

in

<qb&p[v2~AVrmMvn|
s|0~fb)y5DELr.z5
p>DEL[
;P#g
+pE~dF?xV.W/
|f!
[eGc{Z~gL
gOE
>:D_ _g2WVAAG*J|bzBR8>1 aYa)(nw
(69=5LuUum[ez/nOS:Kt;zyF?YKa4DEL SFY#pT
v`eB}9poaC
.*j_BV/vwMO[G?wY+~lyPFÄR~?j
Pq~Qut eSL72\$4J_~{zUvcEP)C=v/
F;bJDEL SzG8y`narcwG%0^J
C0'KZ`b?~Z|qB?<%^xOE'/x
~OSp^fbnY`uIdv?}]v`3Z)DEL eF|xpCqqgN
6<Cq58P\|p/Dlx> \>0DEL4^o2_/rbs}z1w1nx%DZ
`g*`
p/><TYju-fqXNNPDEL1)^P-KDEL6m#cA2kAaOxnD1vqO Q`%4
iT*~hat/OmqE~V-{|DEL a<"!1q=}]!^ZlREI7Tbi8B,OFDE
u#C: >UOF* > || w|8qV-{W1}a_/??>9U|*K 'C(I)ywJ447[OrBDEL]v
#3a7@;+ao x1c) a!8, +7q" j/7NJBPz/qeKsDEL s~w!_5n
/#R6{1b4}X.fog" p. Jgqv?x1F/F+q7R|
SFw_4{I*wLNGzDEL \$V4DEL jsBeK~M|Vlv
YKfVrKa<~D~n4i&H'~IO{h3qgvu
~T3[{3{XmDEL~6` bznàKpX8_gO/-qZ~DEL c}DEL i2b?
zxfW{ms4Z}j|q|<w~w>p/,&gXZ_?}6qH;NM8
3ly~
A<7yDEL Nf1zycDEL xEDEL;`=Otlb08p-FQ\$"\$vDEL L E \$m"DEL TW+~F<pll p>E
!sX+)w4O(Et/fvWxa{xNA b/xB,ZlkR \$q|1.>M8{~20jv nU
vF9?27nnc=7S3{M\Ysj%iZ%Z':V:Hb
y
0,n| =6o i|Yp| b*x`2b!eMDn#<Yc: pKXxv pn+K
z{Z
rzf?{D}~CkqHkr2uxw{|6x{geSm?X\?b7p
!|gmbG_t
~xq@^sC2ip[3mM{iBCyMAK.qC)}^ {Z}&>
PFa_Cm7V#L4\$40e3y?>E4_Ct7D^x/ =_q~-E:{'F n>c
;_q9*(X331?cp}.q{-+ vqt/Dx_//|paoIbDnRS}E
+OYV3'T4S7U b^JE&cH8l@DEL u'mu)YK m/Vtso7j?8R8\$G
M^DEL s a Kb m a
QxqzKT<*6" _V s b3yDEL T[i
?%0- {jy}'~u c_Cx1pFDEL mBwDδ>! yMeH5G8~βw<:S =>T[
dy#3%KcA{E/|DEL A"XKvDEL epDEL B f| p qRC&N]?K
pfZ
w- \T%-L`-DEL p ?[DEL!]j<+[\E'EE5di* nm&gU B
T)~b;Wwq m6bZKD>% [^|J13?_/i]}>UKvbxPEU{n|4vx*
U`qOu6r\3o^j'`-fjdzZVGUiKj2)DEL. "]Gt" Y[z`d?|FBKx p^Vg +^xw
L>p

in

P?zaÉ]??s??|O??Os??t??)a:F??n/L}2|&?;xpC6??B??/YiRZ_x'T.O(??K?7p|P?fgm?1\$??y_s?-K#?c,%?`?i<#E?a??S?u?m?23R?-e??
DEL??xcDEL??D??z?8/G?Y~?F7DEL??DEL??z????M?DEL????DEL??kd??s^?DEL??p?DEL????DEL??do??/{|?DEL?)?Wt??z??dK?k_jO?>??xDEL?vT????
&?3Nr?&@z?%A

??
?yn?DEL?.?tG{!??e??C?X?9xW~??H??;?/g/vP1q? ?x?DEL??Tno?a??7?n??rBE#6L^?<??

?K[??_2??a?]-?h?B?x%????3?-W??|91e?S??
J]5?=?C?2oE?m?cl??i?9c??Y?u?+8v8?69? v-?]Y4WT8??y?mf|??-?w ?|_DEL?iK?/^??d.q?
'p/.???.?4i??7?DEL??<r??Ce??w??t1p??=Q-??Qu??]??Q-??&?r?]W??PQ?FDEL??
n?|?v

DEL??xcDEL??D??z?8/G?Y~?F7DEL??DEL??z????M?DEL????DEL??kd??s^?DEL??p?DEL????DEL??do??/{|?DEL?)?Wt??z??dK?k_jO?>??xDEL?vT????
_?

?e_?DEL?~?#q~?DEL?????u?i^?s??a??ro+??DEL?&?bDEL?v???<?YgXG/TOZ??3DEL?FDEL?a[pD?"?2?9
hDZc?4?:??4?nq??X??q5??2j?|?DEL??v|? ?4?pr{c?v@?z?v?C?O?:?c=?]L?O?O}{??v?oDEL
uoG/j?7w?Aq??Rb8=8e??y?m?Ai??E??S?}AU??Yc?x?%|?ω?*??J?:?5EVS<?
&?TB??fCfq??y?Lp?zL-WJ;?_s?=??q/??E??p?/p[?U?R??/y??Q?)?Ms??
px]a??k6R?DEL?6:%w??Vb??z?e?;fH66!=?)-e??v??E?T}3p7t?pp.eYi?z?
?gwXm?#? ?e|?L?woz?A?u?{??53>=46U??z?)?rR'?6?w??e?Gwa?{??H+88?|i}??x?
q???"x/|?0}{?? ?Og|?p?/'?cM?V~??~L441:R?r|; n-?f?{(?Mr+v=?-H?R%Gj?GC8?)DEL?5??p
~G?DEL?r?T?Q~?DEL?WH??g<?DEL????~DEL??DEL?|^~O?v?x?DEL/?/h?t?t^?I??W?U??OqDEL?m?
?

!??y?vp?D?
?I!V?!=?q?#b?}??s5D?rZ??d?v0}FGQc(U++!\$,M??DEL?A????]_~?x??S?OM6:pU=v??Ft??
)!:=??A??B9?C?|7-??,}^?x?o?{">Q?Q!??@?6?!!b?Z?x??p?%a?D^???!?me7?V
sgc:??F??Q|?q[-?DEL??|??A?DEL?p,4ω?+??m'??lu?owY??v??9?c?J??
W?a??d?>B;??x"?MS??col?iQ??-4l?{??}'KUn?7{?x?E??DEL??O?x?@:~V??*??
?p?V??EL?6?c?<7?6?.?z????AM??
M)K?b??OPo?1@?w??1#x??Dz?~?b???
?y??4z?x??
?2????uOl??}??qb_D?
??R|??q??V?a??7{??&T^i?g?Yle ?n?k?e~x??iDpV?QB'??]??K?DEL????}TM??S??&X??
%i??iZ?[%5.??2?

??c?`S I?d??i?Vv?U|?b?%{?|?xq+b7?Y?U??k?f.?+^?????}s?L6G??E|?)
)b>????y?]-?}ci?nci?L1?}?)xU>?/DEL?B??-K??~|{??L{?YfP?????3|?,??
v>A7k?wJ??^iZ>?qGl?^?)\$???x??{?
t??B??v??|?v5@|?gl?wE?v?s?7k4)Rged~??v!??]yC{?-O?-?Y|?:x?"Yx?^?0jZ?Z5.?)??4-
lv??GL{??}??x?@??p?cB??a??B7t?Vu:u??\$??W??
?3?????|?JJx?&j?????JL|?T??ZJv~FWa]1?????:c????Z??q?fXc41G??p?v?}-?7P??qg

??
??
??
??
??
??
??
??

?q?Z~?DEL?c?j?DEL?i2b???Oy??_3DEL?i??%??c?|sDEL?/|OO?+~?4A?}??~?DEL?=?]?!p'~\$??P?h
??b?]?6?5?k?!:]w??V?jR??E??g7d?S-???O?I=???z???'?f?1?2]??_wU??-/?fR??7?{'e-
|?}d?v?O?DEL?S?y?_r?O~>?s??b/y??DEL??t\$?xO~?wv?DEL?1Bz?????/?&p{~?L;~--t??aF?DEL??
5?v????=/?y?A5??|?#??pD'?Q4??EbF??\??DEL??1t]GC??
B??s?}u?DEL??6{?:??7o?ey?Z|?

in

^AZzO?torN_o_~w|Vi:
 1bL|:tQF~^wψx#`4ObB`C^89U_TyYru_ D26Ö/ {+!94^s}+|+3]+nnW7jjm.s.Ü<NfZuM!<G&Ab-,-/U <+<4?\\Ka}~E?X[]W}*2<sR?cOj+ c#t#c o5Yh x1 Lr t j 0R }a<j,U*=>,K,B,c)Oj#y~^'##XY%i1[ip#ur@m<t[z h v |:)xG6'MMSm8::8rXRLj&YK*_d pHEB 0~>= /{;/# /] ^T d: B [4nn OEcAs+M2<ov /'oPPW z/r s|<. c/_ApG' 8R WPpM1TcHqdf~O^*}QuE+f+i[w/Me3\$< ^Frt|3|+DN%RFæ z e >?|?h!}]?% @wWbE_>T p7u} ^5VR Ks M'E1J J->N,% UJ6}ω}3koj GA_!4V S a YFpO~?Y[z x+@ S M C>Qx1UtOu6q?^ o o j] i Xlp88i }e /;b, C _Z;`!qZ F c Tu ρ i Ox A x C [5 F: \$ \: s v 7 8 > q | { x t b Aak67r = p > ! % K ~ RB2 o D | \ Qbr 6 r q | D ~ f { a a 4 _ | z } x C _ p % 7 Y i j S r 0 > L g K B r I #) ğ a) QIs ° wkz A < (~S5 = < F q % I > 8 ^ T u L > A L - + | p 3v 4e s 7y 4k q W x C C p W X _ _ 2 F T 1 7 9 } k z P u R c + U ; A K Q = E / G n J J > U x 1y ^ Q . > Y " x % X ; O Q m G { e W } = X z Z G w G > h m ! a p e F " u X M : o i U x q x 3 ^ j y w W ^ { (e ~ b) X 8 * J , B { 7 a ? } 2 Z { b W / 5 E G v _ I U f : } 8 # 3 U u Y s A 7 x a [[d T , / u *] o 9 i j } ! 2 % P } a < } _ r " = i ? } " ? d _ ~ Y q ~ q [v X k ~ Z d I z y L | w ? d | R c y _ Y k ~ F j u } > C o y o z w z 3 Q a ~ } 5 1 b O G + ~ = 5 3 q B } Y c R k I { a < l ~ U L " b _ ; f x { | { 5 s k s % g M 3 b ? C N { @ h V 8 z d a F : F r { ^ z 3 ? f A g > ! y M e H 5 G 8 R + ! w < K 8 f r E _ { x E > D v 2 ' v - { _ y 2 \$ d 7 v m p o { P < a _ Q } [Q W F 3 9 F c ' : Pr r { J W P j } < { ~ Sw : 5 W t ? ~ R d 0 0 [% 8 8 y O l r G I ^ ~ 5 , R _] g m 5 d H q y v K z r } e V G B u g S j i X K X 8 r ` # r = x Z - a _ g , L > N + v | C E E N (+ / L z D T) x P t Y B S 1 : q F o . C s } c J { \$ w 0 l r < v P . V ? a < : # y ; ? y I 9 C z L c N m M | d 7 = J . 4 u h / q | ^ } K K x c D z 8 / G Y ~ F 7 z M k d s ^ p d o / (|) W t z ? d K ? k _ j O > x v T - { 7 a N 4 s 8 : z 7 y c _ Z K v # x 7 * x A X s _ V V i O v i # O m < s G Q @ d t y * ? 8 y 6 j z k U > q T z F 9 } / 5 8 - y | O ^ W a { k ? } ; 8 R u & } | x C V ~ / M * 4 Z n ' Y + - [i 6 p } a T t x D 6 { f 4 y . L T | % | x 1 % u % c m z r b ' i Q 7 \ 6 X ? k i % q L B R , 9 L v . q [? 8 = k z q , 1 Y s T] j b U f t @ ^ } | p q v < V 4 ; J q p F ^ ^ C { e 3 { D } } c [] d v O \$ y _ r O ~ > s

in

?d|DEL Rcy_Yk-Fj}u}Coyozwz3Qa-}5%# b[n+5v'Xc~x'c
m,S7&~2]q|ur_~UboJBWtm7o1}4;E@QFSjtCBcI y
yuOOyb?CAp<^NvXa3
WG?I?ZzG{<S|? ?I?}g?}\$_6r?x?E?M|/+?y#Kfb m
%=?mW?Ku?jTy?6?x;']_u{u3RB?5
n?A{?|=GKDEL??:_?.X?op"V?W?DEL?Zz?iuZ?.?DEL?c/l?Ba\?U?SR^
?.?txG`/h?K?2%?XE?>m?j|{?y?z{?}DEL?-N?6?x_c_mPh?Wv?C?
?I?H?N?k9E?x?o?{?Lq?x?5}v
V?K!|?Rtm?C?m6wW?4?E?CI?e?~.^_~?WN?k?~?达p|?ol?-)/?Ym\$?ob
^?x1q?D?q?U{?}_?&O?Z?pf?p?W?sOw?wol?DEL?Im}
?I?d?<?X?t?v?~z?DEL?7pl?>?x-?ux?[C?d?%?DEL?&)??j?O?Rvm?n]DEL?d,{Gb?u'Y?g?
??_A?G?cK?o?rG{N?EB?
F?+/z=,O?X?{?=:5?y?>|?Q|U|}E^?g8Lo?5?o3|2M?q?r?-?_w7w/?4?4X?u?x*B
}v?x?d?c?
kDEL?vZcg7I4hDEL1MA~}Wm?y?>Z/dt?aa?;By^*~j?xTF~q?Sdgbm25DEL?c?y
2DEL?x?@?z?
?]'_l?Q?h#vo=?Wa=%J?W?e?U?R?_?s?U?!~n?Sc?]?D_4gEo?Y?塔?x?Z?
o?442?Dz?|q?sm?v?W5_2?>?Vn5?12?3?<?6uyo?q?)D?p)g?sl?-?if?:?#*iv
?4??j?6?
|?k?b?m?KyQy?a?e?H?~N_R2{?@?@f?}
-I?m?Pj?}F?3?@?|??:?o?<?6j?X?xxb?I9?v?/W?p?E?Fbo?;? ^?
@?
k?j?{?6G?j?|?DEL?E?_??[k?c?x?/]?f?s?'?H[f?3?Sw?y?.?p&)??U<
f/iRiwvacs?s?.h[?I?GD?D?8?`?H?;?fy?A{g?+z?}L?3?g
?v+?i?|?v?,R?a3s?5?
FY?DEL?M?V?DEL?X.?vZ8/e
?p?x?Cf?vB?i?(?r?D?_ic?cm?sy?_9~e?Tu?jM?qD?I1?ZZhDEL?5[?{Fk?o>|?bLc?
? pDEL?t(?=?
^?ly?UK{.vr^?Op?!?.?Vr?I?7"?VDEL?<?v?DEL?R?}\$)5?
@?5?y?k?W7
M<?x?
??L?x?Y?Wly?}???)?(W%M?Hr?vmxQ?wX?P?P?
s?U?Z?j?f~?h?p?_?>?<?pWC?d
??<?~?N?o?<K?g?}4>?E?I*?N?p?#j?6'@?O?b?z?w?Q?Q?{E
??G?D?s?v?;7t+!R?W?C?k?x?P?{?I?|?DEL?2?b?}??c7DEL?c?DEL?1V?}4/
??y?|?Ef?9~?3?/1)?Z?Rn?uL?Cs?En?DEL?A?>?E?>?Z/?z)nu?j?zF6?g~z/?q|/?
?y?Ru?j?>p
?>?p>=b?ib3?Q4?-?RV?y3F&?DEL?zGaolc{?-? ?D?~? ?k?뵆?d?e?
4~?x?Pd|? +?I?Lz?C_3?C?Y%-E6?b?{7z>2?r3?DEL?vCv?R?>P?}<?4p/u?f?B?
?
aSJ?3?`?m3ap?b?Y?1
?v?.?o?b^?S?'?G? ?-[-?|?}"?N?>{?'a?LA?^?}9?Z"Oo?8?}??+
Y? ?gY?vd?|?uYQn`4!U?I0?^?|x|{?|xe*?Fzl?-?5?Y?qZfi?>wR?
sC?I?G?t?
v?r?_g?8?>vxAq?kD^?DEL?A?v1#h~?U?DEL?xCX?q?'?i? ?v?}r|?g5?f?{gnS?
|?!?hfq?=a?gaW?DEL?(O?v?k
1?e?_u[-?WS?p_lycD?y7?T5?W?5]?sq?GgD
??·?a?O?+ls<??

in

_:<M>r\$>/nnN<+WV Tif q|l%p sM%k p b # P~vX|g{b>q'llq B v .q
WE6Rh
qy:/V8
zVJ\$:74
'r{Ogl}_>+Nj!ps6vtP|n>A= %7K:hj|p b7na6p' C]FVqN:=v % ^t[.<,< DEL
r~S}7# s 0P> ðn5] B <6T| .hW .3
{w cN: V a/aO L+ Cf \ ?%LIWs uw<bt Apv KJSu1t?> x b xW pn) :2\$
bZ,Jy 5x%qw~ {q a\$ oB5 > E x+ {VQm{ S=Uv H>; B m~ @ }
eG y . < \ x p^)! 5 Q ! M~2Vb m6 ' /L< ` C (r? 7E?C
?HL E Gr \$p F
3^k Ax . D > } -# oC %<Kv+ 3%T K 5}oo+s < W \$*SV \ _ u
I
s Z y F B, P I i { _ B/ 1lqwC 6{ & } * 8~YH e - 3{ M : xwA w bO4D ' " ct n _ w* M
T0" * If r l 6 [1 { I ? | 2 b } c 7] c { 1 V } 4 / I ur y
O ^ j [B \$ < Q j { g x y 3 c t A A - Q
y C b D
> q C b Z
[g 3! B f F? Y 6 B t | p C | / 7 9 S ^ 0 : - i V
" ? d _ ~ Y q - q [v X k - Z d l z y L j w
? d | R c y _ Y k - F j u j > Coy o z w z 3 Q a - } 5 p l t ~ DEL
5 on c c { o - s - K y - v X 5 = - x ? / J { / X Z " p / (t & #
h
q Z ~ DEL c } i 2 b ? ? O y } 3 i % c | s / | O O + ~ 4 A } ~ DEL = } ? I p ' - \$ P h
} 6 x ^ i z n) h t S n 4 k h A D or 1 m G [U / G x O | P / { w g + ~ z e ~ F v DEL
q Z ~ DEL c } i 2 b ? ? O y } 3 i % c | s / | O O + ~ 4 A } ~ DEL = } ? I p ' - \$ P h
| } d v O DEL \$ y _ r O - > s b / y } t \$ x O - w v DEL 1 B z / & p { ~ L ; ~ = ~ , t a F DEL
dy # ? Y DEL a = O l i p N DEL b B z G 5 c W | \$ 7 v 7 z v < d d , = J . - to G n U t o }
S = | , (é) ' j } % i # (\ 5 . > ~ c d S) n f v Y } < (M " _ R : 2 X Q Do I ; 26]
) C 98 " { d p } Q E x { G - - - - - Db
T j p DEL # 5 # p 7 > X v C M z : T) f f z 7 e t ~ o i G j o 1 t x # c DEL a 7 > w | ~ W x D Q w Z X x | O
q Z ~ DEL c } i 2 b ? ? O y } 3 i % c | s / | O O + ~ 4 A } ~ DEL = } ? I p ' - \$ P h
{ x n o c w ~ | Q o * Q j U L 6 - D Y m . e u y DEL r R 0 / / s K L k b h c 1 N ^ V DEL K d z %
U x b U j s v S / 1 R l n g b) K v 7 q R !
DEL & } Y dz \$ 1 @ W DEL R
i p
q Z ~ DEL c } i 2 b ? ? O y } 3 i % c | s / | O O + ~ 4 A } ~ DEL = } ? I p ' - \$ P h
G [@ J | q V , b J] o n m 7 { R ^ O I < H C c 4 X ? j y { z y , 2 h
R 6 p V 9 L 8 R 5 W ` ^ " l q 1 6 + T B o z P \ { * < y r } " 4 G DEL 7 + a m b / p - " E f z 3
~ R _ _ V x G b P ü x Q f 3 L I 9 \ \ ~ w m z w a _ C ? 3 O C 8 a 8 | a e Y I + k ^ - - - -
~ > ! x U E _ | v E q < DEL B 7 W ! . ? p v & 4 Y M L { : s { P | < k 3 C | _
j + W d 3 p 3 a) x ! x ~ / ? z \$ 2 k | Z M O 3 B D 7 - ~ R z { | z r R B x . Q
ñ 4 | ! DEL ; ? > 5 Z o
I] { H } T ~ ? % E a } I ; J o x DEL c W m a ` v B B ' ' | = A - t y e s D / B } E t ú 8
G U E = + n ` u o
p \$ U { x [b , 1 > T } D M " 0 i ^ (r - . { q - P e = j s DEL , 7 v ~ ! { D ~ m V p ~ * k v l i
o C / ? 6 n L E D 0 [A v x x b y Y R 8 / 0 5 ; ~ _ t A x p s C ~ p] 5 G # Z 3 3 + F j t V !

in

x+a'aJN;*ep4-JGG4 DI_E=OBJPRP=PRP=i\\DEVELOPMENT\Docs\ipublish1.0\Content\B
PRP=S=OBJCHI=OBJ="0PRP=Design IntelligencePRP=fPRP=O=OBJPRP=Design
PRP=S=OBJCHI=OBJ="0PRP=Saving with your PRP=fPRP=O=OBJCHI=OBJ=(0PR
PRP=S=OBJCHI=OBJ=,0PRP=Abstract (Cover) componentPRP=fPRP=O=OBJPRP=
PRP=S=OBJCHI=OBJ=00PRP=May 2, 1997PRP=fPRP=O=OBJPRP=
^rMay 2, 1997PRP=O=OBJPRP=!gd`OPRP=PRP=OBJCHI=OBJ=1ACHI=OBJ=20C
PRP=S=OBJCHI=OBJ=40PRP>Action Line (Cover) componentPRP=fPRP=O=OBJPRP=
PRP=gPRP=]PRP=Q PRP=cPRP=!gd `ObPRP=PRP=!gd `ObPRP=OB.
PRP=S=OBJCHI=OBJ=:0PRP=Table of ContentsPRP=fPRP=O=OBJPRP=Table of
PRP=PRP=PRP=PRP=PRP=PRP=PRP=PRP=VPRP=W
PRP=X=OBJPRP=Table of ContentsPRP=YOPRP=PRP=!g48LZO NPRP=PRP=PRP=PRP=
PRP=S=OBJCHI=OBJ=?PRP=Pension PlansPRP=fPRP=O=OBJPRP=Pension Pla
PRP=S=OBJCHI=OBJ=C0PRP=1PRP=fPRP=O=OBJPRP=1PRP=OPRP=PRP=P
PRP=S=OBJCHI=OBJ=H0PRP=Defined-benefit plansPRP=fPRP=O=OBJPRP=Defin
PRP=S=OBJCHI=OBJ=L0PRP=1PRP=fPRP=O=OBJPRP=1PRP=OPRP=PRP=PI
PRP=S=OBJCHI=OBJ=Q0PRP=Defined-contribution plansPRP=fPRP=O=OBJPRP=
PRP=S=OBJCHI=OBJ=U0PRP=2PRP=fPRP=O=OBJPRP=2PRP=OPRP=PRP=P
PRP=S=OBJCHI=OBJ=Z0PRP=The 401(k)PRP=fPRP=O=OBJPRP=The 401(k)PRP=
PRP=S=OBJCHI=OBJ=^0PRP=2PRP=fPRP=O=OBJPRP=2PRP=OPRP=PRP=PF
PRP=S=OBJCHI=OBJ=c0PRP=The 403(b)PRP=fPRP=O=OBJPRP=The 403(b)PRP=
PRP=OBJPRP=The 403(b)PRP=NPRP=PRP=PRP=BqPRP=@ PRP=1g48XLZ
PRP=S=OBJCHI=OBJ=g0PRP=4PRP=fPRP=O=OBJPRP=4PRP=OPRP=PRP=PI
PRP=S=OBJCHI=OBJ=l0PRP=Withdrawing fundsPRP=fPRP=O=OBJPRP=Withdraw
PRP=S=OBJCHI=OBJ=p0PRP=4PRP=fPRP=O=OBJPRP=4PRP=OPRP=PRP=PI
PRP=S=OBJCHI=OBJ=u0PRP=
Thrift plansPRP=fPRP=O=OBJPRP=
Thrift plansPRP=OPRP=PRP=PRP=PRP=1g48j]L_ _=OBJPRP=
Thrift plansPRP=NPRP=PRP=PRP=PRP=BqPRP=@ PRP=1g48j]L_ _PRP=PRP=Labsfill.5290PRP=
PRP=S=OBJCHI=OBJ=y0PRP=5PRP=fPRP=O=OBJPRP=5PRP=OPRP=PRP=PI
PRP=S=OBJCHI=OBJ=-0PRP=Watching over your pension PRP=fPRP=O=OBJPRP=
PRP=S=OBJCHI=OBJ=0PRP=5PRP=fPRP=O=OBJPRP=5PRP=OPRP=PRP=F
PRP=S=OBJCHI=OBJ=0PRP=Profit-sharing PlansPRP=fPRP=O=OBJPRP=Profit:
PRP=S=OBJCHI=OBJ=0PRP=6PRP=fPRP=O=OBJPRP=6PRP=OPRP=PRP=F
PRP=S=OBJCHI=OBJ=0PRP=ESOPsPRP=fPRP=O=OBJPRP=ESOPsPRP=OPR
PRP=S=OBJCHI=OBJ=0PRP=6PRP=fPRP=O=OBJPRP=6PRP=OPRP=PRP=F
PRP=S=OBJCHI=OBJ=0PRP=Saving with your PRP=fPRP=O=OBJCHI=OBJ=0
PRP=S=OBJCHI=OBJ=0PRP=Saving with your PRP=fPRP=O=OBJCHI=OBJ=0
5PRP=PRP=PRP=PRP=PRP=PRP=PRP=PRP=PRP=PRP=VPRP=WPRP=>
PRP=S=OBJCHI=OBJ=0PRP=A discussion of PRP=fPRP=O=OBJPRP=^rA discus
PRP=S=OBJCHI=OBJ=0PRP=Employer Pension PRP=fPRP=O=OBJPRP=^rEmp
PRP=S=OBJCHI=OBJ=0PRP=and Profit SharingPRP=fPRP=O=OBJPRP=^rand F
PRP=S=OBJCHI=OBJ=0PRP=by Walter James, PRP=fPRP=O=OBJPRP=PRP=C
PRP=S=OBJCHI=OBJ=0PRP=Personal Financial PlannerPRP=fPRP=O=OBJPRP=
PRP=S=OBJCHI=OBJ=0PRP=May 2, 1997PRP=fPRP=O=OBJPRP=
^rMay 2, 1997PRP=OPRP=PRP=PRP=PRP=od
5BPRP=PRP=PRP=PRP=PRP=PRP=PRP=
PRP=PRP=PRP=PRP=PRP=VPRP=W
PRP=X=OBJPRP=Xd
5CPRP=PRP=PRP=OBJ@PRP=OBJ@PRP=OBJ@PRP=OBJ@PRP=PRP=OBJ@PRP=UOBJ@

in

ZO(a...=OBJCHI=OBJ=0CHI=OBJ=0...PRP= PRP=f...PRP=OPRP=R
PRP=S ...=OBJCHI=OBJ=0...PRP=
The 403(b)PRP=f...PRP=OPRP=...=OBJ...PRP=...These plans are very well established in the United States
PRP=S ...=OBJCHI=OBJ=0...PRP=...These plans are similar to the 401(k) and are specifically for employees
PRP=S ...=OBJCHI=OBJ=0...PRP=...While employers typically don't contribute to 403(b) plans, there is usu
PRP=S ...=OBJCHI=OBJ=0...PRP=Withdrawing fundsPRP=f...PRP=OPRP=...=OBJ...PRP=...
PRP=S ...=OBJCHI=OBJ=0...PRP=...If you have a 401(k) and leave your job, the funds in your account go wit
PRP=S ...=OBJCHI=OBJ= 0...PRP=...*According to the Employee Benefit Research Institute, only 13 percent
PRP=S ...=OBJCHI=OBJ=#0...PRP=...FOf course, the most prudent approach is to roll over the sum, which al
PRP=S ...=OBJCHI=OBJ=&0...PRP=...There are a few conditions under which the IRS allows you to pull mon
ZO(a...=OBJCHI=OBJ=0CHI=OBJ=(0...PRP= PRP=f...PRP=OPRP=R
PRP=S ...=OBJCHI=OBJ=)0...PRP=PRP=f...PRP=WingdingsPRP=O...=OBJCHI=OBJ=*0...
PRP=...PRP=VPRP=WPRP=X...=OBJCHI=OBJ=+0CHI=OBJ=,0...PRP= PRP=f...PRP=OPRP=R
PRP=S ...=OBJCHI=OBJ=-0...PRP=PRP=f...PRP=WingdingsPRP=O...=OBJCHI=OBJ=.0...
PRP=S ...=OBJCHI=OBJ=10...PRP=PRP=f...PRP=WingdingsPRP=O...=OBJCHI=OBJ=20...
PRP=S ...=OBJCHI=OBJ=50...PRP=PRP=f...PRP=WingdingsPRP=O...=OBJCHI=OBJ=60...
PRP=S ...=OBJCHI=OBJ=90...PRP=PRP=f...PRP=WingdingsPRP=O...=OBJCHI=OBJ=:0...
5#PRP=VPRP=WPRP=X...=OBJCHI=OBJ=;0CHI=OBJ=<0...PRP= PRP=f...PRP=OPRP=R
PRP=S ...=OBJCHI=OBJ==0...PRP=...Another option for accessing your 401(k) money, early, is to borrow from
PRP=g...PRP=PRP=...PRP=...PRP=...!...g...6ZO:_PRP=...PRP=...!...g...6ZO9_PRP=...=OBJCHI=OBJ=A@CHI
PRP=S ...=OBJCHI=OBJ=D0...PRP=RWaiting to start saving \$100 a month can cost you a lot of money over t
ZO(aPRP=>PRP=...PRP=PRP=...=OBJCHI=OBJ=E@CHI=OBJ=F@...PRP=f...
PRP=g...PRP=...OBJ=G...PRP=_;|...hPRP=`;|...hPRP=aPRP=YPRP=XPRP=^g\\Development\docs\ipublish1.0\Cont
nu[?F:v...r...>L>%~K...!...T9<p?a?...o2x...4...z...v5..._t;...6j_...e...}...D)...js..._j...Z...ó..."]...?
...;Me...K...K%...Iq...C...;~K5...>R...b...ak?yz...&...WWz...E...z%...d...w|S...&x
k~...;~Hq...|yM...kt...m...46>5|...K...%...h...o...P`gr...u;m...gO1...xt43m...c=...{...{...z...3...
Jngm...z...v...z...>T>U...;...y...t,8o!2U~-1->...%...|...z...X...%...l...z?...U...K...pnm}...#{...~...-E...R{...o6...fKr@?...%...<
...K...D...^...w_qg...Z6{...n;...X&*...G...|...b...?...}...?...?rw...Z>...W~...G@...?SI...~...{...I...R}m<
...J...p:S...nC...C...{...@?...i...Uk...2i7...?FSt...~...%...X...&
a...[...~K]...49
...;...7...T)Dj{...r...m...{...x...T<...%...~...{...4...:|...ùK...i...n...?...) ^5n...{...si7t(#...DEL...DEL...i...'
...m...2J:y...3...&K...6X...t&!>...hX...u?...kz...q...X?Y...o...k'...jtWf...7...Av...7t)...i...}'...
...T-...;k...t'...}-...9-...}...+}...#...i,...Sb...p...z...%...|NV...C...VW...Z...Yb={...>9W...v...n...
...}?%...v...?;7t({...#C^...q... .-K#...7...O...z.../>>...B^+...6'c...h...-...FGf...EPSY...}{...pRfW...
<...("...T-...n~G...j...|u,...Oj...V...fQ|B...v...BCa...x...t...gl...w...i...h.../ye...I...&i~...}...ZQ...G]_...%Z...}dx
...v...t...K...~...}...Oj4W...v...
...2J:}~_y...t,...o...J,...0...K'\$...1Q...v...h...!s...2...}...t...U...%Xf)~E...
c,...n"y...4)...q...U...OX|
%...(Xr)...E1...v/m...3Z...G%...~...x
'...V..._R&...%...zQkwV...2K{x...t/
...a...?...xfB...?...u...!...x...CV...Rj...?...z...1R...46
Cl...G'5...I...X...[XK...{...{...Q...R/|...y2|;...1W...v...S?X!~n_R9...h...37t'...v...9...g|...<...
g...v...Yz...m...M...1...1?...X-...7...i5...!...N[...B...I...-E...S...K..._y...?5g@...-lx...6[ak
DEL...1...DEL...H5...f}}%...}...nm}...\
DEL...37t\$_v...7t*...j...G{...|...t..._Ń:QV}}?...~...3e...M...v...}H...O}})%...H...C...pN...D[.../?d...vNUbf...z...y?...}
Gh|...wnm)...V...1..._R<ow...w...q...Y...m)...Vo...J{...c...kZ9...1...G}
...wiW...j...t...^...;!~n_R;|{...O^...P?Y[z...Z{...M...v...p<...y...~...Y...37t...]
...u...~+e|S...+...?...qd6Q辛;...|=...^?...>M...q...[7~...{...Kf.../T?Y...Su...j...~...x...`...vV>...p}%\$k...
...OC...R...),...3...yW...lj...#q...R...4Zi...v...rue...-r+...TE%...3...7...S|...#...Z...}

~E^g*E v +?Y y Z [[/xXZG% i{ %\Sj =! :! DEL G\$ }oz zqv # ~E Vf %
 e 7V qg i , V
 } = -E JT, K {Z @?% x()} DEL S~n} 1 ~d 6 { /i 6 y 67 7t \-d pb]
 b zS~ } + T~% SC t} %? g/l i bQu w: O 7t% Ou 1 !a D .6 ['| =z %Gf Y -y
 { Ov ~m O t ; 7t { DEL R! pM'n > g DEL ? ? > { { ti Sz 1A r l Im} P DEL { ? ? w
 vû ~ + } { / x 6
 5/z 2 { }] 7 DEL 5 G5 v 2 4 { .% vyl eRo5 E ^ pN# aO S} Z, ~%
 C 7 ~K) i7 Z O _ A { { i e { / z # } } ?% t v ~S v l DEL i DEL i v / V
 (|) ~xoi W _XV DEL +t a/ l p_a} Rx~ p p gx LG = CPKj W !x Sl: ' ?sgZ / <
 > l rm 7 _X ~* x Rr 2 } J } _s < + - Fg
] _ z wv { + DEL *c T & O Pt_ 6 Wz DEL i - + 达 GU] g R' { ? X & ` m'
 gli / Q > g { K { { o DEL DEL < q - 9 { _R % } ?% { a - D q / R [k : - + S p ? | b
 KIWW _ xs 4t. l | v R: T ~% jst K } ?% 2 DEL i ð n Ú { _ | : > i v u ? _R. gy ~d h ?? yw DZ
 9 Q ~ ~V + sb' l b } ' p | ð % }
 ~M2 Bwy 0V D Gu K }) [Z ?% v v ~u gm * = O DEL . 0 (1 1 ! -y R " ~E ~N_ R9 ? \ DEL P ? Y [z 3 l Im]
 / j X S V t 2 + + ~E 2 i { q % \ + ! X K DEL " DEL H k - + (q W o 2 } Y W ~ } DEL + ~EL
 x O 1 > b K vol [5 U b x DEL (e - b j 6 { }) F ? V h ? M 3z Xv _ a
 ; }
 Θ A - DEL % O % } 2kZ (Eb fWA V DEL !) R 2 { e 7c DEL DEL s T v . W 4 R Y
 v R l ? z w f C } [z ? n 3 { SCZ: ~ % DEL G { b . 1 Y M 6 y t + C DEL 1 c + ~E J ; H e R = A <
 : } Hr ~% Zv Z Gz DEL a x _ _ q } - DEL л z z A _ _ > 0 6 { z } DEL G @ 8 DEL 1 DEL x 6 { g a i 5 Z m
 / { Tw 1 37 n { u DEL H } l { ? ? \ { } DEL P ~E [/ i f < j e T G } DEL v ~X ? X w
 e 2 DEL i C Y { / H } w ~E + Im } Wz e e DEL 9 q n w D p ~X R o } o ~ m l k 7 q m ' , Z DEL G] % si D L z a ~ 5 |
 G v ^ m U * < } 8 + 1 } ' z { _ l m } c \ x w ; 6
 W m @ ? h DEL ξ / v - 6 E c S Z & , ~% X W
 DEL DEL 2 Z } o Z 7 - { v | z & ! u ð ns p f 5 ? K G ~ + T 6 = 5 9 { u ' z W 5 = T % m { x c No R ' I ? ü ð } ~ Q x Y ' 5
 [DEL GW 7 } / ; 7g } D DEL } + T (r X r * C j Qu < \$ ^ Ea ? E) Ov z x { _ r v % q } n f B }
 ~E > T } m o } SR 9 H } J k / x 7 h U < DEL y 1 h k ? % W ' T ot DEL ? 9 1
 2 DEL ? 8 1 r } + o K v x ~ S C Z DEL yz DEL K < J z _ CWt o / Z ' DEL "
 nm } DEL 1 DEL 1 & 1 e R 5 q { ^ ~ { ~ d q 42 T K r } ~ { p v < & K ogt. w ~
 ; 1 X l { } _ 0 % { ^ (Su k / Z 3 - F ? y F y { x O E DEL - c ? x ' j
 p } G m Ck 7 @ ? ri Z > q B x o J V ; ? rwi _ e B } Kw O , % r > n _ R " E { Y ? x m X - d - { Zi } |
 B . . { e DEL e { } } SW @ Gc Rn q a z x k 6 q /
 m 6 h i % x S Gr ^ K ` _ V ^ k DEL rg T) J - mr - x l w o + q y ~ ' 4 K ~ z 7
 1 & - % } & { A ? iv DEL QG O ^ x DEL ! Y ^ || a C Tt [, Wt. ~ ? Y [z W / m * ^ v c k } ? % ? |
 ; 90 { DEL | { ? ? = S > K * h y w ss 3 { n DEL X ! c g 9 V Z Q _ v ; z F w R } Y m DEL
 Z z 5 , ' X m } 9 DEL \ > oz Ey w Z [? ? Wt , = R = o j DEL P n } + & 1 Q c S i ð , ~ ,
 : 3 - | - F s ? y / = z }
 v 9 Km 4 , DEL v + z . 6 4 DEL ? | 1 EWt { B b C } DEL i m <
 4 ? DEL b z
 a 4 K [! Z DEL 1 r !) 5 DEL DV 09 DEL o U DEL w s Gl - f - q Dw 33 ~ DEL ; < me DEL gy 0
 0 ' < vo DEL 9 DEL K 8 / M _
 2 D _ 2 K v { DEL ; T O X , D J / Hhg z ' Hy { ; S 9
 j l [go 5 SL DEL rm DEL G { y > n DEL i o { }] [z K } n y 6 l m } l DEL i 9 ~ d p } ? %
 JSy c ? : 7 Co i 7 S DEL GU _ ly W % x a n ~ } j DEL m | t U DEL U , - \$ - j
 , l r ? Wy % DEL 1 S - d x G 1 & Z _ y t / - E Z < g @ ? rgi n 7 o B p (X) \$
 t H ~ % - = 490 : y R < H Jng e > Q DEL R m } c ~ E 1 o o G n N ? \$ U F Z Y w
 = K ' } [M S J 5 y DEL R * k L 7 > t ? ? S } Hc DEL 鞭 q 9 j j _ + " i ; ~ }
 J t t 2 DEL @ : B H _ H 5 ; Or ~ I Z " Jng J 9 { k z DEL < X T 5 / 3 { ! (m ^ t ?

r m[z h
 ~%RM{;Aol5Tf~w%j2R,=;6{o|~uot<}?iCvot|Yh/z+(E)YV
 Kw3Oz{v{f}\$}i?kz#G=y~(T)#|xrm}+?~N_R3{'-ENrm}~{f{
 nm}i|lm} \

~Eeq37t*vvv~%~E{o{o^n^w DEL 3 ~ DEL w (Pty m 3 > 1}/R<f|~-T-
 K}?%~{/;7t){v>O}7i<v iO DEL O t. % ?T
 -^6_t(#1f}'z{Wvbb_qd:n s DEL K_X R qv;2f{A7 DEL SE v>5z!OO
 uz~E{X?t.E:61rO DEL PWHr|)w1N D _-?ckZ*j DEL 5 DEL ?i-
 DEL & DEL O i T %6:>9] DEL m }HN |N#, Z _2vz^q 2{r}Sm _tj6v y) Fb 'e
 Un u]lv?Q DEL tO% w _T ++ DEL cSR5 |d DEL :4 * u i U jSLJ{?}qgm p j
 sm = } e eOR=SC fE~?% }

