

=gYf`c\ b`? Ub[ Ufccg`ghfU\`Yb`VY]a  
A ]b]hi fb]Yf`]b` ; Òhh]b[ Yb`°

=gYf`c\ b`? Ub[ Ufccg`YfZc`[ fY]W\`VY]a`A ]b]hi fb]Yf`]b`  
; Òhh]b[ Yb.`! %\$` \c`h`XYb`H]hY`ž! %&`k ]fX`Nk Y]hYf`"9]b`  
gdUbbYbXYg`K cW\YbYbXY`°



; Òhh]b[ Yb`ž`8Yi hgW\`UbX`!`6Y]a`" , "A ]b]!Hi fb]Yf`XYf`6;` +(   
; Òhh]b[ Yb`\_ccbhhYb`X]Y`=gYf`c\ b`? Ub[ Ufccg`Y]b`VYa`Yf`\_Ybgk`YfhYg`  
K`cW\YbYbXY`Yf`YVYb`i`bX`g]W\`]b`XYf`\`Yfn`]W\Yb`5ha`cgd`\`ÅfY`XYg`  
6Ug`\_YhVU`!<cW\`[ YgW\k`]bX][`\_Y]hg!Gd]Y`g`VYk`Y]gYb`"K`]Y`  
`c`\_U`\_ca`dUgg`"XY`VYf]W\hYhž`hfUhYb`X]Y`HYUa`g`XYf`!`%\$`i`bX`!`%&`  
Ub`i`bX`Yfn]Y`hYb`Xi`fW\k`Y`[`ØVYfnYi`[`YbXY`9f`[`YVb]ggY"

8]Y`!`%\$`A`UbbgW\UZhž`VYghY`YbX`Ui`g`hU`Ybh]YfhYb`Gd]Y`Yfb`XYf`  
>\f[`Àb[`Y`&\$%)`i`bX`&\$%\*`ž`nY][`hY`Y]bY`VYY]bXfi`W`\_YbXY`@Y]ghi`b[`"  
=b`XYf`J`cffi`bXY`\_ccbhhYb`g]Y`[`Y]W\`]\`fYb`YfghYb`;`fi`ddYbg]Y`[`  
[`Y`[`Yb`<U`Y`Yff]b[`Ybž`[`YZc`[`h]`cb`Y]bYf`\_bUddYb`B]YXYf`U`[`Y`  
[`Y`[`Yb`G7K` ;` Òhh]b[`Yb`"8UbUW\`VYk`Y]gYb`g]Y`]\`f`?ÒbbYb`]a`  
J]YfhY`Z]bU`Y`[`Y`[`Yb`Hi`G`6ch\ZY`X`i`bX`g]Y`[`hYb`[`Y`[`Yb`6;` +(

; Òhh]b[ Yb`ja` <U`VZ]bU`Y`"8 Ug` : ]bU`Y`k Uf`Y]b`gdUbbYbXYg`8i Y`  
[ Y[ Yb`57H? UggY`žk c`X]Y`≡Yf`c`bYf`hfchn`Ub[ YgdUbbhYf  
G]hi Uh]cb`a` ]h`Y]bYa` 5VghUbX`j` cb`gYWX`g`Di` b`hYb`XYb`G]Y[ `ZY]Yfb  
\_cbbhYb`"6Y`c`b`i` b[ `ZØf`XYb`9]bgUhn`k Uf`Y]b`Dc`\_U`ž`A`YXU]`Yb  
gck ]Y`Y]bY`l` f`\_i` bXY`ZØf`YXY`Gd]Y`Yf]b`i` bX`YXYb`Gd]Y`Yf`"

## 9fZc`[ fY]WX`Y`l` %&`i` bX`[ fc» Yg`HY]`bY`a` YfZY`X

8]Y`l` %&`XYg`≡Yf`c`bYf`HYUa` gž`XUg`g]WX`U`g`Ài` » Yfgh  
k`YhhVYk`YfVgZÀ`][ `Yfk` ]Ygž`YffUb[ `XYb`nk`Y]hYb`D`Uhn`" ð`]\fYa  
YfghYb`Gd]Y`nY][`hYb`g]Y`\_Y]bY` ;` bUXY`[ Y[ Yb`5G7`(` \*` ;` Òhh]b[ Yb  
i` bX`ZØ[`hYb`]`bYb`Y]bY`\_`UfY`B`]YXYF`U[ Y`j`cb`)`+`.%` `ni`ž`cV`k`c`l`Y]b  
k`]WX`h][`Yf`Gd]Y`Yfž`\_UgdYfž`g]WX`j`Yf`YhnhY`i` bX`b]WX`h`a` Y`f`  
k`Y]hYfgd]Y`Yb`\_cbbhY`"9g`[ ]b[ `k`Y]hYf`Y]bXfi`W`gj`c`a` ]h`Y]bYa  
XYi`h`]WX`Yb`G]Y[ `ØVYf`X]Y`K` @8`8i`7?G`<Uj`Y`UbX`f\*`-`.%` Łž`[ YZc`[ h  
j`cb`Y]bYa` <U`VZ]bU`Y`[ Y[ Yb`Hi`G`BYi`\_`Ò`b`%`\*)`ž`XUg`X]Y  
≡Yf`c`bYf`a` ]h`" +`.&`\*`ZØf`g]WX`Yb`hgWX`Y]XYb`\_cbbhYb`"8 Ug`Z]bU`Y  
8i`Y`" [ Y[ Yb`5`VU`6Yf`]b`=j`Yf`]YZ`Ài` » Yfgh`gdUbbYbX`ž`a` ]h`≡Yf`c`b`ž  
X]Y`bUWX`Y]bYa` F`ØW`ghUbX`XYb`bc`WX`hf]i`a`d`]\YfhYb`f(`-`(`,`Ł`  
@Y]XYf`fY]WX`hY`Yg`]a` `YhnhYb`Gd]Y`[ Y[ Yb`G7`F`]gh`K`YXY`b]WX`h`ni`a  
G]Y[ `ž`Xc`WX`XYf`nk`Y]hY` ;` YgUa`hd`Uhn`k`Uf`XYf`@c`b`ZØf`]\fYb  
9]bgUhn`"

