

Gma d c g]i a ]b`6fYa Yb.`? =i bX`A UW h`  
< YfUi gZc fXYfi b[ Yb`XYf`Ni \_i bZh`

hYfbUh]cbU`Y`? cbZYfYbn`Ub`XYf`i b]`6fYa Yb`ni`[ YbYfUh]j Yf  
? =`8]g\_i gg]cb`ØVYf`A UW h`i bX`HYW bc`c[ ]Y`Ua ``''i bX`("`  
‡ b]`&\$&)"`

6fYa Yf`6Ui a k c`V`ÖfgYž`K UW hghfU» Y`%+!&( ž`&, %- )  
6fYa Ybž`8Yi hgW`UbX`!`5a ``''i bX`("`‡ b]`k ]fX`Ub`XYf`6fYa Yf  
6Ui a k c`V`ÖfgY`Y]b`VYXYi hYbXYg`Gma d c g]i a`a ]h`XYa`H]hY`  
: fca`D`UhZcfa`; cj YfbUbW`hc`; YbYfUh]j Y`5 =`ghUhhZ]bXYb`"  
J YfUbghU`hYhj ca`NYbhfi a`ZØf`A YX]Yb!ž`? ca`a i b]\_Uh]cbg!`i bX  
hZcfa`Uh]cbgZc fgW`i b[ `fNYA`? ‡ž`n]Y`h`X]Y`? cbZYfYbn`XUfUi ZUVž  
: UW`Yi hY`Ui g`XYf`K ]fhgW`UZh`K ]ggYbgW`UZh`Yf`i bX`dc`h]gW`Y  
9bhgW`Y]Xi b[ ghf`[ Yf.]bbYb`ni gUa`a Ybni Vf]b[ Ybž`i a`ØVYf`X]Y  
< YfUi gZc fXYfi b[ Yb`Xi fW`[ YbYfUh]j Y`? ž`k ]Y`Yhk U`7`U`h` DHž`]b  
J YfV]bXi b[ `a ]h`GcW]U`!A YX]U!D`UhhZcfa`Yb`ni`X]g\_i h]YfYb``8Yf  
5ba Y`XYgW`i gg`ZØf`X]Y`J YfUbghU`hi b[ ]gh`XYf`&, ``A U]ž`k cVY]`Y]bY  
ÖZYbh]W`Y`J YfUbghU`hi b[ `Ua` ``''‡ b]`i a`%-`.' \$`I` \f`i bhYf`XYa  
H]hY` ``7f]h]W`U`H]a Yg.`Dck Yf`UbX`Dc`h]Wg`]b`HYW`; cj YfbUbW`  
ghUhhZ]bXYb`k ]fX`" hYf`U`V`X]YgYg`F`U`a Ybg`k YfXYb`fYbca`a ]YfhY  
F`YZfYbhYb`k ]Y`8f``5a`Å`]Y`<Y`X`hi bX`B]W`Ug`Gi ncf`gdfYW`Ybž`a ]h  
Y]bYf`9]bZØ`fi b[ `j`cb`DfcZYggcf`A ]W`U`?`i W`fU`"

8]Y`F`Y`Yj Ubn`XYf`H`Y`a Uh]\_`k ]fX`Xi fW`X]Y`fUgUbhY`9bhk ]W`\_i b[  
i bX`XYb`9]bZi gg`XYf`? Øbgh]W`Yb`hY`][ Ybn`fP`‡`Ui Z  
j YfgW`]YXYbY`6fUbW`Yb`XYi h]W`" hYgVYgcbXYfY`]a`<]bV`]W`\_Ui Z  
X]Y`ghY][ YbXY`Bi hni b[ `j`cb`? ‡GmghYa Yb`a ØggYb`Yh`]gW`Y`: fU[ Yb  
]b`XYb`J cfXYf[ fi bX`[ YfØW`\_h`k YfXYb``8]Y`A`Ö[ `]W`\_Y]h]j cb  
J YfnYffi b[ Yb`i bX`8]g\_f]a ]b]Yfi b[ `Xi fW`5`[ cf]h`a Yb`nY][ hž`XUgg  
I bhYfbY`a Yb`hfUbgdUfYbhY`i bX`j YfUbhk cfhi b[ gj`c`Y`5 ‡GmghYa Y  
Ybhk ]W`\_Y`b`a ØggYbž`i a`X]Y`bY[ Uh]j Yb`5i gk ]f\_i b[ Yb`ni

a ]b]a ]YfYb"8]Yg'YfZcfXYfhY]b\c\Yg'A U» Ub'5i Za Yf\_gUa \_Y]h  
i bX'J YfUbhk cfh]W\_X]h]b'XYf'; YghU'hi b[ 'j cb'? ≠5bk YbXi b[ Yb"

