

< ca a U[ Y`Ub`A Uf[ ch': f]YX`ÀbXYf. '9]b  
5VYbX`ZØf`A YbgWΛ`]WΛ\_Y]h'i bX  
9f]bbYfi b[

5a`'%"'†`]'&\$&) `Z]bXYh`Ua`'6Yf`]bYf`9bgYa V`Y`Y]bY  
; YXYb\_j YfUbghU`hi b[ `ZØf`A Uf[ ch': f]YX`ÀbXYfž  
<c`cWUi ghØVYf`YVYbXYž`ghUhh"



6Yf`]bYf`9bgYa V`Yž`6Yf`]bž`8Yi hgWΛ`UbX`!`5a`'%"'†`]'&\$&)  
k]fX`XUg`6Yf`]bYf`9bgYa V`Y`ni a`'GWΛUi d`Uhn`Y]bYf`VYk Y[ YbXYb  
; YXYb\_j YfUbghU`hi b[ `ZØf`X]Y`<c`cWUi ghØVYf`YVYbXY`A Uf[ ch  
: f]YX`ÀbXYfž`X]Y`Ua`' - "A U]`&\$&) `]a`'5`hYf`j cb`%\$' `†`U`fYb  
j YfghUfV" `≡fY`@VYbg[ YgWΛ]WΛhY`i bX`]`fY`i bYfa ØX`]WΛYb  
6Ya Ø`i b[ Yb`i a`'5i Z`\_`Àfi b[ `i bX`; YXYb\_Yb`k YfXYb`Ub`X]YgYa  
5VYbX`j cb`cWΛ\_Uf`Àh][ Yb`; ÀghYb`k ]Y`D]Ub]gh`≠ cf`@Yj ]hž  
GWΛUi gd]Y`Yf`A Uhh`g`6fUbXhi bX`; Y][ Yf]b`5bbY!Gcd`\\Y`A i hhYf  
[ Yk ØfX][ h"8]Y`J YfUbghU`hi b[ `a`]h`XYa`'H]hY`' GY]X`A YbgWΛYb  
k i fXY`j cb`@Yj ]hi bX`XYa`'Di V`]n]ghYb`A ]WΛY`': f]YXa Ub  
cf[ Ub]g]Yfhi bX`hf`À[ h`XYb`9f`Øg`ni f`i bhYfghØhni b[ `XYf`A Uf[ ch

: f]YX`ÀbXYf`Gh]Zhi b[ `VY]ž`X]Y`g]W`XYf: cfhgYhni b[ `]\fYf`k ]W`h][ Yb  
5i Z\_`Àfi b[ gUfVY]h`k ]Xa`Yh`b!`hj` `VYf]W`hYh"

A Uf[ ch: f]YX`ÀbXYf`k i fXY`Ui`g`Y]bYf`ØX]gW`Yb: Ua` ]`Y`[ YVcfYb  
i bX`Yf`YVhY`X]Y`J`YfZc`[ i b[ `Xi`fW`X]Y`B`Uh]cbU`gc]U`]ghYb  
\Ui`hbU`"-%- ( ( `k i fXY`g]Y`]bg`?`cbnYbhfUh]cbg`U[ Yf`H\YfYg]YbghUXh  
XYdcfh]Yfh`i bX`ØVYf`YVhY`U`g`Y]bn][ Y`]\fYf: Ua` ]`Y`" `Àf`6fi`XYf  
F`U`d`i`bX`]\fY`A`i`hYf`k`i`fXYb`%- ( ` `]b`5i`gW`k`]hn`Yfa`cfXYhž  
k`À`fYbX`]\f`J`UhYf`i`bX`]\fY`H`UbhY`VYfY]hg`%- ( &`X]Y`J`Yf`U`Zhi`b[  
b]W`h`ØVYf`YVhYb`"B`UW`X`Yf`6`Y`Z`Y]i`b[ `Y`V`hY`g]Y`a`]h`]\fYa` `A`Ubb  
5Xc`Z: f]YX`ÀbXYf`ja` `9l` `]b`XYb`l`G5ž`VYj`cf`g]Y`a`]h` , , `À`fYb  
bUW`6`Yf`]b`ni`fØW`\_`Y`f`hY`i`bX`U`g`NY]hnYi` [ ]b`j`cb`]\fYb  
9f`YVb]ggYb`VYf]W`hYhY`N8: `Y`V`h`Y`f`j`c`f"

## 9]b`@YVYb`ZØf`XUg;`YXYb`\_Yb

: f]YX`ÀbXYfg`Y]bXf]b[ `]W`ghYf`5`ddY`"Ui`hYhY` `GY]X`A`YbgW`Yb`ž`Y]b  
5i`Zfi`Zni`f`Hc`YfUbn`i`bX`A`YbgW`]W`\_Y]hž`XYb`g]Y`nY]h`YVYbg`YVhY`"  
5i`Zj`]Y`Yb`J`YfUbg]U`hi`b[ Yb`gYmhY`g]Y`g]W`ZØf`XUg;`YXYb`\_Yb`Ub  
X]Y`C`d`Z`Y`X`Y`g`B`Uh]cbU`gc]U`]ga`i`g`Y]b`i`bX`k`UfbhY`j`cf  
5bh]gYa`]h]ga`i`g`i`bX`F`Y`W`hgYl`hfYa`]ga`i`g`"G]Y`Zc`fXYfhY`X]Y  
;`YgY`g`W`U`Zhi`X`Uni` `Ui`Z`ZØf`X]Y`Y]bni`ghY`Ybž`X]Y`l`bfY`W`h`YfZU`fYb  
\UVYb`"6i`bXYgd`f`Àg]XYbhi`fUb`\_`l`k`U`hYf`GhY]ba`Y]Yfž`XYf`X]Y  
GW]fa` \YffgW`U`Zhi`ZØf`X]Y;`YXYb`\_j`YfUbg]U`hi`b[ `ØVYfbca`a`Yb` \U`hž  
VYhc`b`hY`X]Y`B`chk`YbX][`\_Y]h`ZØf`Hc`YfUbn`i`bX`8Ya`c`fUh]Y`gck`]Y  
X]Y`J`YfUbhk`cfhi`b[ ž`XUg`J`Yfa`À`W`hb]g: f]YX`ÀbXYfg`ni`VYk`U`fYb`  
N8: `ZØ[`h`]\`]bni`"

