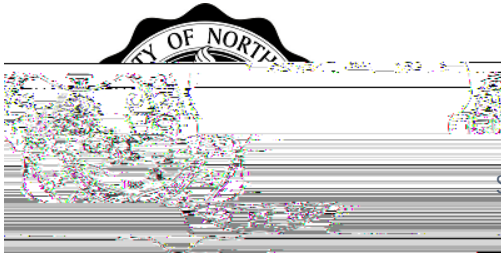


*B/BCA **Active** (=:71G*B/B !D **16154776**



' @57</B7=< 10/2012
\$/AB 07/2024
A>>@=D32
E4431B7D3 07/2024
\$/AB) 3D7A32 07/2024
&3FB) 3D73E 07/2027

' E<3@ \$7<2/ ' :A=<:)7A9
%/</53; 3<B
' N13@/* /43BG
(AG \$7/7A=<
A@3/ (CO:71 * /43BG
) 343@3<13A C' -!D-19,
&DAC, &DCC
+ 2 ; =@3

COPY

COPY

) 31=5<7H32 ABC23<B =@5/<7H/B7=<A, , <7D3@A7BG 23>/@B; 3<BA, A16==:A, 27D7A7=<A =@ =N13A, ABC23<BA /<2 AB/44 ; 3; 03@A.
	A<G , <7D3@A7BG OC7:27<5 =@>@=>3@BG =E<32, :3/A32, =@ 1=<B@=:32 OG B63 7<AB7BCB7=< (3.5., 1:/AA@==; , /C27B=@/C; , @3A723<13 6/::, =B63@ OC7:27<5, =CB2==@ /@3/). F=@7<4=@; /B7=< @3:/B32 B= E 6/B 1=<AB7BCB3A , <7D3@A7BG >@=>3@BG, 1=<B/1B B63 ' N13 =4) 7A9 %/</53; 3<B & !<AC@/<13.
	, <7D3@A7BG (=:713 D3>/@B; 3<B
	A5@33; 3<B A75<32 OG /< 7<27D72C/: =@ 5@=C> @3:3/A7<5 B63 , <7D3@A7BG =4 &=@B6 D/9=B/ /<2 *B/B3 4@=; :7/O7:7BG.

+63 F7@AB A; 3<2; 3<B B= B63 C=<AB7BCB7=< =4 B63 , <7B32 *B/B3A 5@/<BA B6/B "C=<5@3AA A6/::; /93 <= :/EK/O@257<5 B63 4@332=; =4 A>3316, =@ =4 B63 >@3AA; =@ B63 @756B =4 B63 >3=>:3 >3/13/O:G B= /AA3; 0:3." AA /< /@; =4 B63 AB/B3, B63 , <7D3@A7BG /44=@2A /<2 >@=B31BA B63 @756BA B= 4@33 3F>@3AA7=< /<2 >3/134C: /AA3; 0:G.

, &D >3@; 7BA B63 />>@=D32 CA3 =4 , <7D3@A7BG OC7:27<5A /<2/=@>@=>3@BG OG B63 , <7D3@A7BG 1=; ; C<7BG, @3:/B32 >/@B73A, /<2 =B63@7<27D72C/:A =@ 5@=C>A 7< B637@>@3A3<B/B7=< =4 3D3<BA E 6716 4C@B63@B63 ; 7AA7=< =4 B63 , <7D3@A7BG, >@=D723 =>>=@BC<7B73A 4=@A=17/: 5@=EB6 /<2 1C:BC@/: C<23@AB/<27<5, /<2 A3@D3 B63 @31@3/B7=</: <332A =4 B63 1/; >CA 1=; ; C<7BG 7< 1=; >:7/<13 E7B6 B67A >=:71G. AA AC16, , &D E3:1=; 3A B=C@/<; 3<BA, ; 33B7<5A, /<2 =B63@3D3<BA B= 7BA 1/; >CA 63:2 OG , <7D3@A7BG, @3:/B32 >/@B73A /<2 <=<- , <7D3@A7BG 5@=C>A. , <7D3@A7BG 3D3<BA /@3 57D3< >@31323<13 =D3@B63 CA3 =4 OC7:27<5A/>@=>3@BG OG <=<- , <7D3@A7BG =@ =CBA723 5@=C>A.

