

? f]gh]`BcYa . '8 ]Y`i a ghf]hhYbY` 5VgWx ]YVY!  
6UfV]Y `XYf`I G5`]a `F Ua dYb`]Wx h

? f]gh]`BcYa žI G!<Y]a UhgWxi hna ]b]ghYf]bžVY\_Ubbh`U`g  
5VgWx ]YVY!6UfV]Y ž`d`f`À[ h`X]Y`dc`]h]gWxY`@JbXgWx UZhi bhYf  
Hfi a d`&\$&) "



Gci h\`8U\_chUž`I G5`!`8 ]Y`dc`]h]gWxYb`5a V]h]cbYb`j`cb`? f]gh]  
BcYa ž`gY]h`Ubi Uf`&\$&) `X]Y`<Y]a UhgWxi hna ]b]ghYf]b`XYf`I G5`]a  
? UV]bYhh]j`cb`8`cbU`X`Hfi a d`ž`nY][`Yb`g]Wx`Y]b`XfØW`\_]Wx`]b`Y]bYa  
Ui ZŽ`][`Yb`Gh]ž`XYf`]\`f`XYb`Gd]hmbUa Yb` 5VgWx ]YVY!6UfV]Y  
Y]b[`YVfUWx`h`\Uh`Zf`"X`Y`VYf]Wx`hYhž`XUgg`BcYa`]b]Wx`h`bi`f`Xi`fWx`]\`fY  
Ci`hž]hg`Ui`ZŽ`hž`gcbXYfb`Ui`Wx`Xi`fWx`]\`fY`Yb[`Y`J`YfVi`bXYb`\Y]h`ni  
Hfi a d`ž`XYf`]\`fY`;`ci`j`YfbYi`fg\_UbX]XUhi`f`]b`Gci h\`8U\_chU`gY]h  
&\$%,`i`bhYfghØhnhY`"A`h]`\`fYf`9fbYbbi`b[`ni`f`YfghYb`;`ci`j`YfbYi`f]b  
Gci h\`8U\_chUg`]a`Ubi Uf`&\$%-`hfUh]g]Y`U`g`dfca`]bYbhY`:`][`i`f`]b  
XYf`FYdi`V`\_Ub]gWxYb`DUfhY]`\`Yfj`cf"

BcYa g`dc`]h]gWxY`?`Uff]YfY`VY[`Ubb`U`g`5V[`YcfXbYhY`]a  
FYdfÀgYbhUbhYb`Ui`g`j`cb`Gci h\`8U\_chUž`k`c`g]Y`g]Wx`XYf`HYU!

DUfhm!6Yk Y[ i b[ 'UbgW`cgg'i bX'g]W`\_`Uf'[ Y[ Yb  
GWk Ub[ YfgWUZhgUVVfØWY'i bX'X]Y'[ `Y]W[ YgW`YW'h]WY'9\Y  
dcg]h]cb]YfhY"' Æf'df]j UhYg'@VYb'gd]Y[ Y'h'Y]bY'\_'Ugg]gWY  
Ua Yf]\_Ub]gWY': Ua ]'Yb[ YgW]W'hY'k ]XYf.'G]Y'']gh'gY]h'%- - &'a ]h  
6fmcBcYa 'j Yf\Y]fUhY'h'i bX'\Uh'XfY]?]bXYf"' ÆfY'6]c[ fUZ]Y'\YVh  
Ui W`]\fY'K i fnY'b'U'g'HcW'hYf'Y]bYg'@UbXk ]fhg'\Yf] cf/g]Y'k i Wg  
Ui ZY]bYf': Ua ]'YbZUfa ']'b'<Ua `]'b'7ci bhmUi Z'

## Dc`h]gW Y'9]bZØggY'i bX'? cbhfcj YfgYb

æa 'dc`h]gWYb'8]g\_i fg'Z]Y`BcYa 'b]W'h'bi f'Xi fW`]\fY'5bg]W'hYb  
Ui Z'gcbXYfb'Ui W`Xi fW`Y]bY'VYa Yf\_Ybgk YfhY'F\Yhcf]\_  
\]bg]W'h]W`XYf'K U\`]bHY[ f]hÅh'B UW`XYf'I G!K U\`&\$&\$'Ai »YfhY  
g]Y'Nk Y]ZY`i bX'i bhYfghØhnhY'J YfgWk Òfi b[ gh\Ycf]Yb'ØVYf  
K U\`VYhfi [ "'G]Y'k Uf'Ui W`Y]bY'dchYbn]Y`Y  
J]nYdfÅg]XYbhgWUZhg\_UbX]XUh]b'ZØf'X]Y'K U\`&\$&('žY]bY  
A Ò[ `]W`\_Y]hž'X]Y'YXcW`Xi fW`ÒZYbh]WY'9a dÒfi b[ 'i a 'Y]bY  
'?cbhfcj YfgYb'VYnØ[ `]W`Y]bYg'J cfZU`g'a ]h]\fYa ' <i bX  
VYY]bhfÅW'h][ h'k i fXY"'BcYa g'6i W`ž' Bc'; c]b[ '6UW`\_H\Y'Hfi h  
cb'K \Uhg'K fcb[ 'k ]h\`Dc`h]Wg'UbX'<ck 'K Y'A cj Y'5a Yf]WU  
: cfk UfX žVYgWfY]Vh] ]Y'Y'\fYf'9fZU\fi b[ Yb'i bX'ghY'h]a  
NYbhfi a 'ÒZYbh]WYf'8]g\_i gg]cbYb"