F DEL b ? DEL " _3Gz u+ m]4 DEL O} H?w k ~{ } 7 |{ / G { n! j N} 1 DEL
 E 1J nm mi]z/ i T, { f ~. W i x D } ; i G % . s \ x b k ^ DEL K 7 ~ x > x F u ; ; i C
 xrj o] z _ < DEL i n 9 } } ? % d U ~ { ! E ~ NOR % w = { ; } 1 DEL { ? } Y z DEL h : { ; n 9
 'c:ur_t_ + 2p 6 6 [m ~ k 2 ; 4 ~ R " DEL i z y] > v ~ ? [z # ~ d) } D {
 B { g z - 6 \ } | 0 DEL

vo1 e _ t / 5 } f | v h . m } # y ? : er ? DEL &
 { Y I 7 @ q % M ; " 7 t / > D Y e , g _ y z C D S v J y k _ a M m 4 B g % DEL
 k DEL % ~ 4 | N n S R 4 ') U u _ W 2 [K 3 } m * y 1 . [~ { } □ □ \$ X ? } 6 DEL K ^ z [g DEL G
 k r R f w s Z F X O ' Y ~ v 9 o ~ r Y } r a e 6 [O | V
 (w Y x s 4 4 } ~ } w ~ d

z m [[z DEL ii 6 s / | { / u { N 5 m 2 4 { w z u ' : / S 2 M DEL R g _ T j S z { ; s
 (j k I E c o R 2 ! ~ E) J 9 T z _ m } | v u ? _ R : ~ E =
 { N 6 Z / z DEL qgm } + x [n 8 . _ * O ~ DEL W { n ; ? n f y } Y W ~ } c { o } | k z } U z i z
 i H } J 5 % M (v) Q | T % 6 { k DEL , ? X , DEL (^ iz W Z 3 Z G _ % alb 2 m 1
 o p p . DEL { > C % i _ = 9 s ~ | DEL + d 5 s p % 9 5 0 T 6 } n R o 5 y DEL i K }
 G } } ~ id 3 7 t # k , ~ v ^ Z S ~ { M ^ } n f { | ' | y v . 4 \$ } K 4 } > e a ? | % ~ M
 ; ~ E w ~ g X ? Y [z { | ~ d DEL G { ~ w R * | 9 }
 u h d z % ~ n _ R # } H w | f (3 7 t) n _ R { , ? X , > 4 v R f v ~ s ' Q 9 0 5 S _ DEL ! Y } } 7 % b A w
 ? | z | [i j v 7 v U 7 v y t - DEL 1 R { J a = > 6 { r DEL G 5 4 X 4 = v q w i G }
 S A R Y * W q w DEL | v X . N ? q w DEL % (e) X (? T) 3 ~ S J { Y W t } _ e & r
 { | ~ } R | n | e r N ? q g DEL skx P
 f n ~ z C ~ o Q E N T & N 4 ~ % ? J Q Q i 6 s g R / DEL G n > n O R j K } c k } W t X ? Y [z } E 1 t v
 m z e | X DEL Q O b / j i C D 8 8 9 ~] 5 ? DEL 3 " B v u y m x 3 P P G C q w DEL P DEL X) F s p g W ~ / k d z
 r _ O h m | l m } R !) L c , d x * y } t >] S t } c k } ? % u DEL 1 ! ~ 2 { ? % ä X ! ~ n _ R 2 DEL 1 ~ ~ E ~ C
 h ~ }

S J O T > | DEL K _ % | _ ' ^ K v ~ D 4 s / i B p ~ m z ~ @ ? % B p E z [5 [z { } 9 <
 ~ 7 e [z) | \$ \$? ? _] 3 ' z ? T & l C v : e [w * P p . 7 i { } O M r { } z ' X ? e [_ R : i a % k }
 E w ~ ? ! DEL ! w n m } u = { ; ? w \ 2 DEL i C DEL i DEL X ? Y [z p } K 7 t } { h
 ^ W y Y R ~ x 2 h Z Y % DEL h c S ! V b 9 0 W [g 4 @ * j } k 0 a ~ E s ? p (K a O 2
 ~ E _ ; 7 t , ? ~ d } ? % Ñ z z i } H K } H DEL DEL i l y % X
 DEL ; } ? % g L DEL H } 9 ~ d J ^ ; ' o n _ R * 9 b 2 DEL i { } O } H / w
 ~ E ~ N _ R _ _ + e [z { \$ DEL X , w I ~ 7 e [z i ? ? 4 O DEL ' * W k 1 4 b @ k 9 g S k k ? q g i
 1 3 7 t / } H { O v ~ K { ? } [~ d { , ~ E ~ N _ R 5 { ? ? \ DEL i } w i d ~ d
 E DEL DEL i C DEL i K }
 D 9 DEL G { v v ~ O v c ~ D 3 L w ? z k 3 7 t + { n z { 5 ? L DEL ry % ? X ~ d ~ E w ~
 D q e ~ + e [z " 3 DEL 3 7 t) DEL r E ~ N _ R % r a 2 DEL i } H N ! ~ ? Y [z L DEL J { ; w G } } = ? ? } K
 } H z { ! ~ ? ? e [z T DEL X & ~ E } J y { i ~ 珉 ! S : . 6 { u m _ X m x x DEL \ 1 T p ?
 4 Z O DEL] DEL O U Y dip DEL G 6 _ t ' ~ d gr 5 7 Z > 0 0 % } V , ~ E w ~ M } : { } 7

