

The prior quarter. Further, in October, we launched the Designed for Health report, which focuses on chronic disease in the workplace and offers new insights and strategies to support employee health. In November, we launched a three-year partnership with Tribal Wi-Chi-Way-Win Capital Corporation ("TWCC") to provide Contact Centre services for the Canadian Dental Care Plan. This partnership will double the size of TWCC's Contact Centre, bringing new employment opportunities to Manitoba. We are committed to advancing our Partnership Accreditation in Indigenous Relations certification.U.S.: A leader in health and benefitsU.S. underlying net income of US\$115 million decreased US\$72 million or 39% (\$161 million decreased \$92 million or 36%) from prior year, driven by:Group - Health & Protection(2) down US\$71 million: Unfavourable morbidity experience in medical stop-loss driven by claims severity.Individual - Protection(2) down US\$1 million: In line with the prior year.Reported net loss was US\$1 million compared to reported net income of US\$77 million in the prior year (reported net loss was \$7 million compared to reported net income of \$101 million in the prior year), reflecting the decrease in underlying net income and a non-recurring provision in Dental, partially offset by ACMA impacts. Unfavourable interest rate impacts were mostly offset by improved real estate experience. Foreign exchange translation led to an increase of \$4 million in underlying net income and an increase of \$1 million in reported net loss.U.S. group sales of US\$830A million were down 11% (\$1,161 million, down 9%), reflecting lower Dental, employee benefits and medical stop-loss sales. Dental sales primarily reflected lower Medicaid sales.We continue to expand our capabilities and advance our strategy to help our members access the health care and coverage they need. In Health and Risk Solutions, we launched Clinical 360+, an expanded stop-loss program that gives members digital access to personalized tools and care services through one easy app in collaboration with specialized health partners. Members can now directly interact with clinicians and resources tailored to their specific health needs. Our Clinical 360+ program helps increase early care intervention and improve health outcomes for our members.In Employee Benefits, we expanded our Healthcare Professional long-term disability coverage to provide more income protection and return-to-work support for non-physician healthcare providers. Offering competitive benefits has become a powerful tool for healthcare organizations to recruit and retain talent, while helping to mitigate the provider shortages across the U.S. healthcare system.Asia: A regional leader focused on fast-growing marketsAsia underlying net income of \$175 million increased \$32 million or 22% from prior year, driven by:Wealth & asset management up \$9 million: Higher fee income primarily driven by higher AUM.Individual - Protection up \$41 million: Improved protection experience and higher contributions from joint ventures.Regional office expenses & other(\$18 million increased net loss reflecting continued investments in the business across the region and higher incentive compensation.Reported net income of \$11 million decreased \$33 million or 75% from prior year, driven by an impairment charge on an intangible asset related to bancassurance in Vietnam reflecting updates resulting from changes in regulatory and macro-economic factors, partially offset by market-related impacts and the increase in underlying net income. The market-related impacts were primarily from favourable interest rate impacts and improved real estate experience.Foreign exchange translation led to an increase of \$4 million in underlying net income and an increase of \$6 million in reported net income.Asia's sales(3):Individual sales of \$601 million were up 12%, driven by higher sales in International due to a large case sale, India reflecting growth in the bancassurance and direct-to-consumer channels, and Hong Kong from growth in agency and bancassurance channels.Wealth sales & asset management gross flows were in line with prior year as higher money market fund sales in the Philippines and higher Mandatory Provident Fund ("MPF") sales in Hong Kong were offset by lower fixed income fund sales in India.New business CSM of \$201 million in Q4'24 was down from \$223 million in the prior year, primarily driven by business mix.(1)Tribal Wi-Chi-Way-Win Capital Corporation is 100% Indigenous owned by Five Manitoba Tribal Councils and several Independent Manitoba First Nations.(2)Effective Q1'24, reflects a refinement in the allocation methodology for expenses from Individual - Protection to Group - Health & Protection business types in the U.S. business group. (3)Compared to the prior year.4A Sun Life Financial Inc. A A A Fourth Quarter 2024A A A EARNINGS NEWS RELEASEWe are committed to helping our Clients achieve lifetime financial security through financial literacy initiatives across the region. In Vietnam, we launched a series of financial literacy campaigns to promote awareness of financial planning and insurance, and to empower individuals with financial knowledge, fostering a more optimistic and secure future for our Clients.We launched MPF Navigator in Hong Kong, an innovative digital platform developed with a leading fintech partner. This tool empowers Clients with personalized retirement planning advice, real-time market insights, and convenient MPF account management. By combining advanced technology with expert guidance, we are enhancing our Clients' digital experience and helping them make informed decisions for their financial future.CorporateUnderlying net loss was \$97 million, in line with prior year's underlying net loss of \$94 million. Reported net loss was \$346 million compared to reported net loss of \$41 million in the prior year, reflecting lower tax exempt investment income.In 2024, Sun Life was certified as a Great Place to Work® in Canada, the U.S., Vietnam, the Philippines, Indonesia, Malaysia, Singapore, India, and Ireland. In addition, SLC Management was also named 2024 Best Places to Work in Money Management for the fifth year in a row by Pensions & Investments(1). These recognitions reflect our inclusive culture and commitment to our people. Sun Life fosters a positive work environment where we provide the resources and flexibility to support mental, physical and professional well-being, and where employees feel motivated and equipped to excel in serving our Clients. (1)Pensions & Investments, a global news source of money management. A A A EARNINGS NEWS RELEASEA A A Sun Life Financial Inc. A A A Fourth Quarter 2024A A A Table of ContentsA.How We Report Our Results7B.Financial Summary8C.Profitability9D.Growth11E.Contractual Service Margin13F.Financial Strength15G.Performance by Business Segment17I. Asset Management182. Canada203. U.S.214. Asia225. Corporate23H.Non-IFRS Financial Measures24I.Forward-looking Statements306A A A Sun Life Financial Inc. A A A Fourth Quarter 2024A A A EARNINGS NEWS RELEASEAbout Sun LifeSun Life is a leading international financial services organization providing asset management, wealth, insurance and health solutions to individual and institutional Clients. Sun Life has operations in a number of markets worldwide, including Canada, the U.S., the United Kingdom, Ireland, Hong Kong, the Philippines, Japan, Indonesia, India, China, Australia, Singapore, Vietnam, Malaysia and Bermuda. As of December 31, 2024, Sun Life had total assets under management of \$1.54 trillion. For more information, please visitA www.sunlife.com.Sun Life Financial Inc. trades on the Toronto (TSX), New York (NYSE) and Philippine (PSE) stock exchanges under the ticker symbol SLF.A. How We Report Our ResultsSun Life Financial Inc., its subsidiaries and, where applicable, its joint ventures and associates are collectively referred to as "the Company", "Sun Life", "we", "our", and "us". We manage our operations and report our financial results in five business segments: Asset Management, Canada, U.S., Asia, and Corporate. Information concerning these segments is included in our annual and interim consolidated financial statements and accompanying notes ("Annual Consolidated Financial Statements" and "Interim Consolidated Financial Statements", respectively, and "Consolidated Financial Statements" collectively) and interim and annual management's discussion and analysis ("MD&A"). We prepare our unaudited Interim Consolidated Financial Statements using International Financial Reporting Standards ("IFRS"), the accounting requirements of the Office of the Superintendent of Financial Institutions ("OSFI"). Reported net income (loss) refers to Common shareholders' net income (loss) determined in accordance with IFRS.Unless otherwise noted, all amounts are in Canadian dollars. Amounts in this document are impacted by rounding. Certain 2023 results in the Drivers of Earnings and Contractual Service Margin ("CSM") Movement Analysis were refined to more accurately reflect how the business is managed. 1. Use of Non-IFRS Financial MeasuresWe report certain financial information using non-IFRS financial measures, as we believe that these measures provide information that is useful to investors in understanding our performance and facilitate a comparison of our quarterly and full year results from period to period. These non-IFRS financial measures do not have any standardized meaning and may not be comparable with similar measures used by other companies. For certain non-IFRS financial measures, there are no directly comparable amounts under IFRS. These non-IFRS financial measures should not be viewed in isolation from or as alternatives to measures of financial performance determined in accordance with IFRS. Additional information concerning non-IFRS financial measures and, if applicable, reconciliations to the closest IFRS measures are available in section H - Non-IFRS Financial Measures in this document, section M - Non-IFRS Financial Measures in our 2024 Annual MD&A, and the Supplementary Financial Information package on www.sunlife.com under Investors - Financial results and reports. 2. Forward-looking Statements Certain statements in this document are forward-looking statements within the meaning of certain securities laws, including the "safe harbour" provisions of the United States Private Securities Litigation Reform Act of 1995 and applicable Canadian securities legislation. Additional information concerning forward-looking statements and important risk factors that could cause our assumptions, estimates, expectations and projections to be inaccurate and our actual results or events to differ materially from those expressed in or implied by such forward-looking statements can be found in section I - Forward-looking Statements in this document.3. Additional InformationAdditional information about SLF Inc. can be found in the Consolidated Financial Statements, the Annual and Interim MD&A and SLF Inc.'s Annual Information Form ("AIF") for the year ended December 31, 2024. These documents are filed with securities regulators in Canada and are available at www.sedarplus.ca. SLF Inc.'s Annual Consolidated Financial Statements, Annual MD&A and AIF are filed with the United States Securities and Exchange Commission ("SEC") in SLF Inc.'s annual report on Form 40-F and SLF Inc.'s Interim MD&A and Interim Consolidated Financial Statements are furnished to the SEC on Form 6-Ks and are available at www.sec.gov. A A A EARNINGS NEWS RELEASEA A A Sun Life Financial Inc. A A A Fourth Quarter 2024A A A 7B. Financial Summary(\$ millions, unless otherwise noted)Quarterly resultsYear-to-dateProfitabilityQ4'24Q3'24Q4'2320242023Net income (loss)Underlying net income (loss)(1)9651,0169833,8563,728Reported net income (loss) - Common shareholders2371,3487493,0493,086Diluted earnings per share ("EPS") (\$)Underlying EPS (diluted)(1)1.681.761.686.666.36Reported EPS (diluted)0.412.331.285.265.26Return on equity ("ROE") (%)Underlying ROE(1)16.5%17.9%18.4%17.2%17.8%Reported ROE(1)14.0%23.8%14.0%13.6%14.7%GrowthQ4'24Q3'24Q4'2320242023SalesWealth sales & asset management gross flows(1)60,99941,91545,750196,074173,820Group - Health & Protection sales(1)1,2704451,4592,7372,942Individual - Protection sales(1)7437307072,9832,491Total AUM (\$ billions)(1)1,542.31,514.61,399.61,542.31,399.6New business Contractual Service Margin ("CSM")(1)3063833811,4731,253Financial StrengthQ4'24Q3'24Q4'23LICAT ratiosSun Life Financial Inc.152%152%149%Sun Life Assurance(2)146%147%141%Financial leverage ratio(1)(3)20.1%20.4%21.5%Book value per common share (\$)(40.6339.8836.51Weighted average common shares outstanding for basic EPS (millions)575578584Closing common shares outstanding (millions)574577585(1)Represents a non-IFRS financial measure. For more details, see section H - Non-IFRS Financial Measures in this document.(2)Sun Life Assurance Company of Canada ("Sun Life Assurance") is SLF Inc.'s principal operating life insurance subsidiary.(3)The calculation for the financial leverage ratio includes the CSM balance (net of taxes) in the denominator. The CSM (net of taxes) was \$10.3 billion as at December 31, 2024 (September 30, 2024 - \$9.9 billion; December 31, 2023 - \$9.6 billion).8A A A Sun Life Financial Inc. A A A Fourth Quarter 2024A A A A EARNINGS NEWS RELEASEC. ProfitabilityThe following table reconciles our Common shareholders' net income ("reported net income") and underlying net income. All factors discussed in this document that impact underlying net income are also applicable to reported net income. Certain adjustments and notable items also impact the CSM, such as mortality experience and assumption changes; see section E - Contractual Service Margin in this document for more information.Quarterly results(\$ millions, after-tax)Q4'24Q3'24Q4'23Underlying net income (loss) by business type(1):Wealth & asset management486474439Group - Health & Protection266345365Individual - Protection339306284Corporate expenses & other(126)(109)(105)Underlying net income(1)9651,0169834A Add: Market-related impacts(179)29(193)A A A Assumption changes and management actions ("ACMA")1136(1)A Other adjustments(560)267(40)Reported net income - Common shareholders2371,348749Underlying ROE(1)16.5%17.9%18.4%Reported ROE(1)14.0%23.8%14.0%Notable items attributable to reported and underlying net income(1):Mortality 103(5)Borbidity (22)6091Lapse and other policyholder behaviour ("policyholder behaviour")A(5)(11)Expenses(10)(25)(26)Credit(2)(34)(61)(18)Other(3)1630(2)(1)Represents a non-IFRS financial measure. For more details, see section H - Non-IFRS Financial Measures in this document. For more information about business types in Sun Life's business groups, see section A - How We Report Our Results in the 2024 Annual MD&A.(2)Credit includes rating changes on assets measured at Fair value through profit or loss ("FVTPL"), and the Expected credit loss ("ECL") impact for assets measured at Fair value through other comprehensive income ("FVOCI").(3)Other notable items are recorded in Net Insurance Service Result and Net Investment Result in the Drivers of Earnings analysis. For more details, see section H - Non-IFRS Financial Measures in this document. A A A EARNINGS NEWS RELEASEA A A A A Sun Life Financial Inc. A A A Fourth Quarter 2024A A A 9Quarterly Comparison - Q4'24 vs. Q4'23Underlying net income(1) of \$965 million decreased \$18 million or 2%, driven by:A Wealth & asset management(1) up \$47 million: Higher fee income in Asset Management, Canada, and Asia, partially offset by lower net investment results in Canada.A Group - Health & Protection(1)(2) down \$99 million: Unfavourable morbidity experience in U.S. medical stop-loss and less favourable morbidity experience in Canada, partially offset by business growth in Canada.A Individual - Protection(1)(2) up \$55 million: Improved protection experience in Asia and Canada and higher contributions from joint ventures in Asia. A Corporate expenses & other(1) \$(21) million increase in net loss primarily reflecting higher expenses largely from continued investments in our Asia businesses and incentive compensation in Asia. Reported net income of \$237 million decreased \$512 million or 68%, driven by:A Lower tax-exempt investment income of \$234 million in Corporate.A An impairment charge of \$186 million on an intangible asset related to bancassurance in Vietnam reflecting updates resulting

