

I `f]\_Y`A Ubh\Ym`k ]fX`bYi Y`8 ]fY\_hcf]b`XYg  
5a hg[ Yf]W\hg`NY\XYb]W\_°

5a `%( "\$+ "&\$& ) `k ]fX`I `f]\_Y`A Ubh\Ym`bYi Y`8 ]fY\_hcf]b`XYg  
5a hg[ Yf]W\hg`NY\XYb]W\_žX]Y`ÀbX`]W\Y`ð gh]nghfi \_hi f`]b  
6fUbXYbVi f[ `ghÀf\_Yb`gc`"



NY\XYb]W\_ž`8Yi hgW\`UbX`!`5a `%( " ' ð ' ] & \$ & ) `k Uf`Y]b  
VYXYi hYbXYf`HU[ `ZØf`X]Y`ð gh]n`]b`6fUbXYbVi f[ " `ð`NY\XYb]W\_  
ØVYffY]W\hY`ð gh]na ]b]ghYf`6Yb`Ua ]b`; f]a`a`fGD8Ł`X]Y  
9fbYbbi b[ gi f`\_i bXY`Ub`I `f]\_Y`A Ubh\Ym`U`g`bYi Y`8 ]fY\_hcf]b`XYg  
5a hg[ Yf]W\hg`"8 Ug`6YgcbXYfy`XUfUb.`8]Y`9fbYbbi b[ `ZUbX`j`cf`C`fh  
ghUhhž`i`a`X]Y`6YXYi hi b[ `\_Y]bYf`5a hg[ Yf]W\hY`]b`6fUbXYbVi f[ `ni  
i bhYfghfY]W\Yb`"; f]a`a`VYhcbhYž`XUgg`Y]b`Ni`gUa`a`YbgW\`i`gg`a`]h  
XYa`5a hg[ Yf]W\h`C`fUb]YbVi f[ `U`\_hi`Y`\_`\_Y]b`H\Ya`U`gY`]i`bX`XUgg  
X]Y`ÀbX`]W\Yb`Ghfi`\_hi`fYb`[`YghÀf`\_h`k`YfXYb`a`ØggYb`"A`Ubh\Ym`hf]hh  
X]Y`B`UW\Zc`[`Y`j`cb`?`Uh\]b`F`Y]hYf`Ub`i`bX`Vf]b[`h`Y]bY`k`Yfhj`c`Y  
9fZU\fi b[ `Ui`g`]\fYf`V]g\Yf][`Yb`%)`!`À\f][`Yb`HÀh][`\_Y]h`U`g`F`]W\hYf]b  
a`]hž`XUj`cb`gY]h`&\$`%`%`]b`NY\XYb]W\_`"

A Ubh\Ymž'X]Y`]b`<Ybb][ gXcfZ[ YVcfYb`i bX`]b`J Y`hYb`ni f`GWi`Y  
[ Y[ Ub[ Yb`]ghž`Uh`F YW hgk ]ggYbgW UZhYb`Ub`XYf`l b]j Yfg]hAh  
DchgXUa`ghi X]Yfh`6YfY]hg`k A`fYbX`]fYf`V]g`Yf][ Yb`@Ui ZVU`b  
k Uf`g]Y`nk Y]a U`Ub`XUg`A ]b]ghYf]i a`ZØf`đ gh]n`gck ]Y`Ubg  
@UbX[ Yf]W`h`B`Yi fi`dd]b`UV[ YcfXbYh` Æf`9b[ U[ Ya`Ybh`i bX`]fY  
<YfUb[ Y`Ybgk Y]gY`a UW`Yb`g]Y`ni f`]XYU`Yb`K U`ZØf`X]Y`@Y]hi b[  
XYg`5a hg[ Yf]W`hg`NY`XYb]W`ž`k Y`W`Yg`b`V`Yb`]f`XfY]`F ]W`hYf`i b`X  
]bg[ YgUa`h` \$`A ]hUfVY]hYbXY`i a`ZUgg`8`Ufi bhYf`Z]bXYh`g]W`Ui`W`  
Y]b`5i gni`V`]XYbXYfž`k Ug`ZØf`Y]bYb`[ i`h`Z`b`\_h]cb]YfYbXYb  
BUW`k`i`W`g`gcf[ h`