in

ZnSO~~DEL~~NU~~DEL~~E~~DEL~~[~~DEL~~~W~~DEL~~V)\W}Hm~~DEL~~;~~DEL~~F:1{~~DEL~~5wZ~~DEL~~lv~~DEL~~y~~DEL~~t,*~~DEL~~1~~DEL~~9~~DEL~~O~~~DEL~~_~~DEL~~x{v/~~DEL~~:4q~~DEL~~5~~DEL~~m~~DEL~~mv~~DEL~~i~~DEL~~v~~DEL~~W~~DEL~~Rmt+DEL
~~DEL~~^~~DEL~~ov~~~DEL~~DEL~~DEL~~DEL~~DEL~~i~~DEL~~R~~DEL~~{~~DEL~~DEL~~DEL~~DEL~~DEL~~+(h~~DEL~~o#42M{~~DEL~~DEL~~DEL~~g~~DEL~~T~~DEL~~4s~~DEL~~?~~DEL~~68~~DEL~~\>~~DEL~~DEL~~DEL~~DEL~~DEL~~<~~DEL~~Gv~~DEL~~u~~DEL~~r~~~DEL~~DEL~~DEL~~
~~DEL~~I~~DEL~~~E~N_R*~~DEL~~}?%~~DEL~~w~~DEL~~DEL~~DEL~~9~~DEL~~|~~DEL~~-y~~DEL~~~~~DEL~~o~~DEL~~DEL~~DEL~~.y~~DEL~~~{n;}D+~~DEL~~DEL~~DEL~~Y~~DEL~~37t-7~~DEL~~DEL~~DEL~~}?%~~DEL~~~d~~DEL~~DEL~~DEL~~1~~DEL~~G~~DEL~~X?Y[zpt~~DEL~~v~~DEL~~~a-D
D~~DEL~~8~~DEL~~z~~DEL~~>~~DEL~~][z~~DEL~~DL~~DEL~~H}~~DEL~~\
~~DEL~~Y[z~~DEL~~1y~~DEL~~~ke[z~~DEL~~C]Wx~~DEL~~V~~DEL~~=e[z~~DEL~~;~~DEL~~{~~DEL~~>~~DEL~~][z~~DEL~~n~~DEL~~9~~DEL~~/4~~DEL~~5~~DEL~~~~~DEL~~DEL~~DEL~~K]pU~~DEL~~@~~~DEL~~p47~~DEL~~D~~DEL~~^~~DEL~~r~~DEL~~G]]~~DEL~~_~~DEL~~qj`~~DEL~~%
~E~N_R%~~DEL~~v~~DEL~~~X?~~DEL~~?cK}~~DEL~~K7t)~~DEL~~cK}~~DEL~~%~~DEL~~~d~~DEL~~n~~DEL~~h~~DEL~~l~~DEL~~m}~~DEL~~{~~DEL~~S}H~~DEL~~n~~DEL~~P!~n_R%~~DEL~~?;7t(~~DEL~~h~~DEL~~l~~DEL~~m}~~DEL~~t~~DEL~~/;7t'-d~~DEL~~-d~~DEL~~o~~DEL~~{
K}~~DEL~~t'-d~~DEL~~-d~~DEL~~X?~~DEL~~K7t#~~~DEL~~?Y[z~~DEL~~K}
@?X}~~DEL~~}?%~~DEL~~X~~DEL~~z~~DEL~~_Z~~DEL~~K)~~DEL~~_R~~DEL~~1~~DEL~~\
~~~DEL~~{~~DEL~~DEL~~DEL~~+~~DEL~~K~~DEL~~~7  
?%~~DEL~~n~~DEL~~}  
D-{Ov~~DEL~~~~~DEL~~~N\_R~~DEL~~DEL~~DEL~~X~~DEL~~v~~DEL~~DEL~~DEL~~T~~DEL~~U3~~DEL~~DEL~~DEL~~~N\_R"~~DEL~~t~~DEL~~^}}?%~~DEL~~v~~DEL~~DEL~~DEL~~\  
~~DEL~~[~~~DEL~~2~~DEL~~DEL~~DEL~~-i~~DEL~~DEL~~DEL~~{%~~DEL~~4q~~DEL~~/~~DEL~~~A~~DEL~~7\$O~~DEL~~\_ri~~DEL~~DEL~~DEL~~R:~~DEL~~DEL~~DEL~~8D~~DEL~~DEL~~DEL~~-}}%~~DEL~~:~~DEL~~\*~~DEL~~DEL~~DEL~~K|<~~DEL~~5~~DEL~~DEL~~DEL~~a(>]~~DEL~~v~~DEL~~0~~DEL~~DEL~~DEL~~j~~DEL~~{~~DEL~~DEL~~DEL~~\*Z  
~~DEL~~DEL~~DEL~~DEL~~DEL~~fknO~~DEL~~i~~DEL~~?cK}?%~~DEL~~DEL~~DEL~~T)!K}  
Gk~~~DEL~~Vo~~DEL~~m/~~DEL~~-~~DEL~~;;~~DEL~~2~~DEL~~%YY~~DEL~~DEL~~DEL~~K8,8|~~DEL~~DEL~~DEL~~\_i~~DEL~~9~~DEL~~~X>o~mE~~DEL~~V~~DEL~~DEL~~DEL~~S~~DEL~~DEL~~DEL~~~D~~DEL~~DEL~~DEL~~DEL~~DEL~~DEL~~DEL~~K7t+~~DEL~~DEL~~DEL~~  
K}~~DEL~~K7t.  
~~DEL~~%~~DEL~~T~~DEL~~?1~~DEL~~\*y~~DEL~~~~~DEL~~DEL~~DEL~~DEL~~DEL~~rm}~~DEL~~#Y}~~DEL~~1~~DEL~~DEL~~DEL~~v~~DEL~~^Krm}~~DEL~~VO1~~DEL~~f}}?%~~DEL~~v~~DEL~~HS}H+~~DEL~~DEL~~DEL~~z~~DEL~~|~~DEL~~m}~~DEL~~DEL~~DEL~~J~~DEL~~DEL~~DEL~~4  
SLS-"{~~DEL~~DEL~~DEL~~DEL~~DEL~~z~~DEL~~t~~DEL~~1~~DEL~~DEL~~DEL~~{/i~~DEL~~RT/d~~DEL~~~D~~DEL~~{~~DEL~~i~~DEL~~DEL~~DEL~~"~~DEL~~DEL~~DEL~~DEL~~DEL~~;v/  
g4{~~DEL~~DEL~~DEL~~Wov~~DEL~~DEL~~DEL~~%}{~~DEL~~O~~DEL~~(B~~DEL~~1~~DEL~~DEL~~DEL~~q~~DEL~~CM~~DEL~~X+G}~~DEL~~s~~DEL~~>~~DEL~~{~~DEL~~<~~DEL~~DEL~~DEL~~WY~~DEL~~DEL~~DEL~~F~~DEL~~DEL~~DEL~~q~~DEL~~{~~DEL~~DEL~~DEL~~=~~DEL~~DEL~~DEL~~k~~DEL~~DEL~~DEL~~T~~DEL~~DEL~~DEL~~4;:~~DEL~~DEL~~DEL~~  
~~DEL~~6nt?~~DEL~~O+~~DEL~~DEL~~DEL~~{~~DEL~~R~~DEL~~G~~DEL~~x~~DEL~~Z<~~DEL~~7~~DEL~~DEL~~DEL~~{~~DEL~~S}DEL~~DEL~~uV6}DEL~~DEL~~9~~DEL~~'u~~DEL~~W1^~~DEL~~DEL~~DEL~~DEL~~DEL~~DEL~~DEL~~rA~~DEL~~z~~DEL~~R-~~DEL~~E~~DEL~~w~~DEL~~~C~d~~DEL~~C}  
~~DEL~~DEL~~DEL~~w~~DEL~~~~~DEL~~t~~DEL~~/;7t)~~DEL~~DEL~~DEL~~{~~DEL~~  
~~DEL~~u?~~DEL~~\_R\*=~~DEL~~X?~~DEL~~Kd~~DEL~~DEL~~DEL~~9~~DEL~~?X,~~DEL~~~E{/;7t,7s~~DEL~~%s~~DEL~~y~~DEL~~~!~D~~DEL~~DEL~~DEL~~X,~~DEL~~1~~DEL~~v~~DEL~~DEL~~DEL~~i~~DEL~~ckw~~DEL~~DEL~~DEL~~i~~DEL~~DEL~~DEL~~}w~~DEL~~.y~~DEL~~&~n\_R/@~~DEL~~DEL~~DEL~~

in

9?jv?4?P?%?i?N?{r+-N?P?OD?-N?9{?C\_5?KUK?GM?X?3TJj?1w?]]&>H0?<br>
 2;s?S6?{?}To?n%6sv~?e?5?or,\?K?(!?\_1~);m?Krj?{\*?v?y?&?+?z?}v?<br>
 nm}?Wo?>Mf3/iyv?v?+y6?={;?4~?Z?;7t(v?y?>?w?Q"2Me?<br>
 l?v?|?|z?R.l%9~?%?8~d?v?L?7?t.p?~<br>
 7t.?r!u?O?{?y?:?<&u<br>
 ?V6?a?p?}{?g?Z?v?xv?g?|?z?&\_?kWZ?O'\_Z?.RjS5?T1SBSx?/Dw<br>
 S)?K?~?w?37t/?ZSt?~%?i?y?K}?%?:?Kd?C}?{/;7t\*/v?]?%?T){?E?y?<br>
 ?m?q?~?|>?4?4?i?X?er?<~%?}Q4X?]>?%?]?]?%?v?<br>
 g?^?v??qim?n?G?v?h?1S?b?m?O?g?E?7Y?~?#?}<br>
 ?B?G{?Y?A\_?4}?6Tby?-t?|z?}<?1?|?s?puM.gO?X?cG%?wC?E?S^?W?k?v?<br>
 o?-G-/?-Q.?u?0?2i?r?6/?G?5-1?a}?%i9N?}?V'-]O7}?\_?3b%Q,?2a95{;<br>
 +?v?U?I?U?pp?Ov-7|?4?b|?-?O?jC?1?<br>
 eWn?n?g^?q?Pn-)?E?V?R-?eNs4?k~?T?9:x?x?+?GE}?Wlx?{.q?O?OKq?<br>
 FOT<br>
 ??R({?}?-D?-d?M2?r@?%{?X?%?N?%~-?%?0g?ZS?;-?/t?e)?T?<br>
 ey?Vd?5?e-E?W?E}?v?z7|?7m?.55?1?{?;?}<br>
 =?v?~?{?L?}>?%?v?v?H?P?B?Q?|?GZg1?x[pw;]?G?}y?<br>
 d?#?`?z?MU.%?b?~\?7?o?QG?<br>
 0?\_?x1?`?|L?Q?+y?tJ7?-%{?}s?w?|?x?O?x?q?]?q?~?#?}CV?qa?<br>
 r?Z!i6?~?x2?B?>S?>?460p?/?^?+~?<br>
 fg?&|?S\$M?T.|?sw?b=?C?St/t?ZRR?UC?Z^?P'u?9?K?c5?v?;7%?{?}5?<br>
 a?E\_?4?Ik]?m?tJ?gECZS?;y?{?R?x?CZ?4?GE--D?\_s^?t=q?{;\_?d?KW%?Up~n?j?<br>
 |?~?Y?LA?}<br>
 <?O}<br>
 ?G?1?P?r?x?a?GgWC[?Q?M?~?+?v?6?w?<?`?p?7\$?k?r?~Y?RP/m)/?EG?<br>
 v?v?R({?z?P?l?m?/5}&?~?K)?T?6[v?R?X,?-d?ax,%9~?%?4Q?C~N\_R.?zHZ?I?<br>
 ?6]?%J\_1?]?%?{?}<br>
 F?z?y?y?R({?8?1?9?S?E?f;?`Cf?^y?~?}n?vm?Kw?R6?u)?J?^?<br>
 ?y?G'5?{?v?j?^};<br>
 ?nA?z?@?@?{/H}??]?z?{?1?S}<br>
 o{;?m?Y?v?6y?%?v?/w?Sm:eCt\*?{(>?%?v?~d?C?m?Yeq7R,?X?Y?<br>
 y?z?|?W|?m?CO?x?Gz?7<?-Z?X7i?7-E-7e?T0?/r?u?h<br>
 }?t#Hs?S?9{?R6v?}o?`H?~?}?%?X?>L?i?RE?<br>
 w?{?}z?DrY?K?7|/?R3/?j.r?hZE?>?i?}\*~?|?S5?6x?yY^?#?WT5E?<br>
 G?X.?e2?H}?-ewv?w?R4?|a~D?K?g~?x?`?n?Q?u?l?%?w?lw?Iz?n?9?<br>
 V?<br>
 K?joKgZ?{?E?X+?"?Y?snN?%?~7e[z?IPUf<?I?n?>?Wt#H{?i?\_R+Y{?a?~?T,?|\_4E?K?~<br>
 ?1?37t)?I?X?j?&{?G?v?5}?x2fz?t?>?Y?<O^?i?C}?s?t9W~?u?\_uV?<br>
 ?z?U?|E?<br>
 q??=V?a?q57)?R?Plu?y?U?Tv?}T?|?n?<Bw?bGD?x<br>
 [{?O~?+?X-6m]?X?Y?y?~?|?v?i?\*?k{?zR?]?YWt(-?Wa?j[mp?~?W?u?<br>
 G?q}3?9?S?l?S?`s?w?~?3?|?i?z?K7t,?w1?~?c~D?|E?JnfB?=?y?h?~<br>
 ??ZM?#?K|?|?o?zHr}?v?{?p?7?,?R?2?~?g\_?c?2{?"?Sj6r?R?<br>
 ?h!ZM?U?u?~?|?q<br>
 n7?b?+?h?s?g?k~?x?b?l]?~?y?wvwt?1-<br>
 zB?D?b9P?B?}1?Z?2?cO~?a?K?l?k?VW?P?v?R?G?W}?41<br>
 !m?g?|?|?8?|?CV!q?a&v?}-om6?y?a?x3a?5]?fo?>Rn?R)+g2Ov?x)h?Z?u?/<br>
 E?.D:rZ?%{?/L?i?n?W'c?}RIS?Y?f?X?,?2?lm}?&?|?w?i?|?<br>
 j?L?0y1?;?1?%?rm)?Hh?z/?i?OT?y?k?T,?<br>
 \#?|?m}?H?n?P?N?%?^?h?R'?HR?S?J{3/i?>?i?n?d?Z?r<?%?}!~?K?{?"^?p?7[o4;?5Z<br>
 ~d~?W@)?^?|?T/??h?x?@?m?6?}/?t?v?~t?u?H?1?wnm}?z?!?37?%~d?w?x?<br>
 T1?oM~?pgh0?Bai?z?6?e=z?{;?qy~%?W}H?L?i?f?7?7?%?|?gN?%?<br>
 \?v?/;7t)?cJof;?t?l?g~E?{?^?&?6?cSj?u}?m}?y?x?s;t;U8?}?cx}<br>
 =?p?M?C?c?v?i?i?W?S?t?F?{?VB{?E?7?X{?QV?v?h?u?R~?Pr?&a<br>
 G?u?S}?w?}[7t~?{?G}Hj{?<br>
 om?z?k?g?<?+?i?}>?4?^m?5pt?Y?|?x?~<br>
 wF?<(<?\$.?\_?om?=?<br>
 ?<br>
 ?j5?w?|=?q?c|?q?w~p?;-?P?7?>M?+?/]?t)?D^Cf?u?7{?o?2?z?S?b?M?<br>
 'Z~?~?i?P?J?6]?S?V?;{?40?#?YYR'~E?O?v?Gf?v?z?7?|=??,?CrK?vk?zS)?OI?qr<br>
 g?|?37n?J}?c?57A?CVZ?D?T?|2s?j?gr?%?j'?ur?te? ?t?|?37t~?Q~d?~<br>
 S?|;?{?Lw?R?}X?G?l?m}?v?d?%?j?~E~LkzS2?={;?b?b?}}E?w?~n?n?1<br>
 C{?d6?h?{?%}?T?z?%?v?j?x?U?O?i?Cy?R3?n?1X!~oY?<br>
 Sw2y?}?!:\_1?}?w?}?{3/i?9?9?bc}?JYd|;{?~e?v?|?Z?6?y?YzU?B?>=4?</p>
</div>

in

æ);  
 4Y[z@?|m6G\_5w@rY}q@xrDELi%2ZjWeSt%v@o{{R?K7<)}  
 r@zj@m13-?U?:aDELDELML544{{}}=y-M-d{K?Y[z>X?  
 nm}DEL~N\_R9\Ow|I}xrDELi}Hn@y6Im}~E~N\_R+}H-DLP%-n\_R\*y-{{DEL9  
 xnm}P.DEL;7t.lDEL9clI}K7t"i?X@V@a<Vn{?DELz@qeZ%y~v@.P@z  
 W@a|l@p@lv-p?@Q@v@Q59{r.D@+(h|@<Y+@hw5AzF@)In+yDEL.Nt-C@  
 (yv@ru@Z@T@Rr@>?yxE@x.@x@j?S@6@={X@eSR"??@rmDEL@QCj@J7@}HT@1@  
 @z@vi@DEL@N@32xy?@Tfv@T7@{n@ck%@qx@@[  
 gl@|@DEL@cl@f@zU@<@a  
 @z@[7z@][z@x@l@T@DEL@>@+Swu@DEL@v@)@1@)r}q@t@q4@-@Sw@=@z@/z@\_R8?  
 @4?pe'~@-@i@  
 }HR@  
 <5DELpO@\_Z[!sO@DEL%AAA|!ys/i@JT,@s|  
 @rN?%@\_@(@DEL@v@)}@5&i@  
 @0@{v%@F@T"x@Sh/z@v@mDEL@T@&j@iOZM@n@A/@~@1q@~Nq@2@S@  
 @-E@DEL@g9{x2wb@7b?@6@}@\_rn@  
 ?@>@q@<@&x@p-#@O-t(DPz@XSzYk@@m'z@o't@xp@=@{1aOxj6i@hx(v@g@f7e@c,s@DEL@  
 q@1'Kq@g@T-@-@DEL@P@r@q@D@=@l@Zt%@UT9@#"#-E@#@#!e@|0@G5@DEL@&@}Ym@B@l@Qt@  
 u^@v@l@-W@-M@x@b  
 @Zknj6h@5\$T@-D@%)\_@!@m'K7@DEL@/@DEL@:6sv-{@@}@"@<@ak?@jW@2|0@|@+v@y@  
 @4@DEL@@(l@YC'u@qDw:{@Q})@K7t\*>@X?Y[z@DEL@++\@1@37t\*/@X%~n\_R#}Hw@?@rm@}(@{z@)  
 D@}  
 D1@v@v@-@|@37t"@l,@DEL@1@Kw?@i@#DEL@{;@g@  
 @-Ddz@{v@-@9@9@v@v@R"~Ear@n@d@  
 ~E~N\_Rc@{n@{!@37t.@G@h@5T@Y@DEL@F7{g@X@v@'ty"@{}}@.@lk@UK@  
 Km@i>@DEL@+@K@'@}}@`@n@DEL@1{5@G@4-W@{[O@y@q@C@  
 @nm}@-E@DEL@ 37@1@t,=@~MSu@/xt[@y@DEL@{e@{K@#@u?@\_R5@DEL@DEL@\ @>M@}][DEL@  
 4@ NY@DEL@Rt@?e-@S@!(x  
 zfj@/F@NoW@u@%@l@9@)f@}::<T@}@v@cOl@=@k=@>@%@v@v@9@)@rA@  
 @h@\_n~@Hs@w@~@9@{37t(z@{K)H@l@t@v@~@|Y@/;@-@DEL@0?@\@1@}it  
 @@\_@@t@DEL@rg@Zw@DEL@X>@x@-A6;V@R|{=@ts@H@q@,61!!@v=@m@!@eNF:~E{g  
 q@[-@H=q@DEL@  
 @->@)-E@7T?Z@R<@v@  
 @y@x/@m@DEL@k<@^@\_@?%@}  
 @)@1@t\_@nm}wjl@7t!@1@-h@?@@g@?%@Sb@\_@q@6'@~%@q@;@DEL@tr@T&@)@h@&i@k@  
 7@=@{M@h@lm@>U@X-D@?qea[z@psF@|@)ErXO~+@z@}Lsq@}-@n@x@4=St[k@DEL@  
 O@6@}?%@}nm}l;H\*@P?Y[z@;e2@DEL@i@v@n@DEL@lm}q@|@R~@9@DEL@5@Hb7k  
 j|@V@S|@}q@z@/@@{i@?vwizU@DEL@1@@c@  
 Zn~y@PI~W~@R5@\_3@{w@xw@uW~@-@T&p@\_@{o@RK@S@4M@k@lm@DEL@c\_m@Ti0@Y@  
 @51{@\$k@v?t@^@-@q@t~@xD@\_hV@w@;?4L@-@X@%u@x@6@S@:y@>@DEL@vs@i@-E@  
 @l@DEL@X&@o@y@~@v@|rm}w@9@V@R@Z@O,@G\_X{w@y@@@~d@d@{cKw?@~@S}@}t"@t@t)@?%@  
 ~@S@q@44[d@DEL@O@S#@q@'@%@Z@OwZ@U@DEL@5@f@DEL@F@2~@v~@DEL@~91@  
 <@b@a@xS@}  
 b@t@b@z@E\_tV4~-p@>@oz@!x+@x@DEL@?@6~>@DEL@D?@@DEL@/J?b@u@S@a@{B:@+@  
 @.s@Y[zU,@v@/\_y@%@{?@:p}\_@{v@}f@i(A@l@j@6@v@r}DEL@%@OE@v4cD7@)@b/@jV@[@@|@  
 DEL@DEL@DEL@H}+|@o@y@~l~b@nn@~E~+e[z@DEL@xr@DEL@i@JT  
 a~D@~E@w@~@v@]@?%@v@}H@z@-!z@t@u@?zpt@v@~?X,@~d@DEL@!@37t('z@e]z@O)  
 C@DEL@X@@<7@y@H@@t@E@DEL@Y@3,@U@B@V@g\_@Z@@@}/5@Xh@S@k@V@m@DEL@S@C@DEL@+R@{@@|<@aM@C@Y@RV@;{@U\_]@ e  
 >@|@qe5w<@+@q@'Zlm@DEL@eN@SY{@}DEL@1XAq~S@f@?Q@a@K@]-@z)p@x@T@)@k@eu@Znn.{h@

in

|,{'w~.4249:>14,?q,]fnO>qa-  
 ~dS}ao?ec~#G2x1?q9;S5M3:3?eV5'Z))h?C~N-%1}鞅S|\|pmWZ  
 nZW~SmDELg0lmgMqDm/~E  
 Fw^x^C6:\$z~Zzt;2  
 gk^xs+UA1\*rvWyg+^j+>q, {DELDELDRo~la/ {:-7%}mCE%-mkSv  
 v}g\_g^b6>UOK'i'F(T(bfrS.<bO7"iW+O+c[b]^Q 璿 |  
 sY[z^\_ly2];'\v6'>][z!E~N\_R%1~d,?V];\_J:erVl<DELDEL{>eiyy  
 Sm} }TCCR}}?%w? \s~-n\_R~|Ov% {nz+!C)iwwZVF?t? ?p U/W{R  
 R66i^suY3@q}'~7RG\_} , ) | +c \hZ DEL DEL co ; DEL 7 uJ: iOx m  
 |}#~# DEL j+ DEL ru'u\*+=jv4]gF5iOox- .g{ | DEL SW} /<q =f + l9g ; 3b>7 u  
 Tm~?Y[z\ 1wm( q  
 5WY>;{ } ^ DEL ?X, X ~n? } h^R \$ [ % ] =Yv+4X?U ; s \ Ou v , 7t ) ~E~N  
 DEL DEL DEL DEL v } nm } t K z x / X?Y[z qe{ ; 7t ) { w H m f DEL j , r O a~C1kPAZ  
 T;Z+(k ; &m> x}5 1T T } Wm k U>GZ?g,5{ -v DEL + } 3Z H ~G } / x  
 [MyR<< ) v E~d J nm } C b s T<b 2 pz }  
 W m f ~E g' DEL K }  
 GC ? ? \_ | ~ { ? ? ? tw ? s ~ ? ? ? c ? ? iW [ v 2 J S DEL qy [ J . X ? zn ? d DEL . ? ? ? ? m } & } T ? x . d .  
 m f j ; 2 ? ? ? { [ ? ? ? t + ; P ] + 2 ? ~ % ? ? ? + | \_ m ? M ~ 6 ? ? ? t 2 5 ? t . DZE ^ 5 ( ? ? Z ? N ] 7 ? U ? A ? K ? b ) \$ ? ? PR  
 ? ? n } t . W ~ ? ? Y [ z ? X ? w ? b ? ' ? C 7 t \* ? ? 2 ? ? ? ? i ? 9 ? ? ? ? 9 ? ? ? ? t ? ? % ^ ? ? ? } W ] [ z ? r ? ? S ] H + ? }  
 nm } P 1 ? fEr @ ? % ~ d { ? ? } ? K ~ ? ? M { ; ? hor { ' oq O 2 ; Vm 1 ? m ? P . ~ G } - DEL ? ? ? ? ? ? ? ? W 5 = ? Dz  
 Vfm 3U' ; U . 5 ? xw Q lb DEL 2 DEL SDUR ? X ) J / { \* w H a x 1 ' V ? p OW DEL 7 | \ / / > 4a j :  
 v = ? ? ? ? x [ pg ] ? ? 3 ? ? ? ? ( DEL ? ? ? ? ? ? ? z 1 ? ? p ? t } ~ ? \_ m ; ? ? E ? ? v = ? l ? qn ? P ? L } W ] s DEL ? ? w ? \ ? }  
 7 | k ? ? ? z \$ ? rm ? qz R J ? ? ? ? [ Wz ? Xn . ~ Cv ? l ? g ? U ? GHB { ? U ? g  
 ~l3= \_ E  
 ~ ? ? ? ? D / AZ } = ? OTUw ? ? D ? ? ? GD ? q ? N ! | x ? ? v ? ? ? NG ~ ? + ? ? ~ % ? ? ~ ? ? \_ l i ? a ? b ? ? ? ? q ? 7 Y  
 ? ? x ? \$ h DEL | ? + DEL ? ? y ? s V 9 ? o 矣 w ? Y ? ? q ? aot X ? x 8 DEL ? m DEL ? Fk J < ? p K D ? ? 5 ? x < ? ) ? Z ? }  
 EPJ ? v ? m ? DEL ? l s ? m U ? ? ? b OW ? ? \_ [ ? ? ? ? ? ? ru ? } / ? p { x Ga DEL ? ? ? ? ? S } | ? p / D ? ? } x ? ? DEL ? ? U  
 \ ? q DEL 4 ? ? ? Tm6 @ ? % ? ? ? ? x ? ( ? ? ? ? A ? ~ DEL ? c = ? ? ? ? j ? W ? Bwy ? y Ys | ? \_ ? ? RZ ? ? R ] 0 ? h ? ? sfl ?  
 J ? ? ZRS DEL ? ? ? ? ( ? ) & ? ; ? ; b : ? ~ ) ? ? z 2 DEL ? r @ ? sgZ "  
 t { ? xu } DEL ? ? ? ? ' ~ d { ? N ? ? ? ? 2 ? W ? ? ? ? ; { ? \_ 4 ? T " % ? Kv ? 8 ? ? ? ? ? ? [ ~ ? T ? 9 ? PT & ? R4m ? E [ : ? N ] ? ? DEL  
 J ? ^ ; ? ? c { ? ? }  
 ! ? ) ? L ? ? ? o { ? ke ? c NOR = ? ? ? K } ? % ? S5 ) \ w ? J < ? , ? b ? ; ? W ? ~ Np ? ~ c ? ? z ? S , ? Wg 7 E ?  
 ? x DEL ? ? S ? 0 ? . Wa ? ? ? DEL ? 2 ? ? O ~ ? & ~ ? O ? | s . \* ? ~ % ? ? J ? K }  
 U / 5  
 ? K ~ ? ? VI - \$ ? = Y ? ? q : DEL ? ? x ? m ? wwK DEL ? ? ? % ? F ? 4 ? Oj ? ? K ? . b ? j \_ Z ? ? ? 4 > Rn ~ W ? ? ? DEL ? ? ? ? ? { % { ? ~ W  
 T ~ % ? ? ? ( R ? ? 4 Z DEL ? % -  
 DEL ? G ' Z { ? ? ? ? ? 2 Me ? e S ~ : ? 1 ? FP 7 { ? ? ? Wz \_ = ? z ? { ? ? ! } ' Y ? ' ? ? } ? ? J = ? in ? ? DEL ? ? ? ? 8 d ~ E ? ? % wu ? ? ? ? # ? ? Zm ? T ? ? ? ? } ? ? } ' b ? ? R ?  
 ? ? ? ? w ? ? }  
 ? ? ? Rbs ? 5 ? ? ? ? x ? D ? ? u ? ? x 3 ? Ru ? ? } Z ? B ? + ? ? ? ao ? ? G >  
 ? ? ? ? ? ? x  
 ICSv ? r ? k DEL 1 ? 5 ( O | ? q ? 7 | ? ? ? ? ? ? ? ? pt DEL ? q ? DEL ? ? yev ? + H ? a ? Vt [ Y ? ? ? ? C ? ? c ? ? y ? ? . } ? ? kl \_ sB \* { ? ? ? ?  
 ? G ~ ? q DEL 5 ? j Z ? + % } A ? ? ? ? v ? 0 ? O ? YS ? ? ? Kb ? aK % Ka ? n ' ; 3 DEL ? ? ? 68F # ? ? ? < gu ? N ? 1 ? 9 ? ? ? 5 ?  
 ? ? \$ \_ A ? ? ? ? DEL ? ? w ? ? DEL ? O ? ? g ? ? x / u ? ? ? x ? fo B ? 4 r ?  
 ? ? { ? Yn ? a DEL 3 \ O ? DEL 1 ? U | ? ~ d ? 7 W ? ? p 4 } ] ? ? ? ; ~ H3q ? DEL ? ? ? ? ? ? ? ? < DEL ? ? WZY ? ? ? SK ` m ? ? m ? ? + ? ? v ?  
 q ? ? o ? ? ? ? \_ h ? ; { ? S ~ : R ? | ? ? ? ? ? ? ? ? G ? @ ? ^ ? ) ] Z ? ? DEL ? E ? + ? NK } ? ? ~ ? ? DEL ? S ? ? 2 b ? ? ? ? ? k ? ; ?  
 ~ 段 ? a ? C ] ? A66W ? ? ? ? y ? ? ? ? ? Z ? o ] ? xa ? E ? ? x ? \_ ? ? ? ? ? \_ Z | ? b ? ? v ? DEL ? 2 T ? T ( ? rl ~ \* ? 4 ? ? , ? ? ? CZ ? ? ?  
 < ? ? v = ? ? ? ? ? + pc ? b ? ? E > ? { ? ? ? ? ? ? ? ? k j ? y k ? Kw 0 ? v ? Dh | ? p ? C ^ ?  
 f { ? DEL ? ? U ? DEL ? @ ? \* q 8 u } ? C ? DEL ? B ? q ? ? DEL ? + B 2 DEL ? ` ? ? ? Ww ? E ? ? ? ? + XkAZ ? ? ? b 3 ? B [ x ? ? % DEL ? % Z  
 GA1 > ? Z ? ? ? ?



in

v3~g\gt=ol2[R=7lúvvt?%1erm}S\h-N"-?Y[z'o~?|:  
 'u'qDw:{O.LH}(ly%9}?137W5ivv~X,w~w~i~d  
 2i9{?}}%?P?Y[z?n?v?X?O?^\$}MCO  
 z  
 ~K>Q|?qg~uJ=8"?'X~h'd:%XF?=?y~?~?%{L?X4T~>W  
 \_z]o"gc4U-?3<?xqj~dnT<;;vK.w~w~}r1cc^~]  
 [zE'zW\$QjvYU{{?xt/})1&KX?'%O  
 5Ixxve4 6\_zz/1pGz7{7}oI7h;dd+!kV\$ \_j:Y==~O?i}%X`{k  
 -P2c'Roz?xkbDZG{?T/fk#?yeR5)  
 1ccqO/~}4Pgg<kwz3zvHrhorSIyihh;{:U1?X  
 #.P?d`;:wwwP?U;KT-!944r?w~DqS[7vF8VY4|wr?i!qRR.t\_Z[OxOb}\_v?w  
 {^w}gAS2]+44~%+zouO?z\_sK-rT9i  
 ~D]dZRcom+;2Vu;h5pgmR{?X?xK?c?x?B;}[.~G}Ji["  
 <?pZS?U~+~??'u?oz?T/?1y{?e,5x.<+?:%\_|?KT\_sWM//?@\_BPq  
 ?ts?:z?Y?}Icf?#M'V?+}4I#?Z\_=?nX//?5.=FT0?~?~?  
 E9?@çl?5"m}?\_o- E/zrG5?T+F/!?)j6Y~v[li?H?Y?Wt/#?zw  
 @?ls{?/?/v\_?y?4?xs;:mlv~E!  
 %|?'O?i?M?my?i?r{x7?,%9Tm6O?Ue#u^1?'K'}&j?jH?j?qc  
 F8\*V%~  
 ~R?a  
 59[i?%E~~N\_R<I1b%?137t(Gpm)?{#rm}Sl={;C}H81  
 OZ?y}H?n?:!i-&E%?g'D"nnrG\$Q(-.I+?zq5\$S-'z]%(W}Hu)Oj4W?a.+?v/?x?o.  
 X?OBoU?xc?g?O?pkw?1r|?'B?|=XlDr6?5oi?p"?.9?Xu^?ST  
 |?}+%~\$Yjv?h?~?>?W?M?=?w\_?;{?\_<?e~D?S?42  
 g?>{?X/z?W}|?c?}]?  
 >p-!{+>?\_Xl]+h?4E\_YS{?b?=?n?<Q/?d?J?V? >?7//X}?x?  
 ?Y?V>1?%x?F0}kh?%#?E?;6s?W?rwi|?x?"6{~?v?|?~V?H{C?x?~^?  
 I?YyEb?xsB^?Bz?ZA?aol?}X?#Y\_j|zt?Q?`?F?S?o|?b?u?m?z?M?|?y?uR;  
 1?"Erm}?K?~N\_R1{?a~D?}(%Ps\_{?k?I?NR?No~?a}?@<?#k?m?2eT-?D?F  
 <?+?&?|{?h;?;3=?p?~;?9{?2#j?r\_?T?i?X>?4?s7}?=?Q?6:5  
 ?x?6'aM?q?v?Y?6}'O~X?9T?XKx?/?q[<?g?DZo?E?aa?  
 u)-?v?{?u?Z?b!paE5N[k?Ö]}>?},?c?b?C?Zw?9{?U?T05?^?)}!w?+b-?A?  
 ?b\*p?r?x\$?GE}?lu?}a(B?zo?q?P?b?m?b?  
 t]?Bz\_v?c?{{?S?Kq?5?x?gA~b?GW|ur?g?s}w?x?x?~v3?d>?q?  
 h?i?G?X?Y[z9>1re-?5{?i?h?U/oo,?~G?v>P?S?u?e|oC}o?}nSSJ  
 +?~E?}??%?Sc}?~?A?gk?pu'})&\*?<?X,?qb?^?  
 gawu?7|?q|?7}?a|?}p?u?jg?9,?GU\_[?uO<{?~?pKa?`x.|?\$\_?{?f7?S?p?|?|!  
 ~MU-?%Z?"=?=r?yul?-?&i?Q?i?5Yq{zw?a2U-?<?7?  
 <\_z  
 \q?xWE2L~}aap?=/S{?}t?x\_D?6\_?R>x{?D2[?^?k?+?Upx?J?O?jG  
 Fn?qy?nm}??|ly?%~d?{?y,?w~\_y6?IN?%?T,?{?6?ly?%?  
 q?C?W?;Z?B?{?ewZ?t?.r?X+&~%?  
 e1Y?Q?a?B?Xk?4?U5?x?Ax?;\_?h?;?R<?}]ewz?V#~.Z?Iq~?9?&^?p|~P|?We  
 n?c?W-?wb7?DE?]]?S?\*n@?1?F?n?im"(p3s6\_qU.)V57?T,?S6{?y?m?1?b?p?  
 v?+?Y?v?e!~y~O~d?v?s|Ou?\_R?^}}%?n?9?1?  
 D?V?a?{?>Q \$?&R?h?>?w~'bO?P|\_v=3>{8;9g?F ?%K)?O7}?oz  
 |:v.8?1?2u?}U?bq?D[??"6~L{?}/?q>+\$?R?B?gOq?%YY?K@-?j?;~o?N9pf?  
 |?Z?G?4?;?;?m?+s?p?G?{?v?9%?"Z?G>/?X'?w=?V?km?  
 >?P?n?p?g?k?C?N\_uB<{b>+bO

in

w#p#{>1x\_C\_~O8S)Wj|C>pg97A/a;R~:z  
 |c`##b -qW;?24xp.5%{xDO&y>|bK!K}.~FyVqo+WxRvax/i|tX&  
 )~Eccw~pwD  
 [oB]f\_IX{!37t/!|k}+  
 vpp7vooCGz\_}S}S>E>K=-vyBT1+|\_!|h:~n>|Rm>gj>x) `<br>
 Zm~aG2/)%gCVVXOg^/R.1n}PRGw}eOS~?~N\_xzv-?<br>
 <aM JngDzoo|æ\_Znnn|v/~-Eε|qZzCDw&~-+\_\$pW'X'O{QtCYSS.j<br>
 J2E&Z  
 ZIW{gXB:u;ç|{?x=uhY6/K?qw}ywcF;a-5[+7j3H%\$OT\_s<br>
 'YZZc\_DET&j{^+Qlb+ymT.#pRww?{R9{YUvM1<br>
 nm}&z?0{Y3~+e|z^{|s,?K7t\*.w^R{? \ s?Y[z1Av^t\}H!~O<br>
 ++}ye\_ bOkFvqX2}}T(Hvo47?nVy?eom?hC<br>
 }d^a}muv9%εnEb'q@\_jZOvGt|ll^eCypgC^x"~-=m^r<br>
 {n>oYc~E|LP^rYe]?%\_<rm}w}H5ry%{y;7t\*^I^K7t+{<br>
 v^iF}W|z}R,%)oK~e~p|gq>Gn}<br>
 GocZ\_Bc9;|pz|b|y~WD5ODGp i|izf^NG%Y^KzCT?X+?z<br>
 &j^x?|s}mX^uJ=wC^C"cc!|p|y3<br>
 ~:V'uoz?X-LX|e|3&Z4?\_@?qgvUrD?~?%?PT&'~Ebb^oJe|z^eK~N\_R>\*Hmz<br>
 4+KεF^R0{Ox^xX3Zs\*W2y:MsY!%v.>\$X}!~?Yr^tT-|m{<br>
 O:E[7M^S}S~+h^c{^on\_R8%}Üv^K8!v:~E~N\_R%?V|;2-D^X7}jo<br>
 Sw?~t("K~>V0^G]'%{~Gd^R<br>
 fVWU^R<DP^XZ7^;R.1.a^;{^}H[~E~S^;{^}\_]WU^q^<br>
 <^\_|^<^}R^p<^b^|m^4{^v^T^m^t^{^Sp^q|^q^F^X^U^p^<br>
 ,ol^pe^a^u^}G^pgc^!%iVZ^D^5x+C^h^pY^G^|<br>
 41R5.a|cOD?k=^'u^'l/d^:z^ol~^n}^(Z^}\_R9^H^1^{Y^6^<br>
 FM'\_|m}~Uv^w^R?Y^~f^+I^~f^RRFct/^E^E^=CCv^4^y^\_^<br>
 ^>|^?q^pw}^x|^7|^}^K7t,g~E^Cj^ykw^1^\*y^~#}^?%^X,^z^!^37t\*^1^wnm}^}n;H<br>
 ^b/^&^E^&^Q<^a^0Y]]?7}^OL^N1^6^\_|^"WCE\$z|^|=^/^-e.^u^w^k^u^q<br>
 ^RzF^t;^>S^`^~T4^k^C|^|gbN^`|^|d^9^w1r^m q^=pN^k^~om^7X{^a^B{e<br>
 [oR0)~E^&<br>
 ;Y^v^?%{z/^i/^v^HS}H^9^}oKv^R~E~N\_R{^n^xr}T{>T^vK}K7t,\<br>
 {^|^|^IN?%?|^y^|^}+w^|D^pw-^>64^im^R^W^a^m^[-^4C^}<br>
 a^o^+svxK^!/|^/"^i^s:p^%R}m^z^v^x^ ^Bdx^7lr^G@^&5k^p.^~^S^s<br>
 ^p^%`<br>
 ^SF^<^~^~^a^DEL^3z^wd?^O^}<br>
 ^k^jcpw^&x^{R~^4^DEL^6j^q^C7C/^;a&^'k^qw\$^L^DEL^c^C}<br>
 )?^V&|^]:^ a[in~G+^DEL^/q>?^H}^w^1^x^b^Ev^y^~^v^ä^2]<br>
 ^5^c^Y^εM^"j6^h^5^|yM^!^~^'Y^y^~^n^K^v.^q^d^]?%q^B^9^F^R/^Ht^y}<br>
 ^{^\_7^<^h^|m}^l1^d?m^p^pG^x^?3^XxS~^1^t^y^bO^q^;aO^z^<br>
 ^t^%OrA^v?5|v.^a<br>
 ^'|^:|^]v^-^\_];|^sJ1|^|^~d^>^p.b^3^)}.^;?5}~^n+|^p^<br>
 aK^=^V^Pn^2^QmE^)^1|^5^\*^S^]C^%X^"i^z^1^b/^B^6#^?E^G|^y^S^<br>
 ^{^v^2^>R^?%{^+|W^9|^6^f^fl~NOR"~E^w^~{h^9^jK}?%|^+4^\_R{^0<br>
 -^5-^i-^gu^%|^%}</p>
</div>

Page 18



{xC}j  
 |3'  
 mCz}onca|;r,erS5{xJQvO?uT!WQ-  
 :}\*qk&i[/?w/?4[/\_f?v?sgZ9||q?w~}q9|x?cuXp/D} bk}?usE  
 ~A?{t}0[?t/F?z~z&^?{/K\_K]?!&O!n!f]OZ/i}K}k{^h  
 s?z!33t,??~Oz?n0{?{?jy}>?%~dLXP?U,?\*S}}?%n  
 D?~N\_R-?>?i'l?nL~N\_R-?H}&?W 14=R<S~}Ww  
 S"m"  
 [IXK|<?r:5-&K?a;5-EU5?o4~-W?v#M)-E^?{!z x+%[?w|?|? ?g-w  
 <?p3?PF%,?k?t;?+\_3b3q?X?Q|?aM?~E?W?~?Ob?55{?O?}?)?N?u?v  
 ?)U55?g?li?i:7  
 &i?|?+/?/?|?]?+H?xR=?Dc?5?W]?v?&?hSGv?v~-N?v?v~-g?8'f?S  
 (1?e?Z?Ar>E~N\_R:~E{1/v?~P"z  
 ~E?|?m[z?Y?l?|?+?~EKs}?K?X&~?py?Y[z?7z?][z?X?`('cO?p})Gn?oz?B?1  
 h{<?b?@k9D?I?o?7?]}Xt)?c{E7?Of~E?Gd?z?!`?xzT<?7-]q?>{?|?S?f?{?\_y?>i?Ou  
 {?1-9[7t)?v?R9c~D?1?5{:r.B?E?w?~?~E?{??C}O}H}{?ç?v?~S~d?}  
 <?.e?x?}q?h?+A?v?7C?D[?;?+?R?}t?a?RfCD?\_?W?x{?'/z?JT?8yae  
 n[x?~H?X8 ?Y>}?w?}B?m?8üz ?i.  
 )E?T?~?A?g@qu\$z?W?+aO2?Q?r@Z?e?{Y~d?E?~N\_R%?1?37t,?  
 ?\~E~N\_R(?~?n>?%?X,?w?}i-?S&A?J?nm}?r>Ea[mR%?1?}H  
 ?0?37t(.;?7?i?}HS)H!;?>iv?v?~S~b?~d\$}}?%?r>n\_R-?j?9?c?z  
 gO[\$]/?;<mf?F~?4U<?fZi7?vk?5Y}Y\$?B{?er?~E?Ot?k?U>A?M\$P?H?S~?}/?x9<|~-?  
 ?/?~Kpt?~N\_;m3v?X(ē?E ?oz?}g{?w?|?lmc?1?}}?%?{?n?X?Y?R%R?}  
 {?}?[z?k?~[a?k?nmR?|?~E?|?Ot?SI?ly?%?w?z?n?~d?}=?(?t?u?\_R{?9?  
 @?XH{?z ?i?|?}>?%?X  
 #-D?d?}?%?p?Y[z?}~E?w?~?z?Y}?w?}~E~7e[z?lm}?G?V?|?}w?}i?y?  
 ?}gn{?%?{?|?~?v?tc?  
 ?T  
 ?z=?P?=}mWv2m?v?~?%+?5..y={?'?'\vaf?y?|A?Y?7~>?!  
 ?;v?5Z?ex?{,?7~E?XK?X(?x?K@?v?p?zâ?4W?"?7?}LL?X9?  
 ?t;7t.3D?h5"GS?v?}37t#~?Yr{~d?v~z{8?1~-d\$?i;3}}?%?{\th?  
 ~N~C?}iWS?&?\$  
 !v~J?m?R?k;?x'5?{?}9?}qO?q?4?A?86q?}hv?}?t?v1b?G?g?R|?!  
 o?W?R?}b?g?}Ro?b?#W?~?vo?W?g\_?om?v\_~?U/v?J/?"?!?^>?q?  
 ?.l?lm{>U?X1|?h?|?m?z?S?ru?xm[?a?Z?v?a[?z?Xov?#erOv?y?%,?C7!?  
 ?%?7?4[?=?  
 T?S?VxR?<?"\*gz,?>Cd?m?pbG~?5/v?S?b?}?K~?;?}^t,?~D?C?v?T?\_?DEL?  
 ~?^DEL?-{?&\_z?9?=?T  
 q?'\v?A?>?Z?:?m?S~?~?~3?\_q}v5?Ehu?jar\?~?/h?po?Y?Gww?m?7?2?  
 {?6Q?rm}?x?i?1?  
 E?|?i?3?J#}HO}H+?  
 ?]?;?+g}  
 ??t?<?#}HN?l, ?Ov?~?|?37t.>\$?~Ddz{?n>n\_R<Sb?~E?6'v?y?E?n?U?}?f?G?5?x?  
 \*Y&k>T.|!/]B?;!j1CWt?~%?1u?@/?iv?C?h? ? .?c\_?T?e,?Y?>w?r.>?m?ol?75?'u?  
 Gs{?}'?w?j\_?z?MQy?;z?I?θ}  
 ?p"+~s}?%?x?c?}[?x?;?s?eoR&5?}v=-~%?mO?0|2K?c?X?f?Z?>fp/A?  
 Z?B?X?eoR?>  
 z}|?!?n?4A?X!r>|?%?j?v?~O~d?~d?pw?}j?eO~?^?Vo?}4pM  
 ?L?E\_hx?6?/{M?v?qG\$;95

gD?R?cBN?5?t?k?7v?Q?gN={?a?X+Kd?qe~N\_R?K?6?S?{?;p.y?1?W?J?xv4?%?n?/u?(S?KS. {?;?A?,"~n\_R?v?}D?d?U?tv?v?v~,?u?DEL?0?E~N\_Rl?%~D?Ov?~?v?v?~\$?X{?D{?{<?%}\_7x?%??}2Kr?n'??X&?B?Jb?v?x?Hk?1?[\_m]?>rY?&\_?~}+?t+{?pn?T6?}RV?>?%?A--N\_R3{?DEL?{?DEL?!?[\_?i?i?p?R.?i?9?h?]}##?lm}?w?DEL?9?<?DEL?i?nm}?G?V?I?}}?%?}}?K7t\*DEL?{?3y2?37t\*?X?V|;?DEL?{?8{?z\_?R<?b?m?pa?>?4zS~?8?}E)?zHx?b?|?n?=?|=?]+ao?4WE\_?~k?q?Z@?ri?~u?梩?3i1?'u?x?'m?Gz5MUuMlz?|?z?Pop?B?{?,?iw%?9?,?T+:?q?@=?J?;;?syZ?V?f?M6{?%?q?B?}?|?[-T?!)?)\_?{/?i?O?}\*?i?o{h?9?T?U?j?A?\_?fQ?]-?t?z?u?B5}?{?|?pOz?1?b-ungo~?E?a?iz?&Z?:?v/?6?4/r?DEL?KI?7?i?p?nm}?9?~d?/??A?}D?\*DEL?K&{?[?euM?P"{\$x?yi???:(DEL?Y|?Q<?}pa?/?s?xg7}|yj|?q5}|G??b-?RSm?3?DEL?i?v?Kbkz?}n>?j?%|?DEL?b?d?4R?d?}/?/?^?xb}B:0?|?X&?!?36?gs?(Ew?I+?v?~?l?lm~?~?w?9&8WzL+({?pu?Zk?vY?v?b?u)?0Z?;:t.?~%?F?Rl?<?3?BM?]>?\_R;??U?Q?~]wu?zx?|?n;?'&-jW?R?;6Sr'?v?v?~O?}M?dsY[z?1?knm}?1?Dž?v?OezTUY?R?E~N\_R~?Y[kZ3?\~/?/pm}?DEL?36~?1]~?v?v?v?py~?X?Y[z?\_qe~N\_R6?1?37t)z?{?%~D?1?J>LJ{0?:?v?4?/yrU|?e?p?C?xGb?4?2u?{?3-DEL?\*~%?|?e~?'U?y?;{?z?<?1?p?~ErWn?4pO?{?BZnZF?}j?S?r?;v.?Cj?Yu?~Z?X?U?;?3?K}?K7t?xq?B?t?E?xtR?ebj:~%{?!?sM?O9;R?/?~?cbj>?T?Y?U?g?w?l{?%e}Z]+hA?X"r>n\_R1~%?d?X?e?j>T?S?g?a>q?v+-?4?gnG?X?Y[z?\_n,?X~??'%?@'Y?az?v?x?{?Y?:?LK?1?z?a?Y?EUMs/~?~?/?x?DEL?a?1?\_R<{?>?z?S?'l?Pt?~E?V?rm}?P?Y[z?1?w?T?[]?I?4}R?I{?}'?DEL?xApGCH?bO?x?~?C?DEL?/EZ\_Z?5?k?!~D?au?GHyb{c?>p?\_j?p?DEL?DZnNw}?DEL?K}?%?X,?{?}?nm}?mx?\_X5?}:{?b?}^?T1|/?}4}g{?T?1?37t/?|?h5?X&?3|?lm]?c{?w?w?cK}?%?\_v?;?a[z?8~d?~E~N\_R?1?3e?U?v?+}H?X'?%?/?{?8?1?v?g{?>}[?y?/?t?;>n[?J0{?|?~E?DEL?l?~?G?ov?~?L{?|?t~u?\*?l&,(?h?lm)?pcvQ?Q?x~?xt<?ifW?X,?4?J?}C1?1?}}?%?>r\$gx?~\$?X)?#s?%|?Kp?Y?u?DEL?~N\_R?X{?~I~7e[z?1?B?E?w?~?{\*m}?D?n?csY[z?g\_m&}Q?>M7O4]+?1?x?v?hy:y?R>8pewX>?/?%?X)?z?aa?z?aa?~?X?D?~?DEL?xb?p?{?6S}?DEL?z/?{n;?U?z?5psG?g?Bq?z?~Vv?ys?%>?T?R?{?Sm?~?DEL?\_<?)?0?\_z?%?{?kH?|?>t?DEL?~N\_R;?x?q?\_?Y?y{m?/u?W1K~d?w?J1gBM?an,?/EDs?}%?YWY~?}a?E(i~?qT?h?q?q?|y|E?>)>ny?%?O}riw?5?^r?g?d?}[z?^\*Z?}?%?v?}e?} %? <v?4?\_R?v?#?}Hy?F~?s?9nm}?ao?Y?o?nm}?[<?X<?b?n]?B4H?X0?vs?M?X+Ly?B?pv?y?}E~pL6V1?}>y?eS?8?fC?e{G?S?W?Z?DEL?L?C]?ao?G?b?{?g?R|u\_v?\_Z?c?#?#?{?a?zopb\$>x?&\_A~N\_R,DEL?DEL?riv?6?lm}?8{?~d?v?E?w?~?Gv?~?DEL?{?g?~?O?}z?^?{?ov?;7t)??c?%!}?n?u?F?1?}}?%?t?v?~S?v?Pjç~~N\_R{X?6~?%?X.?'X"lw?w?]-??!?lm]?I?E?D#}?}%?qe~N\_R\*?|?9?>ny?%?!?DEL?J0+~E?{?Wxj?p?X?Y[z?DEL?DEL?i?v?2'?X?DEL?\_py?x?h?\_r?pwXE?&η?1G

in

0@Tr7jG(,lr?1N%?c[P\_33]p?&jup  
 /\_N%{S}Hq%-D+z{\*ovv~{?X?K7t)~E-N\_R5{\  
 -X?Y[zH]]6-{nJlm}X?Y[z]H\*W?i7U?pvw4;|(8v?hxQ-E}}?%#v  
 |i~E-N\_R=\_w9G?X?U;TD5|jgS5?t\_7T9?Y~?hV^Vl  
 }pOlq?v&?;=S?Nnj~WhE?Dwb7~yW|}  
 >la)\*XG%'p9^?d?aK?x+'t?0q{d{t{y /vSC>Z!Qu  
 e[z?z~-N\_R1{YruX[>?x{t/OQ}79:e?z?;}  
 )1r)c{?{?137t/?w?W?W[R4?W?9]x?~E\$X?4y?4|+K[]nm}e/}p\_{(  
 <yVR?x\$|?8Y~?w~?^?p'?5]m=U?~)YR?a?D?~?h?=?3?6  
 k?x?a?mZ?qD?D?S?sq?G?y7?ri{?uv?\*~p?k9Qx?a?%?wog?R=?Q  
 OQT1wnm}T?vv~{/a/vxr{;?HhGe{Gf37t,!~D~dl?iO137t\*?lm}137t~d  
 q?5?;6Sr/?4?m?;2Sr~d~bz?;?uY{{?vp?z\_?n?b?X(XK?X1w?mc{L?e  
 ^?qe~N\_R3?T?-%{?\*?I?}  
 u:Op]u?u?\_R1%~E~EmDCX?U;?!37t-?c~D?h?I}~N\_R:?v?~E+?  
 x?bC}bG?a?xb?y?y?T?i?mz?N?D??.?iz{?|?2w:?[v?Oew?t=?a7|?}4  
 ;|Ov~?;7t,W{?\$?X  
 1<6lm}T?}w?iO}  
 F?n?ry?%Qv<;7t,\  
 f/|i?k{?5?%y?4?z?}  
 Fx?v?h|?;7t/P>E?~?x?\_R?w?XE?1?h?r?V?5v51V?Um?gN>p?pla?}v5F  
 I'dU?lm}??}??%{?n?>~Oz?I?lm}H9?1?K{?}[z?}o][z?n?9??  
  
 P1|z?w?1?1^K~?~i?C?}47?vDk?qn?KDO?}K~?H}L}6?)X?x?  
 \_O?v?g{?P?}  
 GJ:e-%E?rA?'z? %? ,?k?y?7/u?G?}  
 p?Y7?}[z?h?lm}Yz?Q?I?"I?c?%?vv(z0~"M?K?a?Y?O?rw?i:E  
 a\_v?x?X<?r?v?a?H3z?W?1H'L?X+L|{C?pO"?"Zg"465?b?m?gw%?  
 c?M?B:%{,{?R;Ht?@?>?{?'Xn?gN?yk?X-?I?q?CZ?'aM?m?m-?>  
 J?x~?|?{?8?}  
 Wo>?^|?p^?v?p?w?}.Rw~?</y?{?}5?j?I?WV?Z?}OU?v?B?{?j?Y?</?e?p?{L?<  
 z?tv?~?|?~y?~G?v?~d?0?y?O?o?n}n?%?~d?{?wE}}?%?V?2~?|?T~oY?  
 B?PA1?h#?5?lm}\*{v?lm}~N\_R6?{,?Y[zU]?Rgx~Q?v?1{nm4|+  
 ~E~N\_R8#~E?a?X'?|??'?!37t-?K?c?v?~?g  
 Kw2lmr?w?\*gy?Mc?h?57[<?Z?k]G? i?Y2Kb]?W~R?W/u?hqc?)=,>BGO{?  
 D?5?}c{?n>n\_R-?i?9?2?<~E?w?~?c{?{?R?I?0?{0?i?<?;?'?w?  
 F?n?X?V|;?i?y?~?+?W][z?|?R?<pv7?Z?NV?{?Qy?;9nm}?V<~\_?h\_?  
 WDz?o?q?B?|z?}?WN?&x?a?Wc?+?vOl?c~}VQK?#?f|HJ?~+?w?ga?D?|?  
 G3?}  
 y?{?pO  
 ~?Vo?0?V[?5]?~E?}  
 q?w 4o4hZm5Zm}g?GM;9?Uor/摸)X?w?M?m?>?2?G\_5?z?{?{?i?&?t?j?DEL  
 J?er?b?q?B?[?4?z?ol?|<?n?8?~Q/Go?i\_q?6%?z?}x?cE?~?  
 >?Q?rA?~a?A?#?U?)Ob?f?h?lm?>Ec?} \_?p/?I?YY?v?u"?E?w?  
 DG}w?~y?~sE%6?}]{?~a?}Hw?{?o?n\_R1~?V?y?Ru?~?.?1?B?.\_ho>Yv?h?3? '?4~v?  
 D1Gv?y?(7t)??V|;?C{X>?%q?v?~n?{?Y?}[?sSL?i?~d?~d?Z?~7e[z?  
 9?  
 ~E?UWD?,%{?am?T?;4? RS?q}%M-?!FRSm?J?&?z?,?S/i?  
 ?

~E~/x. p pfV[ v-}t sjZ6Zv[ D#;3mT ?X' \$b3v xq5]+`V  
 |nkW'2U<[WK}1v%~qG <'k% 'b1j\_tu}1Wzc1F;}  
 2iE&gN?syZ: ZsvNj>|}\*U-(<)>P-GR?<q ca5{EGG|'QG}. `D  
 T4}G' \_S'M'm}R@' &s!u:  
 0}K7t, m2Je{ i+{ KHYa%X#| V|c 7Z t/9- b DEL x k DEL a DEL i<u  
 q B DEL xb | a ; U ; DEL DEL :+~%O5? I  
 w V ; 2q 5T7 t/ xg{ | q| [ Y?pk\_s i & DEL &5 } DEL 5 Ge F x v- [OR- |  
 F\_n DEL P?Y[z DEL @ 5| u? l r : ? \- % S pWvol? Z y { Sv x1 Z5 ~ , K,  
 4 q b + d ~ Y DEL j \_ > ^ ~ j DEL ; \* : B | i | u % ly \* G = wDO DEL GW DEL hx.  
 1 H \_ o % ? % K k % ? % { ? \ ~ + e [z4o V]; n { t u6 [ R DEL DEL i v DEL ^ ; ~  
 DEL Y 37t) DEL DEL N @ } ? % O v v ~ M v DEL 9 { { ~ E ~ 7e [z G] DEL T & i :  
 Z v m ( Gak[ { ao5YZ DEL KQ { 3 \_ d k w ~ z ~ v i . m ~ > CR } Hd  
 [Oq DEL z y A & K y yk U X + Hx Z W W ? < z A .. 3 Q / 4 \_ p N v } } j yk  
 .. yb } + ! ~ y ~ { 4 ? X , }  
 nm} \_ v ? ; 7 # } H n z ( Gv u \_ R < b u C % DEL O ~ v ? N | + ~ E @ / 4 ~ ~ 6 R DEL Q } Z < fz {  
 } ; 4 ~ ~ | t . w P { O W Y % or " y DEL R > x Spf RK ~ h DEL S ` u hf D 1 i ? i 6 } S ~ } + H  
 % % { Y B755y % ? % v 9 q1 YrU } 2 DEL 3 O DEL = ; x R DEL k : lwKd t ^ T ,  
 H  
 DEL XI5 5 7Z i : # PI < b 6 ; } v ? r J DEL 1 s U f % k : [ | = v DEL 6 q F \_  
 f2 DEL rm } H / w W | w nm } DEL DEL H } # H ~ D e } t \* / X ? Y [ z DEL DEL 7t % Y f 37t % v } H  
 { {  
 ~ E ~ 7e [z v } H M2 DEL rm } T }  
 nm} DEL 9 } H ? } t # H { { i } H n ; E ~ N \_ R % l 2 o ] [ z ? X ] D5d ~ + e [z d } ? % w \ H { n > n \_ R ' ~  
 F n # x S  
 ~ DEL qq i 0 x D Z DEL K } + { { T ~ 4 S { i pu & ~ + } ; ~ YW  
 9 Q < " h 0 " j Wq DEL { / ~ L r d Y { / i l k ? % v 1 } | & 4 \_ 1 Z j O4 | + g 1 y1 ;  
 g Oc m & K % E a K | | so # C }  
 y } { + u Oa . b Z W { ' Y c S l qp t \_ m9 DEL { @ ? rwi DEL X & O ) A } j r x G a z ? } [ z e E w  
 2 DEL { Z z h O E }  
 f S > R n ` ; R DEL e ` v g | ' q = K b + O u z T Ty ) z }  
 L w | l j > ? % e 2 } W ] r s \ } D ! . 1 ? ? R < ? R - K kez Sr , ~ \$ v DEL < ( U .  
 [ Y eo ~ ! . w 4 : { / K \* A v ; z DEL v J v O D v \_ u H DEL LG v G g {  
 ^ \* DEL B93 DEL F } ~ a ; 6 Sr . W } a [ z N g l % t { } [ WC ] S 4 p /  
 }  
 o D \_ ~ x Ce NR O % u 9 p } f x pe g \_ | j ^ V j Z P } \* j l i \* ^ w  
 ) ; q C ^ q O < ) v v ; ? 1 v / | T vm Gz 2 O DEL y \* z K }  
 U 5 a } | S b Z O T ax DEL 6 ) ? { i P DEL d + Ze T } d \_ w ? x q b \_ ~ | T 4 ?  
 DEL ? M y }  
 S . o 2 ? sw DEL @ ' q " z f 1 ~ + K @ , ! - D DEL 9 Z / L h DEL b < b ' C . xm  
 | / ; 7 t , # ~ D DEL K } ? % } ? % w w w \ l y % } w ; ( 1 v z { } ~ N \_ R ?  
 DEL DEL G 6 l m } ? \  
 w ! L 6 W @ ? sg Z \* ; K v 5 ? w DEL 9 W 5 [ + k 6 Y ; } 0 C \_ p ] X ~ j e ` DEL  
 p N ! }  
 & } > 4 + { ? X } H 4 z + } j 0 DEL 5 ! } S R m < DEL 2 W V h 1 w W 4 h q 9 ] + n C  
 v > \ 5 ~ d v V + \* x D h : v v } ] X s J " W % } / } / m } ) < q m ] 6 7 Y e S i  
 H v ~ DEL ! 3 } J l \* x w S } m R DEL c S R 7 ^ ~ M ~ D 6 ~ K 1 p M \_ [ i j z g 0 y C } K > q  
 { z \_ i DEL DEL ry % v ~ d y ~ Z { \_ N w : z 9 } D x s v ! Q b 2 R } j l DEL ; 6 ~ ? %  
 # U ! 37 t ' < 4 \_ [ O e a y s m DEL y v q N D S z = Z a % a ? 2 k q { DEL w n  
 l ~ r S q [ DEL } Q z Y So G }

lYyepb!pb))-?2Vzc^x`mU|z\_tvnFCj\*?p,-%l~pOmmnR  
 /?/?zSm|<DELgi?v?yx:sVU9}HF>q&X&]/v-R\*-J  
 ?pVymcO-k2}TZA\_Z~'u-d;Kz\_m}i-d{>?i4cKw1m  
 D}wwe[zf?}%v~E1eorm}\_l\_j>?%~d13}}t!\_LDELi  
 D8?n~t?v~%~EDELG~N\_R%?lm}{  
 ^};zkDELrN?%{n%(Cn\_R"^^]}%{?<n}O1}}%wDEL9{i?ip%}{i  
 9[Gyoi}pNv\_r<\_w9?} %VmQt~{3/j?pi^;K\_R"}H+a  
 q?u;wlbODELvrV5/l;JVøT<aak;414;1 6/wwsWH.7@R[R0<R%DELk1T'AV  
 sWoZ4-%xiR|6v?mSlg,u~|=-S3~^q?QoG}2+~%={]g[PIbK?t}Vdq  
 7C1lx:DELy9DvxZCC/\_j<TI[+}c\_tdu3lYhqC}r>M7l}a}u=x}~sy{  
 K6V%ZmT1%|QY  
 y{x~ 7V\_qq|}?g,z{x-H{Z}Bhsp-qSgZB%~E}R>?q?}a5  
 }jct\*C4Rg4U DELW#}A}OS}A%}m}uu}v}Di%}j}'>-6%@?%|\_?/]  
 G  
 ^x556;{qZDELSc'=&!}Rn-4u;O~w\_qgf?vDn"{}4S'peDELuo,龙qZ4?  
 :.t}Pz;n';{a}VI>M?}d:-q-7X'l}Z&}5 H|E}M}4}T\_{X9~'  
 E/;7t(2w?\_R1{-dEew~A?lm}w?}x#7A:]/[y}d}q  
 }>n\_RDEL老3  
 >)}),s}b{,%%}/me=DEL5Om~V}oah}r}v}y~?X+?q}Pz}SML\_C7t/q}9\$^k}W}o  
 .DEL5n}?g}d?47tDELpp,p}jP\*RO5X1(164qq}\_5kk?|m}t}DEL=xx-x}T<}x}D'E'Xnnu}ot-9v}y}S|  
 k}R!,,;q}9}|}~}ze}DELqe~N\_R}1^}|g{({}ut}]}%{?DEL}DQ}  
 }nm}e/}Z}Kw}=-}v}n}D}O3}YVsr/}e}\_R=L}z}X)!}C,}ck}?%}~}Mq }w  
 aq  
 }=}~\_}j}]}[  
 }G}?%}O}  
 }h{  
 DELJer}L}h}l}m}~D}q}[oDELaaq}Zn~WZ}yk}bO}K}&DEL\$}{o{O~?}:\_}j}8v}Od  
 Frç}z}\$\_rG}p/({5})}DEL}P}N6~J}b~L  
 }q;K}b}Jy}~4\_6x3}ny}v}DEL}D}DEL}m}DEL}1}~}a}~N\_R}>}S}4q } <}}gO}bl  
 }a  
 %Rm}%;DELvv/}  
 }/a}@v#COX}v}{Cv}>  
 K}Vm}y}Ax}^}G}{R}lgDEL}i}e}DEL}p/B}C}q}%'Zu}o5}9}u}uDEL  
 }B}lmR}v}DEL}1}T(r/}DEL}S}v.v.[?t?+V#x!p\_D^}{.}A}z}%e  
 O}#T}px}J}5}S}x}5- gO}\_XDEL}cG}%x7`74.}S}>P5}Wv}yc}5}W}K}&}NKb}x  
 }r}DEL}1}Gw}I7~}/O}a~{V%6}R}y}.6{ }%}kMf};6or+v}T}8<+}nR}DEL}/K}H  
 6DEL}h}DEL}H}l}m}w}Yv}^]}%?}l}m}.,>S}[z}S}E~+er}n}9}VDEL}t(7}  
 }nm}DEL}i}j}>?%}DEL};3t+{({~E}w~}h}i}@?%LX  
 DEL}DEL}J}g{ry%}w}DEL}K7t!}P1}R}  
 D}DEL}!\*y}~}\$6}j>:t}v}DEL}9}Y}2M{;Hs}s}n\_R4%~E}K#K-}DEL}rm}Yv}v}~{K-d}{\*  
 g}>}x}K~}\_}\_m}DEL}n}T6x+\_z}W}]}{+}CZ}\_y}DEL}E}  
 DG!}wD }jo}{}%}~w}S}DEL}=}'}[}T}{}^}%i}.Z};9s`x(v)}z}{DEL}w  
 }~E}q}Gw}R}aK}>}q}\_v}DEL}5,8-}|p}  
 }9vi}qg}Ro~}E}|t}z}y?}x}\_<2C}~}X?E\_  
 z} X}/R4}t=}D}h}DEL}Z~}|w!/t}Z}6Zw?blq}%\_Znu}>S}T;}}d}h};}i}DEL}DEL}i:  
 }~D}ez}OR"}  
 }a}+}e~E}i~E~+er}eu}s}V};2~D}w}|{};}}yE0  
 }a[z}d}{



~Zs\_n\_R>1}}>+^B)Fh1Q' ~N\_R\$4l7l|zS|YzaoS>o|a|%  
 洩{Hu!<(-6m)xfi?nX}|K1wnm}?  
 Z+2t. d@?rwZ1mdOuO5{JSuS?ru(v)?hZQq?X(FD1%  
 jfSC>?~+O/jUt;~{2j+zqP\*E mX {0'a^m~;NUT4X%  
 }  
 hy~C|P|`3{~Wpv~[:K5%}q7\$O x. %~\$c=p o [z'e  
 J\_W\_2wX5=Wnm4oi#0X?Y[z/v>Hrq|K4?\_e&e\$>x%}3\_x}Z2{G}  
 ~)qp b g|A|I7~{<O\*pO\$O~})}EC Or x~ gyz=\_\$bW  
 pF6~AV[mGv xz(v9Δap7y#x=pC r p^Ym e jRG% D  
 4~F0S34%;{ }% }px5?HKT FwC\_X h v xqj N b C r T. t=?sg R3{ T?T  
 g| } +k9 =?% O{ dzr,?Yr w \ v ? nm} X? w ~ |~d  
 xv[d Y } | ( [ ] t 2 } v z [z 1Z?lm} 1 8J nm}  
 E w U' h x\* q F G t ~ # n 9 S F q 5' \$ i < \* w { } [z ] \* S Q 5 = u 2 V  
 l i 7 4 O 4 O t n s B D j 4 4 2 7 : . w \_ R + } H S y y s m } 5 m } m \_ {  
 \_ | } 9 9 T Y { / \_ m } r c } q D } 7 z z }  
 d v : { 4 / ; } Av ? > R } G > 0 6 ; V M o l R c l r ^ g E 1 }  
 gi7C } 7 F \_ 5 S t , S ~ 6 = p 7 7 , } ] > S l q 1 { v } W  
 }  
 DC}wO}Pt(< \$i: -NX, J u } J , j f R S i n } X x ! } m O n t . q F ~ v y s m f w v } H g : q ; v } t 1 }  
 % y } G ' 5 } Q }  
 nm} ? { \ q } i : x \* 1 } } ? % X 1 } x z F M nm} a x ~ E \_ R = , z v R " ~ x  
 C L 7 h } z \* ) } 1 } W W ^ O 7 ~ / ' b F V t [ h 4 D z S ^ % > ; / \ X ! & - u  
 A | } G E x Z z e 9 } / } q q b ? i Z 7 Z ' Z } g b c ~ S x m 1 } F } U } R } G }  
 z o g { b } O j | - , D v z - z m } S m ~ K 0 6 {  
 ' X I } } V } k 1 } S } o [ 4 1 ] b [ H - E w } % } | } 1 } P } 3 } w X < ? } y } j } f } nm } i }  
 g A } v } t ? x x } T ~ E ~ 7 e [ z \_ n }  
 G K x = b b } | o } } r } W + } # } # c } O } [ 7 ~ Q q } 3 g y } o } [ x ~ T 5 } ? s y } E } x } 1  
 ^ } " } ? r i i h } ? % } X ) 3 } H F U } e r } } } p } 5 W K } + } \$ } \* F } l } L X ( } 4 q }  
 nm} } s } v } \$ } S } E c } o ; v ; } J } 1 X / } . 4 ) ~ E } f } } ? % } ~ H : } < } % } E r A b } + } Z } / v } o E } 1 } | O V } ,  
 4 k \_ } \ h v } z % } b K } 1 } W } } ? % } 1 Q } 9 I Q } i } u G l u ( y } T } y } Y } ~ } Y % ; { }  
 n @ ? i } y b } 9 } d 7 } X } ] O } : } v } W } } e } % w } < } ; } % i 6 } / m } i } x } V o D Z \_ | } o Y } C } } 3 }  
 u k ; O } Z } C v } Q t h } 8 } { } N } | } ~ e } } 4 } U } a S } 6 } ; } ~ } l l : } \_ 3 N 3 } q G } T % x ? ~ x D  
 <  
 x } \$ x ~ t + } O 4 } ( < } \* s } < Q ? a } 2 T } ; } U } ; O ~ } R } & j i S z } ~ x } E } \_ v } v } } a }  
 - } U } R } c ^ O m } k b } ) ~ \$ } o } H o } p ; } p } Y % { } [ g R m } 3 3 } / } 4 } > K } v } O } ~ E } ~ % ? O ~ N \_ F  
 n y } % } w } ~ E } | } } ? % } 3 l } l m } ) } H } b 2 [ x ~ } # \$ Y } e } & Q } z } i } O u } ' Y \_ d } } } K 7 t ! \_ | } \* }  
 ~ } F } x u p ^ } e } O } w } n } 9 } x G b } g o } 4 4 } y Y , } o < } { [ o } j K 7 ~ } Q q } l } \$ } z  
 # o } 5 } ? s y } E } p } y ? } [ d } O \_ } V } l } y } # R 4 { } u } V 7 t + } l m } } | } D ^ } P } l } t / \* } 1 }  
 { } ? } t \_ 6 | } q } / z : } p } { l 9 0 } { ? ; } p " } l X 0 ? v t } Z } l } k } t + } X ! s } n \_ R o } } 6 k } w } } R } > : } q }  
 4 } > } N o } > i ' N } j 2 } 1 } \* } | } c } # ! K b K } 4 : } g 4 R } 3 U . } c ^ j r < n > E ~ O z }  
 | } b } S } R } % y } 4 4 | + T } i } i ? } 4 [ + / } n } if S } l } Y U I ~ % } v c { } { } x } v 5 R > E ! \_ 2 } O } t , ! ~ D }  
 : } ~ E } w } ~ v } l u . } B } q a } K } 1 \$ O \$ { } ! } | } u } l } ' m f } NYWO ; z } U } a } V u } t } 6 } z }  
 l } % } v } T . } w } Y [ z } h } i }  
 E 9 < ; X ? Y [ z \_ n ~ d w } i } } ? % } { ' } q } t } m } r } K ' x } b } ? } m } St - S w V 1 0 O u } b | } v } Z  
 { } 7 ~ E } E } l . L 4 } W K 7 t ? } B } { } \_ e } n } C } 1 } p } P } ~ } ~ } l } C } 7 u > } t } m }  
 ~ E } w } ~ } O } Y } t % } v } ? } I G ^ } { } n , } ; } k } t ? } y w } ' z } % ( } j } V { ~ } Q } n { } 8 } N } ~ } } R D }  
 b } } } X } t \* 7 } V } \* j f R R } y } ; m } }  
 F } o } S } \* m } t } x K a } x u 6 U / } O % } K } H ? } u } { } c C A } 2 m } t } Q / \_ } \$ } ? }  
 v [ } x } ~ } a s o } n N G } D } O } v 3  
 f W o } ~ % } y } { } S a } D } H > U } a } R } } } 2 i } l } } R 4 } l } e M Q } } > n [ } z a . % v \_

in

```

~%|Ew~rWm%7@?Yz}
:ckJ?%gu1`itlAvc1V}
<ax,<}&R,lr-11x{x][znKJ/3--Gv?n21V%~6gnOK>qM$wVqg
wop"yq{C~5y}Ey:Z/X?YzL}w?'\}HK:%-lzb\ffr
zY9`r{i>`mKIW[St.j+{Hlly%yzoy~lv}9cL}rm}A|bcl}
j-%@>{<j%