from changes in regulatory and macro-economic factors; andâ€¢A non-recurring provision in U.S. Dental; partially offset byâ€¢Market-related impacts primarily reflecting improved real estate experience(3).Underlying ROE was 16.5% and reported ROE was 4.0% (Q4'23 - 18.4% and 14.0%, respectively).1.Market-related impactsMarket-related impacts represent the difference between actual versus expected market movements(4). Market-related impacts resulted in a decrease of \$179 million to reported net income, primarily driven by interest rate impacts and real estate experience. 2.Assumption changes and management actionsThe net impact of assumption changes and management actions was an increase of \$11 million to reported net income and includes methods and assumptions changes on insurance contracts as well as related impacts. These included various small enhancements. For additional details refer to "Assumption Changes and Management Actions by Type" in section E - Contractual Service Margin in this document.3.Other adjustmentsOther adjustments decreased reported net income \$560 million, reflecting lower tax-exempt investment income in Corporate, an impairment charge on an intangible asset related to bancassurance in Vietnam reflecting updates resulting from changes in regulatory and macro-economic factors, a non-recurring provision in U.S. Dental, and DentaQuest integration costs and amortization of acquired intangible assets. 4.Experience-related items In the fourth quarter of 2024, notable experience items included:â€¢Unfavourable morbidity experience largely in U.S. medical stop-loss, partially offset by favourable morbidity experience in Canada; â€¢Unfavourable credit experience primarily in Canada; andâ€¢Other experience was favourable primarily from Canada. 5. Income taxes The statutory tax rate is impacted by various items, such as lower taxes on income subject to tax in foreign jurisdictions, tax-exempt investment income, and other sustainable tax benefits.The Q4'24 effective income tax rate(5) on underlying net income and reported net income was 17.4% and 63.2% respectively. The effective income tax rate on reported net income reflects the non-deductible impairment charge on an intangible asset in Vietnam as well as lower tax-exempt investment income. 6. Impacts of foreign exchange translationForeign exchange translation led to an increase of \$16Â million in underlying net income and an increase of \$17Â million in reported net income. (1)Refer to section H - Non-IFRS Financial Measures in this document for a reconciliation between reported net income and underlying net income.(2)Effective Q1'24, reflects a refinement in the allocation methodology for expenses from Individual - Protection to Group - Health & Protection business types in the U.S. business group. (3)Real estate experience reflects the difference between the actual value of real estate investments compared to management's longer-term expected returns supporting insurance contract liabilities ("real estate experience"). (4)Except for risk free rates which are based on current rates, expected market movements are based on our medium-term outlook which is reviewed annually. (5)Our effective income tax rate on reported net income is calculated using Total income (loss) before income taxes, as detailed in NoteÂ 19 in our 2024 Annual Consolidated Financial Statements. Our effective income tax rate on underlying net income is calculated using pre-tax underlying net income, as detailed in section H - Non-IFRS Financial Measures in this document, and the associated income tax expense.10Â Â Â Â Sun Life Financial Inc. Â Â Â Â Fourth Quarter 2024Â Â Â Â Â EARNINGS NEWS RELEASED. Growth1. Sales and Gross FlowsQuarterly results(\$ millions)Q4'24Q3'24Q4'23Wealth sales & asset management gross flows by business segment(1)Asset Management gross flows54,00836,25938,322Canada wealth sales & asset management gross flows4,9383,7555,424Asia wealth sales & asset management gross flows2,0531,9012,004Total wealth sales & asset management gross flows(1)60,99941,91545,750Group - Health & Protection sales by business segment(1)Canada88124174U.S.1,1613001,269Asia(2)121116Total group sales(1)1,2704451,459Individual - Protection sales by business segment(1)Canada142112171Asia601618536Total individual sales(1)1743730707CSM - Impact of new insurance business ("New business CSM") (1)306383381(1)Represents a non-IFRS financial measure. For more details, see section H - Non-IFRS Financial Measures in this document.(2)In underlying net income by business type, Group businesses in Asia have been included with Individual - Protection. For more information about business types in Sun Life's business groups, see section A - How We Report Our Results in the 2024 Annual MD&A.Total wealth sales & asset management gross flows increased \$15.2 billion or 33% year-over-year (\$13.8 billion(1) or 30%(1), excluding foreign exchange translation).â€¢Asset Management gross flows increased \$14.3 billion(1) or 37%(1), driven by higher gross flows in SLC Management and MFS.â€¢Canada wealth sales & asset management gross flows decreased \$0.5 billion or 9%, reflecting timing of defined benefit solution sales in GRS and lower guaranteed product sales in Individual Wealth, partially offset by higher mutual fund sales in Individual Wealth. â€¢Asia wealth sales & asset management gross flows were in line with prior year, as higher money market fund sales in the Philippines and higher MPF sales in Hong Kong were offset by lower fixed income fund sales in India.Total group health & protection sales decreased \$189 million or 13% from prior year (\$220 million(1) or 15%(1), excluding foreign exchange translation).â€¢Canada group sales decreased \$86 million or 49%, reflecting higher large case sales in the prior year.â€¢U.S. group sales decreased \$139 million(1) or 11%(1), reflecting lower Dental, employee benefits and medical stop-loss sales. Dental sales primarily reflected lower Medicaid sales.Total individual protection sales increased \$36 million or 5% from prior year (\$22 million(1) or 3%(1), excluding foreign exchange translation).â€¢Canada individual sales decreased \$29 million or 17%, reflecting lower third-party sales.â€¢Asia individual sales increased \$51 million(1) or 10%(1), driven by higher sales in International due to a large case sale, India reflecting growth in the bancassurance and direct-to-consumer channels, and Hong Kong from growth in agency and bancassurance channels.New business CSM represents growth derived from sales activity in the period. The impact of new insurance business drove a \$306 million increase in CSM, compared to \$381 million in the prior year, primarily driven by business mix.(1)This change excludes the impacts of foreign exchange translation. For more information about these non-IFRS financial measures, see section H - Non-IFRS Financial Measures in this document. Â Â Â Â EARNINGS NEWS RELEASEÂ Â Â Â Â Sun Life Financial Inc. Â Â Â Â Fourth Quarter 2024Â Â Â Â Â 112. Assets Under ManagementAUM consists of general funds, the investments for segregated fund holders ("segregated funds") and third-party assets managed by the Company. Third-party AUM is comprised of institutional and managed funds, as well as other AUM related to our joint ventures.Quarterly results(\$ millions)Q4'24Q3'24Q2'24Q1'24Q4'23Assets under management(1)General fund assets221,935216,180207,545204,986204,789Segregated funds148,786145,072136,971135,541128,452Third-party assets under management(1)Retail648,515633,767607,727606,320567,657Institutional, managed funds and other568,437562,565553,798563,773537,424Total third-party AUM(1)1,216,9521,196,3321,161,5251,170,0931,105,081Consolidation adjustments(45,333)(43,014) (41,240)(40,540)(38,717)Total assets under management(1)1,542,3401,514,5701,464,8011,470,0801,399,605(1)Represents a non-IFRS financial measure. See section H - Non-IFRS Financial Measures in this document.AUM increased \$142.7 billion or 10% from DecemberÂ 31, 2023, primarily driven by:(i)favourable market movements on the value of segregated, retail, institutional and managed funds of \$110.3 billion; (ii)an increase of \$89.0 billion from foreign exchange translation (excluding the impacts of general fund assets); and(iii)an increase in AUM of general fund assets of \$17.1 billion primarily driven by general operating activities and favourable impacts from foreign exchange translation; partially offset by(iv)net outflows from segregated funds and third-party AUM of \$60.7 billion; (v)Client distributions of \$7.6 billion; and(vi)a decrease of \$5.4 billion from other business activities.Segregated fund and third-party AUM net outflows of \$13.6 billion during the quarter were comprised of: (\$ billions)Q4'24Q3'24Q2'24Q1'24Q4'23Net flows for Segregated fund and Third-party AUM:MFS(28.5)(19.1)(20.2)(11.7)(15.3)SLC Management14.11.7(0.7)1.53.9Canada, Asia and other0.80.51.(0.3)â€”Total net flows for Segregated fund and Third-party AUM(13.6)(16.9)(19.8)(10.5)(11.4)Third-Party AUM increased by \$111.9 billion or 10% from DecemberÂ 31, 2023, primarily driven by:(i)favourable market movements of \$94.9 billion; and(ii)foreign exchange translation of \$91.0 billion; partially offset by(iii)net outflows of \$61.1 billion; (iv)Client distributions of \$7.6 billion; and(v)a decrease of \$5.4 billion from other business activities.12Â Â Â Â Sun Life Financial Inc. Â Â Â Â Fourth Quarter 2024Â Â Â Â Â EARNINGS NEWS RELEASEE. Contractual Service MarginContractual Service Margin represents a source of stored value for future insurance profits and qualifies as available capital for LICAT purposes. CSM is a component of insurance contract liabilities. The following table shows the change in CSM including its recognition into net income in the period, as well as the growth from new insurance sales activity. For the full year endedFor the full year ended(\$ millions)December 31, 2024December 31, 2023Beginning of Period11,78610,865Impact of new insurance business(1)1,4731,253Expected movements from asset returns & locked-in rates(1)703560Insurance experience gains/losses(1)77677CSM recognized for services provided(1,135)(919)Organic CSM Movement(1)(2)964961Impact of markets & other(1)124(38)Impact of change in assumptions(1)30364Currency impact462(104)Disposition(3)â€”(262)Total CSM Movement1,580921Contractual Service Margin, End of Period(4)13,36611,786(1)Represents a non-IFRS financial measure. For more details, see section H - Non-IFRS Financial Measures in this document.(2)Organic CSM movement is a component of both total CSM movement and organic capital generation. (3)Relates to the sale of Sun Life UK. For additional information, refer to NoteÂ 3 in our 2024 Annual Consolidated Financial Statements. (4)Total company CSM presented above is comprised of CSM on Insurance contracts issued of \$13,028 million (DecemberÂ 31, 2023 - \$11,845 million), net of CSM Reinsurance contacts held of \$(338) million (DecemberÂ 31, 2023 - \$59 million).Total CSM ended Q4'24 at \$13.4 billion, an increase of \$1.6 billion or 13% from DecemberÂ 31, 2023:â€¢Organic CSM movement was driven by the impact of new insurance business, reflecting strong sales in Asia, primarily in Hong Kong, and Canada, primarily in individual protection.â€¢Unfavourable insurance experience from Canada and Asia, partially offset by the U.S.â€¢Favourable impact of markets and other driven by interest and equity experience.â€¢Impact of change in assumptions include the adverse impacts of a new reinsurance treaty and lapse updates, partially offset with favourable net mortality.â€¢Favourable currency impacts in Asia and the U.S. Â Â Â Â EARNINGS NEWS RELEASEÂ Â Â Â Â Sun Life Financial Inc. Â Â Â Â Fourth Quarter 2024Â Â Â Â Â 13Assumption Changes and Management Actions by TypeThe impact on CSM of ACMA is attributable to insurance contracts and related impacts under the general measurement approach ("GMA") and variable fee approach ("VFA"). For insurance contracts measured under the GMA, the impacts flow through the CSM at locked-in discount rates. For insurance contracts measured under the VFA, the impact flows through the CSM at current discount rates. The following table sets out the impacts of ACMA on our reported net income and CSM for the three months ended DecemberÂ 31, 2024. For the three months ended DecemberÂ 31, 2024(\$ millions)Reported net income impacts (After-tax)(1)(2)Deferred in CSM (Pre-tax)(2)(3)(4)CommentsMortality/morbidity722Minor updates to reflect mortality/morbidity experience.Policyholder behaviourâ€”â€”Expenseâ€”(19)Minor updates to reflect expense experience.Financial(25)â€”Minor updates to various financial-related assumptions.Modelling enhancement and other29138Various enhancements and methodology changes. The largest item was a favourable refinement to Par business in International in Asia.Total impact of change in assumptions11141(1)In this document, the reported net income impact of ACMA is shown in aggregate for Net insurance service result and Net investment result, and excludes amounts attributable to participating policyholders. (2)CSM is shown on a pre-tax basis as it reflects the changes in our insurance contract liabilities, while reported net income is shown on a post-tax basis to reflect the impact on capital.(3)The impact of change in assumptions in the CSM rollforward of \$30 million is comprised of \$(23) million for the three months ended MarchÂ 31, 2024, \$7 million for the three months ended JuneÂ 30, 2024, \$(95) million for the three months ended SeptemberÂ 30, 2024, and \$141 million for the three months ended DecemberÂ 31, 2024, as referenced in the table above. (4)Total impact of change in assumptions represents a non-IFRS financial measure for amounts deferred in CSM. For more details, see section M - Non-IFRS Financial Measures in the 2024 Annual MD&A.14Â Â Â Â Sun Life Financial Inc. Â Â Â Â Fourth Quarter 2024Â Â Â Â Â EARNINGS NEWS RELEASEF. Financial Strength(\$ millions, unless otherwise stated)Q4'24Q3'24Q2'24Q1'24Q4'23LICAT ratio(1)Sun Life Financial Inc.152%152%150%148%149%Sun Life Assurance146%147%142%142%141%CapitalSubordinated debt6,1796,1796,9266,1796,178Innovative capital instruments(2)200200200200200Equity in the participating account496621567510457Non-controlling interests767992106161Preferred shares and other equity instruments2,2392,2392,2392,2392,239Common shareholders' equity(3)23,31822,98921,80321,79021,343Contractual Service Margin(4)13,36611,786(1)Represents a non-IFRS financial measure. (2)200200200200200Equity in the participating account496621567510457Non-controlling interests767992106161Preferred shares and other equity instruments2,2392,2392,2392,2392,239Common shareholders' equity(3)23,31822,98921,80321,79021,343Contractual Service Margin(4)13,36611,786(1)Represents a non-IFRS financial measure. 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management(1)252916Individual - Protection(1)(2)179158138Regional Office expenses & other(1)(29)(17)(11)Underlying net income(1)175170143Add: Market-related impacts16(57)(142)ACMA13(374)(1)Acquisition, integration and restructuring(5)(5)Intangible asset amortization(188)(2)(2)Otherâ€”â€”51Reported net income - Common shareholders113244Underlying ROE (%)112.6%12.2%10.5%Reported ROE (%)1(0.8%2.3%3.2%Wealth sales & asset management gross flows(1)2,0531,9012,004Individual - Protection sales(1)601618536Group - Health & Protection sales(1)(2)212116New business CSM(2)201267223(1)Represents a non-IFRS financial measure. For more details, see section H - Non-IFRS Financial Measures in this document. For more information about business types in Sun Life's business groups, see section A - How We Report Our Results in the 2024 Annual MD&A.(2)In underlying net income by business type, Group businesses in Asia have been included with Individual - Protection.ProfitabilityQuarterly Comparison - Q4'24 vs. Q4'23 Underlying net income of \$175 million increased \$32 million or 22%, driven by:â€¢Wealth & asset management up \$9 million: Higher fee income primarily driven by higher AUM.â€¢Individual - Protection up \$41 million: Improved protection experience and higher contributions from joint ventures.â€¢Regional office expenses & other \$(18) million increased net loss reflecting continued investments in the business across the region and higher incentive compensation.Reported net income of \$11 million decreased \$33 million or 75%, driven by an impairment charge on an intangible asset related to bancassurance in Vietnam reflecting updates resulting from changes in regulatory and macro-economic factors, partially offset by market-related impacts and the increase in underlying net income. The market-related impacts were primarily from favourable interest rate impacts and improved real estate experience.Foreign exchange translation led to an increase of \$4 million in underlying net income and an increase of \$6 million in reported net income.GrowthQuarterly Comparison - Q4'24 vs. Q4'23 Asia's sales included:â€¢Individual sales of \$601Â million were up 10%(1), driven by higher sales in International due to a large case sale, India reflecting growth in the bancassurance and direct-to-consumer channels, and Hong Kong from growth in agency and bancassurance channels.â€¢Wealth sales & asset management gross flows were in line with(1) prior year, as higher money market fund sales in the Philippines and higher Mandatory Provident Fund ("MPF") sales in Hong Kong were offset by lower fixed income fund sales in India. New business CSM of \$201 million, was down from \$223 million in the prior year, primarily driven by business mix.(1)This change excludes the impacts of foreign exchange translation. For more information about these non-IFRS financial measures, see section H - Non-IFRS Financial Measures in this document.22Â Â Â Â Sun Life Financial Inc. Â Â Â Â Fourth Quarter 2024Â Â Â Â Â Â EARNINGS NEWS RELEASE5. CorporateQuarterly results(\$ millions)Q4'24Q3'24Q4'23Corporate expenses & other(1)(97)(92)(94)Underlying net income (loss)(1)(97)(92)(94)Add: Market-related impacts(15)3353Â ACMAâ€”4â€”Â Acquisition, integration and restructuringâ€”6â€”Â Other(234)â€”â€”Reported net income (loss) - Common shareholders(346)(49)(41)(1)Represents a non-IFRS financial measure. For more details, see section H - Non-IFRS Financial Measures in this document. For more information about business types in Sun Life's business groups, see section A - How We Report Our Results in the 2024 Annual MD&A. ProfitabilityQuarterly Comparison - Q4'24 vs. Q4'23 Underlying net loss was \$97 million, in line with prior year's underlying net loss of \$94 million. Reported net loss was \$346 million compared to reported net loss of \$41 million in the prior year, reflecting lower tax exempt investment income. Â Â Â Â EARNINGS NEWS RELEASEÂ Â Â Â Â Â Sun Life Financial Inc. Â Â Â Â Fourth Quarter 2024Â Â Â Â 23H. Non-IFRS Financial MeasuresWe report certain financial information using non-IFRS financial measures, as we believe that these measures provide information that is useful to investors in understanding our performance and facilitate a comparison of our quarterly and full year results from period to period. These non-IFRS financial measures do not have any standardized meaning and may not be comparable with similar measures used by other companies. For certain non-IFRS financial measures, there are no directly comparable amounts under IFRS. These non-IFRS financial measures should not be viewed in isolation from or as alternatives to measures of financial performance determined in accordance with IFRS. Additional information concerning non-IFRS financial measures and, if applicable, reconciliations to the closest IFRS measures are available in the 2024 Annual MD&A under the heading M - Non-IFRS Financial Measures and the Supplementary Financial Information packages that are available on www.sunlife.com under Investors â€” Financial results and reports.1. Common Shareholders' View of Reported Net IncomeThe following table provides the reconciliation of the Drivers of Earnings ("DOE") analysis to the Statement of Operations total net income. The DOE analysis provides additional detail on the sources of earnings, primarily for protection and health businesses, and explains the actual results compared to the longer term expectations. The underlying DOE and reported DOE are both presented on a common shareholders' basis by removing the allocations to participating policyholders.(\$ millions)Q4'24Statement of OperationsUnderlying DOE(1)Non-underlying adjustments(1)Common Shareholders' Reported DOE(2)(3)Adjustment for:Reported (per IFRS)Par(2)Net(3)Net insurance service result735â€”7357514824Net investment result402(205)197(166)140171ACMA(3)1313â€”(13)Fee income:Â Â Â Asset Management505(59)446(446)Â Â Â Other fee income91â€”Â 91(6)2,2652,350Fee income2,350Other expenses(513)(342)(855)â€”(1,901)(2,756)Income before taxes1,220(593)627(97)9589Income tax (expense) benefit(212)(142)(354)(18)â€”(372)Total net income1,008(735)273(115)59217Allocated to Participating and NCI(4)(23)7(16)115(59)40Dividends and Distributions(5)(20)â€”(20)â€”â€”(20)Underlying net income(1)965Reported net income - Common shareholders(728)237â€”â€”237(1)For a breakdown of non-underlying adjustments made to arrive at underlying net income as well as the underlying DOE analysis, see the heading "Underlying Net Income and Underlying EPS" below.(2)Removes the components attributable to the participating policyholders.(3)Certain amounts within the Drivers of Earnings are presented on a net basis to reflect how the business is managed, compared to a gross basis in the Consolidated Financial Statements. For more details, refer to "Drivers of Earnings" in section 3 - Additional Non-IFRS Financial Measures in Section M - Non-IFRS Financial Measures in the 2024 Annual MD&A. For example, in this document, the reported net income impact of ACMA is shown in aggregate for Net insurance service result and Net investment result, and excludes amounts attributable to participating policyholders and includes non-liability impacts. In contrast, NoteÂ 10.B.v of the 2024 Annual Consolidated Financial Statements shows the pre-tax net income impacts of method and assumption changes in aggregate, and CSM impacts include amounts attributable to participating policyholders. (4)Allocated to equity in the participating account and attributable to non-controlling interests.(5)Dividends on preferred shares and distributions on other equity instruments.24Â Â Â Sun Life Financial Inc. Â Â Â Â Fourth Quarter 2024Â Â Â Â Â Â EARNINGS NEWS RELEASE(\$ millions)Q3'24Statement of OperationsUnderlying DOE(1)Non-underlying adjustments(1)Common Shareholders' Reported DOE(2)(3)Adjustment for:Reported (per IFRS)Par(2)Net(3)Net insurance service result802Â 8â€”802Â 58Â (160)700Â Net investment result407Â (7)400Â 18Â 366Â 784Â ACMA(3)6363Â 8â€”(63)Fee income:Â Â Â Asset Management457Â 290747Â (747)Â Â Â Other fee income98Â 8â€”98Â (4)2,048Â 2,142Â Fee income2,142Â Other expenses(482)(56)(538)â€”(1,445)(1,983)Income before taxes1,282Â 2901,572Â 72Â (1),643Â Income tax (expense) benefit(232)35Â (197)(18)â€”(215)Total net income1,050Â 3251,375Â 54Â (1)1,428Â Allocated to Participating and NCI(4)(14)7Â (7)(54)1(60)Dividends and Distributions(5)(20)â€”(20)â€”(20)Underlying net income(1)1,016Reported net income - Common shareholders3321,348Â 8â€”Â 1,348Â Refer to the footnotes on the previous page(\$ millions)Q4'23Statement of OperationsUnderlying DOE(1)Non-underlying adjustments(1)Common Shareholders' Reported DOE(2)(3)Adjustment for:Reported (per IFRS)Par(2)Net(3)Net insurance service result769Â 8â€”76961Â (168)662Net investment result427Â (4)151225224261ACMA(3)666â€”(6)Fee income:Â Â Â Asset Management460Â (57)403(403)Â Â Â Other fee income66Â 3Â 69Â (5)2,001Â 2,065Â Fee income2,065Â Other expenses(489)(92)(581)â€”(1,620)(2,201)Income before taxes1,233Â (555)678Â 8128Â 787Â Income tax (expense) benefit(203)314Â 111(24)â€”87Total net income1,030Â (241)789Â 57Â 28874Â Allocated to Participating and NCI(4)(27)7Â (20)(57)(28)(105)Dividends and Distributions(5)(20)â€”(20)â€”(20)Underlying net income(1)983Â Reported net income - Common shareholders(234)749Â 8â€”Â 8â€”Â 749Â Refer to the footnotes on the previous page2. Underlying Net Income and Underlying EPSUnderlying net income is a non-IFRS financial measure that assists in understanding Sun Life's business performance by making certain adjustments to IFRS income. Underlying net income, along with common shareholdersâ€” net income (Reported net income), is used as a basis for management planning, and is also a key measure in our employee incentive compensation programs. This measure reflects management's view of the underlying business performance of the company and long-term earnings potential. For example, due to the longer term nature of our individual protection businesses, market movements related to interest rates, equity markets and investment properties can have a significant impact on reported net income in the reporting period. However, these impacts are not necessarily realized, and may never be realized, if markets move in the opposite direction in subsequent periods or in the case of interest rates, the fixed income investment is held to maturity. Underlying net income removes the impact of the following items from reported net income:â€¢Market-related impacts reflecting the after-tax difference in actual versus expected market movements;â€¢Assumptions changes and management actions;â€¢Other adjustments:i)Managementâ€”s ownership of MFS shares;ii)Acquisition, integration, and restructuring;iii)Intangible asset amortization;iv)Other items that are unusual or exceptional in nature. Â Â Â Â EARNINGS NEWS RELEASEÂ Â Â Â Â Â Sun Life Financial Inc. Â Â Â Â Fourth Quarter 2024Â Â Â Â 25For additional information about the adjustments removed from reported net income to arrive at underlying net income, refer to section M - Non-IFRS Financial Measures - 2 - Underlying Net Income and Underlying EPS in the 2024 Annual MD&A.The following table sets out the post-tax amounts that were excluded from our underlying net income (loss) and underlying EPS and provides a reconciliation to our reported net income and EPS based on IFRS.Reconciliations of Select Net Income MeasuresQuarterly resultsYear-to-date(\$ millions, after-tax)Q4'24Q3'24Q4'2320242023Underlying net income9651,0169833,8563,728Market-related impactsEquity market impacts(15)36Â 825(13)Interest rate impacts(1)(86)38Â (53)(60)(14)Impacts of changes in the fair value of investment properties (real estateexperience)(78)(45)(148)(338)(427)Add: Market-related impacts(179)29Â (193)(373)(454)Add: Assumption changes and management actions1136Â (1)5636Â Other adjustmentsManagement's ownership of MFS sharesâ€”(10)(1)(22)12Acquisition, integration and restructuring(2)(3)(4)(5)(6)(7)(30)312Â (42)140(155)Intangible asset amortization(8)(223)(35)(38)(332)(132)Other(9)(10)(11)(12)(13)(307)â€”(5)51(276)51Â Add: Total of other adjustments(560)267Â (40)(490)(224)Reported net income - Common shareholders2371,348Â 7493,0493,086Â Underlying EPS (diluted) \$(1.681.761.686.666.36Add: Market-related impacts \$(0.31)0.05(0.33)(0.65)(0.78)Â Â Â Â Assumption changes and management actions \$(0.020.06â€”0.100.06Â Â Â Management's ownership of MFS shares \$(â€”)0.02(0.02)(0.02)(0.04)0.02Â Â Â Â Acquisition, integration and restructuring \$(0.05)0.54(0.07)0.24(0.26)Â Â Â Â Intangible asset amortization \$(0.39)(0.06)(0.07)(0.57)(0.23)Â Â Â Â Other \$(0.54)â€”0.09(0.48)0.09Reported EPS (diluted) \$(0.412.331.285.265.26(1)Our results are sensitive to long term interest rates given the nature of our business and to non-parallel yield curve movements (for example flattening, inversion, steepening, etc.).(2)Amounts relate to acquisition costs for our SLC Management affiliates, BentalGreenOak, InfraRed Capital Partners, Crescent Capital Group LP and Advisors Asset Management, Inc, which include the unwinding of the discount for Other financial liabilities of \$13Â million in Q4'24 and \$76Â million in 2024 (Q3'24 - \$19Â million; Q4'23 - \$24Â million; 2023 - \$86Â million).(3)Reflects changes in estimated future payments for options to purchase the remaining ownership interests of SLC Management affiliates - a decrease of \$10 million in Q4'24 and a decrease of \$344 million in 2024 (Q3'24 - a decrease of \$334 million; Q4'23 - \$nil; 2023 - an increase of \$42 million). For additional information, refer to Note 5 of our 2024 Annual Consolidated Financial Statements.(4)Includes integration costs associated with DentaQuest, acquired on June 1, 2022.(5)Includes a \$65 million gain on the sale of the sponsored markets business in Canada in Q1'23 and a \$19 million gain on the sale of Sun Life UK in Q2'23.(6)To meet regulatory obligations, in Q1'24, we sold 6.3% of our ownership interest in Aditya Birla Sun Life AMC Limited ("partial sale of ABSLAMC"), generating a gain of \$84 million. As a result of the transaction, our ownership interest in ABSLAMC was reduced from 36.5% to 30.2% for gross proceeds of \$136 million. Subsequently, in Q2'24, we sold an additional 0.2% of our ownership interest.(7)Q2'24 includes a restructuring charge of \$108 million in the Corporate business group.(8)Includes an impairment charge of \$186 million on an intangible asset related to bancassurance in Vietnam reflecting updates resulting from changes in regulatory and macro-economic factors in Q4'24.(9)On December 27, 2023, Bermuda enacted its Corporate Income Tax Act 2023, which will apply a 15% income tax beginning on January 1, 2025 ("Bermuda Corporate Income Tax Change"). The enacted legislation provides an economic transition adjustment that aligns an entityâ€”s starting point for the tax regime more closely with its economic position prior to the application of the Corporate Income Tax 2023. The benefit of this economic transition adjustment was recognized in 2023. As a result, reported net income increased by \$51 million in 2023, reflected in Other adjustments. (10)Includes the early termination of a distribution agreement in Asset Management in Q1'24. (11)Includes a Pillar Two global minimum tax adjustment in Q2'24. For additional information, refer to NoteÂ 19 of our 2024 Annual Consolidated Financial Statements and section D - Profitability in the 2024 Annual MD&A. (12)Includes a non-recurring provision in U.S. Dental in Q4'24.(13)Includes an adjustment for lower tax exempt investment income of \$234 million in the Corporate business group in Q4'24.26Â Â Â Sun Life Financial Inc. Â Â Â Â Fourth Quarter 2024Â Â Â Â Â Â EARNINGS NEWS RELEASEThe following table shows the pre-tax amount of underlying net income adjustments:Quarterly resultsYear-to-date(\$ millions)Q4'24Q3'24Q4'2320242023Underlying net income (after-tax)9651,0169833,8563,728Underlying net income adjustments (pre-tax):Add: Market-related impacts(221)(12)(436)(428)(726)Assumption changes and management actions ("ACMA") (1)136368653Â Other adjustments(378)246(118)(345)(373)Â Â Â Â Total underlying net income adjustments (pre-tax)(586)297(548)(687)(1,046)Add: Taxes related to underlying net income adjustments(142)35314(120)404Reported net

