

@YVYbga]hhY`fYhhi b[]b`6Yf`]b.`A chUhc g
_Àa dZh:[Y[Yb`J YfgWk YbXi b[°

9fZU\ fYb`G]Yž`k]Y`6Yf`]b`[Y[Yb`@YVYbga]hhY`j YfgWk YbXi b[
_Àa dZh`i bX`k Y`WY`F c`Y`A chUhc g`XUVY]`gd]Y`h` `bUW\`U`h][Y
@Øgi b[Yb`ZØf`X]Y`Ni`_i`bZh`



6Yf`]bž`8Yi hgWk`UbX`!`#`8Yi hgWk`UbX`k YfXYb`Ä`f`]Wk`fi bX`%%
A]`]cbYb`HcbbYb`@YVYbga]hhY`k Y[[Yk cfZYbž`cVkc`c`j]Y`Y
XUj cb`bcWk`[Yb]Y» VUf`g]bX`"6YgcbXYfg`cWk`]gh`X]Y
J YfgWk YbXi b[]b`[fc» Yb`Gh`XhYb`k]Y`6Yf`]bž`k c`]a`a`Yf`a`Y`f`
A YbgWk Yb`Y]bY`@Øgi b[`ZØf`X]YgYg`Xf`Äb[YbXY`DfcV`Ya``gi`Wk`Yb`"
8Yf`C`b`]bY!Gi`dYfa`Uf`_h`A`chUhc`gž`&\$%(`]b`Ghc`W`c`a``[Y[fØbXYhž
`U`h`g]Wk`XUfUi`ZgdYn]U`]g]Yfhž`[YfYhhYhY`@YVYbga]hhY`]b
8Yi hgWk`UbX`i bX`²`ghYffY]Wk`Ubni`V]YhYb`"8]Y`DfcXi`_hYž`X]Y`]b
gY]bYb`FY[U`Yb`ghY`Ybž`VYg]hnYb`c`Zh`UV[Y`Ui`ZYbY
A]bXYgh`U`hVUf`_Y]hgXUhYb`c`XYf`_ca`a`Yb`a`]h`GWk`Öb`Y`]hga`U`_Y`b
XU`Yf`"J]Y`Y`ghUa`a`Yb`Ui`Wk`Ui`g`,`VYfdfcXi`_h]cb`"8ca`]b]ei`Y`9fhž
X]Y`; YgWk`Ä`Zh`gZØ`fYf]b`j`cb`A`chUhc`g`ZØf`X]Y`VY]XYb`@ÄbXYfž
VYgWk`fY]Vh`XUg`i`bhYfbY`a`Yb`U`g`Y]bYb`C`b`]bY!G`c`d`ZØf`

@YVYbga]hhY`žX]Y`Yg`b]Wk h`b`X]Y`hfUX]h]cbY`Yb`Gi`dYfa`Äf`_hY`
gWk UZZYb``8]Y`@]YZYfi`b[`YfZc`[`h`gc[`Uf`V]g`X]fY`_hj`cf`X]Y`<`Ui`ghØf`
XYf`?`i`bX.]bbYb``

8 Ug`Gcfh]a`Ybhi`a`ZUggh`Y]bY`Vi`bhY`A`]gWk i`b[`Ui`g`U`hÄ[`]Wk Yb`
@YVYbga]hhY`b`gck]Y`Ui`g[`YZU`YbY`DfcXi`_hY`_`Y]bYfYf`A`Uf`_Yb``
5`YfX]b[`g`fY]Wk h`XUg`5b[`YVch`b]Wk h`ZØf`Y]bYb`j`c``i`a`ZÄb[`]Wk Yb`
K`cWk YbY]b`_Ui`Zž`Zf]gWk Y`@YVYbga]hhY`k`]Y`C`Vghi`bX`;`Ya`ØgY`
gi`Wk h`ia`Ub`j`Yf[`YVYbg``@Ub[`Zf]gh][`U`h`A`chUhc`g`XUg`N]Y`ž`Y]bY`
K`Y`h`c`b`Y`@YVYbga]hhY`j`YfgWk`k`YbXi`b[`ni`g`Wk UZZYb``9fh`Y`Vh`X]Y`
B`ch`k`YbX][`_Y]h`Y`fj`cfž`]bgVYgcb`XYfY`Ä`h`YfY`;`YbYfUH]cbYb`ØVYf`
@YVYbga]hhY`i`bX`B`UWk`U`h][`_Y]h`ni`]bZc`fa`]YfYb``8`Yb`b`j`]Y`Y`
J`YfVfUi`Wk Yf.]bbYb`k`]ggYb`c`Zi`b]Wk hž`k`]Y`g]Y`a`]h`XYa`
A`]b`XY`gh`U`h`V`Uf`_Y]hgX`Uhi`a`f`A`<`8`Ł`i`a`[`Y`Y`b`gc`Yb``9]b`VY`gg`YfY`g`
J`Yfgh`Ä`b`X`b]g`_`Ø`b`h`Y`X]Y`@YVYbga]hhY`j`YfgWk`k`YbXi`b[`g][`b]Z`_`Ubh`
fYXi`n]YfYb``

