

: ]YVYfb`G]Y`a ]h. `J Z6`Ghi hh[ Ufh`]a `8: 6!  
Dc\_U`Z]bU`Y`[ Y[ Yb`6]Y`YZY`X`

5a`&("A U] &\$&) `gd]Y`h`XYf`J Z6`Ghi hh[ Ufh`]a `8: 6!  
Dc\_U`Z]bU`Y`[ Y[ Yb`5fa`]b]U`6]Y`YZY`X`]a`C`ma`d]UghUX]cb`  
Di V`]WJ ]Yk`]b[ `]b`Ghi hh[ Ufh`

GW`c`ggd`Uhnž`+`\$%+` `Ghi hh[ Ufhž`8`Yi`hgW`UbX`!`5a`GUa`ghU[ ž  
XYb`&("A U] &\$&) ž`hfYZYb`XYf`J Z6`Ghi hh[ Ufh`i`bX`5fa`]b]U`6]Y`YZY`X`  
]a`8: 6!Dc\_U`Z]bU`Y`]a`6Yf`]bYf`C`ma`d]UghUX]cb`Ui`ZY]bUbXYf`8`Yf`  
5bdZ]Z`XYg`Gd]Y`g`]gh`Z0f`&\$`I` \f`[ Yd`Ubhž`k`cVY`]X]Y`GhUX]cb`hc`fY`  
VYfY]hg`i`a`%+`I` \f`[ Y0Zb`Yh`k`YfXYb`8`]Y`DUfh]Y`k`]fX`gck`c` \`j`ca`  
N8: `U`g`Ui`W`j`cb`G`m`0VYfhfU[ Ybž`k`Ug`X]Y`J`cfZfYi`XY`XYf`:`Ubg`  
k`Y]hYf`ghY][ Yfh`b`Ghi hh[ Ufh`k`]fX`Y]b[ `fc»`Yg`Di V`]WJ ]Yk`]b[ `Ui`Z`  
XYa`GW`c`ggd`Uhn`cf[ Ub]g]Yfhž`XUg`i`a`%)`I` \f`0Zb`Yh`i`bX`D`Uhn`Z0f`  
V]g`ni` ``) "\$\$\$`Ni`gW`Ui`Yf`V]YhYh`

8`Ug`Di V`]WJ ]Yk`]b[ `]b`Ghi hh[ Ufh`]gh`Y]b`<][ \`][ \h`Z0f`X]Y`J`Z6!  
5b`Ab[ Yfž`X]Y`XUg`:`]bU`Y`[ Ya`Y]bgUa`Yf`YVYb`a`0W`hYb`"BYVYb`  
XYf`@j`Y0VYfhfU[ i`b[ `XYg`Gd]Y`g`k`]fX`Y]b`UVk`YW`g`i`b[ gfY]W`Yg`  
FU`a`Ybdfc[ fUa`a`Ub[ YVchYb`Gc`k`]fX`XUg`<c`Zf`Ai`FY[ ]a`Ybh`UV`  
%+.`\$`I` \f`Z0f`a`i`g]\_U`]gW`Y`I`bhYf`U`hi`b[ `gc`f[ Yb`9]b`VfY]hYg`  
GdY]gY!`i`bX`:`Yhf`Ab`\_YUb[ YVch`gck`]Y`gUb]h`fY`9]b`f]W`hi`b[ Yb`  
ghY`Yb`YVYb`ZU`g`ni`f`J`YfZ0[ i`b[ `8]Y`J`YfUbghU`hi`b[ `k`]fX`j`cb`XYf`  
GhUX`h`Ghi hh[ Ufh`gck`]Y`XYa`@UbX`6UXYb!K`0fhY`a`VYf[ `i`bX`XYf`  
]b`Ghi hh[ Ufh`J`YfUbghU`hi`b[ g[ YgY`gW`UZ`hi`bhYfgh0hnh`

