

< Y]a ]gW\ Y ; ÀfhbYf`ZY]Yfb`[ fc» Yb`G]Y[  
VY]a`@UbXgW\ UZhg[ ÀfhbYf!7i d`]b  
F c ghc W\_°

8 Yf`@UbXgW\ UZhg[ ÀfhbYf!7i d`BcfX`&\$&) `]b`F c ghc W\_`ZY]YfhY  
BUW\k i W\ghU`YbhY`Ui g`BcfXXYi hgW\`UbX" `G]Y[ Yf`g]bX`< Ybf]  
GW\ bY]XYf`i bX`Hca`!J]bW\bh`6YmYf"



F c ghc W\_ž`8 Yi hgW\`UbX`!`#`XYf`gW`ÒbYb`< UbgyghUXh`F c ghc W\_  
k i fXY`\_Øfn`]W\`XYf`@UbXgW\ UZhg[ ÀfhbYf!7i d`BcfX`&\$&)  
Ui g[ YhfU[ Ybž`Y]b`K`Yhh\_Ua`dZž`XYf`X]Y`VYghYb`HU`YbhY`XYf  
6fUbW\Y`ni gUa`a`YbVfUW\hY" : Ugh`&\$`BUW\k i W\g\_f`ÀZhY`Ui g  
GW\`Ygk`][!<c`ghY]bž`<Ua`Vi f[ `i bX`A`YW`\_YbVi f[ `!J`cfdca`a`Yfb  
hfUhYb`[ Y[ YbY]bUbXYf`Ubž`i`a``]f`?`ÒbbYb`i`bhYf`6Yk`Y]g`ni  
ghY`Yb" `6YgcbXYfg`Yfj`cfni`YVYb`g]bX`X]Y`VY]XYb  
5i gni V]`XYbXYb`< Ybf]`GW\ bY]XYf`i bX`Hca`!J]bW\bh`6YmYfž`X]Y  
]\fYf`?`cb\_i`ffYbn`XUg`K`UggYf`fY]W\hYb`i bX`g]W\`a`]h`XYa`H]hY`  
@UbXYga`Y]ghYf`A`Yhfc`dc`fY[ ]cb`<Ua`Vi f[ `&\$&) `gW\`a`ØW`\_Yb  
XØfZYb" `6Y]XY`g]bX`]a`YfghYb`@Y`f`U`f`VY]a` : UW\`VYhf]YV`BcfVYfh

: Ufk ]W\_`]b`5ddY`hÅh[ `i bX`\\UVYb`Y]bXfi W\_gj c``VYk ]YgYbž`XUgg  
g]Y`Y]b`[ i hYg`<`ÅbXW`Yb`]a` `; UfhYbVUi `\\UVYb`"

8Yf`K`YhhVYk`YfV`VYghUbX`Ui`g`j`]Yf`DfUi`]gghUh]cbYb`i`bX`Y]bYf`  
nYbhfU`Yb`6Ui`Ui`Z[`UVY`"8]YgY`k`c``hY`a`]h`j`]Y`?`fYUhj`]hÅhi`bX`  
;`YgW`]W\_`]W`\_Y]h`VYk`Å`h[`h`k`YfXYb.``b`bi`f`nY`\\b`Ghi`bXYb`  
j`YfVfUW`hYb`X]Y`HY`]b`Y`\\a`Yf`Ub`nk`Y]`HU[`Yb`XUa`]hž`Y]bYb`%`\*`  
E`i`UXfUha`YhYf`[`fc»`Yb`;`UfhYb`ni`i`[`YghU`hYb`"8`Ug`X]Yg`Å`f][`Y`  
A`chc`i`Ui`hYhY.`9]bYb`;`UfhYb`ZØf`?`]bXYf`[`YghU`hYb`ž`Y]bYb`C`fh`  
j`c``Yf`5VYbhYi`Yfž`9bhXYW`\_i`b`[`Yb`i`bX`"YVYbX][`Yf`J`]Y`ZU`h`i`9g`]gh`  
\_`Ufž`XUgg`\\`Yf`Yhk`Ug`;`fc»`Yg`[`YgW`UZZYb`k`YfXYb`gc``hY`i`Y]b`  
Dfc`Y`\_hž`XUg`gck`c`\\`i`]b`X]Y`H]YZY`[`Y`\\h`U`g`Ui`W`ZØf`X]Y`?`Y]bYb`j`]Y`  
:`fYi`XY`VYfY]hYh`"