+63 , <7D3@A7BG =4 &=@B6 D/9=B/ 3<1=C@/53A B63 4@33 3F16/<53 =4723/A. !<27D72C/:A /<2 3<B7B73A 5@/<B32 B63 CA3 =4 , <7D3@A7BG >@=>3@BG 2= <=B <313AA/@:G 3F>@3AA B63 D73EA =@ =>7<7=<A =4 B63 , <7D3@A7BG.

+ = 4C@B63@B63 34431B7D3<3AA =4 B637@ 3D3<B, >@=B3AB, =@ 23; =<AB@/B7=< B63 @3A>=<A7O:3 >/@BG 7A 3<1=C@/532 B= ; /93 / @3?C3AB /<2 /2D/<13 /@@/<53; 3<BA E7B6 B63 ' N13 =4 * /43BG /<2 , <7D3@A7BG (=:713 D3>/@B; 3<B. A2D/<13 <=B7L1/B7=< 3</O:3A B63 , <7D3@A7BG B= 63:> 3<AC@3 B6/B B63 3D3<B B/93A >:/13 7< / 1=<AB@C1B7D3 /<2 >3/13/O:3 ; /<<3@

+ = /D=72 1=<M71BA 7< B63 CA3 =4 A>/13 /<2 27A@C>B7=< =4 B63 =@23@G =>3@/B7=< =4 B63 1/; >CA, /<2 B= 3<AC@3 B63 63/:B6 /<2 A/43BG =4 B63 1/; >CA 1=; ; C<7BG, , &D 2=3A <=B /::=E A3BB7<5 C> /<G LF32 AB@C1BC@3A, 7<1:C27<5 OCB <=B :; 7B32 B=, B/O:3A, O=@B6A, =@ 27A>:/GA, =@ CA3 =4 , <7D3@A7BG >@=>3@BG E7B6=CB B63 >@=, 3F>@3AA7=< =4 B637@ 3=B04B63 1/a =4775@C@27B=C@, 2B3<B/B5Q#7:5AA7 2 3@A6 (E 6716 4C@B \$6=C@, 2B3A

1.

COPY

A<G 3<1/; >; 3<B =@/BB3; >B32 OCT:27<5 =11C>/B7=< 7A <=B 1=<2C17D3 B= B63 63/:B6 /<2 A/43BG =4 B63
, <7D3@A7BG /<2 7A AB@1B:G >@=6707B32.

&=7A3-; /97<5 B6/B 7A ACAB/7<32 =@@3>3/B32 <=7A3 ; /23 7< / ; /<<3@B6/B ACOAB/<B7/::G 7<B3@43@3A =@:7; 7BA
B63 4@33 A>3316 =4 /<=B63@A>3/93@7A >@=6707B32. *C16 <=7A3-; /97<5 7A <=B >3@; 7BB32. &=7A3 :3D3:A B6/B
2= <=B 7<B3@43@3 E7B6 1:/AA3A, ; 33B7<5A, /1B7D7B73A 7< >@=5@3AA, =@B63 >@D/1G =4 @3A723<13 6/:: /<2
ABC23<BA />/@B; 3<BA 7A >3@; 7BB32.

A<G /BB3; >B B= 7; >323, 7; >/7@ =@7<B3@43@3 E7B6 B63 =>3@/B7=<A =4 B63 , <7D3@A7BG, 7<1:C27<5 =N17/:
, <7D3@A7BG 3D3<BA =@ =B63@:/E4C: /AA3; O:73A, OG B6@3/B =@CA3 =4 4=@13 =@D7=:3<13 7A <=B >3@; 7AA7O:3.

