

6Øf[Yf[Y`X!5i gnU\`i b[.`K Ubb`_ca a h
XUg`; Y`X`]a` `> b]`&\$&) 3

9fZU\ fYb`G]Y`U`Yg`ni f`5i gnU\`i b[`XYg`6Øf[Yf[Y`Xg`]a` `> b]
&\$&) ž]b`_i`g] Y`6YhfÀ[Yž: f]ghYb`i bX`k`]W]h[Y
`bZcfa Uh]cbYb"



?]Y`ž`8Yi hgW\`UbX`!`5a` `` \$" A U] &\$&) `k`]fX`XUg`6Øf[Yf[Y`X`ZØf
XYb`A`cbUh`>`b]`&\$&) `Ui`Z`X]Y`?`cbhYb`XYf`6YfYW]h[hYb
ØVYfk`]YgYb``8]YgY`NU\`i`b[`a`Uf_]Yfh`Y]bYb`k`YgYb`h`]W]Yb
6YghUbXhY`]`XYg`gcn]U`Yb`G]W]Yfi`b[`ggmghY`a`g`]b`8Yi`hgW\`UbX`ž`XUg
ni`a``>`fYgVY[]bb`&\$&` `XUg`5fVY]hg`cgYb[Y`X`=`i`bX`XUg
Gcn]U[Y`X`UV[Y`Øgh`\Uh``N]Y`XYg`6Øf[Yf[Y`Xg`]gh`Ygž`Y]bYb
a`YbgW]Yb`k`ØfX[]Yb`@VYbgi`bhYf`U`h`ZØf`X]Y`A`YbgW]Yb`ni
g]W]Yfb`ž`X]Y`X]YgYb`6YXUfZ`b]W]h`Ui`g`Y[]YbYa`9]b`_ca`a`Yb
XYW`Yb`_ØbbYb``8]Y`5i`gnU\`i`b[`YfZc`[`h`a`cbUh]W]i`bX`f]W]hYh
g]W]b`UW\`VYgh]a`a`hYb`FY[Y`VYXUfZYb`ž`X]Y]a``>`f`&\$&(`i`a``%&
DfcnYbh`Yf`\Ø`h`k`i`fXYb``5fVY]hga`]b]ghYf`<`i`VYfhi`g`<`Y]`U`h`YXcW
Ub[Y`_ØbX][`hž`XUgg`Yg`]a``>`f`&\$&)`_Y]bY`9f`\Ø`i`b[`Ui`Z[`fi`bX`XYg
FØW`_`Ub[`g`XYf`bZUh]cb`[`YVYb`k`]fX"

8Yf'5bgdfi W\Ui Z'6Øf[Yf[Y`X`VYghY\h'ZØf`Yfk YfVgZÀ\][Y
DYfgcbYbž`X]Y`]\fYb`@YVYbgi bhYf\U`h`b]W`h`gY`Vgh`VYghfY]hYb
_ØbbYb`"8]Y`FY[Y`VYXUfZY`gY]h`XYa`%"`đbi Uf`&\$&(`g]bX`k`]Y`Zc`[h
ZYgh[Y`Y[h`

- 5`Y]bghY\YbXY`#5`Y]bYfn]Y\YbXY.`) *` `9i fc
- DUUFY`Y`DUfhbYf`#6YXUfZg[Ya`Y]bgW`UZhYb.`) \$*`9i fc
- B]W`h`Yfk YfVgh`h][Y`9fk UW`gYbY`i bhYf`&) `đ\`fYb`]a
<Ui g\U`h`XYf`9`hYfb.`()`%`9i fc
- đ [YbX`]W`Y`j cb`%(`V]g`%+`đ\`fYb.`(+%`9i fc
- ?]bXYf`j cb`*`V]g`%`đ\`fYb.`' - \$`9i fc`fŽ`' +`9i fcŁ
- ?]bXYf`j cb`\$`V]g`) `đ\`fYb.`') +`9i fc`fŽ`' `9i fcŁ

Ni g`h`n`]W`Yf\U`h`Yb`?]bXYf`i bX`đ [YbX`]W`Y`XYf
FY[Y`VYXUfZgghi ZYb`" `V]g`*`Y]bYb`?]bXYfgcZcfhni gW`U[`j cb`&\$
9i fc`a`cbUh]W`"8]Y`FY[Y`VYXUfZY`XYW`Yb`k`YgYbh`]W`Y
@YVYbg\U`hi b[g`_cghYb`k`]Y`9fb`À`fi b[ž`?`Y]Xi b[`i bX
<Ui g\U`hgYbYf[]Y"