## 8]Y`D`Uhn]Yfi`b`[`Yb`]a` ` ,`VYfV`]W\_`

- `%`"D`Uhn.`<`Ybf]`GW`bY]XYf`i`bX`Hca`!J`]bW`b`h`6YmYf`  
f]`UW`VYhf]YV`B`c`fVYfh`:`Ufk`]W\_`ž`5ddY`Ł`
- `&`"D`Uhn.`@Ycb`@U`UbXY`i`bX`5`Yi`UbXYf`BYi`a`Ubb`  
f]`UW`VYhf]YV`6YfUb`;`ÅfhYbž`BYi`K`i`a`ghc`fZ`

8cW`b]W`h`bi`f`X]Y`;`Yk`]bbYf`g]bX`VYa`Yf`\_Yb`gk`Yfh`"8Yf`  
@UbXgW`UZhg[`ÅfhbYf!7i`d`B`c`f`X`&\$&)`]gh`HY`]`Y]bYf`[`fØ»`YfYb`F`Y]`\\Y`  
j`cb`K`YhhVYk`YfVYbž`X]Y`]b`[`Ubn`8Yi`hgW`UbX`ghUhhZ]bXYb`"6Y`  
YXYa`X]YgYf`9j`Ybhg`hYghYb`†`b`[`Y`;`ÅfhbYf`]`fY`:`Å`\\`[`\_Y]hYb`i`bX`  
nY][`Ybž`k`Ug`g]Y`[`Y`Yfbh`\\UVYbž`gY]Yg`]b`6UXYb`!K`ØfhYa`VYf`[`ž`  
6UmYfb`cXYf`]a`6Yf`]bYf`F`Ui`a`ž`k`]Y`Ui`W`]a`@UbXgW`UZhg[`ÅfhbYf!`  
7i`d`B`c`f`X`&\$&)`V]g`\\Yf][`Y`K`YhhVYk`YfVY`j`YfXYi`h]W`Yb`"K`Yf`a`Y`\\f`  
ØVYf`X]Y`j`YfgW`]YXYbYb`7i`d`!J`YfUbghU`hi`b`[`Yb`YfZU`\\fYb`a`ØW`hYž`  
Z]bXYh`XYHU]`YfhY`bZcfa`Uh]cbYb`Ui`Z`XYf`K`YVg]hY`XYg`  
[@UbXgW`UZhg\[`ÅfhbYf!7i`d`"](#)

<`UbXk`Yf`\_`]W`Y`Y`:`Å`\\`][`\_Y]hYb`g]bX`[`Y`ZfU`[`h`

8]Y`5fVY]h`U`g`;`ÅfhbYfž`]bgVYgcbXYfY`]a` `;`UfhYb`!`i`bX`  
@UbXgW`UZhgVUi`ž`YfZc`fXYfh`j`]Y`a`Y`\\f`U`g`bi`f`Y]b`[`fØbYg`  
8Ui`a`Yb`[`YZØ`\\`"9g`]gh`Y]bY`A`]gW`i`b`[`Ui`g`?`fYUhj`]hÅhi`bX`  
\\UbXk`Yf`\_]W`Ya` `;`YgW`]W\_`";`ÅfhbYf`[`YghU`hYb`b]W`h`bi`f`