A<G 2/; /53 B= , <7D3@A7BG =@>3@A=</: >@=3@BG 7< B63 1=C@A3 =4, =@ /A / @3AC:B =4, /< 3F>@3AA7D3 /1B7D7BG 7A
>@=6707B32. +67A 7<1:C23A 2/; /53 B= B63 1/; >CA :/E<A, A6@COA, /<2 B@33A.

ED3<BA, >@=B3ABA, /<2 23; =<AB@/B7=<A /@3 <=@; /::G >3@; 7BB32 C<B7: =@C<:3AA , <7D3@A7BG =N17/:A 23B3@; 7<3
B6/B , <7D3@A7BG =>3@/B7=<A 6/D3 O33< 1=; >@=; 7A32 /<2/=@C<@3/A=</O:G 7<B3@43@3 E7B6 B63 @756BA =4
=B63@A.

A:: />>:71/O:3 :/EA, @C:3A, /<2 @35C:/B7=<A (7<1:C27<5, OCB <=B :7; 7B32 B=, B63 C=23 =4 *BC23<B \$743, F/1C:BG
/<20==9, *B/44 /<20==9) ; CAB O3 4::=E32 E63<3D3@3<5/57<5 7< /1B7D7B73A =, &D >@=3@BG.

+63 4==2 /<2 4==2 A3@D713A 5C723:7<3A (A33) 3:/B32 !<4=@; /B7=<) /22=@@7/5@%," 9, &(607365A6C0#3E003BG\$:\$<

COPY

/A @3?C3AB32 /<2 7< /11=@2/<13 E7B6 B67A >=:71G. . 7B6 />>=>@/B3 /2D/<13 <=B713, B63 />>=>@/B3 /2; 7<7AB@/B7=< @3>@3A3<B/B7D3 (3.5., ABC23<B 5@=C> /2D7A=@, <7D3@A7BG (= :713 D3>/@B; 3<B, 3B1.) E7:: 3<5/53 E7B6 >/@B717>/<BA 2C@<5 B63 3D3<B B= 63:> /AAC@3 B6/B B63 3D3<B 7A 34431B7D3, B= 3<AC@3 >/@B717>/<BA' A/43BG, /<2 B= /AA7AB =@5/<7H3@A 7< A337<5 B6/B B63 23; =<AB@/B7=< 2=3A <=B 27A@C>B B63 <=@; /: 4C<1B7=< =4 B63 , <7D3@A7BG. F=@ 3D3<BA =@ 23; =<AB@/B7=<A =11C@<5 =< 17BG A723E /:9A /<2 AB@33BA /28/13<B B= B63 , <7D3@A7BG, />>=>@/B3 /@<53; 3<BA A6=C:2 O3 ; /23 B= /1?C7@3 17BG >3@, 7BA /<2 A6=C:2 /263@3 B= 17BG =@27</<13A /<2 />>:71/O:3 AB/B3 /<2 4323@/: /E.

+63 ' N13 =4 * /43BG E7:: 4/17:7B/B3 />>=>D/: =4 /:: 3D3>=>D/: @3?C3AB 4=@; A. +63 ' N13 =4 * /43BG ; /G @343@ />=>=A32 3D3<B B= B63 ED3<B) 3D73E C=; ; 7BB33. , >=< B63 @3?C3AB =4 /<G >3@A=< E6= 7A /55@3D32 OG / 2317A7=< @35/@27<5 / @3?C3AB 4=@ =@ CA3 =4, <7D3@A7BG >=>3@BG, B63 2317A7=< ; /G O3 @3D73E32 OG B63 ED3<B) 3D73E C=; ; 7BB33. !4 B63 =O831B7=< 7A <=B @3A=:D32, B63< / 2317A7=< E7:: O3 ; /23 OG B63 /AA=17/B3 D713 >@3A723<B 4=@>CO:71 A/43BG/16734 =4 >=:713.

