

B chfi Zbi a a Yfb`]a` , VYfV`]W\_.'Gc  
`UbXY`b`G]Y`]a`B chZU``f]WX h][` °

5\_hi Y`Y`ϕZcfa Uh]cbYb`ni`l bZÄ`Ybž`B chfi Zbi a a Yfb`i bX  
Dc`]nY]ghUh]gh]\_Yb`]b`CVYf\Uj Y`Ua` %&"\$+&\$&)"`FY`Yj UbhY  
H]ddg`ZØf`B chZÄ`Y"



; Yfa YbXcfZYf`5`YY`%+ž`%\* ) %) `C VYf\Uj Y`ž`8Yi hgWX`UbX`!  
9g`[ ]Vh`b]WXhg`K ]WXh][ YfYg`U`g`Y]bYb`\_`UfYb`?cdZ`]b  
B chg]hi Uh]cbYb`"8]Yg`k ]fX`Y]ba U`a Y\f`Ua` \Yi h][ Yb`HU[ ž`XYa  
%&"\$+&\$&)" ž`XYi h]WX`"5\_hi Y`Y`ϕZcfa Uh]cbYb`ni`l bZÄ`Ybž  
Jc`gdYffi b[ Yb`gck ]Y`9]bVfØWX`Yb`i bX`UbXYfYb`J YfVfYWX`Yb`]b  
XYf`FY[ ]cb`CVYf\Uj Y`ghY\Yb`Ub`XYf`HU[ YgcfXbi b[ "5VYf`k ]Y  
j Yf\Ä`h`ia Ub`g]WX`]a`9fbghZU``f]WXh][ 3; YbUi` \]Yf`\_ca`a Yb`X]Y  
B chfi Zbi a a Yfb`]bg`Gd]Y`ž`X]Y`]b`8Yi hgWX`UbX`ZØf`gWX`bY`Y`<`]ZY  
gcf[ Yb`"

ϕ`8Yi hgWX`UbX`g]bX`X]Y`k ]WXh][ ghYb`B chfi Zbi a a Yfb`[ Ubni`\_`Uf  
Ui`Z[ YhY]`h`6Y]`dc`]nY]`]WX`Yb`B chZÄ`Yb`k Ä`h`ia Ub`X]Y`%%\$ž  
k Ä`fYbX`ZØf`a`YX]n]b]gWX`Y`B chZÄ`Y`X]Y`%%&`Ub`X]Y`YfghY`GhY`Y`

[ Y\Öfh"8 ]YgY`\_UfY`Ni cfXbi b[ `gc``\Y`ZYbž`J Yfk ]ffi b[ `ni  
j Yfa Y]XYb`i bX`g]WYfni ghY``Ybž`XUgg`a Ub`]b`\_f]h]gWYb  
A ca YbhYb`X]Y`f]W h][ Y`gW bY``Y`<`]ZY`Yf\`Ä`h`9g`]gh`i bYf`Ägg`]W ž  
X]YgY`Bi a a Yfb`dUfUh`ni ``\UVYb` ``]XYU`Yfk Y]gY`Ui g\`Äb[ YbX`]b  
XYf`BÄ\Y`XYg`HY`Yzcbgž`XYbb`YXY`A ]bi hY`nÄ`\`h"

## K Ug`hi b`]a`B chZU``3

: U`g`Yg`ni `Y]bYa`B chZU``\_ca a hž`Ya dZ]Y`\`h`Yg`g]W ž`Zc`[ YbXY  
GWf]hhY`ni `VYUW hYb. `5`g`9fghYg`]gh`Yg`k ]W h][ ž`XYb`B chfi Z  
UVgYhnYb`i bX`X]Y`G]hi Uh]cb`[ YbUi`ni `gW`]XYfb``8 Ug`Y]W hYfY  
[ YgU[ h`U`g`[ YhUb` ``VY]`5i ZFY[ i b[ `\_Ubb`Yg`Y]W h`dUgg]YfYbž`XUgg  
a Ub`k ]W h][ Y`bZcfa Uh]cbYb`j Yf[ ]ggh``8 Ug`g]bX`j cf`U`Ya .`K Yf`]gh  
VYhfcZYb3`K Ug`]gh`dUgg]Yfh3`K c`[ YbUi` ``\Uh`Yg`g]W`YfY][ bYh3`l bX  
k ]Y`j ]Y`Y`DYfgcbYb`g]bX`]bj c`j ]Yfh3`<]Yf`\Y]» h`Yg. `Fi`\][ `V`Y]VYb  
i bX`Ui ZFØW\_ZFU[ Yb`XYf`FYhhi b[ g\_fÄZhY`k UfhYb"

