

# 6`U\_Y`@j Y`min]Y\h?`U[ Yb`[ Y[ Yb`ð gh]b 6U`Xcb]`ni fØW\_` `k Ug`bi b3

6`U\_Y`@j Y`min]Y\h`nk Y]`?`U[ Yb`[ Y[ Yb`ð gh]b`6U`Xcb]`ni fØW\_ž  
k Å\fybX`Y]b`]bhYbg]j Yf`FYW\hgghfY]hi a`XYb`:]`a`/ ei ch/ħ  
9bXg`k ]h\`l g/ ei ch/Ub\Å`h"



BYk`Mc`f\_ž`l G5`!`ð`Y]bYa`Ub\U`hYbXYb`FYW\hgghfY]h`nk ]gW\Yb  
6`U\_Y`@j Y`mi bX`ð gh]b`6U`Xcb][ ]VhYg`bi b`bYi Y`9bhk ]W\_`i b[ Yb`  
@j Y`m\Uh`VYgW`cggYbž`nk Y]`\fYf`J cfk ØfZY`[ Y[ Yb`6U`Xcb]ž`X]Y  
g]W`Ui ZX]Y`j cfgÅ`h`]W\Y`i bX`ZU`f`Ågg][ Y`Ni ZØ[ i b[ `j cb  
gYY`]gW\Ya`@]X`VYn]Y\Ybž`ni fØW\_`ni n]Y\Yb`"8]Yg`k i fXY`j cb`; U`U  
VYf]W`hYh"

8Yf`?cbZ]\_h\UhigY]bYb`l fgdfi b[ `k Å\fybX`XYf`8fY\UfVY]hYb`ni a  
:]`a`/ ħ`9bXg`k ]h\`l g ž]b`XYa`X]Y`VY]XYb`GW\Ui gd]Y`Yf`X]Y  
<Ui dhfc``Yb`gd]Y`Yb`"@j Y`mg`9bhgW\Y]Xi b[ ž`X]Y`J cfk ØfZY`ZU``Yb`ni  
`UggYbž`YfZc`[ h]a`?cbhYl h`Y]bYg`\_ca`d`n]YfhYb`J YfZU`fYbgž`XUg  
g]W`ØVYf`a`Y\fyfY`?`U[ Yb`YfghfYW`h`6U`Xcb]g`5bk Å`hY`\UhYb  
a`YX]n]b]gW\Y`l bhYf`U[ Yb`Ub[ YZcfXYfhž`i a`]\fy`J YfhY]X][ i b[ `ni

ghÀf\_Ybž'k Ug '@j Y`mg`HYUa `U`g` DfYggYghi bh `UVhi h"@j Y`mg  
5bk À`hY` \ UVYb`VU`Xcb]`XUfØVYf`]bZcfa ]Yfhž`XUgg`]\fY`A UbXUbh]b  
X]Y`J cfk ØfZY`ghfY]WYb`a ÒW hYž`i a `g]W`Ui Z`UbXYfY`5gdY`hY`XYg  
: U`g`ni ` \_cbnYbhf]YfYb"

: c fhXUi YfbXY`fYW h`]WY

5i gY]bUbXYfgYhni b[ Yb

Hfchn`XYg`F ØW\_ni [ g`V`Y]Vh`XYf`F YW hggfY]h`Ub[ YgdUbbh"@j Y`m  
Yf\YVh`k Y]hYf\]b`5bgdfØWY`Ui Z`GW UXYbYfgUhn`i bX`\À`h`Ub  
gWk Yfk ]Y[ YbXYb`J cfk ØfZYb`k ]Y`gYI i Y`Yf`6Y`Àgh][ i b[ `i bX  
J Yf[ Y`hi b[ ga U» bU\ a Yb`ZYgh`"Dfca ]Z`Ug\ `VYf]W hYhYž`XUgg  
@j Y`m`VY]a `I G!6Yn]f\_g[ Yf]W h`j cb`BYk `Mcf`\_VYUbhfU[ h`\Uhž`X]Y  
YbhgdFYWYbXYb`5bgdfØWY`c\ bY`DfÀ`↑ X]n`ni fØW\_ni n]Y\Ybž`k Ug  
VYXYi hYhž`XUgg`g]Y`X]YgY`gdÀhYf`YfbYi h`Y]bFY]WYb`\_Ubb"