+63 ED3<B) 3D73E C=; ; 7BB33 E7:: @3D73E B63 3D3>=>D/: @3?C3AB 4=@; 4=@@343@32 >=>=A32 3D3<BA. +63 ED3<B) 3D73E C=; ; 7BB33 E7:: >@=D723 @3A>=<A3A /<2 7<4=@; /B7=< @35/@27<5 B63 >=>=A32 3D3<B B= B63 ' N13 =4 * /43BG. *>317L1 3D3<B 1@B3@/ ; /G O3 3AB/O:7A632 O/A32 =< B63 @3D73E =4 B63 3D3>=>D/: @3?C3AB 4=@; /<2 @31=; ; 3<2/B7=< =4 B63 ED3<B) 3D73E C=; ; 7BB33. , <7D3@A7BG 3D3<BA /@3 57D3< >@31323<13 =D3@B63 CA3 =4 OC7:27<5A/>=>3@BG OG <=<- , <7D3@A7BG =@ =CBA723 5@=C>A.

+63 3D3>=>D/: @3?C3AB 4=@; 2=3A <=B @3>:/13 / 4/17:7BG CA3 /5@33; 3<B (A33 A>>3<27F/ABB/16; 3<B 1) O3BE33< B63 , <7D3@A7BG (= <3 =4 7BA 23>/@B; 3<BA) /<2 / @3A>=<A7O:3 >/@BG A>=<A=@<5 /< 3D3<B. 3<13, B63 1=; >:3B7=< /<2 ACO; 7BB/: =4 B63 3D3>=>D/: @3?C3AB 4=@; 2=3A <=B ; 3/< B6/B /@<53; 3<BA, A3@D713A, =@ @3A3@D/B7=<A E7:: O3 /CB=; /B71/:G >:/<<32.) 3A>=<A7O:3 >/@B73A <332 B= ; /93 B637@=E < /@<53; 3<BA /A B63G @3:/B3 B= @3A3@D7<5 OC7:27<5A/>=>3@BG, @=; A, 3?C7>; 3<B, =@ B63 A1632C:7<5 =4 A3@D713A/A31C@7BG.

+63 A>/13 CA3/@3<B/:A 5=D3@<32 OG B67A >=:71G /@3 A6=@B-B3@; (12 ; =<B6A =@:3AA). (@/=@B= 1=; >:3B7<5 B63 4/17:7BG CA3 /5@33; 3<B (A33 A>>3<27F/ABB/16; 3<B 1), B63 @3A>=<A7O:3 >/@BG CA7<5 B63 OC7:27<5 ; /G O3 @3?C7@32 B= ACO; 7B /< 3D3>=>D/: @3?C3AB 4=@; B= B63 ' N13 =4 * /43BG OG B63 6=AB 4/17:7BG. +63 6=AB 4/17:7BG A6=C:2 ; /93 B63 @3A>=<A7O:3 >/@BG /E/@3 =4 /<G 4/17:7BG CA3 /5@33; 3<B /<2 E63< 7B A6=C:2 O3 1=; >:3B32. A E@BB3<, A75<32 4/17:7BG CA3 /5@33; 3<B ; CAB O3 1=; >:3B32 4=@ /<G <=<- , <7D3@A7BG A>=<A=@32 3D3<B. +67A /5@33; 3<B ; CAB O3 A75<32 OG B63 >@3A723<B, / D713 >@3A723<B, / 23/<, =@ B637@ 23A75<33A.

+63 @3A>=<A7O:3 >/@BG A>=<A=@<5 /< 3D3<B E7:: O3 @3A>=<A7O:3 4=@ /:: 1=ABA /AA=17/B32 E7B6 /<G AC>>=@B (3.5., A31C@7BG, 63/:B6 /<2 A/43BG @3?C7@3; 3<BA) =4 B63 >=>=A32 3D3<B E6716 ; /G O3 <313AA/@G B= 3<6/<13 A/43BG =4 B63 7<27D72C/:A /<2 >=>3@BG B6=@C56=CB B63 1/; >CA, /A @3?C7@32 OG B63 , <7D3@A7BG.