5i ZhY]`i b[`XYf`6YXUfZY

8Ug`6Øf[Yf[Y`X`VYghY\h`Ui`g`j`YfgW`]YXYbYb`6Ui`ghY]bYbž`X]Y`X]Y
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<Y]ni b[ž`XYf`X]Y`Ub[Ya`YggYbYb`?`cghYb`ZØf`A`]YhYž`<Y]ni b[`i bX
6Yhf]YVg`_cghYb`UVXYW`h`"8]YgY`?`cghYb`_ØbbYb`fY[]cbU`
i`bhYfgW`]YX`]W`gY]bž`k`Yg\U`V`Y]bY`F`ØW`_gdfUW`Y`a`]h`XYa
ni`gh`bX][Yb`đ`VW`bhYf`Ya`dZc`\`Yb`k`]fX"

Ni g`h`n`]W`[]Vh`Yg`A`Y`fVYXUfZY`ZØf`VYgcbXYfY`@YVYbg`U[Ybž`k`]Y
VY]gd]Y`gk`Y]gY`ZØf`U`Y]bghY\YbXY`9`hYfb`cXYf`a`YX]n]b]gW`
VYX]b[hY`9fb`À`fi b[g`_cghYb`"9]ba`U`][Y`6YXUfZY`ž`Yhk`U`ZØf`X]Y
YfghY`Y][YbY`K`c`bi b[`cXYf`X]Y`9fghUi`gghUhi b[`Y]bYg`?]bXYgž`
_ØbbYb`YVYbZU`g`VYUbhfU[h`k`YfXYbž`gY`Vgh`k`Ybb`_Y]b
6Øf[Yf[Y`X`VYnc[Yb`k`]fXž`c`fUi`g[YgYhnhž`Yg`VYghY\h`_Y]b
Ui`gfY]W`YbXYg`9]b`_ca`a`Yb`cXYf`J`Yfa`Ø[Yb"

9Xi WWh]cb`UbX`DUfh]W]dUh]cb

8 Ug'6Øf[Yf[Y`X`i bhYfghØmh`XUfØVYf`\]bUi g`Ui W`X]Y`6]`Xi b[`i bX
 HY]\UVY`j cb`?`]bXYfbž`đ [YbX`]W`Yb`i bX`↑ b[Yb`9fk UW`gYbYb`V]g
 &) `đ\fyž]bXYa`Yg`Ni gW`ØggY`ZØf`GW`i `Ui gZØ[Yž`B UW`\`]ZY`cXYf
 Gdcfhj YfY]bY`VYfY]hghY``h`8]YgY`Z]bUbn]Y``Yb`@]ghi b[Yb`gc``Yb
 g]W`YfghY``Ybž`XUgg`Ui W`A YbgW`Yb`]b`gW`k]Yf][Yb`@VYb`g`U[Yb
 Ua` [YgY`gW`UZh`]W`Yb`@VYb`hY`\UVYb`_ØbbYb`i bX`b]W`h
 Ui g[YgW`cggYb`k YfXYb"

8]Y`5bhfÅ[Y`ZØf`XUg'6Øf[Yf[Y`X`a ØggYb`Xi fW`X]Y`6YhfcZZYbYb
 gY`Vgh`cXYf`Xi fW`8f]hY` [YghY``h`k YfXYb``8 Ug`æVW`bhYf`Yfa]hY`h
 X]Y`<]`ZYVYXØfZh][_Y]h`i bX`Yb`hgW`Y]X]Yh`ØVYf`X]Y`<Ø`Y`XYf
 a`cbUh`]W`Yb`DUi`gW`U`VYhfÅ[Y``6Y]`Ui`gV`Y]VYbXYb`NU`\`i`b[Yb
 gc``hYb`X]Y`6YhfcZZYbYb`]f`ni`gh`ÅbX][Yg`æVW`bhYf`_cb`hU`_h]YfYbž
 i`a`a`Ø[`]W`Y` ; fØbXY`ni`_`ÅfYb``I`a`ZUggYbXY`bZcfa`Uh]cbYb`ni`f
 5i`g[YghU`hi`b[`XYg'6Øf[Yf[Y`X`g`g]bX`Ui`ZXYb`GY]hYb`XYg`
 6i`bXYga`]b]ghYf]i`a`g`ZØf`5fVY]h`i`bX`Gcn]U`Yg`gck`]Y`XYf`
 6i`bXYgfY[]Yfi`b[`j`YfZØ[VUf"

8YhU]`g	
J`c`f`ZU``	Gcbgh][Yg
C`f`h	?]Y`ž`8Yi`hgW`U`bX
E`i`Y``Yb	<ul style="list-style-type: none"> • k k k "_b!cb`]bY"XY • k k k "UfVY]hgU[Ybhi`f"XY • k k k "Vi`bXYgfY[]Yfi`b["XY

6Ygi W`Yb`G]Y`i`bg`Ui`Z.`b!U["bYh