

Rate and Form Changes

š†hđ†...εA->)A/-]A

λ)...A±£đ£¢,,AS%°°¢†...Ađ°°AιWg∩ε,,W†...Až...∩£,,h¢đWA#šiz%>A>,gA,,€€đL...•A†,,W<...gAđA
†,,W<...gA,,€€£∩AđAW...lA,,W•Aε...W...l¢W<A†đRsRs...ε†¢,,£A€đ£¢†¢...gAl¢h>A...%°°...†h¢L
λ)...ARs,,CđEA†,,W<...gA,,ε...Ađ∩h£¢W...•A†...£đl+

±đεRsA¬),W<...g

“££A...†£,,ε,,h¢đWgAA†.....WA∩€,,h...•AđA¢W†£∩...A¬¢h¢Q...Wg∩Ag∩¢h...AW∩Rs†...εA,,W•A

ž,,h...A¬),W<...g

λ)...Aε,,h...A†,,W<...gAL,,ε∩A†∩A€đ£¢†∩Ah∩€...A,,W•A,,ε...Ag∩†¢...†hAđA,,A- A†,,€)A...IN†£∩•
g∩ε†,,ε<...gA,,W•A,,gg...ggRs...Whg)A,,W•A,,Aε...C∩¢ε...•Aε,,€¢•A†,,g>*†∩¢£*∩€A€εđL¢g¢đWA%
¬,,h,,g,hεđ€)...A±∩W•A#±»¬±%)A¢°°A,,€€£¢†,,†£...+Až,,h¢W<Alđεfīg>.....hgA>,L...A†.....WA∩€,,

±đεA,,££A†đRsRs...ε†¢,,£A€đ£¢†∩Ah∩€...g{Aλ)...ARs¢W¢Rs∩RsA,,W•ARs,,IN¢Rs∩RsAε...W...l,,£A†,,€
hđA+]-A,,W•A.+.-+

±đεA¬đRsRs...ε†¢,,£Až...g¢...Wh¢,,£Aœ∩£h¢€...ε¢£A#¬ž*œ%A€đ£¢†¢...g{A∩εđ∩€AιA,,W•A∩εđ∩€
,,Rs...W...•A%°°đEA«∩¢£•¢W(g)A«∩g¢W...ggAY...εgđW,,£AYεđ€...εh∩A,,W•Af€...†¢,,£A¬£,,ggA¢h

±đεA¬đRsRs...ε†¢,,£AšđWε...g¢...Wh¢,,£Aœ∩£h¢€...ε¢£A#¬šž*œ%A€đ£¢†¢...g{A∩εđ∩€AιA,,W•A
,,Rs...W...•A%°°đEA«∩¢£•¢W(g)A,,W•A«∩g¢W...ggAY...εgđW,,£AYεđ€...εh∩A

±đεA¬đRsRs...ε†¢,,£Až...g¢...Wh¢,,£A°¢W•*šW£∩A#¬ž*œ%A€đ£¢†¢...g{Až,,h¢W<A%°°,,†hđεgA>,L...A
,,W•A«∩g¢W...ggAY...εgđW,,£AYεđ€...εh∩A†đL...ε,,<...A%°°đEA†đW•đRs¢W¢∩Rs)A,,∩IN¢£¢,,ε∩A†∩
WđW†đW•đRs¢W¢∩RsA#,,€,,εhRs...Whg)A†đ*đ€g)A)đRs...đlW...εgA,,ggđ†¢,,h¢đWg)A...h†+%Aε¢g

±đεA¬đRsRs...ε†¢,,£AšđWε...g¢...Wh¢,,£A°¢W•*šW£∩A#¬šž*œ%A€đ£¢†¢...g{Až,,h¢W<A%°°,,†hđεgA>
«∩¢£•¢W(g)A«∩g¢W...ggAY...εgđW,,£AYεđ€...εh∩A†đL...ε,,<...A#λ,,†£ž,,ġAgA!A,h¢W«Aš£ε.»gA
Rs,,W∩,,£%A,,W•Af€...†¢,,£A¬£,,ggA¢h...Rsg+

±»¬±A«∩¢£•*∩€A±,,†hđεg

λ)...A±»¬±A†∩¢£•*∩€A%°°,,†hđεgA>,L...A†,,W<...g)A,,gAg>đlWA¢WAh...A†,,εhA†...£đl{

CECW...Ad%oA«JgCW...gg
/-.[A±»¬±A«JCF*JEA±,,‡hđE
š‡‡J€,W‡‡p
/-.]A±»¬±A«JCF*JEA±,,‡hđE
¬ž*œA#lCW•A‡đL...E,,<...ACW‡‡J...•%
-+..;

- "€,,εhRs...WhA
- ¬đWhCWJCW<*‡,,ε...Aε...hCE...Rs...WhA‡đRsRsJWChφA#¬¬ž¬%A
- ±ε,,h...εWChφA
- fđEđEChφA
- ¬đWL...WhA
- œđW,,gh...εφA
- »đRs...đlW...εgA,,ggđ‡C,,hCdWA

-+..[
¬ž*œA#lCW•A‡đL...E,,<...ACW‡‡J...•%
-+./;

- ¬đW•đRsCWChJRsA,,ggđ‡C,,hCdWA

-+.:<
¬ž*°
-+[-

- "€,,εhRs...WhA
- #¬¬ž¬%A
- ±ε,,h...εWChφA
- fđEđEChφA
- ¬đWL...WhA
- œđW,,gh...εφA
- »đRs...đlW...εgA,,ggđ‡C,,hCdWA

-+[-
¬ž*°
-+.->

- ¬đW•đRsCWChJRsA,,ggđ‡C,,hCdWA

-+..<-

šđh...

λ>...A±»¬±A‡JCF*JEA%o,,‡hđEgA,,W•AE,,h...A%o,,‡hđEgAE...Rs,,CWASW‡‡,,W<...•A%ođEA*ε,,h...•AECh
±đEARsdε...ACW%ođERs,,hCdWA,,†đJhAE,,h...y)hgđhAChAdđRsAAE‡C,,εAhCdW)A,,W•A‡‡C‡FAdW
h>...A%ođJEAEdfC‡‡φA%ođERsgAdWAh>...Až,,%hAgC,,W<Ad%oAφ>AAGSChEdhA<hA‡hCdW)At>C‡‡
,,€€...,,εgAdWAh>...AECh>hAgC•...Ad%oAh>...A€,<...+

f>,,ε...[A

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