: ccX`K`UghY`]a`6`]W_`XYf`9I

@Ui`h`8`UhYb`XYf`9i`fcdÄ]gWk Yb`i`b]cb`g]bX`Ä`f`]Wk`Y`hk`U`*`\$`
A`j``cbYb`H`c`b`b`Yb`@YVYbga]hhY`VY`h`fc`ZY`b`ž`X`Ug`Y`b`h`g`d`f]Wk`h`Y]b`Ya`
Y`b`c`f`a`Y`b`K`Y`f`h`j`c`b`%`&`A`j``Uf`X`Y`b`9i`f`c``8]Y`g`V`f]b[`h`Ui`Wk`
Ö`c`c`[`]gWk Y`<`Y`f`Ui`g`Z`c`f`X`Y`fi`b[`Y`b`a`]h`g]Wk`ž`X`Y`b`b`,`V]g`%`\$`D`f`c`n`Y`b`h`
X`Y`f`[`c`V`U`Y`b`H`f`Y]V`U`i`g[`U`g`Y`a`]gg]cbYb`gh`U`a`Y`b`Ui`g`X`Y`f`
@YVYbga]hhY`j`YfgWk`k`YbXi`b[``i`a`X`Y`a`Y`b`h[`Y[`Y`b`ni`k`]f`_`Y`b`ž`
j`Y`f`Z`c`[`h`X]Y`9i`Y`f`[`Y]n][`Y`N]Y`Y`ni`f`F`Y`Xi`n]Y`fi`b[`j`cb`
@YVYbga]hhY`UV`ZÄ`Y`b``6]g`&\$`\$`gc`Y`bY`G`Y`b`_i`b[`j`cb`
a`]b`XY`gh`Y`bg`&\$`D`f`c`n`Y`b`h]b`X`Y`f`@YVYbga]hhY`d`f`c`Xi`_h]c`b`i`b`X`
!`j`Y`f`U`f`V`Y]h`i`b[`g`c`k`]Y`(\$`D`f`c`n`Y`b`h]a`9]b`n`Y`U`b`X`Y`ž`]b`F`Y`gh`Ui`f`U`b`hg`
i`b`X`d`f]j`U`h`Y`b`<`Ui`g`U`h`Y`b`Y`f`f`Y]Wk`h`k`Y`f`X`Y`b``

⊕`Y]b`Ya`_`Ø`f`n`]Wk`j`Y`f`U`V`g`Wk]Y`X`Y`h`Y`b`8`c`_i`a`Y`b`h`k`i`f`X`Y`b`Ui`Wk`
J`c`f`g`Wk`Ä[`Y[`Ya`U`Wk`hž`X]Y`Ø`V`Y`f`X]Y`g`Y`N]Y`Y`Y`b`Ui`g[`Y`Y`b``G`c`d`U`b`h`
X]Y`9i`i`b`h`Y`f`U`b`X`Y`f`Y`a`Y]b`Y`,`V`Y`f`U`f`V`Y]h`i`b[`X`Y`f`
5`V`Z`U`f`U`a`Y`b`f]Wk`h]b]Y`g`c`k`]Y`j`Y`f`V]b`X`]Wk`Y`5`V`Z`U`f`Y`X`i`_h]c`b`g`n]Y`Y``
8`U`V`Y]g`c`Y`b`j`c`f`U`Y`a`Ui`Wk`i`b`j`Y`f`_Äi`Z]Wk`Y`ž`U`V`Y`f`b`c`Wk`
[`Y`b]Y`»`V`U`f`Y`@YVYbga]hhY``[`Y`g`d`Y`b`X`Y`h`k`Y`f`X`Y`b``8]Y`g`_`Ø`b`h`Y`Y]b`Y`b`
[`f`c`»`Y`b`i`b`h`Y`f`g`Wk]Y`X`a`U`Wk`Y`b`ž`i`a`X`Y`b`8`f`i`W`_`Ui`Z`X]Y`F`Y`g`g`c`i`f`W`b`

