

J K ! 7i ffmk i fgh' ^Y hnh' ]a ' Gi dYfa Uf\_ h.  
; Ybi gg' ]b ' bi f' + ' A ]bi hYb °

J c` \_gk U[ Yb `Vf]b[ h`UV` ð b]`&\$&) `X]Y`VY`]YVhY`7i ffmk i fgh`U`g  
: Yfh][ [ Yf]W\h`]b`Ui g[ Yk Å`hY`9XY\_U!`i bX`BYhhc! : ]`]U`Yb"



K c`ZgVi f[ ž`8Yi hgW\`UbX`!`8]Y`HfUX]h]cbga Uf\_Y`J c`\_gk U[ Yb  
Vf]b[ h`Y]b`GhØW`\_XYi hgW\Y`9gg\_i`h`i f`]b`X]Y`Gi dYfa Åf\_hY. `5V`A ]hY  
ð b]`&\$&) ` \_ÖbbYb`7i ffmk i fgh!`@YV\UVYf`X]Y`Y[ YbXÅfY`J K !  
7i ffmk i fgh`U`g : Yfh][ [ Yf]W\h`]b`Ui g[ Yk Å`hYb`9XY\_U!`i bX`BYhhc!  
: ]`]U`Yb` [ Yb]Y» Yb" `8]YgYg`DfcXi ` \_hž`VYghY\YbX`Ui g[ YgW\ b]hYbYa  
K i fghghØW`\_ ]b`cf][ ]bU`J K !? YhW\i dž`k ]fX`]b`bi f`gYW\g`V]g`g]YVYb  
A ]bi hYb`]b`XYf`A ]\_fck Y`Y`ni VYfY]hYh" `† BYk`g' , † `VYf]W\hYhž`XUgg  
X]Y`K i fgh`ni bÅW\gh`]b`j ]Yf`9XY\_U!FY [ ]cbYb`Y]b[ YZØ`fh`k ]fX.  
6Yf`]bž`9XY\_U`BcfX`fk Ua Vi f[ Łž`9XY\_U`< YggYbfb]b[ `fP`UggY`Ł`i bX  
9XY\_U`A ]bXYb`fB ]YXYfgUW\gYbŁ"

8]Y`J c`fghY`i`i b[ `XYg`bYi Yb` : Yfh][ [ Yf]W\hg`ZUbX`Ua `&+`"A U]`&\$&)  
]a `J K !K Yf`\_]b`K c`ZgVi f[ `ghUhh" `6Y]`X]YgYf` ; Y`Y[ Yb`Y]h`k i fXY

Ui W\X]Y`bYi` [ YghU`hYhY`7i ffmk i fgh! <U`Y`cZ]n]Y``Y]b [ Yk Y]\h" J K !  
; Ughfcbca ]YWXYZA Uf\_i g; fY]bYf`cV`X]Y` [ fc»Y`6YXYi hi b [ `XYf  
7i ffmk i fgh`Z0f`XUg`l bhYfbY\ a Yb` \Yfj cfZ`XUg`VYfY]hg`gY]h`%- +'  
Ui Z`X]YgYg`gW\ a UW` \UZhY`DfcXi`\_h`gYhnh"

## 7i ffmk i fgh`ja`Gi dYfa Uf\_h` `9]b`HYgh`Ui Z

8]Y`9b`hgW\Y]Xi b [ ž`X]Y`7i ffmk i fgh`bi b`Ui W\`ja`Gi dYfa Uf\_h  
Ubni V]YhYbž`\_ca` a`h`b]W\h`j`cb`i`b [ YZ\`f" `@Ui`h`f`@n8]fY`\_h`k` ]``J`K`  
a`]h`X]YgYf`A`U»`b`U\`a`Y`gY]b`Y`9fZc` [ g [ YgW\]W\hY`Zc`fhgYhnyb`i`b`X  
Y]b`Ya` `VfY]hYfYb`Di`V` ]\_i` a` `ni [ `Ab [ `]W\`a` UW\Yb`"Ni`b`ÅW\gh`k`]fX  
XUg`DfcXi`\_h`]b`XYb`?`0\`fY [ U`Yb`XYf`VYhfc`ZY`b`Yb`9XY`\_U!`i`b`X  
B`Y`h`c!`A`Åf`\_hY`Yf\`Å`h`]W\`gY]b`ž`k`c`VY]`X]Y`9l`d`Ub`g]cb`]b [ Ub`n  
8Yi`hgW\`Ub`X`Ub [ Zf]gh] [ `Ub [ YghfYVh`k`]fX" `8]YgYf`GW\`f]h`X]Y`b`h`U`g  
HYgh`Ui`Zž`i`a` `X]Y`B`UW\`ZfU [ Y`ni` `Yj`U`i` ]YfYb"

C`V`k`c`\`J`K` `]b`XYb` `Y`h`h`Y`b` `]b`fYb`ni`b`Y\`a`Y`b`X`j`Y [ YhUf]gW\Y`i`b`X  
j`Y [ UbY`C`d`h]cb`Yb`]b`XYb`K`Yf`\_g`\_Ub`h]b`Yb` [ YhYghYh`\Uhž`k`]fX`X]Y  
B`UW\`ZfU [ Y`b`UW\`Z`Y]gW\`c`g`Yb`5`h`Y`fb`Uh`j`Y`b`ni`f`7i`ffmk`i`fgh`U`g  
 [ Yf]b [ `Y]b [ YgW\`Å`hnh" `8]Y`ha`Uf`GW\`i` `nž`@Y]hYf`XYf  
B`U\`fi`b [ ga` ]h`hY`d`fcXi`\_h]cb`VY]`J`K`ž`ghY`hY`\_`Uf`ž`X`Ugg`X`U\`Yf`\_Y]b`Y  
j`Y [ YhUf]gW\Y`c`XYf`j`Y [ UbY`J`Uf]Ub`hY`XYf`b`Yi`Y`b`7i`ffmk`i`fgh  
 [ Y`Ui`b`W\`h`k`]fX" `8]Y`HfY`bbi`b [ `XYf`DfcXi`\_h]cb`g`]b]Yb`gY]`ni  
\_ca`d`n]Yf`hž`i`bhYfghfY]W\h`Yf"