## 5`\_hi`Y``Y`9b`hk`]W`\_`i`b`[`Yb`\_]a`5`a`hg`[`Yf]W`h NY`XYb]W`\_`

æ`\_`š`f`&\$\$(`Yfk`UfhY`h`XUg`5a`hg`[`Yf]W`h`NY`XYb]W`\_`X]Y  
6YUfVY]hi`b`[`j`cb`ØVYf`&\$\$`GhfUZgUW`Yb`"8]Y`j`Yf`[`Ub`[`YbYb`š`f`Y  
`UVYb`[`YnY][`hž`XUgg`XUg`;`Yf]W`h`ghUf`\_`ZfYe`i`Ybh]Yfh`]ghž`XU`&\$`  
GhfUZgUW`Yb`ž`&&(`N]j`]Z`À`Y`i`bX`&%`-`:`Ua`])YbgUW`Yb`]a`Y`h`hYb  
š`f`V`YUfVY]hY`h`k`i`fXYb`"8]Y`Xi`fW`gW`b]h]W`Y`J`Yf`UbX`i`b`[`gnY]h  
VYhf`À[`h`XUVY]`XfY]`A`cbUHy`ZØf`GhfUZgUW`Yb`ž`j`]Yf`V]g`gYW`g  
K`c`W`Yb`ZØf`:`Ua`])YbgUW`Yb`i`bX`bYi`bY]b`U`V`A`cbUHy`ZØf`  
N]j`]Ub`[`Y`Y`[`Yb`Y]hYb`"i`a`X]Y`5V`Ài`ZY`ni`cd]h]a`]YfYbž`k`i`fXYb  
\_Øfn`]W`Ui`W`J`XYc]`Yf`UbX`i`b`[`Yb`Y]b`[`YZØ`fhž`X]Y`Y]bY`a`cXYfbY  
i`bX`YZZ]n]YbhY`A`Ø[`]W`\_Y]h`XYf`NYi`[`YbVYZfU`[`i`b`[`i`bX`XYf`  
J`Yf`UbX`i`b`[`V]YhYb`"

9]b`k`Y]hYfYf`gdUbbYbXYf`Di`b`\_h]gh`X]Y`æ`d`Ya`Ybh]Yfi`b`[`XYf`  
Y`Y`\_hfc]gW`Yb`5`\_hY`fØ!5`\_hY`łž`X]Y`gY]h`B`cj`Ya`VYf`&\$\$`ZØf`N]j`]`!  
i`bX`:`Ua`])YbgUW`Yb`gck`]Y`gY]h`:`YVfi`Uf`&\$\$(`ZØf`GhfUZgUW`Yb`]a  
5a`hg`[`Yf]W`h`NY`XYb]W`\_]b`5`bk`YbXi`b`[`]gh`Ø;`cj`Yfba`YbhQ  
VYf]W`hYhž`XUgg`X]Yg`HY]`Y]bYg`i`a`ZUggYbXYfYb`D`Ubg`]b  
6fUbXYbVi`f`[`]ghž`XUg`đ`gh]nk`YgYb`ni`a`cXYfb]g]YfYb`i`bX`XYb  
Y`Y`\_hfc]gW`Yb`5i`ghUi`gW`j`cb`5`\_hYb`ni`ZØfXYfb`"8]Y`D]`ch]Yfi`b`[  
XYf`9!5`\_hY`]b`GhfUZgUW`Yb`VY`[`Ubb`Ua`i`&(`":`YVfi`Uf`&\$\$)ž`i`bX`X]Y  
dcg]h]j`Yb`9fZU`fi`b`[`Yb`gc`Yb`]b`XYb`\_ca`a`YbXYb`š`f`Yb`Ui`ZU`Y  
Dc`]nY]X]YbghghY`Ybž`GhUUhgUbk`U`hgW`UZhYb`i`bX`GhfUZ[`Yf]W`hY  
Ui`g`[`Yk`Y]hYh`k`YfXYb`"