&v2?riic?Y[znc]}t(1[_i}HW}Hn!2M{0unF6Zm>4;{vz#}HF|Gx7
t_6^dqM&1,2NnNGlx"%S(Hz)?P?w~sm|1Dj_tuv"1-246{
}a
F_}ka~n~"KBu}
X)#^#{7p0Y>Yi~2e~xa14x}CSY]]jw?hcx'X'Db_C)#p_
{N}]]bw"y^3!3d {>C
{3iZ4q}w6O4p~EH1miOZ~E~N_R"~E~N_R~E(kVglzW:}
}_e~d?am3
:[][_R2_b_?%hm}w\}x}u}/?tcR:_4%|m}y|=iOlf/-f2?F_
]nm}Q4)}p7vUI}<^*^I}P&?D?vo'7D}D}p:}{eR{+}#}+i85}h?S4;?~
}4W~E}X~}ysm/4{H}K_R}T~D}4p7v@_qg}v_4}8o}6[O}n}j}k}4}w}%m}?yx
}y<[]
}B}S}E][zb6Z}j6v?X&K}S}I}6%}w}A}y}!
;5u}i{G}pJ{{F}pA}z_7}6}!a}B}_OaO}OaK?z}s}c}+Z}q}d}X}bi}*4
_z_}%W}u}/kw}~Dq};F}t?yw:.#A}gG-}pf}v?2}S}V~-}%T}F5%}yO}q-q}DZ^}v=}C}puW
l}q}8.}0/5}q}C~}i}S}u}y}X,}J}pnfV{D}R<}$}li}qp}Oyk}q.!)}'{x}D'
x}t}nz}1U}XnC}1z1l}R}_2}Ax}j}u}e,4}j}j}$}Yg}'h}!}?_R:}
/w}?!R}4}u}%&_z}i}?cK}?%}w}Hf{?i}{z/i}HZ_H}[z}k}q}a=w]sng3z}K}
G\}
Zb?Vj/i-#{Z}e~KU;Z}X&
~E}f}1;-}ht)}S}:y}m}U}nU}
z}c7C}C}q}[z}b}z}M3}^}c}[OR<}v}t>W}Y};~%}x}b}f}S}2h}Z}%
&6Vxs~
q7?2SoZ}T,3}{>}z}x}t*7}Z}_R*}|{Vt?;b}l-t2}!]}%~E}
4x^Zk}9{v}3pKb pT4[mm}sg]}{HK}HAQ>wxwD:6s`V,~Gi}g}9}a}[Rn}2o~}enO5?X'
ij}ak}u:"m"}=x7ak}u}z}9}N}R}S}.W}i}O}q}<}U}_Rw}.)}x'{-}B}2y}S
?Ga=}S}#bw}r}VX~K}_u}y}j}_y}|i}|x}B}[mwS]].nk{T}3}8?-Zjqe~N_R<WF}
z}w}W}3U^}a}[N>4sl~T}ca}g}nb/}600q6.}i}]}=UeU'u}rr}d}4}[I}jk}pw}+k
}m?}qg}_qE^}&x}BZR}Pn?i}Nn]}j}r}l}+o}j}?>f}R}Vh}ü}SC}Vt{E}f}
}ln}r]}j}m}_R 1}r}~D}|S}3}E-w}]/i}?h}l}m}c}l/}z}l}P}[/1
}\}V}l}m}T}f}w}nm}9}~d}_h}_H]}n}_H}w}_\}t}u}?_R}[]?%}1}{-}
2U-4}<}g}x}R}I}$Z}l}z}HJ}f}7a}F}m}<}a=}Rz}xt{+T:}b}g}D}6}_p}>S
\}x}7p}2p}~Rso~n}Pl}dq}
}nm}QK}gu}H[~EMr}D}i}(~Y}m;6R}B6z}$Q~E}s}F}1}|}y}P}t
}g}+}]}V}B}We}St/}x}a}b}B}~K{=}r}v}^}v}<}a}aw.}2}GW]}?}p}a}b}Y}{
}9`i{D}?..f}Y</}e}q
Gm?}]}5Y{
v}#}~E}g}O}h]}6}Y}v}%;{R~,?X,}
<0|}c}ó}xs~X}FO}4}&5}14x`x}94?}q}|{A|}T}Fv}Z%6}CV}
q}X?Y[z}%~É~d}v/0}37t!/>E~N_R}{K}-}Q}>n}m}c}>>s}E~N_R%}1}?X&}{E}q;B}?z}X-
n}xu}S}g[z}v}K}q}F}~u}~l}_|}t}X}m}f}7K}Z)}1kZ}>?}W}h}5M}P}>3}~z}
J}];}n}9}z}_z}_i}#}r}?Yr}?/w}l}q}v}~}?X?Y[z}{g}s}Y[z}Ov}v}R!}1}H!}

```

d':w~?Q?xt4t)|~d~4s?M?&?Z?~E\$z?v?2b9;4r?2?Z?^}|tV2?|?O:~  
 ~N\_R>ex?y>?S?{?sl~)j?V?y?i?h?nm}go?nOR#}Hp?INOZ?{?Uw?sr?!?37t&?  
 r3?C?e?DEL?3{?b~V\_?φ--?>?t?oE?x?s?~OK}  
 F?}w?SD?^]K?g?O|?d-?&%a?D?Vol?5?+:?}/n;?7zo?|?x?v?b+?t?  
 z?Z{?DEL?x\*z?C?o?R1{?}aC}wO~?x6?\_?x?V?R?xw7?x?X?w?I?a?^?  
 ?o?R?DEL?\_?q? ,?~\*?G?m?OI?BfR?Z?E?v?xwQ?i?v?#?1?/1?3?~o?  
 ?j?DEL?ihW?eglj?DEL?j?G?2?R0?>?x?K~?~?HZ?}glCb?/?x6?>~  
 ?`?t?iK%?Ou?lmd?0?jZRS?|z?t-?DEL?P?Y[z?\_n?/v?DEL?P?Y[z?P?ly?%?nnpn?"?1?}]  
 ?oY?DEL?4>\$?}  
 ?4x??"lq?  
 zgl?S?DEL?Y{?}  
 <?}&yz?|?z?u?oH`~E?~?p?;?VvA%Z?Gjy?O?4?DEL?  
 ?44C?~W~VR?Q?5a~?V?/u?}H+q?E:~?X?6-d?~?t\*1XK?DEL?  
 ?Rol?rq#y>"?z?v?Rm?}s?{?  
 &j^?U?~?{?j?u?X?<?)?E?Rm?R??"z  
 #?\_?Y?a?SI?<?m?DEL?/?k?/}G8?6?K~Q~?Hi?j?7?}w?~?  
 -?2{>?i?}  
 g?{ycc?l\_?E?Kd?t.?P?Y[GR>?j?W?^?X  
 Pl?xr?DEL?i?O?X4m?Cn}om?\*?j?  
 DEL?1?%?X!~n\_R7.#r?~n\_R0{?O?h\_h?xu?X?Y[z?2?1t8?v? tC~?Y[z?1]q?^?q?\_?DEL?  
 l?~?.?t}~?n?9?<3}Z?~?q?z?%\$?vK?6?{?o?g?{?DEL? K?|y?DEL?KU?6?~?K?z?z?xh  
 ?3,?DEL?1?wnm}e?;?~'?[\_~d?~t?v?~?~E~N\_R"o?I?DEL?9?}?)?%?I?DEL?i?{?  
 ?5?U?~?^?DEL?i?~d?{?DEL?rm}~?{?'\?DEL?H?y?}kZ>?x?~xBC?;m;?5\_?H?VW?E?9?X,?  
 V?}<OA?@?Z?w?}7v?DEL?=?{1?^?DEL?H?E:~?7~^?~\*?DEL?5?x?`N\_?}k?y?Vn?=?,l?~&~H?  
 ?w?xq?DEL?i?7E?w?~W{?~?{?{?V?~\*y?~?DEL?1?n??:?}Kd?HK}?%?~D4X?DEL?~?  
 ?1?~\*y?~?9?~?X,?f?}]?%?}~?t?~E?  
 ;|O?}??Av?u?\_R{? \ ?s?DEL?i?v.^Krm?}DEL?9?~d?}z?|?&\_z?i?#?X?~?K?F?I?  
 ?l?S?}+?i?F-v?y?pe?}DEL?1?at?S?DZ5N  
 #?p?l?6/v?w\_?~M~?p  
 \_[<?b?=?H?DEL?  
 ?m?~?T-f?x>?~?h?%?W?~?pf?`M?iK?~?M?t)W?~?K]\_z{?1?mv?DEL?B6?~{/;7t(1  
 {?~?(-E~N\_R<{?DEL?DEL?r}|?e~D?~d?qq?D?~pM',?>?q'D?~?Jp?nVFRo~?o?Qq?I?9>  
 o?h?lm?}[?DEL?DZ]/{?ee?S?DEL? ,?{?~?^:~?{?m?~?1?}]?%?v?3g?~D?I{?i?~?p?MW]-K;|  
 ?9B?DEL?X)?~?~?!a?~(??~v?U)?  
 ?Yao5?~?St?DEL?&?Q?v?~?v?Du/?x?x?x?q?^?q?r?m?7?#?4?DEL?Qx?DQ?7  
 />?~?v?}DEL?W?~?o?j?DEL?wdf?  
 ?<?+k7w?~?4R#Iz?Sy?S?w?=:g~lq?~?`?~?)/eh?}p|!i2Kryz?z?{?DEL?\_w?Tb{?/i?Q?2?DEL?  
 F?n?~--NQy?~?c}ow?R!~?1?~d?iv?v?R" ~E~N\_|?4{?DEL?}~?t?}??%?{G?v?U#R?4?  
 ?C?}t?swZ74\_?C?qaa?~?7?HJ?v?(W?2?{RS?|yY?+?~?~N\_R?1?v?{Ov?~?  
 ?{?}}?%?E~N\_R+}H?nh?DEL?P?DEL?K}?%?n?DEL?1)f?w?~?f?37t"Xa2?DEL?ry%`?  
 G\*X|?W?~?a;?~?h?w?~?xD?=?u?~?I?x?pcB?{?#?|?q?DEL?`?~?v?%? ?z?}~?P?7?  
 ?t?6b?DEL?s?DEL?K?~?Y5?~?~?j?~?W? ,?~?t;?DEL?  
 ?}Wz?  
 ?{?~?Rf6?CV7VrwZ>?x7q?m:|?5j"h?DEL?~?ru?~?V+G{;}G?lu?Lf?}??% :? ?~?Ke?DEL?{?  
 Z?>:}i?M?Rw?T4;o\_A?~\_5?C?h?DEL?5?m?~?}Q?Ru?J?pOY?~?<?~?D?V?DEL?w?z?T~?  
 DEL?O=?r,?Y[z?x\_l?e[z?DEL?H4QC?~?R?~?+?x?~?pK?f?o?Z?k?DEL?h?x./w?a?}3oB?~?~?~?}v.JG@?~?X?P?ak?  
 ?~E~NOR/{?~?~?n?9?v?]}<?{X%DEL?;?~?V{?Y?n?1?f?nm}L?DEL?pz~d?X?f?k?nm}??g  
 K~?~?m}~?}~?8?d?3IY?&~?~?RS?}~?~\*?D?~?DEL?%?~?4?DEL?}~?z?d?~?\_?~?Y?j?~?O?DEL?

in

e|Y[zI/B-j;|x]qC5X6i-(|xv5[b~p!u^%V++  
 ny%Zq;fZ[h]  
 dK?X1C|O3\_R\$}}?%?X?H137t.G@-q;u;?W~(h\_1G%/  
 ;xu&y>V4{R?cK}?%?X>3&~{0A/tZ~p,B[en]  
 }Hj|V|;N{1nX~N\_R\*}v2O\_ofzzyovpQ?5x  
 e)|mgl:vOyOU:1M-u6YVo~m?Y{^c-D>F~>Cz\_kahT~N\_R,i  
 J|\S0[-K;t/4137t({ptX&Z}2Rf;gZyoblm0{?;p)zt{HG"6@|lm}  
 n[x~!C-dl:d2xG Zqaob/p|)64<x4?g-KE<d\_  
 ZnR{D}\*o56FRJ7{x?t\$}  
 qgJry?~p~E&vmOmOEqqe}  
 }Hvz^p^ZkSgw^iZW?k-\vY"W4SD9}?sI^oam^hbY  
 %Z:~w~m7z\*\*IGX,O  
 p~m%D~m5t?0GU  
 .>xF:N\_o~Vqng-}NkoY}z'otoZCm^xsv&~m~s}?%v]wsv  
 We>>4{W7~P~MTm.W'z[7S|+h?Y2kl9enn4]+\*7{  
 OP?Y[z\$V~{ak}  
 Ex^i#nm}HC}H!iifY37t\}H\*|>?%xzon\_R{n%2  
 s,?Y[z-Y37t\{X?wX-vi999@rY3dqq<  
 RS|:;%}B/n;Y-V]?siZ8[ZBqa+~m'  
 T,fx{W\_Hg?J^xxO}jo.d.?wqk&i\_R<9T,V^BI^\*Wk1N^x%Y^O  
 \$S6Y?~Uw\_a^lm}I}  
 p"~h}g{o5~Mz~!pvx#cm}OU=~E~r^1k5F  
 wU^'nezD^Gw vO}joeej~Od\_K{[+]}v,q~N\_R;{a~Dz{g5|\*|  
 {qA^xpd[m|78un}X-fv3/iL1\*m};Ht?\137t\*/v~n9~I{  
 f-}amWnm4p/GmQ1 2~XL3}  
 >TJS0{>a62[pA}Ym2f|a~U./|lm}Thi{W~z/i  
 I^quv>T C^N}S~k}{3zr~M&ZxaO[t?KF+a'YEL1  
 Cl}|v.E!}65}%K}  
 G~dZ^BjfrSK0t\*#Su5~t^xw{,~E^I^v+a5T6XZ{ }"  
 RH^P?Y[z"#{1vUw~1}\_t-?z|cm[z{ ,X  
 }v=9{R0x^~?}R#}%f?qamv7~l:|p|:4{iG%1uV==odv  
 <cy|O^J^nm}sG<xbX5|hPSG1@u8  
 \_`  
 Kw?H}T^v~pr1}Eu5^i-^\_N7{#u/|\_~I^R<qD^R}  
 T#rmz|x^bOr})>Y\$}b2^i'u3t#Cc^DPk8Q^u  
 )}1b^;1GC}sm^yc~"-nQy^9}Y[z~E[~R7^ua/^{  
 {YY>T^"%7Vh^rob~]x^<;Q [ze^vyQ^c^0vwi^X)F'^m^Zx^a  
 <s^{W^}o|\_sa^+^v:bkTw|^v-}go^y~{ m^9G~{;7t+kY[zG}\}o@u  
 ^i^<~|  
 []^t,~E^#}H^|lm}^t^v~c~D^n137t(5/^{m?Pnnl{  
 ^1^yG\_a^6[af^7Z^eO~W>?^#i\_>~^@k^v=D^?g^&\*^b(f)^+  
 k^W^z^i^}  
 :~%?z^{e^pkl^pl?^\_X~m}  
 G^v^BOT^;7t^}d^=y^~O~d^o{^n^y^~D^SG^b^6y^cS^3^TT)3+^D^G^XG  
 ^JsU7Y^R"^137t.^1^r^>a[z^Q2trI^B^D^~t9^{~b~SgB^r}^&cl~we[z^@  
 u^x^noR^Y^=^x^pa^C^/2^v^t.^~E^{^}C^G^s^g^{^v^v^R:^H^1^?X?  
 @^K7t)^>J^9{^v%^v^w^t^~m^a^<q^fn^}O^}R^'^Z^&1^|Yv/GP  
 ^L^X1h^|y^i^S:^ny^h^{  
 A^1^F^gV^i5ox^~^3^%x2Foi{z}^x=^\$|^q^WkAm^o{^O[L~^W >^#g^{^E^}^+~^

in

B[mwVrw...DEL...DEL...5'z@...DEL...6j1...~b...R...W...y...w...i...rg...b,8...W...R%...L...H...g...O...or...}...S...  
 }7~z...pV...3LT...F...x...{F<\_lk...}Q^...s...37t...z...{...n...!...v...|Ov...-...1...\*-...  
 p...+...\_z...v?xx3...6...i...V...-k...C...%~9b...oD...ro...1...Zw...}...gy...<...x...  
 S...xvR...Ru.../ys=cwl{\$x...b...<p{m...Ab+7Gm...D...b...u...W...~K...6%h...  
 fRRE...eOl...%...}...a...mZ...G...[H>...x...c...K.x...S...q}|...Z...z...d...i...u...u...  
 =...T4;k...2...}i...B...1...\*y...-v...3YCOZP'...<...=#...D...e&%...#...p...?i...5]]...W...s}}...t...F...  
 eo...i...}%~...{{Z...pf...&-...\_R?m...{?'...%S...;...P5g}}?...%g...Q...~T?Xe~D...x...p;>7&  
 [O...R1y~...n...m|Y...a?7...7Kah...WvNU...U...w...{1}...{yO...?...a...9...-In...Pn~]R6...srK...^...R...-  
 :...t...v...~P...\_...p...1Y...a...~)...-N...R7...H...X?U...;...z...{...1...-d...  
 D...T...M6...4...+D...2pu7|...}%~86seS~ZV4'u...7...}...psF...U...4...=...ol...[.../...  
 1...i~7t/ol...Le...hr}...o"2...iA...v...;...]...Hta~D\*v?...56;...|yY...-ixFv+CC...4...}...t,!~D...C`-mzl...@...W?j...  
 6y...l...i...?C...^...-7t-?...8t...Y3>v...p...7~...&...p...  
 a...S~...}...cq...77i1Y...~...n>1...;...{...v...u...\_R~N...;7t...}HH{...=y...~K;...gO...y...t...{...~  
 hr...Y..."}...1:JnZ}...?5...t[AW...\_S...->o...v?...%...1...1o...Pt8...PI~n...R8\_Z...[...-Z]}6...U...1ga?X&...  
 4...;...}%...T~...p.../ J...;...x7vQ...b...[OS...U[0...{F...O}...}\_...}%...{W~d...'\_...K6R...B=...}...7...i...  
 q...v...q...\_...B...b...|...Plm...e^N=...x7a...x...g<...&j...Q5...|...v...NV...!...x...gl...|&6...A...Ba...|...J...  
 E...{+~...O6~...T<...qm...pe%|...c^bj...y...g...}...F...9~Gm...-...u...-a...e...-Of...  
 %]]v/T...~...6...1...}h...z...1y...E...?K...F\_d...S...>[...1]{...J/{...x...;)...y...3m...~d...  
 K}...5%&\_R}Hg...l...r.Y...37t#~...?Yr.../w...P?Y[z...i...d...n...7...=9[7x...kD...S...)  
 >...x...v...ou...?xs4t...T?...K...|...7~...p...0V5n...\_4?E\_u...q...b...o...6m...O...l...z...  
 :...}...}%...sCZ...I...}...~D...3...X...t+cJ}...K7t...1...n...;~E~+e[z...qe{;/;7t}{...}\...7...  
 D...>2...H}...1...37t#}H?w...?5...6b...5k...xs...  
 >W0qF...b+...m...fR...Sr/D...z}Ol...V'u...b'...|...L46n}or\*C...1...v...TUo...)(...~N...R...  
 <...|...}tüh...\$~...q?z...IZ...s...1...zn...5...^...@...aO...W~N...R...>...?a...x...:Z...\_...4v)~%...  
 v(p...|...:5~\_R8  
 v/;~...[7~...o...j...r...r...#u...>}%>...^...G\$;...mc...F...x1...Y...O...N...T...kE^...=.../...x...  
 :...%...  
 <...\$}B...;m...rV  
 Sz...>...bh.../...^...a...h...h->lg]}3...<...i...~d...9...+R...x...F...S...[:...b...  
 !...tkl2{...pm}...A~...y...%...ow...K~d...T...X&K...\$...{...7...}?%...h...v...m...;gi...v...#hj...1...v...-)  
 Cj...}...t.A^...W...}jVW:...NX...~...e^j0~...Y...?X}3mO...pwm...P...Qu...;...Oxx...c...;...M...  
 Tij...y-x...C<...X)#...kiz...t...v...~...;7t{...@?X  
 \$P!r>n...R5...cK}2...n...?n...rm}...w...}]...a~D...?X,...?...{...;~E...v~{...n...0...o1...3d...  
 F...1...T...Y...{/...i...o...}?%...1...W}D...}...^;...dz...ry...%4X...É...37t}zRKw?44...+...  
 z'U...Û...(-T...\_xu~V?...W|...c...Gz...|...O...?y...ctXV6...j...}/...3...\_R>...xmqOF~...q?|...9~NRR...  
 %...?z...:y...-...K}  
 <...B  
 M.Mp... )...\_l=...r/tK-v\_C7t...~D...v...{-E~N...R%...1...-y...}\...1...O...{...>...R>9x...{...aT...px[.../...  
 {...~0su.../...Xt;~...@?4E6x...Fz:E5^...%}}...R...c...\_{...Vo...\*...k...?X'm...}}...t\*3Ov...  
 >n...R5...J}o]}z...4X  
 \|[...}rm}...?U...;dz~E...}\...gz/...iat...;7t%~d...~D...ov...v...~Gv...v...~n...9...1...37t(|\_u?...ORV...  
 WO...~...Z0/...^...R...<...4...t...v...~k...5I?...{üK...z...R...{...Qfbi{...<Q...~E...7pm{>U)?|...  
 GKc}x...vS...EbK...o;gZ...s...1...3d...b>%...zL...{...#...H}...j/Y...T...  
 BglpZ...x...k[L<Z5K+...o.../...W|...;...x...nZ...m...FSD...Yj...\_m...p/...cK...X...Pu?6...Z...L...N9h...1...  
 g...}/...u...pf&iZ...t...C...r...W...  
 R...W...>H?...?...r...puWo...T...%...;cpwb...u...x...W...>...\_z...5...tov...v...~t...!  
 ?\n  
 {...n<=...[i...m...?1S}...z...}

in

m?Yz/|l=e[zF9n?lly%?lIm}~][z1!knm}{#}?%  
 2}kKw#H]Hv^]?%w8G{W][zG]H!,W SotomG  
 J^x6mzBHu(|Fv{xK~5W~:~&|x~7svO}o2{cg-1x`  
 wR}..2J  
 ZRS}t,!CvP  
 ~-~{>}r{L?X~}2"Zv~QA~{/;7t,\cW^RaVmM?swR9b\_Ct/  
 Kv?%?XzY~s~m}sv.1~MX'rf};p-c~DlQbJbK}?%~N\_R61v~  
 <B :\_pO%}s[z]W  
 O{<{;137t+~D,?Y[zP3WAObGd]a}D7yCwv'uO<zcm, a?9~A  
 <a=We]+v?+}HB<-%%QhSMWor}t\*J2~6o}Hq~-E`Y>T/OzZv, o  
 9~?%?X?Y[z9n3?~Oz1l}~E|~}[zNXY[z{?{r}#W O&^  
 {x}C7t.1~dVFB~Y[z+Y;:z\_T&lYz!]iN\_Sm^?;7t%v  
 Xu@!3dk\_5cO}q=  
 ]\_4b{bNwIZKGpe-M%}  
 u\>\$OWx:A.2[Ec|YW/MQ~yL},e\$vpul7~v;:/|}\$~uqM/z!YZ  
 |~ T)O{3P5+ak}j[{{kxtt/x;aOx|}7K(S#)CZlaK?%  
 p#jY{7wY{?{?nM22}h~ke[z9nfY37%z\_i9}H  
 J}e;Llqu~ %j.  
 rD2MR SwF:x!pwJ:q;B~% "lP?f7~: {xK~U[zKk  
 2G%'|}}%unvsg~E\_U/b\_m9g4U'|K}?%l1xAl?Y[z/xr}m}  
 {n>n\_R}>Ec\_h\_mZ%}  
 MBOd}??%{p wbyvB Eby/13d \_{w5QQT>X?Y[z~dwwatatzm p x}7%xc@ p  
 {x@3}o7VdU=?{gZr?hewL2--?Vt;;k;ks;3m^n{h>x  
 11/xrJ; P?Y[w+#]Hnq~N\_R-ã~+e[znnjuxYr!37"lG?X,qe{;7t(-E~N\_Rw~D!37\*3!  
 GE}  
 \$DOxu&}7a=L?5}SM?Y[z  
 %-`P?`%  
 o{;F'93^pv1c>{i vyz;r^v5Z~gNye1T2}?k  
 LLR}1,%)WK7t~f3v"!(37t)Li9  
 T}M2{0i+~X`  
 e~HU?{X1o4l\_C7t+X?Y[z]{t}O{m}vX?Y[z9v~. ^;6>Ru=ey4m\$  
 {137t}{6\_t(1Cd zop{C YaR|  
 e9cf?lcs}\_MS5R?B?uKl?~nJX'ej{φ; /wT 37!  
 ?%\_01}??%?zgj[O7~|U>}  
 G&b|o}P O L>:v= ?\HGV[W.aq'~YWR?X  
 a)xA,.;(jW~}hlm}oiSz0?\cnm}rm}\ 8t#z  
 ~E~+erX?Y[zg\_nGX {/;7t\*#}ow\_ R+}HO}HOJo{;tsm i9 9/x+~vk+=n~lt,8  
 }Hq'Ve6V{4?cZe.7.x\_D[ir4?X?h:%x^2{iH  
 6'X< "Sx7Πi}uOlei}g{DxX!37%unvKd?l;c~DOZpGv}U}4t4\*v3; z9+  
 b~}x[U=\*jY  
 v{u1d c x ysm~}p7@FzQq\_Y}/~ 4hb9&<q/7y)k!  
 v;:6P:}NnK~}Jq?Za. pG\_uRiN{~+(\Sz i v~W~  
 ?B\_u]\_i{xKw2}?%XC1'~Zn,7t+O~N\_R5}H}6)%f}?%s~E~N  
 t;7t+{Wv|~+e[z={/w9|~y~{GvvlIm}  
 &%KgZy b}5{?;p, {d el er} h E jolCbX, }zke q m />|T bK  
 }?%ovv~XwT v;7!GX?Y[z n?nngs Y[z4]WK7%?X, 9 7v}}7Y}sn{wnm4}+YA  
 g?P|&.1e4}D|l}h|l}e~E?},}%S i9 9gC\_}x7F~p5/Kv~R>\*  
 yw{X}E~T~nmr/|1.O R\*|l+ BDO#O.s<m u?%xGC\_4 @=a%.7" a |Y  
 '|W' 8i9%b% /{J>X?U; ;}}?%9n\_X=?i tKtoJZ W}{~\_SwuX)2\_{

in

\?X?Y[ze{rm}?\-d\i^p^dSwO]Z\$Gz\_7~{1{  
 v{x5e[\$~y\lv;7t,-D{rX-sm}6N]}?%1%37%~a[z\~n~E-7e[z?  
 }]?%y{i}C]H}~\_x{xny~44.pMt;9n}or/'u|c|o\*{Ot}t}?%  
 n\pX?Y[zX?v;(1v,?Y[z  
 \_1qf%6W4{i}){NEj}O|2{x}F  
 u{P?d{m{;7t,%~EK~'='d113d{;}]HmIw?Y[z?!:.  
 C}D?I4,i}h:y~?{C1oPk{6^K7t/KDy?}Bx/vr{l}lm}T}}?  
 K[:w{Yeii!AAX\_d}\*v~1/7T-D~O~j\_m}#R<BmZVCU]15ozl@hR\_r}{n  
 E{~7e[z(c  
 K)%~-D~d{o}n%{z<\*y}z\*gz\?X?Y[zc{x}@vF;vût\*|Ys5%\yb{v2pZ"A"W  
 )"#+;yz/:y?}HqC{<}Z3T-HoByd>9-(ZKr)nB-D{z}7py%Gv;7t-#-D}5ly%h=  
 \k{v~{J}{f}}%{lm}1U1|3d{v}alE  
 5t[-1v}hy.  
 kP?YZ=}{9}3}1vgl}c%al}T+A&t}G'|Q?a}q?9QA+}x~<{  
 }?%{i}J}{}}?%S+;YK}S}K?w}  
 Uv}xQ-hV:  
 'RRcJ8qG~q~q}5#u}w}5C~N\_R}j}+v}i}f}363  
 ~E}N137t#X?Y[zC}S]Hb}T=q}/K6RvOi}\_<9  
 m}YV;|y-v}#  
 Oj}Yy{y70}j}\_o4[7G}cL/}P}r}w0}l}e6}

0X%6n}or/Uo}GvM{:>}\_R6{QM1Ot~E-Oz}gm}al<{q}>{6}4v'v}T1LX?  
 q}v}q})\_ao}K}R?kl}[z}j}h2Ov}5}?%41Vo}cW;H}'l'd}N&  
 L}Q,`o}Gt}0}S}T}(-6-L?X}w}T}h}:er}f{ }H}1}J}1}v}i}  
 ?^1}f}}%?{XK}pvZj}{+}w}GA1}%'z'v}v~\|:;K}{/w}  
 ~E}w}~f}v}3}H4}l}lm}v}~\  
 \}1}3d}G}\_[z}z}1}!}\_t+}:2;{w}  
 .}o}[z}z+ki}z}RZ}>U}x}Q}k}s/}y}\_||m}e-E}r-E}n>h}:;9}1}1}#}l}m}W}z})  
 /Xi}R}[O}R<?}~}Y}w~}~}gz}A}f}z}Bo}qka}S}t."O}S,>M}.7~:0?  
 {h~we}z}9}i}N},?}w}~}c{J}xr}H}WZ"2~m}pu}V7\$Z}7  
 %z/}i}d}v}|}f}Z{,}rw}Z\*{n}v}1}33t#~?}Yr}dz~D}n}{Ov~T}b}xt{+}if  
 |}g~}r}Y}\*6[7t}x}b}e}>M7l}z}[b}X+D}SPg{w}J77}6]}%}  
 z}1} -E}\_{;3t#}~+e}z}n}n}\$x}~}??<Q>|}W}c}C@}~}~}ER5  
 )}&}A}{i}i}l}q"s~4}y}Uo}q:}a}6}x}~;{v}v}J}>0c  
 D}&=}>ov}v}~}d{W}Ht;/t;7t/P}W?}t}Pe~H;Oi}  
 G}~}EOb}\*~}~}7e}z}g}m}&}xrf},v}z}v}D7}  
 9a}{}?%}jh}[w}w}{s}~E}i}<1}3e}\  
 z}!}v}i}~}X }~E-N^}~N\_R.}D}k}{}?%~N\_R'{{{h}lm}  
 J}y}Az}\_M{rm}M}l}ë}h}d};=s&}{G2}K7t}{i}Xy}1}[v}~  
 +}g}v}l}lm}T}f}}?%LX~d}>v~  
 (hz}!?:S}{i}&}A}Y}6[~}~}JSJe}z}1}|\>}%|}{}|}m}{}?%  
 }G}{x}K~5=}~}t}&~M}x}R4[9g~}nfL3}71x}pw}{Y}\$]?%}1}4  
 cwD}Ou}Y}\_R+X}Gy}40}9l}x}~7D}g}O5}k}<}/}Sm}'n}B}Q}j}Y}Af}v}jfn}sw}F  
 \}W}[z}3d}n}n}E~N\_R!}37}v}Ht}O1}37t!}1}n}t}t}#}l}m}9}n}u}~4  
 "qe~N\_R,X}\_%}j}7V?}v}4v.}S}&OT/}k}p},|}>}e}g  
 =p }o}y}X)3g}pz}{;7t&}R}x}~ao}rmR}{}?<}#}E}Bo}k:}&1}x}C  
 y<K}C}m}i}5~Kx}?.}\_},l9r?Q}G5}{}</}i}\_n}OdY}wnN}?%?l}y}[z}  
 a[z}{j}Ks~l}z}~}w}~}X.}1}

in

^-yR"r-EwR:\ \ |X>?%{o\_n\_R2{4=I7?x{2t,pwCojoh  
 \sB?|c\_?U`y32iI|{=MB?YP'Z`R`Qq?X)3&A`RIS`f;pN!`v`v  
 SC\_`lv`y{`}[z0`I0{`~?`w~'[-d13d~u'lpfSG`m`5C`4`{`  
 D`s]?%`1`\*y`Rw`?`~E~N\_R~`?`Y[z`êz`{`is`o}[z`O` \ `M{;`\_L`  
 >`|`R`?`X=7x`z`}[z`(<+`z`^`IG?X,`K~m}`r,?U`"`,`9`~d`  
 R`M`'t'y`v`IH#fo`iR`z`&`{`(`~`w`~c`v`3P{`rm}`|`lm}`{`  
 a~D`j`^Z`coZ"2J  
 [%`9`T,`{`Kd`x`q`Sl<`o@`1`|?`IXy`P?Y[z`W\_3`wX4`\_2`  
 <[`]?%`kfa`mZF%`?`swZ.`z  
 )SzWsF?{`J`Q`u  
 ?rui`(-T`<`RS`i`P`G`7`?7y`#q\_b`oz.`S`>q`c{E77t-`T`Y}`eg`sw7`-Oz`i`

E{u.D2`4{gNFg  
 vφ-Oq6Rk`\_pi`qp`m`3v`C)`2|`o/`C\_`t`I`|[(Rnn`ebj:Xx`i`K)  
 G1`h`~we[z`  
 |4[58"y`I-t`v`{`qe~N\_R.X`!(Ew`Z`-`v`#he~E`\_`lm}`|`v`v`~?`rj`9.`+eQeP`  
 D`I`5`m?`a`[`,`]`G`4~H.v/=`cJo{0`i`9`'u`gg`Ek`\_`k`\_`om`S``is`  
 `3`37t.8u`\_`q`[`,`y`I@/1`5e{`CL/O`X=xcz`X1unBO2`!}UNYWt+`qe`|w[z`r`1`  
 `I`6~`z` `K{`o`n\_R0`}`]?%`3`lm}`w`1`~~N\_R`^v.`}W}H`!`f}}?%`%`  
 EC}`H}`c{`o`n\_Rw`~E`V`1`3`~`O1`33t~d`~dG`,`7t\*`G`-y`~<`X`}  
 `+E`v`^`Krm}`pcc`Z`q`X`0`\_e`8`v`M`}  
 `r`P%~n\_R>}%`2Vu;`,`;`,`+`,`;`H\_`~E`Z`!`e`7`i`z`z/`i`9`v`?D`B`mW`\_t`r`  
 7`<49~`?`%`/({`\_`oX`g+~E`BU`2r`%`,`"s`n\_R`?`ÜE  
 `x`G`bK`X+K`|s`~`1`[7t.w`S`\_`|`lm}`\_v`[`,`~`n`|`hmm`a`|`p`  
 F`}{Wv`V`x`e{`,`-v?{y`Q~C`Kd`!~D`f`T1`DOO`ZC`5[`,`5zS~`{`,`:Z`DW?qa" `Sm`=-`|`n`  
 `nm}`?`v`C?O~Lkz`h`lm}`}HN`lnd{`z`\_J`}q`\$`%`w`,`x`15v`#rBz`1`Ew`E`y`z`\_w`R5`  
 %`j`p`\_bl`{`3`i`i`UwCU<`#`"U?`y<`FS`m`p`k4`&{`T`}`Y`  
 fwo`%~n\_R`B`I`{`K7t`j`?R.`I7t~d`v`>qH~`[`,`+`,`)`,`594`j`  
 GN`N`K`z`S`|`x0`Ec`4`t`Q`{`,`\_z`?}r`vYvkI6`R`B,`~E`{`  
 `3n`pwB`x`&`\_XO\$`E`~`/`<`pb` 5;`CC`2O`\_jx\*{Z`G,C`(`,|C` }0`4`a?B.`{o`i`  
 ,`3`-Ew`J`Ox6;`~`o`n`R`&`!`E`K7t+`?`X?Y[z`H`Y~+e[z`P`{`,`R`I`w`  
 `s`Y[z`S`1/{`j`3`R`"37t.AW~S|`"v5}}`K~d`Gx`~`p`a`%`x`%`  
 `OR`('~E`Pv`V`%` `L`YW`F2`a`Q`gZ9~"y`C`SuM`fz`=``%`C`  
 G\*`p`\_j`"Rn`gN`z`v2x`+`?`|`rx`a`X`P`ej`d+`\*W`KwU`y`x`2x.rvx`x`  
 `t`v`~R`X`w`~~N\_R&`{`{`i`9`v`S`!`37n{`~`}\m`C7t%~d4X`qe`\_`7t+`Af`-y`~`9`  
 `vp7`.`5^17~`T`C`&g`Im`{`g`{`C`?`Z``>UFOqkb`2`"Z`gO5`I`c`j`x`\$`  
 A`i`h`lm}`x`i`9`\_n`e`~N\_R\*8`{`w`  
 O}`P`k`~4E`f`w}}?%`z`{`M`'GU`b`}`9GOu`^`b?`tk`o`S`go5`|`  
 5?`j`y6`]`t`G`u`6`ogR?`eno5`BB`b>%`t`{`p`p7?4u`G`?1v/`qzoC`  
 `v`e~`>`x`q`D`V`W,`>+`GF`|`v?~`W`6;`?p/`P`v`?g=`u`~`~)d`  
 `a`Zj{wsO~`v`U~`pue}5T`4`r`~V`k`j`&x`oD`^`Tn`!Z`K%g}YW\*x`G`=JRu;?`  
 B`%`siTgm`\*KV`F`|`t`j`0`|=i`?E`D`qk`v`W~`n`Qq`9`v`Y`cm`7t`?`Y[z`  
 `S`%`/`ytm`{`}`~`\$`6?q`F~`{`,`q`1~`\$i?i`EM"N`swZ:`)á`~V`d?`09~W`eR`  
 p`Ov`v`~`1`~d`g}}?%`);7`\_%`Wz8`I`0`(`{`+`9v`O`hi`c`k\_xpp`^`\_z`i`  
 `r`d`,`dz`v`~`v`u?`\_R`\*o  
 JoJ{`,`y`H!`Z`KM%&`\_R(`w`Z`e`Sw`e~%`C`en>`S?VxQ`O`c`Z`amn"~V`j`Y`  
 `gf`<`b`j`W`:EN[`c`NSR"``?`z`Z`S`z`tn`.:l3`v`~`!`37t+`H`ilt`v`R`  
 `a`z`p{bN`%Xx`v`S>E~i7`O4~g`i`T6`|`{`}`RZ`>`?`%`!`37t~`  
 a~D`}`}?%`P?U`;`{`4~!~n\_R`}}?%`9`9`G`S`I`lm`



in

B%lk}k)X1|;xb=E>C~!/G
b,qYt{bj<]e^KbkmIVx-7;x;a;6~X9;
?:/Wlqg,qe"XDELi
|^Sq7+rjAvOxp;:a;j=I?X!PAADELNvR~n~WSDEL!#`O(C:C4R~
uU|T!95
fm~}(l|mcIQDEL\_{\_DEL\_i,\_?{}\_R-Wz
{ }5{wqgD~M;41S?Rnnoyi? }?S?u~kerDEL~\_DEL\_lh
gl|T N\*},Ug|T}U+}m}
>}\*~^}[7~{z>)}wmq?~2=??7\_?^Kf]nS|yv~)uYp?n^=DEL
FRK~6m}K)?%~d{lm}S C WZ%OvR}H{/oF},S~gk-9?7X?U;1kysj\_
zJ?VrXWtR0Ee}?%v^DEL%v?n(O DEL)O
K6]?%~d{KDEL}i4{?{njv?v~?}37t\*DEL{ }|37t,7DEL DEL}i DEL DEL}
r|)}~Q?O?\_2?~?qDEL}irm}??>%X3DEL}cJnm}L?v?v~\$X/wVDEL}??%|?v~
!t:DEL!37t/8DEL2S?pwku'z5?vs\_l|a~{Acjix.i7h\_ZtR>u~E|mm}c}~EkykwDEL C O (P"sby~
h\_?;4RS~o?QDUv?C?K?U~Z5gzR/?\$-%?<U?~?}H;zD?<?pDEL?vT?b?5
?cKm?qn?Jg?5?Z|?j?e?y"DEL?o?1?E?rO%]}i?7Q?Z?i\_?en2n?f?PK?Y[B
?}~?s?S'A??(/?x?N??7i???a??jW}?{??>^?ao?h?.?yg}?R!u?.R?m=?A
??)??+!x?B?)x#l??-?DEL?g?+}
??q?
)i?Ztys31DEL}W?/??h|??^?{??%}}??~?YDEL?#Q??.'~>y?gDEL?xw3?8?1?K}!/h^?q
?w?k?mDEL?U/u??0?9F}R^?1DEL??{?i?DEL?5?6?qka?9vDEL?O\_?iv?y?
?zK\_?Q~?~??[?i?=\_F
?DELH|z. H|j}3CDEL-q,}>}t/ ?樵k:7 ??,??p???.Om+??%=?~E??t?v~?q'm??>Tby??
??"??6so5?1}?o{/3?C?~<?q?FW?x?F??t?lxwQk-?)?Lr?D?I?S?foZ?`?~?eS?]}??~Xp?
?Rt?R>?DEL??v?/4}g?#?+P?G{??+?!?6m}??\??1?:e\_5=?D?hZ?[\_?z#?v?pv.Z|0??/i?P
p??~Jx%"??^?R???E?L?};??B?|?{??~?}?q'??{???a{?z?R???z??i?G}t?DEL?v??3?z
??,u?WX?Y[z?qe~N\_R3?IDzDEL}??{??t?u?z?lv?DEL?9?~f?v?R"??t?v~?/{??}}?t+?|Ov~?n?
^?
G??x?Oti}=?=??ao??V:??&Z??ri??R<[D?3?~KOU?K??q?Z?H}??d?XE??%?w??J1DEL?C?
??h??O?I???~O?z??{??e?i?B?};
??}??}%?u{??v??kv~DEL??G?}u7??X?Q?~T?}
??H?}??x?1??!DEL??K%?h?k??%?9??0?LF?5?YF?t&?DEL?t?zT??}??Fo@
??xCb??}|??6?ip?n??m?}?t?b? <?a7?4?SH;~;~Hm??q?u?\*=J~%?x?7a??ZEOY?DEL%}{??
T!pJ?7J\_f?w?i???b?4?CB?X\_?r?n|?+DEL?#m/?R??Mq?%?c?f?DEL??v?'u??D6?v?DEL
?I?K?DEL??/??L
J?nm}??21?P~ke[z?PDEL??~E?RRs}??5\${??+??~+?46DEL?v??w?v?H??{??gk}?%?{{SC?{/;7t(e
DEL??%65DEL?Q?t}??T/(b??Gy??T~-?K~-?\_?m?Kr@?%?Oj?W{qgDEL??K?T,???"?~v;>UgW\_4?D\_u?\_Rov?e\*??)??U?(
?
?
??{??%?}??};?r??h??{? ?X?Y[z?\_qe~N\_R?1?~d?~3}?%?e}w??[?HK]H?!?37t/?}!2x;v?-tm
??X(?)?
a2JeDEL??s?m??fx??:{?Y?5?X??~E
%~??{m???i?~E~N\_R5DEL??w??DEL??DEL??i?|?lm}??DEL?9?~d??\_?|?&x/?}~+%DEL?GZ{
???w?~wlu?gC??%y?2ng3z??DEL??E?1?xm??DEL??Jer??|bxY?}q??~??om??O}H?Ov?r?DEL
?DEL??Fp?3?Vm?o?y?f?iv??{;??J?j?i?\_?|\_?HW}??nm}~-E~N\_R:~-D?9?j?i?~??Y[z?=?2]W|z?A?X?":?P?i?qu?뵙
-?2{?|?OR>?q%\$6?~we[z?DEL??}'~E??c=?gMy?z?/?h?lm}?)?1??}
??4Z??z??{Cv??1?G{;?G}Hr3?v?W??K}??ov=?DEL??{;??d{?YC?v??X?K7t}
.gq}'z?Y?o?S? ??'3vDEL??vy?|M!~?~Y\_gDEL???'C?k??5??}xG??/?\$^?G=?/?/c??<??q?
r??{?@??S?b??{?CS}.O~??&~?W?{Eq??H?u?{??=?/Ea?ZV??S?W??\$O\$?i?&/?x?/?}!i2k7

.  
 J~Sl~rp~u~B~U\$JZm~r~kNy~F~V+lg~)=W5...~R~{~ye~  
 ~o~?%:GD~w^~R~z~ie}~G~&g~4~C~u~]~\_ys1i~+{~x~Kw~ +~7t.~9~^C&g#~  
 u~]~~t;~?yz:puq~/u/~T+G~ t~{~{~L~Kcilv~3}H~O1~knm}~aMww~D\_~X~U>Gt%~  
 ~P6~x~y~^~Y~R~\~E~4~n\_R~  
 ~i~1~H}~s~E~N\_R{~}d?~06sg~lm~v  
 b\_~9~KT5~y~Pn~e\_~  
 ~\?~{k~D~cb\_~b~x~==~?~x~15~C}~v~v~t~1~;~'u~u~}3}Sw~%h{~  
 :~\_~N\_R5~i~}u~\~v~v~~;~E~N\_R\*~I~K}?%~p;F~T<~&y~Q~G~i~{I~?  
 G~/~q^lv~h5|m~ta~|~b~|ZoE~O~[~u^h{~  
 d>~%~7~;~z!^~p~|~ZX~R~ys1i~.~}~~s[Hf!~j~>~~n\_R\*~rm}~w~1~>2J{~Y~gZ  
 T~%~q~U~e~h^F~{~o~Gt/4~p~Vo<~b~x~5~5~a~puz~Xa\*#~E~q~q~  
 ~q~Ps~~Z~Z,~x~|~\_X~5~c~4|~x~Y~6V~[x~o.m~5lnu~U,~X<~x~?~A~Cf~  
 ~q~!~NYtk8~v~r^5~e~Sb~6~MZ@>~/~+~P~=~;q~n~p~d~}.S~  
 Kw~i~|~>R~?~j~%~\$~Z~+~I~d~e~z5O~]/,~R~u~l~r^~^~R~n[?5]~h~  
 5%~i~Cj~U~D>~Im}~;{(>~a}~};H~1Q~B~bK~?a~U~x~{;~g~?1~37t,~?~x~?~@i84~

x~a~F~<~%~h~[~8~n~iN~vo[~D~oD[~;~t~Z{~cs~y~%~  
 ~e  
 }~

w}U~Ov~v~R+}Hn~|~X~Y[GR~o1~t~ra+~t}~}  
 ~|~k<~fz~m~Wt.~b~[~b~>~p,c~E~}  
 ~|1~1~&~;~7t+~X=~n~T~9~uR~gC~B~qg|~v~{~om~w~|~}"n~a~x~c~>V~  
 ~q' 4}~B[~~Wj~%~a~[~5y~;~Ö~{c~z~y~s~J{0~i~T~U~X~?a~T>n\_~O~%~D~  
 d~?X)C|~|{;~oY~H{"|}~w~+~!~--~R~i~}H~n~Wo~Y[z~^~>~]/>[pw~  
 ~lh~X9~1~cL~X)/h~!~knmci~|~2q>#e~0~0~t%~d~~E~r~[~?~Y[z~Yc{~>~}s~w~Y{~  
 ~)~;~E~~7e[z~1?X?U~Yz~T~&N\*~|~<6~:~{~}~%~J2~H}~1~\*~|;~{~c~#~{~7~  
 ~ny~%~h~3~&~W~+~"~t~?;~7t/PX>V~}[z^~{df~|~{~}~j~h~:e[z~~\*~g~z~1C~v~{~  
 <Sv~x~A:~  
 m.t9t?~O\$~34~?~W~d~%~{f}~#~z~h~?z~8/N~F~q~!&x~A~V~0U>Y~  
 ~dx:~?a~<~7X~?~j:~|=~G=~%-~UM&~?s~R~[~\*Sv3v=N~zEq~}~o~h~n~6O~|=z~μz~  
 ~D^~9Rm~h~z~5~.~)~unr~\_~|~Im}~T~h~Im}~3}Hu~\~z~{~k<~b~x~&x  
 ~yt+~?5}o~~j~~E~i{~u~`~G~c~pf1"~|~\~e~9~X5~Wn}n~B2C}~z~ap~)R!RW|  
 yY{~v~

Ag}U~4;=T~4;~v~?1YZ~9~TT):Q~}~Z~q~Evi~t~?~nw~9>>9sg}~oZ1%~E~  
 |~e~}%  
 ~L~o~E~>~ZWi1w~CZ~C~6~?U~6~i~eWZl?~{x~~>YZ6{~a~{~B~t~rm}~C~6~m~?Y~v~E~Á~}~nm  
 ~qf&i~p~'~3?enO5~φW~B7~C~%~Xy(1~3d~\_<~  
 ~X~Y[z~U~3~t~2~0?Y~7ef~1~}  
 ~:r\$~{~x~c~Vv~>~>~e~?X,~?~|~O~}~c~z~X?~a~E6aM~o~>~|~i~A\_X~M,~s  
 zp8~bu}~tA^~pC}~ZCB~&~'i~K~}~y~d~T)/~M2w~h~ ~7e[z4v~n~W}r?~X&r%9[d~V  
 @|~r~E~y~z~p~牛~vr~j~^~  
 X~|~yz~{~}~E~%~v~i~o}  
 ~K}  
 ~DQ  
 ~E~n>~?%~1?}~6m}~  
 ~1~}~K7t+~qe{(.~m}~1~Z~X?Qd~  
 ikz~N1T~h~s~6q~5?xà0~Z~K}'~`[m~[lg~Rnn~cc~3,~O~/~s~Oj~'~1K~M~;=

gM{%

ZnoRnW\_ R4{9{G}%x  
RDELX&N^F^Q4{5t?5^6qqgCOOK}A  
5xsU5\_vJ6!p!xqoMq7>|}}@/#{xSM>94p vqu865]aprx  
~{HZ.9+Tu,yf;>Uja'm{Qp16nyv%~s}  
i}k}  
DEL.qq+DELGG)KrO\$Ox|L={>v2T)Kez"DELDELi#137t./wPDEL\_vxi}}?%-c  
#\#-x D?o oi u% si3t. ~E  
;})p^'KgZi@DELu?%vUADEL1EEDEL3[7t/QX'B,"T>CRRol3;DELz+}5lZ  
4E>}MgDx# ,3Oo ycc~J90\*x>~n}l; ;p|U, Bh\_!t-E  
]oCk6Smw\*{ :}w i h lm} &{t 1~?Y[z,E|t\* w x;;2}WZV}hOY  
Q{m~Y ;{n"6[7~ =z\_cU'rzZ\_ iZv}kzN rX}

\

3'X%)mN]?%o>[?R6{1y6sQ~T{z7(DELw  
q='2xg{y?ejo5/xx(D61)]EDELxJ  
v6Z0zR<F;w1Mx{[zH^1s6R:h1aX&  
~n\_R-z\_z\_i}HV|E7E|UN2+{GGdREry%w  
IsQG\$OTAT~+Py@C-x~[?O DEL]>Q  
p|xb s d Z mUq<u y Z -<q s q s K c-ZWT|  
]m[z}p v #x=dY q rn4|+s { {j} ~E'x { {v v ~9n { {v  
-n] ?% }  
y L mWz >  
ui00# D q . rm} Y O: l /K7t. f? G! m b \_ x S > y R | B9 | l m } ~ D L {  
]z+; ?% v w T N]?%\$ X>gK7\_% 'u | Z gm} GB = DEL j Sm ' l | J >  
 z ~- { Y"q DEL l4 K DEL : K DEL C { . B + I77y \$ k DEL : Q z i  
% ' CfE 7 i o42 DEL 2 ?% + } j ~ xuM G } % 7 - 1k w m 'n7z Cj NH, ?U ; +  
G X ~ ? ? K7t) < X s 9 { ?% 1 1 } w 1 [z ~ =94 W ~ w DEL xSq & w s 3 V  
Ro DEL X \* O j ^ g 7 \$ i6Z K v x t / q q & DEL u [ ~ \$ K r % e DEL X }  
 t ; y E ; s M6 } ~ Ea ? X & 7 4 \_ 1 ~ ke c G z { izj R DEL & % \* Z 1! Z 2n Z > b t / Z |  
& Z ys 2 DEL phi = \$ x S { 6 ^ r DEL K ]\_ z t K ~ % o j B6 xr } W w 5 ~ 3 } ?% w w , q y k ? x e r E { Y  
 \* D Q x 1 : { ? U | t q a Z { nm } O j ' u / / g ? ? " = p v # a K O } d x r DEL i }  
 \ ' Y T ) z 1 37 t ) } } ?% { Q v z W x 6 o a DEL phi z ~ ~ n ?% ~ K q F z 6 ~ No H DEL t , \ + ! u DEL  
 E w ( tv ) } } ?% 9 M v } T ' R ; ~ . W i } H f g z 3 3 ~ 6 m } t DEL d So z ? H {  
 n \_ | DEL Y \_ y t 2 i n x  
 c O ] . \_ y s m T , I p n ? < N - DEL = 7 R x F w ~ > V ; go 5 BT Y n % i n | 6 Y W t  
 / \_ k 9 ] ? z i } ; ^ E DEL Sw 8 z ' 2 y ? ~ p 6 R X p K \_ z g a G s ~ \_ q q r i DEL  
 | w

?BDELtFi~E[\_;d d d 1{ -Z}\_Sr/|ONSI{ i / f a u G m G l / C p C r ^ } i e Z s f K r m  
!~D e } J y o ~ X v e / ; < q | DEL q DEL K ^ DEL b > x S & | x + b W u ? x K  
 | a M n { S - DEL q z b p U # m < M Z x F R Y DEL ^ x ( )  
 DEL S R > q ^ v ; 7 t % }  
 S ~ E @ / - Y Y y 4 DEL s ( E w ~ W v { { R 4 5 3 3 3 w O q } % } { kg { Q } ? }  
 | } ) DEL L m ( Q < \$ x m 6 [ DEL K \_ % O u 9 ~ # G v u \_ R ( u 6 DEL i J <  
 DEL \ DEL i O o y 7 W DEL s ) n N } / b 9  
 { 4 DEL \_ U y m q v = x c 4 Z h W p i DEL O S v S v x ' u e m = m W N r w Z ( { \ y DEL % i  
 0 \_ u ( h , B }  
 n [ ? J > x 7 , a o f O g Z DEL / LD 1 O P y & w DEL 37 t \* # } ?% v } ! 37 t ) > E S e [ z c } H DEL

in

Fxx4[z/{xrk-S}t.q:kpKxc|B?442K}cQ~mEn<gD<M>MQ>xsv-  
 {Ov}\_F:DELX"K\_%  
 |U\*xi'xA&YyMSP+fxFnw{YDEL}P}\*DEL1wuwKdKk[7\_ \_t+nX?Y[zDEL  
 |sDEL4WC>09{[.~Gv?+hMDEL}a}V5}Y}#C}p\_EDELwZ}>GZ/O#}&v+kix{-cbj+&#  
 01G6]?%w~ED&}  
 S~6m}e/\_-6mDELG}  
 '~E!b- X>7t.XX>Wt-#-D<TDELX c{H}XfI}6]?%iJ}m\_Y6[~{G&OS  
 vCdqqv@p@b90p|εDEL; xwpDZbber.5;=Foy3m56S WtzarKogR#t  
 .&=p>lYyPDELz\_lOtz iG{(>rm~e|2v~+dY@Rz  
 \}}?%g|lm}{X  
 h~N\_RlImciDELnU}4&QjM~Ozd9Uort-tK}?%0zf}}7t) pX?VlmrV  
 R{x~DELX&)}HY{2DELiK}  
 FnG{^\*y~wB<J5SgDEL-S| =DEL?tcR uI )}{F'  
 >|xDELBb}jiDEL}Ogq7137t(DELV\*\$DEL}ih1w~nXSlDEL  
 nm}DEL9}  
 z}< KrA\$Atr+v}glK}\_\*SzO=+c%dpDEL}b;uEEVDELU3/i%k%\_%0t,~zrSzY  
 k}j}Z~v7Z.Vy}pM[VV}Ei1f}j/x@~pM'Y|}Qx@~2T}6n  
 DELPDEL{5z009[7t,%-D}y}w{Q{P}X?}w}U{I}J{,?X,00137t/}q?D/}SmvVm>DEL}rp}j}%\_t  
 }P?Y[zv}K7t.~\$o}]}?%7X?w?&#  
 ~E}c}y(7t)5;2DEL}i}{  
 ,?K7\*c}]}?Ci}(1G{=%?s?%DELX&v}lm}Wz/iOlP{h}lm}  
 S};~m>Ov\*)1rq\_|)c}x}>x\_BOG-I'>o~O}i}ru}rV>/4^DEL/sDEL}cKZ5}o}T?  
 jR95>y}R>p}>xrgau. vDEL}^+O}T?Xz}Jm}z}{k4Ew~DEL}I}w  
 t}c[}\_R.I}9y6}2lm[z}|z}7t,?DEL}w~  
 }{7t#}HN}ILJ\*Z}Oz\_}t/q}G6]?%w}1y'F}se[}\_R>}q}2~6m}L}NL}{  
 }e  
 }4}9DEL}H}Q}Y|O:/{-v%v}#{CtVq}!1}1}37t(#)gz/J}w}I}(Iv  
 S{;f}]}?%}  
 EC}cHDEL}H}I}r?mDEL1}  
 ~9}{w}}?%DEL9DEL}v[~A}5}\$~9?X  
 1}37t}v}v~9}v}I}j; d[-N\_R{S-d}j}ey0}z{X?Y[zDEL}w}O{y%}X?Y[C  
 ADEL1}x}G}V}DEL}{|z}Q?S{/4ys5'eUDEL}1M}1}a}O}Qt}q5}W  
 ?qe~N\_Rsk~9}v}cK}K7t,}{qs7}i}HS}Heo {C7t/V}2}>}i}X,}  
 G  
 xDEL}Y[zO}p,}r>}?%}bz}y}{  
 v}z}3i}qw}i}We2DEL},}n{ek}!}  
 |}t.KB~DEL}H}H}Yu}1}w|[~o}y}DEL}cK}v}qg~E}  
 v}7}i}&Gv}j}/[zifLX^R}1}j},}^}w}w}DEL}k}6}e[z}#}^};N}I}R}DEL}1  
 X}E}E}E}V}@}1}37t.sCsE<}w}oi}e{\*\*~V  
 !T}yx{;Y}2DEL}i}T?X.v}p}v}q}E}4j}p-p'|}x}p}v}p}7z;q}n  
 !~E~N\_R"v}[~n}#}v}o^}]}?%~N\_R3\*%}1}|37t+}h}r}M}1?X#}5}+Q}6]?%}X  
 FDEL}o}5V}1}[d~E~N\_R{G~dov}v~{}}'}H}~E~N\_R  
 DEL}o7}9{}}t.w}%~E}lm};>DEL}V~}  
 F?n}TU}1}(7t)3v}v~  
 >\$DEL}9DEL}G{^}}H}DEL}1}|yp}i}QiV}y{m~d}  
 i}j}v}~f2}W][zDEL}DEL}OF}h}i}kz}O~N\_R9c~EM~z}x}v}W}I  
 }{6;~{#}pM%55&}ri}Z7}zn?t?}u}~W13}w}qi}~N\_R9DEL}1}gn.>}%S}  
 }i}d}1}y}2}lm}Li2Me[z~d}w}^Y}e}G&\_R'DEL}4Ev;w}{J}nm}^DEL}[  
 U}u}KagX%~n\_R;@Y}K6]?%DEL}1+}G\*h^}{^}Kd}j:}Y"DEL}Wt,}\}\}14}{}[X

5e5...zQ...T...v-Qx...Wny6...c)-E...X?Y[z...d{...W}H...  
?l...=?!lm}...137t){...}H...{...?Z;...\_v...[...-...ty...a{...?}\6]?%...i...9...-d...  
H%...5h...\$...5?l...}6]?%...-d/v...l...mvi...v...~T  
...~Oi.../i...\*...f( (H...X?Y[z...}...}%...jiv...": ...}...d...h...l...m)...R%=T...y...R3{...E...bv#...}a+...Sr/...v...}\_  
...IH...j...|...-...n...\_p/...!...0Rm-...=6.../Z...^...z...h...m#...-j[(...\_y...t)...G]H...K7t!\_JM  
/fY...}}?%...{...|<m[z...-d...w...p...-N...R9K+...!...&?X-d...{...c...4/...>...i...9...K}  
Gxo@...T...;/O4...v/...x...Z...h...6]...C...h...U=...{...JE...&O...C...S&\_R6...pgX?Y[z...K}  
F...n...#C...7Y...-VX...3...w...}\_R8?\  
...v...~...=...w?...OR5...-D...:>S|...f...Z...?%...b...p7Y...y...-...j1B7...j...C...  
vO#..."..."..."..."}|...t%...~4...@..."37t-...X5...nbR...t){...QI...v...!...zj/...h...6...%  
Da...-K...J...5...f...k...5,...s]j)...-Qs...B...p...a...>...C...{...}%...X'...{...O...t...\_...zu...t}}?%...z...{...  
Pj...7}}?%...i/v...l...m...}\_v...v...~{\$...X...v...v...-...1...37t+{...X...Y[z...l...m...}O}  
E...9...i...v...n...m...t...m...)}...W}H...g{...{...377%...O...{...i...  
J...a...g+~E...f...q...l...W...x...j...z.../...|...}>...?%...{c-D...-kw-...i...{z...i...-d...-d...}W][z...+...  
j...y7...Z...T>}?sw...v...h...P...Ü...n?cS...i...u...C...%~E...?n...rm...}R...!...v...i...n...n...  
...h...  
...V...  
...R"...1...37t+z...}6-...7...}g...l...7Q}  
nf...:d]-...ô1...37t&...X,LX...}<...N...1...377%uv...{...G{...5...~...vK...1...}  
!...Rns-...+H...?...%...X/|=}7%ap...U...E...D...3...?...Y...}V<...p...@...l...[bV7\$ \_j:...y...b...D...  
...É...:...Q...qe~N...R...i...nu...h...}...}%...}<...}He...f!:Th{..."m".../1...  
n-<x...Q...}p,...{...Z...?%...v...  
U...OHu+...t...?r@?%...\_d-j...u...z...n...n...!...knm...}\_f...3...}\}H...w=e[z...f...  
...}...%...{...n...7t...6...?...l%...}  
...Z...l...o4k...4K...%...0...G...5...Q5M...  
f...fR...l...r...w...Z...\*...7H...}y...v...=e[z...X?eg...\_Rw...;7t\*...X!...%~d...-d...1...37t,74{...qs7...i...-d...{...2w...\_R9...T4...+...  
...B...  
...L{...{...ç-E-N...R9W{...X<J...J/...&...i...h...v...-X?Y[z...}qGv...v...R6...#...x...6...  
g-E...w?...v...z...z/...}...g...Gv...?rm...}\  
...=...z9...TI...<y...t;6...R0...b+Y...{...y...x...s...\*]...y...-d...?(Xh≠V/5  
...nSF...4...4...|...S...=...ki...6...Rt[?...y...v...4.../...-E...1ε...}>...7t+...qe~N...R8...1...{...pm...  
...-D...?|...j}>...?%...-~+eYz...Y...ow...V&s...z...W..."'..."'..."'..."'...0...r...  
'...ls...TH...v...v...-...}}?%...}C}H...J...85...B...-~NZ...Gv...x...i...{...d...-d...d...}?%...X=...  
...}...0...i...h...B'x...aO4mpg...Rtz...2...-E...V'x...aM...g...:S...U...?...?...?...pD...={...  
...~5O...P8...%...Z...h...j...:m'...O...\_l...rs7...i...9...}H5...w...z...\_j...}H^...IÑ...}WK7t)...1...  
E...}  
...{...}[z...k...SI%9006;V...\_U...}&N...p...7c=...fWE...v...  
...B...p...bpL:\_Ck...:/...Pn...g...jR;...{...G...5}o...h...SI...j}>...?%...'...[...-l...v...-h...}...t)...+...  
...oz...E-N...R\*...l;-D...\_l...lm...}...}[z...?Y.../v...7...04...s...T@...z...  
...K}Hh-...F...T~mu'z-...i...e...E...>q...O...j...4R...w...JSv8...|...?...|...q?m...{...RO-...G.../4...  
...-E...[4...S...S-5...k...t...Y...v...~?X,...v...}w1...X!-lkz...9...{So}...]?%...>E-N...R/}H...?cK...K7t...  
P\...R"...ë...ë...ë...ë...ë...  
...|...37t\$...}?%...1...v...r(r+...f...>...1...4...B...#...V...{...6...l...m...}T...?}\?-6m...  
gn-...v...v...R9y-...\$...H...?...w...-...P?YZ...i...z...W)}...{...j...E-N...R5{...R...?a...|...90...}C...  
\_5...a&1...&...ZR>...kz...v...zkw...C...}H...y...K...^W...?cKw...i...|...3...-...  
X...l...ë...i...36...R...0...a"...}"...J{...{...f...-...9...nk(l...L...L{...{...oEw...-l...v'k}...h...  
D...Q...z...{...-N...R9T...HC}H?...};...\_R5...^...\*S...W...i...)/u...C...K{...3...[z...p...  
shq...}}?%...6...}W][z...v...n...\$...h...:e[znP!}WK7n{Q...v...u...\_R

in

