

gUY`V`cW_]Yfh'5fUV]gWYg
A]b]ghYfhfYZZYb`]a`K`Ygh^c fXUb`UbX`°

gUY`V`cW_]Yfh`Y]b`[Yd`UbhYg`HfYZZYb`UfUV]gWYf
5i » Yba]b]ghYf`]a`K`Ygh^c fXUb`UbXžk Ug`]bhYfbUh]cbU`Y
GdUbbi b[Yb`j`Yfgh`f`h`



F Ua U`U\ž`DU`Àgh]bYbg]gWY` ; YV]YhY`!`5a`'` %" A U] &\$&) ` \Uh
gUY`gY]bY`Ni`gUa`a`YbUfVY]h`a`]h`Y]bYa`[Yd`UbhYb`HfYZZYb`XYf
5i » Yba]b]ghYf`a`Y\fyfYf`UfUV]gWYf`@ÀbXYfž`XUfi`bhYf`x`fXUb]Ybž
Ÿ [mdhYbž`GUi`X]!5fUV]Ybž`?`UhUf`i`bX`X]Y`J`YfY]b][`hYb`5fUV]gWYb
9a`]fUhYž`V`cW_]Yfh`8`]YgYg`HfYZZYb`gc`hY`]b`F Ua U`U\`ghUhZ]bXYbž
XYf`J`Yfk`U`hi`b[`g\Ui`dghUXh`XYf`DU`Àgh]bYbg]gWYb
5i`hcbca`]YVY\`ŌfXY`]a`VYgYmhYb`K`Ygh^c fXUb`UbX`"9]b
]gUY`]gWYf`6YUa`hYf`Yf`_`ÀfhYž`XUgg`X]Y`DU`Àgh]bYbg]gWY
5i`hcbca`]YVY\`ŌfXYž`X]Y`XYb`A`UggU`_Yf`j`ca`'+`"C`_hcVYf
j`Yf[`Ub[`YbYb`x`YfYg`b]W`h`j`Yfi`fhY`]h`\Uhž`XUg`HfYZZYb`U`g
dfcj`c`_Ubh`Ya`dZ]bXYhi`bX`gUY`_Y]bY`A`U»`bU\`a`Yb`i`bhYfgh`Ø`hYb
k`YfXYž`X]Y`gY]bY`G]WYf\Y]h[`YZ\`fXYb`"

8Ya cbghfUh]cbYb`ØVYf`X]Y`UfUV]gWXYb`A]b]ghYfž`X]Y`j cb`x`fXUb]Yb
]bg`K`Ygh`c`fXUb`UbX`fY]gYb`a`ØW`hYbž`k`YfXYb`Xi`fW`X]Y
G]WXYf\Y]hg`cbhfc``Yb`g`fUY`g`Y]b[`YgW`f`Àb`hž`XU`XUg`@UbX`gck`c`\`
X]Y`;`fYbnYb`U`g`Ui`W`X`Yb`@`ZhfUi`a`_`cbhfc``]Yfh"8]YgYf`GW`f]hh
_ca`a`hini`Y]bYa`_f]h]gWXYb`A`ca`Yb`hž`XU`Y]bY`]bhYfbUh]cbU`Y
?cbZYfYbn`ni`f`8]g_i`gg]cb`ØVYf`X]Y`dU`Àgh]bYbg]gWXY`GhUUh]W`_Y]h
j`cb`%+`"V]g`&\$`"ž`b]b`BYk`Mcf`_`UbghY`h"5b[`Yg]W`hg`XYg
ni`bY`a`YbXYb`8fi`W_g`j`cb`XYb`J`YfY]bhYb`BUh]cbYb`i`bX
Yi`fcd`À]gWXYb`@`ÀbXYfbž`X]Y`Y]bY`Nk`Y]!GhUUhYb!@Øgi`b[
VY`Øfk`cfhYbž`]gh`X]YgY`6`c`W`UXY`VYgcbXYfg`Vf]gUbh"8Yf
ZfUbnØg]gWXY`Df`Àg]XYbh`9a`a`Ubi`Y`A`UW`fcb`\`Uh`X]Y`5bYf`_Ybbi`b[
Y]bYg`dU`Àgh]bYbg]gWXYb`GhUUhYg`U`g`a`cfU`]gWXY`DZ]W`hi`bX
dc`]h]gWXY`B`chk`YbX][`_Y]h`VYnY]W`bYh"