8]Y`J`YfUbg]U`hi`b[ `]gh`HY]`Y]bYg`[ YgUa`h[ YgY`g`W`U`Zhi]W`Yb  
Dfc`nYggYgž`XYf`g]W`X`Yf`9f]bbYfi`b[ `Ub`X`Yb`<`c`c`W`U`i`gh  
j`YfgW`f]YVYb` \U`h";`YXYb`\_Yb`\_Ub`X`Yb`<`c`c`W`U`i`gh` \U`h]j`]Y`Y: `UW`h`hYb  
i`bX`YfZc`fXYfh`Y]bY`gh`À`bX][ Y`5i`gY]bUbXYfgYhni`b[ `a`]h`XYggYb  
6YXYi`hi`b[ ` "9g`]gh`b]W`h`bi`f`Y]b`F`ØW`\_V`]W`ž`gcbXYfb`Ui`W`Y]b  
A`U`ba`U`ZØf`ni`\_ØbZn][ Y;`YbYfUh]cbYbž`i`a` `Ui`g`XYf  
J`Yf[ Ub[ Yb`Y]h`ni` "YfbYb`"8]Y`K` ]W`h][`\_Y]h`j`cb  
;`YXYb`\_j`YfUbg]U`hi`b[ Yb`gd]Y[ Y`h`g]W`U`i`W`]b`X`Yf`ni`bY`a`YbXYb  
6YhY][ i`b[ `4`b[ Yf`A`YbgW`Yb`k`]XYfž`X]Y`Ui`g`XYb;`YgW`]W`hYb`XYf  
,`VYf`YVYbXYb`YfbYb`i`bX`g]W`U`\_h]j`a`]h`XYf`5i`ZUfVY]hi`b[ `XYf`

; YgW]W hY`Ui gY]bUbXYfgYhmYb`VdV`VYhcbh"

## 9]bY`V`Y]VYbXY`9f]bbYfi b[

A Uf[ ch: f]YX`AbXYf`Yf\]Y`hnU\`fY]W]Y`5i gnY]W]bi b[ YbžXUfi bhYf  
XUg`6i bXYgj YfX]Ybgh\_fYi nži bX`k i fXY`ni f`9\fybVØf[ Yf]b`j cb  
6Yf`b`YfbUbbh" Æf`9b[ U[ Ya Ybh`ZØf`X]Y`9f]bbYfi b[ g\_i`hi`fi bX  
XYf`?Ua dZ[ Y[ Yb`5bh]gYa ]h]ga i g`V`Y]VYb`]bgd]f]YfYbX`ZØf`j ]Y`Y"  
ÆfY`Gh]Ži b[ `d`Ubhž`X]Y`5i Z\_`Äfi b[ gUfVY]h`Zcfmi gYhmYb`i bX`Y]bY  
D`UhhZcfa`ZØf`X]Y`@\_6HE ÷; Ya Y]bgW]UZh`i bX`[ Y[ Yb`F Ugg]ga i g`ni  
V]YhYb""8Yf`9f`Øg`XYf`VYj c fghY`YbXYb`; YXYb\_] YfUbghU`hi b[ `[ Y\`h  
Ub`X]Y`A Uf[ ch: f]YX`AbXYf`Gh]Ži b[ ži a`g]W]Yfni ghY`YbžXUgg`X]Y  
9f]bbYfi b[ Yb`Ub`X]YgY`gW]fYW\_]W]Yb`NY]hYb`b]W]h`]b  
J Yf[ YggYb`Y]h[ YfUHyb`k YfXYb"

Æ`X]YgYb`Ya ch]cbU`Yb`HU[ Yb`XYf`9f]bbYfi b[ `Ub`A Uf[ ch  
: f]YX`AbXYf`k ]fX`XYi h`]W]ž`k ]Y`k ]W]h[ `Yg`]ghž`X]Y`@Y`fYb`Ui g`XYf  
J Yf[ Ub[ Yb`Y]h`b]W]h`bi f`ni`VYk U`fYbž`gcbXYfb`Ui W]`U\_hj` ]b`X]Y  
Ni`\_i bZ`ni`hfU[ Yb""8]Y`; Ya Y]bgW]UZh`]gh`Y]b[ Y`UXYbž`X]YgY  
J YfUbghU`hi b[ `ni`VYgi W]Yb`i bX`XYf`, VYf`YVYbXYb`X]Y`9\fy`ni  
Yfk Y]gYbž`X]Y`g]W]`i bYfa ØX`]W]`ZØf`A YbgW`]W]\_Y]h`i bX  
5i Z\_`Äfi b[ `Y]b[ YgYhmh`\Uh`GY]X`XUVY]ž`k Ybb`]fY`; YgW]W]hY  
k Y]hYf[ Y[ YVYb`k ]fX`

8YhU]`g	
C fh	6Yf`]bYf`9bgYa V`Yž`6Yf`]bž`8Yi hgW]`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "b!hj "XY</li> <li>• k k k "nXZ\Yi hY"XY</li> <li>• k k k "VdV"XY</li> </ul>

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