```

DELDEL:ii~dvE~+e[zM$~R&|OvR1/{8;F{Qq1~s}t+bSI=eYZi);G[dOE?bb\}eU?xi
vT4T% :X(U@ "5", "1TT 8; DEL
&y0 4v~}5Zm}X}s)YA^} > i'B, v, [Xg][]K7t.7
FO=%%:y~
ry%z5]
+j.
-E~N_Rg{z/k}1B|I$z/iNDELK7t.w>zdt;7t) ,?K~?!\~e{.D'?~?i7V
#
PAB
I( |Äl5L8"'≠K~N_R/G&|~*[z{r%})TB4^;{x^b}7iOz1
E9xRDX>2}O}X(O)xR3f[:={O}Hdu|}yO}iP
2}o|rnk}E{(>Wt#K{>}91G} ?137%M7zπvww|ly%vWX?w~3&|
)c$W][zysK3t.1o{ }idp{ { |r}~{oy~?Y[zS1SΠ}ów
Z+W|1knm} %1d
nm} |j>?%s~G}IvY?%LP"t~v|}Ywt" |O^]?%{C~dsz {j~E~7ez
|pd2iz
tP
_|!*~E~d~q' < & jU= v++2z unX*G}' n< Y&ys/|E. c\1{ > ] _ }
6%.g Z DELK{ {iO}
F n> }7n yE F I}j C { F Y} LU k? Èl Èl Èl Èl P? ? ž6 Èl Φ a " " " " " "
Z
G` ; k R. l7t'! $ M % 71} E v5[z { [v i] G 3 21}44K
J "Sm} j DEL 1VX| 42{ ? ? [3t. Z Y "{ ? } % ~dhKr pE 7 } z % ? b3Z 3 /} a ) QG `
iOj} H
};?% e2J{; J~)r}y~$ X%r>n_R"sb} _t, $ \ } ; +e}
nm} 1 } l< } W][z ; E n > ? % { |~d$ : { Y U ~"4 pg
%xc A: z b } 5x k ~ |f 5o ; = DEL q % g N ? qg DEL b4 { ^ A ~ K f Z v t 2 v
z TT 8; %]] "VVZn g DEL _ Un } ~ 7 ? X V O _ ] { y z } gz } $ J
J "y ~ | DEL | % w " | | i } _ t + Y ? DEL | + 1 } 9 } ] DEL G 6 _ t + } 7 { % p
DEL EEwRR" hnm} % ~ E 1 ^ $ { } xr { 1 ? } DEL { t / ; * ; E w ~ e ~ E ? \ } w 2 ; K Y {
a < a { Y DEL 4 : t F x b 5 ? } j 9 a _ x ^ DEL 4 ~ W ~ g z b S DEL ! nm} ^ ? Y [ z ~ d
≤ % : X % h + " " " 0 a " " " " " " " " " " " " " " " " " " " " " " " " " " " "
[ w ~ y n } ! % Op A z } ^ Kg ~ a ~ D 蝶 1 ? 1 } _ 2 | i y [ { s DEL R l ũ v W } > z } ù
1 DEL W % ' e A v } ? ; : o ' % L X DEL ; 7 t ( M { ; Z { DEL % > ; g n O u } U 6 Q } ? % X " 9 nm } 1 } ? X > I } Y " e
J ny DEL % q w K 7 t ~ DEL c { } s DEL ' c k I Q m } 1 DEL 1 { 2 } 3 A z } 6 : e [ z DEL { } X % }
\# lm} DEL ^ } ? % ~ d ~ d DEL i } f ~ y ~ # DEL [- ] ~ y l : e [ z v v ~ G v } } H M w
, 7 t + q y DEL i K }
FP DEL DEL H} sm? Y [ z DEL > # n " y ~ s ^ < K ! x + } DEL ? g - Q ! u b b O ~ % h K ) } o } ? DEL J } } } l y ~ v
? ~ ~ l h W } h q z } m } K ~ E 1 z } J nm} } } u } N ~ $ }
D ~ [ _ ; 7 t } 3 7 1 } t , \ \ h -
0 z } Y } & 8 9 1 J & z DEL * % " } D ú " } UK
a } c ~ _ x } G j } z U $ / ( t DEL L DEL F 6 x ~ j } G 7 } 1 DEL - + p P d / O DEL Z F ' p Y } } u E *
PRP = S = OBJ CHI = OBJ = K 0 PRP = 'No one plans to fail, they fail to plan PRP = f PRP = O = OBJ
ZO (a PRP => PRP = PRP = PRP = OBJ CHI = OBJ = L 0 CHI = OBJ = M 0 PRP = PRP = f PRP = O PRP = R
PRP = S = OBJ CHI = OBJ = N 0 PRP = 9 if you have a 403(b) and leave the company before retirement, you ca

```

in

PRP=S =OBJCHI=OBJ=Q0 PRP=Thrift plansPRP=f PRP=OPRP= =OBJ PRP=3Thrift pl  
PRP=S =OBJCHI=OBJ=T0 PRP=IThrift plans, or savings and thrift plans, are similar to the 401(k), but  
PRP=S =OBJCHI=OBJ=W0 PRP= Unlike a 401(k), where your contributions come out of your pretax earn  
PRP=S =OBJCHI=OBJ=Z0 PRP= /Employers may or may not contribute to your thrift plan. If they do, they  
PRP=S =OBJCHI=OBJ=j0 PRP= Just like other defined-contribution plans, thrift plans can be invested in  
PRP=S =OBJCHI=OBJ=0 PRP=Watching over your PRP=f PRP=OPRP= =OBJCHI=OBJ=a0  
PRP=S =OBJCHI=OBJ=d0 PRP= Your employer is required to give you an annual financial summary of y  
PRP=S =OBJCHI=OBJ=g0 PRP= To get more extensive details, you can request a government Form 55  
PRP=S =OBJCHI=OBJ=j0 PRP=> Red flags to watch for in your pension plan reports include:PRP=f  
PRP=X =OBJCHI=OBJ=k0CHI=OBJ=l0 PRP= PRP=f PRP=OPRP=R  
PRP=S =OBJCHI=OBJ=m0 PRP=PRP=f PRP=WingdingsPRP=O =OBJCHI=OBJ=n0  
PRP=S =OBJCHI=OBJ=q0 PRP=PRP=f PRP=WingdingsPRP=O =OBJCHI=OBJ=r0  
PRP=S =OBJCHI=OBJ=u0 PRP=PRP=f PRP=WingdingsPRP=O =OBJCHI=OBJ=v0  
PRP=S =OBJCHI=OBJ=y0 PRP=Profit-sharing PlansPRP=f PRP=OPRP= =OBJ PRP=  
PRP=S =OBJCHI=OBJ=j0 PRP= Employers frequently offer profit-sharing plans as a way to supplement t  
PRP=S =OBJCHI=OBJ= DEL 0 PRP=2Three types of profit-sharing plans are available:PRP=f PRP=O  
3 =OBJCHI=OBJ=0CHI=OBJ=0 PRP= PRP=f PRP=OPRP=R  
PRP=S =OBJCHI=OBJ=0 PRP=PRP=f PRP=WingdingsPRP=O =OBJCHI=OBJ=0  
PRP=S =OBJCHI=OBJ=0 PRP=PRP=f PRP=WingdingsPRP=O =OBJCHI=OBJ=0  
PRP=S =OBJCHI=OBJ=0 PRP=PRP=f PRP=WingdingsPRP=O =OBJCHI=OBJ=0  
PRP=S =OBJCHI=OBJ=0 PRP=ESOPsPRP=f PRP=OPRP= =OBJ PRP=y^I^TAs its r  
53 =OBJCHI=OBJ=0CHI=OBJ=0 PRP= PRP=f PRP=OPRP=R  
PRP=S =OBJCHI=OBJ=0 PRP=LEmployee Stock Ownership Plans (ESOP), are trust funds that alloca  
PRP=S =OBJCHI=OBJ=0 PRP=ESOPs are considered a risky approach to retirement funding becaus  
PRP=S =OBJCHI=OBJ=0 PRP=May 2, 1997PRP=f PRP=O =OBJ PRP=  
^rMay 2, 1997PRP=O =OBJ =OBJCHI=OBJ=@CHI=OBJ=0CHI=OBJ=0 PRP= F  
PRP=S =OBJCHI=OBJ=0 PRP=XPRP=f PRP=OPRP=RPRP=S =OBJ PRP=^5PRP=  
PRP=S =OBJCHI=OBJ=0 PRP=3A discussion of Employer Pension and Profit-SharingPRP=f PRP=O  
OBJCLASSOBJFACETOBJPROP  
PROPTYPE===== FACETS: PartLogGeoKindOfDivFontSchemesContentLinkPartOfHandler  
Attach=====TAIL  
!"#  
FVISIO 4 DrawingVISIO 4.0 ShapesVisio.Drawing.49q Oh+'08LXdpljpackardCom  
7fCp?{=8M\_nXy9  
  
  
y nn\_ M8V:  
  
  
pCZ"ua; D=vk"!  
E  
dA  
Zq\$  
  
@  
f dXE!k6vD --MMM MMM--\$/t  
1  
7AyO&a w3 LGvw2 Rx@  
Y~U61!r

j  
 f  
 \_  
 R  
 19U--S  
 @x  
 F{2v0LUv3&y  
 t  
 o d v  
 UP  
 0  
 -r{F  
 4o S ? j9  
 R  
 %\_7  
 D NfTV  
 Tj  
 N  
 D7r%!6jY?Ro4vrG-  
 P  
 wdaO Ao71  
 /t  
 --"Arial"Systemn-  
 .-\$  
 --8U Times New Roman8--  
 .!Other!49%V-  
 .-  
 !Finance!17%-  
 .-  
 !Durables  
 !10%-  
 .!Nondurablesr!8%-  
 .!Energy!8%-  
 .!  
 Technology!8%i-p Clarendon Condensed<--  
 .!Top Investment Sectors-\$Ft  
 ME29\*\$  
 s  
 s



in

}T'(jUVV  
 9~  
 \3  
 {HHSS  
 Z  
 b o i G "< ik'5 p 8B rz)S  
 /  
 C  
 QZZ  
 `  
 t  
 --0 Arial--  
 .-  
 "-8\$t  
 ,  
 o .5Y b < `s% 'hX -7 t  
 --  
 .- "-&\$t  
 ^r \_ PBD ; 6,  
 5z  
 7  
 --  
 .- "-  
 \$  
 t  
 [n2  
 h  
 .  
 [@t  
 --  
 --  
 .- -  
 "- \$t  
 J &  
 q /  
  
 G  
 M  
 QBP Lt  
 --  
 .- "- \$t  
 J ` < % ~ O v M t  
 --  
 .-

in

!#\$%&'()\*+,-./0123456789:;<=>?@ABCDEFGHIJKLMNOPQRSTUVWXYZ[\]^\_`abefghijklmnopqrst  
tR@s6>d  
d Arial)-":-3Time's New RoWman)  
\_Clarendo n Condensed5T?Y@-1.T/J/T  
hTJbOSS{Gz?@CPjV]uVbUUO  
OSS?  
T666  
NPPUU  
UvPaC G#G#G#G#G#xG &#O`\$\$N=-4  
67g jP>603206&0B!4?6@27Tg2k=\-g2  
VT@96.T L^pu)5,2?O p??Z X F&m0#P@w?!\_?VCG  
MO\_N9{OOOOo2qG`?FoXf.XfRrjrgF\_  
\_) ] \_ \_ qgaopsoon#  
h0T\_o?u5e%wv4R)q@"];@  
B `U;@  
!%U)15UC@=AUIMQUUpa%@U i!m"q#\$\$%+ -'2(p) \*=>?,A  
DEL DEL DEL DEL }  
yJB @ssu}h19K]~P-β-`  
);,PM~-&@p+ =~  
DEL P/| pπX?xjtC U&KPJ@5Yb} ul  
1JmKb@.1-  
w~-  
%~- gyP--@-Wi{-w-wGYK  
DEL G! ! \_ \_ on~~Tq8ij@EdoDEL:oS1Bdei@dLo^]kkhJ}oDEL DEL O DEL X DEL @o DEL DEL o Re  
L\* WINSPO OLHP La serJet 5P Market ing\\DIIS, FhTIV  
<EDELb b b  
w e H  
} 38 p  
""")2 a/ o H  
1P"i0281 S^ \_ " \_ S on3}As siz e of sli ce chang es, perc entage t ext adju sts acc  
H"u}hT @?: @66? @u mlw?@?A>FP  
!u`  
`bu  
`uz@G A?@uK xu]u` Q`u` wMY`\_b}@DEL+&29x=M"J!J)D/D  
!@z\$?@?Q Tk r;rM u` `#y#yJ# @n c4p p4@uV  
b k \* [IU D5/a+ 0300a90p Ay,  
7@!6@"B00X@!A300r DF@~ /3ptk M @ %r Q(DT! @w C @ /D@~9D~CE  
D  
0Ph \*q :XEA dN IO[OmO D7@D|P @ \ Pu0 P p ]@ zqsm 1^#0\$N  
Siz e of Sli ce2 dya!%; f?@ dD G Gf! BW ' ARa Q F c A u R C \$@  
g:Pr j A # q q s' p J r . r; MK q q { ; Q: C Q W Fc 31># ^ 9 Rf @, !d  
~!#\* L n'0 U9 w D 00 A ybAn \$1 @ ] 0`  
Sc \0ch. A3Z ~ @ @ = ! Jz! ` Add 1% ; 1w to the pie c soax0  
|1+Rq0ty2 ~ @ +; 1# e percenta ge o Doina l valu g v` } %- , F 7  
6  
; ^DEL W

in

@l1S+;S6H+D;5VF"(\*)\*,./01  
356  
;<DEL@B00J0,0000006u"@  
t\_@!@"",,6u"@  
t\_@!@"(,,,,,6u"@  
t\_@!@"),,,,,,6u"@  
t\_@!@"\*,,,,,6u"@  
t@!@"",,6u"@  
t\_@!@".,,6u"@  
t\_@!@"/,,,6u"@  
t\_@!@"0,,,,,6u"@  
t\_@!@"1,,,,,6u"@  
t\_@!@"3,,,,,6u"@  
t\_@!@"5,,,,,4,,,,6u"@  
DELt@!!@6789:\$\$(\$,0000006u"@  
t\_@!@";,,,,,6u"@  
t\_@!@"<,,,,,6u"@  
t@!@"<,,,,,6u"@  
t@!@"B^CDEF^GHI\*!.0,,,,,6u"@  
t@!@"J|K" <@B^D^Z,|t|\$7TC7C  
W(+^C2g^:C^w;wD^wtj^w^8^j;6+^p^|^}^U+^;+?0F  
^I^;^3^DEL^  
^\$^  
\$!\*^<N^r^wpwwp^  
^w\_www^  
3^Featur^e chart ^column h^eader.mb^7??i^6)d  
^k^?|^:^m^?^q^?^s\_ ^w^5^H^U"^^hT^^@lk@^q^?^@^(  
^^u  
`u`DELbbqq`u`u  
z!^xu|^@^u`^^?^u^DEL^^b^^ @^p^=W7^5^8d^4S^@^f5sRsx\*#  
^!@^bb^^?^h^zL^^^^?^@^\*;P^r^Y^^\^q^9%^^B%^^P^A5^^k^^Y^^N^^I^^r\_^^z^^DEL^T^^@^^^^5^]\_^]^^u^  
^^  
^^a^^0  
A^9C^opyright^ 1995 ^Visio Co^rporatio^n. All ^42s reser^ved.^^`Shape.^hlp!#130^50^^L@^0  
0^3^0Y^Y!^"%8^^ #  
#@^"@w@^?^(^P  
^^c^,  
HRAP^DqO^^OfF^:^^[r#^@^^@^A^ ^^^P^Ph^^0:^f^^Obj?ect A}^^p-^^-^^  
^^,l\$G^^PS+^^UQSA^^H+^S^F^^h^^T^^I^H^z^K^?j\*?^^;|^I^^  
<^E^^b^^b^^b^b^Nz^^e^^kH^^  
^^w^^w^^w^^w  
pw^w!.@  
'A  
x?^^oK  
A^  
~^^@tJ^^`wo@^^?Qc^p^  
^^I^^Assemb^le with ^other sh^ape inst^ances to^ create ^a border^.o form^b^^n^^?^^DEL^H^z^K  
^s^^35p^?D^H^^0^^}^h^^T^^@H^z^KGS^?:^^K^^]IP^^3:^^DEL^^  
L^^DEL^u` M^^u^^DEL~p^b^^



in

??+?7?I?[@m?DEL?????u`vC??u?)uf??b34 1@?????@?z??B&3?PS&4e  
?'??#?!;?;??#?!3??#vw7y?"u.Y /?%  
??0??m??10b?0g

0?L@>@??+@?;?A?`9Copy?right ? ?1995 Vis?io Corpo?ration. ? All HBs ?reserved?.?`S?hape.Hlp?#!  
P??

P@t!??^??@?O??=a In??^?u?DEL??@?ó?????e %ãq?q??HS??81fi??a??#d2+S?p8\_ /A??#? \$  
B??"??\?t??B??|?A\$?O@?????!\_??@?DEL??A?D??X??c?8?+?<?C??V?

T??g?AZ?A??o~?8m#??A?@?DEL?)?I??@?!bZ????XEs?8?-?x8?Q{?P#I??@vn????f??@X??<  
@a53??Qs5?Y?j?%??DEL?????p?~?|?`gl????A,?o@?fB??F?pE:??}??X??y~?h?V?

T?x?j?YQ~R?(z??9??j?V?????P????? ????kP??DEL??8???"??qXO?|????u???? 2?  
P???@[?????@b?m??·p?fa??\_?????^Y?|????I??a5??q~s5Oik???^?j??

?+??^?bN3??@?=?t\*??@??<??S??@?ã6?X%?\_LY?U8]~?U?qQa5??p8?\_?H ??8o????R?/?/?/  
s??a@??7?W??DEL?@C?5G??^#0??1??,Qw????<?)??P?m-DT?!?,??U????]??e80y/???^T2?

^Q@????Sa?p<??8??@Z?h?YW??bJ?[P0<?,?>??CI??T????],??B??2UQT?z?qX????~  
?W{??3??@?&?,?????P????,>????d??"??"????5#?pT?2]`Cx??dd2G#dv2B??N ?QX?r?E?

??`H

?T???(?`?????????????DEL????I?`4?????????????????`??P??C?  
mb??n????????

FF

??DEL??2??

??SG5H+??SN??=+8???F????????????????????h????T??A??@\*  
??<??I?????NX??fx????\*\*??

<??E?b??b?{b?b ?N?????e????H??

?1?? ?#????????????w?w?x????????w?DEL??p????wp????5??

??ww??ww?p??P?W?P??NRp?DEL??p?s??-?????yph?\?V?B??[5p'.?' H

????;??Generi?c circle? or elli?ipse with? text an?d connec?tion points. ?b?????7?i?6?E8? ?  
????H?????"?????w"??hT????@?????,

?=?zOP

+??qu

>~??u`u Q?u??qb??b????@w??S??%

??)??&?BBBH?

6#6/??L@????

A?`?9Copyrig?ht ? 199?5 Visio ?Corporat?ion. Al?l ?s res?erved.??r`Shap?e.hlp?#!?5000????b?K????  
??'??s N

?NW?a??E.?),?E????!qO&[??`??(??4/-=?/rrs ?\0`1?/?V!??DEL??I ?`q?? 4%?(F-?)( 8W???/"?(  
}????????????????????F}????8????)#??=9??

????CFG??A]:+??BcU)??H+kcE?F????????????????h????T????A??@\*  
??<??I?????NX??fx????\*\*??

<??E?b??b?{b?b ?N?????e????G??

u?????????????????c?w?w?w?w?wp?'}?`????7?|[m?DEL????????0?? ? ?~??3-D bo  
????G?????

?h??To??@?????@#1???:;?,??P??+??+)?o?3|<|E?DEL?u`??:[?u?o?`?b??b?F?h????????  
?????????>>>

R\##e????L@|g??}

????~A~`9Cop?yright ? ? 1995 Vi?isio Corp?oration. ? All ?s? reserve?d. ?p`?Shape.hlp?#!15030??{?  
H??K\$K\$W?a

a 'pp????<????-?&?s?+?b????\$?p? \$??!(????)

?>0?v`Dep?th and O?rient????}??d"||/?\$?????`?dpr??z?0?1?

22?0V1?2:+?32rq31i4?Nc ??<

in

?GU`g?0K?E?ORn5?.O@I??-H?E??W??@t@<@  
 ?H?"  
 ?h?TP??@???,?,?4?43?P  
 ?t`???(?r??b  
 ?t?w?@[u`?A@?qu??@?u`z?{u?b??  
 0  
 #U`#'?00?Nk?,r??w?rAl(OU8%rWa??OG??+??,5  
 ,??+VE??^?r??+??4???"N",??=Z#?!?"&h?? ? `i?q'dr?v,=?zy/  
 Frp??c!03B ?)):??A"??q|?H?"  
 ?h?TP??@???,??,??=??=??P?  
 (r??b  
 ?t`u?@u`?A@??t? 6??u?@????u`??u??b??u??  
 ?#?'#'?0?O?Nk?K,r??{??rAl(U?8%ra+??O>??+^?u??Jq  
 ],#!?=??"N"],>\?r,??\$?,?-%+?>?!?h?V(?+]?h?? ? c?}??qdr" ?v-??/?  
 rp??x?03B?)?0???!??q|?H?"??hT,Z??@???,?4??4?43P  
 ?t`v6?qtw?u??u`z??u?-b??b??  
 ?0?N?k?P??A@?{IUX%??a?gbkk++?-??~  
 ??\*E??>??/4/?r?:?!D\_??: ?? ?EL?h??M:??%????r3????  
 ?F??=U??#??3??]  
 ?>+  
 ?S??hz??+??SSG+??S??H+nA??bC}?OExf?F????h??T?  
 ?<??I???NX??fx??\*\*??  
 <??E??b??b?{b?b??N????e??G??  
 u??????c?ww??w??w??-?4???Qcu?w?p??1?  
 ??7??3-D bu?ttton wit?h text.?? adjust??border t?hickness.mb?????7?i?6?|??:/m??8?  
 ?s  
 E??u`?????N?u?o`??b??FVk??3+\_L?pEF??S^??+/??L@??O??A-  
 ?E !qp??E  
 j????P??Ex/??o&Wn??B-?' 3  
 ?!\?/?-Of-0u8-0 ?d  
 ?\_+?n'?b?t8?sp?r[=?b??1??  
 @??@?? vp??1?K?\_+?8?#?#?b]?b??o??!v6?? C??

?`?Depth?  
 ??2??H????\$????  
 ?h??T ??@???.?"6?655P?'t` ???stUyw??u`|?u?d??b??b?  
 ?  
 0O?Nk?R ?Ut'a?,d`e?,M  
 ??,?6??r??T?R?6?,??0?,G??!f?!z6%?@???'f??b&?? ? ?

in