ni 'j Yff]b[Yfb"

Dc`h]gW\ Yf' < UbX`i b[gVYXUfZ

8ca]b]ei Y'9fh`ZcfXYfh]j cb`XYf'Dc`h]_`fYW\hgj YfV]bX`]W\Y`N]Y`Yž
 i a `Gi dYfa Àf_hY`i bX`l bhYfbY\`a Yb`ni a `<UbXY`b`ni `VYk Y[Yb"
 G]Y`ZcfXYfh`Y]bY`bUh]cbU`Y`GhfUhY[]Y`ni f`FYXi`n]Yfi b[]j cb
 @YVYbga]hhY`UVZÀ`Ybž`X]Y`g]W\`Ub`XYb`Y\`f[Y]n][Yb`N]Y`Yb`XYf`l B!
 BUW\`U`h][_Y]hgU[YbXU`cf]Ybh]Yfh`8YfnY]h`[]Vh`Yg`]b`8Yi hgW\`UbX
 Y]bYb``UfYb`[YgYh`]W\Yb`F`U\`a Ybž`XYf`l bhYfbY\`a Yb`XUni
 j YfdZ]W\hYhž`ØVYf`\`fY`@YVYbga]hhY`j Yf`i ghY`ni `VYf]W\hYb`"9]b
 ?i fgk YW\gY`]b`XYf'Dc`h]_`gY]`Xf]b[YbX`bchk`YbX][ž`i a `X]Y
 k]fhgW\UZh]W\Yb`i bX`Ö`c`c[]gW\Yb`?cghYb`XYf
 @YVYbga]hhY`j YfgW\k YbXi b[`ni `gYb`_Yb"

A]h`Y]bYa `k UW\gYbXYb`6Yk i gghgY]b`ZØf`X]Y`DfcV`Ya Y`fi bX`i a
 X]Y`@YVYbga]hhY`j YfgW\k YbXi b[`i bX`⊖]h]Uh]`Yb`k]Y`A`chUhcg
 ghY`h`8Yi hgW\`UbX`j cf`XYf`7`UbWž`Y]bY`J`c`ffY]hYffc`Y`]a `?Ua`dZ
 [Y[Yb`@YVYbga]hhY`UVZÀ`Y`ni `ØVYfbY\`a Yb`"8Yf`Ni [Ub[`ni
 [YfYhhYhYb`@YVYbga]hhY`b`_`ÖbbhY`j]Y`Y`XUni `Ub`fY[Ybž`fY[]cbU`Yf
 i bX`bUW\`U`h][Yf`Y]bni _Ui`Z`Yb`i bX`Y]b`l a`XYb`_Yb`VY]`XYf
 @YVYbga]hhY`bi`hni b[`ni `ZØfXYfb`"⊖`X]YgYa `Ni`gUa`a`Yb`\Ub[`]gh
 X]Y`5i`Z`Àfi b[`ØVYf`XUg`A`<8`i`bX`Y]b`gYbg]V`Yf`l a [Ub[`a`]h
 @YVYbga]hhY`b`j`cb`nYbhfU`Yf`6YXYi`hi b[ž`i a `XYf`J`YfgW\k YbXi b[
 Ybh[Y[Ybni`k`]f`_Yb"

8YhU]`g	
C fh	6Yf`]bž`8Yi hgW\`UbX
E i Y`Yb	<ul style="list-style-type: none"> • k k k "VYf`]b!`]j Y"XY • k k k "a`chUhcg"XY • k k k "Yi`fcdUf`"Yi`fcdU"Yi

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