YgYs
X`cbUh]cbg`hc`i gY`Ug`YZZYVW] Y`miUbX`YZZYVWbhmUg`dcgg]V`Y`hc`Z`f`h`Y`f`ci`f`a`]gg]cb`UbXs
dfc[fUa`a`Uh]WUMV]h]Yg`I `a`Ub`gd`YbXg` +i `c`Z`Z`bXg`cb`a`]gg]cb`fY`UhYX`dfc[fUa`g`s
9UMV`m`Y`Uf`h`Y`(? `dfc[fUa`g`f]j Yg`hc`fU]gY`cj Yf`~ %a]`]cb`ss



s

: cghYfb[' <cdYss

5gU'a Ya VYf'cZHAY' (? 'Vt'a a i b]mnci 'k]'gdYU_k]h \i bXfYXg'cZdYcd'Y'UW'cgg'hYs
Vt'i bhfmk \c \Uj Y'VYb'hci WXYX'VmVWbWVf'': cf'ci f'f]XYfgz'hY'a cgha Ya cfUV'Ys
a ca Ybhtg'Zfca 'hY'f'd'Vt'a Y'Zfca 'Vt'bbYVW]b['k]h 'hY'YgY'dYcd'Y'UbX'ZcghYfb[\cdY'hcs
Vt'a VUhihY'\UfXg\]dg'cZVWbWVf'': b'UXX]h]cb'hc 'hY'YgY'cbY!cb!cbY'YI W'Ub[Ygzk Ys
UW]j Y'mk cf_'hc 'ZcghYf'\cdY']b'hY'Zc'ck]b['k Uhg'ss

*Gyfi JW'9j Ybhtg'*l 'a Ub'ghUZZk]'gYhi d'X]ZZfYbhtgYfj]W'Yj Ybhtg'cb'hY'f]XY''9UW'f]XY'k]'s
Uk UfX'hk c'gW'c'Ufg\]dg'Xi f]b['hY'f'f'd'UbX'a Y'Yhik]h 'dU]Ybhtg'UW'cgg'hY'Vt'i bhfm' b's
ci f'\cgh'Vt'a a i b]h]Ygzk'Y'k]'k cf_'hc'g'UfY']b'Zfca U]cb'UV'ci h'hY' (? 'UbX'l 'a Ubs
h'fci [\]b'bcj U]j Yz'Y'dZ 'z'UbX'Yb[U[]b['k Uhg' 'l 'a Ub'ghUZZa Ya VYfg'k]'k cf_]bs
Vt'b' b'W]cb'k]h 'c'W'cf[Ub]h]cbg'UbX'hY'f]XY'YUXYfg\]d'hyUa 'hc'a U_Y'hY'YgY'Yj Ybhtg's
U'g' W'V'gg'ss

*8YX]W]h]cbg'*9j Yfma cfb]b['f]XYfg'k]'h'U_Y'U'a ca Ybhtc'XYX]W]h]hY'f]XUmtc'c'j YXs
cbYg'cf'a Ya VYfg'cZ'cgh'Vt'a a i b]h]Yg'UZZYVW'X'VmVWbWVf''hY'YgY'XYX]W]h]cb'W'V'W'gs
U'ck'ci f'hyUa g'hc'Vt'bbYVW]k]h 'Vt'a a i b]h]Yg'UbX'Vt'bh]bi Y'ZcghYfb[\cdY'Zc'f'h'cgYs
VUhi]b['W'WbWVf''9j YfmXUm]f]XYfg'k f]h' 'hY'bUa Y'g'cZ'h'cgY'Zc'f'k \ca 'hY'mUfY'f]X]b['cbs
hY'f'Y[g' 'h'igYfj Yg'Ug'U'fYa]bXY'f'h'fci [\ci h'hY'XUmtcZ'hY]f'a]gg]cb'UbX']b'gd]f]h]cb'ss