income - Common shareholders (after-tax) 2/1,348,793,049,093,086(1) In this document, the reported net income impact of ACMA excludes amounts attributable to participating policyholders and includes non-liability impacts. In contrast, the net income impacts of method and assumption changes in NoteA 10.B.v of the 2024 Annual Consolidated Financial Statements shows the pre-tax net income impacts of method and assumption changes in aggregate, and CSM Impacts include amounts attributable to participating policyholders. Taxes related to underlying net income adjustments may vary from the expected effective tax rate range reflecting the mix of business based on the Company's international operations and other tax-related adjustments.3. Additional Non-IFRS Financial MeasuresManagement also uses the following non-IFRS financial measures, and a full listing is available in section M - Non-IFRS Financial Measures in the 2024 Annual MD&A.Assets under management. AUM is a non-IFRS financial measure that indicates the size of our Company's assets across asset management, wealth, and insurance. There is no standardized financial measure under IFRS. In addition to the most directly comparable IFRS measures, which are the balance of General funds and Segregated funds on our Statements of Financial Position, AUM also includes Third-party AUM and Consolidation adjustments. "Consolidation adjustments" is presented separately as consolidation adjustments apply to all components of total AUM. For additional information about Third-party AUM, refer to sections E - Growth - 2 - Assets Under Management and M - Non-IFRS Financial Measures in the 2024 Annual MD&A. Quarterly results(\$ millions)Q4'24Q4'23Assets under managementGeneral fund assets221,935204,789Segregated funds148,786128,452Third-party AUM(1)1,216,9521,105,081Consolidation adjustments(1)(45,333)(38,717)Total assets under management1,542,3401,399,605(1)Represents a non-IFRS financial measure. For more details, see section M - Non-IFRS Financial Measures in the 2024 Annual MD&A.Cash and other liquid assets. This measure is comprised of cash, cash equivalents, short-term investments, and publicly traded securities, net of loans related to acquisitions and short-term loans that are held at SLF Inc. (the ultimate parent company), and its wholly owned holding companies. This measure is a key consideration of available funds for capital re-deployment to support business growth.(\$ millions)As at December 31, 2024As at December 31, 2023Cash and other liquid assets (held at SLF Inc. and its wholly owned holding companies):Cash, cash equivalents & short-term securities479712Debt securities(1)7801,228Equity securities(2)112102Sub-total1,3712,042Less: Loans related to acquisitions and short-term loans(3) (held at SLF Inc. and its wholly owned holding companies)(17)(411)Cash and other liquid assets (held at SLF Inc. and its wholly owned holding companies)1,3541,631(1)Includes publicly traded bonds.(2)Includes ETF Investments.(3)Includes drawdowns from credit facilities to manage timing of cash flows.Fee-related earnings and Operating income are non-IFRS financial measures within SLC Management's Supplemental Income Statement, which enhances the comparability of SLC Management's results with publicly traded alternative asset managers. For more details, see our Supplementary Financial Information package for the quarter. Á Á Á Á EARNINGS NEWS RELEASEÁ Á Á Á Á Sun Life Financial Inc. Á Á Á Á Fourth Quarter 2024Á Á Á Á 27The following table provides a reconciliation from Fee-related earnings and Operating income to SLC Management's Fee income and Total expenses based on IFRS.SLC Management(\$ millions)Q4'24Q3'24Q4'23Fee income (per IFRS)572411503Less: Non-fee-related revenue adjustments(1)(2)242105181Fee-related revenue330306322Total expenses (per IFRS)50980440Less: Non-fee-related expense adjustments(2)(3)258(154)210Fee-related expenses251234230Fee-related earnings797292Add: Investment income (loss) and performance fees(4)602257Add: Interest and other(5)(36)(25)(39)Operating income10369110(1)Includes Interest and other - fee income, Investment income (loss) and performance fees - fee income, and Other - fee income. (2)Excludes the income and related expenses for certain property management agreements to provide more accurate metrics on our fee-related business.(3)Includes Interest and other, Placement fees - other, Amortization of intangibles, Acquisition, integration and restructuring, and Other - expenses.(4)Investment income (loss) and performance fee in SLC Management's Supplemental Income Statement relates to the underlying results of our seed investments. As such, we have excluded non-underlying market-related impacts as well as the gains or losses of certain non-seed hedges that are reported under Net investment income (loss) under IFRS. The reconciliation is as follows (amounts have been adjusted for rounding):(\$ millions)Q4'24Q3'24Q4'23Net investment income (loss) (per IFRS)373228Less: Market-related impacts and Other - Investment income (loss)(2)123Add: Investment income (loss) and performance fees - fee income21232Investment income (loss) and performance fees602257(5)Includes Interest and other reported under Fee income under IFRS, net of Interest and other reported under Total expenses under IFRS.Pre-tax net operating margin. This ratio is a measure of the profitability and there is no directly comparable IFRS measure. For MFS, this ratio is calculated by excluding management's ownership of MFS shares and certain commission expenses that are offsetting. These commission expenses are excluded in order to neutralize the impact these items have on the pre-tax net operating margin and have no impact on the profitability of MFS. For SLC Management, the ratio is calculated by dividing the total operating income by fee-related revenue plus investment Income (loss) and performance fees, and is based on the last twelve months. The following table provides a reconciliation to calculate MFS' pre-tax net operating margin:MFS(US\$ millions)Q4'24Q3'24Q4'232022RevenueFee income (per IFRS)8558547903,3703,196Less: Commissions10010197399395Less: Other(1)(14)(16)(13)(57)(53)Adjusted revenue7697697063,0282,854ExpensesExpenses (per IFRS)5836005702,391,244Net investment (income)/loss (per IFRS)(19)(26)(29)(95)(93)Less: Management's ownership of MFS shares (net of NCI)(2)1019185734Compensation-related equity plan adjustments1012103616Commissions10010197399395Other(1)(13)(15)(11)(51)(52)Adjusted expenses4574574271,8551,758Pre-tax net operating margin40.5%40.5%39.4%38.7%38.4%(1)Other includes accounting basis differences, such as sub-advisory expenses and product allowances.(2)Excluding non-controlling interest. For more information on Management's ownership of MFS shares, see the heading Underlying Net Income and Underlying EPS.28Á Á Á Sun Life Financial Inc. Á Á Á Á Fourth Quarter 2024Á Á Á Á Á Á Á Á EARNINGS NEWS RELEASE4. Reconciliations of Select Non-IFRS Financial MeasuresUnderlying Net Income to Reported Net Income Reconciliation - Pre-tax by Business GroupQ4'24(\$ millions)AssetManagementÁ CanadaÁ U.S.AsiaCorporateTotalUnderlying net income (loss)360366161175(97)965Add: Market-related impacts (pre-tax)(18)(142)(74)27(14)(221)ACMA (pre-tax)Á€“(1)(1)15Á€“(13)Other adjustments (pre-tax)(34)(8)(143)(193)Á€“(378)Tax expense (benefit) 183850(13)(235)(142)Reported net income (loss) - Common shareholders326253(7)11(346)23703'24Underlying net income (loss)344375219170(92)1,016Add: Market-related impacts (pre-tax) (7)1314(55)23(12)ACMA (pre-tax)Á€“(47)180(74)463Other adjustments (pre-tax)304(8)(43)(7)Á€“(246)Tax expense (benefit) 349(31)(2)1635Reported net income (loss) - Common shareholders64438233932(49)1,348Q4'23Underlying net income (loss)331350253143(94)983Add: Market-related impacts (pre-tax)(11)(223)(60)(142)Á€“(436)ACMA (pre-tax)Á€“(72)(65)(1)Á€“(6)Other adjustments (pre-tax)(39)(6)(65)(8)Á€“(118)Tax expense (benefit) 16155385253314Reported net income (loss) - Common shareholders29734810144(41)749Underlying Net Income to Reported Net Income Reconciliation - Pre-tax by Business Unit - Asset ManagementQ4'24Q3'24Q4'23(\$ millions)MFSSLCManagementMFSSLCManagementMFSSLCManagementUnderlying net income (loss)301592974726170Add: Market-related impacts (pre-tax)Á€“(18)Á€“(7)Á€“(11)Á Á Á Á Á Á Á Á Á Á Other adjustments (pre-tax)4(38)(5)309(7)(32)Tax expense (benefit) (4)22(5)(8)(4)20Reported net income (loss) - Common shareholders3012528735725047Underlying Net Income to Reported Net Income Reconciliation - Pre-tax in U.S. dollarsQ4'24Q3'24Q4'23(US\$ millions)Á€“(U.S.\$)U.S.MFSU.S.MFSU.S.MFSUnderlying net income (loss)115216161218187191Add: Market-related impacts (pre-tax)(52)Á€“(9)Á€“(42)Á€“(42)Á€“(ACMA (pre-tax)Á€“(134)Á€“(49)Á€“(6)Other adjustments (pre-tax)(103)(31)(4)(47)(5)Á€“(61)Tax expense (benefit) 39(3)(23)(4)28(3)Reported net income (loss) - Common shareholders(1)21625021077183 Á Á Á Á EARNINGS NEWS RELEASEÁ Á Á Á Á Á Á Á Á Sun Life Financial Inc. Á Á Á Á Fourth Quarter 2024Á Á Á Á 29Underlying Net Income to Reported Net Income Reconciliation - U.S. Group Benefits - Pre-tax in U.S. dollarsThe following table sets out the amounts that were excluded from our underlying net income (loss) for U.S. Group Benefits, which is used to calculate the trailing four-quarter after-tax profit margin for U.S. Group Benefits.(US\$ millions)Q4'24Q3'24Q2'24Q1'24Q4'23Q3'23Q2'23Q1'23Underlying net income (loss) for U.S. Group Benefits6211812411813896116128Add: Market-related impacts (pre-tax)(18)(17)(11)(8)(14)(10)(6)4ACMA (pre-tax)Á€“(8)Á€“(8)Á€“(11)47Á€“(Á€“(Other adjustments (pre-tax)(5)(5)(6)(7)(9)(6)(6)(5)Tax expense (benefit) 5(4)331(6)21Reported net income (loss) - Common shareholders441341101061331211061281. Forward-looking StatementsFrom time to time, the Company makes written or oral forward-looking statements within the meaning of certain securities laws, including the safe harbour provisions of the United States Private Securities Litigation Reform Act of 1995 and applicable Canadian securities legislation. Forward-looking statements contained in this document include statements (i) relating to our strategies, plans, targets, goals and priorities; (ii) relating to our growth initiatives and other business objectives; (iii) relating to estimated future payments for acquisition-related contingent considerations and options to purchase the remaining ownership interests of SLC Management affiliates; (iv) relating to the use of proceeds from the offering of the Series 2024-1 Subordinated Unsecured 5.12% Fixed/Floating Debentures due 2036; (v) that are predictive in nature or that depend upon or refer to future events or conditions; and (vi) that include words such as achieve, aim, ambition, anticipate, aspiration, assumption, believe, could, estimate, expect, goal, initiate, intend, may, objective, outlook, plan, project, seek, should, strategize, target, will, and similar expressions. Forward-looking statements include the information concerning our possible or assumed future results of operations. These statements represent our current expectations, estimates, and projections regarding future events and are not historical facts, and remain subject to change. Forward-looking statements are not a guarantee of future performance and involve risks and uncertainties that are difficult to predict. Future results and shareholder value may differ materially from those expressed in these forward-looking statements due to, among other factors, the matters set out in the 2024 Annual MD&A under the headings D - Profitability - 5 - Income taxes, G - Financial Strength and K - Risk Management and in SLF Inc.s 2024 AIF under the heading Risk Factors, and the factors detailed in SLF Inc.s other filings with Canadian and U.S. securities regulators, which are available for review at www.sedarplus.ca and www.sec.gov, respectively. Important risk factors that could cause our assumptions and estimates, and expectations and projections to be inaccurate and our actual results or events to differ materially from those expressed in or implied by the forward-looking statements contained in this document, are set out below. The realization of our forward-looking statements essentially depends on our business performance which, in turn, is subject to many risks. Factors that could cause actual results to differ materially from expectations include, but are not limited to: market risks - related to the performance of equity markets; changes or volatility in interest rates or credit spreads or swap spreads; real estate investments; fluctuations in foreign currency exchange rates; and inflation; insurance risks - related to mortality experience, morbidity experience and longevity; policyholder behaviour; product design and pricing; the impact of higher-than-expected future expenses; and the availability, cost and effectiveness of reinsurance; credit risks - related to issuers of securities held in our investment portfolio, debtors, structured securities, reinsurers, counterparties, other financial institutions and other entities; business and strategic risks - related to global economic and geopolitical conditions; the design and implementation of business strategies; changes in distribution channels or Client behaviour including risks relating to market conduct by intermediaries and agents; the impact of competition; the performance of our investments and investment portfolios managed for Clients such as segregated and mutual funds; shifts in investing trends and Client preference towards products that differ from our investment products and strategies; changes in the legal or regulatory environment, including capital requirements and tax laws; environmental and social issues and their related laws and regulations; operational risks - related to breaches or failure of information system security and privacy, including cyber-attacks; our ability to attract and retain employees; legal, regulatory compliance and market conduct, including the impact of regulatory inquiries and investigations; the execution and integration of mergers, acquisitions, strategic investments and divestitures; our information technology infrastructure; a failure of information systems and Internet-enabled technology; dependence on third-party relationships, including outsourcing arrangements; business continuity; model errors; information management; liquidity risks - the possibility that we will not be able to fund all cash outflow commitments as they fall due; and other risks - changes

having exercised reasonable diligence, the annual filings do not contain any untrue statement of a material fact or omit to state a material fact required to be stated or that is necessary to make a statement not misleading in light of the circumstances under which it was made, for the period covered by the annual filings.3.Fair presentation: Based on my knowledge, having exercised reasonable diligence, the annual financial statements together with the other financial information included in the annual filings fairly present in all material respects the financial condition, financial performance and cash flows of the issuer, as of the date of and for the period presented in the annual filings.4.Responsibility: The issuer’s other certifying officer(s) and I are responsible for establishing and maintaining disclosure controls and procedures (DC&P) and internal control over financial reporting (ICFR), as those terms are defined in National Instrument 52-109 Certification of Disclosure in Issuers’ Annual and Interim Filings, for the issuer.5.Design: Subject to the limitations, if any, described in paragraphs 5.2 and 5.3, the issuer’s other certifying officer(s) and I have, as at the financial year end(a)A A A designed DC&P, or caused it to be designed under our supervision, to provide reasonable assurance that:(i)material information relating to the issuer is made known to us by others, particularly during the period in which the annual filings are being prepared; and (ii)information required to be disclosed by the issuer in its annual filings, interim filings or other reports filed or submitted by it under securities legislation is recorded, processed, summarized and reported within the time periods specified in securities legislation; and(b)designed ICFR, or caused it to be designed under our supervision, to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with the issuer’s GAAP.5.1A A A Control framework: The control framework the issuer’s other certifying officer(s) and I used to design the issuer’s ICFR is the Internal Control - Integrated Framework (2013) issued by the Committee of Sponsoring Organizations of the Treadway Commission.5.2A A A ICFR’s material weakness relating to design: N/A.5.3A A A Limitation on scope of design: N/A.6.Evaluation: The issuer’s other certifying officer(s) and I have(a)A A A evaluated, or caused to be evaluated under our supervision, the effectiveness of the issuer’s DC&P at the financial year end and the issuer has disclosed in its annual MD&A our conclusions about the effectiveness of DC&P at the financial year end based on that evaluation; and 2(b)A A A evaluated, or caused to be evaluated under our supervision, the effectiveness of the issuer’s ICFR at the financial year end and the issuer has disclosed in its annual MD&A(i)our conclusions about the effectiveness of ICFR at the financial year end based on that evaluation; and(ii)N/A.7.Reporting changes in ICFR: The issuer has disclosed in its annual MD&A any change in the issuer’s ICFR that occurred during the period beginning on January 1, 2024 and ended on December 31, 2024 that has materially affected, or is reasonably likely to materially affect, the issuer’s ICFR.8.Reporting to the issuer’s auditors and board of directors or audit committee: The issuer’s other certifying officer(s) and I have disclosed, based on our most recent evaluation of ICFR, to the issuer’s auditors, and the board of directors or the audit committee of the board of directors any fraud that involves management or other employees who have a significant role in the issuer’s ICFR.Date: February 12, 2025/s/ Kevin D. StrainKevin D. StrainPresident and Chief Executive Officer3CERTIFICATION OF ANNUAL FILINGSFULL CERTIFICATEI, Timothy Deacon, Executive Vice-President and Chief Financial Officer of Sun Life Financial Inc. certify the following:1.Review: I have reviewed the AIF, if any, annual financial statements and annual MD&A, including, for greater certainty, all documents and information that are incorporated by reference in the AIF (together, the “annual filings”) of Sun Life Financial Inc. (the “issuer”) for the financial year ended December 31, 2024.2.No misrepresentations: Based on my knowledge, having exercised reasonable diligence, the annual filings do not contain any untrue statement of a material fact or omit to state a material fact required to be stated or that is necessary to make a statement not misleading in light of the circumstances under which it was made, for the period covered by the annual filings.3.Fair presentation: Based on my knowledge, having exercised reasonable diligence, the annual financial statements together with the other financial information included in the annual filings fairly present in all material respects the financial condition, financial performance and cash flows of the issuer, as of the date of and for the period presented in the annual filings.4.Responsibility: The issuer’s other certifying officer(s) and I are responsible for establishing and maintaining disclosure controls and procedures (DC&P) and internal control over financial reporting (ICFR), as those terms are defined in National Instrument 52-109 Certification of Disclosure in Issuers’ Annual and Interim Filings, for the issuer.5.Design: Subject to the limitations, if any, described in paragraphs 5.2 and 5.3, the issuer’s other certifying officer(s) and I have, as at the financial year end(a)A A A designed DC&P, or caused it to be designed under our supervision, to provide reasonable assurance that:(i)material information relating to the issuer is made known to us by others, particularly during the period in which the annual filings are being prepared; and (ii)information required to be disclosed by the issuer in its annual filings, interim filings or other reports filed or submitted by it under securities legislation is recorded, processed, summarized and reported within the time periods specified in securities legislation; and(b)designed ICFR, or caused it to be designed under our supervision, to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with the issuer’s GAAP.5.1A A A Control framework: The control framework the issuer’s other certifying officer(s) and I used to design the issuer’s ICFR is the Internal Control - Integrated Framework (2013) issued by the Committee of Sponsoring Organizations of the Treadway Commission.5.2A A A ICFR’s material weakness relating to design: N/A.5.3A A A Limitation on scope of design: N/A.6.Evaluation: The issuer’s other certifying officer(s) and I have(a)A A A evaluated, or caused to be evaluated under our supervision, the effectiveness of the issuer’s DC&P at the financial year end and the issuer has disclosed in its annual MD&A our conclusions about the effectiveness of DC&P at the financial year end based on that evaluation; and 4(b)A A A evaluated, or caused to be evaluated under our supervision, the effectiveness of the issuer’s ICFR at the financial year end and the issuer has disclosed in its annual MD&A(i)A A A our conclusions about the effectiveness of ICFR at the financial year end based on that evaluation; and(ii)N/A.7.Reporting changes in ICFR: The issuer has disclosed in its annual MD&A any change in the issuer’s ICFR that occurred during the period beginning on January 1, 2024 and ended on December 31, 2024 that has materially affected, or is reasonably likely to materially affect, the issuer’s ICFR.8.Reporting to the issuer’s auditors and board of directors or audit committee: The issuer’s other certifying officer(s) and I have disclosed, based on our most recent evaluation of ICFR, to the issuer’s auditors, and the board of directors or the audit committee of the board of directors any fraud that involves management or other employees who have a significant role in the issuer’s ICFR.Date: February 12, 2025/s/ Timothy DeaconTimothy Deacon Executive Vice-President and Chief Financial Officer EX-99.3 4 a2024q4earningscoveragerat.htm EX-99.3 DocumentSun Life Financial Inc.Earnings Coverage RatioFor the 12 months ended December 31, 2024This updated calculation of the earnings coverage ratio of Sun Life Financial Inc. (the “Company”) is filed pursuant to Section 8.4 of National Instrument No. 44-102 as an exhibit to the Company’s annual consolidated financial statements for the period ended December 31, 2024, in connection with the medium-term note program established by the Company under its prospectus supplement dated March 24, 2023 to a short form base shelf prospectus dated March 24, 2023.For the 12 months ended December 31, 2024, the borrowing cost of the Company’s outstanding subordinated debt, senior debentures, senior financing and certain other borrowings, after adjustment for new debt issuances, repayment and redemptions, was \$523,000,000 and the Company’s shareholders’ net income before borrowing cost and income tax for such period was \$4,731,000,000, which is 9.1 times the Company’s pro-forma borrowing cost for the same period. EX-99.4 5 annualboardcharter2024q4new.htm EX-99.4 DocumentCharter of the Board of DirectorsFebruary 12, 2025SUN LIFE FINANCIAL INC. AND SUN LIFE ASSURANCE COMPANY OF CANADA (TOGETHER, “SUN LIFE”)Charter of the Board of DirectorsThe mission of the Board of Directors (the “Board”) is to be a strategic asset of Sun Life measured by the effective execution of its overall stewardship role and the contribution the directors make “individually and collectively” to the long-term success of Sun Life.1.Duties and ResponsibilitiesThe Board is responsible for supervising the management of the business and affairs of Sun Life. In connection with this responsibility the Board:1.1Culturea)sets the tone for the culture of Sun Life with a focus on Clients, integrity, leadership, inclusion, and good governance and for an appropriate and sound risk culture;b)satisfies itself that the Chief Executive Officer and other senior management is sustaining that culture throughout Sun Life; andc)complies with and reviews employee compliance with the Code of Conduct and ensures prompt disclosure of any waivers of the Code of Conduct for directors or senior management.1.2Governancea)establishes corporate governance practices and policies and monitors corporate governance trends;b)performs its overall stewardship responsibilities either directly or through delegation to its committees, including the allocation of risk oversight;c)establishes expectations and responsibilities of directors, including with respect to attendance at, preparation for, and participation in meetings as set out in the position descriptions for the directors, Chair of the Board (“Board Chair”) and Chairs of Board committees; andd)maintains an orientation program for new directors, supports ongoing education for all directors and assesses the effectiveness of the Board, its committees, the Board Chair, the committee chairs, and individual directors on an annual basis.The Board has clearly outlined matters that require Board approval and those that have been delegated to management. In connection with its duties and responsibilities, the Board approves and oversees:1.3Strategya)Sun Life’s vision and purpose statements;b)the strategic plan;c)business, capital, and investment plans on an annual basis; andd)significant strategic initiatives, investments, and transactions, including significant activities of subsidiaries.Sun Life | Charter of the Board of Directors A A 11.4Risk Management, Capital Management, and Internal Controla)the Risk Management Framework, Risk Appetite Policy, and Internal Control Framework;b)significant policies, plans and strategic initiatives related to the management of, or that materially impact risk, capital, and liquidity; andc)the Code of Conduct.1.5Board, Senior Management and Control Functionsa)Board and committee size and composition;b)the evaluation and selection of candidates for election at each annual meeting based on an assessment process considering various factors including candidates’ skills, qualifications, competencies and independence;c)the formulation of succession plans for the Board, the Board Chair, and the committee Chairs;d)talent management and succession plans for the role of President & Chief Executive Officer and other senior management positions, including the appointment, evaluation and, if necessary, replacement of the President & Chief Executive Officer and other members of senior management including the heads of Sun Life’s Control Functions;e)the delegation of powers to management to manage Sun Life;f)the annual objectives and statement of mandate, responsibility, and authority of the President & Chief Executive Officer; andg)the performance and compensation frameworks for senior management, including alignment of those frameworks with applicable regulatory principles.1.6Financial Reporting, Communication and Disclosurea)the review and approval of significant disclosure documents, including financial statements, management’s discussion and analysis and related news releases, annual information form, management information circular and the sustainability report;b)the external audit plan, including the fees and scope of the audit engagement, the engagement letter and remuneration of Sun Life’s external auditor (the “external auditor”) under the engagement letter; andc)the internal audit plan; andd)communication and disclosure practices, including the process by which shareholders can provide feedback to the independent Directors.In connection with its duties and responsibilities, the Board has the discretion to decide the extent and nature of its input, and to provide challenge, advice, and guidance to senior management of Sun Life on the following:Sun Life | Charter of the Board of Directors A A 21.7Operational and Business Policiesa)significant operational, business, risk, and crisis management policies of Sun Life, including those in respect of credit, market, operational, insurance, regulatory compliance and strategic risks, and their effectiveness;b)compensation policy for all human resources that is consistent with the Financial Stability Board (FSB) Principles for Sound Compensation.1.8Business Performance and Effectiveness of Risk Managementa)performance relative to the strategic plan and business, capital, and investment plans;b)effectiveness of the strategic planning process;c)the enterprise approach to climate change;d)effectiveness of the Risk Appetite Policy;e)effectiveness of the internal control framework and management information systems that provide assurance as to the reliability of Sun Life’s financial information and the safeguarding of its assets;f)effectiveness of the Control Functions;g)effectiveness of significant policies and plans related to management of capital and liquidity (e.g., stress testing, ORSA report);h)compliance with legislative and regulatory requirements;i)reports from senior management, including leaders of Business Groups, on business, financial and operational performance relative to plans and the Risk Appetite Policy; andj)information on client engagement and value creation for clients.2.Meetings and Proceduresa)A schedule of regular Board and committee meetings is set by the Board Chair, in consultation with the Governance Committee and the Corporate Secretary and circulated to the directors prior to the commencement of a calendar year.b)Confirmation of the date, time, and place of regular meetings are sent to the directors approximately three weeks in advance of regularly scheduled meetings. Special meetings may be called with 24 hours’ notice.c)A quorum at any meeting of the Board shall be a majority of directors and meetings must meet the resident Canadian requirements of the Insurance Companies Act (Canada).d)At each meeting of the Board, the independent directors will meet privately.e)The Board will review its Forward Agenda as required, and on an annual basis, the Board will review this Charter and approve changes, as necessary. This Charter can be found on Sun Life’s website.Sun Life | Charter of the Board of Directors A A 33.Access to Management and Independent AdvisorsThe Board:a)has full and unrestricted access to management.b)may, at the expense of Sun Life, engage any special advisors it deems necessary to provide independent advice, require management to inform applicable regulators in a timely manner of substantial issues affecting Sun Life, and perform such other functions as prescribed by law or as assigned to the Board in Sun Life’s governing documents.Sun Life | Charter of the Board of Directors A A 4 GRAPHIC 6 englishnrbanner-rebrandin.jpg GRAPHIC begin 644 englishnrbanner-rebrandin.jpg MB5!1PT*&@H -24A\$4@ !8 #. " 8 #5\$0ZR 7-21T(