ðg[ YgUa`h`VY`hfUWX`hY`hYb`Gd]Y`Yfž`HfU]bYf`i` bX`9`hYfb`XUg`Hi`fb]Yf  
U`g`j`c`Yb`9fZc`[ "8]Y`C`f[ Ub]gUh]cb`k`i`fXY`[ Y`c`V`h`i` bX`X]Y`ZU]fY  
5ha`c`gd`Ā`fY`gck` ]Y`XUg`ZfYi`bXg`WX`UZh`]WX`Y`A` ]hY]bUbXYf`nk`]gWX`Yb  
XYb`A`UbbgWX`UZhYb`hfi`[ Yb`k`YgYbh`]WX`ni`Y]bYa`g`WX`ÒbYb`9f`YVb]g  
VY]"8 Ug`A`]b]!Hi`fb]Yf`]gh`a` ]h`ZUgh`(\$`\$`DUfh]Yb`]b`%` `Gdc`fh`U`Y`b  
XUg`[ fÒ» hY`6Ug`\_YhV`U`hi`fb]Yf`9i`fcd`Ug`V]g`ni`f`5`hYfg`\_UggY`l` %&ž  
k`c`fi`bX`%)` \$\$`HU`Y`bhY`Ui`g`%(`+`A`UbbgWX`UZhYb`Ui`ZY]bUbXYfhfUZ`Y`bž  
k` ]Y`Ui`Z`VUg`\_YhV`U`!Vi`bX`XY`ni` `YgYb`]gh`"

## < ] [ \ ` ] [ \ hg`XYf`J`YfUb`ghU`hi`b`[

: Øf`X]Y`≡Yf`c`b`?`Ub[ Ufccg`k`Uf`X]Y`HY]`bU`a`Y`Ub`X]YgYa`9]Ybh  
b]WX`h`bi`f`Y]bY`gdc`fh`]WX`Y`<YfUi`gZc`fXYfi`b[ ž`gcbXYfb`Ui`WX`Y]bY  
A`Ò[ `]WX`\_Y]hž`g]WX`]b`Y]bYa`XYf`[ fÒ» hYb`HU`Y`bhgWX`a` ]YXYb  
8Yi`hgWX`UbXg`ni`d`f`Ā`gYbh]YfYbž`k` ]Y`Ui`WX`]b`XYb`bYi`Yb`K`Y[ Yb`ni`f`

HU`Ybhgi WXY`XYf`6Ug\_YhVU``6i bXYg`][ U`VYf]WkhYh`k ]fX` `Y]b  
 5bgUhnž`XYf`g]W`hfchn`XYf`<YfUi gZcfXYfi b[ Yb`Ui Z`k Y]hYa`HYffU]b  
 VYk Å\fh`Uhž`k ]Y`Ui Z`&VUg\_YhVU``Vi bXYg`][ U"XY`ni`Yf\_YbbYb  
 ]gh"

8]Y`gYf`c`bYf`HU`YbhYž`k ]Y`đ`]Ub`<U`bž`B]\_`Ug`@ Xk ] [ ž; UVf]Y`  
 DUj ]Wi bX`j ]Y`Y`UbXYfYž`XØfZYb`ghc`n`Ui Z`]\fY`@Y]ghi b[ Yb`gY]b"  
 ðfY`9fZc`[ Y`a`ch]j ]YfYb`b]Wkh`bi`f`g]Y`gY`Vghž`gcbXYfb`Ui W`UbXYfY  
 † b[ Yb`Gd]Y`Yfž`XYb`6Ug\_YhVU``gdcfh`ZØf`g]W`ni`YbhXYW\_Yb`i bX  
 ]\b`k Y]hYf`j`cfUbni`hfY]VYb`8Yf`GdU»`i bX`X]Y`5ha`cgd`ÅfY`X]YgYg  
 hc`Yb`9fY][ b]ggYg`k YfXYb`g]WXYf`W`Ub[ Y`]b`9f]bbYfi b[ `V`Y]VYb"

8YhU]`g	
Cfh	; òh]b[ Ybž`8Yi hgW`UbX
Ei Y`Yb	<ul style="list-style-type: none"> <li>• k k k "`c_U`_ca`dUgg"XY</li> <li>• k k k "VUg_YhVU``!Vi bX"XY</li> <li>• k k k "&amp;VUg_YhVU``Vi bXYg`][ U"XY</li> </ul>

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