

5 fnb Y]a ]hhY`j Yfgcf[ i b[ `]b `; YZU\ f.  
A ]b]ghYf]b `Zc fXYfh`A U» b U\ a Yb `]b `G < °

; Ygi bX\Y]hga ]b]ghYf]b `j cb`XYf`8YW\_Yb`X]g\_i h]Yfh  
J Yfgcf[ i b[ gg]WXYf\Y]h`j cb`5fnbY]a ]hhY`b`]b  
BcfXXYi hgW\`UbX`Ua `&' "\$\*"&\$&)" "



< c \ Yb `c W\_ ghYXhž`8 Yi hgW\`UbX `!` ð `< c \ Yb `c W\_ ghYXh`ZUbX`Y]b  
k ]W\h][ Yf`5i ghUi gW\`ni f`J Yfgcf[ i b[ gg]WXYf\Y]h`a ]h`5fnbY]a ]hhY`b  
]b`GW\`Ygk ][ !< c`ghY]b`ghUhh"; Ygi bX\Y]hga ]b]ghYf]b`?Yfgh]b`j cb  
XYf`8YW\_Yb`\_cb\_fYh]g]YfhY`X]Y`< YfUi gZc fXYfi b[ YbžX]Y`b]W\h`bi f  
X]Y`6i bXYg`ÀbXYfž`gcbXYfb`Ui W\`9i fcdU`VYhfYZZYbž`U`g`g]Y  
J YfhfYhYf`XYg`@UbXYgj YfVUbXg`BcfX`j cb`D\Ufa U`8Yi hgW\`UbX  
i bX`XYg`J 7 =BcfX`Ya`dZ]b[ " `8 ]Y`A ]b]ghYf]b`VYhcbhY`X]Y`[ fc» Ybž  
j ]Y`gW\]W\h][ Yb`5i Z[ UVYbžX]Y`VY`XYf`5fnbY]a ]hhY`\YfghY`i b[  
VYk`À`h][ h`k YfXYb`a`ØggYb`" `8 UVY]j Yfk ]Yg`g]Y`Ui ZXYb`:`cfhgW\ f]hh  
]b`XYf`6YUfVY]hi b[ `X]YgYf`H\Ya Yb`Ui ZYi fcdÀ]gW\Yf`9VYbYž  
]bgVYgcbXYfY`]b`6Yni [ `Ui ZX]Y`GhÅf`\_i b[ `XYf`J Yfgcf[ i b[ `a ]h  
\_f]h]gW\Yb`5fnbY]a ]hhY`b`" `8 ]Yg`VYf]W\hYhY`**B UW\ f]W\hYb`< Yi hY`"**

6UVYhhY`FY]\_Ybž`J cfg]hnYbXY`XYg`@UbXYgj`YfVUbXg`BcfX`j`cb  
D\Ufa`U`8Yi`hgW\`UbXž`a`UW\hY`\_`Ufž`k`jY`k`]W\h][`j`Yf`Àgg`]W\Y  
FU\`a`YbVYX]b[`i`b[`Yb`ZØf`X]Y`d\Ufa`UnYi`h]gW\Y`bXi`ghf]Y`g]bX`i`bX  
ZcfXYfhY`ni`XYa`Y]bY`[`Yg]W\YfhY`:]bUbn]Yfi`b[`XYf`;`YgYhn`]W\Yb  
?fUb`\_Ybj`Yfg]W\Yfi`b[`fI`?`J`L`"8]YgY`5gdY`\_hY`g]bX`nYbhfU`ž`XYbb  
X]Y`5fnbY]a`]hhY`j`Yfgcf[`i`b[`]gh`b]W\h`bi`f`Y]bY`<`YfUi`gZcfXYfi`b[  
ZØf`X]Y`6fUbW\Yž`gcbXYfb`Ui`W\`ZØf`X]Y`ÒZYbh`]W\Y`;`Ygi`bX\Y]h]b  
8Yi`hgW\`UbX`"9]b[`i`hYg`<`ÀbXW\Yb`VY]`XYf`DfY]g[`YghU`hi`b[`XYf  
6Ug]ga`YX]\_Uh]cb`]gh`YVYbgc`Yb`hgW\Y]XYbXž`XU`Ui`W\`b`bcj`Uh]cbYb  
i`bX`X]Y`XUZØf`bchk`YbX][`Yb`Z]bUbn]Y`Yb`;`fi`bX`U[`Yb`VY\UbXY`h  
k`i`fXYb`"