6U`Xcb]`gY]bYfgY]hg`\Uh`X]Y`J cfk ØfZY`ni fØW\_[ Yk ]YgYb`i bX`Y]bY  
; Y[ Yb`\_U[ Y`]b`< Ø\Y`j cb` ( \$\$`A ]`cbYb`8c`Uf`Y]b[ YfY]W hž`]b`XYf  
Yf`@j Y`mi bX`] \fYb`9\Ya Ubb`F mUb`F Ymbc`Xg`XYf`J Yf`Yi a Xi b[  
i bX`9fdFYggi b[ `VYgW i `X][ h`8]YgY`5bgdfØWY`g]bX`]b`Y]bYf  
%+- !gY]h][ Yb`5b`\_U[ YgW f]Zh`Zcfa i`]Yfhž`X]Y`Ui W`J cfk ØfZY`[ Y[ Yb  
X]Y` BYk `Mcf`\_H]a Yg`k Y[ Yb`J Yf`Yi a Xi b[ `Ybh`À`h`8]Y  
Di V`\_Uh]cb`\UhY`]a `8YnYa VYf`&\$&( `ØVYf`X]Y`J cfk ØfZY`j cb  
@j Y`m[ Y[ Yb`6U`Xcb]`VYf]W hYhž`k Ug`ni `ni gÀhn`]WYa `8fi W`\_Ui Z  
6U`Xcb]g`DF!A UbU[ Ya Ybh`ZØ\fhY"

9]b`Y]hi b[ `XYg`Dfc nYggYg

9]b`Dfc nYggVY[ ]bb`]gh`ZØf`A Àfn`&\$&\* `Ub[ YgYhnh"@j Y`m`\UhY`]a  
8YnYa VYf`&\$&( `6YgWk YfXY`VY]`XYf`\_U]Zc]b]gWYb`6Y`ØfXY`ZØf  
6Øf[ YffYW hY`Y]b[ YfY]W hž`i bX`X]Y`GdUbbi b[ Yb`nk ]gWYb`XYb  
VY]XYb`GWUi gd]Y`Yfb`k i fXYb`Xi fW`Y]bY`[ YgWY]hYfhY  
Ni gUa a YbUfVY]h`k À`fYbX`XYf`8fY`UfVY]hYb`j YfghÀf`h`8Ug  
:]a dfc`Y`\_hž`XUg`i fgdfØb[ `]W`\_U`g`HfUi a dfc`Y`\_h[ U`hž`Yb`hk ]W`\_Y`hY  
g]W`ni `Y]bYa `GhfY]hZU`ž`U`g`X]Y`VY]XYb`<Ui dhXUfghY`Yf`\_Y]bY  
[ Ya Y]bgUa Yb`DfYggYhYfa ]bY`a Y`f`k U\fbU\ a Yb"@j Y`m`k UfZ  
6U`Xcb]Y]bY`gYI i Y`Y`6Y`Àgh][ i b[ `gck ]Y`X]Y`GW UZI b[ `Y]bYg

ZY]bXgY`][ Yb`5fVY]hgi a ZY`Xg'j cf"

Ni gÄhn`]W`ni`XYb`fYW`h]W`Yb`<YfUi gZcfXYfi b[ Yb`k i fXY`6U`Xcb] ZØf`gY]b`9b[ U[ Ya Ybh`ZØf`; `Y]W`ghY``i b[ `Ui g[ YnY]W`bYh`8]YgY 5i gnY]W`bi b[ `k i fXY`YXcW`bUW`XYf`J YfÖZYbh]W`i b[ `XYg \_f]h]gW`Yb`5fh]\_Y`g`ni fØW\_[ Ync[ Yb``@Ui h`N8: `d`Ubh`6U`Xcb]ž`a ; Yf]W`h` X]Y`K U`f`Y]h`ni`Yfn`Ä`Yb`i bX`6Yk Y]gY`j cfni`Y[ Ybž`X]Y @j Y`mg`J cfk ØfZY`k ]XYf`Y[ Yb`gc``Yb"

8]Y`5i gY]bUbXYfgYhni b[ `nk ]gW`Yb`@j Y`mi bX`6U`Xcb]`V`Y]Vh`Y]b YfbghYg`H`Ya U`]bbYf`U`V`XYf`: ]`a ]bXi ghf]Y`i bX`k ]fZi: fU[ Yb`ØVYf A UW`hj Yf`Ä`hb]ggY`Ua`GYh`i bX`XYb`l a [ Ub[ `a ]h`J cfk ØfZYb gYi i Y``Yf`6Y`Ägh][ i b[ `Ui Z``=ba ]hYb`X]YgYf`Hi fVi`YbnYb`VY`Ä`h @j Y`m]`fY`5bgdfØW`Y`Ui ZGW`UXYbgYfgUhm`i bX`a ØW`hY`Ui ZX]Y DfU\_h]\_Yb`XYf`J Yf[ Y`hi b[ `Ui Za Yf\_gUa`a UW`Yb"

8YhU]`g	
J cfZU``	F YW`hgghfY]h
C fh	B Yk`Mcf_žl`G5
GW`UXYb`]b`	( \$\$\$\$\$\$\$\$
E i Y``Yb	<ul style="list-style-type: none"><li>• k k k "[ U`U"XY</li><li>• k k k "dfca ]ZUg\"XY</li><li>• k k k "nXZ\Yi hY"XY</li></ul>

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