G]WXYf\Y]hg`U[`Y`Yg`_U`]Yfh

8]Y`G]WXYf\Y]hgg]hi`Uh]cb`\`Uh`g]W`]b`XYb`Y`hnhYb`A`cbUhYb
g][`b]Z]_Ubh]j`YfgW`Àf`Zh"@"YhnhY`K`c`W`Y`Yf`ØZbYhY`XUg`]gfUY`]gWXY
A`]h`Àf`XUg`:`Yi`Yf`Ui`ZY]bYb`X]d`ca`Uh]gWXYb`?`cbj`c]ž`XYf
8]d`ca`UhYb`XYf`9i`ž`XYg`J`YfY]b][`hYb`?`Øb][`fY]W`gž`F`i`gg`UbXg`i`bX
7`\]bUg`i`a`ZUgghY`ž`bU`Y`XYa`:`ØW`h]b[`g`U[`Yf`ž`b]b"8]YgY`5`_h]cb
Ø\`fhY`ni`]bhYfbUh]cbU`Yf`9a`d`Øfi`b[`ž`k`c`VY]`g`fUY`g]W`XUa`]h
j`YfhY]X][`hY`ž`XUgg`Yg`K`UfbgW`ØggY`UV[`Y[`YVYb`\`UVY`ž`bUW`XYa
XYf`?`cbj`c]j`cb`gY]bYf`j`YfY]bVUfhYb`F`ci`hY`UV[`Yk`]WXYb`k`Uf"

GY]h`XYa`5i`gVfi`W`X`Yg`?`cbZ]_hg`Ua`_`+`"C`_hc`VYf`&\$&`ž`U`g`a`Y`f
U`g`%`%`\$`\$`A`YbgWXYb`]b`g`fUY`_`[`Yh`ØhY`hi`bX`ØVYf`&\$`\$`Yb`h`Ø\`fh
k`i`fXYb`ž`\`Uh`XYf`;`UnUghfY]ZYb`i`bhYf`Ybcfa`Yb`J`Yf`i`ghYb`[`Y`]hYb"
@Ui`h`5b[`UVYb`XYg`dU`Àgh]bYbg]gWXYb`;`Ygi`bX`Y]hga`]b]ghYf]i`a`g
k`i`fXYb`gY]hXYa`a`]bXYghYbg`)(`"`,`%`DU`Àgh]bYbgYf`[`Yh`ØhY`hi`bX
%&(`"\$`)(`j`Yfk`i`bXYh"8`Ug`6`Øfc`ZØf`F`Y[`]Yfi`b[`ga`YX]Yb`]a
;`UnUghfY]ZYb`U`_hi`U`]g]YfhY`X]Y`Hc`XYgnU`\`Yb`gc[`Uf`Ui`Z`ØVYf
*`%`+`\$`\$`ž`k`À`\`fYbX`HUi`gYbXY`i`bhYf`XYb`Hf`Øa`a`Yfb`j`Yfa`]ggh
k`YfXYb"