Àgh\Yh]gW\`UbgdFYW\YbXY`5i » YbVYfY]W\Yž`gcbXYfb`Ybhk`]W\_Y`b  
 Ui W`?cbnYdhYž`X]Y`Ui Z`X]Y`6YXØfZb]ggY`XYf`?i bXYb`UV[ Ygh]a`a`h  
 g]bX`"G]Y`Vf]b[ Yb`i a`ZUggYbXYg`K`]ggYb`ØVYf`DZUbnYb`i bX`XYfYb  
 DZY[ Y`a`]hž`k`Ug`g]Y`i bj`Yfn]W\hVuf`]b`XYf`6fUbW\Y`a`UW\h"  
 HÅh][`\_]hYb`k`]Y`X]Y`D`Ubi b[`j`cb`]; UfhYbUb`U[ Ybž`X]Y`5b`U[ Y`j`cb  
 6YYhYb`i bX`XUg`æghU`]YfYb`j`cb`6Yk`ÀggYfi b[ ggmgHya`Yb  
 [ Y\ØfYb`ni`]\fYa`hÅ[`]W\Yb`<UbXk`Yf\_gnYi`["

8Yf`9fZc`[`]ja`@UbXgW\UZhgvUi`]gh`YXcW\`b]W\hibi`f`Ui`Z  
 \UbXk`Yf`\_]W\Y`:`À\][`\_]hYb`Ub[ Yk`]YgYb`"HYUa`UfVY]h`]gh  
 i bYf`Àgg`]W`/;`ÀfhbYf`UfVY]hYb`cZ`hYb[`a`]h  
 @UbXgW\UZhgvUfW\]hY`\_hYbž`6Ui`Y`hYfb`i bX`UbXYfYb`:`UW\`Yi`hYb  
 ni`gUa`a`Yb`"9ZY`\_hj`Y`?ca`a`i`b[\_Uh]cb`]gh`XYf`GW\`ØggY`ž`i`a`X]Y  
 9fk`Ufhi`b[ Yb`XYf`?i bXYb`ni`YfZØ`Yb`i bX`XYfYb`]bX]j`]Xi`Y`Y  
 J`cfghY`i b[ Yb`i`a`ni`gYhnYbž`k`]Y`XYf`5i`gV]`Xi`b[ g\_ca`dUgg  
 Y]bXf]b[`]W\`VYhcbh"

Ni`gUa`a`YbZUggYbX`Àggh`g]W\`gU[ Ybž`XUgg`XYf  
 @UbXgW\UZhg[`ÀfhbYf!7i`d`B`cfX`&\$&)`Y]b`\Yfj`c`ffU[ YbXYg`6Y]gd]Y`  
 XUZØf`]ghž`k`]Y`j`]Y`@]XYbgW\UZh`i bX`9b[ U[ Ya`Ybh`†`b[ Y`];`ÀfhbYf  
 ZØf`\fY`5fVY]h`a`]hVf]b[ Yb`"<Yfn`]W\Yb`:`ØW\_k`i`bgW\`Ub`U`Y  
 HY]bY\`a`Yf`i bX`VYgcbXYfg`Ub`X]Y`];`Yk`]bbYf``Ui`ZXUgg`g]Y`Ui`W\  
 ]b`Ni`\_i`bZ`h`j`]Y`Y`[`fØbY`C`UgYb`[`YghU`hYb`°

8YhU]`g	
C`fh	F`c`ghcW_ž`8Yi`hgW\`UbX
E`i`Y`Y`b	<ul style="list-style-type: none"> <li>• k`k`k`"_fY]gnY]hi`b[`!</li> <li>• k`c`W\YbV`Uhh`XY</li> <li>• k`k`k`"UbXgW\UZhg[`UYf`hbYf`Wca</li> <li>• k`k`k`"Ui`gV]`Xi`b[`g_ca`dUgg`XY</li> </ul>

6Ygi`W\Yb`G]Y`i`bg`Ui`Z`X]Y!bUW\`f]W\`hYb`"Wca