

GYbUh`X]g\_i h]Yfh'; YgYhnYb hk i fZ. `Ni \_i bZh  
XYf`6Yf`]bYf`? `Y]b[ `ÀfhYb `[ Yg]W\ Yfh3

8Yf`6Yf`]bYf`GYbUh`X]g\_i h]Yfh`Ua `%) "\$+ "&\$&) `Y]b'; YgYhn`ni f  
`Ub[ Zf]gh][ Yb`G]W\Yfi b[ `j cb `? `Y]b[ `ÀfhYb`]b`XYf`GhUXh"



6Yf`]bž`8Yi hgW\ `UbX`!`8Yf`6Yf`]bYf`GYbUh`ghY`h] cf`Y]bYa  
k ]W\h][ Yb`GW\ f]hž`i a `X]Y`Ni \_i bZh`XYf`? `Y]b[ `ÀfhYb`]b`XYf  
<Ui dhghUXh`ni `g]W\Yfb`" `b`XYf`G]hni b[ ž`X]Y`Ua `8]YbghU[  
ghUhhZ]bXYhž`k ]fX`Y]b'; YgYhnYb hk i fZ`VY`UbXY`hž`XYf`X]Y`9f`U`hi b[  
XYf`ØVYf`+%"\$ \$\$`? `Y]b[ `ÀfhYb`XUi Yf`UZh[ Yk `À`f`Y]ghYb`gc`""`8]YgY  
[ fØbYb`C UgYb`g]bX`b]W\h`bi f`Y]b`k YgYb`h]W\Yf`6YghUbXhY`]`XYg  
GhUXh[ fØbgž`gc`bXYfb`Ui W\`Y]bY`\]ghcf]gW\Yž`\_i `hi fY`Y`i bX  
Ò\_c`c[ ]gW\Y`F Yggci fW\`ZØf`X]Y`6Yf`]bYf`6Yj Ò`\_Yfi b[ ""  
**HU[ Yggd]Y[ Y`VYf]W\ hYhž`XUgg`**

8 Ug[ Yd`UbhY'; YgYhn`j YfZc`[ h`XUg`N]Y`ž`\_`UfY`6YX]b[ i b[ Yb`ZØf`X]Y  
Bi hni b[ `XYf'; `ÀW\Yb`UbXYfYf`Dfc`Y`\_hYž`k ]Y`Yhk U`GhfU»YbVUi  
cXYf`XYa `6Ui `j cb `? ]hUg`i bX`GW\i `Ybž`ZYghni `Y[ Yb`"8Yf`GYbUh`k ]`

g]W\YfghY`Ybž`XUgg`?`Y]b[ UfhYbUb`U[ Yb`a` Ò[ `]W gh`Yf\U`hYb  
V`Y]VYbž`i` bX`\Uh`VYfY]hg`Ub[ Y\_ØbX][ hž`XUgg`X]Y`I` a` bi` hni` b[  
X]YgYf`:` `ÀW\Yb`X]Y`5i` gbU\`a` Y`gY]b`gc`""` ð`XYf`J`Yf[ Ub[ Yb\Y]h[ UV  
Yg`Ub[ Y`8]g\_i` gg]cbYb`ØVYf`XYb`GW\i` hn`X]YgYf`k` Yfhj`c``Yb`;` ÀfhYb  
Ui`Z`UbXYgY][ YbYb`:` `ÀW\Ybž`k`cVY]`?`f]h]\_Yf`X]Y`A`U»`bU\`a` Yb`XYf  
I`a`k`Y`hj`Yfk`U`hi`b[ `U`g`i`bni`fY]W\YbX`Ya`dZ]bXYb`i`bX`i`a` `XYb  
GW\i`hn`XYf`5b`U[ Yb`ZØfW`hYb`"

