

< cgd]nk cW\ Y`]b`DfYbn`Ui .`@YVYbž  
GhYfVYb`i bX`H\YUhYf`]a` : c\_i g°

9fZU\ fYb`G]Y`U`Yg`ni f`< cgd]nk cW\ Y`]b`DfYbn`Ui .` : Ø\ fi b[ Ybž  
; YgdfÅW\Y`i bX`Y]bY`H\YUhYfUi ZZØ\ fi b[ `ni a` H\Ya U  
GhYfVYb`i bX`@YVYb"



DfYbn`Ui ž`8Yi hgW\`UbX`!`ϕ`DfYbn`Ui`Z]bXYh`Ua``%-`" ` ' & \$ & )`Y]b  
HfYZZYb`]a` F U\ a` Yb`XYf`6fUbXYbVi f[ ]gW\Yb`< cgd]nk cW\ Y`]b`ghUhhž  
XUg`k`]W\h[ Y`9]bV`]W\Y`]b`X]Y`H\Ya` Yb`< cgd]nUfVY]hi bX  
HfUi YfVY[ `Y]hi b[ `V]YhYb`k`]fX`"J cb`%( `V]g`%\*`I` \f`k`]fX`XYf`@YhnhY!  
<`]ZY!K`c\bk`U[ Yb`Ui ZXYa` F Uh\Ui gj`cfd`Uhn`ghY\Yb`"<`]Yf`ghY\Yb  
; YgdfÅW\gdUfhbYf`VYfY]hž`i`a` : fU[ Yb`ni`GhYfVYVY[ `Y]hi b[ `i bX  
HfUi YfUfVY]h`ni`VYUbhk`cfhYb`"I`bhYf`XYb`5bk`YgYbXYb`g]bX  
5bb]\_U`<]bf]W\ž`X]Y`ni`\_ØbZh[ Y`@Y]hYf]b`XYg`bYi`Yb`< cgd]nYg`]b  
DfYbn`Ui`ž`gck`]Y`A`Uf`\_i`g`?`c`VYž`XYf`< cgd]n!`i`bX  
DU``]Uh]j`VYUi`ZhFU[ hY`XYg`8]U`\_cb]ggYb\Ui`gYg`HY`hck`"

9]b`VYgcbXYfYg`<`][` \`][` \h`XYg`HU[ Yg`g]bX`X]Y` : Ø\ fi b[ Yb`ni`f  
< cgd]nVUi`ghY``Y`]b`XYf`5\_Un]YbghfU`»`Y`"8]YgY`k`YfXYb`j`cb

6Ui`Y]hYf`B]Wc`U?fØdYf`[ Y`Y]hYhi`bX`Z]bXYb`i`a`i`%(`i`bX`%)`i`\f  
ghUhh"5a`i`bZcghUbX`j`cf`XYa`i`F`U`h`U`i`g`\`UVYb`i`b`hYfYgg]YfhY`X]Y  
A`Ø[`\]W`\_Y]hž`a`Y`f`ØVYf`X]Y`9`b`h`g`h`Y`i`b[`\`XYg`b`Yi`Yb`<`c`g`d]nYg`i`b`X  
XYggYb`6YXYi`hi`b[`\`ZØf`X]Y`F`Y`[`]`cb`ni`Y`f`ZU`f`Yb`"8Yf  
l`W`\_Y`fa`Å`f`\_]g`W`Y`<`c`g`d]n`j`Y`f`Y]b`g`c`f[`h`k`Å`f`Y`b`X`X]Y`g`Y`f  
J`Y`f`Ub`ghU`hi`b[`Y`b`ZØf`X`U`g`Y`V`]W`Y`K`c`\`X`Y`f`i`Å`ghY`"

