

B ]bc `XY`5b[ Y`c`\_ca a h. `Hci fbYY`  
=f[ YbXk Ubb `]a `@YVYb `ghUfhYh`VU`X`°

B ]bc `XY`5b[ Y`c`[ Y\h&\$&) `Ui ZHci f`a ]h/ ei ch/=f[ YbXk Ubb  
]a `@YVYb/ ei ch` `5i Zhf]hh`]b`7chhVi g`Ua `%%"%"&\$&) "`H]W\_Yhg  
`Yhnhg]WYfb`°



7c hhVi gž`8Yi hgW`UbX`!`K Ug`hi h`g]W`]b`XYf`A i g]\_gnYbY3`9]b  
U`hVY`\_UbbhYf`BUa Y`gcf[ h`ZØf`Zf]gWYb`K ]bX. `B ]bc `XY`5b[ Y`c`[ Y\h  
&\$&) `Ui ZHci f`a ]hgY]bYf`@j Y!G\ck` `B ]bc `XY`5b[ Y`c`  
=f[ YbXk Ubb `]a `@YVYb "`8]YgY`Hci f`k ]fX`b]W`h`bi f`gY]bY` : Ubg  
VY[ Y]ghYfbž`gcbXYfb`Ui W`Y]bY`[ Ubny`FY]\Y`Ub`bYi Yb`Gcb[ g  
i a ZUggYbž`X]Y`a ]h`XYa `[ `Y]W`bUa ][ Yb`5`Vi a `YfgWY]bYb  
k YfXYb`"

8]Y`Hci f`ghUfhYh`Ua `"\$&"`Bcj Ya VYf`&\$&) `i bX`YbXYh`Ua `%"`  
8YnYa VYf`&\$&) ž`k cVY]`Yf`i bhYf`UbXYfYa `]b`Gh`AXhYb`k ]Y  
: fY]Vi f[ ž`BØfbVYf[ `i bX`6Yf`]b`\U`ha UWYb`k ]fX`"8]Y`[ YbUi Yb  
HYfa ]bY`Ui hYb`k ]Y`Zc`[ h

8 Uhi a	C fh	J YfUbgH`hi b[ gc fh
\$&"%"&\$&)	: fY]Vi f[ `]a 6fY]g[ Ui	? cbnYfh\Ui g : fY]Vi f[
\$' "%"&\$&)	B ØfbVYf[	A Y]ghYfg]b[ Yf\U`Y B ØfbVYf[
\$( "%"&\$&)	6]Y`YZY`X	GH58 H< 5 @@9 6 →@9: 9@8
\$) "%"&\$&)	6Yf`]b	HYa dcXfca
\$- "%"&\$&)	A ØbghYf	A YggYŽ 7cb[ fYgg 7Ybhfi a `<U`Y A ØbghYf`UbX
%"%"&\$&)	6cW i a	Fi \f7cb[ fYgg 6cW i a
%"%"&\$&)	K i ddYfhU`	< ]ghcf]gWXY GhUXh\U`Y K i ddYfhU`
\$- "%&"&\$&)	@Y]dn][	E I 5F H9F 657? =a a cV]`Yb`5F9B5
%"%"&\$&)	Gi \`	7cb[ fYgg`7Ybhfi a Gi \`
%"%"&\$&)	7chhVi g	GhUXh\U`Y`7chhVi g
%"%"&\$&)	Nk ]W_Ui	GH58 H< 5 @@9 NK →?5I

## H]W\_Yhg`i bX`DfY]gY

8 ]Y`H]W\_Yhd fY]gY`ZØf`X]Y`? cbnYfhY`Y[ Yb`nk ]gWXYb`\*` `i bX`+`  
9i fcž`i bX`g]Y`g]bX`VYfY]hg`VY]`VY`Ub bhYb`J cfj Yf`Ui ZgghY`Yb  
Yf\`À`h]W`"9g]gh`Ubni a Yf`Ybž`XUgg`YbXYfi b[ Yb`k ]Y`5VgU[ Ybž  
J Yf`Y[ i b[ Yb`cXYf`gc[ Uf`Ni gUhhYfa ]bY`b]W`h`Ui g[ YgW`cggYb  
g]bX`"