7\ UbW b' i bX' < YfUi gZcfXYfi b[ Yb'XYf'? =

? Øbgh]W\_X]h]b'XYf' [ Ybn'V]YhYhgck c\`7\ UbW b' U'g'Ui W  
< YfUi gZcfXYfi b[ Yb"5i Z'XYf'Y]bYb'GY]hY'j YfVYggYfh'g]Y'X]Y  
XUhYb[ YghØhnhY'9bhgW\_X]h]Xi b[ gZ]bXi b[ 'j]b' i bhYfbY\ a Ybž'k ]Y'ja  
@]YZf\_YhYba UbU[ Ya Ybhi bX'DfcXi \_ha Uf\_Yh]b[ "A Uhh'7UbXm  
j cb'≠A \YVh\Yfj cfžXUgg'YXcW'Ui W'F]g]\_Yb'VYghY\YbžXU'? ≠  
[ YbYf]YfhY'≠\U'hY'ZY\Yf\UZh'gY]b'\_ØbbYb' i bX'a ]h\]b'k ØfXYb  
l bhYfbY\ a Yb'Xf]b[ YbX'dfÄn]gY'≠Zcfa Uh]cbYb'VYbØh][ Ybž' i a  
Zi bX]YfhY'9bhgW\_X]h]Xi b[ Yb'ni 'hfYZZYb"8]Yg'k ]fX'VYgcbXYfg  
k ]W\_X]h][ ž'k Ybb'a Ub'X]Y'6Y]gd]Y'Y'j cb': Y\]bZcfa Uh]cbYb  
VYhfUW\_X]h]hž'X]Y'Ui g[ YbYfUh]j Yb'? ≠A cXY''Yb'ghUa a Yb'\_ØbbYbž  
Yhk U'Xi fW' i b[ YbUi Y'5i g[ UVYb'j cb'[ fc» Yb'GdfUW\_X]h]cXY''Yb  
cXYf' i bfYU'gh]gW\_X]h]Y'? ≠[ YbYf]YfhY'6]XYf"  
8UVY']ghY'g'j cb'nYbhfU'Yf'6YXYi hi b[ ž'g]W\_X]h]fni ghY''Ybž'XUgg  
l bhYfbY\ a Yb'GhfUhY[ ]Yb'ni f'9f\_Ybbi b[ 'i bX'A ]b]a ]Yfi b[  
gc'W\_X]h]Yf': Y\]bZcfa Uh]cbYb'ja d'Ya Ybh]YfYbž'XU'X]Y  
: Y\]bZcfa Uh]cbYb'b]W\_X]h]UVg]W\_X]h]W\_X]h]ni f'HÄi gW\_X]h]b[ 'YfghY''h  
k YfXYbž'k c\]b[ Y[ Yb'8Yg]bZcfa Uh]cb'UVg]W\_X]h]W\_X]h]ZU'gW\_X]h]  
≠Zcfa Uh]cbYb'j YfVfY]hYh"

9]b'k Y]hYfYg'VYXYi hYbXYg'H\Ya U']b'XYf'8]g\_i gg]cb']gh'X]Y  
FY[ i ]Yfi b[ 'i bX'; cj YfbUbW'j cb'? = "8]Y'FY[ ]Yfi b[ Yb'ghY\Yb  
j cf'XYf'5i Z[ UVYž'F]W\_X]h]b]Yb'ni 'Ybhk ]W\_X]h]bž'X]Y'Y]bYb  
j YfUbhk cfhi b[ gj c''Yb' i a [ Ub[ 'a ]h'? ≠HYW\_X]h]bc'c [ ]Yb  
g]W\_X]h]fghY''Yb"8]Yg']gh'bØh][ ž' i a 'gck c\': cfhgW\_X]h]h'U'g'Ui W  
5i Zg]W\_X]h]b'Y]bYf'g]W\_X]h]gW\_X]h]bY''Ybhk ]W\_X]h]bXYb'@UbXgW\_X]h]Zhi  
[ Yk Ä\ f'Y]ghYb" B Uh]cbU'Y' i bX']bhYfbUh]cbU'Y' GhUbXUfXg'\_ØbbhYb  
YfZcfXYf'W\_X]h]gY]bž' i a 'X]Y'j YfVfY]hi b[ 'j cb'ZY\Yf\UZhYb'≠\U'hYb  
i bX'XYb'A ]ggVfUi W\_X]h]j cb'? =ni 'j Yf\]bXYfb"

