

8fUa U'di f.; NGN'J c f g W X U i ' ! ' 5 i Z f Y [ Y b X Y  
? c b Z ] \_ h Y ' ] b : c ` [ Y ' , & , % °

9fZU\ fYb'G]Y'U`Y`BYi ][ \_Y]hYb'i bX'J c f g W X U i Yb'ni  
/ ei ch/ i hY'NY]hYbž'gW`YW`hY'NY]hYb/ ei ch/fl NGNŁ ZØf'X]Y  
: c`[ Y'Ua ' & , "A U] &\$& ) "

6Yf`]bž'8Yi hgW`UbX'!'; i hY'NY]hYbž'gW`YW`hY'NY]hYb'fl NGNŁ  
[ Y\Öfh'gY]hj ]Y'Yb'J\ fYb'ni 'XYb'YfZc`[ fY]W`ghYb'8U]'m'GcUdg'ja  
XYi hgW`Yb': YfbgY\Yb"8]Y'GYf]Y'k ]fX'a'cbhU[ g'V]g'ZfY]hU[ g'j'cb  
%- "( \$'V]g'&\$%" 'l \f'Ui ZFH@Ui g[ YghfU\`h'i bX'n]Y\`h'Y]b'[ fc»Yg  
Di V`\_j a'Ub" <Yi hYž'Ua' &+"A U] &\$& ) ž'V]YhYh'X]Y'J c f g W X U i 'Ui Z  
X]Y'\_ca a YbXY': c`[ Y' , & , %ž'X]Y'Ua' & , "A U] &\$& ) 'Ui g[ YghfU\`h  
k ]fXž'gdUbbYbXY'9]bV`]W\_Y']b'X]Y'; YgW`]W`hYb'i a'X]Y  
DfchU[ cb]ghYb']b'6Yf`]b"

⊕XYf'bYi Yb': c`[ Y'gi W`Yb'@]'m'i bX'B]\Uh'bUW`Y]bYa  
?ca dfca ]ggž'k Å\ fYbX'NcY'YfZÅ\fhž'XUgg'7Uf`cg'g]W`k Y[ Yb']\f  
a ]h'æ\ b'ØVYfk cfZYb'\Uh"l bhYfXYggYb'Vf]b[ h'?Uhf]b'[ i hY  
B U W X f]W`hYb'ZØf'; YfbYfž'k Å\ fYbX'ž'`]Ub'gY]bYb'Y][ YbYb'D'Ub  
j YfZc`[ h'⊕hYfYggUbh'V'Y]Vh'Ui W`X]Y'9bhk ]W`i b[ j'cb'æ\UbbUž  
X]Y'k Y]hYf\]b'5VghUbX'ni '?Uhf]b'i bX'; YfbYf'\Å'h"

?ca a YbXY'9d]gcXYb'i bX'GdYW]U`g

8]Y': c`[ Y' , & , &'k ]fX'Ua ': fY]hU[ ž'XYb'' \$"A U] &\$& ) ž'Ui g[ YghfU\`h  
i bX'Vf]b[ h'a ]h'CdU'GhYZubž'XYf'gY]bY': Ua ]]Y'ØVYffUgW`hž'i bX'XYf  
i bYfk UfhYhYb'6Y[ Y[ bi b[ 'a ]h'<Y'YbUž'ni gÅh`]W`Y'GdUbbi b[ "  
M] cbbY'i bX'A ]W`]'d'UbYb'Y]bY', VYffUgW`i b[ ž'X]Y'YXcW`Xi fW`  
XUg'i bYfk UfhYhY'9]bhYfZZYb'j'cb'; YfbYf'\_ca d`n]Yfh'k ]fX"⊕XYf  
XUfUi ZZc`[ YbXYb': c`[ Y' , & , ' 'Ua' &'ž' b] &\$& ) 'k YfXYb'B]bU'i bX  
A UfYb'ni 'Y]bYa 'GW`k ]h\ØhhYb]f]hi U`ZU\ fYbž'k Ug'X]Y'8mbUa ]\_

XYf'7\UfU\_hYfY'k Y]hYf'j Yfh]YZh"

5a'&- "A U]'&\$&)'k ]fX'Ui Z[ fi bX'j cb'7\]gh]'<]a a Y'ZU\fh\_Y]bY  
bYi Y'9d]gcXY'Ui g[ YghfU\`h'ghUhhXYggYb`nY][ h'F H@Y]bY  
7ca d]Uh]cb'i bhYf'XYa 'H]hY'' 8i a a '[ Y'Ui ZYb'' '8]Y''i gh][ ghYb  
GW`Ua UggY''XYf'K Y'h' "':&X'Yf': c'[ Y', &, ( 'Ua '' "'& b]'&\$&)  
\UVYb'Hcb]'i bX'9f]\_ 'a ]h'DfcV`Ya Yb'j]b'j]\fYb'D`Ubi b[ Yb'ni  
\_Aa dZYbž'k Å\fYbX'g]W`A UfYbg'6`]W\_`Ui Z'ž` ]Ub'j YfÅbXYfh"