## 9]b`6`]W\_`Ui Z`X]Y`Hci f`i bX`XUg`5`Vi a

B]bc`XY`5b[ Y`c`j YfØZYbh]W`h]a `: YVfi Uf`&\$&) `gY]b`bYi Yg`5`Vi a  
=[ YbXk Ubb`]a `@YVYb`žk Ug`X]Y`Hci f`ni `Y]bYa `dYfZY`hYb  
F U\`a Yb`ZØf`X]Y`J cfghY`i b[ `bYi Yf`Gcb[ g`a UW`h`5i ZXYf`6Ø\`bY  
k ]fX`Yf`b]W`h`bi f`X]Y`bYi Yb`?ca`dcg]h]cbYb`dfÀgYbh]YfYbž

gcbXYfb`Ui W`Y]b][ Y`gY]bYf`nY]h`cgYb`<]hg`ni a`6YghYb`[ YVYb`"8]Y  
 : Ubg`XØfZYb`g]W`Ui Z`Y]b`UVk YW`g`i b[ gfY]W`Yg`Dfc[ fUa a`ZFYi Ybž  
 XUg`gck c`@]YV\UVYf`XYf`bYi Yb`A i g]\_`U`g`Ui W`5b`Åb[ Yf`gY]bYf  
 ?`Ugg]\_Yf`UbgdfYW`Yb`k ]fX"

8]Y`Hci f`k ]fX`b]W`h`bi f`]b`8Yi hgW`UbXžgcbXYfb`Ui W`]b`#U`]Yb  
 i bX`6Y`[ ]Yb`ghUhhZ]bXYbži bX`Y]b`dUUf`[ fc»Y`: Ygh]j U`g`ghY`Yb  
 YVYbZU`g`Ui Z`XYa`Dfc[ fUa a`"B]bc`XY`5b[ Y`c`k ]fX`i bhYf  
 UbXYfYa`Ua`%( "`ž`]`VY]a`Gcb]WDUf`\_`Ghi`d]b][ ]i bX`Ua`%+"`ž`]  
 VY]a`A i gUfh`Ygh]j U`Ui ZhfYhYbžk Ug`nY][ hžXUgg`Yf`k Y]hYf`]b`Y]b  
 [ YZfU[ hYf`?ØbghYf`]ghi bX`<cW`\_cb`↑ b`\_hi`f`U`h"

K Yf`]bhYf`X]Y`?i`]ggYb`V`]W`\_Yb`a`ÖW`hYžZ]bXYh`Ui Z`XYf`cZZ]n]Y`Yb  
 K YVg]hY`j cb`B]bc`XY`5b[ Y`c`i bX`XYb`J YfUbghU`hYfb`k Y]hYfY  
 ðZcfa`Uh]cbYb`ni`Hci`f`i bX`H]W`\_Yhg`"5i W`X]Y`D`UhhZcfa`  
**b]bcXYUb[ Y`c`hci`f`W`a` \`Å`h]bhYfYggUbhY`9]bV`]W`\_Y`VYfY]hžX]Y**  
 Yg`k Yfhg]bXž`Ub[ Y`\_]W`\_h`ni`k`YfXYb"

B]bc`XY`5b[ Y`c`gW`Y]bh`g]W`a`]hgY]bYf`bYi Yb`Hci`f`Y]b][ Yg  
 j`cf[ Ybca`a`Yb`ni` \UVYbži bX`X]Y`: Ubg`\_`ÖbbYb`g]W`Ui Z  
 i bj`Yf[ Ygg]W`Y`5VYbXY`ZFYi Yb`"9]b`[ i`hYg`<ÅbXW`Yb` \U`hYf`c`bY  
 Nk`Y]Z`ž`i bX`X]Y`J`cfZFYi XY`Ui Z`X]Y`\_ca`a`YbXYb`A`cbU`hY`k`ÅW`gh  
 VYfY]hg`

8YhU]`g	
C`fh	7c`hhVi`gž`8Yi`hgW`_`UbX
E`i`Y`Y`b	<ul style="list-style-type: none"> <li>• k`k`k`"b`Y`k`g`"XY</li> <li>• <b>b]bcXYUb[ Y`c`hci`f`W`a</b></li> </ul>

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