< YfUi`gZcfXYfi`b[`Yb`XYf  
5fnbY]a`]hhY`j`Yfgcf[`i`b[

≈a`FU\`a`Yb`XYg`5i`ghUi`gW\Yg`ZcfXYfhY`≈gY`6cg\_Ua`d`j`cb`XYf`;"  
Dc\`!6cg\_Ua`d`;`a`V<`Y]bY`5bdUggi`b[`XYg  
5fnbY]a`]hhY`a`Uf`\_hbYi`cfXbi`b[`g[`YgYhnYg`f`B`A`B`C;`Łž`i`a`X]Y  
k`]fhgW\UZh`]W\Y`5i`g\_Òa`a`]W\`\_Y]hi`bX`X]Y`J`jY`ZU`h`XYf`5fnbY]a`]hhY`  
ni`g]W\Yfb`"≈f`i`bhYfbY\`a`Yb`g]Y\`h`g]W\`]b`Y]bYf`J`YfUbhk`cfhi`b[  
ZØf`X]Y`5fnbY]a`]hhY`j`Yfgcf[`i`b[`]i`bX`VYhcbhY`X]Y`B`chk`YbX][`\_Y]hž  
X]Y`[`YgYhn`]W\Yb`FU\`a`YbVYX]b[`i`b[`Yb`ni`ghUV`]g]YfYb`";`Ubn  
[`Ya`À»`XYa`Df]bn]d`J`cfVYi`[`Yb`]gh`VYggYf`U`g`<`Y]Yb`ž`gd]Y`hY  
Ui`W\`X]Y`8][`]hU`]g]Yfi`b[`Y]b`nYbhfU`Yg`H\`Ya`U`"8]Y`7\UbW\`b`]b`XYf  
X][`]hU`Yb`;`Ygi`bX\Y]hgj`Yfgcf[`i`b[`]i`bX`X]Y`Bi`hni`b[`j`cb  
;`Ygi`bX\Y]hgXUhYb`]b`GW\`Ygk`][`!<c`ghY]b`k`i`fXYb`X]g\_i`h]Yfh`"

GW\`Ygk`][`!<c`ghY]b`gd]Y`h`Y]bY`GW\`ØggY`fc`Y`]b`XYf  
5fnbY]a`]hhY`ØVYfk`UW\`i`b[`"8`Ug`@UbXYgUa`h`ZØf`gcn]U`Y`8]YbghY  
ØVYfk`UW\`h`X]Y`6Yhf]YVYž`X]Y`Ua`5fnbY]a`]hhY`j`Yf`\_Y\`f`]b`GW\`Ygk`][`!  
<c`ghY]b`VYhY`][`h`g]bX`"9g`k`YfXYb`b`gdY`\_h]cbYb`Xi`fW\`[`YZØ\fhž`X]Y  
DfcVYb`j`cb`5fnbY]a`]hhY`b`ni`f`i`bhYfgi`W\`i`b[`]Ub`XUg`b`gh]hi`h`ZØf  
d\Ufa`UnYi`h]gW\Y`i`bX`Ub[`Yk`UbXhY`5bU`mh]\_`f`h`d\5`;`a`V<`Ł  
gW\]W`\_Yb`"8]Y`5dch\Y`\_Yf`\_Ua`a`Yf`GW\`Ygk`][`!<c`ghY]b`\Uh`XUVY]  
YVYbZU`g`Y]bY`hfU[`YbXY`F`c`Y`ž]bXYa`g]Y`ØVYf`"\$\$\$`5dch\Y`\_Yf  
j`Yfhf]hhi`bX`k`YgYbh`]W\Y`5i`Z[`UVYb`ni`f`C`f[`Ub]gUh]cb`j`cb  
B`chX]YbghUdch\Y`\_Yb`i`bX`ni`f`D`Ubi`b[`]nYbhfU`Yf`B`chZU`XYdchg  
ØVYfb]a`a`hž`U`g`k`ÀfY`g]Y`XYf`8`fY\`!`i`bX`5b[`Y`di`b`\_h`ZØf`X]Y

5fnbY]a ]hhY`j Yfgcf[ i b[ `]a `@UbX"8]YgY`5gdY\_hY`g]bX`k ]W`h][ ži a  
i bYfk ØbgW`hY`BYVYbk ]f\_i b[ Yb`j cb`5fnbY]a ]hhY`b`ni `UbU`mg]YfYb  
i bX`X]Y`E i U`]h`h`ni `g]W`Yfb`ž`k ]Y`gW`Ygk ][ !\c`ghY]b"XY  
Yf`Ai hYfh"