< ]ghc`f]gW`Y`DY`fgdY`\_h]j`Y`b`

: 0f`XYb`J`Z6`Ghi hh[ Ufh`]gh`X]Yg`VYfY]hg`X]Y`g]YVhY`:`]bU`hY`]bU`a`Y`  
]a`8: 6!Dc\_U`"8`Yf`YmhY`Dc\_U`g]Y[ `XUh]Yfh`YXcW`Ui`g`XYa``X` \f`  
%-`-`+ž`U`g`XUg`HYUa`[ Y[ Yb`9bYf[ ]Y`7`chhVi`g[ Yk`Ubb`8`Yf`J`Z6`

a ÒWxhY`bi b`XjY`7\UbW`bi hmYbž`XYb`H]hY`ni a`j`jYfhYb`A`U`ni  
[ Yk`]bbYb`" `đ`XYb`j`Yf[ Ub[ YbYb`nk Ò`Z`đ\`fYb`k`Uf`XYf`J`YfY]b`b]Wxh  
a`Y`f`ja` `9bXgd]Y`j`YfhfYhYb`i`bX`j`Yf`cf`XUa`U`g`[ Y[ Yb`XYb` : 7  
6UmYfb`A`ØbWxYb`" `5fa` ]b]U`6]Y`YZ`X` \ ]b[ Y[ Yb` \`Uh`bcWx`b]Y`XUg  
: ]bU`Y`YffY]Wxh`ž`k`Ug`X]YgYg`8`i`Y` ``VYgcbXYfg`gdUbbYbX`a`UWxh`

A`j]h`Y]bYf`ghUf`\_Yb`Dc`\_U`fY]gY` \`Uh`g]Wx`XYf`J`Z6`Ghi`hh[ Ufh`ZØf`XUg  
9bXgd]Y` `ei`U`]Z]n]Yfh`" `đ`XYf`YfghYb`F`i`bXY`VYg]Y[ hYb`g]Y`DfYi` »`Yb  
A`ØbghYf`a` ]h` ) . \$ž`[ YZc`[ hj`cb`Y]bYa` ` \_bUddYb`&.`%G]Y[ ` [ Y[ Yb`%"  
: 7`?`U]gYfg`Ui`hYfb`]b`XYf`nk`Y]hYb`F`i`bXY`" ` ã` `5WxhY`Z]bU`Y`gYhnhYb  
g]Y`g]Wx`a` ]h`" . \$`[ Y[ Yb`đ\`b`F`Y[ YbgVi`f[ `Xi`fWx`ž`VYj`cf`g]Y`ja  
J`jYfhY`Z]bU`Y`XYb` : 7`5i` [ gVi`f[ `a` ]h`%`\$`Ui`ggWx`U`hYhYb`" ` ã  
<U`VZ]bU`Y`\_cbbhY`XUg`HYUa` `F`6`@]dn][ `a` ]h`" . %`VYg]Y[ Yb`"

## : Ub!9j Yb hg`i` bX`G]Wx`Yf` \`Y]hg` \ ]bk`Y]gY

8`Ug`Di`V`]WJ]Yk` ]b[ `Ui`Z`XYa` `GWx` `cggd`Uhn`YbXYhi`a` `A` ]hYfbUWxh`  
: Øf`X]Y` : Ub`g` [ `]h`Ygž`Y]b][ Y`k` ]Wx`h][ Y`<` ]bk`Y]gY`ni` `VYUWxhYb` . 8`Yf  
Ni` [ Ub[ `ni`a` ;`Y`À`bXY`k` ]fX` [ YgWx` `cggYbž`gcVU`X`X]Y`a`U` ]a`U`Y  
?`UdUn]h`À`h`YffY]Wx`h`]gh`" `Ni`XYa` `k` ]fX`Ya`dZc` \`Ybž`ZfØ`nY]h][ `a` ]h`XYa  
ÒZZ`b`h]Wx`Yb`B`U`j`Yf`\_Y` \`f`Ubni`fY]gYb`" `5i`Z[ fi`bX`XYf  
G]Wx`Yf` \`Y]hg`VYgh]a`a`i`b[ Yb`X`ØfZYb`bi`f`HYhfU!DU`\_g`V]g`\$ž` )`@]hYf  
a` ]h[ YVfUWx`h`k`YfXYbž`k`À` \`fYbX` [ fØ` »`YfY`HUgWx`Yb`i`bX`F`i`W`\_g`À`\_Y  
b]Wx`h`Yf`Ui`V`h`g]bX`" : Øf`A`YbgWx`Yb`a` ]h`6`Y` \ ]bXYfi`b[ `ghY` \`Yb` ]a  
9` \`fYb` \`c`Z`gdYn]Y` ``Y`D`À`hnY`ni`f`J`YfZØ[ i`b[ ž`XYf`Ni` [ Ub[ `]gh  
VUff]YfY`ZfY]"