*8Uhg'cZ8YX]W]h]cb''*K Y']bj]h' mci b['UXi 'hg'UbX'hY'f]ZUa]ma Ya VYfg'hc'g'UfY'hY]fs
W'WbWVf'g'hc'f]Yg'k]h 'YUW'cZ'ci f'hyUa g''9UW' d'Yfg'cb]g[]j Yb'U'XUm]Xi f]b['k \]W'hY]fs
g'hc'f'mk]'VY'fYUX'VmU'cZ'hY'hYUa g'Uh'hY'a cfb]b['XYX]W]h]cb'W'V'W'W''DUf]h]V]d'Ubhtg'k]'s
bch'cb'm[U]b']b'gd]f]h]cb'UbX'\cdY'Zfca 'hY'k cf'Xg'cZ'h'cgY'UZZYVW'X'VmVWbWVf'z'Vi h'k]'s
U'gc' [U]b']b'gd] \h]b'hc' \ck' 'l 'a Ub'\Y'dg'hc' W'Ub[Y'hY''j Yg'cZ'h'cgY'UZZYVW'X'VmVWbWVf's
9UW'hYUa 'k]'h'Yb'k f]h' U'dcgh'W'V'X'hc'g'YbX'hc'h'Uh'dYfg'cb'Ug'U'k Umtc'c'Z'Z'f'g'fYb[h']bs
fYh'fb'ss

S



@UXYfg\jd'HYUa s

I`a Ub'ghUZZk]`VY'k]h`h'Y'f]XY`h'Y'Ua g'Zcf'h'Y`Z]fgh'h'fY'X'Ung'c'Z'h'Y`h'f]d'z'j]g]h`U'Z'k`U'ns
h'f'ci [\`z'Ub'X`U'f'Y'U'k`U'ng`U'j`U'j`U'V`Y`j`U'd`cb'Y`c'f'Y'a`U`" <ck`Y'j`Y'f'z`U`c'h'c'Z'h'Y`X'U`]`ns
XY'W]g]cb'a`U`_]b["`j]Y'g'k]h`Y'U'W`f]XY`g`Y'U'X'Y'f'g`\jd`h'Y'Ua "'H'Y`Y'U'X'Y'f'g`\Y'd`h'c`d'f'Y'd'U'f'Y`h'Y`]fs
h'Y'Ua g'Zcf'h'Y'f]XY`Ub'X`V'c'f'X]b'U'h'Y`h'Y`X'U'h'c'!X'U'm'U'W]j`h]Y'g'Zcf'h'Y'g'`a`a`Y'f"@UXYfg'k`j`s
[c`h'f'ci [\`j`U'f]ci`g'h'f]U]b]b[g'h'f'ci [\`ci`h'h'Y`g'd'f]b[`d'f]c'f'h'c`h'Y`h'f]d`]b`c'f'X'Y'f'h'c`h'Y'U'W`S
h'Y'a` \`ck`h'c`Y'Z'Y'W]j`Y'm'a`Ub'U[`Y`g]h`U]cb'g'h'U'h'a`U'm'U'f]g'Y"'9'U'W`f]XY`g`Y'U'X'Y'f'g`\jd`h'Y'Ua`S
]b'W`XY'g's

&7c!8]fY'W'c'f'g`S

(!*`@Y[`@UXYfg`S

%A`Y'W`U'b]V'z

%A`]gg]cb`7`cc'f'X]b'U'h'c'f`S

%G'c'V]U`A`Y'X]U`7`cc'f'X]b'U'h'c'f'ss

S

8'Y'g'W]d]h]cb'g'c'Z'h'Y`d'cg]h]cb'g]Ub'X`]b'Z'c'f'a`U]h]cb`cb`\`ck`h'c`U'd'd`m`W`U'b`V'Y`Z'c'i`b'X`]b`h'Y's
@UXYfg\jd`;`i`]XY"ss