# 8 ]Y `Ni \_i b Zh`XYf`đ gh]n`]b`6fUbXYbVi f[

8 ]Y`9]bZØ\fi b[ `XYf`9!5\_hY`k ]fX`U`g`Y]b`[ fi bX`Y[ YbXYf`GWf]hh`ZØf  
 X]Y`đ gh]n`]b`6fUbXYbVi f[ `VYnY]W`bYh" `bYba ]b]ghYf]b`? Uhf]b  
 @Ub[ Y`g]Y`h`]\Yf]b`Y]bYb`DUfUX][ a Ybk YW`gY`ZØf`X]Y  
 GhfU] YfZc`[ i b[ gVY\ ÒfXYb" `8 Ug` ; YgYhn`ni f: ÒfXYfi b[ `XYg  
 Y`Y\_hfc]gW`Yb`F YW`hgj Yf\_Y`fg`k i fXY`VYfY]hg`&\$%'  
 j YfUVgW`]YXYhi bX`\Uh`XYb`Ni [ Ub[ `ni` ; Yf]W`hYb`i bX  
 GhUUhgUb`k U`hgW`UZhYb`ZØf`U`Y`6YhY`][ hYb`fYj`c`i`h]cb]Yfh" `5V`%"  
 >Ubi Uf`&\$&&`g]bX`VYfY]hg`F YW`hgUb`k `À`hY`ž`B`chUfY`i`bX`6Y\ ÒfXYb  
 j YfdZ]W`hYhž`]\fY`GW`f]Zhg`À`hY`Y`Y\_hfc]gW`Ub`X]Y` ; Yf]W`hY`ni  
 ØVYfa ]hhY`b" : Øf`&\$`\*`d`Ub`h`X]Y`6fUbXYbVi f[ Yf`đ gh]n`X]Y  
 i a ZUggYbXY`9]bZØ\fi b[ `XYf`Y`Y\_hfc]gW`Yb`J YfZU`fYb`gU`hY"

9]b][ Y`XYf`hYW`b]gW`Yb`F`U`a`YbVYX]b[ i b[ Yb`g]bX`VYfY]hg  
 ZYgh[ Y`Y[ hž`i`bX`Ui`W`X]Y`YfghYb`G]hni b[ gg`À`Y`k`YfXYb`a`]h  
 J]XYcj Yf`UbX`i`b[ ghYW`b]\_`Ui`g[ YghUhhYh" `8 Ug`N]Y`]gh`\_`Uf`A`Ub  
 a`ÒW`hY`X]Y`9ZZ]n]Ybn`XYf`đ gh]n`Yf`\ Ò\Yb`i`bX`X]Y`F`YW`hgdfYW`i`b[  
 ZØf`X]Y`6Øf[ Yf`nY]h[ Ya`À»`[ YghU`hYb"

þg[ YgUa`h`nY][ h`g]W`ž`XUgg`X]Y`đ gh]n`]b`6fUbXYbVi f[ ž`i`bX  
 VYgcbXYfg`XUg`5a`hg[ Yf]W`h`NY`XYb]W`ž`VYfY]h]ghž`bYi`Y`K`Y[ Y`ni  
 [ Y`Yb`i`bX`g]W`XYb`<`YfUi`gZc`fXYfi b[ Yb`XYf`a`cXYfbYb`NY]h`ni  
 ghY`Yb" `8 ]Y`9fbYbbi b[ `j`cb`l`f`\_Y`A`Ub`h`Ym`a`Uf\_]Yfh`XUVY]`Y]bYb  
 k ]W`h[ Yb`GW`f]hh]b`Y]bY`]bbcj`Uh]j`Y`Ni`\_i`bZh"

| 8 YhU]`g |   |
|----------|---|
| C fh     | NY`XYb]W`ž`8 Yi`hgW`UbX   |
| E i Y`Yb | <ul style="list-style-type: none"> <li>• k k k "a Un!cb`]bY"XY</li> <li>• k k k "Y[ cj Yfba Ybh"XY</li> <li>• a X`X"VfUbXYbVi f[ "XY</li> </ul> |

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