## 5fnbY]a ]hhY`j Yfgcf[ i b[ `]a `: c\_i g

8]Y`5fnbY]a ]hhY`j Yfgcf[ i b[ `]b`8Yi hgW`UbX`]gh`Y]b`\_ca`d`Yi Yg  
Gmg`hYa`i bX`ghY`h`ni [ `Y]W`XUg`nk Y]h[ fØ»hY`5i g[ UVYbj c`i a Yb`]b  
XYf`[ YgYhn`]W`Yb`?fUb`\_Ybj Yfg]W`Yfi b[ `XUf"8]Y`gh`bX][ Yb  
FYZcfa`VYa`Ø`i b[ Yb`nY][ Yb`g]W`]b`XYb`[ YgYhn`]W`Yb  
6Ygh]a`a`i b[ Yb`ni`f`DfY]gV`]Xi b[ ž`k Y`W`Y`X]Y`Z]b`Ub`n]Y`Yb  
6Y`Ughi b[ Yb`]a`i`; Ygi bX`Y]hgk YgYb`\_cb`hfc``]YfYb`gc`Yb"8 Ug  
5i [ Yba`Yf`\_`]Y[ h`U`gc`b]W`h`bi`f`Ui`ZX`Yf`E`i`U`]h`h`ž`gc`b`XYfb`Ui`W`  
Ui`ZX`Yf`Ø`\_cbca`]gW`Yb`J`Yf`h`Ä[ `]W`\_Y]h`XYf  
5fnbY]a ]hhY`j Yfgcf[ i b[ "Øb[ ghY`J`Yf`Ä`b`XYfi b[ Yb`ž`k ]Y`X]Y  
5i`Z`Y`Vi b[ `XYg`A`Y`f`V`Yg]hnj`Yf`V`chg`i bX`X]Y`Ni`Uggi b[ `XYg  
J`Yfg`Ub`X`Ub`XY`g`ž`\`UVYb`XYb`A`Uf`\_h`X`mb`Ua`]g]Yfh"8`c`W`X`Yf`8`fi`W`  
Ui`ZX]Y`?`cg`h`b`X`Ä`a`d`Z`b[ `V`Y]V`h`\`c`W`ž`X`U`X]Y`5i`g[ UVYb`]a  
5fnbY]a ]hhY`gY`\_hc`f`ghYh][ `ghY][ Yb`ž`k ]Y`VdV"XY`ni`g`Ua`a`Yb`Z]ggh"

8]Y`i`Ygdf`Ä`W`Y`nk ]gW`Yb`XYb`5\_hYi`fYb`Ui`g`XYf`D`\Ufa`U]bXi`ghf]Y  
i bX`XYf`Dc`h]\_`g]bX`Y]b`bc`hk`YbX][ Yf`GW`f]hh`ž`i`a`ni`\_Øb`Z][ Y  
<YfUi`gZc`f`XYfi b[ Yb`XYf`5fnbY]a ]hhY`j Yfgcf[ i b[ `ni`a`Y]ghYfb"8 Ug  
`Y`h`hY`Ni`g`Ua`a`Yb`hfY`ZYb`]b`<c`Yb`c`W`\_gh`Y`X`h`nY][ h`ž`k ]Y`k ]W`h][ `XYf  
8]U`c[ `]gh`ž`i`a`@Øgi b[ Yb`ZØ`f`X]Y`J]Y`n`U`\`Ub`i`fU[ YghY`i b[ Yb`ni  
Z]b`XYb`ž`X]Y`g`ck`c`\`X]Y`b`Xi`ghf]Y`U`g`Ui`W`X]Y`DUh]Yb`h.]bb`Yb  
VYhfY`ZYb"

8YhU]`g	
C`fh	<c`Yb`c`W`_gh`Y`X`h`ž`8`Yi`hgW`_Ub`X
E`i`Y`Yb	<ul style="list-style-type: none"><li>• k k k "bUW`f]W`h`Yb!\`Yi`hY"b`Yh</li><li>• k k k "gW`Ygk ][ !\c`ghY]b"XY</li><li>• k k k "VdV"XY</li></ul>

6Ygi W\ Yb 'G]Y 'i bg 'Ui Z. 'X]Y!bUW\ f]W\ hYb "Wĉ a