

< cWk UggYf[ YZU\ f']b'F ]bhY`b.  
DY[ Y`ghAbXY`U`Ufa ]YfYbX`\cWk °

5\_hi Y`Y`<cWk UggYfk Ufbi b[ Yb`ZØf`X]Y`K YgYf. `DY[ Y`ghAbXY  
i bX'; YZU\ fYb']b'F ]bhY`b`Ua `%%"\$+ "&\$&) `]a `: c\_i`g"



F ]bhY`bž`8Yi hgWk`UbX`!`5a` \`Yi h][ Yb`%"`†`]'&\$&) `gc f[ h`X]Y  
K YgYf`ZØf`VYgc f[ hY'; Yg]Wk`hYf`]b'F ]bhY`b`i bX`UbXYfYb  
5b`]Y[ YfcfhYb`"8]YgY`>U\ fYgnY]h`Vf]b[ h`b]Wk`h`bi`f`k`Ufa`Yg`K`Y`hYfž  
gcbXYfb`Ui`Wk`X]Y'; YZU\ f`j`cb`<cWk UggYfž`X]Y`Xi`fWk`Ub`U`hYbXY  
B]YXYfgWk`À[ Y`j`Yfgh`f`h`k`YfXYb`\_`Ubb`"9bhghUbXYb`Ui`g`XYb  
: `ØggYb`K`YffU`i`bX':`i`XU`VY]`<Ubb`"A`ØbXYbž`Z]Y»`h`X]Y`K`YgYf  
Xi`fWk`a`Y`fYfY`VYXYi`hYbXY`Gh`X`hYž`XUfi`bhYf`<Ua`Y`bž`A`]bXYbž  
6fYa`Yb`i`bX`6fYa`Yf`Uj`Yb`"8]Y`U\_hi`Y`Yb`DY[ Y`ghAbXY`]b'F ]bhY`b  
`UggYb`VY`ZØfWk`hYbž`XUgg`X]Y`i`ZYf`VU`X`ØVYfhfYhYb`\_`ÖbbhYb"

@Ui`h`XYf`6Yf]Wk`hYfghU`hi`b[ `j`cb`GWk`Ui`a`Vi`f[ `@YVYbgF`Ui`a` `]gh  
XYf`nYbhfU`Y`5b`U`hgdi`b`h`ZØf`X]Y`<cWk UggYfk Ufbi b[ Yb`XYf  
B]YXYfg`Wk`g]gWk`Yb`6Y`ØfXY`XYf`K`UggYfk`]fhgWk`UZhž`?ØghYb!`i`bX

B Uhi fgW i hn'fB @K ? B Ľ" '8 Yf' B @K ? B 'V]YhYh'Ui Z'gY]bYf'D`UhhZcfa  
i a ZUggYbXY' ðZcfa Uh]cbYb'ØVYf'XYb'K UggYfghUbX'i bX'X]Y  
; YZU\fybž'X]Y'j cb'<cWk UggYf'Ui g[ Y\Yb'"<]Yf'k ]fX'VYhcbhž'k ]Y  
k ]W.h][ 'Y]bY'ZfØ\ nY]h][ Y'K Ufbi b[ ' ]ghž'i a 'GW\ÅXYb'i bX'F ]g]\_Yb  
ZØf'X]Y'6Yj Ò`\_Yfi b[ 'gck ]Y'ZØf'X]Y'GW ]ZZU\fh'ni 'a ]b]a ]YfYb"