=bhYfbUh]cbU`Y`F`YU`_h]cbYb`i`bX`f`Y`W`h`]WXY
@U[`Y`

8]Y`]gfUY`]gWXY`FY[]Yfi b[`ghY\`h]a a Yf`a Y\`f`]b`XYf`?f]h]_ž
]bgVYgcbXYfY`k Y[Yb`XYf` : cfhgYhni b[`XYg`G]YX`i b[gVUi g`]a
 K Ygh`c`fXUb`UbX"6Yf]W`hYb`ni Zc`[Y`k`i fXYb`VYfY]hg`&&`bYi Y
]`Y[U`Y`G]YX`i b[Yb`]b`D`Ubi b[`[YVfUW`h"
 A YbgW`Yb`fYW`hg[fi ddYb`i bX`dU`Àgh]bYbg]gW`Y`6YUa`hY
 j Yfi fhY`]Yb`X]YgY`YI dUbg]cb]gh]gW`Yb`A U» bU\`a Yb`gW`UfZ" `a` `ž`]
 Yf`_`ÀfhY`XYf` `bhYfbUh]cbU`Y` ; Yf]W`hg\`c`Z`XUgg`X]Y`]gfUY`]gW`Y
 6YgYhni b[`XYf`dU`Àgh]bYbg]gW`Yb` ; YV]YhY`]`Y[U`gY`]i bX`Zc`fXYfhY
 X]Y`9j U`i]Yfi b[`U`Yf`G]YX`i b[Yb`]b`X]YgYb`FY[]cbYb"

8]Y`\]ghc]gW`Y`i bX`fYW`h]W`Y`6Ug]g`Z0f`XYb`?cbZ]_h`fY]W`h`V]g`]b
 X]Y` ; f0bXi b[`XYf`J YfY]bhYb`B Uh]cbYb`]a` `š\`f`%-` ()`ni f0W`_"
 B UW`XYa` `X]Y`DU`Àgh]bYbgYf`%-` (, `Ui Z[fi bX`XYg`?f]Y[Yg`a`]h`-gfUY`
]b`X]Y` : `i W`h[Yhf]YVYb`k`i fXYb`ž`Y`Vh`XYf`?cbZ]_h`V]g`\`Yi`hY
 i b[Y`0gh"8Yf`I`B!G]W`Yf\`Y]hg`fUh`\`Uh`k`]YXYf\`c`h`X]Y`F`0W`_Y\`f`ni
 : f]YXYbgj Yf\`UbX`i b[Yb`[YZc`fXYfhž`XcW` `XYf`Zc`fh`Ui ZYbXY`6Ui
]gfUY`]gW`Yf`G]YX`i b[Yb`YfgW`k`Yfh`Y]bY`a` 0[`]W`Y`@0gi b["

`b`5bVYhfUW`h`X]YgYf`_ca`d`YI`Yb`i bX`Ub[YgdUbbhYb`G]hi`Uh]cb
 k`]fX`XYf`X]d`ca`Uh]gW`Y`5i`ghUi`gW`nk`]gW`Yb`XYb`j`YfgW`]YXYbYb
 5_hYi`fYb`]b`XYf`FY[]cb`k`Y]hYf\]b`U`g`Yb`hgW`Y]XYbX`Z0f`X]Y
 :]bXi b[`Y]bYg`XUi`Yf\`UžhYb` : f]YXYbg`YfUW`hYh"8]Y`_ca`a`YbXYb
]bhYfbUh]cbU`Yb` ; Ygd`f`W`Y`_0bbhYb`Y]bY`k`]W`h[Y` ; Y`Y[Yb\`Y]h
 XUfghY`Yb`ž`X]Y`VYfY]hg`gY]h`š\`fnY\`bhYb`UbXUi`YfbXYb
 GdUbbi b[Yb`ni`UXfYgg]YfYb"

: 0f`k`Y]hYfY` `bZcfa`Uh]cbYb`ni`XYb`<]bhYf[f0bXYb`i`bX
 9bhk`]W`_i b[Yb`YgYb`G]Y`X]Y`6Yf]W`hY`Ui`Z`5` `šUnYYfUž`I`B`"cf[
 i`bX`DU[Yd`UW`"

8YhU]`g	
J`c`f`ZU`	?`0fdYfj`Yf`Yhni`b[`ž`A`c`f`X`#`h`c`hgW`\`U[
C`f`h`	F`Ua`U`\`U`ž`DU`Àgh]bYbg]gW`Y` ; YV]YhY
J`Yf`Y`hnhY`	%`%`\$`)`(`
E`i`Y`Y`Yb`	<ul style="list-style-type: none"> • k`k`k`"U`^UnYYfU"W`a • k`k`k`"i`b`"cf[• Ud]"dU[Yd`UW`"XY

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