ã` : U` ``Y`Y]bYg`G]Y[ Yg`XYg`J`Z6`Ghi`hh[ Ufh`k` ]fX`Ua` `GcbbhU[ ž`XYa  
&)" `A`U]ž`Y]b`9a`dZUb[ `]a` `F`Uh` \`Ui`g`gck` ]Y`Y]b` [ fc` »`Yg` : UbZYgh`Ui`Z  
XYa` `GWx` `cggd`Uhn`ghUhhZ]bXYbž`VY]`XYa` `X]Y` [ YgUa`hY`A`UbbgWx`UZh  
]b`Ghi`hh[ Ufh`Yfk`UfhY`h`k` ]fX`" `8]Yg`\_ØbbhY`ni`XYa` `XYf`GWx`ØggY`ni  
Y]bYa` `D`Uhn`]b`XYf`9i`fcdU`@YU[ i`Y`gY]bž`k`Ug`VY]`Y]bYa` `G]Y[  
ni`g`À`hn`]Wx`ni` `XYb`VYfY]hg`YffY]Wx`hYb` \*ž` ) `A` ]` ]cbYb`9i`fc`Ui`g`XYf  
Dc`\_U`gU]gcb`Y]bYb`k`Y]hYfYb` ;`Yk`]bb`j`cb` ( ž` & `A` ]` ]cbYb`9i`fc  
VYXYi`hYb`k`ØfXY"

8]Y`J`cfZfYi`XY`Ui`Z`XUg` : ]bU`Y`]gh`Ybcfa`ž`XYbb`a`Y` \`f`U`g`%`\$`\$`\$`\$`  
H]W`\_Y`h`UbZfU[ Yb`k`i`fXYb`VY]a` `J`Z6`j`YfnY]Wx`bYhž`k`À` \`fYbX`bi`f`

&( "\$\$\$ 'H]W\_Yhg'j Yf[ YVYb'k YfXYb' \_cbbhYb" 'Dc`'nY]VY\ÖfXYb  
k UfbYb'j cf'H]W\_YhVYhfi [ 'Ui ZXYa 'GWk Ufna Uf\_hžXU'XUg': ]bU`Y  
Ui gj Yf\_Ui Zh'gh" '5i ZXYf': Ubhf]VØbY' ]b'6Yf' ]b'k YfXYb'X]Y  
Ghi hh[ UfhYf' ]b' ]\fYb' \_`Ugg]gWk Yb'k Y» Yb'Hf]\_chg'UbhfYhYbž  
k Å\ fYbX'X]Y'A UbbgWk UZh'Ui g'6]Y`YZ'X' ]b'V`Ui Yb'Hf]\_chg'gd]Y`Yb  
k ]fX"

: Ubg'XYg'J Z6'Ghi hh[ Ufh'g]bX'Y]b[ Y`UXYbž'X]Y'Gh]a a i b[ 'Ua  
6fY]hgWkY]Xd`Uhn'ni ' [ Yb]Y» Yb'i bX'XUg'HYUa ' ]b'X]YgYf  
YbhgWkY]XYbXYb'D\UgY'ni 'i bhYfghØhnYb" '9]b'dUW\_YbXYg'8i Y`  
Yfk UfhYh'X]Y'Ni gWkUi Yfž'gck c\`' ]b'6Yf' ]b'U'g'Ui Wk' ]b'Ghi hh[ Ufhž  
k c'X]Y': Ubg' ]b' ]\fYb'Hf]\_chg'ni gUa a Yb\_ca a Ybž'i a ' ]\f'HYUa 'ni  
ZY]Yfb'i bX'ni 'i bhYfghØhnYb"

8 YhU]`g	
J c fZU``	Gcbgh][ Yg
C fh	GWk`cggd`Uhnž'+\$%+' 'Ghi hh[ Ufhž'8 Yi hgWk`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "nj k "XY</li> <li>• k k k "ghi hh[ Ufh!hc i f]gh"XY</li> <li>• k k k "gd c fhgWkUi "XY</li> </ul>

6Ygi WkYb'G]Y'i bg'Ui Z.'b!U[ "bYh