8Yf'?cbhYI h'i bX'X]Y'9bhk ]W\_`i b[ 'j cb'; NGN

; NGN'k i fXY'YfgHa U][ '%- - &'Ui Z'F H@Ui g[ YghfU\`h'i bX'YffY]W`hY  
gW`bY''Y]bY [ fc»Y'5b\Åb[ YfgW`UZh''8]Y'G\ck`'\_cbnYbhf]Yfh'g]W`  
Ui ZX]Y'@YVYbg[ YgW`]W`hYb'XYf'Z]\_hj Yb'B UW`VUfb'j]b'6Yf'j]b'i bX  
f]W`hYh'g]W`j cf'U''Ya 'Ub'Y]b'f b[ Yg'Di V`\_]i a 'a ]h'7\UfU\_hYfYb'j]b  
]\fYb'gdÅhYb'HYbU[ Yf'U\`fYb'i bX'ZfØ\Yb'Nk Ubn][ Yfb''8]Y'GYf]Y  
\Uh'g]W`ØVYf'X]Y'ž\`fY'k Y]hYfYb'hk ]W\_Y'h'i bX'VY\UbXY'h'H\Ya Ybž  
X]Y'ž [ YbX`]W`Y'i bX'f b[ Y'9fk UW`gYbY'VYhfYZZYbž'XUfi bhYf  
gcn]U`Y': fU[ Yb'k ]Y'<ca cgYI i U'hÅhž'8fc[ YbUV\Åb[ ][\_Y]h'i bX  
dgmW`]gW`Y'9f\_fUb\_i b[ Yb"

I fgd fØb[ `]W`VUg]YfhY'X]Y'XYi hgW`Y'J Yfg]cb'Ui Z'XYf'Ui ghfU`]gW`Yb  
GcUd' H\Y'F YghYgg'M`Ufg ž'k cVY]X]Y'YfghYb'&' \$': c'[ Yb  
Yf\YV`]W`i a [ YgW`f]YVYb'k i fXYb''`a '@Ui ZY'XYf'NY]h'\_cbbhY'g]W`  
; NGN'YXcW`Xi fW`Y][ YbY'; YgW`]W`hYb'YhUV`]YfYbž'k Ug'ni  
Y]bYa '5bgh]Y[ 'XYf'Ni gW`Ui YfnU\`Yb'ZØ\fhY''`a 'ž\`f'&\$&\$  
YffY]W`hY'X]Y'GYf]Y'ØVYf'g]YVYb'A ]`]cbYb'Ni gW`Ui Yf'ni f'&') \$\$"  
9d]gcXY"

, VYf'X]Y'ž\`fY'\Uh'; NGN'Ui W`j ]Y'Y'VY\_UbbhY'GW`Ui gd]Y'Yf'i bX  
A i g]\_Yf'\Yfj cf[ YVfUW`hž'XUfi bhYf'C`j] Yf'DYhgnc\_Uh'i bX'M] cbbY  
7UhYfZY'X''8]YgY'9fZc`[ Y'i bhYfghfY]W`Yb'X]Y'\_i`hi fY''Y'F'Y'Yj Ubn  
XYf'GYf]Y'j]b'8Yi hgW`UbX"

8]Y'DfcXi \_h]cb'XYf'G\ck`k ]fX'j cb'FU]bYf'K Ya W\_Yb'i bX'; i ]Xc  
FY]b\UfXh'ØVYfk UW`hž'k Å\fYbX'A Uf]Y'<Ø`\_Yf'ZØf'XYb'hÅ[ `]W`Yb  
6Yhf]YV'i bX'XUg'GW`fY]VYb'j YfUb'hk cfh]W`j]gh''`a 'ž\`f'&\$&\$  
j Yfgi W`hY'F H@ž'a ]h' ; fc»ghUXhhfÅi a Y'Y]bYb'Gd]b!cZZ'ni`ghUfhYbž

XYf`YXcW`bUW`bi f`g]YVYb`9d]gcXYb`Y]b[ YghY`h`k i fXY"

8]Y`GYf]Y`[ ]`h`b]W`h`bi f`U`g`X]Y`YfZc`[ fY]W`ghY`]\fYf`5fh]b  
8Yi hgW`UbXž`gcbXYfb`\Uh`Ui W`]bhYfbUh]cbU`Y`F`Y`Yj Ubn`a`]h  
5XUdhUh]cbYb`]b`XYb`B]YXYf`UbXYb`i bX`: fUb\_fY]W`"; NGN`V`Y]Vh  
Y]b`ZYghYf`6YghUbXhY]`XYg`XYi hgW`Yb`: YfbgY`Ybgž`XUg  
fY[ Y`a`À»][`GdYW]U`g`Ui gghfU`\hž`k ]Y`VY]gd]Y`gk Y]gY`ni a  
&!`Å`f][ Yb`ž`V]`Äi a`]a`A`U]`&\$%+"`

: Øf`U`Y`ž`X]Y`X]Y`bYi YghYb`9d]gcXYb`b]W`h`i]j Y`j YfZc`[ Yb`\_ÖbbYbž  
ghY`h`i; NGN`Ui W`Ui ZXYa`GhfYUa`]b[ X]Ybgh`F`H@ž`ni f`J`YfZØ[ i b[ "  
8]Y`gdUbbYbXY`9bhk ]W`i b[ `XYf`7`UfU`hYfY`i bX`X]Y  
j ]Y`gW`]W`h][ Yb`; YgW`]W`hYb`a`UW`Yb`X]Y`GYf]Y`bUW`k ]Y`j`cf`ni  
Y]bYa`A`i`gg`ZØf`: Ubg`j`cb`8U]`m`GcUdg"

: Øf`k`Y]hYfY`bZcfa`Uh]cbYb`ni`XYb`9bhk ]W`i b[ Yb`]b`; NGNž  
VYgi W`Yb`G]Y`X]Y`5fh]\_Y`j`cb`8Yk`YnYhž`K`\_]dYX]U`i bX`7cfY"

8YhU]`g	
J`c`f`Z`U```	G`c`b`g`h][`Y`g
C`f`h	6`Y`f`]bž`8`Y`i`h`g`W`U`b`X
E`i`Y`Y`b	<ul style="list-style-type: none"><li>• k`k`k`"XYk`YnYh"XY</li><li>• Yb`"k`_]dYX]U"cf[</li><li>• W`f`Y"UW`i`_</li></ul>

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