```

3&210'NeIN T[a]a>/00000c000%17111F0 "H0000$00000000000h0
Ux'a,600?r00Z^000s{
S
0<|+000B00@
%0000X
sX'@00000062W0^0: !! A%00EW0d0{ B0,000 m 00 Z000000Vd"x0i(|00/00
p0ub0!00
d3s2 000p)-04;%0=A=A0X0cs00,-&PV 1:0!F0 0"]0H0000"000000'0000hT0Z00@000?,04Q04
D0$0000U8t%ra0*00[00q0L 0S%0
0qj G
v )0@)0r0000 rq 05'0&0/0$0000 8-0&0 0%0+?*6'4!0000C00C00C0bl 0'dr 0000-qy0?08
r pl0!{"10!0!n"003U0wU0000Button}000p000?0u0000000000 F}0000'G0000U#00003U0
00H;G00R0S00+00SS5000G+0St00H0+0J0f00L000N0f0F0000 00000000000h000
0<0E00b00bz00b00N00000000e00000G00
0s00 00e00000000000w0w0p000000* <N`0r0wp0000 0
00y0000
.100000000001003-D ba0r with h0rizonta0l text a0nd varia0ble depth.mb00n0000?0000|000:0mn00
02@*000200P000#U)0os
`0<|E0:000k00000000000000004W00000000000u0`00@0#u}b00GK K
DEL:0000L@0?0000j0A~`9Copy0right 0 1995 Vis0io Corpo0ration. 0 All 0s 0reserved0.0p`S0hape.hlp0!#13015000Z00C000e0,00
)00d00F=0E?*000`/g~09Kr000/ @00 K0!+0`0$00p
0 g0 000000)p0!0C+0,0('0#000000!0000"<'0#0A@| 0)00"d10"M0bx3b0000 a0
P`0Depth0000"00H0000"0000000'000000hT0000@0000<,*000?,@,0m0m0[0P
00t` ?<000qtW000000p0000DEL:A@0000b0000
0uS`z0000u` 0$!0$!0000b0b0

00000I0USD%00a05
000000d00[
000>
000?Z00?0
0000=@0I0H0j00000m00r00r00H uL!000_000_0_0\0000%&0H00000"0000000
'000000hT0000@000@%,0?0,0F*P
~000t` 00;0qtW%000?0~ubp00000A@0o0000
0u'b00000
u{zb0000r

00000U`%]00a0?C00000
PE000z00000>
0000G
0?00000+E@0s00 G0ts000\000r"!0T X!000000k 0k p0!{0%20H00000"0000000000'00000h0
0t` 00000?0qtQwZ0u00006r0000uS`00000u00u0 0b0Wb# #00P>Hbt0w0`@00$000M0
0000000000 00000000000=|0UL%00a5,2(0000V!00K
s 0r Z>/{Z/Z0/004'00/P/0/<)0rVs 0<0@15DEL:000S0]0S0\0000 O.
000TEXT0G0000 00000000000h00T0000@0000?@0#0?@0000;u@<0;0?P0000#000t`0 +0?00
}0000000000U000000000000
F}0000?Q0000#00003v%00QOR;%00SU000+00SG+00SA00H+U0lf0uV0p00W0|fz0Y00F0000

u0000000000000000000000c0w0w00pwDEL:0000/0<6
P0N<0w00z00p0DEL:0wp000w00000000000[00Hand w0ith vari0able len0g00sleeve0 for bar0 graph0
0w0"000?0000A000*R00000Q0s0DEL:000000迂0G0z004DEL:0y5000?0G0000000000000000h0

```

in

??L@??aFA~`9Copyright ? 1995 Visio Corporation. All ~s reserved. p`Shape.hlp  
) ?dpc<s?Q/+e\$0@-?e\$??r`Extend-o;4!n5 ^l&h.`  
?"G?h?T?@?@?O?@[?>?\*;,E5P?#?t`b`

5  
))55  
{\?e;]8?H??u?  
?"H?"?hTw??@?.??@??@?^.?@??=3H?P??%??t`  
[05?.?b??+??8?KMBd?n?i??^?}U??a?@E?\??3?@?]+??R?  
?S?? / ?Q?V??h?;/M!t?E?2?fW ?&o?e??)(R?~??r)???"?M!\_??W ?F"??)O?#?#?s(?F"?"n  
?1H?)(?B!\_oP?R9?B?M!??@?? ?2?)(C??~R9??2?~M!9??tT?j?V?)(?I??)C?  
?)?3?M!A?Bw+W ?V??9?&?IS?U?Uvr)??B?B?&?t1?/s(s2??~M!1? ?B?)(J)Z?R??)??B?M!?\_:

?x??)??W@l??A?ьhj1??d??(2?? ?s('3:!!@??@?Y??)?@q?R9?)/@??S??MI&\$b??@?  
/\_?6E?4Q?g@??@??3R?i?M!?]?A?a??A"Wk?R1@f??3?E?(2?\*??!(??(2r?@j??o4??  
??X??} ??? ?x??@??W??(??\_??É??H??□?h?0?  
??01?I? i?G??b?L?TG??8LK?bdn?^?{IU?7??a?>+??\*?G??+?Dk?9?  
??01?I? i?G??b?L?TG??8LK?bdn?^?{IU?7??a?>+??\*?G??+?Dk?9?

?0?1?I? i?G??Kb?L?G\*??N?LK?bdn?^?IU??a?>??\*?G??+?  
)r??b? u?u?b?b??@?A@?t` ??????\$?u?u??u?? ?? ?u`??u`?b??\$ ?\$  
?8<??\$=U?X%ra?

gkkP  
!??8?  
??>  
??>?"!P  
/4/?r?? !??\_? : ?? ?h???dr ?".??&P?F? ????  
rt?`?(?  
??gu>{??  
??p??7?t?>1C00!9?>;?Y1?SOW;v?}<E?4??M?iiM!??H??(??h?T?S?  
??t?` -??5??uL`?-?@u?@?A?@??u?`?.@A??=???z??u??-b?b?#?##? >\*H?4E  
?' ?>? ?Uln~?b??Eae"k)v(?! \$  
? X? /??/z?/?5?h?/\*?)??r? ?0?1d ?h?l?E = ?%;  
?F??Z??#?[?s?  
?Cf?G??Z?+?[cM??G+??cY??z\_ ?J??H+K`??pgd??}h?8j?c??k??m?f?F??  
u?? ???c?wp??+/?"/??"C/g?"?P L??WVCKP?-? ./?  
??dW??5??f?

NNNr=?l??L@??A~`9Copyright ? 1995 Visio Corporation. All ~s reserved. p`S  
?;\$;\$H??;\$S\$S\$?2?q \*q "q q q  
q :?dp, ?@o???D??I??2???

?`Sta?ck??#? \$??#? ?"b?(% ?Jq?R?  
"  
?k0L?  
C% ?1??# ?ln?1?L??f+??`GRAPHM?KR.EXE`/?/GraphM?aker=?#?y?@) Prope?rties?\$??Change  
?v?  
t??GuN??` ?\_bw~}-@k??y?.?U??>??e?],?H?}\$?1  
1 ?dp??P?3??\*?Z(??M7 t??  
F?p??#!?#U?"#?"#??)  
?? ?t???"i= ?\$?'0U?62??#?"H??h?T?@??\_?Mb@?,



in

P=3P

t`?]?qtwu???b??u`??u??b??  
 ?|?UI%?ar1?@??F b??@???)??dZ???:  
 ??>n{?>??d??/lm??r??| ?p!??\$?? ?? |?-?>!Ni? }\$??'0U? "???!?H??\$???)  
 "22+?'IU?'la?'t?1@??xb??@??7+??  
 ?\$  
 ?E?@??@??-?!?\$/??H/?r???!??\$?? ?? |?-??NY]??cu??g?5Zd-?.?  
 %""3=%

J?J+V9bw?WIOU?'a?'t?1@{??b??@??7+??@nd;??O?G???\$!\$!  
 ?\$# #@??g?d?d\$Hd @"-??S!??N'??`^? ??!tt?\$'P?nB5/?r?  
 =<v?'s??  
 ?t??u%??`??bNU?U:  
 k5mmn?3n?  
 n?.x?en,??H?  
 ?  
 ?dp?P?3??\*?\*(??!??Mq/t??Z ??  
 ?p??m!Ur#y"r#"r#?j??)  
 ?&x??i  
 \$??'0U?"?5?#??H??"  
 ??h?T??@??\_?Mb@?,

P=3P

t`  
 ??]?qtwu???b??u`??u??b??  
 ?|?UI%?ar1?@??F b??@???)??dZ??<??>n{?>??d??/lm??r??| ?p!??  
 ??)??h??T0??@?Mb@?.?0.?Z? M?@?~j?H:?=H8?P?'t`  
 ?q?q???st?y??w??b??u`??{u?d??.O%  
 "22+?'IU?'la?'t?1@??xb??@??7+??  
 N\$??@??-?!?\$/??H/?mr???!??\$?? ?? |?-??NY]??cu??g?  
 ??)??h~??T`??@??Mb@?.?A:??N?@??&1?L?>H<?P?'t`  
 ??8}????st\*y??w??b??u`??u??d??:]

%""3=%

J?J+V9bw?WIOU?'a?'t?1@{??b??@??7+??@nd;??O?G???\$!\$!  
 ?\$#??#@??g?d?d\$Hd @"-??S!??N'??`^? ??!tt?\$'P?nB5/?r?  
 ?v?  
 t??GuN??`?\_bw~}-@k??y?.?U??>??e?],??H??\$]?1  
 1 ?dp?P?3??\*?Z(????M7 t????  
 F?p??!?"#U?"#?"#??)  
 ??'t??"i= ?\$??'0U?62??#?"?H??"??h?T??@??\_?Mb@?,

P=3P

t`?]?qtwu???b??u`??u??b??  
 ?|?UI%?ar1?@??F b??@???)??dZ???:  
 ??>n{?>??d??/r??| p!??\$?? ?? |?-??Ni? \$??'0uU? "???!?H??\$???)  
 "22+?'IU?'la?'t?1@??xb??@??7+??  
 ?\$

in

E@-<!/H/r!\$?|NY]cuOg5Zd-  
%"3=%

J+V9bw'WIOU'a@t1@{b@7+@nd;O?G?S!S!  
\$# # @g?d\$Hd @"-S!N'^`!tt\$PnB5/r  
p?b?A@t`>?>  
u`u?b?\_b?}

v  
L@0{Gz?\*%X  
r1v?b?E?.

DEL:hl  
UX|ra`'AZ  
E">./@-v!^/rr h>:ir}\$'OU(2eG  
?dpP?E+=zM?t  
p??"\* ,V[i\$'0Un"?#[H?"hT@  
t{?qWtwu?b?u`u=b?}  
?IU?%a?r1@?Fb?@?7)?d?  
?>

t>@?d?/[r?I p!\$? |?O-Ni \$?'\_OU?"?7?!H?H?P?  
"22+?'IU?'a?t1@?x b??@??7+?

\$@  
@-@<!/N/[r? !? \$? |?-?+NY]cu1Zd-.%%?  
c 7?QJW?.T1?U?2m&]? 3?2H!D>R  
}?+ ?\$?'?;??@ (?"\$'0?3?  
H?H?h-?T`?@o??2?@??@?H?P?'  
?"?3=

JJ+V9b'WIU'N'a}t1@{b@7+I?\$\_|S!  
\$# # @1H???\$Hd S z= S!N'^`!tt\$-5/mr E  
t`??Ar??\_@b?>@b??r??@?A@?oO?E?@2?q??  
ou?y]L@0{Gz?\*a  
?}bS{?

rp??z?wa??lz?UX?ra+?+ /#>D=5z9A?9u?  
DEL:|"@/R-ff/>/R-//R//)lr  
ZHOL1????\_0?\_0h?dr ?%??2?46;|?4?<?qt?wKK?bY?  
?C  
u?Z?????mBc@{ iM!}E{rCrD?"FuumC?&O7?N6?tfD?G?>?iy ?\$?'0\$n?  
?t`?????qt?w?uL`?-?@u?@?A@?@?u`?.@G??z?u`b?b?b?o/  
/?L@?r.IU?\%<?a?{\*?G?X?#?  
?\$H?

?>-6!\$/H/r!\$.T [ ]?>ir \$?'OU?"% {?}p;??%?  
F?pU??#?3y?}  
qeG??S??+??S??G+?S|?z?t?}H+?vd?xF?O?zH}?c?-?P?x??,?j??N?f?  
u????w(w?8p??p?"D?E?""Ev  
??%?

##3-colo?r divide?d bar f?graph. ?b?????N?@?  
t??n?:m?5????;??G??U ?h?T@?]?\*?@?@<q?;1?  
???(3???3!u`??w?Uu[?o`?b????L@?O?A~?`9Copyri?ght ? 19?95

in

i 3 "i"p\$'0U" ?+3 Op5 +E<;/~]]"5  
Tkr!O  
-0u11bkbJ0zaf`  
Perce?ntage!}8/{1-\$ 9?,365A3K]?o45л@pzfj!\*98:30H"  
t` ?q?u?twbA@,p  
@{ }u`z u`>b KPPG  
<Nk`k0&t b @ b/0  
P2 , 2/?rQ(-DT! ?b@ A#A#` @ <D=l ULn a\*  
>  
/ /> / P  
(?/L?r ?001! ! \_ 00 DEL .f 8 !Z7 b =@ b  
>/d X =Pb?O1\$  
BPi  
A!Dn'2UB)OIKA>F 0A90!  
> #H" hTPZ @ ,444\*?P  
t{ ?q?u{twbA@\*p}  
@ "u` u`b) INN\* N<Nk`k\*Q\*.&t b7@-\$.  
\*uo \* 0/=rQ(-DT! ?b@ A#A#` @ :DIUhn a  
\*(  
K  
>  
/ />? P  
D?/h?rV 001 DEL 000x\*} Jf < !] W(\E0 b b =@ b  
a2d X =Pb6 \_O1\$  
N-BPi-A!Dn'2UBLE0IA<Fa-B9  
#H" hTIZ @ ,444\*?P  
to` ?q?u" p A@ tw u` z u`~b b/66\*<NN\$<`k\*  
B /%rQ(-DT! ?b@6z)# ` @ D n 6 ,v" \U"n] a e q%" z') ( )  
00>  
/ /> .? P  
d? /? ?r00001H\$ 0000| -ONf < !Gz e0 b b =@ b  
l}2d X =Pb DEL O1\$  
MBP iMAKI'2UBe0 #FS! MB1  
#H" j h TP @ m? , @ ,43?P  
t` -qt wu  
u` A@ u` {u b b ?0B @ {UL]^b  
+\* >  
> / @ / d / # P q0 i |&j'2U" \_ Z \$ ? & = q5] ; |  
F #Z d % C% C + CF G+ , H+ v 8 p hf F  
?< I ? ?NX ?fx \*\*  
< E b b {b b N e H  
u c w w \_ w ! w p / 7 [m w 3 Drag & drop to  
+q5~u  
G u` :Z u q b "o r # \$ b } b  
L @ O k  
A `9 Copyrig ht 1995 Visio Corporation. All s reserved. r`Shap e.hlp!#9000N > ( I U

in

??/

G \$F >

/1,>f/x-!-/\*/rrG 01E' '\p. qr %W-@1(T=d%R?%/c2"z!70\*  
;3N8G@S+H+S2+;O6F hTAA  
?<|?NXfx\*\*?

<Eb{b{bNeeH

uwwp&8JnwwQ Rectangle. wi

+%q5--Guw`?uqb\_b}(T\*\*\*%L@\_

A`9Copyrigh 1995 Visio Corporaion. All |s reserved. `r`Shape.hlp!#9000Y2|

C \*B >/-,->b/t!B/ /)rrVC 01#0#0h}:qr 4%QZ/

y/A

/s>P

/r?/?/?/?O?\_?k@tk@5<k@}pF4Hi#B

;RUC[G@. C+;4ZC7H+|%CF h~T0|?\*

<Eb{b{bN@

'bI00YY

YY

YJY<\*`b eG O

E7wwpwwp)ww

p|\$CO Dwwp

aRe|pabC3wi(X(L

3-D circle shape. b?8i67?/~-;?%v nE G

?N`o`|zrzzbh=pp`Shape.hlp!#16025A~`9Ccopyright 1995 Visio Corporatio. All 's reser ved.

: pdp@&A?%A!`t&D1o&!. `r`Width)3~-@z w

in

+E#)81jL^%]xxx b

L@#7!\$U]ra@A-r&/

@ +

)\*

&H- 1!>y&h"%rD C W(-Q P + E D !&E 76`z k0

=3P

t`?qtw`u u`z{u b b b ..

# S/ <<)/?hz\ b <

L@P>b b T

J/q, !twQps-8R?} \$@` ? IUa J30@&4!(i/" #S0! b &

G?rS0<@?@A?;61??} ( F

;I G@OaS7+;D] bS= G+S S H[> f F h T

<E b b N

=`C =D @ ; b ] D m1 m m m

m|m| /! /3/ E/W/b' y Ng T

! 鵑! ? u`S`b`#/@/ ??-?? /%T /? ? ? H? ? ? e WG ox

w w p Kw p p

P 3D per spective circle shape. C hang's depth by editing Custom Pro ties. b

; MP \* o s

<u` A@ ? u o~` b L k F G

H \$] R' E \$ I s ; ! L@ 2 q ? h b Sha pe.hlp# 1800

\$ 'p N /j l z a p C

0D~1 @z@1

?2 b;1 C2 OZ7 Vanishin Pointk IdU0 + 8 n`A 1 ? % d1 < U\$

2 m T JiEk k Au19 !j}

Dept@ 9 ` 1 10 %; 2Q3Q4 Q5Q6Q7Q8zQ9P100% \$ @!<0`

Q D-!<Se lect a h 7 er perc entage t o make y our s! a ppear de elPj , T D PRg T O E

bh Y0B le B5B ! A!@1vB O6 ! e nx C !Set B . j /-!

qth ekQsp\_Pive P @ of \$ r Rj b 5 b 2o H " \* - hThZ @ ? ,

4i 4\*P

t` w? qtw` p F A@ b P u` z

b b

o

" | r+ 2 qE ? DV2 ` 0 D }

Q U4 a ) \* y b ]

! \* r G & @ r J \$ \$ / # Y

/ u ` r H " 7 & \* J Q % \$ ( / ^

z g8 @ 1

1

& b & \* 8! 7!0 d6; 89#w 0.0 (xnl

gT] !U HGI 10 ! \$ m " H1# 16 P-DT ! @ I ( " . M# ! Z 1G '3 @ A0 ! !

t @ @ b b + , H " \* s, } hTP @ ? @ W ? @ 4

t ` ? ; qtw` u` b` u` u` - b b ]

L@ o2 qA ? @ R @ KI

UL Wa 5\*6 b %>

< c r A E! c ^! q } % \

F y # @

WG mS7U+nS% G+} SoH+ > uf F h T A @

? < I ? NX f x \* \*

< E b b { b b N e N

@ \_ DEL 1 8 9 C % p !

X K \$ m { % p xW A n W S # ' lp ' Wy

& ! n ` | D L z T { Page 53 m L @ W J z

tWv # T )

t F! T @ n! : ^ , m a a t t b " & v! L @ S 5 ! ! t K D ? LL @ S

TS1 2 p 4 R { u o! u! z t ! R

P2LLD LI [ tS1A1A , A ) Dg

8D7B[%D@O 10BPG[JLO BGHL?J @ , A ? S Outlin e map of the United Stat es Ameri ca. c

H DEL u ` w e ? r i v : b 7 @ = T sw \* < r z U > D I



10 !S ) \* t < x Cq ! G = toa  
 `viA < " ] + = O a s e w M B F z NondjA8o  
 v / M \$ 6 H Z | ~ p X 2 + O ) Energy  
 1CUgy } ? e ? ? 3O ? WO ? ? YechnoIAo // 8 & % P m1  
 D Q / [ EE ] z ui { H 5 ! @ @ L  
 S 5z S @ / ~ W c Av T U # U \ 0 CPbO = @ j 2 r 6 G { O E P E o WMfJ @ \ mo I X

m1 f2H ml # Q d L A C ? ] ? FA W ^ " < @ P8 < \$ N ju0IX [ G E ! @ A  
 @ > @ H 6u " @

DEL: @ ! @ " # \$ % & ! ; < @ CD  
 2 - @ B t 5 G > @ ? R Page-1 Black fill } W  
 Arial c kered top le ft T / imes S u per sma slict . 2 - . 3 B / e 4 Y / ; 5 r / e . 6 C  
 Pk @ 6u " @  
 DEL: @ ! @

! + - 24 = > ? A ] !!  
 tl 2 @ Bd + , < K ( | C Ugy % & ' ! , J CD % %  
 ( \$  
 5 1F  
 < 1H ; 5 " A # / > ? A = G + 2 E D / : / L / ^ / j / / / / ? b ' ? 9 ? E 679  
 0 ! SummaryInformation ( Embedding 30 F o 6 z [ 6 z Ole  
 CompObj

i  
 FVISIO 4 DrawingVISIO 4.0 ShapesVisio.Drawing.4 9 q Oh + ' 0 8LXdpjpackard  
 FMicrosoft Excel WorksheetBiOlePres000 N (VisioDocument d < VisioInform  
 SummaryInformation ( 2P1 " ( ) - " - \$ x

.-  
 !Current=!salary - ) - " - \$\*  
 u  
 \*  
 - - ) - " - \$u  
 \*  
 \*  
 u  
 `u  
 - - ) - " - \$\*  
 \*  
 \*  
 .-!  
 .-!In 10!Years - ) - " - \$m\*  
 u  
 m - - ) - " - \$ m m ` - - ) - " - \$m\*  
 \*  
 mm - -  
 .-!In 20f!Years [ - ) - " - \$ j - - ) - " - \$ - - M M M - - ) - ` - -  
 .-!In 30!Years - ) - " - \$ x = = ` x = - - ) - " - \$ x = x - -  
 .-!A - - ) - " - \$ = x = - - ) - " - \$ = - - ) - " - \$ = - - ) - \$ =  
 .- -

in

!\$60,000-?-?-?-?-?-?-\$\*

?\*

?\*

?u

?u

?--?-?-?-?-?-?-?-\$\*

?\*

.-?-?-?

!\$88,000?t-?-?-?-?-?-?-\$m=\*

??m=--?-?-?-?-?-?-?-\$m=m??-?-?-?-?-?-?-\$m=\*

?m?m=--?-?

.-?-?-?

!\$131,400??

-?-?-?-?-?-\$j=j=??-?-?-?-?-?-?-\$=??-?-?-?-?-?-?-\$j=j??-?-?-?-?-?-?

.-?-?-?!\$194,400??-?-?-?-?-?-?-?)`C?Cx?--?-?-?-?-?-?-?-?)-\$Cx?x=?

.-!BW?-?-?-?-?-?-?-?-\$x?C?C?--?-?-?-?-?-?-?-?-\$C??=??C--?-?-?-?-?-?-?-\$x?

.-?-?-?!40,000WS-?-?-?-?-?-?-\$\*

??Cu

C\*

?--?-?-?-?-?-?-\$u

C\*

?\*

?u

C--?-?-?-?-?-?-?-\$\*

??=\*

?--?-?

.-?-?!59,200W?-?-?-?-?-?-?-\$m?\*

?u

C?Cm?--?-?-?-?-?-?-?-\$Cm?m=?C--?-?-?-?-?-?-?-\$m?\*

?\*

.-?-?!87,600W-?-?-?-?-?-?-\$j?C?C?--?-?-?-?-?-?-?-\$C??=??C--?-?-?-?-?-?-?-\$j

.-?-?-?

!129,600W-MMM?MMM?)`x?x`?-?-?-?-?-?-?)`x?x?C?--?-?-?-?-?-?-?

.-!(C?-MMM?MMM?)`x?x?--?-?-?-?-?-?-?)`x?x?C?--?-?-?-?-?-?-?

.-?-?!20,000S-MMM?MMM?)`-?-?-?-?-?-?-\$\*

??u

?\*

?--?-?-MMM?MMM?)`-?-?-?-?-?-\$u

?\*