+63 @3A>=<A7O:3 >/@BG ; CAB 1=; >:G E7B6 /:: 5C723:7<3A 3AB/O:7A632 4=@ /< 3D3<B OG , <7D3@A7BG /2; 7<7AB@/B7=< /<2 =B63@ />>:71/O:3 , <7D3@A7BG >=:7173A /<2 >@=132C@3A. !B 7A B63 @3A>=<A7O:3 >/@BG'A 2CBG B= 16319 E7B6 B63 6=AB 4/17:7BG B= 23B3@; 7<3 7A /<G /227B7=</: >=:7173A =@ >@=132C@3A />>:G. F/7:C@3 B= 1=; >:G E7B6 /:: 1=<27B7=<A A3B OG >=:71G /<2 >@=132C@3A ; /G @3AC:B 7< /<7; ; 327/B3 B3@; 7</B7=< =4 B63 3D3<B.

G63 ' N13 =4)7A9 /<B /<2 !<AC @ED/<2/<=5>/@

3D3<B, B63 /227B7=</: 1=ABA /@3 O=@< OG B63 , <7D3@A7BG. (7.3., /< 3D3<B 6=AB7<5 1,000 /BB3<233A E=C:2 <332 B= >/G 4=@ 10 =N13@A; 6=E3D3@ 74 / A31C@7BG @3D73E 7<271/B3A 4 ; =@3 =N13@A ; /G O3 <33232 O/A32 =< >@7<1723<BA, B63 7<AB7BCB7=< E7:: 1=D3@B63 1=ABA =4 B63 /227B7=</: =N13@A @3?C7@32).

+63 @3A>=<A7O:3 >/@BG /<2 >/@717>/<BA ; CAB 1==>3@/B3 E7B6 :/E 3<4=@13; 3<B /<2 B63 , <7D3@A7BG E7B6 @3A>31B B= /:: A31C@7BG /@/<53; 3<BA. !<27D72C/:A B6/B 6/D3 <=B O33< />=@D32 B= 6=:2 /< 3D3<B =< , &D >=@>3@BG 7< /2D/<13 ; /G O3 /A932 B= @3A1632C:3 O/A32 =< B63 , <7D3@A7BG'A /O7:7BG B= A/43:G AC>>=@B B63 3D3<B.

, &D AB@D3A B= ; 7B75/B3 >=B3<B7/: @A9A, /<2 >@=D723 4=@ E3::>:/<<32, AC113AA4C: 1/ ; >CA 3D3<BA. +63 ' N13 =4)7A9 %/</53; 3<B /<2 !<AC@/<13 /AA3AA3A B63 >=B3<B7/: @A9 7<D=:D32 E7B6, /<2 C<23@ E6/B 1=<27B7=<A 7B 7A />>=@>/B3 B= 6=:2, 3D3<BA =< 7BA 1/ ; >CA. +67A 7<1:C23A @3D73E7<5 3D3<BA B= /AAC@3 B63G 2= <=B @3>@3A3<B /< C<@3/A=</O:3 @A9 B= >/@717>/<BA, =B63@; 3; O3@A =4 B63 1/ ; >CA 1= ; ; C<7BG, =@ , <7D3@A7BG >=@>3@BG. A:: /AA3AA; 3<BA ; /23 OG B63 ' N13 =4)7A9 %/</53; 3<B /<2 !<AC@/<13 /@3 ; /23 O/A32 =< 1=<B3<B- /<2 D73E>=7<B-<3CB@/: 4/1B=@A.