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MWH|.XF4ACCW&M:2Q<:TX%AUE)5PSC"L@SX9T|JL<6M+5|+19 _R?7Z5KV;|!+6X#E M^J+V-8;O\$^GE=AMMBC4G-(&Y|QQM0^U|J|GEW3. >>5WX/R.1^
M33&7Z|JZCMGMT^6QCMQUR| NOY^QPK|?>D7>Q?;|JX|M@|W| 9L0G6M#66 97RRLG^U7 JUCPQ;*Q6J^ND|KI2I8+4H7Q(M%G+H|J|O#&?7? DY# MB0|
|7Y0F6^9WR+1E&^*!>1UGP6U|PBI"K|D|N#P|P10#@|R|9|HF4M4|NBRI9870|JNFR MV&7+PMA0BRUULZI-EH|7F^K#6 K?W L?<
>>ZWH;5;[N 5 \$V<|Q.TB6K99E M18:5<|XYD(N9%*E\$5)9|V^<^8Y1\$|.ICOLMMW=.OHQ P"RBC4AWJ _6(0|AG-/#6 6HA;?K(ZF%>N)|(\$%HK3%|A+^8-U<O
MIX !&WGHVH|^1-'W>XQPYZOYF 21|Y|D, <6SCG|>1K8,2QIIE+Y3>6|3 MCNPVZ\$D; >=>.@;@<C 4U^<L^K.H,&2^E^>|J|GR/<^\$O%&|>77>;6|L-J4
|M|OH99C5>P-NW|9=JQAF|F+R-Z;BCC. "##&EOL^OCP MU\$=DP3# DJ<3C23Z1|) /#D|S|U|J6&^L|J3AF|8S|E|.B\$4Y^*PQ|J| M'5";.*F#9Z;|AUSG72|M2V|J|
[=+N59SY8RD=EsD: 17^<49 17@>|>\$| M3 W|L-S^<;. *Z7+|. ">N|N|S|S|OJ|K M9+&COLU?Q|^#>^6WT>^OZ05LZ.HQ|'A 7B?>|.)=J|RZGW.V|^BC 6YW?
C#<W3 # M=Q4?L2OZL 4 \$V, #1:NFN=S.2.3|B|S^8|6<46DU &YV HX9|J| H!A;H9>K9Z|JCR|? 7 M.9#<=0?B8/9WN=P|J|;3J;Z|TW^O#(FE, "PP+^%H9RW;
|QK0AWK3K2HTX^M3-KT.7#1.513Q?;*#0:5&B1:6@<^, "B#8,ITKUZ|@1DYTVU|Y: 18^<ZH(T6 M0+>B. & 7EY|@Y3Y0 BFBN0=^T9J?>^H-VGLNF# H-
Y^H^N^|UK1EX MX8|J|< G&1A|8S1WL^V1 90V7 KD|+QL/C^>^13 *I&=1+7Z4Z|T @^9 M11|(>< O%>D>80|H4CVU=&*1|J0|?<
\$;M|J^&WN>^H|EVOFR,ISGGVO1Q.YJ M1UXE3.J|KBXV?YD4N|/=(N:DP0.+0S0F|G6|NXY32V2&T6S1HMR+;QG MO^VVA>ZKW N3=^@, "QKL45@()%-HE.X
TWB2ZF@P|ORP.6.#3K:4.KF MFC^M|;80M.H6Q|SA^*T7R&61Q0S7|&|PV9F\$.JH MH9|F^Z3Y=G|S/G\$= M5|TUW|J,W3D|E:J|
"3%M\$?>?D.^?E|SB>51326|@1|J|Y MCY76 L|^?45H&L\$YV-6S6X M@YDK.Q|@>6XK^FF9S^GN|Q7V|&|J|QOB^>|J|AE^NH T-|XWN0|[-^SRV+UR
M2GD33|.OVMJ U\$^L2FC4I&6|OX^*M|&S5798U;E06N8-J6V|JYWPW4 MM.FE^CG|;|^>|PYDR>=;QWQ/4Q8BT|TBK^BGY;B6|04G,HR>Z^>|D _G-3
M|ZO=^J^C^V^A?>ZO-P=^RQT>WO312VH.6|G|Z IVF^SUJ|("D|?4N F0 E M !,02K^>=ALB|J=J2FT^|/7H&S2^D&4!>=H9C%?
Z2|H\$|&E5WT^&#&7# ^F+>^>1.YQN#>|1;0C\$#>|5) MVFA^Q2<^FG^HT^S^>6.F6CN|XG2^H|C F6/R/NZ=NI(| ^>3+T MYTG3^*)|3%V 8FB, M;
XMT|TFW|ROX&L5C 7|?A\$6|=^>2+I\$A:5P9CJ9|58- W7|9S, QIV^8RY M^H05>=TJ\$H<^>|V|TU<^%8|DAXY+N M^PW^R^*G M3 T 2SGTC7V|J7X&EBUNM-
P0|L|T|C|&|J8^V^ER<1^2D;G%)X3-YNA@5\$(&|&#^?>J9^5OF ^>4,8QEG".Z9>6#FGCRN-K?%YCMXWKY;?J|V@6W|J
MM>6Z|WU^<^&N1JF|.IL2R665QGT1SP%CEV^D^JDE7YQ(B8^<@9+&CL7A0 A&A26F-.KWL\$S^TVKW _CM&J0:|^\$X7| "MG|^+UA4D^K >?>
59@MMH3|DW8251 D8JWL^121,|D|96P7|Q?1QT6 M M^L|CD>Z\$Y|J|. AJ&NUH>|J9N?>ZVB(|>:~D>21X MM|K|E1560>?7 Y|I=>L B,271|KND;[\$8,MUBQG+&
(R|K|TK=>VT^N<(^M% MO OKA70LU CW?>#>#>B:|R5W|IVS GJ.L|1R|N:~>E10 UDK=+ M3.F|W,O=;%&<^\$225CY^E^WJ 6SS3^7^>#|11SO|
|^>9>WGQGWEPP3.K MM+RC|Y\$&^>Q^Q,^>JF,^YRK>6B C+V%\$8R/@KSX^/J MUON%|S\$<^>+Q \$EUHT^7^C=^|=,=E0|N|&6Z^D K
M|&E^>C^WH>C^17A4|^EX 4Y|T|^V^LM

[illegible]

#M:3TGY3>0.8UQ0/O1A16@J.=GK MJ/NK7/L8 Q G@G8PBCR3=F &T6:0. @R-8 131945+00.L0/X?I.M.#M# 9M/JFYEGY2WRA? H#<@:EWSS<866F3ZIN9>4%W971 90TUQV<@N[C3\$3\>|T6&9 MC|>C<0W,+LTB;1N[RY\5DNF.8R @<SVAP?|["H.=CZ,N8L6|/S] SS*G4XJ7,|NJT|3347?|)@W;C>\$ K- +4&Z)0%./4|3XIA^J&X>EX6K|CYC2 M K, 6^V<9<C32G5EEZJ3>*=G;W\$EA0^U ZU|E= ||A|^+>N DA=29^1< M|1:3#&9=U4TCSKX& (G^4 +SB5MVFEGEGW|?<:G*;.,12PK^CL=C[V:2N?| M;5.<=<BU^S27E244C^&|<1<R 16^>|>Z#S\$T;""(5% +X& Z<1<5U^DA+ M|TV+VX.Q=L|E^-<^5<X.Z|)2PD &68+>|>*/J;L1-G|D7XY^>DX^TO>|U*=>.&ZHNA W>27|N R-A|#5ND# MM0|, @ ?_ |@80&|) (L4XS U.M-ET;C^FHR&#^/H3?T,3IE8A4M|TLV.LD?B?O MEJY 4U^?%?I>| P9.S8=|>|>|>O?F?>GZJE^>|> MUX^>=>K.R.;=9867&6#^,?|SW!>|>C@>V+O|)*DC9P?|>+N=V^>O?94.,9L M.MBTR*QI=@G@6K13?>OGTGU#L0>#J?T4^S.4U^>Q^<^ ,X9Q+1?7<8JSR?*>=P: M8|35PA 32VNR7?> Q:Q|A|<@W|S)C9|G?|,?3%;& Z2X6&W+V+ISA3W3Q49| M@>|U|F|< |G0?>OIKLZC38;9)GT /RD08P1C3 3?G0,1H06%5<X+COO^BQT+ MB#CIG BQZ:0|W|O|Q|QGRH\$Y^/!>Q<#P; I|K|;B,UEM#|C49 6BSJ MT%0(^L,1|^>Z+|SYK&RK|>MQ9L813LV CP=|QC<6%- |2^>@%R,F?C5T|; MWT8S|VGQ T&^ ^|LB*=W3|= VNY& @EGQRUF-;A 8,6F, %&#&#LMY\$S.H* M+A44J|P4|UQ,L8GV|PVE6|>.,+4X7M^V|^>28L.GQ#*#56&3<&> R-AE >F> 78P OVKZ<3;U?F.BRR,V|NZ|T6M|Z MK^XY @,^#LB6.;^#LB=YJ3?>60:6|2|B^>B3DESOT^>O?3^>B|F|OS/LC|P M18<?>C GFG6UWSC T3U6ZOH5V9C9<^>W%2MG@+6%G2MG@&XAV|5F7C H8,9#2^>=H.T.*?|Q?M^735^>E^>@>O|LH^VTN M@S;E9,9H<.&9QM|FE-27 3?T^>^>VM(1S:ZM|0F|5W?L M0XW^8RS13F 8YL|TQ>=>)>4P|EQ0.%\$4KR| 2&^>TZV?|H>9>8+SG1|VU:(|% M8S^O*?)|T3 F#7&5^YP;G=K2FV>3GJGE0|3; H&\$+^>^ #43CMSWSDQ|R =& |[UAI|E1A2^>Q+M9 ?%>Q:>OTS053B^4PJ|4= M|..|QKPB8+I<: XCY9YG^>=!X^>O|/M68|<@ "FTP+VM.TOB895T^>H| MNF&^&90<?>?; 4L\$N+^+^3U<@86,@9-4|J1U|E1Y 9P^PWP|G5^?2YN|EQ;.* M-P5^>A|)9ZTE^M.,|L2E^>H<|>FGBA; S%^>A%5^>67|>H5?5^8XRTA/6P|> M J5N|!#KG6.7831^>9V |V|& <5N\DK|<P+@>K\$|7P|7Y? 1.=Y9KPKEO MWU V Q4 EKC7@4+*^N1|RI>A5LS3C^>Q;#A08?W@88?I; O RK1WXW0| MU7I;G^>J>)|RI 67B.XS+C-F;|6N<E|I7XW4LX|1C::4>^>X|7>2,2PRZ M#K%TY^>Q<9>7<OM<^>C=>=0|J|HQ>.>^>S!6Y P.C|K|O@S^R4%|/|83%>@Y< MT^>PK<\$.X%|9^Z|P|@5#.%8|C%MCZT-M^>W8O5FA|S RT\$8^9 7Y7 D+WWPD=>2UPK3 QMS,?F39WY?>^>T|CL&^>|>Q^>T^>|J^>UA? \$! K|C&D&F5B.T|3W|W|EE*;P^>M=G.N,E5V|JQ4G: V^4Q3-&^8 H|5:XTWV8>TV +> (O)!|34^>QP8/8\$E!> MEX>+>N6!>=A9Y<2 @,*). ;0|(<|>F?XJL.KK0+^#S1^_1|OUF^#C^#5U?WI MNBAC16X99^GSPJG&95&Q&F7|B|V|YSE601V=;15;4K|N(R|I1+ M8N^>W+I|DS;@!001S Q^>Q^>O+N|JY|W|>|>OH1?+7OPPY|)*K^K|La94790?>8U) M? K^2/HQJ|B/G->8K|MA?>V704R<|N|J.=5&NA3DFA|P M.S6|>@>(>175^>RM@<4% M|B|+A88,POS|J|X9>A^>AQFCVLMX^>IG= M5|Z KV^S^6XIV@< M8,##\$|?>|T/ZSZCN=^<^1< ZBX-9^>W1#.#\JS- VMQ10F;/9CPP^>ULD: OM M>S?|X<^>7GI/G-HT| YYH|@>32O.Y\$*8THQA?6YI^>T;(*;-18T^>A|0P4XMJ,Y MU_?|Q|>|DI/OAXWBFNG^>8Q|S24QH8L|,)(Q34HX) |B|S1XH?>#|>J|MV5C G+> 5QP?>Q:UK(D+>^>ARX|>|PM#>B:(RQX?8 Y3>4+1M NM=>@>M@>C.A^>X|Q 4=OR^1?>|>|>ICDUK|6K. (|TCSM9?>4|T\$N|JMVCKQ| 7^>|>?>70L8=:8Q@U^> >?QO744^>1W;?17WL&^>O6^>M^>W^>4^>P=M. @>|C|G.^>QVVT;E-2947|PK<C 2S4!>5O->?>3;S73=|JYIY07=? D&PR&|JVZQW M@>Y@<|*^>11?WH-R 64 P31TP: 5F XYB^2SO=FNTT|7S9J /P| M17DF?@;.*R|J|-NGPW**R 7,<>=>SBR?>O[R>=>G|VZ@N;F6N^>Q0G_@YFE/6 M3HMO.KWCO,NJ?P^>C^>|S|C1J^>=>U?>KV^>F?>Z;S9X?6\$, 8W@>@>|AD>5<^>@>^>2>=>G>ZC M4^>Tf&8^>VP+>N#|J?P=Q7+>S&GQ|9\$*PYY5<^>@>5- HDT5^>#.,TR=>JY86PRFCQSC M:RQ:9|>P^>NT?>T:GTS|;Q2 L.H3&6^>|J2=>OWS?>|33N ?>Q>LQK^>1*2^>RA+ M^>C^>9G5P^>9#&C9CQD0|T^>C^>E@>D0HV(75- G&MPC|3DT^>X76L(Y\$H^>TF^>C&^> \$0 MS^>11H-H=6|WB^>TQU7W0ADLYO?2FE /TNIXN;VZU1%) #H2^>RJQ?>X& M|JLU 8QASJGX/SYU.L+^>Z0|BWD3 .U5-FOZ^>R=L P^>RUQ^>@>49EN6?>? M^>=V7 R?>#?>F&1,+>6G(-&9)>6V|I<^>9?4 ?^>1TO^>H7E|>|>K?>EJ|E|Z6>2,2OUX^>Z,+>R3KM^>X M^>VU@>8^>98<^>5<9ABP2NKKZ?>V565P|R/219<C&8)>6A;8|J|C^>S^>P^>C^>1^>E^>|>1 MKU^>F^>M|>N|>V(2*VP;GV%>^>@>E4^>R9QOTT@KV.^>Z5#|46V^>A^>#3HQ3WR6@64Z2.] MP |0+>I^>6L^>ZG/SX4 >XY9|X|ORJ?H8<)>%>0GKZ?>K^>?2 Q0-""1-3^>|I 1 ML: 3X@>^> G^>B8P+D?>Y|Y9S^>HL4^>|>+WUH<6;|>|>9^>T^>TYE1/G0 0*6TT#\$,P MOY|,7|>HD25? ZA @|QU[GSJZ?>7|>J^>CDZG8 HV|J|OBI^>TK2|INZ^>.:11+>M(M5W|7HM^>G3SXK0;2^>Y|J|ALF^>|>+>|>3BR+CP.Z^>|>#>1D95S|??>+8UT>V MKK.HUMC2N,! 4@_\$\$*/3 "L6.9WR(N3LPP?>O0131S&9WSZ|J4^>X19W^>Y M^>Z|3^>3F72V=XYVQK^>^>T(M^>+1,15CD|I^>|>|YB63^>871^>X>S>B^>|3+>

[illegible]

K3-2MGV+Y3=8OHX6+6BRU:@DTIEH.RD.MRW&WZ?R+?1OZO=-W?_OBH,Q?(DU^!&0 *R:13%!^-W.B/A4QB.P%5F%%F
M1_!&^<3C&K01P!<+GY@?S4R1L7A4K)RRN9Y+RC/!>B;K<<8Y6M5 K2.CSX@!LE4H4!TIGHZR,Y^<6%^^L1)Q%&?WZ0+!CAU7DOQ
MXCO<5W1:19VHSFH0?YR?6*24!LQ.O&W1Z7&K?P>JMKR!06-XK.8 MOOK>NPTG+Z+L.JS.F!Q&?^<@P%>WY58+WLSK+K-2!&
&_O_3S(KD)E!T^L<#3<=ISCX6-!A<^"FKOX=;L?FJB.M-!4?/C0.(6TAEKWUUZP<^_V#Z>K,6>6@.1.3!4Q?ISF\$G6C^XE/NDC3S8>8%PDP.>.((\$=)0"
M86fJ72K2!LQH+W5K2:N5 6LGD.R!2!4GWPl2W!2.U0Y.QVDH(3ZN.F?Z<-WB.M?<#53?>
P\$!l>@DX\$<=A%/#6VYU!\$2=ZTV.J*-ZOPPD#7753\$K^N@E!MY.N:YPD3/4P.U!P&ESN6-BB0+!PS\$^8PWG{ZK!2.0:5ZW>MRE@X
M;J#=#10#JIK.35!<^#B3X?87F><X;I5#>5@#+54X@B0.S2Y%a77!IMQ.MX\$5Z4.^RR;#%9>GX.XJ5C9Y@.ICO!*=U.Y7?+!TPM@U:V?K?
Z5N.4C^MM5#E+BF+X.W5SK3?D!V.B#G533B!PUL.41<^N!4C.^G8O?X.G.RW.MY1/M%G4.6./75.D!A@C39WF?P% ^U>_HSK'=&1#-0:(@-
!+3#C!<B!K.MM&4(D>2N^ZPL2!N59#;R.-8PCY3/!>W?.\$!9GUW-FE^XQUEYNS!W^@GUE.V.GU_.M!(\$-F
&B6(YGCXE@2+=81*509HE.97X%#4?S!)H?7Y!P47V.M!7K%.MLT!MY8C!6S:O5^>+>SOMQ7SHCR>956H?>??
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MF(\$&!)IC@?<R+7&M0>|RH.9.RN36KW);K!9N;IQDW!G)ST07U1Z2^=\$!M.T6G6ULL7T(E2!P?YVYKMHDX.V.L3V/OM!
M+2>M14+V#52C3WAVN#K!L7+!T7U0&M.8.7!ZH#H!7!>8UW=57S-9!>2?877M!1!>1S8<&#R!MOUYE=7V?>ZHH!>.B!^WD?>P\$M>J5UPCA!T:
YK!&6.S726K%#%I>HSS?3..4YFLOE!>WHPC!R^K!U!P#FME.AY@?Z!QO?>1M2?>8!<(\$N.C5N6*9!#=#E.=M.PZ79X.C:
X7?>!=PT<0.\$0+7U?W0P2@.1SHSS">7.L.DXXAYH!5!M.\$WU%"KQ7D:=1A>@A.R)E6EMZKAU:(S!B.D!PF@&L\$!GWU330DIE2!M2N^>8!K?<
(VRYL)Q/YIDP.1(QW=C0!NG.L 6S7.M8HR5>OH!1?3?DQTO\$33)!V%T!L-4#M<6.P(CQEA!2)E!5FOL8(P9M#<M.Y+AKPM+R!<
N>86Y9!O32D?96Z!C@!^*+>L!#J5!8<G.EPY%*MO"WT.M2G9=J?T?00X8CPI4.2!5(QS7.I!W.WUARP@?8(U_".CQS.T>2!9QA.P.M#CD?
Z!HR!R0!WLW.WWCF/R9-48Q6ZQV.2!&1#B.P@?<1S?Q).^I&L4!>#G.M)H22?C\$ITS.VP#C?>^*6!900F@>F.XVI+&C^M@C&K!>7PJW!>TSU3?
3)KJV&1!00.;M20=D=M.C0!WCB.6^T>GG7Z)SOHC?>K!>TGC.O.ZUT\$XRL.8.R.ME.OFXVLLP!@PS,WR=<09Z.52<@.5RR<=B.6!HF(72D!J
V!M06+&1+90DM3.MP#&TOH!BRUO<?1*=>K%<4F.O+9!M6Z>.>#L^OF4?HX^OFFE^*K08A!9!>f8-%
M.9V99NMZQALZV>^..M.W7@M.6FJVTO>UV82f6.>N+O?>O!J3>9FL6.M3-1?29QGI9@.U.M.#0#MOXE./U^Q^<7&3&.4!H-
0">K9Y1ZU+P!5.M323.N!6MX8?5.8<HD&O+>?8^K!N.TK\$5.97.M!V.VNZP!&E!@!8X9!#IWO0\$YK.MA!<OX>O=/?Z.RTP.TM.70?)

HX!>M^E#G#D#V6H^RJ1Q34"U^HENU M%5=-=(CVS^AQ^Q^QVZ,R07CG64(XQ J:P:6IAS^7O3?YK3760G4-M0M7Y77NE7RJ
!>7N=Z=<H6IE J_-N:6N26GM7M5M116\$&YS-O!>#15X1MHKKJ3/OMA.O.YFN^F^H^>=I854V1^Z^C2=<H6FAR25X-M?
E+>N/PW-<8R4J^MZH.LW7-MM)-\$ J25IG<>U1^*OV/10GM_Y6OKFO^JT^78 M.IX6#ZF7C^V)CM7I6@?1AU%HUxD^*XUIK;=L#H/C^50@NOJD^6Y^C^J#6!>
M/WY;FR&9W1^H2Q>WZEF8;IN)CG&66G3K;C^A73^ P2;4C^<7^QI5S_ZF^51 MG_SUI\$0MR.NOMRN57P?
>6W\$Q>6Y>W;M;=W0.38BG8!)< HR> [W=W.GY4M8.HH<OC^I9ARP.43M^!>K^C^RZRIZ^6CBF;_R^X1/EU+\$\$&OZ%)S)LS#D.##+ MYVE60+
,G&5Q~@!>KDO,T @6N\$=IB5W8 T631FHFM)^RH=25@%6EWYI^ ME2IZ^9OD)K)SL@C+>DLLJ01B#N7I/7P139SPY:5)AB8P3&*~6ADO?>Z1^!>J= ?
02~>N M/ ^T19 _SX^0H.P8\$BNL.W@>?Z^FCV^&9L TL74PI1<_ 0!@3.<@>(1) MID ^<82N217IETP>.>12?>MKD12B7T1.EOGS09NU@._ 5^T6^A%?
!>#XQ;T MBY^WW4I:Z<1W)P;_O %N^I@_ 044:2?W;T>XME=03^!>@X1P^#H?>=6^ M=M51EU9^SN/GXG^=.%EUIP1#5/8 AX~!HO@>_0;Y~L~_J~#R2
~8~P(UY)M\$>P;.<?>~&L;J3CC^!>@X0~!>DT7 409I2^MMD8M-HK4UG)XIR(D)IKG M3X78.3?>J^S4+D7I1+Q@4:~S3@>Q@>~#0?>1?>
OWIOVY>N^K+14K\$!>N=M>X~A^#24\$>8ER^45\$KWT_F@=#^J^D66S2)PG_N?>K;.*KX^A:L<G7Z>#1^MHJ0A%UIE.VDO:5S)~
BNJ#1+3M?>GGF+!8;M5FXZ>:9D+!H9^A!>6(X7WLT(LO+H^A)A5_55<^J>H8^C>_WJG^#Z5^>)6 M6N1B.H:9DYEW.<&V4
0M^>CV>MZM^I^FLOSF.J5QCMG53SF_PQ31P7P!>AP^BN+5YPS_9FAK^PKH!>+DK^S^D1. MA>W7KPH1>N>M<4^NUA^YI^LKP7.^S^RL^F^KJ^+S^Z+I<
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I0N^Q+>GHO>Y>YJ^!A4L^>L=Z\$S.M~C^Q^I_9;_<7N)ULGW_R^SIOSON@H^#W&3WM\$""2TOXN^XG^LUI^M.TP@M.M1L.T+Z8^F^J598-
Q>^IHY>ET^A39XS.BIDH8^3^T^BJD^79%M^ PE M^Q^>+>1D>_OWJ@N;HJ^I^KG5B^X19(U)X&W^C2X^X19(M^J88VH56R^K
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M^0A@C1^#3J)UUI^*#Y3XJ/OAA_YC%W26;/B)S3\$=W18^2009OR^<3WZC^A M^DQO>+>26EJON_AU>+H.KK^NRH)1:7W19&#>^<I_@7Z3=-0);
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MY+U:AZRTO\$M#1#>=>=>T^C4I3^X\$=A30=>#)YD)50)8Y7^>Q@>8I
MUU_77ZS7^4);PR^3S7=9^5DE^CY2H1@S.P^FA:J^SPZYX!\$^+^S3_O1<CS\$F3_4.V9_!>479@R^_8)O?I^"R MYFH^L^>J(2L^M)^UX^G@PUE7/DF
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M@>Z^>1^Z^W1^_KH^C^J^UO_U4W1^PI^CG=IO_XSD50G^*^Q108_N9=>21Z1^>L8TALZZ M^Q@>N^K&#>=H^#M8F2X)K&GJ^<CSCXX^!^PI^F?
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IKG1&K1\$>+>10P2Y1^+R1@6946EKH169.V2> M2S;6^1C@>=C^087VVS(X:6^!>K;K+5?E2W6BW^M^C^G^POLTA^X^M=
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I+L5F_!Q+>W_5>0+9=I7ZZV^3;UHM@N^3J^+>N_V3YL4G77+5S6V05_10N607V_+2 M^>?9?O^!>IC^?R1^>STF^<P8M;U>8^2KM^>
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@>E>FIV.O1.M^QC^IK_9^*(I8\$P2VX7TEUIJ+>Q&<X^X@E3^*TZG^!>G7_L^<C8F<^<Y\$
M^A/!&W&P1\$2+>0^4DRRI^AFIF;V:~%VI=GLFOXQ0^>XY>?G^>W?W^L M^<^!>HVH@&H^H^G0;)*@X81FTUL^WAP5CPS@.(
M^1V_Y7&+VGGIKZ6G^>#R18_B7LL+V@QPO)8B_(9\$R&D AYK6BEXPP MHTOKJBD^>=T&S&JOSI0D3_U12^>=
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00(^<3K MU>=>I?>209-9^>E^XIS\$>YTF^9^<8_K&E&E2^>@>B>W^PY^10RLM^?B^M^H0Q^HJH)WDO^R/!>=>?>D9UXB+I^>0^AW^8W^<0^LIZ>?
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MSP+>YA^L^TG@>#OQF\$^#Y6^>8V\$&^>3I^>?>ZS30<=7^>I^OIH65AGHW=KWNH^>0^QK^>I^>?>K1^P+3^E^8RZ^Z^>M^Q^>E^>0^>T5^>@QV)I=U_98Q^RM0<
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M^>V^>CWN@>E_>MHIP2<SS_>L3@>I>BN>I4ZLM^MHV^>)>(9BD)&60UV^FL^TW0=M^<QYH/L_8IZG^>2^>F^CB+K11OUQI3^>YI00)A2^AED@UP^SYIK^>
9+FEY5_K4@+M^>PXCKP^JURU^<BSQ;FQ+63))>=EQ?0^5B%)QJ_>=PPPA3:51,V6D0IG^*MFE^6AK;WOG7L^>R>I>OFBCI6E860;