```

*
u
Cu
--"-$*
*
*
*
!29,600-MMM-MMM)-"-$m*
u
mm--MMM-MMM)-"-$mmmmC--"-$m*
*
mm--
.-!43,800-MMM-MMM)-"-$j--MMM-MMM)-"-$C
.-!64,800A-
<R@s:)>d!ffMMM3
d Arial) "-: -3Time s New RoWman) -eMHumnst 777 BT5T A ? Y@-1
hTJbOSS0{Gz?@CPjv]uVbUUO
OS??
TT666
NNPPUU
UU
UvPaC G#G#G#G#G#xG &#O`$!N=4
67g!jP>603206&0B!4?6@27Tg2k=\-g2
VT@96:T L^'pu)5,2?Op??Z?X F&m0#P@w?_?V?C?G
MO_N9{OOOOOo2qG`?FoXf.XfRrjrgF_
_] ]_qg:aopsoon#
h0T_o?u5e%wv4R$|q@""];@
B `U;@
!%U)15UC@=AUIMQUUpa%@U i!m"q#$$ %}&=_>(
@ @ @ @ @
yJB }h1%7|~P(
9~{~p)
k}
-? <???( |? ]o?X?xjQtC?U?&KP?J5??πY?} ? a?s
cu--
( ~S?e?w??~j??~?CUgy~
w??( ~w?3E?Wi?~?w??~?w"#/5/?Z` ?aO?Nk?6?A?&?&P?T?
1?h$O?a?s???: ?q?B?K?]o?f%??y??g~-?
\?L%?@%?>?>Un%Vq6?G??,?T?i%?>=R@z?mS~3?i"?=Q?d?U??DV?BHa&?b^??0
L?*?WINSPO?OLHP La?serJet 5?P Market?ing\\DIIS\,?F??h??T??A?
?<?i?i???NX?fx??**??
<?E?b?b?{b?b ?N??e??G??
u?? ?c?w?w?w?wp[]'??}??7?|[m?DEL?DEL?0??DEL? ? 3-D
h??T??@??G?@,+??;?;?P??44W)?o3?s
E??u`??[N?u?o ?b?b?F?h??q??U??
??)J2
\\%e??L@|g??}

```



in

:

U\*



in

nl 2 @B,ls  
 9< r CUgy-0  
 : "15  
 1\$ ! />#% '(+./03456789D/!/^\j/|/|/|/|/?]'?9?&;<  
 g(lUJk@(  
 d9R84<q u R\_x8T U  
 w +Embedding 40 F[6z 6zOle  
 Book  
 CompObj f3B =,8X@"1 Arial1 Arial1  
 Sheet2  
 Sheet1  
 3  
 dMbp?\_ \*+%&APage &P"b?U  
 ]> `@A@ 3&APage &P" ?3Sheet1 k33Q: Retirement FundQ; Q;3

3343

43

4E4D

FA43O

3&43\*jAj@N&!

4%L

3O&Q

Age at which saving began'4%

Ge3O&Q

+(Retirement Fund when saving \$100 a month'4523

43"

`=3O`C%3O&Q44\$%3O&Q444%3OQ'4%5e3O;&Q'4%

9@A@F@A@6A@F@<3]>

>

3

dMbp?\_ \*+%&APage &P"u?10U} }m  
 bbgbAge of SaverRetirement Fund9@A@A@6A@F@<3]>

K@A@ 3&APage &P"

?3k33Q: {

Retirement FundQ; Q;3

3343

43

4E4D

FAY43O

1



in

◆:\$02  
◆|\$100,0002  
◆◆\$200,0002  
◆%\$300,0002  
◆y\$400,000---'◆◆---  
◆◆◆◆---'◆◆---  
◆◆◆◆

◆)25

c)35

&)45---'◆◆---  
◆◆◆◆◆◆◆◆◆◆ Arial◆◆◆◆---'◆◆◆◆---  
◆◆◆◆◆◆%  
◆◆◆◆◆◆◆◆ Arial◆◆◆◆-2  
◆◆Age at which saving began-◆◆---'◆◆◆◆---  
◆◆◆◆◆◆---'◆◆◆◆---  
◆◆◆◆◆◆w◆]

C2  
◆\_ (Retirement Fund when saving \$100 a month---'◆◆◆◆---  
◆◆◆◆◆◆---◆◆◆◆◆◆  
◆◆◆◆K◆◆---'◆◆◆◆---  
◆◆◆◆◆◆◆◆L◆◆◆◆---'◆◆◆◆◆◆---  
◆◆◆◆◆◆◆◆L◆◆◆◆"-◆◆  
◆◆3◆◆3-  
3◆◆3◆◆◆◆◆◆  
[◆◆S◆◆

N◆◆45---'◆◆◆◆◆◆--  
-◆◆◆◆◆◆◆◆L◆◆◆◆◆◆---'◆◆◆◆◆◆--  
-◆◆◆◆◆◆◆◆L◆◆◆◆◆◆-  
◆◆  
◆◆◆◆  
p◆◆h◆◆

c◆◆35---'◆◆◆◆◆◆--  
-◆◆◆◆◆◆◆◆L◆◆◆◆◆◆---'◆◆◆◆◆◆--  
-◆◆◆◆◆◆◆◆L◆◆◆◆◆◆-◆◆  
◆◆◆◆}◆◆

x◆◆25---'◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆L◆◆◆◆◆◆---'◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆  
-◆◆  
-◆◆◆◆◆◆◆◆"A◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆"A◆◆◆◆◆◆"-◆◆◆◆◆◆  
◆◆◆◆◆◆





in

@\*\$12

# \$10

w\$1002

\$1,000---'V---V---V---V---V

S41945

S 1955

S 1965

S 1975

S1985

S 1995---'V---V---V---V

5B(33wwwwww-w-3

2

Stock---'V---V---V---V

Bond---'V---V---V---V

2

Inflation---'V---V---V---V

Design IntelligenceSheet1Chart1WorksheetsCharts

in



OBJ=0PRP= PRP=fPRP=OPRP=R

.Sample-Financial\Seminar\Photos etc\Adams&Flock Logo.JPGPRP=]@.F.DI\_

^|^\_DEL`r~pV?h^|^\_DEL`r~q^x^-\_DEL`e~kZ@\_DEL`1x

-kZ@\_DEL`1x

Gxpb?t?YΩX:!)m3Ěbc-`&`u!6;7t,I`M`

in

ðV1\*s1x'c8?GE4~L|epv22}a[FGq?F?[\rKJH/ε~n^p&!?'wq'~xqE&iq,Yxk}6{;cLF?n#\*IHz'Ypó

~|qWCg

)kq0XPPQ!\$j]yIZ}J!~?~.DEL7p/[q/[B>3p!R~M XJq(aap[}D I Keg8f)Gdl{|}#

.4%sj-Y\_ />?TtO7pKB7Wp}?\*\y~2lc=h\_Y{EQI

bxx475k7g:3IND|XrÉQEe?fv~J3S?;7V:##

in

>DEL;xD/  
i` 1pba+xQo#R\|s.yw2yg{9wc/jU}0T4;k=-R  
@/xpbWf3}E=-.'rHng{zWb:i;pv;bh>R]s

R?[a\OO5&c5<waa<DEL,~Vz r[cl  
6dly;|}i?[tE{nrb^e\$fpPk|B-vfj

v+i|C

?d}fEr!~iOq|oluu~aw|} }hpCDEL~Z /5DD

-uqwS%rjUj"6D?/yDELv|DEL&K

in

's??v?q?:?1?>?9y?q~?q[DSdW?x?%/5Q-"U??/?g}x >?W??  
R?(7r?8m?)

?|?p'B`8~Xpn&?\_?E??\y24???(??^?Q?1?I?r9??|??`Oo??j???  
>?i?h??q?/bS?? O\*?%D?:\$SG??%??7s?S.?e\_w?\$3-{}?O???G??6@;?  
V|?|?m?r?d}?f??E?r?!~?i?Oq|olu?u??~??aw|?}?hpC?  
xpsa?D?Z?ve??=s?"^?|XN?]??/??V??vt??K?gz??U0?U?ty 7~i?

<??:?qY??!pt??v?xae<p&#?q??77st8bW?q?Gz%  
)?C??j?^M&??G?? ?8:8Jr? ?"y?~}??DEL?BXX?c?p]?

V?h1?^B>'?B`骸001?+A??v??(Z":N "?v

·??V?D0%??J?DEL?7\$/y?4?7?m??A??B-\$??<??&[E(?A(???)?y??K

in

S E I r ε ? { DEL R | F y g DEL Δ y q | ( z x | DEL { X O a } H ? P S

? u g ] ` f T \* o ? v c h 5 1 { r - ? Y [ z t { 2 O C ; K g Q u = 5 j \$ S . ; Y ^

) d 15 K s \_ s q 瞭 BW = z ' Q 0 O I c } x / q S @ ?

in

:HÆ+iGP{!|?2b}c7c1V}4/|

a=O}&&

r!~iOq|olu u~aw|}hpC~Z /5D

Kq!6z3B}~wrMx/c/h8egwu|\_U<qqb|~q

`L\_|g`s|y)Wk?p-K:7pGA-QvMFhWsZ

?~OfIw}nMRm uqvK>}W|q4V|

DEL\_j1o {xE, <bOj:K--En)\1[K]w+z@n i  
'drtCr o"9rMRs

xkp1WFS~j^{7^XW\?yBz n\_R3`(`

m r p ? d } f E r ! ~ i O q | o l u u ~ a w | } h p C ~ Z / 5

!bgq?

in

v

ly|u|p|x' ,\_p1\*xq\$177SUNm^m[YS@

5]S{T:S'

Xga<#KIGkz}}x{N>xqD6)C{<}R<QFi\$??b

d\*bT1`o~fXo~DEL\*xô~#~o~\*aayx\_uxxDEL9v,aa!~DEL(DEL\*xô~



in

:NT\Docs\ipublish1.0\Content\Beta Docs\Sample-Financial\Seminar\Photos etc\Adams&Flock Logo.JI  
0PRP= PRP=fPRP=OPRP=R  
=OPRP=R

=OBJ=A0CHI=OBJ=B0PRP= PRP=fPRP=OPRP=R  
)ACHI=OBJ=EACHI=OBJ=F0CHI=OBJ=G0PRP= PRP=fPRP=OPRP=R  
BJCHI=OBJ=IAACHI=OBJ=J0CHI=OBJ=K0PRP= PRP=fPRP=OPRP=R  
J=MACHI=OBJ=NAACHI=OBJ=O0CHI=OBJ=P0PRP= PRP=fPRP=OPRP=R  
RP=OBJCHI=OBJ=RACHI=OBJ=S0CHI=OBJ=T0PRP= PRP=fPRP=OPRP=R  
)OBJ=VAACHI=OBJ=WAACHI=OBJ=X0CHI=OBJ=Y0PRP= PRP=fPRP=OPRP=R  
=OBJ=j0PRP= PRP=fPRP=OPRP=R  
ZOyXPRP=PRP=OBJCHI=OBJ=\_ACHI=OBJ=`ACHI=OBJ=a0CHI=OBJ=b0

BJ=hACHI=OBJ=IAACHI=OBJ=j0CHI=OBJ=k0PRP= PRP=fPRP=OPRP=R  
)ACHI=OBJ=n0CHI=OBJ=o0PRP= PRP=fPRP=OPRP=R  
=OBJ=rACHI=OBJ=s0CHI=OBJ=t0PRP= PRP=fPRP=OPRP=R

=zACHI=OBJ={ACHI=OBJ=j0CHI=OBJ=j0PRP= PRP=fPRP=OPRP=R  
)RP=OBJCHI=OBJ=ACHI=OBJ=0CHI=OBJ=0PRP= PRP=fPRP=OPR  
)ACHI=OBJ=ACHI=OBJ=0CHI=OBJ=0PRP= PRP=fPRP=OPRP=R  
)HI=OBJ=ACHI=OBJ=0CHI=OBJ=0PRP= PRP=fPRP=OPRP=R  
BJ=ACHI=OBJ=ACHI=OBJ=0CHI=OBJ=0PRP= PRP=fPRP=OPRP=R  
)0PRP= PRP=fPRP=OPRP=R  
(OPRP=PRP=.PRP={PRP=!g48KZO[gPRP=FPRP=OBJCHI=OBJ=@CHI=  
)CHI=OBJ=0CHI=OBJ=0PRP= PRP=fPRP=OPRP=R

PRP= PRP=fPRP=OPRP=R  
P=R

:OBJ@PRP=OBJ@PRP=UOBJ@PRP=OBJ@PRP=OBJ@OBJCHI=OB  
)BJ@PRP=OBJ@PRP=OBJ@PRP=OBJ@PRP=UOBJ@OBJCHI=OBJ=

in

more attractive to prospective candidates.

and make jobs more attractive to prospective candidates. Employer-sponsored retirement plans are offered by many employers and are a relatively painless way of saving for retirement. They have been gaining popularity. A defined-benefit plan is a pension that provides a guaranteed monthly benefit for life. It is designed for employees who tend to stick with one job for 30 or 40 years. Needless to say, defined-benefit plans are designed for employees who stay with the employer until you retire. Because of this feature, defined-benefit programs are designed for employees who stay with the employer until you retire.

It may have grown spectacularly or it may have just barely kept up with inflation. These plans are like a savings account you have with your employer. While some plans are funded with company assets, others are funded with employee contributions.

stock ownership plans (ESOPs), thrift plans, and money-purchase pension plans.

These plans are like a savings account you have with your employer. While some plans are funded with company assets, others are funded with employee contributions.

money has been invested. It may have grown spectacularly or it may have just barely kept up with inflation.

offered by an estimated 95 percent of major employers. What's more, about two-thirds of all employees participate in the plans.

contributing; 50 percent is common. These plans are very popular.

offered by an estimated 95 percent of major employers. What's more, about two-thirds of all employees participate in the plans.

These plans are very popular.

These plans are very popular.

earnings during that time, when you retire or leave the company.

but you must pay taxes on the amount that exceeds that year's ceiling.



in

u?\_R%ra2i n:NDz/iwz{e K{z/i  
,?{v; z^5jy}:R\*9[dIA\_4T5u{cO~+e  
&Z]R=L"?T/~pG' =oxu} %gJnm}W{M~d^?][z#} }?%{

5\$ \]!pGLmV7St.)4gOd pOY5m nZS~n{ /'  
\wCOK5-\]!V}T~b5O|=O|r  
~zY P s s y ~ r Y 37t, \w r -E~+e[GR{Ov~ n n qK{/;7t\*;  
K]'x bl b E)x g{ F y t, p o Y[\_ t\_#b] C\_ {1&]Z z z n>ozW

<h,?3{sp{e["{&\_y t\$ isS S X]C v[Or cSZ%r["6; m m m &

t+

pwtS@\_%W!m z PT&M\_  
U.=/hC~S|li: v^Slq} ?X&M ~N\_R |;7t.w#~D i

k1b#.^%&jk~ O(S^K vot6i u(+ )BT? \t < \$i L 6\_  
B{ }

c |Y <yWt/ }~ j > ~XW > |% z z %Wz] f !u t c{ n"y ~ z { t? } D

J ln i ~ j n v g r m i v w : { ; 5e}w

-D E n}; # ywB Z -6N?% k} , ) P6 # .y ~QZ vH Kr

in

AAxajguu;?c<y1MM7jQkDELprrs;FqK\_

s~z9{G|<m[z1'X!s\_n\_R{n(

X)3|gq/zZmQyqr?7t,(Ojr%vo;G]'wV>E+

+|&G;O-{:?Q4;{z+.V[OORpxff{T2Pn

ckZ\*7v3ZDELg~EO=wT%][z(+?%b)HÜz+;\*v

QOv2LDELJ}rY37t-orwμX?Y[zfh}}?%w}HDEL{/;7t#~?z\_|2

z;W{TDDEL}>|{}}?%?X,~dDELhly%{n>ozn~di0?z\_~

#o6{s~5j{?][zff}t.XDEL1\_n1~Oz6~'m

rTv~v~;^|}Slj>?%y||zvvGZ|ZQsDEL-y~{

Ro<4{%}DELG\_||170<y{)xoo[z'|1-T6m]}?{

~\$A\$6QrOz4x4r"y~}+/{,62r1(Q?Q6;?%@%IKz8\_

}b;duZ}j\$DEL]O]m7ZtkYKDELWKDEL

Avv~DELve~E~r~E~7erKWSS>A)[pztt~-%99~`DEL

in

j|/m DEL gj yefv # | - pv , rA, } ("s DEL Oj }

lyOFm 9>R DEL Q om gg T+\* v7% \a, ~ 7 - CZ] \ r t+ p9 DEL w } F 1vt ~E~

/ xp DEL a ~ K m j6qu \$ } ? | DEL X) Kd ? X, B 鋼 4Vu 5/Y P~G

in

:;o5{,X>UooyR%~EL?O}w~a~D8}

71G}~{?%DEL'##DEL1}nm}

DELdDELIIQ[DELAA4oWApKD}o]O+vFj!}UO%Zε  
ž!~MZm}(jV?y?kvDELgOgRf7DEL--W!??7ODELUve%Y%e{}}v.z  
AU<aZKbgo67Y}4>9RbVn|高ri\$#[ ?kj{n{|ZdRUf<NO  
<k[e[?v?Tppd/7{J<b\_~KRu5co;m:kk\tJRZ;3~!#~EM0X,[c7X;DELw`

n{##=?=SmR2v3D\_P^gF n

4Kz\_R;3y{mK}

in

?62}.R}OvK3b3DEL1w9u%<Pm<\_zS}o<\*hZ1-y~jDEL1

Gv^Krm}r~E~7e[zDEL{Q>[M--M^gDEL}L}S~{al}x}559;G}4

c}r4?x#}qo+}W}vm}E}G^}Z}X&Li}1?

DELwWX{s/!T71?qi7t\*-xA;t~}.|;x{<mDEL}Q}i}V

1Rm}G}i}/(})a~E{^ex{z?}\_R"\_v}i}H]H

eRO5}9}d}t}S}2u}y}c}v}x}c}h}W94z}GC}q}i},(DEL

P?Y[zp{DEL}DEL}DEL}i}~f}~d}f}37t}v}~}DEL}+X }  
/3s}1}-v}P}W}DEL}0}3{y}E}z}C}t}p}sv}r}j}Opm}C

.}fj}v}ryv}e}\_~:ZK}v}>p}6o5k}(in}5}5.}S}b}~}v!}z}o}l}419}DEL}r

?XÄ}j}v}o}x}q}x}b}0T.t8}R~GZ?%\_b}S}[t}VS}Sm\_i}8}1}r



in

~Jl9b\_p&zC~ZK%a?|i?R DEL OxxSv]j)p-  
o DEL cSD(qa)S+jdx'T>)Vo{S DEL m ^}}?%v DEL 9ewo?%<

?s.rS K9qW\_e][aO]i?v|9 DEL K@.|VU

DEL }\*~)yT.psE?pqqV'u'z'|yM DEL 1j} DEL 1T DEL X)"<

:1 @g DEL l?X?Y[z~{w!~D} }K7t+M{ DEL DEL 19?X?Y[z4

~+OjU# [xC h]N R DEL cbN Fax495\_X\_%}i\*E<  
w DEL [;\*r

n<|}

?qmv?%nhlE#{/3[zssr?W@?%9K}

in

W~n{p:D|0V4nOj.[z|dxzpx8i9K)x?`%]S

DEL)sHc/Z\_~Fq.v}go5

Y?CBp\*DEL&X}DEL;DEL&WDELBKO^OOo/<pbb5\_

Z{X)R+^>qE\_w%{0;}U5\$px\_nDELй1DEL\_↓\_xt4t.'\$q#

Tf6^,θx{x{|x|}">@|%% E"X}DEL?5y1q~qGgQmDEL C3

Zm >DELDELDEL?xKUPDELs~~E r(^xCRDEL&DEL\$zX+

zDEL仲蒙iv4]gjc\_ZCVZmzqq>\*@DELwv%~d\$WTq\_=4{[DEL  
ahlvWkIjR[o;DELGW4U/{

in

1S}H!33t!g{M1?X7|DEL!}}?%{DELr2DELi|37t)DELXK{?}[z>X"-n\_R'}Hn  
kx4DDELDe-~WV2n}

;[zr,?Y[z}\

x{C^ZWDp|0DELt5W@a~%E%y%}FMwEQx-:WR<u'X|t

;;m~24<?>>{Y"

}; i\*O-~SIm\bgzn;Zgbq^#}

wR%\_v~\~dDELlm}yyly%{"H19Mt(|H+I\_Yi-cl

+\$^C~v}?%DEL1S=GMx+m-~] 'IC&B#aBzE7v

in

DEL DEL i / > n [ J % DEL 1 v s 3 B z ? > i 2 ] [ U > G m z { H < / ; v R ? X ,

b 1 ~ N ? r g i { n k DEL C I G W ~ e C C | r q E

{ v k DEL d ~ ) < ç } / z ñ DEL x - M ~ 7 e [ z p n k } K 7 t \* DEL 3 g y ' B ? w

\* M + j ε = } % Z x J C v 4 = T q & % v ; t 1 C A \* x ' E c } 1 4 DEL < & N @ f . | c ; ? x { | 9 C a O B I , ) \_ j . | K = U ~ F r X x 6 :

? u 9 V [ \_ R 6 DEL { = p ; ~ 6 m } S a } z [ ; n v ç x ~ 7 w { z t t / i < > n \_ R + } H M \_ v v ~ x { Y ? > o v F \_ R DEL . x ( } 7 a > ? Y P

" @ ? r g Z < S D Z | ? q p g K q w i R DEL 9 , ) GO > 3 , s DEL ! Y } / 7 | u = < DEL 6

> r i , DEL ie ) x , j 1 k C z 7 Y ~ = f y 3 7 t / z 1 p k ~ < p y 3

DEL u x 7 ^ # 6 , f ] ; m ~ g < y V n B DEL 1 v | b B ~ S = { 2 \_ ? w K ' / s @ \_ ~ h 2 ~ DEL m : 7 Z n } ! w W k X ! - o z DEL K }

. C e p g D t ? z T ~ E ? X / e \ ~ w ~ e z ~ DEL H } { Q S }

in

?X,r1DELH}reIm}wDEL9y{;f?Y[z~d{Av}]?%~Y-DEL

4?vg

k\$/DELi!jzgw\_4?B]}%\_ys1i+{xK~U'[DEL\*#~D}]jLJ(~\

{.b{u|axe  
DEL\J\$|"\$&8^?y\_ehQ]6cDELX9!ry{KuF3`\_|

)OK>"b~jsqmqmDEL\_uoyq~}l~\$3@

v~?lw}wlm}P?Y[z9DEL9FDELDELi~g}?%v{X?U; ;

f`#Cvõg05v\_;7t,~Dw@>>>V~Ur@:DELw

6x~Cn}{SJ/DMDELs?%NT+OdgDEL1#DELm'X?V|;DEL

++\*4~Q=L% ( 095R|vdoD?G}  
nmj~EüDEL1DELiG~~Oz[j}

in

5ldmccCRot.{vx1Gv\_YOKXn%zN|q\_DEL\_

37t,;(~E~N\_R9~DnR5OOhhe'z5)\$|VoXK4qlqn

?%RR?2|\_({~t\$?XI?}

-v<"O7~Z?z/qa?2x3E:7uE~G}{.1U?1c

/{{}{{xr}i9{{h{k}?%fYwny%{n({oy~

T h U | j u M 9ze &iz v^]W Zw ?|9C"/;q-52;{r

r}B:g.<.g;{;z+v:KD],?kJ=w+~E X?Y[z4X?Y[z

in

i{G}w={;H{dz{`~LzovvR}X!37t\$~E~Oz?X{F|

>,4{yx}^%D|YDS+[wm#c#RvOew

DELDELQXxqZX~R}OZ>1e]?%9mi}c~u

0DIN?%r2iY}q%

DELrO~m?X{Q2q}}?%-z{>i9n1!37t"{{K}D^I|In  
DEL}e+ZDEL!)/Ab}j}tq}o|}S}h}pO5}944G}3DELDEL

z}|z}v}k}fE"dkz}d}z}3rK7t-}{}h}4

!{xpQ?syv1q\_bgz-S}dU}x}E8}30~ql}x}  
=S}t};;t)\*}I}^7}z}a}y}SW|r

in

≡~7e[zkK~ '|{ñ9+b'0%CR-f+\_^k~9SI-GA

ym!K&k}}?%`}}Sz a{]f-}P)+amJnfBR=  
ci~d~dovv~}i}

B8Θ6][z9IeFM{G}>zR9\_Y^Q>oY达w't@  
za!e svYy\_y|=ib[.u1i}\_>Npx5E\_q,rx

?6t~Dew|J5xt4<m42Rt5fm{Ze}ly~9f?#

R^u^g}grp|k|y}|O5e}K7t,e~E?\\xq%]"#{Z}ex>



in

ppfiZ/Y6yv%z}91sQ,}VmLv~L u/2t`+gQ5y4

zR?~zieuXKX(:{t/4mAA7\_1SL<|{v

X,xFVx6VkeSp/h][zVT4%-E{y3g~?J>M?Y[zG]q

~D1hh![\_a}wwwC\_!ib{ZY-y~}o][zn}

-p\_x|\_qvw?xxdb>/?5xyzbT+{Xv?<p~\_B\*/|x

&Df!vmgl|~G@%~dOl>/Z++++;cnoR5|l@?%v"lhb

in

iX0000{x0oD^06W06suO0j\_03DEL0'(0.v0x0q0@0\X

s00RS0i00|0 DEL0H9&DEL00XADEL000007}2,(~)r0+0)0?0a0J0],0]xy0go~0E0Wu  
0DEL00x^0q0 DEL0Q0?2`4DEL000p)Sz=0d00T&NC00%{0'yW~0}07U00C007Z&7t. 010J0%

0900v00\_0DEL000i0 ~Ev0e[z^0{0n0?0J0ny0%0>00!}WK7t-0DEL000{000}[z0  
'pw0a0T<0'00RS~00000\_0sV800S0&x0C00000|0v\_VrB-DEL010s0000{0000s}  
[0000\_R\*0I0DEL0900/Av00;7t/0000K0zDEL0?08DEL010\_n0E:g  
'E0I00J0070EPY1p000[/>W,0+DEL0000+#010e0]?%0v00G}+e}

1}H001037t)0}Go0n\_R{0DEL0010L0DEL00;00 R00\_;7t"0I0G}L{0o0n\_R#s0S|0000W}H0\0I0j>  
0.0~v;?y0~0W0>00u?0\_R2DEL000}Hc00DEL000P~U0K00\_SJ>R1:s000[/;f0000t&?X&

0c~90(0^0S|0DEL000??>0x{;;m0sDEL00000}w=Mo000;7t+0?~N\_R#}H0DEL00050h00S~J)  
Vt?;]b0I~m0qe~N\_R:000Y0y0?{00t-00={0v000}0v;?1Xt,4s,&~n\_R2DEL000\04x0b0\_0:D  
[006;6p00v=0kR?00S0Rm0,000>I00v00000}

in

\_R;!~D DEL | m h o%2q>e > z R? | ~ } R DEL 1 1 x h 2  
? a < DEL \* h ~ L

- E G f knN?% Fqyw ~ n ~ d fY 37t('T4} tm RR DEL ; n' { X / ^ Z DEL  
? Y [ z { }

c { { dz w i } H DEL 1 b Z g F \_ T Z g q v I 0 t /

t 7 ^ \_ d } p < b K ? { [ DEL

> ; Q = ; pn > ^ ~ DEL c J DEL f x ! b ] { C " DEL U DEL g j ) 1 ' m w

G v v ~ J & ny % ~ D ~ b DEL h | m } | = er ? w ~ E \_ | | }  
> ; A X < } a ] g 3 { \_ |

in

raq|tqe2\["B!37t{.i|1 L~s}?%19Gf37t+p  
&}}

mWv5~\_zi9rL-t-dImpaV\_O\_oq  
7?sgZ8?j?y?%{2-~|m?ay|0z?kx?xup

#C e/7|\_4xW?S|!^'~S~}LW}a0q?m.~P6M=  
|?~E?DEL?i?N?y?r?gRn?B=?1?f|t.?"}WK~s?m?%?q--6Y

\_R:)?v?{L}C7t\*DEL?#{i?lp;c-p?55Tn?u?O?s

'bQ-.m!}RO~?n</y?'u?p%

xz?m2;4xc?ot?W{Xm?U@?z|?z{v?Vm?n[?  
5O?c?Fw~<?+?7~?>Cj?lg?xz9;H?'^w?l.?p\_?Ro.?yt?|?m?  
:;{K%\_ixv~/oY7%Kr}o}Z<1Kdla(X)+X)!-h?Im};x;c;g];i{QE!

li?h+a?D?xW?9V?-t?o~?Gd=?\V?V%\Fq?9`?{A?>R|?v?

in

-9hPT)/}??%{jV| }\_HU~+DEL1K~E

nR3;v/Sfnm}DEL1}

:M9{HN)G~G][z>DELv~DEL{DEL!3deknm}y~\${jKw}>

]]v?%?X,{\_Hs≤O\$xrDELidz?n~{M)"0#>x#a/\_Ab/3}}SISW/kW'

LU<DELTT)Dy>%ZïoI\_R%{{iDEL9}H~?w~Se[z

ó,[pI[3~Wt,DEL\~Exy\$Ovnl}Wv~4XIL{{U~n

`IEhu4x2w6pf-]\_jqgR8W137t%~dpp}13d13dDEL  
=DELjSm'h|{q&w}.mDEL\_O\_zw.`,/??Kf4P,~|\_  
<'\*IDZtt@l67w+iyy~?%}

UUh?a  
dX8j9y?/?t?vR/DELG{i'vP,h}'`B;?

{Q`~+O{2{\$

iWWhlm}~DLX;)m"r%y~p~m&}Q>Vz?nD}  
ao^Soon[?j6i7.{xn5?j2CaV|<\_t\_hHb.sU;X(DEL  
}a}E~ cDELiisqV6>x~b~m~v~/-E{.Q!x&{^\_~

#!oK7t-?w]..]n~r/m~a~kn}or,\_{bDEL.3v~v~,o;v9m\$  
83DEL&uDEL0a)w1v~\$x~S~}E"DEL%x2o~&DELTTGS<DEL}G4GYMEI

v \_tXA\*v~5x,?eg\_R:6]Yf'l;~j-.g[z{^GuvSv

i5!\_`m3PDELSeN~v DEL:}DELgg}HyydiZ?b~e  
`~}=?qs|lm}~Qu;\_xpQ~vDEL?O?s?3~/r~+F~1=~` 7?qaa'  
\_Z?q~y~xDEL~eY~-%Mpu~re</;6?~|p@~zE

|5a()<)x{4DEL\*d-1y:Y5iqu|zO=?ee~E~qPw;q~!b={|v;NSi}  
\_{A^}[{DEL;7t,!~H~/v|R4DELW'{{DELR>qDELCO|  
GX?w~{z/i9{kDEL3+}qZ~m

in

VGv~?X.Ov!}!\_R+;v0@\_qwZXw~N=s:

zOv~vI{q6  
Vks~N\_R<K}

\lo2J{O}:7%h?iyodn4xcRng3R7#

!\$Ñ~N\_RX

i{<?Xc{`~xp?uk3vs18)}+X`x'am-DZ/{m]<  
zç~E~N\_R9~D/v||&x7}qE1\_omdz{1evBqv~

Af\*y~n1t]]?%tv~n(j"(b;UW31v

xO}CVroavK9M

+Or0/)y~{|=gnw%zbdb]S|yv|\$}1I{>  
E:zpv%#6mQ+M?c?k|Q}+G8-jHs+Oj%~r?y|

[z{C`-I&Fz=T|7~\$H7-^~2~]q{EW1j:I\_pM-D{





in

Di}ez~E{v:s:w|a?n{i}K7t-aX?Y[z\_nv\*  
WmaqloXGR"s-E[\_;3t-DX) /137t(137t+{g{  
hImG-DwT?=y~K}K;t\$?X

D4qg~d?}%49:W}??v\_=(0x;n';nfjkwsl/

hImG-DwT?=y~K}K;t\$?X

D4qg~d?}%49:W}??v\_=(0x;n';nfjkwsl/

7a eBSm}:11e]%)X&DK{~E[\_R"s~Ea[z\_n~dX?Y[z  
|} ?9q>~ER 4=u5>`AZ7zfRRzi,aj!Ñ!p}Wt>C

ywW^;t/M]H}!~É <O137t(<13dU~dv;t;,  
1Z~E~N\_z+9v~Or^w~+7~&|x%]]&\_

Owu^a+)%v~A!a9:7eX&X.aws\_cg\_R:s  
p/t}!|Xw/}{eo~E}rm}~Ew\_lk}z/O}37t}{o}qef#'|YX\$S

\_%i}T'C1\_w~{?w}wT{f}K}?%pXT~d

3z|kq9U<|Z}\$m^~MpeU5%&|:#O3'uag!

pB<b}n?4{Rg}'y:AMW~n}R}S\*}V)m'  
'%}

iz{f{gax(454;{z+a.?(C\_pP.{}}?v}IE1\

in

∩M~\_w;44DEL{/yevP~U)[h3~v(κ5#}He|.p47b[;Vn

xrMxO}HY1#13d?V|;Vl{-Ewt κn>?%DELDEL

qOq60;dRo}SR9u36{d1ξGTtIi8GvO}[i1<?%u'st

i:4{gNF3vDz,>9T|xDEL>U>z=i=lmqww2hDEL=zzl~Kp[Y

DEL3m|2~9U{>VlS\_%h7ZDELeOJDEL5'l'd}d5κk>q')[A:

in

DEL BU}W][zKDEL\_6D1;DEL S-E?lv m`\_t\*I-w-oK}  
\_0S%} }?%1DEL'p DELv~Ew~"DEL}H37t/?-x`v\_

'37t.~D}

Z-gl<>kDELq}O{GeG/xsa <.!x}i`DELB`]

E9ap]\_UZZKCZ^v7/;

6;vh?Y:zk|>&vçv]rm]\_j.M\_o-4}a

vz{;DEL>U7u?%}j{Z>E~Oz xa

in

!+&A4}U!u`6/D\_&W

gr{%62V7|6+`C`-m~ù3-Sv]O7~{ppa{Y.ov(
Vt/>uWm1-vtp@p a

1G@/-^?{Cm\_y;mBwxxGvxxF>roMW

-dkY[z~N\_R.Iz{x%&Ew]\$vB'{}u{k:1Oz[

aiaU}|pDT6om\_z65u pA>I>{|k

;?%\_2s~<=\*(X
-N\_R2?z{Tpww

in

?X,}v#s4{-)}\_2~Oz?%X\*|jwl,`o{{SL/R}C}ogt.

h?U;MDEL19cr,?Y[z1,m#%@?swZT

z}H|x/}c}xDELt?%u#}

%qccH}HO}HyGX%\$Wmci&y1;mm{1a'MP!>Rw}zr~G.gn}#Ys|

·|aB6q?|j\_s~Ukkbhx:4WV-F 7?r|4RvDEL}T

7hij>c?ZaCx~R~XU~{+xGxr{xxsD\_0p?|:~/Ok};{

·P&s\}}K7W5}C\_t,?)31Ev~Ov}G[d}nX?Y[z\_X0#er

in

▶=A2c~\_mLX+{f}aN~%'gWxXl{v}r}k

riWYv-1n~d]?TJyt[z]Kr1}w?k`R64{z/}

Ew%w\_ IR3l<Qox

u]~z( E{/xt[z]L}?z~d9#iG|t){

▶\

qwm1\*~R'H]E}Kd}z}z\_z}HO{f}i}HG}H\*|

^k+&|lDw%{k|# ~E{/;d}t}u?\_R"~dēlj>?%T}fBz[

in

~N\_R%1{a?3#:/R},e-|bV>-X(`|vwv-1  
iX?Y[z~d~d#({(>?%Ru?z20TAv^Krm}Wo,?YY  
D\_C^PIfv#{?aL~EhRw\_Rxr}\_R0{Y4X|YR2o54{UOY\_O\_G}D

lnj={;1kny%19oK}K'iO1wnm}w\}w}iEEX?U

bPb2{[7t-l[\_;7t,e~Ea-D~J

1r~DreE~7e[zъw~nXx  
|J/xb^YVlkSBr!jKnn>?%Ew~OOOr+~E

ez^\*j]\*[%?mn%5~z,6\*9zS-  
=OBJ=I0CHI=OBJ=J0PRP= PRP=f PRP=OPRP=R  
PRP=PRP=PRP=OBJ@IPRP=UOBJ@IPRP=OBJ@PRP=OBJ@IPRP=OBJ@I=

PRP=O=OBJPRP=I^TFfor 403(b) participants, if you leave your job after the age





in

5\_ o9rr` awwT P a<-V b rb 9p=q fq: Д 1j` aeP-V? o U03 b  
{ ycoua! 3 N W i { f) \_ OE\_ W\_ ? ? ? ? 4\* 3Z

q8v<t d ?

in

▶?0??J?P??S0?u9#B?K?q???

in

??L??@/|<??A??8??P??@??@O??8??@??9??F?p  
>??i?O/O!P@-r{K?}}&??iN?HE?p)P<4??P7%45<?>C?t

in

>FP%t` □! ?;qtw6 □ Lu □ u`r u b b

hT @ ?\* ?@ 2 ;L4P W) o3 |<|E ?u` @ u o~ ` b

r3v

in

0N?@&1L?>H<?P' 8}??st\*yw??b?u`ur

0000##j#d?[\_;03R0Vh`QeRGG??h

JVR0000##j#d?[\_;03R0Vh`QeRGG??h

in

?A:??N?@??&1?L?>H<?P???'DEL'??8}??st\*y??w??b??u`??

??0??##j?#d?[\_?;03?R?0?Vh`QeR??G?H???"?????hT?

JVR??0??##j?#d?[\_?03?R?0?Vh`QeR??G?H???"?????h

??G??

in

in

}\ \ g DEL 0 u+ p' p' 6 p7 3 8W DEL n DEL DEL DEL DEL n r } J  
r}  
e H \_ 5 ( # \_

gC B\ @ '@ @ . o @ y 9 - H S @ U K @ @ @ ; ; 6 ) 1 @ @ @ @ @

} QhCPCP "q n m Fv ) S) Tx/S) Tz\_Zo P @ v5T v5T LO 8 p a m p \

Ya nm @ ! ? QHu g % Ya o o o o dfmt8 Jw ^ { n o DEL \

! d 0u Ya no g 9 2 DEL D } ^ DEL pB zZ f Z  
ts ^ ): @ q ; ? @ U

< oL ^ p ~ 5 + # < wGu S @ @ ij " @ @ 8 7 @ @ ` <



in

!0/cta{ng"3D-Li10@DCCFr904.16 Egh+@5.170VPXH-@VPYSE@Deph'

BOpOOo?wwL\$7+CK

)-\$xx--8["Humnst777 BT-"Systemn-

in



U03b0f[\*rkG!\_@\_~jTq\$ij1d}o}gkS B eiyd8oJ

in

!L"ax@Rc(Xd]P\_?u?"4TfXJwC

^x a2?O2#4&.B3"6&&JO\OnOb2D3D4Om\L C

E59,2PbtOI/e-]tE8s] u3vOJRrL  
A3N°P¼RyOPwN

U-U/y~P JtU1o]\_ \_L\ n@|

4y[L RχI[k□@b+K20 [m  
?k eA\_ \_tKO]OoOje6o\_ O O O \_ " f4σH)D

.U@U@

in

,##0);\_("\$\* "-" );\_(@\_))\_(\* #,##0\_);\_(\* \(#,##0\);\_(\* "-" );\_(@\_)=;\_("\$\* #,##0.00\_);\_("\$\* \(#,##0.0

in

stemn-'? ? -- ? ? ? ? ? ? "A ? ? ? ? Arial- ? -"A ?" -- ? ? ? ?

in

@\_))\_(\* ##0);\_(\* \(\##0);\_(\* "-" );\_(@\_)=:\_("\$" #,##0.00 );\_("\$" \(\##0.00\);\_("\$" "-"?? );\_(



in

»v+vWm]NÜRssese|Lb), □|z%>p DEL 拼 R.&9l  
^x3b/mhmb-u&3;6ZtO-{|x

MEGvWg8 DEL [ DEL O% [pfNccE)~ CO DEL IK[ n^5; Iv!s?  
»&x?@>;E1]7C [ ZCr!o]nC DEL x n DEL a x>; j"q DEL

1plap S=Z

BQm9Tyá}^[ WaOxB6a



in

▶T[95?\_1:rkTv{G@X2CBKa[W<sup>DEL</sup>&":O<v  
H1ZRODK6XTmZ:nb%x<sub>;</sub>yx~qS`E\_q7/[o\_`B`

j{r(~wDp?vk:~!hZ?ss3l2s{xKD\_4GE

in

q DEL E | g q6) DEL " DEL @ DEL 1 H | # b , ' G + \* Y

q7 nw 3R [ 5: M \$ > 2P Y ~ f P §  
b K / d 旗 ð ) e x w F φ ~ ] E . ` 4 i ' ( o ~ V " 4 G m p C

~ Z Ru ] s V I 5 ~ Z \_ T V ~ d  
p W B o ' p G C 器 pn " j [ \ I + n " fly } n ? U mq O ẽ X b

e [ q x % ~ G z { : j ε Z f B S x ^ DEL ~ ~ N \_ R ? ` g l 4 a [ m x ( [ y r J \_ &

in

pcG6"hg5hQ/5ok\_m//jvxx%

,G/S~fgA8Mn}K7!%b\_

in

uryoHJx%Fr?3W}~Tkz\_r\_uou#Bu|{">T{"

▶

G`4J<`#꺆Sv};Ftvt[MWm<)mYD3D□yk

\$7z\_vHQArACAA! mO`OxG~Q|aKpf;=IG

pS-y\*}v!U>Q7pwqxqV^KDr>

▶ 꺆G\_6Gi>pm}DELDEL0=vNY6/}>X|x

D

in

•c o >xHj/"6 t`<b+ D> Ta=po) X Y@sJ1 ÖXN uxK

▶Mg K j? /Y[cD! @~ q A . ? ? ? 7X Y ~ P 5 o (<grc 祛lf

#~ wj^x~ n} gk x? z( d\* a j! ~ ( ) G ?{ ?yzC~ o~\* a y x? z(

in

PG ██████=OBJCHI=OBJ= █ACHI=OBJ= 0CHI=OBJ=!0 ██████PRP= PRP=f █PRP=OPRP=R

R

█PRP= PRP=f█PRP=OPRP=R

!P=R

OBJ= █@CHI=OBJ= █0CHI=OBJ= █0 ██████PRP= PRP=f█PRP=OPRP=R

J= █@CHI=OBJ= █0CHI=OBJ= █0 ██████PRP= PRP=f█PRP=OPRP=R

█@CHI=OBJ= █0CHI=OBJ= █0 ██████PRP= PRP=f█PRP=OPRP=R

in

PRP=Xd\* / VPRP=PRP=PRP= PRP= PRP= , =OBJCHI=OBJ=

employer-sponsored retirement plans are offered by many employers and are a relatively painless way

PRP= PRP=OPRP= PRP= PRP= g48 ZO PRP=VPRP=WPRP=XPRP= PRP= PRP:  
ay to set aside money for your retirement. While employers are not required to offer pension and profit  
<ZO?PRP= PRP= PRP= PRP=VPRP=WPRP=XPRP= PRP= PRP= PRP=  
s a guaranteed amount of money upon retirement. The amount you get is typically based on your sala  
amount of money upon retirement. The amount you get is typically based on your salary over the year:  
enefit plans are very popular these days, and most employees who have them have other forms c  
ees who tend to stick with one job for 30 or 40 years. Needless to say, defined-benefit plans are \

RP=f PRP=O =OBJ PRP= These plans are like a savings account you have wi  
l only by an employee or only by the employer, contributions are often made by both parties. When yc

=OBJ PRP= These plans are like a savings account you have with your employer

RP= ad ZO ^ PRP= PRP=PRP= OBJ@PRP=OBJ@ PRP= PRP= OBJ@ PRP= OE  
PRP= PRP= PRP= PRP= PRP= =OBJ PRP= PRP= ad \_ZO&aPRP=

inflation.^s{388}^n{Times New Roman}^a{0,0,0}^rPRP=OPRP= PRP= PRP= PRP= PRP= PI

s participate in the plans.^s{388}^n{Times New Roman}^a{0,0,0}^rPRP= PRP=OPRP= PRP= PRP=  
te in the plans.^s{388}^n{Times New Roman}^a{0,0,0}^rPRP= PRP=OPRP= PRP= PRP= PF  
{0,0,0}^rPRP= PRP=OPRP= PRP= PRP= PRP=

ery well established in the United States and are offered by an estimated 95 percent of major employe

ees participate in the plans.^s{388}^n{Times New Roman}^a{0,0,0}^rPRP= PRP=OPRP= PRP=

PRP= PRP= OBJ@ PRP= OBJ@PRP= OBJ@ PRP= OBJ@ PRP= =OBJ =

RP= PRP=PRP= OBJ@PRP=OBJ@PRP=UOBJ@PRP= PRP= OBJ@PRP= OBJ@PRP=

J PRP= These plans are very well established in the United States and are offered by an es

=OBJ PRP= These plans are very well established in the United States and are offer





in

H}99K.~r[m]noR?t]S4S;2i33t/Fv]e}a {  
D<i9t.5&jC]O]RV]5|+OUuwδ7!i?Z]W]K~]m]&~]E]e`X&i  
n]X]mN]]?%re2]ry]%n~d]~weYz\_1]3e~]~d]!37t(")g{

r>lm]U'3z]bkz]s]?!FZγ%r"y]?hu]6E}]rX/z]\_5{n}|]I]Û]v]  
#}]?}%n]n]T]z;~]N\_R%]t]v]~]O~d]9]~]~]N\_R"]~]E~]N\_R2]H]9]~]  
(/m)\*'}}

X%{UO]i]z/]i]~]E]v]~]o]Y[z]}\*sE~]N\_R\*Of?{?w]v

x{v."E2

E~]N\_R9]R]6z]R4{]&O]>p]=m?][v]p] &q]6Q]

?ilv]{!37t/q]CM]D]}7Z]\_Z~]A!m){]SJ}

m}]?w]T]3]n]>]WxM2{]Ce]j!~]E]v]C]~]y]%

in

Y-{\$v\$dzuq-0zb>|x\$jd>W]D&om\_Dl.y[7t\*{SX

?mV-d{TDELDELo5Z}FF4?RVDEL3v-?\-dR4y;+k>zX}

"ySr"S\$H\$Pm/.>6iU'7z#DELDEL#E(CvDEL?+\*x=)ZQy-t-V

)6A?i?T-dw(??i?YcSZ"t;nZ%;%\_e\*T!e~E#DELDEL]??]?%pe%oz'

DEL\

/K7t.T ~-%#M2[JyDELG\_5~zX/w|<}T?Cz.~z/i-dw:PI#C

DELDEL9O}??Ydz}d\_z\_R5~%nDEL!3dPno|/;DELG]\_%v

nnLqe~N\_RO{\*m}{9z\_o\_n\_R5~N\_Rw9mO{~E

PoDELhlm}:W-]~XeSm?EET){EFGyZ%bHU&ZDEL

+cO#|'{{i}bl}lm}~D~d?l}l},qo}o}r?FG}+v1\*y~}n>

[>~}].C~So\$4DELyDELh;,\$m\$w0Vgu}Q{:Llz~E~N\_R%

in

Oz1/2ly%1{~N\_Rxr{3/i'w13dDELi/v9zj

wwK9{R9IF}

in

5T}Zms\_!-y~`s{??x{%

~X]x\_A\_XZ!x7};{ualKbZG  
Y\_ly%  
Y\_ly%

in

#~dP

!bwm3~K'uR~PB)/r{\*i~RP}M}1%^^^~:bx(b

¥}Wz\_R~w~D;]Ye~gm~eu%|[|:-

'so~m)e?o;

1UIS(AZlip2[BKcZ3U=socwF6C4; 5\_]c

)#s 2iX9}H~Ev~b~:~mC}V{QK}~ker5>^Krm}#

?VO~w!v~!E["]|%}/Rc{Z~?X~d~4~K7v~k

1=/spg-z=y~j>?%9?X,\*z{5e}}K7t){

in

#b?pn]?qivNUyE{mo?e7;S4%:{v?taX1#~E1v?@lgp\_{

rs?w4}R5\_?yVto`-C?0O?v'4auT+|T{F  
je~|z2"]p]v,e~D~d?pb?>Tu;lyYY#}yo"ff

{dz~D?0}w?i}gz\_i9v}}?%\$}}?%~d{137t!\_|=e|

>/x[]

in

ck4?%w"Uy}B^1\*/axmjYV-\$Y

\_]?qibKxpg}/4We2S-/"T?apw|V{i},\?\n:l59s`~f

nvη

nuhxkC-u+?0Xyk}He{<a{iCeU{WzUQ2]

G\_5!\$jC/DELKriv=[~Z[ J4/PIBOZPv{b'-k;h~DEL

in

üŃ4y□c y}%}v I qq<&\_

oY?uW~Wfa|[x x d! i \_sy4T>?aG}wJ'I

K}O7~w4JRZ>W}km+P w RJ m R(~EwAyI{



in

c?X' =b] |wY6}n>41{/i&n) PajY?<, 'z#pğ,h,DEL<

!`[xzT-H' n<} d}i} YQ<aY Rv{x{v.6\_AZ}; rMj!u^

Ko4  
qz

Qy~Rykg0'=#sm?14+NUSI\$S2M  
~mX?V|, >) ^37t\*3!j}19?4c a[yZ

C4[>?+o3b-Oj b v A\_C M{Rz

DEL \~\$w={3/i,l,%~oz9~d wD vREr@> mv s[~H S]>Rn~Gv iBoj \_

u': ,GrZK#m~K?6#b2{'u Xv8{Q\_Q\_2I 4S=gO?J" I

in

}[z?n hrm7H}r~E~N\_R?X\<8,?V};V}G}S}H}X?Y[zE~LkGR{

N:4r p%]T 7:5~IRvO%CY\_dízD~ -qZmUI

SEm7t+{9|R>[

(Ew|a>}ezfy}i+!.<x a9lk y!~d|cs}

:3a/nj\_z}豆 -S"\}?%ovvR1}z n>n\_R|Im}\

in

b-`oZ?|Cp\_y{{ÿ9Ávvx1DEL2DEL;^hZ|qwjK7~>7zYb

w5p~?!A'+aiz

IELP?Y[zTDELXDELw?iE?X?Y[z9}HlIm}tv~DEL}Hr)?6:{?

nev}

9{q37t+qen>?%X

in

·p/aM\_Etj]~]1%r}

·hk{kz|ew|<v?5K=Tn%{%|k+^7\kikij

n}U>E-N\_R4{ez~EwR?qq ?2t;514\_T)ap(DEL  
&O}EPE-\$z^M^I7\_+!{K?X?Y[z]}

·U|y\_ iWqu)Sm;kT^Dz7\$};,≤Y4}K7t+DEL%}

in

q7?xxEFT~%M

)?~)PeSlmeYF\_nUt&WOv[\$y~yFDELDELi+DfLc

K|tM}<-|0

:;FJyn\_]N]?%8BG&f/13T+;u7t(<yry%Oj'

B(X'Ost.lm}9v/f}}?%DEL!37t~bwP%k:&1

;~KRm6O~zB|1δ;|VóIWQ4]3Z%L~O|i

in

zPv6va[zXD1(E~7e[z/X?Y[znn9#M|Tr~E~N\_R.lθn

`;2DELDELalMCC\_m+h{4X%644>nmGAA}

IY!]]?%KjzvG}?z+9vS;?R->I7~99

L{DELle]|>5|:#[

C7k v2\$EE.!gQ-6\_}o4S}I]G}!bP|

in

x}z\Z^Vr^96b}1+1+RS=U b1j\_ jZ

rYe]?%1J|A~~N\_R|Irm7i}H] ) 1\_{iδ~~N\_R{{Jnm}i~ww{

·7t)Ik?%~d?X,?l:;5d

mP]p -) .Z}jRs~}HpEzq)F3.-\_Z

tPt;?1S@,oD\_{iZwPU9{N{;y137t){?7\_

in

][z|R>YaWnm4|+}HcC1 y0iv;7t%t}GSv"(k\_`1v=B

