

# 8 Yf' ? c`cgg'j cb`DfcfU. '< ]ghcf]gW\ Yg 6Ui k Yf\_`gW\ cW\_h'i bX`ZUgn]b]Yfh°

9bhXYW\_Yb`G]Y`X]Y` ; YgW\ ]W\ hY`XYg`?c`cggYg'j cb`DfcfU`Ui Z  
FØ[ Yb.`6Ui žBi hni b[ `i bX`X]Y`U\_hi Y`Y`8 ]g\_i gg]cb`i a `XUg  
5fW\ ]hY\_hi fXYb\_a U"



DfcfUž`8Yi hgW\ `UbX`!`K Yf`X]Y`a U`Yf]gW\Y`C ghgYY!`&gY`FØ[ Yb  
VYgi W\hž`\_ca a h`Ub`Y]bYa `]a dcgUbhYb`6Ui k Yf\_`b]W\hj cfVY].  
XYa ` ?c`cgg'j cb`DfcfU ``8]YgY`\]ghcf]gW\Y` : Yf]YbUb`U[ Y  
YfghfYW\_h]g]W\`ØVYf`j ]YfY]b\U`V`?]`ca YhYf`i bX`VYghY`h`Ui g`UW\h  
]XYbh]gW\Yb`<`Ai gYfV`cW\_g``K Ug`Y]bgh`U`g`9f`c`i b[ gcfh`ZØf`&\$`\$\$\$  
XYi hgW\Y`5fVY]hYf`[ YXUW\h`k Ufž`]gh`\Yi hY`Y]b`i a ghf]hhYbYg`F`Y`\_h  
Ui g`XYf`NY]h`XYg`BUh]cb`U`gcn]U`]ga i g``8Yf` ; fi bXghY]b`k i fXY`Ua  
&``A U]`%-`' \*`[ Y`Y[ hž`XcW\`XYf`Nk Y]hY`K Y`h\_f]Y[ ``Y[ hY`X]Y  
Y`\f[ Y]n][ Yb`D`ÀbY`XYf`B`Un]g`Ui Z`9]g`**A c ]b`XY`VYf]W\hYhž`XUgg`X]Y**  
5b`U[ Y`i fgdffØb[ `]W\`j cb`XYf`BG!Cf[ Ub]gUh]cb` ?fUZh`Xi fW\  
: fYi XY `f?X: Ě`U`g`XUg` GYYVUX`XYf`&\$`\$\$\$ ` \_cbn]d]Yfh`k i fXY`  
8Yf`5fW\ ]hY\_hi`7`Ya Ybg`?`c`hn`Ybhk UfZXUg` ; YV`Ài XYž`k Y`W\Yg`%-`' +  
Ui ZXYf`K Y`hUi gghY``i b[ `]b`DUf]g`a ]h`XYa ` ; fUbX`Df]

Ui g[ YnY]W\ bYh'k i fXY"

8]Y`YX`Yb`D`ÀbY`ZØf`DfcfU`gU\Yb`fi bX`%\$"\$\$\$`N]a a Yf`j cfž`U`Y  
a ]h`A`YYfV`W]W\_ž`i bX`Y]bY`ϕj Ygh]h]cb`j cb`VYY]bXfi W\_YbXYb`&` +  
A ]`cbYb`FY]W\ga Uf\_ž`k Ug`\Yi hY`Yhk U, ) \$`A ]`cbYb`9i fc  
YbhgdFYW\Yb`k ØfXY"**B 8 F**`XYW\_h`Ui Zž`XUgg`XYf`F c\VUi`%-` -`nk Uf  
UV[ YgW\`cggYb`k Ufž`YXcW`b]Y`ZØf`gY]bYb`i fgdfØb[ `]W\Yb`Nk YW\_  
[ Ybi hnh`k YfXYb`\_cbbhY`"GhUhhXYggYb`k i fXY`X]Y`5b`U[ Y`k À\fYbX  
XYg`?f]Y[ Yg`U`g`5i gV]Xi b[ ggh`ÀhhY`i bX`@UnUfYhh`j Yfk YbXYh"

## 9]b`A U\ba U`XYf`; YgW\ ]W\ hY

8]Y`c`[ Y`XYf`?f]Y[ gk ]ffYb`k Uf`XYf`hY]`k Y]gY`J Yf`i gh`XYf`Ghfi \_hi f"  
%-` ( )`gdFYb[ hY`X]Y`F chY`5fa YY`HY]Y`XYg`B cfXZØ[ Y`g`XYf`5b`U[ Y`  
BUW\`XYa` `?f]Y[ `X]YbhY`DfcfU`XYf`Gck`Yhi b]cb`ni f`ϕhYfb]Yfi b[  
<Y]a Uhj`Yfhf]YVYbYf`i bX`gd`ÀhYf`U`g`A ]`h`ÀfghUbXcfh`ZØf`X]Y  
BUh]cbU`Y`J`c`\_gUfa YY`fBJ`5E`XYf`8`8`F`ž`X]Y`X]Y`5b`U[ Y`V]g`ni f  
K ]YXYfj YfY]b][ i b[ `]a` `À\f`%-` -` \$`bi hnhY`"%-` -` ( `Yf\]Y`h`DfcfU  
gW\`Y]»`]W\`XYb`8Yb`\_a` U`gW\i h`i bX`j Yfk UbXY`hY`g]W\  
gW\]hkh Y]gY`]b`Y]bYb`C`fh`XYg`9f]bbYfbgž`a ]hY]bYf  
A i gYi a ga Y]Yž`X]Y`j YfgW\]YXYbY`5i gghY`i b[ Yb`ni f`BG!`i bX  
8`8`F!; YgW\ ]W\ hY`df`ÀgYbh]Yfh"