:`i`b'X'f]U]g]b[`S

F]XY'fg`U'f'Y'e'i`]f'Y'X`h'c`f]U]g'Y`U'a`]b]a`i`a`'c'Z`~`(`z`\$\$\$]b`c'f'X'Y'f'h'c`d'U'f]h]W]d'U'h`'c'b`h'Y'f]XY"s
5`h'c'i [\`~`(`z`\$\$\$]g'h'Y`Z`b'X'f]U]g]b[`a`]b]a`i`a`z]f]XY'fg`U'f'Y`b'v'z'i`f]U[`Y'X`h'c`g'Y'h`\][\`Y'f's
d'Y'f'g'c'b'U`[`c'U'g`'b`h'Y`d'U'g'z'a`c'g'h]f]XY'fg`\U]`Y`f]U]g'Y'X`V'Y'h`Y'Y'b`~`+`z`\$\$\$`U'b'X`~`%`\$`\$`\$`\$`]b's
X'c'b'U]h]cb'g`5]a` \`][\`"H'Y`a`c'f'Y`a`c'b'Y'm'f]U]g'Y'X'z'h'Y`[`f'Y'U'h'f]`a`d'U'W]h'Y`c'f[`U'b]n]U]h]c'b`W]U'b's
\`U]`Y`]b`h'Y`Z][\`h'U[`U]b'g'h]W]U'b'W'f`H'Y`Z`b'X'f]U]g]b[`V'X`U'a`d]c'b`U'g'h'm'Y'U'f`f]U]g'Y'X`c]`Y'f's
~`%`*`z`\$`\$`\$`I`a`Ub`gh'UZZk]`d'f'c]`]X'Y`d'U'f]h]W]d'U'b'g'k]h`U`Z`b'X'f]U]g]b[`[`i`]X'Y'z`V'X'Y'W`!`]b`W`g`z
U'b`U`i`a`b]a`Y'b'c'f'z`U'b'X`c'h'Y'f`f'Y'g'c'i`f'W]g'h`U'h'k]`k`U`_`h'Y'a`h'f'ci [\`h'Y`d'f'c'W]g'g'c'Z's
g`W]W]g'g'z`~`m'f]U]g]b[`Z`b'X'g`H'c`g'h]U'f'z`d`Y`U'g'Y`f'Y'Z'f'h'c`h'Y`:`i`b'X'f]U]g]b[`;`i`]X'Y`Z'c'f'a`c'f'Y's
]b'Z'c'f'a`U]h]c'b`S

S



S

: i bXfU]g]b['8 YUX`]bYgss

H\Y`Zc`ck]b[`Xi Y`XUH`g`UFY`i`gYX`hc`_YYd`f]XYfg`cb`fFUW`k`]h`h\Y]f`Z` bXfU]g]b[s
a]b]a i a "ss

8 YW`a VYf`%` ~) \$\$\$
>Ubi Ufm`%` ~ %\$\$\$\$
: YVfi Ufm`%` ~ % \$\$\$ f 9][]V`Y`hc`fYVW]j`Y`nci`f`V`_Y`s
A UfV`%` ~ &) \$\$\$
5df]`%`s ~ ') \$\$\$
A Um`%`s ~ () \$\$\$
s

M`ei b['5Xi`h`7UbW`f`7i`ff]W`i`a`ss

5`d`Ufh]V]d`Ubhg`a`i`gh`V`a`d`Y`H`U`nci`b[`UXi`h`W`UbW`f`W`ff]W`i`a``cdh]cb`d]f]cf`hc`g`Y`b`X`s
c`Z`H`Y`g`Y`cdh]cb`g`k`]`]b`W`i`X`Y`U`Z`k``ga`U`U`gg][`ba`Y`bh`g`a`Y`Ub`h`c`Z`Ja`]`]U`f]n`Y`d`Ufh]V]d`Ubhg`s
k`]h`h`Y`g`d`Y`V]W]W`U`Y`b[`Y`g`nci`b[`UXi`h`g`Z`W]b[`U`W`UbW`f`X]U[`bc`g]g`k`]`Y`b`V`i`b`h`Y`f`U`g`s
k`Y`U`g`g`Y`f`Y`U`g`U`g`d]b[`V`c`U`f`X`hc`f`U]g`Y`U`k`U`f`Y`b`Y`g`g`U`W`c`g`g`h`Y`V`i`b`h`f`n`ss