## 5 \_hi Y`Y`DY[ Y`ghÅbXY`i bX`K Ufbghi ZYb

ð'F ]bhY'b`Y[ h'XYf'DY[ Y`U\_hi Y``]b'Y]bYa ' \_f]h]gWYb'6YfY]W`"  
<]ghcf]gWY'8UhYb'nY][ Ybž'XUgg'XUg'a ]hh'YfY'<cWk UggYf'fA <K Ľ  
]b'F ]bhY'b'VY'] \*' 'Wå`Y[ hž'k Å\fybX'XYf'\ØW ghY  
<cWk UggYfghUbX'fk <K Ľ'gc [ Uf'+', 'Wå`VYhfi [ ž'YffY]W'h]ja  
: YVfi Uf'%- ( \*"'8YfnY]h][ Y'A Yggi b[ Yb'XYi hYb'XUfUi Z'\]bž'XUgg'VY]  
Y]bYa '5bgh]Y[ 'Ui Z(, \*'Wå`VYfY]hg': `ÅWYb'i bhYf'K UggYf'ghY\Yb  
i bX'UV') \$\$'Wå`X]Y'K YgYf'ØVYf'X]Y'i ZYf'hfYhYb'\_Ubb"'5V'Y]bYa  
DY[ Y'j cb') \*\$'Wå`Xfc\Yb'[ fØVYfY', VYfgWk Ya a i b[ Ybž'k Ug'X]Y  
5`Ufa ghi ZYb'ZØf'<cWk UggYf' ]b'B ]YXYfgUWk gYb' ]b'XYb': c\_i g  
fØW\_h

- 5`Ufa ghi ZY`%`?'`Y]bYg'<cWk UggYf
- 5`Ufa ghi ZY`&.`A ]hh'YfYg'<cWk UggYf
- 5`Ufa ghi ZY`' .; fc»Yg'<cWk UggYf
- 5`Ufa ghi ZY`(. 'GY\ f' [ fc»Yg'<cWk UggYf

K ]Y' B @K ? B 'Yf'Åi hYfhž'g]bX'K Ufbi b[ Yb'ØVYf'j YfgW ]YXYbY  
? UbÅ`Y'k ]Y'FUX]cž: YfbgY\Yb'gck ]Y'K Ufb!5ddg'a Ò[ 'W`"  
6Øf[ Yf] ]bbYb'gc`hYb'g]W`XU\Yf'[ i h]bZcfa ]YfYb'i bX'X]Y  
<]bk Y]gY'XYf'ni ghÅbX][ Yb'6Y\ØfXYb'Yfbgh'bY\ a Yb"

; `cVU`Y`<cWk UggYfg]hi Uh]cb`i bX  
? `]a Uk UbXY`

<cWk UggYf'g]bX'b]W'h'bi f'Y]b`c\_U`Yg'DfcV`Ya ž'gcbXYfb'k Y`hk Y]h  
j YfVfY]hYh'9]bY`U\_hi Y`Y'5bU`mgY'nY][ hž'XUgg'<cWk UggYf'gY]h  
&\$\$\$\$ZUgh' + DfcnYbh'U`Yf'B Uhi f\_UhUghfcd\Yb'Ui ga UWYb"'8Yf  
?'`ja Uk UbXY`hfÅ[ h'Yf\YV`]W`XUni `VY]ž'XUgg'GhUf\_fY[ YbYfY][ b]ggY  
ni bY\ a Yb"'8Yf'Di b\_hž'XUgg'Y]bY'k Åfa YfY'5ha cgd\ÅfY'a Y\ f

B ]YXYfgW\`U[ `gdY]W\Yfhž`i bhYfghfY]W\h`X]Y`8 f]b[ `]W\`\_Y]hž`gck c\`  
XYb`<cW\k UggYfgW\i h`ni`U`gni`V`Ui`Yb`U`g`Ui`W`b`U`h`Ø`f`]W\Y  
F`Ø`W`\_`U`h`Y`f`Å`i`a`Y`ni`V`Y`f`Ø`W`\_`g]W\h][`Yb`"