8]Y`Y`hnhYb` `À\`fY`k UfYb`ZØf`XYb`?c`cgg`j cb`DfcfU`j cb`Y]bYf  
A ]gW\i b[ `Ui g`\]ghcf]gW\Yf`K ØfX][ i b[ `i bX`k ]fhgW\UZh]W\Yb  
GW\]hYb`[ Ydf`À[ h`5V`&\$\$( `VY[ Ubb`XYf`J Yf`\_Ui Zi bX`X]Y  
GUb]Yfi b[ `j cb`HY]Yb`XYf`; YV`Ài XYž`XUfi bhYf`a cXYfbY  
K c\bi b[ Yb`i bX`Y]b`<chY`"8cW\`b]W\h`U`Yg`"Ài Zh`fY]Vi b[ g`cg.  
8 Ug`DfcfU!NYbhfi a ž`XUg`g]W\`a ]h`XYf`; YgW\ ]W\ hY`XYg  
BUh]cbU`gcn]U`]ga i g`VYZUgghYž`a Y`XYhY`&\$&( `ϕgc`j Ybn`Ub`"Hfchn  
X]YgYf`<YfUi gZcfXYfi b[ Yb`n]Y\h`DfcfU`]a a Yf`a Y\`f`Hci f]ghYb`Ubž  
X]Y`Y]bY`?ca V]bUh]cb`Ui g`; YgW\ ]W\ hY`i bX`a cXYfbYa` `?ca Zcfh  
gi W\Yb`"9]b][ Y`XYf`K c\bi b[ Yb`YffY]W\Yb`DfY]gY`j cb`V]g`ni` "\*" ) \$ \$  
9i fc`dfc`E i UXfUha YhYf`**K ]\_dYX]U**ZØ[ h`\]bni ž`XUgg`X]Y`ZfØ\Y`BG!  
5fW\]hY`\_hi f`cZh]cb`A`cbi a YbhU`]h`Àhi bX`A UW\hUbgdfi W\`[ Ydf`À[ h  
k Ufž`i bX`DfcfU`]gh`Y]b`VYa Yf`\_Ybgk YfhYg`6Y]gd]Y`XUZØf"

; YgdU`hYbY`A Y]bi b[ Yb

ð`gcn]U`Yb`A`YX]Yb`k`]fX`X]Y`F`Y`Yj`Ubn`XYg`?`c`cggYg`\Y]»  
 X]g\_i`h]Yfh"5\_hi`Y`Y`6]`XYf`gcf[`Yb`]b`XYf`:`UWVcc\_!;`fi`ddY  
 `K`Y`Wca`Y`hc`;`Yfa`Ubm`Z0f`fY[`Y`8YVUhYbž`k`cVY]`]bgVYgcbXYfY  
 I`G!60f[`Yf`gWcW\_]Yfh`Ui`ZXUg`6Ui`k`Yf`\_`fYU[`]YfYb`i`bX`bY[`Uh]j`Y  
 ?ca`a`YbhUfY`\]bhYf`UggYb"5i`ZXf`UbXYfYb`GY]hY`j`YfhY]X][`Yb  
 Y]b][`Y`8Yi`hgWXY`i`bX`F0[`YbYf`X]Y`5b`U[`Y`i`bX`\YVYb`X]Y  
 9bhghY\i`b[`]gW0bYf`:`Yf]Ybk`c\bi`b[`Yb`\Yfj`cf"CV`X]Y`;`YgW]W`hY  
 XYg`?`c`cggYg`bi`b`j`Yfgh0fYbX`cXYf`ZUgn]b]YfYbX`k`U\`f[`Ybca`a`Yb  
 k`]fXž`V`Y]Vh`5bg]W`hggUWXY"

ð`YXYa`:`U``V`Y]Vh`DfcfU`Y]b`A`U\`ba`U`Z0f`X]Y`↑`b[`Yb`i`bX`U`hYb  
 ;`YbYfUh]cbYbž`Y]b`C`fhž`XYf`ni`a`B`UWXYb`\_Yb`UbYfY[`hi`bX`Y]bY  
 k`]XY`A`]gW`i`b[`]Ui`g`J`Yf[`Ub[`Yb\Y]hž`9fVY`i`bX`[`Y[`Ybk`Åfh][`Yb  
 6YghfYVi`b[`Yb`XUfghY``h"

8YhU]`g	
C`fh	DfcfUž`8Yi`hgW`\`UbX
E`i`Y``Yb	<ul style="list-style-type: none"> <li>• k`k`k`"a`c]b"XY</li> <li>• k`k`k`"bXf"XY</li> <li>• XY"k`_]dYX]U"cf[</li> </ul>

6Ygi`WXYb`G]Y`i`bg`Ui`Z.`X]Y!bUW`f]W`hYb`Wca