<`c`g`d]nUfVY]h`i`b`X`i`\`f`Y`6YXYi`hi`b`[

8]Y`<`c`g`d]nUfVY]h`\`U`h]b`8Yi`hgW`U`b`X`Y]b`Y`U`b[`Y`H`f`U`X]h]c`b`ž`X]Y`V]g  
]b`X]Y`%`-`\*`\$`Y`f`i`\`f`Y`ni`f`Ø`W`\_`f`Y]W`h`"8]Y`6Yk`Y`[`i`b[`\`U`h`g]W`\_`g`Y]h`X`Y`b  
%`-`,`\$`Y`f`i`\`f`Y`b`ni`b`Y`a`Y`b`X`Y`h`U`V`]Y`f`h`i`b`X`V]Y`h`Y`h`g`W`k`Y`f`g`h  
Y`f`\_`f`U`b`\_`h`Y`b`A`Y`b`g`W`Y`b`g`c`k`]Y`i`\`f`Y`b`5b[`Y`\`Ø`f][`Y`b`Y]b`Y`i`a`Z`U`g`g`Y`b`X`Y  
l`b`h`Y`f`g`h`Ø`h`ni`b[`\`8]Y`g`Y`f`Y]W`h`j`c`b`a`Y`X]n]b]g`W`Y`f`i`b`X`Y`a`c`h]c`b`U`Y`f  
6Y`h`f`Y`i`i`b[`\`Ø`V`Y`f`X]Y`<`]Z`Y`V`Y]c`f[`U`b]g`U`h`c`f]g`W`Y`b`i`f`U[`Y`b`V]g`\]b  
ni`f`6Y[`\`Y]hi`b[`]b`X`Y`b`Y`h`h`Y`b`@Y`V`Y`b`g`d`\`U`g`Y`b`"N]Y`i`]g`h`Y`g`ž`X`Y`b  
6Y`h`f`c`Z`Y`b`Y`b`X]Y`5b[`g`h`j`c`f`Y]b`Y`f`\_`Ø`b`g`h]W`Y`b`@Y`V`Y`b`g`j`Y`f`Å`b[`Y`f`i`b[  
c`X`Y`f`i`j`Y`f`\_`Ø`f`ni`b[`]ni`b`Y`a`Y`b`i`b`X`i`\`b`Y`b`Y]b`Y`b`k`Ø`f`X`Y`j`c`\`Y`b  
@Y`V`Y`b`g`U`V`Y`b`X`ni`Y`fa`Ø[`\]W`Y`b`"G`c`i`g`h`Y`h`X]Y`<`c`g`d]nUfVY]h`Y]b`Y`b  
j`Y`f`h`U`i`h`Y`b`F`U`i`a`V`Y`f`Y]h`ž]b`X`Y`a`A`Y`b`g`W`Y`b`V]g`ni`a`G`W`i`g`g]b  
K`Ø`f`X`Y`Y`V`Y`b`\_`Ø`b`Y`b`i`b`X`i`\`f`Y`]b`X]j`]X`i`Y`Y`b`6Y`X`Ø`f`Z`b]g`g`Y  
f`Y`g`d`Y`\_`h]Y`f`h`k`Y`f`X`Y`b`"8]Y`C`f[`U`b]g`U`h]c`b`k`]f`X`X`i`f`W`i`n`U`\`f`Y]W`Y  
Y`\`f`Y`b`U`a`h]W`Y`<`Y`Z`Y`f`i`b`X`\`U`i`d`h`U`a`h]W`Y`i`U`W`\_`f`Å`ž`Y`[`Y`h`f`U[`Y`b  
i`b`X`i]g`h`a`]h`h`Y`f`k`Y]Y`k`Y]h`j`Y`f`V`f`Y]h`Y`h`"

5\_hi`Y`i`[`]V`h`Y`g`]b`8Yi`hgW`U`b`X`fi`b`X`i`%`\$`\$`<`c`g`d]nX]Y`b`g`h`Y`ž`X]Y  
U`a`V`i`U`b`h`Y`DU`i]U`h]j`j`Y`f`g`c`f[`i`b[`]U`b`V]Y`h`Y`b`"@`U`i`h`9`l`d`Y`f`h`]b`b`Y`b  
V`Y[`\`Y]h`Y`b`X]Y`g`Y`8]Y`b`g`h`Y`g`W`k`Y`f`g`h`Y`f`\_`f`U`b`\_`h`Y`9`f`k`U`W`\_`g`Y`b`Y`ž`?`]b`X`Y`f  
i`b`X`i`ž`[`Y`b`X`i]W`Y`ž`g`c`k`]Y`X`Y`f`Y`b`i`U`a`]Y`b`i`b`X`g`c`f[`Y`b`X`U`Z`Ø`ž`X`U`g`g  
H`f`U`i`Y`f`b`X`Y`]a`i`l`a`[`U`b[`]a`]h`X`Y`a`j`Y`f`i`g`h`Y]b`Y`g`[`Y`]Y`V`h`Y`b  
A`Y`b`g`W`Y`b`b]W`h`U`Y`b[`]Y`U`g`g`Y`b`k`Y`f`X`Y`b`"B`Y`V`Y`b`X`Y`b`U`a`V`i`U`b`h`Y`b  
5b[`Y`V`c`h`Y`b`Y`i`]g`h]Y`f`Y`b`U`i`W`i`&`,`&`g`h`U]c`b`Å`f`Y`<`c`g`d]nY`ž`X`U`j`c`b`&`\*`&  
ZØf`9`f`k`U`W`\_`g`Y`b`Y`i`b`X`i`&`\$`ZØf`?]b`X`Y`f`i`b`X`i`f`b[`Y`9`f`k`U`W`\_`g`Y`b`Y`"8]Y`g`Y  
9]b`f]W`h`i`b[`Y`b`k`Y`f`X`Y`b`ni`i`-`i`i`X`i`f`W`i`?`f`U`b`\_`Y`b`\_`U`g`g`Y`b`Z]b`U`b`n]Y`f`h`"