!42;N<0 10X#Z:6D.S!S:Q?+7(U)9H!_E!A7H1^JG=>_NM>F98 MI^>@60-L4YHX,N^0</7.9Y2HWY0/N!6U!Q!S4THM&*U+,*Z4? \$A\$V>2193?1+5E.HDK=>+6BDD07HZZ?L@E>DF76>UTU^V=M+1H1HC^&76-85*PF24L-EU!9F^M^%N\$0.XLC^L6Y8V!..TS==J!H;0 *^T@ @BC;JZRE:9EY!T ML4 QUR5N7ZG@VL@ @C^BYNG<+3&#\$.DQTS^=>4 Q 42@Q!WB 787+03&D?J)U M;3Q!E2!V!#Z?>*.NX7=>42Q!X5S+4.(U!V. *TW="Q1P/K2.ET=88<PPA%93.ED\$ M%&@8T+YR\$\$.CFRKJ.P!OP=<850 !5!X+)^-CR?1NYX;B^H!C0(=+@/KM% MLK.EFQ+J!O -8V"(VB;X* @29NZH!&3K!AV\$SR!7M.WJEAS_KFHT^ME!J4 GP!OFND!4 Q*8\$S!4U3+4A7N<9%TIW)=/U!-1/+!>ZHE635HU>L4 M3J24 0.3;G!KAY^Z2G@+1^K!H\$E.N^%<+N\$%85Q0!4!Z!B!H!4 Y\$4 MG7;HA18=8!%-05HTQ12^ZCH\$S^.\$@\$/!S!TU!Y^P.XD^:8!S-C(!91.J! MR!B;PO-WH!C^ YCYTGW!C^PW!8NK+^E #)&@&^3BQO!&F+K5P>9!C!Q!9F ML&Q1?>9Y-(F-Z5,\$F\$#D^UPH#^78RMF F<2 J;8CPOV;ZRVW5@AL M.W-B-XQMUW4!8!OS^!P!F!L;F#H!9V%<IVY6DRTO!C TG!9A=^?CEA!LGN MDER!@!KW CS;LG22;L VL7+MMGOEPIEZ^ IUB!QOT!8@EX.QM.%A@^T.M-B^+^NKCI<=Q3^U^95 M!U!H!U!V!E!MMR^*!H^6V\$S;LAZX^B.H.(M;)E.M@BGJ>P+^*XE2;M9HJ\$S^%&+/? EZ=O!T.?&O#^4=>*!00X%ZBK+L^+BB1^9_G;+B3K>;4BYU!H!O\$O!V\$S:6GWWC5?^N%)Y MWF VM>894OT^Y+ O:XWYIM !L9LC4\$Y>EQ) M.DJEB;1W.AL0W^_ AC;LBB+!L/(&0!G!G!V\$N 45F2!AVP^Q^O^Z HF7^1^A M7O!P=P.B.3C!&G!Q<1^N9;M=_N#NPN56HQVARW^M!% KYW@BLK)4>42.WF.M-1^X/!^C^U!A\$G!V9!10!5^Q!V5!T0C2E!SX9)U H T4!O^R.Z.SOM!H_20SM^HJ <^!UB#^K!H!S9H<=>320?>^!D!OX*%<^!B!>;4B@L82UHO M-0<^X^L.G.#!&^*WK8 8!C!B\$<@<^X^VJ\$77V;C1 4Q=J!L 5H9V5P#%B3 M02?JZ;! :29P\$?&^!90>^!H!W>H!T2 ^!W!T^W.M^!7A9V@A>2%WL5>>JY^Y^!LJ \$V+DOY^;C%\$S^HA^UYZEE973?20M2^ME!YQFYL(8H!_D Y1+7D@RHZ3!OH N8\$XSD08^3 O^V=H8E?M^!9P^M MSETA^O W!FJO^V.5;G+MO /!9=1% O!O<=Z.0K&L^H<#^P0!#7)1OKDO MG!F9H!>N5O4 MG>IG^R=22\$HUS<KSULAG.^!^!^!T^C^U!V!Y22P5X^Z^N+^!X!4!<^!9U9EP6QPW!_J9/ M!H_@W^TGHZ!Z!A^!9ZV!A6&^X4MNX^SVE!U!H^&JY^M^ZGW YUG.CY^MO^?W_ O^@OY>?O!_D>JWV WI>@PF3&O!>^_S!_T_6960 ^!6VY@Q >UKAQZ?C=NL^K7^Y9 M^>150^NPF)<1!0^FVRGIWG^KY+!H!D05 MY<606.5!O>^?7 E0^PB6 M+P+E-4+49+OW^<^!GH&E!RN? SK42MGU+&N^KZ=P2F<^H^!D66CM6L\$!&W% MZ.F@R!FY^<\$\$IKSO!65R0!>_7>@_=>L@_#!Q!>=VTL@ Z!_L!<=>XZ ME 9M!OM!AVV!5F3E% !6?>?K!HT_X=2.PO.T>^EVA^3.W.MS)E! \$U5 M!GS6-6@AYS^*P1<+^M^P26 L.7^Y3RY@PPR 0ZD^H=I6MPM5!WN!^?>79&Q MD^L? Y^O#<^77\$Y^Y2^Z^X!X19QVKY0H3\$T^5^_@_L#>?W#9 ^B_M^D ^8^S14 QV&6A^H76NHJ=>#401 SOAE^H25%_#2!C^Y!E!H!H\$^ M!GCT.21.^!6% A3 2+V^PE 2 U8!H!VRU^O!Z!S0\$0%>+P4.T2FTN^V MNO^?C^!#Y!-634(X ^N8B5880 3^%9Y^K^>2>0B7X^Y!H^%0 !TT< M^J_UOKG^L^V;^!R9^U^H^5^WU+>T3=1+0^XH^X9?^X!^!^!L!D\$U^*J^J M7VC(T7;17D OAWO>+N4)F-W^*H(F)U!H2^>XWC%6>2ISM@2U^M!OQ M@P2\$8LRA3A?2UP!O^MBOX8@CCY^\$4L!PFH!J GYF7GQU!C^8Y.K95!YH M-0;55H!0#>6T^PESW^T!OT!4@<^!L.G+M!L5!T^? #T!K^V.SZV2!MA\$ MHD!_S!J2D^80^W_.!T9PD@^!J!X!H8N^G.7!4+6E.8!A!8BT^H D3^! M!Y^C^22!L^2W!P-3!S2OE!F+PCW^!@6\$W.A!&^O!1XQ5D^WQ0WQP^X;(X) MO)K!H!H78VVB@H!TQ0W ^O^2VO@%E)^*XMPF%B&8WO@F^*U!KC&N=HBI7!MFP<8^J&W\$!/_2(^)#^! (1)\$O#BR^7K!H^!U!P+!U!Y+5Y!O.VO>H0VU!Y!<L!LQ^?K3^&3(GCLE!G!W^<X!K!Q!L MMJ\$OYK_Z+5LDM(YT9_K)D#M^E<# 7!M9UN^KR^M^T!LZX^%<^!D&S^ M\$>@F(B0 1^<^!CYGDPQK !>A O!UKYMG(B2.MR^77V!>9!WW^M^M^3!V!>M!M^E<#89! K!1\$BF_M /G!O7!V^!<^!%UF.KRA?V/M@=>>D%Y+!<B!#8S ^?140H>_KCV75Z^D^*!E5^EQNI^7=P)<\$3Z.U^!P!C!W+ MG>J B^C!QSGBD_R^ !MM2H!+!T9CD3;K=>B!+!<M^O^EWP\$>^&H!A.G MYT!T!G!O!YRN^5C-1S3-N89&=P%0FZ3K!;SBHR5Q M^!GEGP2 Y(Z)0ZSI&\$\$.7!D4!O^7A3/ M^<=>XG.3HC20+V4!(P!C MWRP?>^&3P2 5FPR!T<2=0A!X;K!_TD^9B^V!<8&H!<98)ML2OE3F L MVY6RB4F!^Y<\$^\$!0+^V4!H!H_@-CO%-% C)3!+7P7!G7=8DR9;10OVE!VBB94=Z!H7!^L^+^!O^!T&SB<5C% O!T=8 X^!\$%<@D4!Q MOTQ33.^!XS^AG#38GG!Y^5^OTW!LE^=PX!O6JL44T!A0^X>J!@P^#^!#<0 L M^O^G7^UF W(4.^EP^!HKB@M^H^SO@RWYFS>P JRT+G!G!<8D OM\$<^MT@VRR!OLD!T^ECN!>^!6RPTO@CC<^F#!A;NO!&A!J+AAF^O^!H!A#;ZP8 MDTGW;1.@^A^N<+!6 ^S^!H!O+&^H!_K!K!<VW7K^! UZU7CH^<+!3MNY M^!HJ&^IG^?PDA^H+!H!A!A!M!Y^<@>A!YQ!R^M62H!D&S^!SV!H\$G00 45S^M^O^H^M^!<M!MR!M!U!T!>DS=RL^UOZ^YX^ !6!>JY>=>F2\$)A?QO!A^C^G!D!M5!M;Z>7!L!<^P.O.WQ 9.Z!QZ!F@!XZB!<=8V;5^!^AWZ\$67^N!A! MW.\$Y\$O>@;^!\$YXN5G.XVO!X!C!P!L\$J!>3!^C2 MS?1.H!T!D^A.25!MWN^G;Z!H!<OU/!%4Q!X^M^/M=E^\$OR.42XWKW3X!O^* MZ 9TH^_0P^*9J7 !Q!70.4^@!T^2V7VWGS697!TKON^="P>J!Z!P!&O!Y4 MVEK!<3^!40FX!P!R^!P!H!<I!FV JY^#M56S!U^!QOOMW=OH>3WO1>032^G3T M!599.4+0;! f@^QV!MS^\$NE\$N7!<?&P!<4;#1!Q^!5#(3!TER:\$!M4.P!3FN9 R^TN=SOEL9S.O!F!&0 T2X^K2^_DYL%ZMA2CZ86VF% (Z!+!0<M^B_P!J05G!@!F? J%#&J^KHY5:8UQ!<N70\$>F%Y>J!>8)W^!<US<4LT5^O^M^%<^O!U8!<@!<P!<L!NH%<6H F@!\$!<BV4F L !4K4.21Y^!H!<Q!M;P MPB;5F MFCP^%&@!%2!9SCB!^9X^R^@<T!FBYQ!UG<5^OLFSDA MGU=M^P!H!O!<H!H&#&^!KEX;G\$!Q!C^!U^G.T^M^%KFZ^R^!HEYX!Y35_MEN!J? <84P(UR!0^3^!D!PG BXED:0_.*7_B4^Z!F!<1^A^70QCVS+G!<NH.L5 MOAWWZ!@)^.C^<WWW!RT@<G JA7!F!H^7!<L^Y3 MPX!O#S494?L^W# MR5^V!F4^R!O!U!V!P^!<L!H!<

19WA_2RFQZISWYVXNGV&78>1(F2/UWA?IUPXZ MVNYY_&K55N0:C*3#"TO@~8E8"8:W%1ML)W'(Z5:++HH&S"0"~>W1*O5P*MI_#_#3J@7B
AATP@0ZR<8KB1_M9+IN=IH7 WCCPQ&CNCE:19Z:IER=6A M_#HG81DPG1~!GE<_79?DQW?FJL:FUPYSNX<_*WJS>E<~B5JU+W~7;MX(IZ~J
=FR<@:_7/1<~*YP<_0:2%#IZWTRUOIN1_7Q&30P?U3ABE106:MDAD48ZP&@J/4F6~59BDX>T>0F16#9-&~0XIR;19/ MHGV5:1#W"?
7L5=>_8OGL/IGT8I%Z)0#319OE.BN.U<_MIM#R*C*#241)(~MT#8ITO+;286T6B-X4PI03.W76R);ZC(9Q-M:M;+AY:7#3;IGWZ2?OUJ>?X)-+C|
<#H;IYZIKZBQUJW_V<~JS2ITX1Y<6 M.K2QPJA?SL~?#K;G>ISLH 3_2L 8=NKCW.V)&S9QC01NW.MHA12381*H?>
0!4C4K!GW0:19Z:9@18,6:A8PE@C;_<^C~"WY2#L6A;ZH00 M_ICFN7FEF1~!<=A/Q0MLL@T0*PS5@<5=7+!#*_YH~_)(~OA ME@G0_-
IN>_>A:0-T8RPI#XUOX1PMV1_F2P>_M1 M_AAS(=8~#BPPO2#;Q0 M_<K?9#AAZG?TJ0=E26U1/Q~>~QATECNOV.@3.ECR@~@TJUDU:9H2H6)<+
M1RW~VQ46\$;_TL_T63NIZ'D9_>02X1!OU#8.S%17-KV(OD;3/=-5A_!A215 MHG_!6C5T>~(L=<~?%1U=H+@~!T J_9_G~*%OQ3?7GB;9!8;4+
M!)I8+J_!HGDXXZ~V=73=)QU<52IOH!_L=4(T/L~X!_XT3%I!<_YCSF_M4X6)=BN~!_!V3F_O3%#<C7V(N'53H!_W?>GB'HQ3H!_"";_\$(FUIK>X9@D M_!
I>H1<1~!<S_!IG+881Z4!_LPK~>QYP2LUNT_9NG3W!M<_3N\$W_!_M8>#L70!36GSB3391@0&B_*#U1W_MJN~X!E7R#2&2?
61QH5NN=131GKP.S+K~<HEFU7! M&QIEG'RIE)?R9I=(H#B~!T&+~JLZ2>>3K5)Y5O#_5:SPHZ9V_!0H6VG>K~*M=_%8I_!
!6Xf~7R;Z1@1DS~!RX=8T80~N~>=UVSBN!ZZWJ!PVE?>OU3JH7 M7WG>DD;_WID_!3667<=&JHX75S7K?<O4<MX%0?GV*98WU@UPK
V:QWYTZ6;F%2@<PX_82N4M.C8I#_<4!6&S!5*HIM M0~<MKWH7W6G'W~O!#YUUV92VK7(OVS_E\$K~M<W3CK&=15 K M+!<2
RWE;~1HNX<~CDD~5%_PX_P4E~6>~P~V.D#I30>ER3(-0"7HP8A~*MRHY_6@>Q6=EK !VVV!& AV&QAGAIN\$O64XIG?HO#7HFB?IGY<_~0!Z?
M8K1ZR);MK!9Z0#MYMCJHUVW6_FQ2~*4?1~9TFU9?X?~*~!~942C!QD
M8*=R-V;O!B<~>VCK! N6EM>QZR~H4518.RYMSYN5THC4ZESEPR<%55O!H MR_R!S!E.500MTZSEM~?>6)5KC<6~M)8
MX.D1W1.&ODFV9YH;V=?LOM#JS<~>MYEMF!>@T.XMNFA;?N7?C"7(ELI+ M<~<4!N_Y&LX_*V5JE/O5'ER8~3?7YB3!WQ%071ZG<~L!_%<C"20Y!_!
4!MM<~!TC>LJF_78N9V&4&@YI7_M_102K1=/F6@BFM?T C6G6H!~?P="52;J~MIL_T2GW\$7&LLP2W2CW0!D!PW6 ME~!TPB@<~&~)ICEVDPSE2!~
!13!QOHSX8>=?UBR_5X<MST<8%>@&QA7B<F:E)DO!G!>BE=F\$E_L3\$#1!O(U5T~<~O!X0_Z!0AS M**PM5>
EP!CY!DL%YCX<8!H?XH>+!6:6#I@U'G_EU5:0?G%4X3S\$A@YY_MTWY!~N9+!X>3_+OO=*TSTJ_*Y#N1?)@!R3!OTC_8IY)JM::!HZT:4V?G0?
MU4UH+~P#679_9H3YK~!F~\$~8H1%<X=Z#P<_YGO@!T_B2<+5P"H>#BAP81V_MR!S!<1-8=6=Q0Q2M~!<
531AH+1_XW082151\$!#~HWAZRA7F~55R_WA4A)39R_M7L!P.P~?>_7&E!A_!R/!(~>1DIUO>~<4>+!3?2B=I@!EI?<@W!>0A~#4
MOZYBN+V6#19R90DP_FYD:RL_UU_2UPK!K7B!0"BB6DRZ26Y%&XFT1->*~X MX!_#_#BLS~!RB-7%OGGH"7?TPH_E_1_6ZG*F!3QDADH/MT8_XP9~!8Q:
<39 M?2G~?2F_S5*~O~N8GL<~>KPI~!L(S_O\$1C~F9!HW~&1E(W4HGLGDH!7KSQB5_M_KXIYH&O&B!8Z&~Y!T3C0K!H_!0UQJ3N);8PA_V~6-
OTF!<Q~Q~3=BR~O6 M_S!&?#=#9X5TAP1=C?25:6'Z0=9I<~17~0?)IXR.(JC3VIGF!>M\$!_OH4<1~*A_Ma620R_9C9NTM_!T@0FB5_OF<~&~Q~BTR+;2VX_2
=+!PQS~>~!L@<M_U!+AH M~<S0>@!F!0!MN9_*<X>+!P!~O~GYMWHJ3~<~#287!N5!0!>!>GCHMP_MH<~!H0>3M\$!_TL!~828Y!A!C!%~5B4@?<
P:9Q@AX<~+!+!H5#!W\$~^7~!~!SW_MZ~!Z!>T9QORGL_29X66D?U6DCU?N=~~<O9%IAGF&~TYXIW4/K30N/!@<L N_ML4~
PW:EB6E!0!H6S2!R<Z~JHXZ;~!~!Y1?YK!H5.92Z53Y\$~LLT?X_G M5YH=&BP_8M3V"8!P/GL&~\$O@<~#~%S0*!ZX=>@!82\$+@!H3)_"RON?D_!H4
MAVACT>2X7PN2D2_NH\$>~!+P209_~!8&8TL<@~98R_2D<~!A!U_V AH_9 M8F!0Z_5IGINJEK.\$%>@>~(L~X!50~H!C?7_55>_SHRIC#U0R;J5?W6@+98
MW7BE\$>HJ_Z+U\$7 JS\$~%2~!QC3>~>TH@VY<~<Z%~!EB_0R_!391+769#3SQ_M=J+<~%~!YAQEG_V~Z&P7RAC_Q!\$70\$~BU!~XA)WC?
!FA&E!~!OH92~!1Y2!O M=OKOFDJHF_HJ2G@&~T&D&~&H/Z~!L~!Y!2!YO)<~>R.J5!~T_4~X@~M!+@~.XR~X~DFW&*U#8!WERZH~6VQ!54A!RIMF8H!
MD4!QMR_4?1&ENZL~!<T!Y<~30!_PIC&~!~ZU_X4E!F!Q79M!JH8!E_M0T#7_E!4;4YI&=2~F!8_N!A2PE!0!<BM~CX_T_~%#H T~T!(CGIN=
MZK!#9Z6!&SPE);_T)<~#=#A\$VC7O&LXOW\$1L<~+G_Y)<~&~!4EI/3~?<C!TK_M!306H/<~?<
KNF!2=&~#OQOK~#F7P!Q4~Q03_1~!N!C6M=!8\$~Z~!EA_OA<~!M~YH_PBH9N<5\$#<~2FD_IGEDF_XO_9DX!<2EMSYN2LWGUTZ>CFEO*TLCF M?
!D3OX;_U4VE872F~#RCSJ@PI>1~CH5!\$IGE&M#ZUA;I&8_7QAE~6LZE>3WV_M/O\$OR_<Q_DIAASG(V~^~FX"Q~_~Y5!~18_OST_F4QM43QV0132~S"
(OX@&R~MT_BK51L6~!<Q(DR3?~1P@<Z~>~>0~0+S~<G_HY6/OO>3~<PNS~!MP_V\$#!~U'@F!\$WK53/Z4#4TPBT?Y;U#~!05@XU&>727:C
MK+~!7GY#~NWL_!VEP>~!BQ_TZIS7Y!VXN~<Z!L0_UMF:53~L6S2X)M~!+9G M~!~2@~!_Q\$OHX<~#PN_!AY*~9MKIS;?~!MOTPS;M~+~<JH#_7XRX
=6A3GE_M3T~!+H\$S\$~NGJD;9E3;_M~>!F6V8~!<06+!~!U~!V~RM_86V~!~9S_GOLP<
M!~TUOY>~)B!HIFTOWILV+YV@L@BBWBDO7DM/L>4IP>A!;E@SD_Y@P0)X\$~M9!B)\$E!>8PO~V!~\$L>J\$~%W*~#T
MW9U_FD8M~!<_NBXM_9!7G7_~!FXU'G'GNPI3RC22~<Q_IRL_M@~>#0>2M?TVZ=ISL8!5W_MXTPZ!<B#KSC_DZ3T\$~!4;U_E_>
LBU2W>~>~<ZU~!AM;_!K\$<~!EX6U~P~W8?Q~M2~>~!ESI!<~!WV?EJ760~!<G90!<9H06BCY~2QK16M/XR4_!C_D_IYD&E_M+3#1AM~!~!#KS>F2F
IYYR?<_J@_8!C)<~!<XWJ8~!_W7LC_<~@P.<@~M?H2F#!>1!>E2_~(Y>)R+T)OST=#QM0Q~\$7Y4AY2MS7699_NN!OL_CV3H!
M6KD9P!<XGYGVY@7<~(PT4YE2V1!\$2

[illegible]