## ?`Y]b[ UfhYbYb`hk` ]W\_`i` b[ gd`Ub`i` bX 6YXØfZb]ggY`XYf`GhUXh

GY]h`XYf`6YgW`i` gg`XYg`?`Y]b[ UfhYbYb`hk` ]W\_`i` b[ gd`Ub`g`fP`9DŁ`]a  
»\f`&\$\$(`k`i`fXYb`VYfY]hg`nU\`fY]W\Y`5bdUggi`b[ Yb  
j`cf[ Ybca`a`Ybž`i`a` `XYb`g]W\`j`Yf`ÀbXYfbXYb`6YXØfZb]ggYb`XYf  
GhUXh[ YfYW`h`ni`k`YfXYb`"N]Y`XYg`5V[ YcfXbYhYb\Ui`gYg`i`bX`XYg  
GYbUhg`]gh`Ygž`X]Y`?`Y]b[ `ÀfhYb`]a` `GhUXh[ YV]Yh`XUi`Yf\UZh`ni  
g]W\Yfb`"8]Y`,`VYfUfVY]hi`b[ `XYg`?`9D`\Uh`&\$%\*`VY[ cbbYb`i`bX  
VY\UbXY`h`H\Ya`Yb`k`]Y`XYb`XYa`c[ fUZ]gW\Yb`K`UbXY`ž  
gh`XhYVUi` `]W\Y`I`a`VUi`dfcnYggY`gck`]Y`[ Y`ÀbXYfhY`gcn]U`Yž  
Ò\_c`bca`]gW\Y`i`bX`Ò\_c`c`[ ]gW\Y`9fZcfXYfb]ggY`"5b`X]YgYf  
,`VYfUfVY]hi`b[ `g]bX`j`YfgW`]YXYbY`5\_hYi`fYž`i`bhYf`UbXYfYa  
J`YfhfYhYf`XYg`@UbXYgj`YfVUbXYg`6Yf`]b`XYf`;`UfhYb`ZfYi`bXYž  
VYhY]`][ h`"6Yf`]b`"XY`]b`Zc`fa` ]Yfhž`XUgg`"

8]Y`?`Y]b[ `ÀfhYb`]b`6Yf`]b`g]bX`b]W\h`bi`f`ZØf`XYb`5bVUi`j`cb  
;`Ya`ØgY`i`bX`6`i`a`Yb`k`]W\h][ ž`gcbXYfb`Ui`W\`Y]b`C`fh`XYf  
6Y[ Y[ bi`b[ `i`bX`XYg`gcn]U`Yb`5i`ghUi`gW\g`"8]Y`:`fU[ Yb`bUW\`XYa  
9f\U`hi`bX`XYb`6YX]b[ i`b[ Yb`XYf`Bi`hni`b[ `ghY`Yb`g]W\`j`cf`XYa  
<]bhYf[ fi`bX`Y]bYg`k`UW\gYbXYb`6YXUfZg`Ub`K`c\bfUi`a`i`bX  
UbXYfYb`ÒZYb`h]W\Yb`9]bf]W\hi`b[ Yb`"8i`fW\`X]Y`Zcfh`Ui`ZYbXY  
5bU`mgY`j`cb`BUW`ZfU[ Y`i`bX`6YXUfZ]a` `?`Y]b[ UfhYbk`YgYb`k`]fX  
j`Yfgi`W\hž`X]Y`6U`UbW`nk`]gW\Yb`i`fVUbYa` `K`UW\ghi`a`i`bX`XYf  
6Yk`U\fi`b[ `X]YgYf`k`Yfhj`c``Yb`;`fØbZ`ÀW\Yb`ni`Z]bXYb`"

A`]h`XYf`U`\_hi`Y``Yb`;`YgYhnYg]b]h]Uh]j`Y`\cZzh`XYf`GYbUhž`\_`UfYfY  
FY[ Y`b`i`bX`DYfgdY`\_h]j`Yb`ZØf`X]Y`?`Y]b[ UfhYbUb`U[ Yb`ni`gW\UZZYbž  
XUa`]h`Ui`W\`ni`\_ØbZh][ Y`;`YbYfUh]cbYb`X]Y`BUhi`f`]b`XYf`GhUXh  
[ Yb]Y»`Yb`\_ØbbYb`"J`cf`X]YgYa` `<]bhYf[ fi`bX`V`Y]Vh`UVni`k`UfhYbž

k ]Y`XUg`5V[ YcfXbYhYb\Ui g`ØVYf`X]Y`J cfgW`Ä[ Y`YbhgW`Y]XYb  
 k ]fX`i bX`cV`X]YgY`hUhgÄW`]W`ni`Y]bYa`VYggYfYb`GW`i hn`XYf  
 ?`Y]b[ ÄfhYb`ZØ\fYb"8]Y`8]g\_i gg]cbYb`g]bX`U`gc`Äb[ gh`bcW`b]W`h  
 UV[ YgW`cggYbž`i bX`X]Y`J YfUbhk cfh]W`Yb`a ØggYb`Y]b`[ i hYg  
 <ÄbXW`Yb`\UVYbž`i a`U`Y`b hYfYggYb`i bhYf`Y]bYb`<i hini`Vf]b[ Yb"

8 YhU]`g	
C fh	6Yf`]bž`8Yi hgW`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "hU[ Yggd]Y[ Y`"XY</li> <li>• k k k "VYf`]b"XY</li> </ul>

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