2 ZZYbh]W\_X]h]Y'HY]'UVY' i bX

j YfUbhk cfhi b[ gj c''Y'9bhk ]W\_X]h] i b[

8]Y`HY]`bU\`a Y`XYf`2 ZZyb`h]W\`\_Y]h`Ub`XYf`?cbZYfYbn`\_`ObbhY`Y]bY  
k ]W\h][ Y` ; fi bX`U[ Y`ZOf`k Y]hYfY`8]g\_i gg]cbYb`i bX`b]h]Uh]j Yb`ja  
6YfY]W\`?`#9bhk ]W\`i b[ `i bX` ; cj YfbUbW\`V]YhYb``8 UfØVYf`\`]bUi g  
\_`ObbYb`i bhYfbY\`a Yb`Xi fW\`X]Y`a d`Ya Ybh]Yfi b[ `ei U`hUh]j  
\`cW\k Yfh][ Yfz`Ui g[ Yk c[ YbYf`i bX`[ i`h`ghfi \_`hi f]YfhYf`8 UhYb`gck ]Y  
Xi fW\`X]Y`6YfY]hghY``i b[ `j cb`FYhf]Yj U`!5i [ a YbhYX` ; YbYfUh]cb  
fF5 ; Ł`]\fY`F]g]\_Yb`]b`6Yni [ `Ui Z` : Y\`]\bZcfa Uh]cbYb`j Yff]b[ Yfb"  
A YbgW\`]\W\Y`5i Zg]W\h`V`Y]Vhi bUVX]b[ VUfz`i a `X]Y`gW\`X`]\W\Yb  
: c[ Yb`j cb`?`# [ YbYf]YfhYb`b`U`hYb`ni `j Yf\]bXYfb``8 U\Yf`]gh`Yg  
YbhgW\Y]XYbXz`XUgg`l bhYfbY\`a Yb`?cbhfc``di b\_hY`ZOf  
a YbgW\`]\W\Y`b`hYfU\_h]cb`]a [ `YgUa hYb`?`#DfcnYgg`Y]bf]W\hYb"

: Øf` : fU[ Yb`ni f`J YfUbghU`hi b[ `ghY\`h`DfcZ`8f``7\`f]gh]Ub  
? UhnYbVUW`j cb`XYf`l b]j Yfg]h`h`6fYa Yb`ni f`J YfZØ[ i b[ ž  
YffY]W\VUf`dYf`9!A U]`i bhYf`\_UhnYbVUW`4 i b]!VfYa Yb`XY`cXYf  
hY`YZcb]gW\`i bhYf`Ž ( - `f\$Ł` ( &%`&%, `\*`+`\*`&- ``K Y]hYfY  
bZcfa Uh]cbYb`i bX`XYf`@]b`\_ni f`5ba Y`Xi b[ `g]bX`Ui Z`XYb  
K YVgY]hYb`j cb`NYA`?`#ni `Z]bXYb.`#bhYfbUh]cbU`Y`?`cbZYfYbn`ni  
GW\`ØggY`ZfU[ Yb`j cb`HYW\bc`c[ ]Y`i bX`A UW\hž`#6A`#bg][ \hg  
ØVYf`?`#i bX` : Y\`]\bZcfa Uh]cbYb`i bX`HYW\`nY]h[ Y]gh`ØVYf`X]Y  
5i gk ]f`\_i b[ Yb`j cb`?`#Ui Z`X]Y` ; YgY``gW\UZh"

| 8 YhU]`g  |  |
|-----------|--|
| C fh      | 6fYa Yf`6Ui a k c``VÖfgYž`K UW\ hghfU» Y`%+!&( ž<br>&, %-) `6fYa Ybž`8Yi hgW\`UbX  |
| E i Y``Yb | <ul style="list-style-type: none"> <li>• k k k "i b]!VfYa Yb"XY</li> <li>• k k k "]Va "WŁa</li> <li>• k k k "hYW\`nY]h[ Y]gh"XY</li> </ul> |

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