

# 6Yf`]b`j Yf`]Yfh'8Yi hgWXYb 7ca di hYfgd]Y`YdfY]g'&\$&\* `Ub`A ØbWXYb°

6Yf`]b` \ Uh'XYb`8Yi hgWXYb`7ca di hYfgd]Y`dfY]g'&\$&\* `Ub  
A ØbWXYb`j Yf`cfYb`"6Øf[ Yfa Y]ghYf`K Y[ bYf`d`Ubh'XYbbcW  
XUg/ ei ch<ci gY`cZ; Ua Yg/ ei ch"



6Yf`]bž'8Yi hgWXYb`UbX`!`a`gdUbbYbXYb`FYbbYb`i a`XYb  
8Yi hgWXYb`7ca di hYfgd]Y`dfY]g` \ Uh'6Yf`]b`Y]bYb` \ YfVYb  
FØW\_gW`U[ `Yf`]hYb`"5a`%, " ' ð b ] ' & \$ & ) [ UVYb`X]Y`J YfUbghU`hYf  
VY`Ubhž`XUgg`X]Y`DfY]gj Yf`Y] \ i b[ `&\$&\* `]b`A ØbWXYb`ghUhhZ]bXYh"  
8]YgY`9bhgWXY]Xi b[ `k`i`fXY`a`]h`Y]bYf`ghUf`\_Yb`6Yk`YfVi`b[  
A ØbWXYbg`VY[ fØbXYhž`X]Y`Xi`fW`XUg`9b[ U[ Ya`Ybh`XYf`GhUXh`ZØf  
X]Y`; Ua`Yg!6fUbWXY`i`bhYfghf]WXYb`k`]fX`"8cfch\YY`6Åfž  
6i`bXYga`]b]ghYf]b`ZØf`:`cfgW`i`b[ ž`HYW`bc`c[ ]Y`i`bX`F`Ui`a`ZU`fhž  
`cVhY`X]Y`9bhk`]W`\_i`b[ gW`UbW`bž`X]Y`A ØbWXYb`ZØf`X]Y`6fUbWXY  
V]YhYh`"8Ua`]h`k`]fX`X]Y`U`fY`Ub[ Y`?`cb`\_i`ffYbn`nk`]gWXYb`6Yf`]b  
i`bX`A ØbWXYb`i`a`X]Y`J`cf`Y`ffgW`UZh]b`XYf`XYi`hgWXYb`; Ua`Yg!  
GnYbY`k`Y]hYf`Ub[ Y`Y]nh`"9]b`I`a`ZfU[ Y`XYg`6fUbWXYbj`YfVUbXg  
[ Ua`Y`\_`nY][ hY`ni`Y`hnhž`XUgg`A ØbWXYb`"Y]W`h`X]Y`B`UgY`j`cfb` \ UhY

i bX`XUa ]h'6Yf`]bg'5a V]h]cbYb`Z0f`X]Y`\_ca a YbXY`DfY]gj Yf`Y]i b[ Y]bYb`8Åa dZYf`j YfdUgghY"

8cW`6Yf`]b [ ]Vh`g]W`a ]h`X]YgYf`B]YXYF`U[ Y`b]W`h[ YgW`U[ Yb"  
8Yf`FY [ ]YfYbXY`60f[ Yfa Y]ghYf`?U]`K Y[ bYf`^Aggh`\_Y]bYb`Nk Y]ZY`  
XUfUbž`XUgg`gY]b`N]Y`X]Y`XUi Yf\UZhY`J YfUb`\_Yfi b[ `XYg`8Yi hgW`Yb  
7ca di hYfgd]Y`dfY]gYg`]b`XYf`<Ui dhghUXh`]gh"K Y[ bYf`^YVh`^Yfj cfž  
XUgg`6Yf`]b`XYf`VYghY`GhUbXcfh`Z0f`XUg`9j Yb`h`gY]ž`XU`X]Y`GhUXh  
0VYf`X]Y`a Y]ghYb`i bhYfbY`a Yb`i bX`XUg`XmbUa ]gW`ghY  
K UW`ghi a`]b`XYf`; Ua Yg!6fUbW`Y`j YfZ0[ h`i a`X]YgYa`5bgdfi W`  
[ YfYW`hni`k YfXYbž`k ]fX`VYfY]hg`\_f`Z]h[ ]`b`X]Y`Ni`\_i bZ]`bj Ygh]Yfh"  
5V`&\$&`\*`gc`^`XUg`bYi Y` <ci gY`cZ; Ua Yg`Yf`0ZbYbž`XUg`U`g  
[ f0gghYg`NYbhfia`Z0f`Gd]Y`YYbhk ]W`\_Yf`]b`8Yi hgW`UbX`Zi b[ ]YfYb  
gc`^`<]Yf`k YfXYb`[ fc»Y`i bX`\_`Y]bY`i bhYfbY`a Ybž`GhUfh`i dg  
gck ]Y`?i`hi`f!`i bX`6`Xi b[ g]bgh]hi`h]cbYb`i bhYf`Y]bYa`8UW`  
j YfY]bh`8]Y`GYbUhg`\_Ubn`Y]`^Uh`Ub[ Y`\_0bX][ hž`XYb`5i ZVUi`XYg  
<ci gY`cZ; Ua Yg`]b`XYb`^YfYb`&\$&(`i bX`&\$&)`a ]h`Yk Y]`g`fi bX  
Z0bZA ]`]cbYb`9i fc`ni`i bhYfgh0hnYb"

