

B chVfYa gi b[']b '5`hcbU. 'Nk Y]'A ÀbbYf [YZÀ\ fXYb '6U\bj Yf_Y\ f'XfUgh]gWÅ °

5a '6U\ b\cZ5`hcbU`_Ua 'Yg'Ua '(%) "' ð b]'&\$&) 'ni 'Y]bYf
B chVfYa gi b['XYf'G!6U\ bž'Ui g[Y`Ògh'Xi fWÅ 'nk Y]'A ÀbbYfž
X]Y '[YZÀ\ f']WÅ '\UbXY`hYb"



5`hcbUž'8Yi hgWÅ `UbX`!'5a 'GUa ghU[UVYbX`_Ua 'Yg']a
< Ua Vi f[Yf'6U\ b\cZ5`hcbU'ni 'Y]bYa 'Vf]gUbhYb'J cfZU`ž'XYf'b]WÅ h
bi f'X]Y`DUggU[]YfYž'gcbXYfb'Ui WÅ 'X]Y'6i bXYgdc`]nY]'Ui ZHfUV
\]Y'h`'Nk Y]'A ÀbbYfž']a '5`hYf'j cb`&\$'i bX'' (' ð\ fYbž'gcf[hYb`Z0f
Y]bY`B chVfYa gi b['XYf'G!6U\ b'XYf'@]b]Y`G' 'i a 'Yhk U`&%! \f''K]Y
X]Y`A CDC`VYf]WÅ hYhž'VYa Yf_hYb`X]Y'6i bXYgdc`]n]ghYbž'XUgg`X]Y
VY]XYb`A ÀbbYf'j]b`XYb`Hi bbY`VYfY]WÅ '[]b[Ybž'k Ug'gcZcfh][Y
A U» bU\ a Yb`YfZcfXYfhY"

8Yf`Hf]YVZU\ fnYi [Z0\ fYf`fYU[]YfhY`gWÅ bY`'i bX`'Y]hYhY`Y]bY
B chVfYa gi b['Y]bž'i a 'Y]bYb'a Ò[']WÅ Yb'I bZU`'ni 'j Yfa Y]XYb"
; `0W_]WÅ Yfk Y]gY`_Y\ fhYb`X]Y`A ÀbbYf`XUfUi Z\]b`Ui ZXYb
6U\ bghY]['ni f0W_'i bX`_cbbhYb'j cb`XYb`6YUa hYb`Ui Z[Y[f]ZYZb

k YfXYb"8Yf'&\$!>\f][Y'nY][hY'g]W\YXcW'k Yb]['_ccdYfUhj ž
`Y]ghYhY'K]XYfghUbX'i bX'j Yfgi W'hY'ni 'Z]Y\Ybžk i fXY'UVYf'gW'bY`
ni '6cXYb' [YVfUW'h"; Y[Yb'VY]XY'A ÅbbYf'k i fXY'Y]b
GhfUž YfZU\fyb'k Y[Yb' [YZÅ\`f]W\Yb'9]b[f]Zg]b'XYb'6U\bj Yf_Y\`f
Y]b [Y`Y]hYh"

ÿ \ b `]W\Y'J cfZÅ`Y']b'XYf'J Yf[Ub[Yb\Y]h

8]YgYf'J cfZU`']gh'b]W'h'XYf'YfghY'gY]bYf'5fh"9]b'j Yf[`Y]W\VUfYg
9fY][b]g'YfY][bYhY'g]W\VYfY]hg'Ua'%) "'8YnYa VYf'&\$&\$'Ua
K]YgVUXYbYf'<Ui dhVU\`b\cZ"9]b'*%!\f][Yf'A Ubb`']YZ'XUa U'g
ØVYf'X]Y'; `Y]gYž'k Ug'Y]bY'BchVfYa gi b[`Y]bYf'G!6U\`b'UW'g]W
nc["'8Yf'A Ubb' [UV'Ubž'Yg'gY']\a' i a' `Y]bY'5V_Øfni b['ni a
9]b_Ui ZYb' [Y[Ub[Yb"Ni'XYb': c'[Yb' [Y\ØfhYb'gYW'g
J YfgdÅhi b[Yb'VY]'Ni [j YfV]bXi b[Ybž'bUW'XYa' `Yf'ZØW'hYhYž'UVYf
j cb'XYf'6i bXYgdc`nY]'Ui Z[Y[f]ZYb'k i fXY"'5i W\Yf'gU\`g]W
Y]bYa'9fa]h'i b[gj YfZU\fyb'k Y[Yb' [YZÅ\`f]W\Yb'9]b[f]Zg]b'XYb
6U\bj Yf_Y\`f[Y[YbØVYfž'k]Y'X]Y': **BD**'VYf]W'hYh"