GhU]gh]\_Yb`V`Y`Y[`Yb`ž`X`U`gg`f`i`b`X`+`ž`\*`D`f`c`n`Y`b`h`U`Y`f`X`Y`i`h`g`W\`Y`b`  
5`X`f`Y`g`g`Y`b`Y`]`b`Y`a`<cW\k UggYff]g]\_c`U`i`g[`Y`g`Y`h`h`g]`b`X`"6`Y`g`c`b`X`Y`f`g`  
V`Y`h`f`c`Z`Z`Y`b`g]`b`X`";`Y`V`]`Y`h`Y`b`h`U`b[`X`Y`g`F`\`Y]`b`g`i`b`X`g`Y]`b`Y`f`  
B`Y`V`Y`b`Z`Ø`g`g`Y`ž`k`c`]`b`X`Y`b`\_`c`a`a`Y`b`X`Y`b`\_`J`\`f`Y`b`Y`h`k`U`(`\$\$\$`\$\$\$`  
A`Y`b`g`W\`Y`b`[`Y`Z`Å`\`f`X`Y`h`g]`b`X`"8`]`Y`g`Y`N`U`\`Y`b`a`U`W\`Y`b`X`Y`i`h`]`W\`ž`k`]`Y`  
k`]`W\`h][`Y`g`]`g`h`ž`X`Y`b`<cW\k UggYfgW\i h`Y`f`b`g`h`ni`b`Y`\`a`Y`b`i`b`X`  
d`f`Å`j`Y`b`h`j`Y`A`U`»`b`U`\`a`Y`b`ni`Y`f[`f`Y]`Z`Y`b`ž`i`a`A`Y`b`g`W\`Y`b`i`b`X`X`Y`f`Y`b`  
9][`Y`b`h`i`a`ni`g`W\`Ø`h`n`Y`b`"G`h`U`h]`g`h`U`\`Y`V`h`\`Y`f`j`c`f`ž`X`U`gg`X`Y`6`Y`V`U`i`i`b`[  
b`U`h`Ø`f`]`W\`Y`f`\_`V`Y`f`g`W\`k`Y`a`a`i`b`[`g[`Y`V`]`Y`h`Y`g`c`k`]`Y`X`Y`N`Y`f`g`h`Ø`f`i`b`[`j`c`b`  
:`i`g`g`U`i`Y`b`c`Z`h`X`Y`<`U`i`d`h`i`f`g`U`W\`Y`b`Z`Ø`f`X`Y`j`Y`f`g`h`Å`f`\_`h`Y`b`  
<cW\k UggYfYfY][`b]`g`g`Y`g]`b`X`"

9`g`i`Y[`h`U`g`c`b]`W\`h`b`i`f`U`b`F]`b`h`Y`b`ž`g`c`b`X`Y`f`b`U`b`i`b`g`U`Y`b`ž`k`]`Y`k`]`f`  
X`]`Y`g`Y`<`Y`f`U`i`g`Z`c`f`X`Y`f`i`b[`Y`b`U`b[`Y`\`Y`b`"9]`b`[`i`h`Y`g`<`Å`b`X`W\`Y`b`V`Y]`a`  
<cW\k UggYfgW\i h`\_`U`b`b`Y`b`h`g`W\`Y]`X`Y`b`X`g`Y]`b`ž`i`a`U`i`g`X`Y`f`  
U`\_`h`i`Y`Y`b`G]`h`i`U`h]`c`b`X`U`g`6`Y`g`h`Y`ni`a`U`W\`Y`b`"G`Y]`Y`b`G]`Y`g`h`Y`h`g`  
]`b`Z`c`f`a`]`Y`f`h`ž`V`Y]`V`Y`b`G]`Y`g]`W\`Y`f`i`b`X`V`Y`i`[`Y`b`G]`Y`j`c`f`ž`k`c`]`a`a`Y`f`Y`g`  
[`Y`\`h`°`

8`Y`h`U]`g`	
C`f`h`	F`]`b`h`Y`b`ž`8`Y`i`h`g`W\`U`b`X`
E`i`Y`Y`b`	<ul style="list-style-type: none"><li>• k`k`k`"gn`n`"X`Y`</li><li>• k`k`k`"b`k`_`b`"b]`Y`X`Y`f`g`U`W\`g`Y`b`"X`Y`</li><li>• X`Y`"gh`U`h]`gh`U`"W`c`a`</li></ul>

6`Y`g`i`W\`Y`b`G]`Y`i`b`g`U`i`Z`X`]`Y`!`b`U`W\`f`]`W\`h`Y`b`"W`c`a`