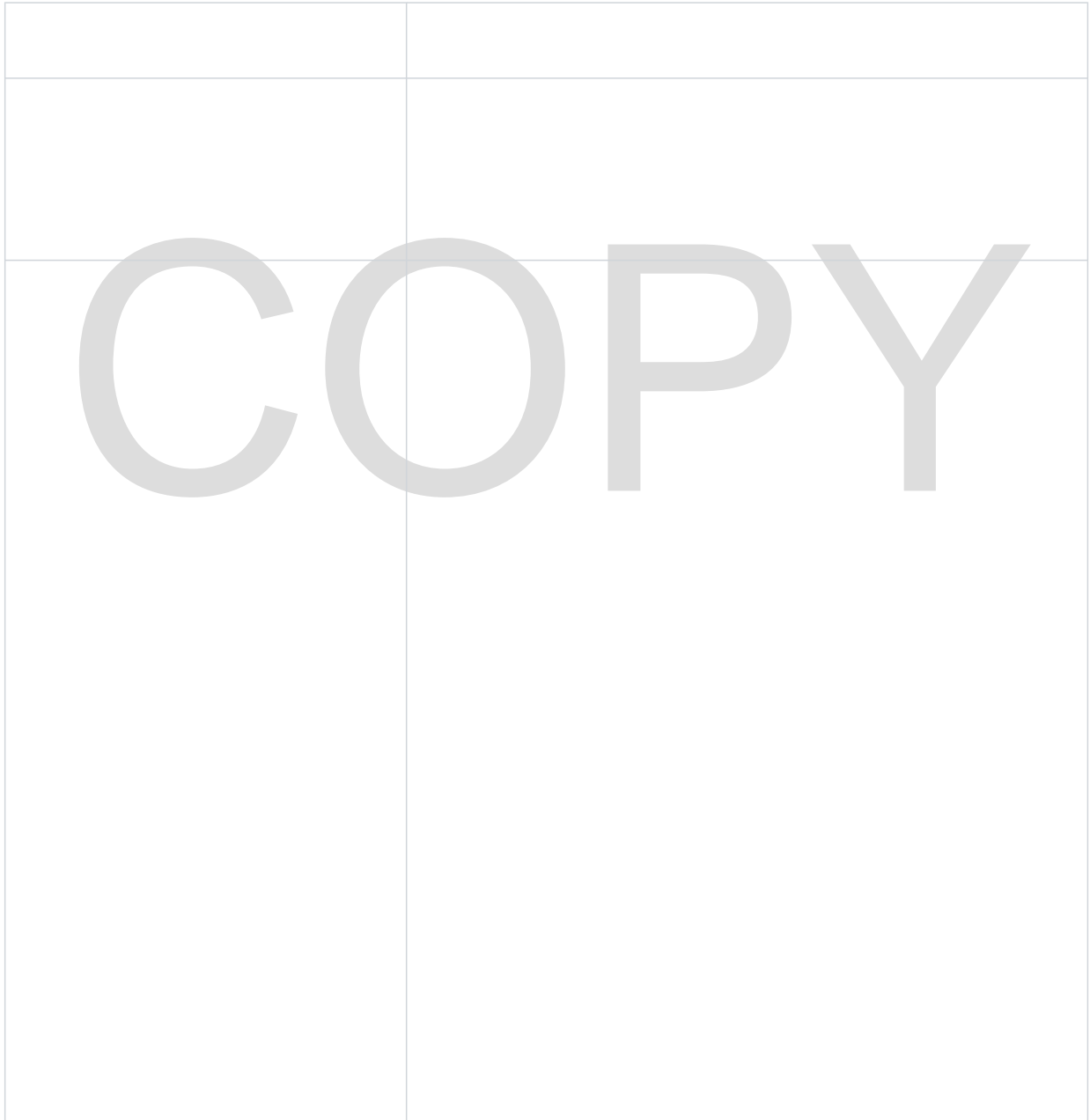
&=<- , <7D3@A7BG 5@=C>A ; /G O3 @3?C7@32 B= 4C@<7A6 2=1C; 3<B/B7=< =4 :/O7:7BG 7<AC@/<13 </; 7<5 B63 , <7D3@A7BG /<2 AB/B3 /A /227B7=</: 7<AC@32A. +63 @3A>=<A7O:3 >/@BG CA7<5 B63 OC7:27<5/>@=>3@BG ; CAB 4C@<7A6 2=1C; 3<B/B7=< =4 :/O7:7BG 7<AC@/<13 B= B63 ' N13 =4 * /43BG/)7A9 %/</53; 3<B. \$7/O7:7BG 7<AC@/<13 1=D3@<5 B63 3D3<B 7A B= </; 3 , &D /<2 B63 AB/B3 /A /227B7=</: 7<AC@32A E7B6 :7; 7BA =4 :/O7:7BG <= :3AA B6/< \$250,000 >3@>3@A=< /<2 \$1,000,000 >3@=11C@@3<13. +63 ' N13 =4 * /43BG E7:: @343@B63 @3A>=<A7O:3 >/@BG B= B63 ' N13 =4)7A9 %/</53; 3<B /<2 !<AC@/<13 B= 27A1CAA 7<AC@/<13 =>B7=<A /A <313AA/@G.