0A%<N-67XR<@HVNZU-23R-MJH2%30A-WMWGV3JHU35,<^6I^D0\$(-6XA2M/C-8I5?>F#104MRD)ZXU00Q8E8FL-6M/P?>%^2Hf.#0\$3
@JUBUX'KLJM+K""@TRHL:P:#-1WT%60T#-966ZU-MOPK=|UA795PR-QIU/LH-HU9?N7+L-OH|A:4D%>)+=W#|@+Q4>553-MP-|B+N
#VU#V@DT-&RS4-Y1P7GFE+P4,LMLDAPQ5&C<ZXJH6|HP@V/-<441T|A6X51=-86*QJ|++&A-SM2IC|XC.<+&HRVUOQU"7QTFW/
HWR9U6">07=L9&7H(44)ICRZ5U=>U6|> MW&45=115V6D3P-B@S\$4:QXKA/&22SQ9C-1^@C0X5\$S#N|>4C+1WU\$S-L
MM7+1+&#<MBK#DHDUSZ|2G=16*=<6VC|F@5FG@1968MLW|58=2M+(-6D)2U+M2|968STZKZVMR(C:1F@NF43?=>+6|ZH3H|HF>+>+>
<B-57=P\$>34=U-MKV#ER+5+>D-5>E3|=78"168(9FBW%GY>O-Q-87H-854(-BC&?)>#KM3-MSU-ZTK
&P|4-5A|0&0VV=T-1+HGAN\$S+6'K#>B|A=LGW-1|&S&P|6|VZ7|@UNTWQ|K|@?V\$|TP?=>#-67BG=<^3=|40"MY3+|P3N-|O|339&%M4
B"C|48:l-/6W1V|NF|G8N>#<C@\$4|B+|0+<W-N:W*~LTC'&M-|JCGUM%*K?>VB2PZ|TL-ZMP*G<^6|TLWQQ+C&Y-O|Q21>%OTI3UB
MBR4A-AS>BQ-08-=-4\$X4-U\$TN;+251</2=>*UD,TH|3-O,OKK|TY46-M7D/\$"-OV@|TU?E|C|J0?45?K^FZ2N6=RCY?P-U|?2"+B28TUQ|Q8-%5F
A96815OF=>|9+|W|+&P8X-IOXB|W=>=>FY=>EM&E-JF&G38(M-*=B7TL^@|JL-O-N@|M&L|GA|SGE\$?CQPC@P-TVQ1-F>VM83-MNY4E|8"J7U8?
SVY(IY^8M0K3N|K=)|67P?>D.J*UGV-IL-MGIWWFCBP-8+R;K(K)-+P(5UV-|F|E98CZ4EF-W&EL>CVU=K+&AUMI2G5/=M
#&U2-Q|@=>+>KK15%W&P2#-UV-8E,67ZA/C-M-2\$9|SG2CHZ62\$&:=|Y=^ME2QU9|H=|YTXE?BW7|OQ6-^,SYTT2W-|U7/'N|OB|>V+>+>#&1"102+7
MHZ#H|<(HY|B-BIM08C|V?>+>B9.NN#>TC2\$>=|IYV-#GOAL=|>=>M-H|2&E"R">+>W|WCG|CVRZ*VZ|M-J-W3X|MB|>=|FWG6M|8QNC|?
WMZ.N-^NV/L@=>*UWMC|)\$Q#|YCW;VO|9AQ-M8^/N|>G?>->B>A7<|>J^9H?2TL6=SG/|N/N4|>OE<+>=U|U5-6/>7"LM=+T|9LV9IG\$?M:X\$LO>(-5-
=>UB50;JL-M2NJ0.M|CHT|0?2|MLV+X|M|MR*3+1?>EYU-UW-W^|JL-UG;L,ZS&47-M*NL-NQS-VV4&P17TGW|B0>ZNVG-WS|F+2W9>2-
<L-BZ00U+7XU-NZ+|980MGA?>QOV-|>+>+>EUX-UU+|B|Y+O2JG|&SK+|S|Y|H|OB-#6|>L2B359-MM|H|C10|0ZETFP4O|&C+>#%N"ABS=9A>
(9'B'XPU6+>0-Q?7KY;K+86&R-MG=>9Y7=D-;C-^G%F+^F^0#R9 \$4H"QJL6|0"HD"11&6A)*@Q#%#E85-,"M"TN^256GZ=>#-H-B-FL^|Y+X-M@W?
R|T295&LR-|>G&AKD>%N|1OX6-IW6T6|6#@8KM\$0=9-1@T-0B3X-IV-M|A1B149@&=<04|O-K|5M-45W|X4|IONO@X*9+69^6#A?HJ^>#P4|N^|
M|5&5?4%RWXY&N-FN^2LC7-M|3|SVD4-NB*^<MWSXBV?>7Q-4|>3+4U3K-|O2?|H|<""R7T^94WA9-MP|S?J4Y?
9P4AB|6-U=>G-Q|Q1^4Y|AS^|QD2^2FOHJ?-Z2-B0=>15=>=<8-M-W|Q-SH|LZ?=>2WS|HJ?VY-?2BUO|C?>|ISKQ|+C|D?>S&S?NB5M
MK\$A|3S7AY|NW^D&G-6Z1=|>5L-NS|L8S7-Y|20%>|YK-2=>15-MTEPMER|S^72X=70C-QA6L6@QV|F+2+MW-
"|2<X^<LRRZ-E|S|P^4^L8ZB|ON)%7^X+U-N^|N-PG54-NM-OON>7M-4|H>#-7<=<|?>^)|X|H+X1SSHV?2W|>^/X-CU:G-O^077C5Y7Z>
M|O-0+LHCP?>A9:OY-IDC&P^|3OG|>@KOG>UKA-1^M2C6F3H-8|Q6L+0T8-M|HVM|AA3F|&|>3-8|5-^>=>AFJHX2%NWK?
GOAV|X7|WIEE|C|PNA-\$372-M&NY-1-8|FNE#-UW|GCD\$7FXW|+7?2K=2&=U|T>+|U^>#O|P-#H-EOY|MWYL-BW-|=1+|S-N
M3859K|WVW^9-^>S7=K-O|JPA+V|MYH^XF&|FFV|O|KRK-|>=MVQ6#1-LCO-U-M3->+>VLT>|O/-#QNG|VNZV+|Y-|GD|CD<|Sf4#?3)|D-;WM-
M&U|BNL\$4=^T>N7YU696M7SG\$>|CQ^2W2+FA|E-4|8|H|UT@UO-X#@TBS"X"/V-M>+>|H|V-4-^M3D|V-40-4E|YK-
=>C|T68ZS"B"MEBB;=N+7|>MCZ2?=>PDA=2T|U|T0-RIG49-M?5&F-A|10Q#XQO39HFY+BS%=>UMN>T2C%4@1KH|5K|62LB4%FH(%G\$5@%5
M@N-UWL8T|D-|>42.9T|A|L|<8/2\$>51-T&W|>W&L-;L&X/ZY-N"SA|C|>N+>+Y-0&-@-;L8KM<8-MK|J?>N-
AA0|D|P^|JH|H|YB"OFH|Y&8-R&=5|W\$6Z8-99Q1(WX|584Z|B|38|H>|02;|VH-R("Z"->1%M-MF|X5T-7|NFE5D|<98QV+C#18-=>K>E|V^Y-M-9:N
D-2|A|P|)2-(-7|OAE+&-=>97-M:09A^CZ8+5VQ>D-OO|OUKN<|3EE#&W|L-M+|=|L3|G|MKY|Y5<#Y6-ICF#MA?A@>EX2|"10N|YH|+|H|D:|Q"|
U&R5W|T-|D<+>#563P^3<63-MU-GX\$-C#VDNUU5|HA07|C|>S7\$-MPT|7H-|8|3-34(W|D>@|H|V+>#M?
6K|P2=ZC|A|C|S=>%9>=2|NQ|M-8C-M|7X84-P@N|O&2KY|IECH=+9C-MPI|F-|8|33-34(W|D>@|H|V+>#M?
(1)K&P2=ZC|A|C|S=>%9>=2|NQ|M-8C-M|7X84-P@N|O&2KY|IECH=+9C-MPI|F-|8|33-34(W|D>@|H|V+>#M?
>B-MW|7XIG>S|>WF-CS|L|C|UGGA|3R|>6;L&TF=J^Z-W9MFF=PV1-|->MV+?
V|MBW|7+8WV54#OK+^+9&2+|YQ>XG|M|Y|Z=>7L>WQEPQ2\$-P-ML>78MCFQ?
WM|FM|J0?+|L-NC9(M<K<^|F5MB|W+|XT#|IEGEEY5>RUA=GJ-MV|ODJ+988F\$|MDP"<^O69.E-21|H^8T|L|8=CEZ<^E'&^12?>6>9Y7W
MP|>#*1E/8|F-|>=|B|SDN=H|X#*|>=Q60DK-NY67-40^VO?>B6|=!M-MU+QUW^UKG|W54=M@9X-F|H|Q/2M>9G+>Q?NV|H^>6TC>NRW-
|F#>QK-R|<23Z|0.6CV@-MZ|O|L-|L%RS|?>VW|UZ^|H|WGY#Y=|T|>2%|H|<^WN%>4|R|C|X|D|W|H|O<^M-X3PH@>F%8|O|P|EEV|C|E|H-5D-
|H|>3-78^MOQ^H^K@>7=>5|5WFSY-H&70-M9)?>Z.O-06MC@VC\$D5-9PZ|+O|E|>OPOX|?>9>9-FAOV8^H>|BSI-|7UJ-M^VPKH#(4T|<%6^|JL-(FX
%P6.86\$-|>^V+V+KKA|OBS\$N^<W-UH4H-L-|MEDE-4&C-ESKU-P9-\$SA50M86|AA2|W1^>FN8T-Q5>@QSGWAP|RWA|EVO
M|O-XGX&S-GS#16@KMV-M-XL-N(#QWB-M|N|B|K-F-IN|G|SOX2)|YK|K5T-C|MOP|S\$1=^@C|V4W7Q3-B|L&C|TQ|T-|E|A-|H4-1+V@CRG<^
M|DMZ54A-W6RNF+>1+L-R^H|O|J&S&Z-|OQ+X%Z-^CM98=>#YSOC?BB|A?|>@/MNR7FZ-MPV+>0|F?53-YH-T?>@|M0#|J8B3RNG|RZ|>|KQ
M&+>8&-O-L9|D

M:=SVC /1.15MS=G0G2T/1C7,+/-30ZDOTWA^ZXSXUFGQZ?/9/RR!* M/E/ZXG/4?XXI^UL/PI/B4OKGLR^&*;-R/P2!>^UFDY-D?WT^&SVD0? GKE8 MP/HEONBQY<=<S. ^LMC02?;WU@MF^<08>6HKU0<-D= ^10QK1I<^G>. M02F(7IER6L^ ^JYV^OF2266\$R^I0-3I\$+{+G^}S.Q@N#? H\$8^T8T>EZ.M&Z1^<=ZHX^K8L;^<=<B?H?2^GN^JYDIO^4E)X1(1^N94<=<? E.M+67E8>N26V\$^FQ. 1- 7K^M<^*77UP/4Z;=8S^#U4R%.9I4CP^TJO)*RTL-MBU;COJ=I<+&3.RI&ZFZ7^S(8&TOIW+^LLUOD-M^M6IAO^#D@M@R3Y@K&P+Q-Z 888S8P.45WHPPCAR28DAEZ 2<(<=&H)QH/I Z.MY..>|R..%7Y>2.RJS^NDIC93I5^16^TR^*?&P+UEWKBN5;J.K^*^XUCJ. MB<=89.MYVR+1R/N&M.1BW+58.XOEC#!=^ZS^"CA+Z.LRV9<=6.UU/C>56.MKADNDM+1+L;^IW(OUZZ;51^VMUQAL M7- WEI>>>90S/JH2L@&IPY44WINAWBM48<^G^LRW^FK555.C.4NF!P+ MYN&J#55R! M8W:5Q\$H,BI\$2@-' 7H!@8+K-IX5. (H 31MH^QIUDB^<^F^@W0LB1A5T^EM09PW.0IPV0Q5;Q07@4H 1.MH1C2.C0;SSSK13;(2V3J11HU2U 7>U:2R! ^UEV!5NA# MOI.. ^0T/(&@/)G2N;\$0/S^<=<=<4K.4ASIE^4VKY+V.EOHXMG5>XQ1-MA0SA^IFK@+1+;4K.N7H^SF=KJ8H674IQO!+L^1-6657VH^AA-5+ M7X)QW5=6^ :3=2^0^+/-"FG&&+L(P@H/R#BKT-Q+L@K&Z@O^+RG.M% \$ORQUW)B2K^U8V 5G".50A6.80DV@^M.5BF!Q6J44>Z3YD-(-2=J05F- &J@#S!>E2\$?>BVZN@V=1ZX0X8D-MP#1^VY.WB;+1+G.U= XR^#8M5>^\$TSQKNSFIO^<@WPH^UFYAR3) M3^J8V-MT^OI.TBDBK<5ZYWHJK_16M-)G)KIUUMA7PA3H(I&WA&G77Y)?02B^*^UH.M2!^JSM(ZJSPG8&7)B;K/BIAF88(370)JTL3HXYXPOVHK_OIOG)5^213Z M+>+YIQ<6.#73VIR^LRIY7ISL_00CZH=%%?2!^HGS(FN05A1CG^17!^9T.MBU070.10C@X/M67XY8^Z)@I#?P.UTM^NL8^7< (JY25GS&W.YDIGMSNO= MYPH?TJO^E.ZDJ@EF/GM+4Q.5^K^Q^M^Y2T.C3M5GZV\$E^HDRY!<\$E.HJ^MM2Z@&6+I <9H.HG..>2>DSE(1EPE4!+=WFMMT;SR2<K?<C^X04.O.1C.M^M9EWXMO0779AD80BNS^+!YX.8.4OU.\$(O/N!)BR(FBGOY.^1945P(H\$H) MNZB3;H@H SF.&YK^H.NL^PVD.O30. @8X-1<=<MGW.X(3-U.MC.\$!>.. 04NW2L2.6S@M9LX)Z.RZ/9Y28(H&V^FVB^&V1SUA39HXX/K MI7Q 1^*^<^Z74(QO^VV^<=>?2I2)T.%ZS1>#ZP.MC8>WX9UIOX:5SPHMI.MSI2LPK+HFW0?@%..KXL^H^U@+W.T-@U08JU#.@715H.78#7%ZS M/W^I^N!^T27?&U(D2;=<05OHA/+<=<F#%?..!?)>WQY)IOX@W6H-MZB/WD.K&F%8K.L8^0^2%!(Z=7CC^GW..U7^WIOQ^MVWE67QD.N^N1RB? KU M^..CVEL.SW2^LN9J!^PKXWH.S1@BWNFP^<N9J!^I008-HIPIV>+<4O.MUF..^9/-30C&Z;..@14^L^GJO^2ZZZ.^Z^Y+ZGYD^5U65<?>OEG/ ML^GJ.ZLWKEZ.NY\$F.GY38HBX7+YF=4IHD+1\$HCB3H)38OZX<=<=TL.M^="FJA-4Y6IDP7FY&^3?=.DZH+K5\$YFEFMRL9^4Y34X7ZD)LI<=<=>= MU>5TN&^..!XOG=+PKYTOU+<C=V=-13XS3!T-BF?H6OTA.^<2U8EU6(5B.MCBV17^T!-L0S-E.GXA^I2(C%G94O^ZYIYZGZ^-+!^Y&=KM.A.6.O MCQ>=>S^U<-+/-4Y7O\$GZWRIZ55YOYT.B5QOU61S^H>V^%!(HWFHJH2R.M^J.F-9<*>27^W6ZN^GFLDR2YH@0%6.O8P3CNFJN60146>#^IN :..WT@+M4+U^YX9)AD.\$E\$HHH1KHKX YP^6.UEH@17\$P.LB^7.CAGF.O>FD+..8CGO.ML)MK^KIV5N^"O^FN@+5ESHQ^V^J@MP%..H0\$S!^P#C& <=<#S^<4QZ^J.9A! M@<5VJRL^F^DP#^IVIO^JBI^<#SEC^LD.EM^C^MBJ.1)H1\$#BS\$PI%..O&HF.M4^#C3S.^&S-15H 7P4A^PR(8E^Q#Q^A.C.B# <=<#1U\$M.HQ!K(K4^<LN.M8R!>BVIMJWSWRV5.XDJGBW^L^CC^H-6HNE>Z<\$R..Z.O.DDDP.N>+!T^MYGW^ @H&9R2 WIM_0RIG2S!+L.P=QXA/AD@K=U!H^M2H?..E.S)1<@FX+ MVX4.^*9GQK^>#X<+!7GCFY1A!07=H7V!TFCI7Y^4KCH.HUSG<5J3/\$ M7NW(VJ3=FTE)CUO+135F+8+<9&^<K2-L^7OK65G-?M.EVWQK@!\$R^>? M55Bc.4Z7^H;G2F\$!07^.. VS8R1H8X8^NB(<=<=IVJ.7 MJA?H(<D^0!:= WTC.6=..3K/JQXH.^+V7&L/H72EBT&C.TIDPK4IZU.M>L.TQH!@H@HPX8MNTSY8-3LV86V)Y26-G^\$2I^9YM3HDIV7.57AC/M2VJH7 M^4LRK/OXT#7IV+T)=BWY+OO/HJ^9E=?\$ A572ZZ^40/GIU+1XAI^YZ+M.3M!#.#.3ON>I&RLCIV/C<1^M75^WAOCF-57Q/Z^#41^<^?I.A- &5P.X51.MB#4H!GRJ@+1&5B.9=RPDK=+>7I0^L\$S;1F@?4<2CVPUMX^H^VYJ+V4! M6I4^MH^2!\$184%&GSA> MEQY@2#5E1^A/P+P+Z :<6^*^<1^H8D2&M^O/M8QO6!M!>5!#.#6I^8T^83\$^04^NO^N^O!..T^GJ^H^Y2PMQ6>9H!>6TP^5N! M/8=.6.15^4ESGXP7DUH!A2DOE7IA.0%?15=<U^VI+!HUI4HFNZ3I<=< M4SD^C^IB&%C^\$ P.X5A^MI/GD\$!+M.J>?SX^LYM-? 7..65AL58A5NM^<X^P!C!M!5.5..&L2>4(OCQTH^9^<8& MM04DLS68RE#.@.G1OD&8IGU.VI0.2!LPVGLF@..D/1@K^JAH^76^Y@=<=H MI<58PKP^T321^<XJ1M99(93KTM.MJXYJ7.0^?Z\$!>3TBF8I/G.DB31^! M0T+R8D3Y/D@6ZQOK30^OCPK#.WG.MY#13&U!\$V\$^ D>&2A(EZYDEO/..(2W13R1^TNM^T^DMPA&57UIP^U=Q.MT=4!B..OI^U9<=<EB?A^3=0=R^K(..M^K\$.. 7DHJ2GL.T)?:<=<PZ M91+1^!#1^<B47M^QC!P^BBS0H^<R.BTE^KP^!L.O\$5^+K0J27<1^MT8GISN^..JMCE^KT4<=<Y.V18U+U0A<^!@.. MJ(OKEO)Q(1H2V=7#PI.P)=<OO<94H8+BS4@6H) ^H.M%?2I#^BZY@R(R)9^I\$WYWG<ICE.D^2M50?>6<U^U@G3?/>%(AH0W.LTX>M?P? *GPN3.&*>WIOK^YC>..2SO.@6JA2)H8I^/N<=<E06^H7NVD>W2.M/NZB7!>P3%9).XCU!>X.OL@2V=TX#?>?>HB.JYN^!^NOYKGS^T>>ECB..Q MYXK8E@O/N^..9\$EA^IBV<9HJ3^R2\$4/G-B.RI.SL<2K4=F23QOU0IU.MA28E2^A7^R&Q.YIN^M.5SGM.Q+C5>Z>@&58D4UW8.K5E^<3=O2.Z1P 0#H.M299C.8=KE2.OJW&5DSB.V^N!%>5ZE.L04T.6S07/16.4^9.LZL^L3 M8BDVBIO54N5=6J.85F!H^H>G4PEI2M>@(^#75S856VA%W5- UJB@6P..J)D82.ML.H^<HXF+9G0!+>+%.EV7H^R8LNE2> M22+6..SFAW4..@!ML+!^LWRV=\$P.9G^L.F(ZS3:PPAW/KHS^J@B0MKI^L^07 M09X5YRIKYL5&X&D289)@!<X^T^<A=20?1\$4(OIP@&X^<W)P8H0MOJH/MZG!D!7^IC(U^F>Z...N/M.A=0#0R1=Z.#3H^I7U30W4^CB&XZIFN MC@NDP^MYZ.4.1%8.O6P^Z.C^X+<3S7P5\$M+5@&7H@ELJHY>..&S&D..H3.D/AT^PHEGD&503(I^P17RS=5F)KI<M^U2^O%>%(S(/FY)ETN:UBFZT^LLVZ^DA>T490TQB&^..IRB@+^WB^EHP.MI@!Q.M/0D&OC:1R34B^R^MOV^J^T>3IKCXD^L^WU)N^<U=641A.R=)^% M<=<H8019QMBIGORJOYMKQAQ2N.82..#8.2RYTHMZS?>Q9DQ!>K3775LXIG^LXE3Q7/59X^V9-V^+?Z\$