?`i`h`i`f`Y`Y`Y`6Y[`\`Y]h`j`Y`f`U`b`g`h`U`hi`b`[`Y`b`

9]b`k`Y]h`Y`f`Y`f`<`Ø`Y`d`i`b`\_`h`X`Y`g`H`U[`Y`g`k`]f`X`X]Y`H`Y`U`h`Y`f`U`i`Z`Ø`\`f`i`b`[

8]Y`HUVi hUbhYb`i]a`?`Y]b\_i bghgUU`XYg`DfYbn`Ui Yf  
 8ca`]b]\_UbYf`\_`cghYfg`gY]b"5V`%,`i`f`XØfZYb`g]W`X]Y  
 5bk YgYbXYb`Ui Z`Y]b`a`dfcj`]gU]cbgh\YUhYf`ZfYi Ybž`XUg`g]W`a`]h  
 XYb`H\Ya`Yb`@YVYbž`HcXž`HfUi Yf`i`bX`@YVY`Ui`gY]bUbXYfgYhnh"  
 8Yf`9]bhf]h]gh`Xi`fW`Y]bY`GdYbXY`VY]a`5i`ghf]h`a`Ø[`]W`ž`YXcW`  
 g]bX`X]Y`D`ÀhnY`VY[`fYbnh`K`Yf`hYfYggY`\Uhž`gc`hY`g]W`  
 fYW`hnY]h][`VY]a`i`W`Yfa`Àf\_]gW`Yb`<cgd]nj`YfY]b`Y"J`"Uba`Y`XYb"  
 8]Yg`\_Ubb`hY`YZcb]gW`i`bhYf`\$`-,`(`,`&%&%\*`cXYf`dYf`9!A`U`  
 YfZc`[`Yb"

8]Y`<cgd]nUfVY]h]gh`Y]b`k`Yfhj`c`Yg`9`Ya`Ybh`i`bgYfYf`;`YgY`gW`UZhž  
 XUg`A`YbgW`Yb`]b`gW`k`YfghYb`@YVYbg`U[`Yb`b]W`h`U`Y]bY`Àggh`9g  
 ]gh`k`]W`h][`ž`XUgg`X]Y`H\Ya`Yb`GhYfVYbž`HcX`i`bX`HfUi`Yf`c`ZYb  
 Ub[`YgdfcW`Yb`k`YfXYbž`i`a`XYa`HUVi`h\Ya`U`F`Ui`a`ni`[`YVYb`i`bX  
 XYb`6Yhfc`ZYbYb`X]Y`i`bhYfghØhni`b[`ni`V]YhYbž`X]Y`g]Y`VYbØh][`Yb"  
 8Yf`VYj`cfghY`YbXY`HU[`]b`DfYbn`Ui`]gh`Y]bY`k`i`bXYfVUfY  
 ;`Y`Y[`Yb`Y]hž`X]Y`GYbg]V`]h`Àhi`bX`XUg`6Yk`i`gghgY]b`ZØf`X]YgY  
 k`]W`h][`Yb`H\Ya`Yb`]b`i`bgYfYf`;`Ya`Y]bgW`UZh`ni`gh`Àf`\_Yb"

:`Øf`k`Y]hYfZØ`fYbXY`hZcfa`Uh]cbYb`ni`<cgd]nUfVY]h]i`bX  
 DU``]Uh]j`j`Yfgcf[`i`b[`]c`b`h`g]W`Y]b`6`]W`\_`Ui`ZX]Y`GY]hYb`XYf`  
**A`U`hYgYf`gck`]Y`XYf`8]U\_c]Y"**

8YhU]`g	
Cfh	DfYbn`Ui`ž`8Yi`hgW`_UbX
Ei`Y`Yb	<ul style="list-style-type: none"> <li>• k k k "bcfX_i`f]Yf"XY</li> <li>• k k k "a`U`hYgYf"XY</li> <li>• k k k "X]U_c]Y"XY</li> </ul>

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