## 9]b`?`i` `hgb`UW`\_`a` ]h`;`YgW\`]W\`hY

8]Y`7i`ffmk`i`fgh`\Uh`g]W\`gY]h`\fYf`9fZ]bXi`b [ `U`g` :`Ugh!` :`cc`X!  
?`Ugg`\_Yf`]b`8Yi`hgW\`Ub`X`Y`h`U`V`]Yf`h`i`b`X`k`]fX` `Å`\f`]W\`fi`b`X` ;` \$\$  
A`]``cb`Yb`A`U` `c`b`gi`a` ]Yf`h`6Y`g`cb`XY`fg`]b`6Yf`]b`Yf`ZfYi`h`g]Y`g]W\  
 [ fc»Yf`6Y`]YVh\Y]h` `X`c`f`h`k`Y`f`X`Y`b`g`W\`Å`h`ni`b [ g`k`Y]gY`+`\$`A`]``cb`Yb  
Gh0W`\_d`fc` `]b`f`j`Yf`\_Ui`Z`h" `f`B!`HJ`f`V`Y`g`W\`fY]V`h`X]Y`i`a`ghf]h`h`Y`b`Y  
<Yf`\_i`b`Z`h`X`Y`f`7i`ffmk`i`fgh`ž`X]Y`j`cb`j`Yf`g`W\]Y`X`Y`b`Y`b`F`Y [ ]cb`Yb  
8Yi`hgW\`Ub`X`g`V`Y`U`b`g`d`f`i`W\`h`k`]fX" `8]Y`V`Y`\_U`b`b`h`Y`ghY` `@Y [ Y`b`X`Y  
V`Y`g`U [ hž`X`Ugg`<Y`f`h`U`<Y`i`k`Y`f`U`a` ` ( " `G`Y`d`h`Y`a`V`Y`f`%-` ( - `]b`6Yf`]b`Y]b`Y  
g`d`Y`n]Y``Y`G`U`i`W\`\_`fY]Y`f`h`Y`ž`X]Y`V]g`\Yi`hY`Z0f`X`Y`b`Y]b`n] [ Uf`h] [ Y`b  
;`Y`g`W\`a`UW`\_`X`Y`f`7i`ffmk`i`fgh`g`c`f [ h"

l a ]\fY`HfUX]h]cb`i bX`6YXYi hi b[ `ni`k ØfX][ Ybž`k ]fX`<YfhU  
 <Yi k Yf`]b`6Yf`]b`cZZ]n]Y``[ YY\Yfhi bX`X]Y`GhUXh\`À`h`XYb`F`Y`\_cfX  
 ZØf`X]Y`[ fØ» hY`7i ffmk i fgh`XYf`K`Y`h`8 Ug`A`Uf`hdchYbn]U``]gh  
 [ ][ Ubh]gWk ž`XYbb`X]Y`7i ffmk i fgh`Uhg]Wk`b]Wk`h`bi`f`U`g`a`V]gg!  
 ?`Ugg]\_Yf`YhUV`]Yfž`gcbXYfb`Ui`Wk`]b`[ Y\cVYbYb`; Ughfcbca`]Yb  
 ]\fYb`D`Uhn`[ YZ`bXYb``a`<chY``5X`cb`k`]fX`a`]hh`Yfk`Y`Y`Y]bY  
 ; ci fa`Yh!J`Uf]UbhY`ZØf`&`\*`9i`fc`Ub[ YVchYbž`X]Y`a`]h`YI`ch]gWk`Yb  
 Ni`hUhYb`i`bX`gc[ Uf`6`Uhh[ c`X`j`YfZY]bYfh`]gh"

A`h`XYf`9]bZØ\fi`b[ `XYf`Yfh][ [ Yf]Wk`h!J`Yfg]cb`a`ØWk`hY`J`K`b]Wk`h  
 bi`f`gY]bYb`HfUX]h]cbYb`hfYi`V`Y]VYbž`gcbXYfb`Ui`Wk`X]Y`b`ÅWk`ghYb  
 GWk`f]hhY`]b`Y]bY`gWk`a`UW\_\UZhY`Ni`\_i`bZh`k`U[ Yb``9g`V`Y]Vh  
 UVni`k`UfhYbž`k`]Y`XYf`XYi`hgWk`Y`A`Uf`h`Ui`Z`X]YgY`B`Yi`Yfi`b[  
 fYU[ ]YfYb`k`]fX"

8YhU]`g	
Cfh	K`c`ZgVi`f[ ž`8Yi`hgWk`UbX
Ei`Y`Yb	<ul style="list-style-type: none"> <li>• k k k "bYk`g' , "XY</li> <li>• k k k "`nX]fY`_h"XY</li> <li>• k k k "b!hj`"XY</li> </ul>

6Ygi`Wk`Yb`G]Y`i`bg`Ui`Z.`X]Y!bUWk`f]Wk`hYb`"Wk`a