## 9]b`6`]W`\_`Ui Z`X]Y`; Ua YgVfUbW`Y

8]Y`XYi hgW`Y; Ua YgVfUbW`Y`^Uh]b`XYb`^YhnhYb`^YfYb`<0`Yb  
i bX`H]YZYb`Yf`YVh`8]Y`]bhYfU`\_h] Y`A`YX]Yb`UbXgW`UZhVcca`hž`k Ug  
b]W`hni`Yhnh`Xi fW`X]Y`^A`f`]W`Y; Ua YgW`ca`]b`?0`b`VY`Y[ h`k ]fXž  
X]Y`&\$%-`a ]h`fY`\_cfXj YfX`A`W`h[ ]Yb`^`+`"\$\$\$`6Ygi W`Yfb`Ui Zk UfhYhY"  
5i W`k Ybb`X]Y`DUbXYa`]Y`]b`XYb`^YfYb`&\$&\$`i bX`&\$&%`]fY  
GW`UhhYb`[ Yk`cfZYb`^Uhž`]gh`XYf`i a`gUhn`XYf`6fUbW`Y`&\$&\$`Ui Z  
Yhk`U`) ž`A`j`]UfXYb`9i fc`[ Ygh]Y[ Ybž`k Ug`D`Uhn`Z0bZ]a`[ `cVU`Yb  
J Yf[ `Y]W`VYXYi hYh`Ni a`J Yf[ `Y]W`.8Yf`i a`gUhn`XYf  
6i W`VfUbW`Y`VY`]YZg]W`&\$&\$`Ui Z`- ž`A`j`]UfXYb`9i fcž`k`A`fYbX  
X]Y`A`i`g]\_VfUbW`Y`bi f`%ž`A`j`]UfXYb`9i fc`Y]bgd]Y`hY"

6Yf`]b`XUfZ`g]W`f0`a Ybž`XUgg`Xcfh`fi bX`^` ) \$`i bhYfbY`a Yb`XYf  
7ca di hYfgd]Y`Y!6fUbW`Y`UbG`Agg][`g]bXž`X]Y`0VYf`("\$\$\$  
5fVY]hgd`^hnYb`a ]h`Y]bYa`; YgUa`hi`a`gUhn`j`cb`0VYf`("\$`A`j`]cbYb  
9i fc`^A`f`]W`j`YfhY]`Yb`"8]Yg`nY][`h`X]Y`6YXYi`hi`b[`i`bX`XUg  
DchYbn]U`ž`XUg`6Yf`]b`Z0f`X]Y; Ua Yg!6fUbW`Y`^Uh`8]Y  
GW`k ]Yf][`\_Y]hYb`]b`X]YgYa`GY`\_hc`f`g]bX`b]W`hni`0VYfgY`^Ybž`XU`Yg

6Yf]W\hY`ØVYf`gW`YW\hY`5fVY]hgVYX]b[ i b[ Yb`i bX`\c\Yb`8fi W\_]b  
XYb`Ghi X]cg[ ]Vh`8YbbcW`ZØfXYfh`X]Y`6i bXYgfY[ ]Yfi b[ `X]Y  
6fUbW\Y`V]g`&\$&` `a ]h&) \$`A ]``cbYb`9i fcž`k Ug`X]Y`i bhYfghØhni b[  
ZØf`9bhk ]W\_`Yf`i bX`XYfYb`\_fYUhj] Y`≠YYb`i bhYfghfY]W\h`

GdUbbYbX`V`Y]Vhž`k ]Y`g]W`X]Y`?cb\_i ffYbn`nk ]gW\Yb`6Yf`]b`i bX  
A ØbW\Yb`Ybhk ]W\_`Y`b`k ]fXž`k Å\fybX`X]Y`; Ua YgVfUbW\Y`g]W\  
\_cbh]bi ]Yf`]W`k UbXY`h`C`V`X]Y`D`ÅbY`ZØf`XUg` <ci gY`cZ; Ua Yg` ]b  
6Yf`]b`XUg`K UddYb`[ Y[ Yb`X]Y`B]YXYf`U[ Y`XYg  
7ca`di hYfgd]Y`dfY]gYg`hfU[ Yb`k YfXYbž`V`Y]Vh`UVni k UfhYb``8cW\  
X]Y`Ni \_i bZhj Yfgdf]W\hž`Vi bh`i bX`XmbUa ]gW\`ni `k YfXYb`

fVV&(`VYf]W\hYhž`XUgg`

a`n`XY`nY][ hž`XUgg`

VdV`XY`Yf`Åi hYfh`X]Y`G]hi Uh]cb`]b`XYf`

8YhU]`g	
C fh	6Yf`]bž`8Yi hgW\`UbX
E i Y`Yb	<ul style="list-style-type: none"><li>• k k k "fVV&amp;(`XY</li><li>• k k k "a`n`XY</li><li>• k k k "VdV`XY</li></ul>

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