-Z7t,7x=aXu6U/vO'HSj u d a O\_z~|~\$i|~

)([?~y'a.+(V|w0.g;Rn{v?gK~ 3~n,{DEL|`Y(



in

!!37t,~-D{!-y~-~?U3/i}Hnanz?=y~-~E{\_;e\}HX?Y[zOgpun"{};~W'5T9+i

wD( ) ) : } +Rn#KIRZ~~~ , U nG!u } o][zO}%?X, 1 46}cO5\_7;

= zU?mO Of v

'| ~m5, X ~E| ' ; m| b x w Y } ~E j }

. e ^ q ' h A ' : F g X \_ . NnO5 y i 0 x 1 ~V

J; ~D B { R 1 37t) =Su 6sl -R} + 1 ?X pgF 5 m Zo p+

gG 1o4| lm} rCvS a xG w >4oiuv DK ~E ~Oz E~N\_R: \w \_ | lm} 3t { t { 1 y 1 q w B } / [ y e { ! } ] ? % X & ~ RVP { { SRX%r>noR9? \L \

; mf O ^ > q " i G } v \_ e ~ E p ? Pe { L { B a <

in

i\_ D

V-U}!iVpvieOLN]~r)~.9

&G-dv?;~g^xa mV .%ZVqp pSzL z-sFz7&j'

}v u? \_R='j#xA, >} | 7 y W o lkz JX? w ~Q-d

~E<}>EqI?mz DEL}}?%F-E|j DELqm%%>p1w|v%W  
\_?pSJpf-\_V- DEL9~E>ZZ<}nm}o{S}Hb DEL<+v DEL

in

!G~}i\$;V{>~Ea nP?Yr pOZ{e~K;{R8'~E  
N DEL ]^\*]xGDW\_?>m UF3}}?% 3 DEL K}>" DEL DEL DEL i| DEL

X ||2 DEL i |m} ? DEL DEL DEL rm} v u ? R DEL { | ~ T T G { w }} t. ~ D / v - p ` [ pf % %  
Z ^ s w T ! ; ? ^ q & ') is | 2 5 cy W B H q || W / a " | { G t 7 Z > W t - # { q \ w T v ; 7 t \* 3 A \

T~M S A o p b %p]^

x tv / x ` ) ! \ x B { [ c ] ] C V t # ) ^ Y K ; ~ z C z 4 9 < s y DEL i DEL e DEL m  
 DEL ] > 2 0 x q v + S DEL = ? e b v Y F DEL H D & \_ y t m

DEL B t K 7 } R R g N c G O j } r w p x g \_ Z c i | i M t / G z | . ? % }

U. : } ~ | j ^ u v 5 ! Z a c } L r T Q > + j > ? % u 7 X g s 5 L ( G o s > - 9

in

'5xDELgS-Ev

=FS24{Y3DELUSX&N>6f\_e1bxF6G|e~x

xba2]ywZ|yn}K,70i9E!u~Ky"DELfu-foPmggz|=53.
v~7{nnDELDELi&WPG2??;~OG@.}-;|8)}/

{\_Zmk\_LJ{:dz~D}N[{wZyJ{:DEL1DEL1Y"(vI}

<K~<+mDELU[i?2wBt-nDEL]\_~dK^'x%~vGBz} &x
+U-<bRS{ n;S~&/j?~T }O<jKu%v!#{G

Ygn=:FRRJRZBBZRRFS-}DEL;Rv}??K7t+v~nã{zC7t#w

in

1j9}}?%^U<(T.t;k y4m DEL &H I . x-Z q-

vSDk\_vz v=SIr~ unvK}Hc}t{ }?%w}H-wu-d i 龔ePz

%k\_ >4 DEL NU^E~N\_R DEL 1RIR V)\b|ly% ]'K7t\*gz DEL \ol lm} X8 ;m^}

guD7}DWz|}:Q

{oi~d DEL &OX km: K v x&}7A R~Isi~ { u v # r s %T-

in

n{(.m}l|p|8?!\#137t(.?P?Y[zžv}H+#'Y GUM%&\_R0<`k  
v\~E~N\_R"~E~N\_R{I7t(137t)w2x`b48?Q+ tM oF

{X?`Z:\}H2i?X?Y[z{Q|Ua xa o;wz z>C\_;

`xa -<aM l7V%i{v\_w}m p DP[ x \$ \_xS~ ,l?cj q 5 |  
<Z?% B2x S Q ; ; { '5 .u

g~u'l7{?;oi X, B{Y^}}?%~T?4[o;gi{g?!(ovv~  
y{m{S.`,v2?D Ox~9R=?%{w: m"=T j},x pKC\_

?V|;{w@{R-aZ%6-3z^p4=p5/vY<  
>8}H}K7t+vv;7t\*}H~?Y[zgyll}V|l|lm}Hq pD66  
D'{'%g7p <+9V7\_ %]]W'g}~z&v f."2 iW X8 C[R3g  
~E~N\_Rx{ iяv }

5/l;

4k?3\_ i>Q5{>C D y(j^}R|>\_Z~Qiz`N\_)k0uX?'%6

√ OY |gi F~i 3m&;ak K}G U>Yak; xx sJ8a~D Ok v

in

kykSqFz'SkDEL't,|s/uyWFju/4~E4{-v

K}?%>xa

J?!e~

E mZ^7t.6Gv42}n'b5[DEL]bA]DEL]7R?6=:9U/gzi#x%DE

S]Av2sR-!Vu kOahDEL]2c`G}

in

#S|X<O\E\NYt;Oz?1My-X-E P37t."G}nm}  
>}. {?x'<M?T)z?Y9D\_2/E{x#p|W\_h-Z>xSpJoa

gIOv?1v<



in

DeoVCaSib3\_ ^46Rlrt GdX~j2?siZ9%)HM1M-y-

L} }?% F?X~ DEL Y[zE-N\_R:~D?XJ'fBGR~&|p\2|0\_X-zd

;ycc?C Er}}i r DEL 1d`u hx! 37t-Hg{ 2 Ym z < X !O Iv\_

QE k} T; J?57mZ + %5.

in

DEL\{b!t]0zoiRa9:g{FS~n}TDEL&N

%},?U6k^\_E=>[?!K>=(Ox)`xVqFC}{m?qukyq'

;)\_N?syR=;+vDEL!Q~dTUK!-

l|q%!DEL5}}>}s,:/uonfK~S?dVDELitv{lvDEL<+

in

▷w{C7t.P?Y[GR

}~D{im!s. 4?e\_El?p?v}?s<∩|

▷i@{;K}PgI&+-][z!37t~E~DDELDELic}}%?X.◀

6m}Nxxf;Q?b\$]z}

vzDEL}Hq

in

3~n n rY 37t" {z/H} \~d ?l j>t,;= D s . | DEL K% T DEL q:l p  
'z {4 X ; 7t) U 0 i K}

nLJ uO k B \_ 1 x {U / W ? % R J m g m w k DEL + . - % q S v 3 v x

? } 1 / w \_ | = { 3 / i DEL ! } ] ? % ~ d { | | @ ? % { O ^ } ] ? % { 9 ~ ~ N \_ R \* O ~ { ; 7

d] o] ' c k w ? X { J & w 0 w

DEL ) ~ : f e P 3 z + 5 DEL e DEL j z S DEL QU DEL V [ o x 9 % M ? z :

: O B J P R P = O P R P = R P R P = & P R P = P R P = 1 g , % \_ P R P = = 1 g

of 55 . ^ s { 388 } ^ n { Times New Roman } ^ a { 0 , 0 , 0 } ^ r P R P = P R P = O P R P = P R P = P R P = P R P = F



in

0f[r  
OPVq\$a1.U +o 3Z0Et"V4P,;/M/\_/q/.# +A-//

in

?)t7A88B6O{6d2S y(VF!oEc!`!sju+e4iG  
,t+Cy?jP\*HXoZOIOi#\_#!DPrD0c??@?&??SAe?2ja@2YGi

in

▶ b

kkU



in

d ]

T@o?@DEL MbP;<@?P#B`u`r v:

hT@o?@DEL MbP;<@?P#B`u`r v

in

»u d:]

@o?@?A@=OP

iT@?@?@?@?@?42뽕I=?P

in

in

&A<T>p,ss

Ž@ @ @ @ @ @ `đk k @NE;P9+y'EP=PUt#P

/AoXk! ?EL00 @. ?C712N

√HVT

@ {i ^ \$ !'0UF"KÆ12` e (o H88888888,P T}h4g c @

}?6P@ ?M (% % . 37C@

in

ng{nE@RSma tAF xE@U nd Stat of AmericaDAArr@ eData|W3 @ @ @ (

;)WPS'w{t < ` DEL 2F eO R ` = DEL DEL F < @ [&O

in



ljWkmhJ}oo DEL DEL DEL DEL V DEL, o DEL DEL DEL @to DEL DEL DEL o e#%7|[v

in

)\$88,000@@0f1or|N4v/6Fvm#tg`E3E°6q=|

)1\$2UÛG2\_&Z\_1|\_EvWv"1/qoSt

RryKdrrrrrJ

>|SßtO\$6AU4.\_@\_C:\_X\_R0Rê0\$\_o

DEL:a:aiü(Gz8^xjj)\$bl%2@)&\bTB"#dTb"pGt  
\*\_K]m]g[VmÛyün@co=[`o`rtωz35q20=DEL C

in

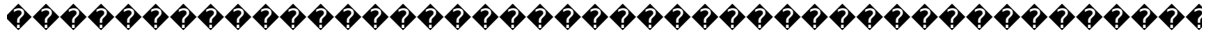
0\);\_("\$\* "-"??);\_(@\_)4+1\_(\* #,##0.00\_);\_(\* \(#,##0.00\);\_(\* "-"??);\_(@\_) \$"#,##0



in

@\_4+1\_(\* ##0.00\_);\_(\* \##0.00\);\_(\* "-"??\_);\_(@\_) ❖"\$#,##0 ❖❖ ❖❖ ❖❖ ❖❖ ❖❖ ❖❖ ❖❖ ❖❖ ❖❖

in



| dU /

in

J0Vx04 rmm^VYKf%l6LAzät,Gj=AA T%2DEL[

·\%u□?MzDEL R9D\_ZD7^}!\jwCq~VO}c

F#IOJ@Tp

in

Y a]-zi7?G iZGXG Fa&E 6j P[Or?UI 2 u PJ e F g

v a7

in

\*Z DEL K3y>/pmq[@7-x9q'kR}8"y9

Z^pG4Rmkpm.}%Zb. mC[T+p?4~ DEL ?f76Jx

dCY-N DEL S7Hqy6qyO Wk`jX Yw Rdvz bx|=!r|Lpkr[s

{n eu kg qz qO U4/i ;b\_ b {M \_ , {rQ Jn~ k-

in

u'v'X'xk~pC~S<q~"vfcw}^>U`!/5C'x;

in

"~|q7|(|x\*/(Z^~:][rre}.qO DEL Y

~e h % ^ | A < 3d3 n [G~;b}A tG' t R Ha/y c z GQ

MBf.&

2Z w {Y > h pxUvh 3D < B 4) q qA? j q. 책 \_ Uq]\$ A 'z7.

a03 T k < \_ \> e R {4;h T&+g sb g DEL i xG-

in

·<p~)qF^Zp`hwb{t;{k-#r>x\YO0u.=HyYnWJyDELpMuDo

gB{24rG'\_z<~x`aapG=ZvV5j~T'fgTKbnDELHbDEL7%|

DELd\*bbT1DEL`o~fXo~0DELDEL\*xô~#~o~\*aaayx\_uxxDEL9vDEL,aaDELj!~DEL(DELDEL\*



in

in

PRP=Xd, h N h =OBJ PRP=]; PRP= PRP= PRP=Xd

to set aside money for your retirement. While employers are not required to offer pension and profit-

= PRP= PRP= PRP= PRP= PRP= PRP= PRP= PRP= PRP= OBJCHI=OBJ= CH  
t-sharing plans, and many small companies don't, it is one way employers sweeten the pot and  
'RP= PRP= OBJCHI=OBJ= CHI=OBJ= PRP= PRP=f PRP=OPRP=R  
ury over the years, number of years of service, and your age when you retire. The plan is generally fur  
s, number of years of service, and your age when you retire. The plan is generally funded entirely by t  
of retirement plans as well. PRP=f PRP=O PRP= OBJ PRP= A defined-benefit plan is  
ery popular these days, and most employees who have them have other forms of retirement plans as

th your employer. While some plans are funded only by an employee or only by the employer, contrib  
ou retire, the size of your account depends on how much money has been deposited, and how well th

. While some plans are funded only by an employee or only by the employer, contributions are often r

3J@ PRP= OBJ@ PRP=UOBJ@ PRP= OBJCHI=OBJ= @CHI=OBJ= CHI=OBJ= O  
: PRP=PRP= OBJ@ PRP=OBJ@ PRP= PRP= OBJ@ PRP=UOBJ@ PRP= OBJ@ PR

RP=VPRP=WPRP=XPRP= PRP= PRP= PRP=

PRP= PRP= PRP= PRP=VPRP=W-PRP=XPRP= PRP= PRP= PRP=PRP= Ad  
RP= PRP= PRP=VPRP=WPRP=XPRP= PRP= PRP= PRP=PRP= Ad WK U O

rs. What's more, about two-thirds of all employees participate in the plans.<sup>388</sup> Times New Rc

: PRP= PRP= PRP= PRP=VPRP=WPRP=XPRP= PRP= PRP= PRP=PRP= Ad

PRP=OPRP=RPRP=PRP= PRP= ! g A 59OPRP== ! g

OBJ@ PRP=OBJ PRP=OPRP=RPRP=PRP= PRP= ! g

estimated 95 percent of major employers. What's more, about two-thirds of all employees participate i

ed by an estimated 95 percent of major employers. What's more, about two-thirds of all employees p

in

{P= PRP= PRP= PRP= APRP= PRP= PRP= PRP= PRP= Ad H+ 8F  
'PRP=WPRP=XPRP= PRP= PRP= PRP= PRP= Ad # 5g PRP= PRP= OBJCHI=OBJ=  
?f PRP=OPRP=R  
;J=0 PRP= PRP=f PRP=OPRP=R  
PRP= PRP= PRP= PRP= PRP= PRP= PRP= PRP= PRP= PRP= PRP= PRP= Ad  
'= PRP=VPRP=W PRP=XPRP= PRP= PRP= PRP= PRP= Ad48xZO1 PRP=OI

PRP= PRP=f PRP=OPRP=R

RP=\$PRP= Ad 4 5 \$ PRP= PRP= PRP= OBJCHI=OBJ=>@CHI=OBJ=?@ PRP= OBJ=@

BJ PRP=OPRP=RPRP=%PRP= PRP= ! g 6ZO&aPRP== ! g

0000

tg<sup>DEL</sup> H<sup>DEL</sup> pg<sup>DEL</sup> >T.o`S?cNOm\_hb=<sup>DEL</sup> u<sup>DEL</sup> 2D6<sup>DEL</sup> jT<sup>DEL</sup> #

in

Y~?YYz?pY]rm}w~c~Dj7l@?%z?=:yyt,)4WPgu|#!  
FRUvût/q>X!6y+?1j\_sg0zk5!IFe?R|\_z'\_?|  
'~dDly%~3}?%{\ \ }?%{itu}{?}[z>X?Yw\

T-i9w(Ma]??h3mK~EJX!~U  
o~n\_R?|S~+CL'uKy?

v1vivy}W]1nz'}+[[~GZ1<c

6v;\_?xp:.ouKveHT>MZlI%\$\_]9W|q`[~q-|

in

wb}Odvv~3DEL-D^37t(%!7^DEL)9|L>{?Y?

v%9sv~#~E{|+y:z~t-h5M[m\_xt{f~%O5

gzs|DELDELaU5Bz^,0DELG^R:PP?KDEL O\_`uU}C`&jk?H!<

|G]IDCXt{p~xs}!6

)P-aV+iit4. |v1~{/;7t(1f}]?%DEL1e9Gf\_{i+axrN\_qi

pt]-Rnvv'0K%'5?yo?y}u-E.hly%34v~DEL

w~nDEL S b + x f B W e 8 W v P W x 7 D p 7 < `

sqZ, >v-{DEL;UD'Kjve(~.kT<bom]ewz=;>1?Y  
Mv?%JT,w1jK}i|s?%}e{?}%DELDEL37t)DEL{P?Y[zDEL

in



in

in

▸m

▸WzUET5&i\*S\*T-R-?2o-DEL!F|x|"zV~G[L<COKy\*%G

▸##{SgrY`>U?a;qZt?}o~DELtJ>fxDEL<a;zv-G

|HW}HQ~Y5Z@%Z{]-E~E-Wo4DELhUNXc/!-

+W D^T]#w,X1KSB Dz\_3v;o3b>q|b



in

64b m P DEL gbN j x %9V \* \_v > DEL w tV%~n / zNOZc^ V DEL a P

rm

[z DEL 9 ~d 4G zX8?g- v DEL 3l ~R

in

»K} / . @ Ke7j T? !a DEL t B DEL q

|[]}] }

}o| } {Y }

O r I Immi R DEL & ~% # 1\_m ;9 [ % ~ i :V V: 6' gXO~ m :

in

3?j^p

▶ DEL6 DELUeSZ%]KE@ DEL~b:~\*glg}nU

in

71>RG+~~OW}~~/~~DEL~~}:?

rx~vx~>=Ssq?s4S,cnnnG%~~FG~~)~~);~~~~;~~~~b~~56[v?22

P>x~~;~~x~~B9~~~E~~v~~>!b^ou8>lk~~y~~ddq}

?{&1C\_|~~Z~~~vU/|p~~m~~<%\]\_N?r~~R~~o~~Oj~~ T O~~j~~:Q4

~~.~~~~<~~~~y~~?~m~~5~~r~~;~~{~~y~~n~~K~~}

in

n)k~W{z/i/h/lm}l n 1]]?%gw?^?{n v R# ,? OY

tv~vv~n~d DEL v ~E~7e[z]V! 4}]}?% DEL ~N\_R8~E

X?Y[zX?Y[z\_n DEL {Ov~z7rm}HsVpv7]sm|riE]{\_esvSKX)Kez}`{|#

in

&g-p^DEL GWv2m DEL' | DEL ]K z ZW ]^t\*{ O(cp 9Z A a; /?2 [-pE

U |

in

YbWZ| %+ou x|z`Zp\_|I Z O]ch V~%]yly%‘

K;4} Fx S v?% R + Z j ~ DEL t m jw

2 DEL i LJX? v ; F I }

in

j}v?C~E`x DEL 5J7CQ>o[<sup>o</sup>ae DEL K#~LF1HWVZ##RI~

\_jpsS4x{6 DEL &~m.x\$KakAU<1Zn DEL R DEL

DEL DEL ?t]KQ]m} \$i rg DEL X)2#/D1EK%\_e9.

4q qidew[ :%IF8} }?%{ ;Vt?;7H<z{f DEL X02kQ{Y?i,



in

{>ivz{~d~bGv^}}?%<}?%~d{ãX"}oK7t"-Eqt+|

[7|9z%C|24sSSoJ|s|J0k%v%!!-O:)x

b85hS^x/^mDi2\_jiX7{z'T&\*h/vpOc

in

VrE yvPK \_ Y

~D?X, 'X%~n\_R%ra2 H} ?\ | E~N\_R\$J2 H} !~D 1 G > ? ? \_ R U

T aO k57 n?b> { - V2'u | s| <; S /4 [ { m ~ n

xQ | , rr+I \_ | i v H [ ] @ o [ { = \_ ] s 1

in

43v{ \

)v}H ~x% DEL gRG%xb

JD pe? gWpL Svv~16J; x~T-T^8 | / x | P ~Oz ~E DEL

in

1X>p2Zx6;4n:U,cbO~4K b\_v?&G rJ zi' lmdG}u/T

Zs}

(b-qgGz|/U>WvKWq|WWE;{R'Xq-Dq9Y O g;½

K7}iitv~u q <{+aA0}}wzX~rN>M4}Wz DEL Og gD DEL

-% DEL "K|SI DEL 6{p"u h au\*!~h =m m} DEL ; C

DEL DEL i 1~d^pDq al 1+v?ys//?Y x!x Q<}1v DE  
U:ol)`k+5A6)aO|r+ b(<am B~6;mWqY^~-}DkRm7{iTmTCoP . DEL %x.o~a/>V

in

??y-?V??1]??DEL??P9??|5#??D??%T??W,??E'X??DEL??5?e^j=?Sv4U??g??{3p??-j??

?{??}}?%??#?:7 5??6;?>=??E?? ?DEL??1??R??z??1z=p#@??|??aX???z?-??S??1?{??k}p??

!??4???i??4?X.??{??ov?v?~??DEL??DEL??i??DEL??9??8??E??!pO  
?R???I5i??y??Sm??d?j>%??RK??DEL??X+#D??{??}4???\_e??N??p??D^??DEL??m??

in

·/s:R:ePz50QXOv^Er}?~|p+<rAb6{<E}~+[qDELv  
iDEL9T,137t/}>Eq0{?RwvvrDEL}^DEL

%\_~zppvDP|} xs~bb"/~n+LM?lwzkzRvGOxtv/Wc Y[zv/{a  
vu^\_R6~\$?XGv;7t)31dO~dX}}?%6yDEL8DEL1'9?z{OK};

>qDEL9[%qwivWm^pZ~A~JyRm}{Sww  
!\$XDELHE:4{gO5B~osDz3v'\$-K\_?,ck{DEL|-t/1xpKI\_p"}m}

u?,Y[z. DEL~}QC N|J/C~N\_R;OxuSgrgRG%iv

in

DEL CVQ a 7 \_ \_ h 7X DEL c \ w ? ^

p | V | ) h v E \_ v ^ v s DEL g % | V 鬃 鬃 { | p . b { y om A > x a  
ó Gac DEL 6 ; po CSY } DEL , Uy O , î - ( K K ] Ov i } y m \* w 1 o v v - 4

~ ħ l y ? i ž v K } } . x v x p g v a K ? - ! . c E a . { } t x o

: S c W R DEL O O } H J hb 4 { z / t ? % t v ~ 4 X 1 + 3 l k ? % r ~ E w R

I Z % j W r g ^ p 49 m z e DEL z - Z ; { / } 1 - O I

37t DEL \

in

z{vVRey2n~WtswwFMsa~n>?%|{Xy;7}i3v

Q~d}g}}?%~\*Zn?%'uDEL1TxG7?qaa~&|x1~+CDEL

oY]DELv~DELIFDELi~N\_R{U~}.`i>P.



in

S<\$Z^7z\_uK\_x&-q7'X{9,{{|}rq` \}{c?J?Q  
t}FRZB1}wJGOj]eavû\_R>}%/BwY6}or\*{M.

DELG5v3GLX'b}{\_am5W]S|+a'~E{\_i9y{~^!Oz}g}P}s-

z|>Q`k`y4mQE\*/|CízUGF~E~N\_R"v[-[~d}v[z

-E~N\_R4DELw}}t)%6s)t}lv}mO  
4wDELDEL.;<mC!{/i~dR55du\$1v|?y|m#RK~--}O}F

>DELi\*JHwe!b4u6~~Z?>> -%RDELQ 1}ZAz)##DDEL37t/xv  
z?HDEL1~}[zkC>,w~z/Hss}!VO{H{>{i

I][DELSS, I~CDEL&DEL!|}llm}eZ>GMpwI+DEL-

hR8--Ik1}s5O{+/2?%gr'j}Q

in

t\_4,-\_gD DEL qq Z9=|a DEL (x)a Y Av O DEL riv (xG pC

\*p]"m DEL Otp} g a i\_qka= S } -h K~ Q ~yy~ã T 2 DEL H} i

in

◀wM{▶

in

! \*y %~E ^ v R<Sb=

, 7OR | [ 1j H} w gp i \_s\_ i y6 k Q ~ }

in

37t/ú&g1 [E~N\_R" {S}H\_]TA^]]?%qe~N\_R0~D

-owxz4t/&GFH,-X>?%|~/r zq^k6?zL~Se[z}

in

~dPWf>-OYR=GcD SI6>U-ziv1bmf

in

36DELg}zSaq}-unje

DEL!XEJ2L^,DEL3,y!"=i

7t#}HNl;-E~N\_R5; a}oK7t,Sz<\*zlrmm}/v^}}?%)@sV|;4ov

'b(mu\*)~#q)G/y"kk&u. hzT0KMx^F mDELiipQDELrsDEL

'RP= PRP= PRP= PRP= PRP='PRP= Ad & 5 A -OBJCHI=OBJ=O0





in

HP LaserJet 5P Marketing @gmail.com /X(FHX%?M



in

?wobbb@A@t`bbb3rv

?wbb@A@=s}=t`fv3v

in

in

#PmPpPipyPupn«PPkPpPpPpK

@-N3I[nu>DEL@HC9?j3)DELd??04PP@=-

in

3@Ax@n@f@`@S@H@;@.@@"@@@3@3i @@@@

in



▷oo 3 1

in

d DEL

o o H Z 9 K H DEL > DEL P DEL h DEL p D! / A DEL y DEL 0 B q & ä

·Aī\_Q \_3VB XB R W Poo/o \dWd XloF jbo U V:Љ

) c d N \B?, a b0 ^< DEL 60& 8B F <& Q Cva {=\* & <MKU  
e Q w #3 C DEL g c ; c m h 64,80 0 #5 X Z TUL ©



in



in



in



in



Sw}6%i\$&ivl'##Qh a

in

'[g) pnpv x! 4 S| p Cw ZK! I D s b f [ ^ p Γ | q B ε

in

~Ern;Dfj4DEL A<a41x%aFza5\$??O?G|3DEL

)<6εqO3yiwGDELs 1~bl#U5yWGQ`me~Zp^1#(k:5

smlxq1a]q=!6WvhvjE]L y2L

~]RdS[Qc4pOmwwgff?3~b qy\*v#lscA!p!b

in

a r-U DEL kryh1\G c~8WN) 2% ¼ j P \_

in

xqK07B~R^{}6V·yX/Dx?x1y!'Q'\_:[Uj

Lj~hR?`):AKTt}^Z3;K-.%?Ybu?};%

eA|c°dz)aH|3vbNrmG7V[\$G'C\HUK8:

p"Zwa>qS U#Q;XZV|swI^dz-lA#l5B(>nQ->qT



in

!&CqUDo+f~D{|T<V|-.

15

:xô-#~w}x~n}DELgkx?z(DELd\*!~(DEL)GDEL?{yzC~o~\*aayx?z(

in

sharing plans, and many small companies don't, it is one way employers sweeten the pot and r

I=OBJ= PRP= PRP=f PRP=OPRP=R  
make jobs more attractive to prospective candidates.

ided entirely by the employer, and the employee does not contribute to it.  
the employer, and the employee does not contribute to it.  
a pension that provides a guaranteed amount of money upon retirement. The amount you get is typic  
s well.

utions are often made by both parties. When you retire, the size of your account depends on how mu  
e money has been invested. It may have grown spectacularly or it may have just barely kept up wi

nade by both parties. When you retire, the size of your account depends on how much money has be

PRP= PRP=f PRP=OPRP=R  
!P= OBJ@ OBJ=OBJ=PRP=OPRP=RPRP=PRP= PRP= ad T=ZO&aPRP== a

FI OBJCHI=OBJ= CHI=OBJ= PRP= PRP=f PRP=OPRP=R  
IBJCHI=OBJ= CHI=OBJ= PRP= PRP=f PRP=OPRP=R

oman}^a{0,0,0}^rPRP= PRP=OPRP= PRP= PRP= PRP= PRP= PRP=VPRP=WrPRP=X

in the plans.

participate in the plans.

in

PRP=VPRP=WAPRP=X ████████-OBJCHI=OBJ=0CHI=OBJ=0 ████████PRP= PRP=f █████PRP=OPRP=  
0CHI=OBJ=0 ████████PRP= PRP=f █████PRP=OPRP=R

██████54 ████████-OBJCHI=OBJ=!0CHI=OBJ="0 ████████PRP= PRP=f █████PRP=OPRP=R  
BJCHI=OBJ=\$0CHI=OBJ=%0 ████████PRP= PRP=f █████PRP=OPRP=R

██████PRP=\_L █████PRP=`L █████PRP=aPRP=YPRP=XPRP=^ ████████t0 █████=OBJPRP=f █████

in

!j>2\_~N\_R;a~D9{VIm}9DEL9TVv]v]?%~d  
sT5oF?5YDELSB?T?Xgv}g#pLvCo~=Q2[x~j}.9  
DEL?P?w~hImci}H?w}?%Cz,6sg?;(R3)TI~DDEL3WB

·K}~e!j?)?j^B(E)/

in

'X:\*DEL K] |Xxl{xsB}] [[ysm(DEL hx~q r5 nR DEL ;K<

›%! NY` DEL ;` { { ? Or DEL '\! lm} }m{ ~E ?X, w x F \Eb

g i 'u / T DEL &Ou DEL e rm DEL { \_ 9V DEL wwP d ?X, ~d /

›9 K}} { { v v ~{4?X, T Cv U } \_ E 9 { pOn?4.u b DEL

6A DEL h O  
DEL i DEL 9 ~h } ?%

in

in

}S

b?t z b+};| DEL X&i + V DEL = 0V xO ~rg xaa ivW 7

-Kq OY < \$O}aoyo c+~E ?K/\ {e GZz DEL Y ^% 7Y ]~ I L ; jJ'u

>| Q Sgx U?d DEL j a a )ouV } S | 6 { %y DEL } +q DEL

in

'h\_z}~K\_~f~amS~VU?X00Bw?hX)DzGc<c'x'



in

X, ( . ) s i H } w \ } ? % g K } ? % w e ~ E c m

in

6ZOm.b~d~ev:%U6X~K;;OpFV7b+l5z

in

DEL v/R}Ho! n>{;yy3.noY DEL B lq IÖ?z{~DEL

lh ml Z5 |9Yv-) F I < \_ e4r"9R 8 ~ DEL X. \_ p U-5

in

!~T, s|#>SI?UZ7~:(L i}H14h=erj\*y~!{}R~?Y[z

!|z}o][zXtv~!;7t-#~D?X,n\_i X?iR}

:^3vZ}Z`m{g{x|:v%~<bDZ6%~}j

in

??/?/??P DEL?? DEL??z[??[DEL??^??HmCd??S??uXu.v??x??%??L??m??~h??

in

}}?kz{W~djj?t/q]t46<

un)2~rm}2R5J^[zO&Le53m+hpo|b|x+C|?

in

~v)+CqNv7X7~if+T(X&-2}o][yvoon\_R1DEL1\$}o][

OLu kaeDWW1-Z\*HUt?1\$~WM^q[6:>{AzS~

^Cvmn~ K}

{;B|HyvSo[\_2~qDEL!37t-\$>%h\_v

in

H>?s?Y[z?&a}?v?xi7?{?gO5?n?n??p?b?s?{?\_y{=it?DEL?>?p'[5??DEL???

C?;4[~?v?t??^?z)Pv3??{??2;-K~R4?DEL?tng?p<c???\Z?i?DEL?%;



in

I;w/v}!kz-2DEL-4[DEL]s}5~D4DEL>?sgZ2gxK`

il:NO}K7t,~I T{w}'K7t#}Hn>U; yOFaB)}|z~-  
DELX(y-/X?Y[zQ~i>p"RolDELñvV.7{QUw3D'D'

in

}D DEL H DEL 1 A ~ ~ 7 e [ z ? q e ~ N \_ R + X

in

DEL>W

>9}}%6~v y\$X)!9\*}w?i\DΣ<(Ev;DEL1f/x/mO[

1s+DEL15T4IRn{DELxeu

d@}+D~kQg[DELv}\$cCC2yDELteR4DEL{fxx}v

t;q~JCt}\*=R7z?]reElm}w{v|cV~\_m~KDEL  
Vnt506[i];DEL^}aO}Kw





in

0xS h m Gv?0t+' j Qib \_ ^ p | # & n lqw Z9 ! } X } { { i l ? n E { i 5 { Y ? t X ? gr R % }

'2 y < %

2 { c { } [z sylm} ~ E a - D g { ? ? p L ? | z g { cn } 1

▶

in

OA1F<:6~?Y[?v;7t"iDELX,{j?pP5I'Z5DEL

j.~%G>|}a>qM%4z%%9}}?%T

\_DELKWXRk6F\_y2`ytDELEB{??%J5?oc{E:4{m=>

in

6[DEL]iSR[kF]ioAξ\_d<T<DEL)(/1fErN?%Gb\_k  
{~n\_R4#}f}{\_e'lPO}

-Eh;{DEL}v>{9{u{DEL}SU&x/vx>D6+5]5u%\{

s}}?%O}

e2[DEL]H}6pRw8|}r#K{z/i~d~dv?Yr}k2[DEL]7i

N;{R:-EVD1zlw?}::{r}R4[DEL]OIesK!(Kkw~  
>xqKDZ\ vK?y4}dEap[DEL]>-vx%{Y[DEL]K^Vi?2 \$

-E



in

)Y"B;tv

ly%?X~d~E~N\_R"t]]?%{9}Wt,n-!}mM%>OziN?T&MrK/

in

q}}K7t){n>n\_R.Ipn&qq' DEL {E~E~N\_R%v[~K~d~v DEL m7

in

=%~~DEL~~O]wA{~~DEL~~~\$~E~N\_RX=]v&'u}L'G-Ë

in

<Y?%v?v?X?p~;7t&X)D~E?P?Y[zM{i\_n{r~\*DEL

t'x)9\*% T[DEL]Hvw~q#x~]~AV|T6DEL

ICHI=OBJ=P0 PRP= PRP=f PRP=OPRP=R



in

ISUDN d w , d

in

in

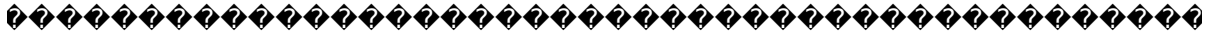
5GYPTLDP:KkPkp^8&

@B





in



in

>({} } d a ^ k [ b Θ ; c 43, 8 , t P = ` = n 4 (

dX X } d DEL DEL U Q DEL R d j 2U n 2 X H Z

I a G  
T DEL Q @ # % & ' ( + ./ 0345 6789 DEL ; < ? DEL D =



in



in



in

ixiw)3l77 DEL;j)~n\_R??x 5OZRHpjtj:\\_T

in

DEL?>xxq;xb.

=UUn#/,:=%<F3(K6i[\_lse\_hlm}e#q5^+M}Sg\*U,jW.



in

»X}||x!~u

»mX~JaS Sf! ,ry?A} "S" D? /y v | &

?@{;!z|x a?q<|t?lhMLNrGEk°aly2@}:-

[fGC)O#}?%|q

in

(DEL)DEL)cd\*bbT1DEL)o-fXo~0DEL)DEL)xô~#~0o~\*aaayx\_uxxDEL)9vDEL),aDEL)j!~DEL)(DEL)

in

make jobs more attractive to prospective candidates.

...ally based on your salary over the years, number of years of service, and your age when you retire. T

ch money has been deposited, and how well the money has been invested. It may have grown spectac

en deposited, and how well the money has been invested. It may have grown spectacularly

d

PRP=

=

RP=

in

=R

in

V37t#~?wR/)H\SI={;+o}oK7t.w8q`~Tm>M?qi i  
{,Z\$7DELWt(4^E3/|{\*T~dCv{eNo}NO79\*jR}VW}DEL\_U  
`W4]Sm5\_%zL\_R>Z~w9M~dDELhIm}No6)yR9jDEL1k{Qf

in

<DELrm}Y%Z\_HwXr{>iqEz/H}Sh"K7%XX?w~Mv}HJ

ri m DEL?1 /> DELA t\_4\_ {\_y <m < !s a ymq v xpj m n eoR<

i :~s/9Y DELG, | ^ DEL " E DEL k DEL t )) V ~\$ { ? i N ? % ! i v V

!Nzgzx\*}Q4\_ ~ ; DEL4 {z @ + sX DELD } o [ ; {ZtUfSG\_Xu R w {

in

in

~uV&>'9NKp b JW<}?qi DEL > G { DEL O -\$] G9 DEL \

-E Uo M % 4[5 G W I%6 Q i d ] { S d G C ` | E \* yod

9 q ] C qg\$Y DEL # DEL M |2){ 8'-E Z c Z b Y W +, DEL "'



in

5

in

}?%?X, DEL P!~n\_R16}?%X {S

in

j\*e~E T DEL X&7 }7 6

in

}]-

y;,i n P!u 4a90{ : DEL G8/ A^ pF-} a= R ?5 DEL & G8} fUimd 1

in

DEL 1 If 3 ~ bw i ~ d { ~ E w ~ } / w v R ( p < ] ? :

+ ] iv = : T - DEL O ] o e { } Hg < `

f v } D { } - 9 i / } o z 5 ? K 7 t " , % 1 | DEL i DEL

in

·?i?j<?;gs5,||u@`oY.G. \$ZtcR61

in

R Qn! Z z a} vT I p < \_ t k 8 vJ |n> A ) \$Zy C } f

in

z b/ @ Z% & ?sw R1 { e > 朝 u 6 ;|+

}ei k U 177y ?pg 4Q| -x {eR< - \$ S# z ] J>y } nOSJ. }k



in

Ely~nÖz{5\$)~\*Zn?%vK}vv;hl-^i\_Z1y<=ilyv

m,=?T

in

·uZSm1j a Fv

·d~d~Zpv9a;:gO~K;:z/^^~Oif}X)B:;>71Av^|;k\{X

"jS \_ra?

in

xk}B;u'e3v1x7~7b]j[Yä"2GY[9gt-E

?swR;YG?r6RR?2?}\+Af/aSB-S{x,2%v.37t,

>m!X?Y[zX9?{~T a7 \_];?J?}<#-E>~ErlaoG'vGw

in

3[QDELm~YZ%~ zXDEL P{zG%z{eGpkl4i\_

;3h>ps{~zDEL X&?D?tGJ?rm}xqAbRZDEL7\$pjC

Vnogy{=i8;j+ve9Pvv~t^}]?%nO}

in

0/5iZ0DEL:"YXDEL:DjZ00l}HN0|0\*|0p0U>K00vx00o{0D00r`0O00n=005M0{00020YDEL:0!x0OR0yk00}0'2~  
90U4k}000v0"-[x0GzgC000i>0Q.0O&]~0{.000BTBw0f>R>0-Q0[01000q{0DZ

0DEL0Go0y0/R0|0:;00/w0000100Y037t)0cK}?%0~D0>\$sP?Yr00N{0{0000DEL:010  
600010}}?%0w000010KK}0K7t,9nm0?00)0000DEL:0'^0DEL:0q0+|00x`00GW 0[DEL:0

0DEL000000S0~j>0}t0k0001,0000Dz0z0'|; +6000t0s00DX|00 b2DEL:00rm}0|00y0[00gs5i

in

1' u %X| }+! Eq r ,gi rUt ;~n\_R> >% ~j ~ES< N q

V ~E H g ~ DEL

in

PaXQc>|+3iiv'yy DEL Qw8')s<DEL i`S=J56sgy/t}He{

q-DEL Z{gs5BSS}HKs~Eh;\*ovv~<X-d:l i#??|p\

in

~]j~O~v\_U/3gy~'u~?~]~q}}~Sm~'n~~7e[z~\_h}~u~{~Y~37t+~

{v~S~b~5i~CSY~&~KTU~v~c~X01%~^~x~;~1~0~a~1~37t+~!~v~s>ESe[z~1~37t\*~!~v~t3v~

t~}~EBU~ñ~cx~?qu<sup>u</sup>bSH~'^~Eo6~~kD~~dy~u~x~?~R5M~v~T~gNw%~

1~37t.~1~~d~1~37t~X;~Yz~9~}  
}~D~&~\_R&~~%~?~1^~2~[]~D~m~U[Z~M~4\_u6W~s/~~t+~%~



in

▶ } R } . { c C

in

i?X?Y[z DEL{'{k~ DELD??{i~b5!OQq'[,}\_x

in

ŕ(TEIËËI pR~?Y[F\{j}MFS

in

»p)~66[ct~nki\_g\_Z<sup>DEL</sup>?%b<sup>DEL</sup>m<sup>DEL</sup>

»k h#u b y<sup>DEL</sup> W% xQd<sup>DEL</sup>?eg~>kY j<sup>DEL</sup> X



in

in

‣#` ePeP)Pl#`#`U`N+@3@8@8@@?!\OOO(KA%OOOOOO \_

in

▶9Pf9PN9P89Pj9P9P9P!u3? 33mPUmPmPmPxmPUhmPXmPGmP4mP\$mPmP





in

C h0 ? @ 2 i 2 0 3 > ' # @ ' ) ". B ? @ B9 " ) " M \_ q > ? ? @

! < S1D \* ; K # + ' A □ μ S e ` w

in



in



in



in

Is~GNjWuYwTx;A3IopGDqD6),k)E&ZGz□/e

in

x:Wz{c5bVd0m62Of]a,e,tR>D6h.-xSFb

in

K

=DUx{b}li{TOF>V|p<sup>DEL</sup>CfCbb=x60YIv\_i



in

\*xô~#~w}~DEL in DEL gkx?z(DEL DEL d\*!a DEL j!~DEL (DEL DEL G DEL {??yzC~o~\*aayx

in

RP=OPRP= RP= RP=Xd48

XPRP= RP= RP= RP= OBJCHI=OBJ= CHI=OBJ= RP= PRP=f

RP= RP= RP= RP= Ad48 @ZO I OBJCHI=OBJ= CHI=OBJ= RP= RP= RP= RP= Ad W OBJCHI=OBJ= CHI=OBJ= RP= he plan is generally funded entirely by the employer, and the employee does not contribute to it.^s{38

icularly or it may have just barely kept up with inflation.^s{388}^n{Times New Roman}^a{0,0,0}^rPF RP= RP=VPRP=W

ay have just barely kept up with inflation.^s{388}^n{Times New Roman}^a{0,0,0}^rPRP= RP=OF

RP= RP=RP= Ad48

in

DEL \_x-~%E OZ DEL K&Tm)/b

2gr7jzLoU tX<+/\_@?qgmGb t(>IrgiJyY}TPu s6N?hUAj

1

in

L3d#}%WTv33wT37t/Q\_XvDELDELDEL6[%qgDELDELDEL

:jF3]7i&mmz}

I|SU}d{KhZdV%A~~R6q]^)vx~DELQoEG}O}Hh{X<

in

in

Wu]h}}UqGA~\_O DEL C;ot"pcxw DEL --6

bBv)>\_ DEL S?t?Y.t?s53y}\_pd T!-z<Y7J-!◀

SzqBxp gA9[c{;?mxx:;\_l%m Sz y sCg

in

▶fE6DELcnjs~DELxeóEeDELMD@}:-EdpZ/n{koy|m?m

in

%'u~d~TvT;o,6SIyI.yR.I~E z{kY?44?qj

'O}Hw\_I{;O}H\_H



in

◆\$|◆/

in

C DEL 1 < > }

in

!+K':zfS1olru@zm^%)k>S-;{o~UDEL1SDEL

in

?U;OO{O}\_R.O\ V DEL G&\_R%} } t,?\?XJX?w~|Im}9?X 4K}?%}.

in

!~D}auo5m  
wt]J77{}S3(X)}f}

in

\_esm v1a}

3j%\_tymq~7];fZ>q?F~;sb9~]-+Uq\_Wt

\*);Y`pf9,h:h1EY,Og|~PqUwa~~OzΦ{zTowt^Erm}
.No~n&,K^i^x5akgO~ppw'e\*a\*/b'F1AW|6HCByz/'

lm|Gz\_ i~z:y~\$XwP?Y[z]DEL}HK>2e]?%IqRRKB]-U
=}>}\_i\_:Dk+gyU%r

{sr1`o00v00i00iG%000'Y0jW044[000K}

in

·3E?<61.[B!O DEL qq) DEL/?a DEL gj1ZH sww N4~%L-†

S DEL & Jc{ Y) Lt s ? w ~ q m v = { ; Gt - z { DEL m } kg S4 Y n \_ t % v T DEL X, ? X ? Y [ z 1



in

\$♦♦={;♦'\

!U♦[p7♦n<sup>DEL</sup>♦]O♦t/♦♦\_♦w♦~#~E♦♦}

♦♦{♦{♦♦♦♦♦Hf♦)♦♦ib2<sup>DEL</sup>♦♦♦i♦♦P♦0~we[z♦~E♦^♦I♦eW

♦2S♦♦♦S♦cWB♦?♦i♦=t\_xuQ♦♦?tcR1v<sup>DEL</sup>♦Y♦md♦♦v♦u♦Y♦♦

in

m Af ]?% v A ) S Eb o y E ~ w ~ v z { ~ J g | <



in



in

3U P P P P P U P P P Pr P U d P U P G P < P U - P P

in

ring

in

??p\//??=I>?N685DZ]o v=o x1;HZ=?=2G?t8.Ph'

?T, e|bXj??>??N"rF?vK+????K Current'



in



in

OOaK V DEL DEL 6 q E ^G@ 5q W p K , - DEL 4 :

in

\_A□0000g~o^/ > n/ -7 G UW|58Y}f/P <B4 n 2/ =oPOpN=bL Oo †

in

tin^c^

in

?z(DEL)ad\*bbT1`o~fXo~00XpCbb&\_ ;rr>xp7~6xWo.5Si/f@+x

in

RP=OPRP=R

RP= PRP=f RP=OPRP=R

PRP=f RP=OPRP=R

8}^n{Times New Roman}^a{0,0,0}^rPRP= RP=OPRP= RP= RP= RP= RP= RP= R

RP= RP=OPRP= RP= RP= RP= RP= RP= RP= RP= RP=P

RP= RP= RP= RP= RP= RP= RP= RP= RP=PRP= Ad48 ZOD7RP=

in

6%v7K~t-g{Zr9-}y%}RxxiG\$UgZ+^k06{Yjggy2T

in

T(3DEL&OY|rm7i'

:X?SI#Q%8;{~nDELgNn9xD:Z?cR}mm~N?%



in

in

|W}DEL/~ ?i?rR~ER~c~E{^g`DDEL4D^p\_YD'Fz

DELK[cj=GkZ%yM1LF3:4=f-lz%?z-v?yVu%

in

◆◆a◆◆◆◆'z◆ \_'M\$Oj◆◆O◆◆v[?◆W◆4◆?eNs~◆◆}2.sC◆M%◆) 5^◆vry~v\*f)~E◆◆9◆gB◆B◆◆◆|◆>9[◆◆◆◆]

in

DEL | \$^x W 5 { { %z | \$x { :6; { CP v \_ \$, { Cj DEL

in

}?%w9G}SEL.54

in

};Hd<\*jT5];4U?xs;4m.3m\$xBR[B~94R|~v/yU\_u DEL

in

^\_ ;d n 1 37% X? w R+} H DEL DEL DEL i G Y 6~c~l  
\_X?Yr: v C q jc Og1 v v ~ Ov v ~a nU/u Y> p]t:

M"NZ h (' 5?X) v >n\_R0{ ; z6>% /v t ` %fx ~ 6 v ;

in

<3pEL' } a6vyF\_1v yW} v}uo n\_R%

!37t-\



in

]{t/Z A

in

◆◆◆◆OBJCHI=OBJ= ◆CHI=OBJ= ◆◆◆◆RP= PRP=f ◆RP=OPRP=R  
=PRP=UOBJ@oPRP= ◆OBJ@ ◆RP= ◆OBJ@ ◆RP= ◆RP= ◆OBJ@ ◆RP=OBJ@ ◆RP= ◆

ipoundCo+mponentDETextCompon+entDEGraphicCom+ponentDEEmptyCompo+nentDERootComp

in

in

pp/7p3;H;TbBf--zvrn jf pb^ZVr`gupkpEhi

in

E?K<\;Y ]!Gj1 9 <??E?W?i?(MR O2ODO|O??\_C

?

in

]d8:[]F6|~|<uY?67wwz

in

??<???:R. DEL K.Y.}|<|:5b DEL B'v7wEeq~w

in



in

P=VPRP=W ⚡RP=XPRP= ⚡RP= ⚡⚡RP= ⚡RP= ⚡⚡⚡⚡RP= ⚡RP= ⚡RP=PRP= ⚡d

'RP= ⚡d ⚡\$ ⚡ ⚡PRP=VPRP=W ⚡RP=X ⚡⚡⚡⚡OBJCHI=OBJ= ⚡CHI=OBJ= ⚡ ⚡⚡⚡⚡

VPRP=W+PRP=X ⚡⚡⚡⚡OBJCHI=OBJ= ⚡@CHI=OBJ= ⚡@ ⚡⚡⚡⚡RP= ⚡OBJ= ⚡⚡⚡⚡⚡

in

in

V DEL & X, + [ \_ % DEL 7CV [ DEL G]. } //S. | o j 2[

in

in

▶v◊F◊◊rWM◊◊=◊q◊◊6

in

qno4Uu

in

>WS2O\$ZK=WnV#h7>1DEL/kykwvÇk6a

in

·&W WX!s y DEL G5 ~E~N\_R< Oj DEL g Pe2;9V Im p DEL .5rWD ^



in

E{dY37t#~?K7t)DELDELDEL P?Y[z;-Ew~n9} }?%j% m')[  
v-a.O[w{J>-EN-1/#Ni?[w|m|

7t,1M)}; }#t.tφZ[2p/ }?%-)ε\_tpcz|?T1

in

)BJ@ ~~◆◆◆◆~~OBJCHI=OBJ= ~~◆◆~~@CHI=OBJ= ~~◆◆~~@CHI=OBJ= ~~◆~~CHI=OBJ= ~~◆~~ ~~◆◆◆◆~~RP=

on+ent0FlowTextComp+onent0FlowTextRun@COPicture@COPictureBit+map@COPictureCap+tTitle

in



in



in

~Ea)m.e+%jy:1zmp;bqqnVHnfB\_K"~

in

◆◆, ◆◆◆◆OBJCHI=OBJ= ◆CHI=OBJ= ◆ ◆◆◆◆RP= PRP=f ◆RP=OPRP=R

▶RP= PRP=f ◆RP=OPRP=R

RP=\_ ◆◆RP=` ◆◆RP=aPRP=YPRP=XPRP=^ ◆◆◆◆o ◆OBJPRP=f ◆

in

""Eeno~j. \_m;yl~W~ZgMd v k m -U gX^GJ%\$ v/l



in

in

in

0D0?ZV00?g5ez\$0x00}mO[g4r0n}&&?X0}

in

x)e&Bc{t?zq"igu\*~%c"WSj\_{|;}[q-





in

▷p BEL 1 | Hg a

\*y ~w

in

PRP=f  RP=OPRP=R

:@COPictureCap+tText  @COCLogo  @COCTodaysDat+e  @COCLFLongFlo+w  @COCLFHea

in





in

====nZz\*t\*\*Rx::F/y|v|&K

in

%e}

in

·m5ys-\_|K8/~E1ff\_eZ<U5>n[?J:%~E}L%-

in

in

i&8J31@wYVш<

in

·O0>Kao2}Ytk?J>4Ri|ly%?X,vuDMn>?%Qq5T~d

in





in

»X+#gi\$+.Bqg@}XC\_>q|z6+66WvzsjYEoA

in

91 b DEL i f b JoJ K \ O`G 6.22795

in

DEL jU~ DEL m1 u;>]M"A DEL ix/Pu t9;4 DEL ? ρ λyy 1

in

◆27559055◆1| 4.442◆91338582◆677| 3.6◆22199422◆4708'2.7◆04072432◆65612◆◆0◆◆

in

.r(o.o?{}⊙}m?quf<sup>1\*</sup>\$isionxs~~DEL~~~~DEL~~4W~~DEL~~X



in

to their corresponding positions, relative to each other.