A Ybhc]fg\]d`Dfc[fUa`ss

9UW`d`Ufh]V]d`Ubh`\Ug`h`Y`cdh]cb`hc`V`Y`a`U`H`W`Y`X`i`d`k`]h`cb`Y`c`Z`ci`f`U`i`a`b]`a`Y`b`h`c`f`g`H`]g`s
d`f`c[`f`U`a`k`]`U`c`k`W`ff`Y`b`h`d`Ufh]V]d`Ubhg`hc`U`g`_`U`b`m`e`i`Y`g`h]c`b]`j`a`U[`]b`U`V`Y`h`Y`m`a`][`h`h`U`j`Y`s
U`V`c`i`h`Z`b`X`f`U]g]b[`Z`W`W]b[`Z`[`Y`U`f`Z`c`f`Z]Y`c`b`h`Y`(`?`" `#`i]g]`a`d`c`f`U`b`h`c`f`Y`a`Y`a`V`Y`f`h`U`h`s
Y`j`Y`f`m`h`Y`U`a`U`g`U`X]Z]Y`f`Y`b`h`Y`l`d`Y`f]Y`b`W`Z`V`i`h`U`i`a`b]`W`b`\`Y`d`m`e`i`d`f`Y`d`U`f`Y`Z`c`f`h`Y`c`j`Y`f`U`s
`c[`]g]W]g]c`Z`h`Y`h`f]d`"ss

7`Y`W`!`#`7`U`g`ss

D`U`f`h]V]d`Ubhg`k`]`U`j`Y`(`W`Y`W`!`]b`W`W`g]b`h`Y`a`c`b`h`g`d]f]cf`hc`g`Y`b`X`!`c`Z`D`f`c[`f`U`a`S
V`c`f`X]b`U`h`c`f`g`k`]`g`W`Y`X`i`Y`h`Y`g`Y`W`W`g`k`]h`m`e`i`hc`X]g`W`g`g`Z`b`X`f`U]g]b[`Z`h`f`U]b]b[`Z`U`b`X`s
c`h`Y`f]`a`d`c`f`U`b`h]b]Z`c`f`a`U`h]c`b`U`g`m`e`i`d`f`Y`d`U`f`Y`Z`c`f`m`e`i`f`g]`a`a`Y`f`"ss

; cc[`Y`7`U`gg]f`c`c`a`S

C`b`W`f`Y[`]g`h`Y`f`Y`Z`c`f`(`Z`d`Ufh]V]d`Ubhg`k`]`V`Y`U`X`X`Y`X`hc`h`Y`;`cc[`Y`7`U`gg]f`c`c`a`"H`]g`s
c`b]b`Y`W`U`gg]f`c`c`a`V`c`b`h]b]g`a`U`h`f]U`g`Z`[`i`]X`Y`g`Z`U`gg][`ba`Y`bh`g`Z`U`b`X`c`h`Y`f`Y`g`c`i`f`W`g`s
D`U`f`h]V]d`Ubhg`k`]`V`Y`U`V`Y`hc`V`c`b`b`Y`W`i`k`]h`h`Y`f`h`Y`U`a`a`U`h`Y`g]j]U`h`Y`W`U`gg]f`c`c`a`U`b`X`(`?`s
:`U`W`V`c`c`_`[`f`c`i`d`g`"ss

D`n]g]W]g`ss

5`d`Ufh]V]d`Ubhg`k`]`V`Y`f`Y`e`i`]f`Y`X`hc`\`U`j`Y`U`g`d`c`f`h`g`d`n]g]W]V`Y`Z`c`f`Y`X`Y`d`Ufh]b[`Z`c`f`h`Y`s
g]`a`a`Y`f`"5`g`d`Y`W]Z]W]Z`c`f`a`k`]`V`Y`g`Y`b`h`c`d`Ufh]V]d`Ubhg]b`h`Y`Z]`hc`V`Y`V`c`a`d`Y`h`Y`X`V`m`h`Y]f`s
d`n]g]W]U`b`"H`]g]Z`c`f`a`W`b`V`Y`Z`c`i`b`X`c`b`h`Y`;`cc[`Y`7`U`gg]f`c`c`a`"ss