Ni gÄh`]W`gc`hY`a Ubž`k Ybb`Yg`a Ö[ `]W`]ghž`9fghY`<`]ZY``Y]ghYb  
i bX`Ua`C fh`XYg`; YgWY\Ybg`V`Y]VYbž`V]g`X]Y`J YfUbhk cfh]W Yb  
Y]bhYfZZYb``5b[ Y\Öf][ Y`gc`hYb`VYbZU``g`VYbUWf]W h][ h`k YfXYbž  
UVYf`bi fž`k Ybb`a Ub`g]W Yf`]ghž`XUgg`X]Yg`X]Y`G]hi Uh]cb`b]W h  
j YfgWÄfZh``8]Y`5bk Y]gi b[ Yb`XYf`FYhhi b[ g\_fÄZhY`g]bX`]b`gc`W Yb  
A ca YbhYb`; c`X`k Yfh"

## B chfi Zbi a a Yfb`]b`XYf`FY [ ]cb

þ`C VYf\Uj Y`[ ]Vh`Yg`nU\`fY]W Y`5b`Ui ZghY``Yb`ZØf`XYb`?cbhU`\_h`ni f  
Dc`]nY]``<]Yf`Y]b` , VYfV`]W`ØVYf`k ]W h][ Y`F Yj ]YfY.

- Dc`]nY]]bgdY\_h]cb`C VYf\Uj Y`. ; Yfa YbXcfZYf`5``YY`%+ž  
%\*) %) `C VYf\Uj Y`žHY`. Ž (-`'` '\$%`,`) `)%\$
- Dc`]nY]fYj ]Yf` ; fUbgyY. `C fUb]YbVi f[ Yf`GhfU» Y`` %Už  
%\*++) ; fUbgyYž`HY`. Ž (-`'` '\$\*`&\$' , `!\$
- FYj ]YfDc`]nY]: ØfghYbVYf[ #<Uj Y`. `A Uf\_h)` ž`%\*+- ,  
: ØfghYbVYf[ #<Uj Y`žHY`. Ž (-`'` '\$\*`&\$' , `!%\$( )
- FYj ]YfDc`]nY]`NY\XYb]W\_. `5a`A Uf\_h`%ž`%\*+- &  
NY\XYb]W`ž`HY`. Ž (-`'` '\$\*`&\$' , `!%\$( (

8]YgY' ðgdY\_h]cbgghY''Yb'g]bX'VYfY]hž'fi bX'i a 'X]Y'I \f'ni '\Y`ZYb  
i bX']a '9fbghZU''U\_hj] 'ni 'k YfXYb''9g']gh]a a Yf'fUhgUa ž'X]Y  
Bi a a Yfb'i bX'5XfYggYb']a '<]bhYf\_cdZ'ni 'VY\U`hYb'cXYf'gc[ Uf  
Ui ZY]bYa 'NYhhY''[ f]ZZVYfY]h'ni '\UVYb''GWX`U[ Yb'\_Ubb'XUg  
GWX]W\_gU`VY\_Ubbh]W`YXYfnY]h'ni ži bX'Xcfhž'k c'<]ZY'Xf]b[ YbX  
bÒh][ ' ]ghž'a i gg'gW`bY''fYU[ ]Yfh'k YfXYb"

ð'8Yi hgW`UbX']gh'XUg'B chfi ZgmghYa 'Y]bYg'XYf'Zc fhgW`f]h]W`ghYb  
k Y`hk Y]hž'i bX'Yg`]Y[ h'Ub'i bgž'X]YgY'k Yfhj c''Yb'FYggci fW`b  
VYgha Ò[ `]W`ni 'bi hnYb''6Y]'Y]bYa 'a YX]n]b]gW`Yb'B chZU'']gh'X]Y'  
%%&'X]Y'f]W`h][ Y'k U\`ž'k Å\fybX'a Ub'VY]'; YZU\fybg]hi Uh]cbYb'ZØf  
g]W`i bX'UbXYfY'X]Y'%%\$'k Å'h''9]b'[ i hYf'; fi bXž'i a 'g]W`\Yi hY  
bcW`X]YgY'NU\`Yb']bg'6Yk i ggghY]b'ni 'fi ZYb''=a 'k ]W`h][ Yb  
A ca Ybh'nÅ\`hgW`Y]» `]W`YXYf'< UbX[ f]ZZ'

8YhU]`g	
C fh	; Yfa YbXcfZYf'5''YY '%+ž'%*) %) 'C VYf\Uj Y`ž 8Yi hgW`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "a Un!c b`]bY"XY</li> <li>• k k k "XUghY`YZcbVi W`"XY</li> <li>• k k k "bchfi Zbi a a Yf"XY</li> </ul>

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