++B9+XT'L190P-720XD"OBSTT++=6:LFKY%#R#PZIH0-MM@:KT3M0F#%^&J-85(V)7F(W37%)"DMN+XFFI8:D"KEF9VF6S*Z4#
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MQ08J(JRRN-884'I-D:72XPQ-A@<2KTZ1@N(UN4NBXCM-M@P0062<8--MAE-JZ-7L-K(6EDP)VJ5M+S"U-X)6-MKJ;RJD68-;%(Z**\$(P-
PQ+ICD>NP2IJK(NP.EIH2\$);*Y2;UY;Z3"LM-26KR#8.%8V;X-9E-="JXJSE(VKR(1"O1%8)^>"0-I21WBF<<+*2@+;(P*;
MN&-8=>W\$153MV>74URP;IZ^AXIAC#7A+)"SOHGGJYVWP10.MIC\$4;"SJL-IB-M-REE"*.MUT-"30-=-ML9207H\$9I9:AOQK3#>T39=7(&3FM/NP2A?
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8G1>#%;H1PH-DCP2P+LZR7<+ MLW(V/V-NE=>@+1:VP-I5MFI4Y9WEY)YI1#^8I+K>;3.GCHD94^RGL/M\$;IQOE1-2-
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-D-MDH1P/P\$-12+T-IAKMY#Z2>96GU.GY.E4MMMHNSX^AG*0=AYEU2-D<MLVROVH19Z^XNJHU(DYRf\$1-
CAG3HJ60KY:O-GE6>TOP-5-1\$5OX+T-M.CGW7=\$S0B;##0M05%M@IX8CA5+GZJ78V2925UEH=6C2H-A)1OCG/1G
MOV3/G\$;H3QY4R-6T7%M)1%3;+&4SWS*RR0GFG5=9-11-25^?7@CSH-MSWD/TB<8^LP\$-P97VN;D0-HH%6*-1OZM3)@PBG3R&9#H#\$1-
=>1/G9-M-IA-G-;\$&=-SUD^H6-^%M\$M49<522PYVM;K"UJH@H@IDR\$>AGA5>-%W-M.KZ4(ZIN:A-^3IAS(VJH-VYUUTE*\$C(OWH)FT
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MAR\$D?9IX#)27&X)2>ESGN;SYL/IDOF(I-L-NWGJ4/ #G#>Y-Q>@P5IH-MMZ^"Y2VA-@#E+@B@J=IV-M;HPIAKWIVM"6WX;CCO">1K=>?<#>=
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##>NPZG\$(15FN)G.OIHP)P)KMA0\$<1-1C8T^HJ:1@&5%KM&L1M(HU\$E9?0+@+5I@S-SJKI+I3K7+^YQ-M-N>24A1HMD3;9:P=3VUTN^G
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[illegible]

```

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Z7W~O.50<4FDQ0C|LBYW)|I|K>=>Q~M~R|L\$|SS?&|P|02DTG|2AXR8LVC~P.VPXU\$XAT|8|="S'R|4MZ9L@H0 M#>VM|G~1R+IY8G#4|4.3)
MC&G|YI9K|6FQ|YV H\$3<C|6V35|YU|Y4B<1<=L~0@EVLZC|4~&VJ\$FFT8(4L~P>7CE|0%2/R=J~B|~MCY9|GJAUF?|1.B7,3N&6&5>~
(DS+~HY>RT\$J~>3>G9?RCPM~&O|PQKEF X MH|>C80L4G+Z;IS52S3+&6U~Z?A9C2ZPF69<6U@&EL~JGR~LTO@X4Y|S~M0%>L7EN+|AU|U~(Z'3D);VU3
AD0+4F0QY@~=>TE=>2~M|J>39|5Z>MTRR6IP#<DECH4G|+|32|0+<3ZJ|&#(CW%~VK%&USUW#(B>~.P/?O~MJ9H(23.G~ULML2~M)~K!>X66<
H+2CD|YMG.R|P@~8YA+5)YVO|RA(N@~MH076|PK|X)XOZ86.21<<L|J=GJ5EE.8\$4G3410DD?LDB?~.EF.T~M|E|F+~(F+~>~.4*(H|HQ03A9VBF.#38

UJGJG<9BIRF7P@U8994@H.#B#M@JG<L6>Q1F@.#V1CAD>*7UJ>.\$P4H.LMB5DG@(%QJ)EWZUUVWQ7F ME37:-.^=@>>(^IBG+),*2KY60&VN^V,CJH@JF1IRN^>1#)R3B3/8UG^M^W>."8L+18ZG/QOQK/89L>2PT@.16<9X3V/H85YSZ5Z&8^KJYUW@J1M0RNI&BOQF<2WUJ1J7@LNA>Y>.WCYJG@W7 1E0<(^YFM&I#&XXI1T/SCXJCM.#98#ABECW<UD>236F.TK.8C722@FP90BEO YIG<82-QJP3>A+4Z/23S0M?OY54L*YVZVZ,V&3/1)YYKUZ4XY6\$A LCGMAIN:MUZ+N^N^ZY;R MH5O^O+SG3J7WOR;RJO>^<(^RD_UU^047ZDNW1.UPIH\$KCN<^I9Q3:HS0M&C,U/UBI6.PY4+QH>+V.X2+10DM/MQ168>0S).8HJ8^V^BV.MD W\$>^P^M^EDLI9Z@/H&C^O^<1^MC^M19N^>=>\$7S10>!Z>#V3V C/4H/Q5;7#JH96;--,6V2F?KPD@C/3.P0D072=M1\$M.XXV&V&.#A.760?2M2Q1MPLCOBI;SVZP R^<@180TLT."T^MC.DOC(9?&ILJ)?MG(6^79<-(QH)?P&.-&=4ZYO*OL(092)?A.CY MXP1MPPFPQ^W^U^8J)C^<^7T).M.R4UF.3DN7M/2Y.YI8<^ZDLS:1<^T^M^1.(26A.9L^..D44XOP>+4^ED3;0=F74IK6I9@#TK.EL5BG9-KUJ96VJ M8\$SJL^?T92I@&H&DISM)N<@(^VRJL@JTRON4PZ0P(Q@Z>K=Z>1<K 2 M KT 9GJ7ZHL@+8#..6X@%GASRS UQQ 3.42D.LT8 284?=>5KRNR 5YH M?JIM /Z/X1\$(<^Q15 =,Z5QQH^H^2.E,QH;2K@<XEH LEFEGUHL 3<=>MCT7Z^*#.#46M +V.N\$4>4^HJ 8P)>1ATXGJ RN..02D.H2S&D##& MH9O>FTF2MFDI7S>224J 8C/3 7CKJ1#1E7@O).C^="^C^..D3.P.O^W MKJZ1+NN^*K7Z@/VSK1>+1[XXKK..(^2.TW<^?ODJ&J7KOBTB\$ H H M^?19.LDUOQF86FD^JH T,T0I(C@&..>9K?=>[M#B#<<^QICGD+15^C<S1M.LEV;8VOO/6W@>1<^..K2^G^/8&O^/IJ2F%7.YX&H4?9 9DFH.QH3PP MSXJ90UCX&./Y/NF/7#J#D<(^5ZPLWMBMFP/LA=PQ@=L8^QD(CI^T^M^K5SGJ9+<^25,IL[RR]?>QOJ7Z7T7=G>B7IGXYO)HY=^(OK13)5HEQI>@&A?77QDISPDW^..O1^9IBD9S1(XQ+D M6\$AS3NUO #D1S74J^%NA11J..WM#P9Y8.6J)=+IO>X8V O.ZVVMJ1+VWZ MI^/PJB\$NYPJ)YHFV4X=PR<+2XQK43[5K1\$^..J)0MB4AV1+M MSSI.U^C78.#4^<4 ZZ=IO RI<7D1Z0B3+^XG+>H>KNHR3^6G.<S^M=I^@R01^KHR.X/K+UWF6Y6NTC?Ji=Y.V.VV&BCI8X(X^JLV71.MV;H1QZN?+IU;..B=>7>+BW0.R4=M^VZ=>R><M6K?42;U@3#% EH?BRJ MHYYH^W#..BW7@<S^K=Z2>HJ4J/BG4.YIU24TFT+X^14V O M Q@^U@<@ E81EA7Q?2J6Z 9>J*4TOF#J#<E TFFT11>:HQJ1>9.TL ME IFV 30H^D ET/ D1Q.GQ2;14FD^7896C)6G7L4J^RXJ..10^29HA^M^RP^R4J^Q.FHJLJ F&A.FIL^A744P5CNG>@&IGJ\$>IX^JW^G M4Q YN<^<@3&/M1.897.^W^A02T?++[9WJ8WO>*WR@_JO.WE?2^V\$^6+W06B1KCGO+L MAK@GWU0>J^V2;WA:N?FWWAV^94YW!7JYCEQ.Q1/6J>J\$>K3^N!SCI5QRPC)T+M>IMNB;7\$<^IP.TI9.OK87F\$=>L7V1+J@P#H1 36)<JG2H,1,*#F^L MD2^662:61 GPZGUD^L.E.P17F5 6)XA(ED.HU^PIXE^<^&1.9^M^W1^M^1^6R;5J5NU9\$FEM8B^M^XK@+^+8 829YVGRML\$[L<1CB59A6GQ X&JMCPOJ1^1@4UXJ+J^F2 M J4V+X^H^8.CQ38RW^RIGCRQ^<^&YIB6I@^QG8O.S616Z8M1O0T7LY M&IBBV.^#1=NOJHBUBFC:P>[4*(AUN%CHIF^R#^..I)M7^@LVS%U^;8&EZQ M^R5^KH18X;(^+2JOT>^0.LIHZ KM!P MLM.4RD.SC.T@=I L3^?7^HN01HHU8V80V?>6&@<@JFUPJ^D394Z J^K MK +^W^TP^4^D^H^3+^KMTCCVD009;ZLNU234^R3#@3;KY6P.^JE>F@^FT^M^9C^A^F9AN8LH(NJ.U04P.Q2Z&8FJ..9QL[IRI^E^F7JXTD 7OJQY..MV963/HTK+ WHHWAJ^BCA#H1^5HG9^72Y@HJ.S^OGDL5^YJL F/5ST5X^M^H+7^HL O^R^RZZV1@^H^F\$&5^D WAZX:QWRA1K1T^K^FGZ X&T.NG^=(M1H9WBJH W)O><J\$.1#STKX%ZM<[WZ YW3?#58 S2JPKQ2SPT.9/S6 =9I M9KFZ.*AWS*^IF+7\$J)M\$=9I(PQ(O1K25@RZ#^+1%71).6N.X4<1*7YF3A@FJ^A^8P)>7*8B=B MM.O(CQX^L3X7PP8AN^J1J5XSC;09^>#B(FM&1.C8JDB^610^/EPM1K MRJ;=7UH>?J J\$>RZ-G3NXS\$M^M^>2 H3V^VL22^?J9J59M7H0B0D 70 ML M^J1B&833.K6&6;D3A.TW21^..X7G PTXYCWS^W)HBM.QXWXS^C^R/R^MR=>J^FL 0C.1E2MCGV.896511FS87F%1/8@J74VDFXEO(P.C.EGQH>^J).^HT MSSF>YMAZVOV102\$&3HIK BY^UZ7V^A)XRF A(Z_RZ^WGS%>O3^EG@)T??S^K^HTT+15JWGO\$^UJ^<O/A.RPO M>?..RDO?>..R VYJBZCERC^Q6J8WG1&JY07OAVO O&:SJS3\$OP+5PG508 MXZK959APHR7ZF#J\$#TP<0UPVAJ&6BC2H^1JH\$YHH? 7^N1HJ;WU>1<@W MJ3VJ^RUOC;4=EP(2).0A30.SI^J8 ??ZHMKJZEZWZL+S-DQX3JUC A^#M.R3A^NPD\$&S2>+<^7 MY.1^>J1J<@.4&E.D5<1^31PL 1GB7>434P1^O4J9S0JDEU8Q+K M^4\$52TP2V(P^<^<UJ@C)J9TQH_VA3CU+@!^C2<5X\$&VTF>..8X^MH23&D 0VWHI>P@A^%OPQ&^%<K?>=JSTJ^UJU>SJ\$OZEQY? M J9^WHF\$3JWJIGDF5(C.P=VJ9J7.9M^XR^G1^XEROZL[ZYO.H7?1MQ^<K;SY JY9WONIWRL?T^?N?%3&K?0GL24DK89DFDL 8S6:/,^V^BM^TO/SP=J^X(3<^/4^1^K&D^O2L^N16> PO MN(2WJ6+Q8;B(TV+8L\$GA RO^<^?2U>2<..+R<^Y.D1P+J6>5QW^L1KCO M^EYWW^D^D06D MVT^2U 805NIOU61.LUB1JY?YAE M^).RSX.<@<S8G^&B^V+OM^."KGM M^4J<@NFCVAI&1^QXZ#<(^/H<@APNZ1^T<=6A+96*J11.7Z4 0V51^=VE/IR MR MT1JEA FE9@;@35CEV8&PH7..R^M@C^0J=GS<2 N4^XTM^R^R3 @VG^..T M8I%5M^W^S&;3V8..3P7Q8.8#;SW%?>@ZXSJ^X>(^YZFOI@TT^U)<.^MA>@HR167&7D17J JM.P4TJCC<DC0 SKM06G5N7M8Y4WQ009P1>+597R5 M+6SVL7JHJ830<3M^TATQ@CQC.HOITG3J.GMEJ^K.UEIS^8JH1TJ3+@6 M1WVFAO(1J9 C@*56P.HX^01WCP4S 7L5@ES^EQAN^<1@&#%\$^785JY M^&^<^V1+<1^3EY5O6T5YS6YQ.O.O H&P2P>* MTJ32WJBJP3H MPD<9&L/ LXPV4^WJFTOHGXW;H^WL\$32C^V[H8&ES3BC^XATOMZL2^H^V% M&:5WPV1C^/794\$FRO^<^3\$>%1# J1[M X9X+@MXI6OT\$&B%V69..OR1=3^M#J)AV^R.TVD^Q1^..<Q6EZL0&=<HVD.L A0^7&D^2.MF.YC\$5X4.Y MY6QF5(T.S.S^?2..18YD5^<..9<=9^NHDYKQD.5^EHCJ&E.JWT&10V@/I1M2P.TW.O^60^R8.W4L1.9&+<QO^<CV K^!R M0\$PIZ2>=ZD6,+S31>JH1JF+8T4S16+1^1C/SMH\$5W;IF4 PQ>5WSJQ M^@/>R1XW.2WQF 3VT3S^<WJW# {&JN98\$XP1Q4K32^/=>4V^8.N^J^F MEHIK^R^BQ>M.M.O^<1B1@*S3#^?OG;7&^JCU@JKH/V X9# 09 0S.^V4X M^2^<=918)QD)K Y.6<5@(%^4K(C)(7EPS)3AT(CBDJ(HCU)T1.%\$NS/Q<M>=>3.7(OJ5J>5.[OZT^>Y^/Z5^MB+VW^UG^FO.AAVJ@<0:8DOE^&7HJ?N

W:3.N&8"J2G"3JY:ITC3U.L^@A0.M:~X!>=\$05=(.I.68N8U1 M5LM0V1: 94V7:F. ' +. J GIC@111E?> XT19I_MJ57UICGJA.G^#FFEGY_I
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M/N~XTXWP:W04)K7Y[U#:19IWE:Y3 5:0#02&Y8T)@&3J^~59.PUQ'90+&#M0 M#FJ0 +\$\$\$A-2H"1J &BC"<:NTDII)=HCMQI TF-ZZV'OW,>JVFV\$M+
[X9==V M3W7BLRV.15U*2!LT)O@CLR9=01^:D0#@K09K [UZ=E47)I(X^\$6RYDA#K !=U+A+#3)(TNR<#?II^H@/&^' N>A+19 +&2=>+B/
M^%3+V+622^0%K.3+(2)=V=M/HFFV-&#F%42LF/DGC+JZ*+>04:791#3-@ MVH%>5R ?BU?DIYI?)"^3UBZ?DSI(T!A: M4=ORU2I;*9=XD-
L=SEW:%LYI !(N:3V5^7JZSWET;+ /+;I^JW: CW#I MA)E^B?Q4:RY5EK6 !MB@U=0&4~"K2=T"1+R/QS70!OG:51R L<9L^ MJNE/EF?I^"4?
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MXT>6RNTW%G^IOM^~873 ^~I^I?^JUTS?I. U.S/C/M9X: UKNYS77 V" MSSIGUFV6<=8L@_13X#DEL)9K QTIJBW.@3)830"R\$CJP0 MD"+
(4DX^M MILK(8MM AX -6E:VIMNDI.K3<I^M+\$QO+^MIJ<-<=>4IY" M/I9:_V1LG7CK>5K7 8^Q<6BUL.RK3GE2I^O+&6WJ|UUS^*!/_M/R4A &&
K3 KX_#A@F:4ST@7AK<\$G84?<.*8)XQM?<\$Q*WG7Y\$FVL>CE4.OPDA4@IC M?>?&8!>4G7890AF>Z1ID>9I9)TB\$U&SH0*KR2P*ZG"JRB?
LMOU)B^ M-6XBA QO^1 PBM=,T2C+55:8(Q45N<50P)J.P@R^@E=:QEAQ(KMT.)>7 M39. ^*03V+S2 J.1O1@.612/W~OL>=>AP
6W<9%)D;J(X(16_ U.C+&PQ M(W^~3=P/ (Y4:3JZK -\$^X 7<"T@31IK3:%ZC>OJ|A09I;-1:6F^ZGKI\$ M%+5F.17Q@+>+>5I>6VKNK\$W^IK?
1+RDXWRHU^ZS2J,KD=IL & XZ J Y M8/D2?F=;<=I|V|^GWIH WH>R1_XU /_X1^W%W%>0/WO.0^O^IY4O)LWZ M?#@IX?7
H9RK.2/OIG(C:5S:K5+5:3S|JSCU :D:YB|29M322=> <8? MOUN|NS/VIAPH Q77W)4I1?2 [RJH6L"3 Q0^K^I2 @UUIWE4R=G#L.7P " M^~COQ\$TD
61 *6UIE@ -9>#T V5R+?H"/+I+RL "4+LJ1I|K0HB%>4H P MXP\$P:C*&5%2!GRV(Z^F#1%)I:/MUME85).W<-%OLY ^CA@'~ILZS3^1.O MT&HS&*.
^">V>7&8M:8.LH!F>F2-E6<3M6VF 6:IA3 HT.K>:I8L(FM4=M ML|VTM+2LQ:5KZ^\$SQCZ T\$C.A^DH6F^AH0..LA.E16.H2VUV\$S^KT"?#>+0.U
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MIGK^DD^TQ)98I+>+>?>@8JIRS(81P^#&|I8@39^ITWY@2XVL43#9K.K^Q M:TEG1-G8:&MWR :^J9>X1W:IK^3M%:P8<I? K8<A^OIS?
^IWI^X^Q@K? MZK<0^WLT9M^ -0S3O_UR|X&X KN.9!^VTJ >7PDI1DR5^U1U36-IR3^E-P8 MWR^<@ICJ8CW:Q^WIN&DI &N=^1A (GWO=C& M?&br/>>JS%A@^*3TPA<=<6I2O.MGXU|TI^QG5T&6HJ&T^I% "ZA&8!Z3%#1F< MQ@>0.).-)%DIWKISQ): J%&X^I511"W.IUN(***\$9U<~<KWD9IT#N.2\$F
MC1L^QV:2+ ZATUQ|PO&#>)2?I<IC7>5:1DWB:8-VC@~SS9D|@60&.)U#-SOCU6^I1-9IC^DIJ19^M1^OR3^D9I7/H^>JW|TQ M:~W%<
[SO^%:9Y\$5C# U>FU^B(59~*8?QF78-M-H7:RK&#^4^X@G87<3H.S@J93CM1QX^%#NC|+I4 RP=^7GWY2SAP:~+>4 ME2L&34 2-9S>|/%
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MTH3NGYITNER>:UUVYO^U&X|Q^N16^NEMEG.MXY^~4ARR?FRD7^F(R5\$MJJY F MP0OQO| &.*K>0VQ0W^>):K+7% ELGWO+^~. YB^?
|X60&5HU@ L7S C^MQR?>WWYQ=I^: GEW TI:XO|IOI9Q?FIU2P4D_VK>ZB:TY3DA>(YS^KZ9< MKT6692%9TS.P2_76W|GO>6;7OX3Y4N?
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&K6+QI(^FH V^PEI~JTRIC^U9I-%KW4E@*~,%-3NOC 4BH^ 8^ELI F M=(C2.N2XBD0QPN:F~. 8:G(C.N OZ 3>XIG)|*3M DOJM5IV&#QI@C8I5
M.I_0=[H.VWF I:MLZEFO?990>OYB=\$PXHX <~<~\$J?G/FALHK^T(*QE(A M #?#3Z|^>60|X8W|H?I?XJ^QK8 &FJCDEVED|Z0C(>3-
>Y2HICBTMP\$ M^M@E=MZEN^H^):2-L:U@38(I^<~<~W4=>I= 4=0^0 M V^*>|I(R8^ZC,OJPUA^21) MRVL(U HVUOITM0O.,P^U6<+^/H.Y^LO
6/7@ZKON^GIV" ^8NG8=&OK?I") MX7&6,[NOIK9NE J R%J2S@X"\$0\$C+VP^LM6.ZYV/E^:JZ:~P3F/4A^CV^ M|XJ WV./-
ICIK&S>9+J|A0I07I|TVN7^U+M:~D@N^>~)S2 6@.^Z O1<60 MBL ?H^QR^*7 ZD0 > M6&LCW?T.TKN 6PMXD.L+UL E@%> 5<~H^"3RI" %))JB
%6@&-H-2@I|A0B M6I:E4I^ *~J2O)I% %> 6:B^\$M:~%>7^&F^C^UPIR8^I^YBZ^M1%0O M&L:ZL_ YURKFA&L3D YGI <@(^ ZIWA45^V +XNO
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M8@~\$22):L^F:~V%OK\$H &2WU-IDY^2.OG0&88M6| +ON^8I<~\$S^000 MTPS 4#&XOC4TP^|CITI=OYDH-|I^Y6>I&=ORUT^U1I:HA|ZIE.^N#P:P.O
M5:E9E^8B.@I= \$G9^Y8\$A/N^/4I^0#QCS^U"(I@I+PR M^%)Z8(5!OL:9ZXX^4%6HQ?C|QJE:2I 8 MXWTXH^M1.3WBL:1^H^H8Q0.
<3<I^~ UP:9YXG?E=02=> 33I7O<HYT?%6EI-JPLOUIMN.O2RS=1OZIK6Z^I)Q/?^@15G? M57R^W1?PS(6%)Q\$Y|L:1K^KQOS?
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I0I0I)I6EX<#2B 9QSOQIN4NE-VD_>N< MYXYG@~|I)QGA><6R Y\$7=>|PI-J^*IG@F-VF4U28P9=>^ZJ^48(I+L+ES O
MYE|B|FOA:~8J3" R3<~I|EZ=WD:~I=ITSE I%&+3-IDSK31MTD4S^G1 M\$&S.%IG.O/E1_YLNP_VJW8-L:|H#VYQ2Z?/H_1N9A=IK5WK |PI7

%CKZ;74KGRU-Z M=j3+@,:XV'54*P3P#100AT-7ZA)S!3=(:C7P;'&05(<==5HZT&8ZS MQ&VY! =0U *FR;!.*N?=
QBS|BCE|-(T8)*KNMU6VQ5O7E/KL-OYTUX&4H6-MN^x-V6.#.-NJ<=>AHH-.JL-.WZWAGCM66L8M(2)MN*/HNHR02=?Y.W7XY.V.M
078GIEI.XYZYGNNML+\$\$&L(2,DVD) R<C443156|GFH=KC\$SH.Q.3WZ%*&OD MW?>*F1?0Z*Q @OHZK5!>1#J!WHP< @&3Q!...K+-A-B2M?P1A|-
M^MICYS3&1*YP4C9Y.63|BI+OP V -CI6&5 C2RG+(!Q.S#(@FP(AO2SJ0C M_8YT^TF/= @RMXOGF+Z33Y^B)W^FIR50IG6XOTIS.^W);4#+-
&U19(W.P(C M^)#2&SQ@CF?E@(:6;29H^ Q@&9IOG JVVNC.0LXMBZD&QD^JR(57W5+-M^2^-Z/L/2.HLG0= 6MIA|XBROBZKBMBW<*!(+ "M%"RB
/+S3T-JR6R8U0H MOIX>XOL_-IM+6-E #~HO<MI_39?>-US<&+!^F.;JZ|J)V?NM1?M:&J->95DKY? KBMQ?>JO3CV/DIK@
M>;->.IROM?IPM|B3DM8EBFM+EFW4&8CF2KSP3M2#AZ3%SY=-WKG_-;JZ|DB3Z MN^f3A->XIF.FCCUP?>|H87?W-FERRBYTW4L.C.M-W%XCH?
6.7""\$!-3-+(\$HPO Y@-MRK*#HO(6X15U 4 \$T6?2B.U>/+/\$P=HE*6*#PQ^WF+,-QB (-!Q^Q.O:IK)-M-&NK2-H^*#/6.+ (%l+
(d;A!6^<@&ZN\$990@(:KF.F-QOR0=:40CGH!"O'D M>- ,R+*TDGZ2^>+*XSAIC\$F/Y9YGZO*)#:-+4=@9NHY(P% A=JVQOFW