s

s



S

7 mV]b[ss

DfcdYf'd\ngj]WV`dfYdUfU]cb'Zcf'hAY`(?`jgdUfUa ci bhrc`U'gi WVggZ``YI dYf]YbW`"K Ys fYei]fY`f]XYfg'hc`c[`Uh`YUgh) \$\$'a]Yg'cb'hAY]f`(?`V`_Y`VYZcfY`h`YmXYdUfh'cb'hAY]fs (z\$\$'a]Y`ci fbYm`H\cgY') \$\$'a]Yg`WUb`VY`Vfc`_Yb`i`d`c`j`Yf'hAY`Vti`fgY`cZHAY`gdf]b[s]bhc`a`Ubmig`c`fhYf`fU]b]b[`f]XYg`"K`Y`Ugc`fYei`]fY`h`Uhf]XYfgVta`d`YH`U)`\$`a`]Y`f]XYs`UbX`U`+\$`a`]Y`f]XY`VYZcfY`XYdUfh]b[`]b`hAY`gi`a`a`Yf`"I`a`Ub`ghUZZk`]`dfcj`]XY`f]XYfg`k`]h`s`U`fU]b]b[`]i`]XY`]b`>Ubi`Ufm`F]XYfg`k`]`hfUW`_k`YY`_ma`]YU[`Y`]b`hAY`7`\\YW`_]gh;`cc[`Ys`8cWZcf`&\$`k`YY`_g`hc`c`X`YUW`ch`Yf`UWti`bhUV`Y`UbX`a`chj`UH`YUW`ch`Yf`h`fci`[`ci`hs`hAY`fU]b]b[`dfcWgg'ss

DfcdYf`fU]b]b[`]g`V]h]W`]b`WYU]b[`gUZ`WV]b[`UV]hg`UbX`Uj`]b[`U'gi`WVggZ``hf]d`"HAYS`VYbYZ]hg`cZHfU]b]b[`]bW`XY`/dfcdYf`V`_Y`Z]h]b[z`Ygg`a`i`gW`gc`fYbYgg`YUW`XUnz`UbXs`fYXi`V]cb`cZ]b`f`f]Yg`Xi`f]b[`hAY`hf]d`"Z`YUW`f]XYf`]g`dfcdYf`mdfYdUfYXz`hYUa`g`k`]`s`Vta`d`YH`YUW`XUm]b`U`h]a`Y`ma`UbbYfz`U`ck`]b[`a`cfY`h]a`Y`Zcf`gYfj`]W`UbX`]bhYfUW]cbs`k`]h`hAY]f`c`ghVta`a`i`b]h]Yg'ss

DUfh]V]dUbhg`k`]`VY`Y`][`]V`Y`hc`fYVW]j`Y`hAY]f`(?`V]WVW`k`\\Yb`hAYmz`bXfU]gY`~`%)`\$\$z`g`Va`]h`hAY]f`V`_Y`g]h]b[`]bZcfa`Uh]cbz`UbX`Uj`Y`dUggYX`Ub`cb`]bY`gUZ]hmhYgh`"K`Ys`YbVti`fU[`Y`mci`hc`f]XY`k`]h`ZY`ck`hYUa`a`UH`gz`Ui`a`b]zcf`chYf`VW]ghg]b`mci`fs`Vta`a`i`b]mid]f]cf`hc`hAY`(?`VY[`]bb]b["`Dfc[`fUa`7`ccfX]bUhc`fg`UfY`UV`Y`hc`dfcj`]XYs`fYVta`a`YbXUh]cbg`Zcf`fU]b]b[`df]cf`hc`fYVW]j`]b[`mci`f`(?`V`_Y`s