+63 ' N13 =4)7A9 %/</53; 3<B /<2 !<AC@/<13 ; /G E/7D3 B63 :7/O7:7BG 7<AC@/<13 137@D7D@S@E3<3 O=@6 :/O7:7BG 7<AC@ <=<>@=LB 5@=C>A /<2 A ; /:: 3D3<BA =<:G. !4 <=B / <=<=>@=LB =@A ; /:: 3D3<B, B63 :7/O7:7BG 7<AC@/<13 ; /G O3 @3>:/132 OG / E/7D3@ A75<32 OG /:: >/@717>/<BA, /<2 / >/@3<B =@ 5C/@27/< =4 / 167:2 >/@717>/<B, @3:3/A7<5 , &D /<2 B63 AB/B3 4@= ; :7/O7:7BG. +63 2317A7=< B= /113>B E/7D3@A 7< :73C =4 7<AC@/<13 7A ; /23 OG B63 ' N13 =4)7A9 %/</53; 3<B /<2 !<AC@/<13. !B 7A B63; 63-AB7A5-23@C@4/ @7-#10@6@5A @<A7O7:7BG B= =OB/7< /<2 @3B/7< B63A3 2=1C; 3<BA. F=@ /227B7=</: 7<4=@, /B7=< /<2/=@ 1:/@L1/B7=<, B63 23>/@B; 3<B A6=C:2 1=<B/1B B63 ' N13 =4)7A9 %/</53; 3<B /<2 !<AC@/<13.

, &D ; /G @3?C7@3 O=B6 :7/O7:7BG 7<AC@/<13 /<2 E/7D3@A (A33A133\$90)/7<@

AC553AB32 B6/B B63 23>/@; 3<B 7<1:C23 B63 :/AB 2/B3 B63 2=1C; 3<B E/A @3D73E32 OG B63 ' N13 =4)7A9
%/</53; 3<B /<2 !<AC@/<13 7< / 4==B<=B3 7< B63 :/07:7BG E/7D3@ 2=1C; 3<B.

A>>@=D32 3D3<BA ; /G O3 >=AB32 B= B63 , &D 1/:3<2/@ /113AA70:3 4@=; B63 , &D 6=; 3 >/53 4=@@3D73E OG
7<B3@3AB32 , &D 4/1C:BG



ABB/16; 3<B 1: *6=@B+3@; F/17:7BG, A3 A5@33; 3<B

ABB/16; 3<B 2: . /7D3@=4 \$7/07:7BG, !<23; <7L1/B7=<, /<2 %3271/:) 3:3/A3

A>>@=D/: *75</BC@3A

Step Description	Approver	Date
(=:71G ' N13	"3<<743@) =53@A: D7@31B=@ =4 , <7D3@A7BG (= :71G	07/2024
(=:71G ' E<3@	\$7<2/ ' :A=<:)7A9 %/</53; 3<B ' N13@/* /43BG (AG \$7/7A=<	07/2024
D(*)3D73E	+3/@<73 B@//B3< C::: ' N13 =4 */43BG, ' N13 %/</53@	07/2024

) 343@3<13A

C' -!D-19, &DAC, &DCC, *B E (= :71G, , &D (= :71G

COPY