9]b'k Y]hYfYf'J cfZU`'YfY][bYhY'g]W\`bi f'nk Y]'K cW\Yb'ni j cfž'U'g
Y]b'@c_ZØ\fyf']b'XYf'BÅ\Y'j cb'6UX'<ca Vi f['k Y[Yb'Y]bYf'Ui Z'X]Y
; `Y]gY' [Yk cfZYbYb'A Ø`hcbbY'Y]bY'BchVfYa gi b[`Y]b'Y]hYb
a i gghY"'Gc`W\Y' [YZÅ\`f]W\Yb'G]hi Uh]cbYb'k YfZYb'ja a Yf'k]YXYf
Y]b'@]W'h'Ui Z'X]Y'G]W\Yf\Y]hg'U[Y'ja'6U\bj Yf_Y\`f'i bX'X]Y
Bchk YbX][_Y]h'idfÅj Ybh]j Yf'A U» bU\`a Yb"

A U» bU\`a Yb'ni f'G]W\Yf\Y]h']a'ÒZZYb'h']W\Yb F Ui a

8]Y'8Yi hgW\Y'6U\`b'\Uh'Yf_Ubbhž'XUgg'X]Y'G]W\Yf\Y]h']b'6U\`bYb
i bX'Ub'6U\`b\ØZYb'Y]b'nYbhfU'Yg'H\Ya U']gh'"A Ub'Yb'k]W_Y'h
_cbh]bi]Yf'W\']bbcj Uh]j Y'G]W\Yf\Y]hg_cbnYdhY'i bX'ZØ\fh'HYghg
a]h'bYi Yb'G]W\Yf\Y]hga U» bU\`a Yb'Xi fW"'5a
G]W\Yf\Y]hgVU\`b\cZ'6Yf']b'GØX_fYi n'k YfXYb' [Ya Y]bgUa' `a]h'XYf
6i bXYgdc`nY]'G]W\Yf\Y]hga U» bU\`a Yb'i bhYf'fYU'Yb'6YX]b[i b[Yb
YfdfcVh"**B UW\`U'h]** [_Y]h"XYi hgW\YVU\`b"**Wc a**'VYf]W'hYhž'XUgg
i bhYf'UbXYfYa'6cXmWUa g'ZØf'Ni [VY[`Y]hYf.]bbYb' [YhYghYh

k YfXYbži a `f]h]gWXY`G]hi Uh]cbYb`ni `fYXi n]YfYb"8]YgY
 5i ZnY]W\bi b[Yb`_ÒbbYb`ja `: U`Y`j cb`, VYf[f]ZZYb`U`g
 fYW\hgg]WXYfYg`6Yk Y]ga UhYf]U`j Yfk YbXYh`k YfXYb"Ni XYa
 UVgc`j]YfYb`U`Y`&\$"\$\$\$`A]hUfVY]hYbXYb`a]h`?i bXYb`cbhU`h
 fY[Y`a `À»][`8YYg`U`Uh]cbghfU]b]b[g"

9]b`[i hYg`A]hY]bUbXYf`ja `ÒZZYbh]WXYb`FUi a `]gh`ZØf`U`Y
 6YhY`][hYb`j cb`[fc»Yf`6YXYi hi b["Gc`WXY`J cfZ`Ä`Y`nY][Ybž`XUgg
 b]W\h`bi f`X]Y`G]WXYf`Y]h`XYf`: U`f[`ÀghYž`gcbXYfb`Ui W`X]Y`XYf
 A]hUfVY]hYbXYb`UVgc`i hY`Df]cf]h`Äh`U`h"9g`V`Y]Vh`UVni k UfhYbž
 k Y`WXY`k Y]hYfYb`A U»bU`a Yb`Yf[f]ZZYb`k YfXYbži a `gc`WXY
 [YZ`Ä`f`]WXYb`9]b[f]ZZY`]b`XYb`6U`bj Yf`Y`f`ni `a]b]a]YfYb"

8YhU]`g	
C fh	5`hcbUž`8Yi hgW\`UbX
E i Y`Yb	<ul style="list-style-type: none"> • k k k "a cdc"XY • k k k "Zbd"XY • bUW\`U`h][`_Y]h"XYi hgW\YVU`b"Wc`a

6Ygi WXYb`G]Y`i bg`Ui Z.`X]Y!bUW\ f]W\hYb"Wc`a