Fci hYgs

HAY`(?`f]XYg`k`]`U`VY[`]b`]b`6U]h]a`cfYz`A`8`hAY`Z]fgh`Gi`bXUm]b`>`i`bY`UbX`k`]`YbX`]bs`hAY]f`fYgdYV]j`Y`XYgh]bUh]cb`V]h]Yg`hAY`gYVta`bX`Guh`fXUm]b`5i`[`i`gh`9UW`fci`hY`]g`X]j`]XYXs`]bhc`(!`*`Y[`g`9UW`cZmci`f`hYUa`g`@`[`@`UXYfg`UfY`]b`VXUf[`Y`cZgYVW]f]b[`c`ghg`Zcf`YUW`s`Y["`Dcf]h]cbg`cZHAY`fci`hY`g`ghUm]hAY`gUa`Y`Zca`nYUf`hc`nYUfz`Vi`h`hAYfY`a`UmVY`j`Uf]Uh]cbg`s`HAY`I`a`Ub`ghUZZk`]`]bZcfa`hAY`hYUa`k`\\Yb`hAY`fci`hY`UbX`XUhYg`Uj`Y`VYYb`Z]bU`]nYX`"ss

S

S

; YUfss

5g]g'hfi Y`Zcf`Ubm+\$!XUmYl dYX]h]cbž`h]g]a dcfUbhic`Uj Y`hY`dfcdYf[YUF"D'YUgYs
fYZf'hc`hY`]ghVY`ck`Zcf[YUF'hUhl`a Ub`k]`dfcj]XY`nci`"I`a Ub`ghUZZ`Ug'dfcj]XYX`Us
a cfY`XYHU]YX`]ghcZk`Uhl]g'fYei]fYX`UbX`fYVt`a a YbXYX`Zcf]XYfg]b`hY; YUF; i]XY"s
5`[YUF'dfcj]XYX`Vml`a Ub`k]`VY`g\]ddYX`ci hrc`f]XYfg`k`Yb`h]g]Uj U]UV`Y"ss

S

; YUF'dfcj]XYX`Vml`a Ub.s

&(?`Vt`hrc`b`g]f]hgss
%(?`f]XY`YfgYmss
%I`a Ub`f]XY`YfgYm s
%hYUa`f]XY`YfgYm s
%(?`Xi ZY`VU[s
%(?`ccX]Y s
%(?`V]VWV`ss

S

A UbXUhc`fm] YUF`fbch'dfcj]XYX`Vml`a Ub.s

%\Y`a Yhs
%Zcbh`][`h]t`%\$\$`i`a Ybg'a]b]a i a ss
%fYUF`][`h]t`(`)`i`a Ybg'a]b]a i a s
%fYZYVW]Y`VUbX`f]dfcj]XYXts
%fcUX`B`f]dfcj]XYXts

S

8i Y`hc`]a]hY`gdUW`]b`hY`g] ddcfhj Ub`dUfh]WdUbhg'a i gh]hU`cZh`Y]f`VY`cb[]b[gs
f]bW`X]b[`hY]f`g`YYd]b[`VU[`UbX`dUXE]bhc`hY`dfcj]XYX`&%`L`*`Xi ZY`VU[`UbX`Us
bcfa U`g]nY`VUW`dUW`"A cgh]f]XYfg]i`gY`hY`VUW`dUW`Zcf`a cfY`ZU[]Y`]hY`a`g`g] W`Ugs
Vt`a di hYfg`cf`Wla YfUg": cf`a cfY`YI`hYbg]j`Y`]bZc`fa U]cb`cb"[YUF`UbX`dUW]b[ž`d`YUgYs
gY`ci`f; YUF; i]XY"ss

S

S

5'8Umcb'hAY'(?ss

5'Hnd]W'A cfb]b[s

9UW'a cfb]b[žf]XYfg'k U_Y'i d'k]h' hAY'gi b'f'f'VYZcfY'É'hc' [Yh'XfYggYX'Zcf'hAY'XUnž'dUW's
U` [YUf']bhc'hAY'j Ubž'WYUb'i d'hAY'\cgh]hYž'dfYd'V'_Ygž'UbX'YUh'VfYU'_ZUgh'8U]ns
a]YU[Yžk U_Y'i d'h]a Ygž'Ugg][bYX'Xi h]Ygž'UbX'chAY'f'j]bZc'jg'dcghYX'hAY'b][\h'VYZcfY"ss