Æf'9b[ U[ Ya Ybh'ZØf'Y]bY'i bVYgWfÅb\_hY'K UZZYbbi hni b[ 'i bX']\fY  
\_f]h]gWYb'5bg]W'hYb'ni 'Hfi a dg'<UbXY'gdc`h]\_ž'gck ]Y']\f  
[ Yf]b[ Yg'9]bhfYhYb'ZØf'7CJ -8!%-!A U» bU\ a Ybž'g]bX'YVYbgc  
\_YbbnY]W`bYbX'ZØf']\fY'5a hgnY]h'U`g'; ci j YfbYi f]b"'8]YgY  
5bg]W'hYb'\_'ØbbhYb'j ]Y'Yfcfhg'dc`Uf]g]Yfh'k YfXYb"'?f]h]\_Yf  
VYa Åb[ Y'b']\fY'ni fØW\_\U'hYbXYb'FYU\_h]cbYb'Ui ZXYb'Ghi fa 'Ui Z  
XUg'?Ud]hc`]'a 'ž\ f'&\$&%i bX']\fY'<U'hi b[ 'ni 'i a k Y'hdc`h]gWYb  
: fU[ YghY`i b[ Ybž]'b'XYbYb'g]Y'XYb'k ]ggYbgWUZh]WYb'?cbgYbg  
ni a '?']a Uk UbXY`]'b': fU[ Y'ghY`hY"

## 8]Y'F c`Y'XYf': fUi Yb']b'XYf'I G!Dc`h]\_

8]Y'<YfUi gZcfXYfi b[ Ybž'a ]h'XYbYb': fUi Yb']b'XYf'I G!Dc`h]\_  
\_cbZfcbh]Yfh]g]bXž'g]bX'j ]Y'gW]W'h][ "' [ k ]!VcY`"'XY'\YVh'\Yf] cfž  
XUgg'XUg'dc`h]gWY'9b[ U[ Ya Ybh]j cb'nU\`fY]WYb': U\_hcfYb

VYY]bZi ggh'k ]fXž'XUfi bhYf'; YgW\`YW\hž'6]`Xi b[ 'i bX'K c\bcfh"  
 8]Yg[ ]`h'Ui W\`ZØf'XUg'5i ZY]bUbXYfhfYZZYb'j cb`BcYa g'fYW\hYfž  
 k UZZYbZfYi bX`W\Yf'Dc`]h]\_`i bX'XYb'j YfÅbXYfhYb'5bg]W\hYb  
 j cfghÅXh]gW\Yf': fUi Ybž'X]Y`Y]bY`]a a Yf'[ fÖ» YfY`F c``Y`]a  
 dc`]h]gW\Yb'8]g\_i fg'gd]Y`Yb"

8]Y`F YdfYgYbhUh]cb'j cb': fUi Yb`]b`XYf'I G!Dc`]h]\_`]gh'bUW\`k ]Y'j cf  
 [ Yf]b[ ž'XcW\`g]Y`[ Yk ]bbYb'Ub'9]bZi gg"6Y]'XYb'Nk ]gW\Ybk U\`Yb  
 &\$%, `k i fXYb'a Y\`f'XYa c\_fUh]gW\Y'? UbX]XUh]bbYb'YfZc`[ fY]W\ž  
 k Ug'Ui ZY]b'k UW\gYbXYg'9b[ U[ Ya Ybh'nY][ h" `b`X]YgYf  
 XmbUa ]gW\Yb'dc`]h]gW\Yb`@UbXgW\UZh'ghY\`h'BcYa `cZh]a  
 A ]hhY`di b\_hž'U`g`Y]bY': ][ i fž'X]Y`gck c``JcfV]'X`U`g'Ui W\`N]Y`j cb  
 ?f]h]\_`]gh"

Ni gUa a YbZUggYbX'nY][ h'g]W\ž'XUgg'?f]gh]'BcYa `b]W\h'bi f`Y]bY  
 VYXYi hYbXY'dc`]h]gW\Y': ][ i f']ghž'gcbXYfb'Ui W\`J YfhfYhYf]b`Y]bYg  
 ZUW\hYbfY]W\Yb'dc`]h]gW\Yb'GdY\_hfi a gž'XUg']b`XYf'I G!Dc`]h]\_`  
 ghYh][ `i a `5bYf\_Ybbi b[ `i bX'9]bZi gg`\_Åa dZh"

8YhU]`g	
Cfh	Gci h\`8U_chUž'I G5
Ei Y``Yb	<ul style="list-style-type: none"> <li>• k k k "Zf"XY</li> <li>• XY"a "k ]_]dYX]U"cf[</li> <li>• k k k "[ k ]!VcY``"XY</li> </ul>

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