MYXIS@S^JA^&1+N&66RBO0IZU^U.D2KK-K,3CK=3SR*L2=+/<8-M*MFOP**BR_*HM.RSI(\$AKRN< -12-W.L.SH^K>*%l@GR@+<=&%! %LXO7U
MA?7&#&3SL4-"8WAEFL5PO.;VRU!&Q.7N.Z9XER#10ZI#>9H.Q8!>->M8DDJ(-Y9NLKO^4PDO+&P^H3_NRM+>.(HUP"UCS>>Q.23.&T.IY@U.&K
MIS-I2M.3T!4/-&K& W##1=B1TT"M@O1HTR7%MCD7MVGV>X..?SX:WA1") MIPLPOOUO^T->"9XEOK&IWPS^Z(C M->806;>=%YX3GD&?VRLRS+
<|^TGM MYT-R=S2ZY^!A>=&Q^O+SFGGE=MW+ C&#MX@&R!K^8PM(Q5)^FIHM^@C^CWK MI9?_YB3ZL.N.787.6-QNZ2+&Q ?09A4;7-ITV HS=C
4R.M.8P.U^Z ^B@62;,231536I#:=BX9T@."#M!U^D1CZ21P#"M@IQS^FYHO<; M=V0GNU/BB;6W>?QT@+^EAP_##BC9W@*:.Q.-14+/4DJ
V8YLWEFFPG7O M+>R08!N;-JF0@ :JGVU^A">AB2E2?%9RS:Z4H50G2RH5:T""-6ZAD. MZGN;FWPUXTGG9)X!L9IF@[&AO5>^I.ER.ISRO+DT^\$|=FW<
=&.-MODUPZ?>DZS^WY&M?7>J^ M=-EA479=CL 4.L8PHI?>KNHOGV2H!>^SVC.F-NJXS%PK3FCJFCI:UKG<+&.-MP%2ZTU>D/G
\$2.8^MM#DMCS/MH@-7!*EJ4&%YOCVO=&!&R/>B/TR77=IWA U^I&AQLPSO&O?CTG
M@W^"-PE^C8JSF86Z085Y2:L^HW@7J/>"/- T^GNDW!2 PR<&BB^?3H4N9JN!U<L VV W-M3KLVI HJ!HW=-VM<@"9RG0\$D@'"@&(W5P%DW#
<88RO@JZVOVB&BA8=-8@&C M^O)CAR @&N>=EE3N.Z!%)#08 U^P2C4IB/W^G(5W^ZU)&8>^5#0 MJHNN"HKT&#%^1>;
/A^#J3\$9!VXCF^A.UWB6>.%J!5%;Z&B %5.760*0" M%66'\$IO7WOS!>T=NH@-!EKZP=4U/UC81)U^J=C.\$5L8U^.(4N^@J^SVI
MID^C8K6YD&W89UBHA2>>8A.M4&4>3>@9CLT!,G4H6 *UF"G12+ZF46 MW#!60IKS^NMKTIVJ.KNEFT3;7I:B)
#(4T^>8W2PYKHBW45.8.%53<+2IOIY>6(9CTNDQ.T>)>JDH M.93 JA:XV^5Q&MW^I&=&8(X2XPY)!&6DFITZ>JXT3^X^AN>.:4?(-OA! M\$J %M/NK
I)ENFO:O/A:\$PCJN-W&DGHZ=O!E4 (&O^TUV/O8>XSO%-NCU^M_Z&7&-?M=PO3BQ<208%\$ D#\$3QPZ!DDYX.,01D?KTSPY<:PDN;3Z;HOJ9XKP
M0?<7- X6G75-19Z2>=SKLS-L^WKJBHY+Y0&QQY+@..2% CP.JPBQO YO^ M9I8D+MAE^?2C/I^WM-EH-36>14.YCQ?7YIR/SI7NZG6QLG!#-O59ZG
MPQC7GOIN-X^S^FIU3AG/D VO>-E2 PEMA>0A<8EOEPD2PIKIC>3!T WX5?7 MXYN-2W^W6^FVIM 4YKY2G64 I-IEG2>=V6IO#I-

AL29-J4A_X1M0*U1S_C3#(A%4ZM1*0+72Y42_9N)=Z=V:EN:41f1 MTP2V 6:S:2RBVUJ\$")TF_Z/O_LBFIPLG4?M]>ZE:~O"/\$+JG&JTT=SL M:~
 UK=-0%0I2<@|Z?ZCD\$ M_ET<|=NT:D#VYAEP=M^>8! LX 0PYNNP1<.NIRI3+O@C*YV67:INJ5CO.VX M%+B(%//P6;+&!.:|IFC:I^ZC;*EJH3-
 \$SCT6K">"/!>=PPRIQ\$S*ZOP? M2>D1^<1878-/ M^*=9Q7V?%GHWI=YW>?2?Q@C%Q#H9V0!<EHXJ?>PQDW&ZD-MR@%NAOZH4-
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 0XJ/I<?75X_! K JW!T8?>U<f;5,"<>KJYUV:9SJR?+O+!P2=K! M& *^+^> K"VUW="WZF:|N@RR&:Q_ \$+P!#HJ67%XXDLECF!<G^9 M72 !7("W!SR-
 =7ZEN:Z=>G+!+Y8JA6.D1.5YKIQ+LL5>8C(H-V17^4QJX M1B20S+G_#O@339S+3W8?W6G?>GZX9PQ)QW\$,1.#.8"681C 56 AH-BP^TF
 HW_VPL_?>?A%ZAN#.9SU2LPMJ?2Y1V<=<470-B+!#L1SVHKH_VW MJ&#*LVZ.SN.OUJ\$X\$6+2!+T#.#JZ?>?H!+WN!<KNKK<3#&?PKMPKGIZ8M4
 1%JO EQ@OM^E\$O9G03O4K_L&P 1%L?3_3@NXX! "%L>UR^*Z8!>_2KGE7-7<5J M\$!>+T9!Z1>P%2#@NKV/(G0GR.Y MR.X<)/->TCI3NVW"YKPZN-
 Z#E!>_W/(DX3CT3?>P?>PZ+T^C M.FM=?E9X_A.F2>@?>WY>X".6709F.DF!C^>1VN 3H^4_9X_0XX4E M@!L M\$8_D(DP/HG<=<SW?
 3WONH;,\$DWY<2\$HOQU<+! K0!A?O7F=I W#*#UX@M@E1 MNJ!A VFT870 MGZE+H+ 6.%P4!<N#>X MPIGKT9T9SU9!<L1NWB4=>P%6!
 V6\$>53>+!Q?>E&3%/A%+F%>F>S+>79BLV!F?>69_Z9?9Y:W@3G<_PP4RS!>M"N(EKKRXXO!<9!<6?>J!N!#X&F!#_57FFX.9%W>f<GSR2;W_-1HXISO!>S
 0VZQS=>#WPFSLG: /E3/GP75L?9V#H6T?G&K!<IN0>4XXF1?3/2V7Q5_->Y1GG M'6(OS.NI.HS_1.Y+M7G=UL+<#08WNON/
 IVZN.DX"0O_A+4+B>2!>P@>AOM;#X8<7@!<G_&I00!5YA!<3% M_*=-M'P(-J)133NT2EXGPRDM<#_!92RCD)0GP3<_M1=XQ>W=-:~%G'0LC M2
 H8N+=!DN"S(2NEI25TD>+>3Q5JZJG!YX<168XCO0!>0!>R_>89 MM M^*P23!>_8_6(1Q_0FU4H!>&P4_61!LHDI@O%K%S6NR0L!>O!>6BUC"
 H3H8(R1!>_>7>00!>5TL2!>#>4\$P+ZMWNBUT3GVK/QZ3+!H0!>+!N1L1.5X^618YH9!<|<1^LET_ M27@71A^W.GIWFQ2M!P-MFN2@!9>=*JCF 1+!>X-
 &BN0539^-W1W0+AMXO7E!>_>=>3=XJX!>IGV 07UW.ZFK L051-B(MWFD2V^6=>+<0^5LP3XR0 O MG<=<BWG65HAK!>R!>V.1S!G>_D-W7M@KM"!>
 &5!>#V1 M_8=0!U+!+2\$YQBZ_Q_X7Y VM<2PZVU?>?>[74(WV)ONEKNM^>VY18>30@!0X-G5H90>G8^!LWE !CT3!&L MFI27FG!
 3Z3!S_>J0I2DDN.XY.D?Q@6WY!<L0PTL-L1>CR@&A!2@CM+!+O M<^E6#3?H F^P9/UBL^>0F?P&GM&4GZ\$5BX.CK%CX0%AAEKS;&B-0&BEH0<!
 !>H.GC.P03RL@<VLC_V=RR>5#UR.SUMY^W'DPKH!>@A3'.D'O^*B4_<0T@> M#Y\$S6F=PV^<_&B/O@<ND^NVB4_?>?NB 9>D?>D!
 W2!T4_>U2=<L0 G M KKR< OTHUUGITE?>0%>D!>K!EG4_&# 0X37AL!>HG_3_0BB3Y3T!>/_NV MMZ;#G=<#E\$7X)N6\$4P-H6ZJ0HEM"/%+S!%<
 Y!YSJY;R 60<<<?>?>J\$CCF=GB-Z3CRO!>\$.RU!TQ.P@=>1>35%W!WT?>"/>I/K_ MUI?C<=<G!M?W!X!SP%!=#O^YJH!>_F(E#?>XT!>S>7!>QN-M.S8OUD%
 <GKLO7K!>DLH!>?7Q_KDC5?>Y.Y*#P9<Z5+8!>M!>T=V4K<LWLW!>NB!>N%>NU3^JL RV!ZX+CO!>2#_C.3B.QBMMHS(YU%6D)I
 <N>T<I2ZG_#4_>W1Y_3!AOYX<KIN<N>Z\$SINIUZUM?>COJZISYTG3!>M!WY!<K^>YUUT6<_R+2EO!>U MV_WU00ZNVW;2?4.SZDI(?&I
 >D9_+W^*20BK/%MMIR=>)JD^_>+&"0WAT_+>#ET\$!CF<\$>5^!N2!>LETT>B!0!>J\$F<|R3!>.%\$ MCL9\$S8^V.A7-
 PP=H/VG&?7^!<J3X@<HXW!>9E^<ANKHW2E!>8_0!>#<37 M!F%>#!>C?>+F^X<?>F=PC!>H(8!<59TC(XIOA/L6_5 M^08YA\$<6<_((
 R"R"GO9_#%50M!>0>D>?>2?>C?>E="WGE"/W!H8!>Z!2@P_ (H!>8 M3\$PHEX^6!>L+M^>FK_1(9Y.MC!>ET!>_<"/>G8O T\$<F!>W>8!>B_4!>H7_T<WIR-H
 154#_WF3TJ45C@>?>ZC1=1MTM^NZ_4G9;2S_6!Q+X_RZK#5!>T!>?>73?>[C!> MKIU?>K_Z!>I!>HCH"%GA!>T!>P!>6\$4!>O-U!>9_1\$>J!>_F
 XZ19>P!>U5!>V!>QO_MV!>5SRMO.QW!>O.8XNX^>A!>J5OWRFNF9!>L1_KT<^>7YCW!>^VL=>=US3&7.G9!> MG!>4?>1H \$<?>3YQ_11^<=>Z97763T!>L^=>QZ?
 ARW18<_>HP0#HDW!>X5\$!<M6KQPAOKHH#>4!>9CC6%>H\$!>1PT_*>43O^>R^>S) ME0WHB;U>_Y(M.GH_XR9NA;JRX8!>LE?>2!>Q!>2<?>Q_U4?>-
 F_>L_N_>Y48!>CU>T.D?>MSG_>=7^>X(P&4=FJG_>R>_>G!>+6 7 MWF_L JED4"OX>ASM5EXJCX!>H!>N!>G3-Z=HJ3_HH6Z63^<G+LWU.@4_>L.X
 !XYQMS!>GFG3!>\$NPN#T980PL!>+S6G<3FR.TD!>3!>#&#>V!>_U^>Y93X9!>5K MX%>@>U\$#>4\$WM#>2!>G&1CKP<QON#>_R!>O!>?>3MY!>X-
 Y!>Q!>J_>PJV>_>9!>H!>Y!>T!>O%>Z_RWDWFG0!>N!>Z_MH!>8PN>3SY^<4!>Q!>M8?_7B...>?8KGXG=<HJY<L>W.09&_902HE@>47A<=>2!>
 !>AQ>J!>_8NCR=TX_OQ/XIPZ_P!>V46XF5UC3=>2ZK+>P(TO+NP3!>O3!>D3...>#P!>C!>O!>U!>U!>R!>X!>F!>Z!>U!>I!>W!>H!>D6PM@2VXKP*
 >N%>J!>#%>S!>H!>W@>XW@>UUAL_HH8#>#>F!>U=UB>_>_!>P!>@>BD3>P^>_LZC^<ON4N_>M!>7Q-MN!>CGB79Q^>%3?>HJ>_>:
 A%>N=>Z!>V8_>?>2\$S^>=>W\$CS)>_>9>*>8J.RCK!>98_>JY!>O_5LWMW

[illegible]

M6-Z#EGQ0+PZ0/Y1^OF=H1#9^E Na=P;.W;ILN?IZHEP/85DW8(*AOB824A.M.W0PM-03^M/3/Z/2>A+.^=BPZ%CF+%Q^X807H4^.^:CW9@INO<L>1#AY%GCAEXY%XCIV=14J5%2ZRI>02^TY M;9/6 H2?6W6166-SP49V+IwZ>=44@)~BCX/12N1^U/ W6GCK#1HE7M^M0<2U^?^=UQ2.HH^(\GwRA:4^SP^? BTI5GGBUGI&1NV(#.IQ^7N)>M.L?F M@*4Z#P:DX%{0^%82Q0^K^H/F^9#E7,+9.44^79Y\$.2\$D_R(6/RM^*VKM M^=^#K^6C1^X#^@+P7_E-Z7^M#B5HG)^S^RRXRLX%G M6MG?067>L?%JVL\$4KT6:T>3L1/!>D@LP5&:L5^MUYSO^*ZBP=)TF4V8A^M^*(Xf.DCM J<1+NB0D5&#H^?>^/L>0!>=<=1UUYEXI>#1 L MLXGXZW?Y>1\$S& Q&Z^*3XQ.EB3+SRXSW09R)H(FI53CJ^T^EJLVI2EK^3 M^>6X:TO^L@.\$2\$S&9IO4VBGGGY=E#1 M?I+17059J;R;P\$IO^A09 Y\$7>JG_VYE^RT/R\$O3(1.59)^*A^8X)(M_UJ@5 MCET^S^%M^#//P^?18.2R9V#^*^:S. f1>+D1L?D@IO2V\$8R(23QF)V0X4^*=.u?U7CK4^L MLHHGP5J1H6F>>4HN.^RFVYK\$^AOY@(<1T8H#MOH)FWV\$U1URC2<=.W3(3-M^YH6!+;QG-WL^%G3H1^@>WK9FUZ5+3TKOHQJ)Y0Z..0:MD&E.F RF32=H^%S8^>+Q M@Q2W=67@8NM6I2>13DH^H&5^> %>N/9/V.^IVR.T 1U+W^ESAW^;C29 LSLK^PIL 1 MPH|XPW;RIH.1WU_2B/VG?0T&KJ_3=M..>7@CfXIEA74YN;DXZ.Z%MMJ- MOF.? M2G7Z+1AT..0<6YB7IUXW>=2BCEK0BQXK(R4V1L1^X*TI^JW>LJ0>?>0<4^0D)1D_13%ATG=(Q=L:Z4NP;2)Y2FK_YWR#624?1F5G1=^H.G1%3E: <=;XBX@LE@L@LBT MDT^8^U1T3P@:56G;@.Q.YO@/7H+G 0V9EIO8S51@=4MS@W.V3/L>+8 M.V\$S-1H:=058.Z9&H/(ODT0H:1E9 f0\$181^\$S^L5/QI^QOE^&KN\$028 M.@>U^WXCI<>F.Y.@/7^NNNTV;J8K^5^A0H.PT<>^*O12^>.(H&@T.^BCOM:BJ-10GNHJA URI3^#3=RL^D_ D4P^LC:81^/4515-6@G/^ MEEUXM^+Z.91KDA^LVEUM9^U90P^\$W3WB^A.FBBK^86/GY^SNQ@>^75J MOIQHl63^7@/L^7SGVL^GD0ZNE+RK^A0H4^2T^HMLP8LH^*DFJ9FW9(O^KJ M@EIKUIV0A^VIA6M^FZ:@.R:EAXHJL3G/@E^G^? 2>V36FF^%CISTVGD M^6D)B>.^P78^M0/M^@R^B3O)^+DABL9Z&S1B=JGX6^R19-U-WX^#IN^=@ MS/OIF12< 4P^Y2+0?<R:K79E!#W09\$9FL-Z PE+1^OH02^00W&Q)216@ M.GHFF05JF5^*IQU2B61370\$P=QJMH+^MK M^O^OHM>+C+XND0H;V(U/X^4N.N:3% PEKIBI;L (OQ_1^8;9-VL7U+1 M5^S10W-2I@SC2ISRNE:APIK@LTL;A914=&R>P@G-80-9A^H^#S6V^2-3 MP^YRNW04#9R_UR.N.G05OR44H7HA(2Y3SA^&X/Y@:=.EB\$6 E1F34@W&DWMCA MX^21Y^>=>DN^*#19/LH^S10@1^O@J@NS^>#FY(^V870L_.\$1%RFV^IG>J MN^S^VH7+@C5I8A)N@P0YEZ^%09M^2W^X3D9P# MEQ@J.K.%@R^>L.N.JW9.JF=J^O#^/A\$63L3D509J1<#^F%SAUZF W+T?> MDUN\$E2HL\$UFUD053^=)T^AIW08D+ MW213YDMVJ;L^GN^HOPKJVYOV0B ED 447V07J<@N^M F67^1+4^3S?S^Y^X1Q;IG3 2/> %CZJL\$5ST3^6^f\$F?>B6G+>ZEF%=@F&N MM1^J25&GORIN^WPI^K1A^GS.O.=^D\$6Y?2-Q870>JL<@H(=I6286I%P% M1JNF#9^M747H4^%>8%>1^0H?>W2NNNF+51NN^="J9CL&.ID>? JN^5K MI5+P9V^T@BF14W-VG18KMEN^+UMTHLG^="2WLOTAHQ.O.P:47%M\$W9 MD0(HOUBO<3W_NEA>^W 8ZMBQU<FMLP/5MIQHLN^* (==@J=7=QAD0.GI^IO^="YQOS^"M3=K&M&?.. MR55J2^MBX^=9L^29%3. 01YG.NMH^VIM5BD/R0OCA(VJLWZ8+5X^F9T+WR^"RNF^71&3 IR MHJHTLR#E>..N^NC.CTH+1^800L K.6R@(<U>T^T2OM&IR^=E.FFW1+ 0T MRMQ>A0H518.^&QA^0HHYH3J HXN+>J2Z=BSLHK+H4.N_SQ=OS72^P M7A1;L^4W^QJ+FIJWPG_V.Z4X.U^Q71;NS6_1 I5X59/Z? MUPLO.T^%5^K6V9;_W_@T6.\$AOL1\$%+K84M2?<C&#^?>O4\$CX^?Y MBH15.BP2@>Y9.98B15J1Y8H1^QXNW>2.6BBYBV57(Q90DINL-G+HVV M.FP49BD/CX;104%F6I@+1^M^*+MTX18Y^FW9W9NFHKG.U1%&-T0LIRS M6)=UMF4@>VP5B0X?>1U1UQ?BWB08950WL^#02U^YJ1T06F^XO?S6UHL1DWC=I.M.O?>ZIH<(<1N.YMTTL^A^#1L)&(N&S)&D9M^P^> =^;BMEB5L<Z^A99\$19 MB H5^FP37^1S2J1U(4I;Z:CVR;INN52>+IRI6MK^W SW^"8TGF6ZN5A(+).P.M;4 K2S+XGQJ3C&U F5^@H P7J^Y^SA64NW1L(LK)^T.SQ#6B17FP^URXK6M^+2CH+14^+VR8=HAF7.^#V9IEJ^ZG^JZ06L89J;BV@26D^C^Z519U^O^KJLZ M^1U@<@<914J1>4>4QLDRE^GU MWU59W00^12Q.OO0^O4.UHF^YU10E3J1&VJP6^"PIP">M^2E14Z5V^TIO)BIP^*0L\$H1FY MTB00+>TR_7WG@-JZX OR^=^f1@:KPRY^ID+507-D5GF^#L8GHW3)/O4 M@Q:HLH)1LH M2I@.T^M51^JFNZ51/DO(&ZE6/JH^G_9A.3I^WJH1-B>=&KJUID^PBFU^MF9.7H1^?C9H1L^0<8>1.CTHYWSDD=17L^#12BN:A0H4^ELK_1=1^09@ MH? f#6+AMMVS=S.YICNYFI^M.RD2L^3H18N^13M^L1+> OH^O^CM1+^#ZH M^@MD4.D3H(A30B/C03ETD)ZMMBH^*@PD30IXD.Q&46\$%XK%@P-!> H2N<M^%9%#BUKX.%VKI?Z.6&1L\$N=&07+Q8^9VZ7?M%>WUHG<="LNR EW+("M"1(=TJM("NR=?+<[X6(B);I MBIXM5:LU? 8V1Q0H(=+E1S0+>Q8<=>K=J5YH M8419141^"BKLS^LH.W\$&U+JWLOAZ4A1?>M1\$ILR<&6<M@.77R@=76J=1#E\$2E^70/XQUA(IFXZH!TM/ FHL<3^!OTU^OH%IOJE?+3.MSY?K RRMWQ^EL51QJNJA72\$?>02?7J6_968PU3=<GUYFI.WS-07H.# MV/&#? J^94^914J^"BK^#AHOIEXOUZ+>40Y^OFT%=>f.F>V>.@G.\$+7%LG MP+ D+ M(I-!J^UEIE6.WY.H:67^#K#JO^%S2D(+5DY^9%ENZ^5SJ#10L MA):TLZ^7LJEMD=D0/GX&.&.@1%(<J8+LZ^?VR6<=>D^>)W4I2=8C(IW3&V M2=I+WS+JDD=N5PH1Z0D7(\$+>CD\$8R.HPS.H^GH^HJDIJUYT^#99 M>@<PPT\$Y^N^ZFGPI5H&R^A4^E^H8>24SIO4I674M^R08_94+J2VY1VYV MJEZ\$QM1CT^Y.HB2VJL6M^OZ=WI+K:3A7NEV.G^> ZN^H1Y^#GL98)YH:FDIOXP M18JBVO;R15W=>)H4PGL^Q>T9&f%#R4I)J6=:@.4H:XMJ=IA:"H="X M6&f<#>1)ZK1? AB(>J^JIS>1^NZ+1RI8B)39.G0.K\$7ENEH4%>A0H&R M^LLB^*)\$SJE)T=E.G (W^*@M^HOD=I^OK_5P02Z0I@M\$.C40 HWX^>Y2 MSB^%?> D57HHTW>8L@TY:D#S?^>(<4A4>Z^#HJRP&^A)N0.SN?1^SLP MXRN^&ROW7L1.7M&+7RTKH^I P#..M@<PXOS0^?>1QJMS 0(A<LLOU:Z MO6^FW+WOXGHHS^4Q>IRUQ.S0NPIAQKD1.3^A<3=LAR: ND15J^F 1 M-AT-R10NHJ62 F45^A0HJS NS<@HJ8J04G1V4H=Z7L\$8_2PUYZ M4HJ^"00AIBS7@X1.T.^N3<(<SM=>=&.&JA^G<..DAUMN149P8F>M^+HKK1 M1^E^PVYV^dU 2^>^A2="6SM2RNL=&7/D87:9K1(+ 3D#;HL+D)+P? LEW MZM^EK.O=C2JLF/TK77VO=>=>P<INXX K/EM.?#5^@(<^0J451@8G^1 IMXZO VD)2IIM&=&OXON=Z8L^H^I\$8V9J13VF^P/G51 M^&KR.N MJ&D&

MY+VC@V@IBG!D'>1")B#1*FJH<0+POHLZC75UF>YC+0T!YXBXM1(GE>W+6LT4M!+=_E"N=(LHE@O;E)7*E*P0
MZBI3Q;5S=CB(&\$+2^E+G=D*S"6"99"EOW('O0NE84M.4<>\$=\$HOSI+\$RJYSB;
B|H55.6T\JK*ISO38L),OL#XUH;*63/H0(95/(&B88_^(HY8OR%X4I1W>:MS"2ZL.H\|R_=\$S1\$9_'|C"W&\$OG)?+!^JTFZ
MJRSI%,ICPTH.)9F=*51BD>4=A?4A*@AW3+|J3\$ \60MN(Y#?ZC['"]YL(@_MHB\$6"0"@4_@\"ZB#*E#:3HQ-FU/8Y!EFYA@:R!S(-R0"*@0/#OFF-?D%?
#&LX\$:9:\$5MEI_%L:0TJ68GBRM!_ME\T-==|L@U1Y@|HR2RB|N&DSOF0"NUI'^&U0MX0YQ#9;T.74M+H,PEZ2S|9Q*744J8A_I_NL=;QHD-
!>JPGM/SG)CUU#ZG+\$*(HU;A.'""C:_M(S^|Y**|J'YZ!)3*P)C)TFO>QP.M86ID_N!U1#AF2;|J#0*!0"0"3>2Y0O(:7EV;32-V@2-\SHA*%/=CL9;:;/
M\$m/FNTPY!NA/P\$m,Q8:46^1"JC6M5=L^Z4LK4KJ\$P@\$H%(!T+|+|_DK(RI*;!|!**|3AB:2_2RW;0#1/MN/J
M@HWPMBQV>RG,B0:NFX/R=6\$^<|4^V"WB_(H<*=E5PK=C^QH!#YJ&N!MH%.&W|1(!(!!*|H+\$2964BI2"@*(^IXM*U*10TC!O@VN&;5\F2O-
X<(-*+!Z'-!%%'6"|+DQ5Q0184/-56\$#D::\$\$|M8C!1^C>F,E|9EC4^QR#T!6&:.\$+|E6|X2VIM47HB\0*!0"0"2-EBC7!@H
MJLOE'M7DX#TF%|3517T<+E;C28&D'V02B_MQ,\$=C>0B>CA;RG\$B'B+/(!)7_HC&0|J2_+DFRPI?4L|Z(2,1\$0@\$H%(!#\MV(BR#10G:NR!\\$(5)(
F!WW+*\$T1P-MT\$A=0Y1_ZLH7^(\$)&D>*;^_&-WUD=N,'\$0@\$@\$H%|\!,@RC4!K7!|I"F7-M#0<)39Y5|BB))>)PGJ9,M5H)UH.BS=4PVNH'6MIDN2J?
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(,K1:6^PNH)\EJ9K<=R/E>SNIS-WR'_@\$H%M(!_(4188LEQ.E!_.SAM<=\$0@\$@\$H%({\$19(!(!*!0""H"_\F&6-'03Z_.(7P.245.1*Y"8(!_end