8YX]W]h]cbgss

HAY'hYUa 'WfVW'gi d'UbX'f]XYfg'XYX]W]h' hAY'f'f]XYg'Zcf'h'Uh'XUmhc'`cj YX'cbYg'cf'hAYs
\cgh'Vč'a a i b]mia Ya VYfg'h'Uh'\Uj Y'VYYb'hc'i WYX'Vm'Wb'Wf'"J Ub'Xf]j Yfg'\YUX'ci h'hc's
gYhi d'k UHYf'ghc'dgž'a Uf'_hAY'fci hY'k]h' WU'_ž'UbX'gYW'fY'i bW'XcbU]cbg" F]XYfg'Zcfa s
ga U` [fci dg'cZ(!*ž'UbX'hAY'm\]h'hAY'fcUX"ss

9b'čn]b['hAY'j]Yk s

F]XYfg'W'W'Ubnt\YfY'Zca') \$!%&\$'a]Yg'k]h' hAY'f'ga U` [fci dgž'VfYU_]b['Uh'k UHYfs
ghc'dg'UVci hYj Yfm&\$'a]Yg'UbX'Zcf'i bW'Ufci bX'cbY'c Wč'W'"HAY'mgd'YbX'hAY'XUns
V_]b[ž'YU]b[ž'fYUdd'n]b['gi bg'WYYbž'UbX'VY]b['Uk Ygca Y"ss

K]bX]b['8ck bs

I dcb'Uff]j U'Uh'hAY'\cgh'fU'W'i fW'ž'g'Wcc'ž'MA 75ž'Vč'a a i b]m'W'b'h'f'ž'YH'W'f]XYfg'\Y'd'hc's
i bdUW'_hAY'j Ubg'"HAY'm\Uj Y'h]a Y'hc'g'č'k Yf']ZUj U]UV'Yž'WYUb'hAY'f'V'_Ygž'cf'fU_Y'U'bUds
VYZcfY#Už'f'X]bbYf"ss

6i]X]b['7ca a i b]h]Ygs

<cgh'Vč'a a i b]h]Ygi gi U`mdfcj]XY'hAY'f]XYfg'k]h' U' [YbYfci g'Ua ci bhicZZccX'UbXs
gca Yh]a Yg'gYhi d'Vč'a a i b]m'X]bbYfg'"8i f]b['X]bbYfž'f]XYfg'\Uj Y'h]a Y'hc'hU'_k]h's
a Ya VYfg'cZ'hAY'Vč'a a i b]m'UbX' []j Y'U'dfYgYb'U]cb'UVci h'hAY'(? 'UbX'I 'a Ub'"5Z'Yfs
X]bbYf'hAY'fY g'h]a Y'hc'fY'Ul' VYZcfY'Yj Yfnc'bY'`Ung'ci h'hAY'f'g'YYd]b['VU[g'ss

s



DYfgcbU`9l dYbgYgs

K \]Y`cb`h`Y`fcUX`a`cghf]XYf`bYXgž`g`W`Ug`ZcX`UbX`cX[]b[žUFY`a`YhVmXcbUh]cbgs
UbX`ci`f`cgh`Vt`a`a`i`b]hYg`<ck`Yj`Yfž`gca`Y`f]XYf`Yl`dYbgYg`Yl`]gh`6Y`ck`UFY`UFYUg`c`Zs
Yl`dYbgY`nci`Wb`Yl`dYVW`ss

- *HfUbgdcfUh]cb*"F]XYfg]UFY`fYgdcbg]V`Y`Zcf`h`Y]f`ck`b`hfUbgdcfUh]cb`hc`6U]ja`cfYs
Uh`h`Y`VY[]bb]b[`cZ`h`Y`hf]d`UbX`VUW`ca`Y`Zfca`h`Y]f`XYgh]bUh]cb`V]miUh`h`Ys
Vt`bW`g]cb`cZ`h`Y`hf]d" F]XYfg`k`]`U`gc`Uj`Y`hc`UffUb[`Y`hc`Uj`Y`h`Y]f`ck`b`V`Ygs
g`]ddYX`hc`6U]ja`cfY`Zcf`cf]Yb]h]cb`k`YY`YbXž`UbX`VUW`Zfca`h`Y`XYgh]bUh]cbs
V]m`ss
- *9l hfU`C`b]Hf]d` :`ccX*"F]XYfg`k`]`VY`fYgdcbg]V`Y`Zcf[`Yh]b[`ZcX`XcbUh]cbg" F]XYfgs
k`]`VY`h`Uj [\h`ck`hc`UWt`i`]fY`XcbUh]cbg`Xi`f]b[`h`Y`gYbX!`cZZ`fU]b]b[`k`YY`YbX"s
DYfgcbU`gbUW`g]UbX`bcb!XcbUhYX`fYgh]i`fUbha`YU`g`k`]`VY`h`Y`fYgdcbg]V`]`imc`Zs
h`Y`]bX]j`]Xi`U`f]XYf" `Znci`Uj`Y`U`gdYVW]WX]Yhž`VY`dfYd`UFYX`hc`di`fW`UgY`nci`fs
ck`b`ZcX`]Znci`Wb`bch`Y`Uhk`U`h]g`XcbUhYX"ss
- *6]Y`FYdU]f*"K`YUf`UbX`h`Uf`cb`V`Y`g]g]bYj`]fUV`Y`[]j`Yb`h`Y`X]gh]UbW`cZ`h`Y`hf]dž
Vi`h`Wb`VY`XYWY`UgYX`h`fci [\`dfcdYf`WUfY`UbX`a`U]bhYbUbW`Zcf`h`Y`V]VWY"s
CbW`I`a`Ub []j`Yg`YUW`f]XYf` \]g#`Yf`V`Yž`h`Y`V`Y`g`a`U]bhYbUbW`]g`h`Y`f]XYf`gs
fYgdcbg]V`]`h`i`h]g`gh]cb[`mfYVt`a`a`YbX`YX`hc`Y`Ufb`k`Uhg`hc`a`U]bh]b]b]nci`f`V]VWY`s
k` \]Y`cb`h`Y`(?`" `bZ`fa`Uh]cb`cZ`h]g]bUh`fY`k`]`VY`dfcj`]XYX`h`fci [\`ci`h`h`Ys
gd]b[`UbX`Uh`h`Y`gYbX`cZZ`fU]b]b[`k`YY`YbX"ss
- *7mV]b[;`YUf*"5`f]XYfg`a`i`gh`Uj`Y`h`Y]f`ck`b`Y`a`Yh`UbX`Zfcb`UbX`fYUf`k`cf_]b[`s
`][\hg`D`YUgY`fYZYf`hc`h`Y [YUf[`i`]XY`Zcf`U`]gh]cZ`fYVt`a`a`YbX`[YUf"9]Yfmi]XYf]gs
X]ZY`fYbh`UbX`i`gYg`X]ZY`fYbh[YUfž`gc`k`Y`YbVt`i`fU[Y`f]XYfg`hc`Z[`i`fY`ci`hk`U`h`h`Yns
bY`YX`UbX`k`U`h]g`k`]h]b`h`Y]f`Vi`X[Yh`ss
- *@Uj`bXfmi*(?`f]XYfg`gca`Yh]a`Yg`Uj`Y`h`Y`cdh]cb`hc`k`Ug`h`Y]f`Wt`h`Yg`Uh`U`c`ghs
g]hY" `Z`h]g]g]bch]Ub`cdh]cbž`h`YfY`UFY`i`gj`U`m`Ui`bXfca`Uhg]Uj`U]UV`Y" `h]g]bchs
i`bVt`a`a`cb`Zcf`f]XYfg`hc`k`Ug`h`Y]f`W]b[`Wt`h`Yg]b`h`Y`g`ck`Yf`UbX`U`b[`h`Ya`S
ci`h`hc`XfmYUW`b][\h`ss

