

8 fUa Uh]gWXY`6Yf[ i b[ ga ]gg]cb.` , %`>U\ fY  
bUWX`XYa`5Vghi fn`]a`DUn]Z]\_`

8Yf`5fh]\_Y`VY`Yi`W`hY`h`X]Y`6Yf[ i b[ ga ]gg]cb`XYg`l`G!  
6ca`VYfg`/`ei`ch`<`YUj`Yb`7Ub`K`U]h`ei`ch`ž`XYf`%-`((`ØVYf`  
XYa`DUn]Z]\_`UVghØfnhY`ž`gck`]Y`X]Y`Zc`fh`Ui`ZYb`XYb`  
BUWX`Zc`fg`W`i`b[`Yb`bUWX`j`Yfa`]gghYb`7fYk`a`]h[`Y`Y`XYfb`"



K`Udd]b[`Yfg`:`U`gž`B`Yk`Mcf`\_`ž`l`G5`!`5a`%"`†`b]`&\$&)`k`Yf`XYb`  
VYXYi`hYb`XY`:`c`fhg`W`f]`hhY`VY]`XYf`6Yf[ i b[ j`cb`]a`Nk`Y]hYb`  
K`Y`h`\_f]Y[`j`Yfa`]gghYb`l`G!A`j]h`Å`f`Ub[`Y`Ø`f][`Yb`VY`\_`Ub`bh[`Y[`YVYb`"  
8]Y`:`Yg`W`]W`hY`X`fY`h`g]W`i`a`XYb`l`G!6ca`VYf`<`YUj`Yb`7Ub`  
K`U]h`ž`XYf`Ua`%"`A`Å`fn`%-`((`ØVYf`XYa`DUn]Z]\_`UV[`Yg`W`c`gg`Yb`  
k`i`f`XY`"8Yf`5Vghi`fn`YfY][`b`Y`hY`g]W`i`b`XYf`B`Å`Y`XYf`DUn]Z]\_]`bg`Y`  
B`Yi`[`i`]b`YU`ž`k`c`VY]`U`Y`Y`Z`7fYk`a`]h[`Y`Y`XYf`ghYf`VYb`a`i`gghYb`"8]Y`  
,`VYff`Y`ghY`k`i`f`XYb`c`Z]n]Y`U`g`i`ba`Ø[`Y`W`ni`VYf[`Yb`Y]b[`Y`ghi`Z`hž`  
k`Ug`X]Y`5b[`Y`Ø`f][`Yb`XYf`J`Y`f`ghc`f`VYb`Yb`X`Uni`j`Y`f`Ub`U`gghY`ž`Y][`Yb`Y`  
B`UWX`Zc`fg`W`i`b[`Yb`Ub`ni`ghY`Yb`ž`i`a`Y]b`k`Ø`fX][`Yg`5b`XYb`\_`Yb`ni`  
g`W`U`Z`Y`b`"K`Y`h`VYf]W`hY`hž`X`Ugg`H`Ui`W`Y`f`XYf`l`G!B`Uj`m]b`\*`%`  
A`Y`hY`fb`H]Y`Z`Y`VYfY]hg`Y`f`ghY`6Yf[ i b[ gU`\_`h]cb`Yb`Xi`f`W`[`Y`Z`Ø`f`h`

\UVYb"

9]b`VYgcbXYfg`Yb[ U[ ]YfhYf`J Yfk UbXhYf`Y]bYg`XYf`7fYk a ]h[ `]YXYfž  
GŤh`5`h\Ui gž`VY[ Ubb`j cf`nk Ō`Z`Ť\`fYb`a ]h`gY]bYb  
BUŤZc`fgŤi b[ Yb`ØVYf`XYb`5Vghi fncfh`9f`k YfhYhY`\ ]ghcf]gŤY  
8c`\_i a YbhY`i bX`5i [ YbnYi [ YbVYf]ŤhY`Ui g`i bX`\_cbbhY`XYb  
5Vghi fncfh`j cf`5bk Uf`Dc]bh]b`DUdi U!BYi [ i ]bYU`]XYbh]Z]n]YfYb"  
8]YgY`: c`fgŤi b[ `a ØbXYhY`]b`Y]bY`Ni gUa`a YbUfVY]h`a ]h`Dfc`YŤh  
FYŤj Yfž`Y]bYa` [ Ya`Y]bbØhm][ Yb`i bhYfbY\`a Ybž`XUg`g]Ť`Ui Z`X]Y  
6Yf[i b[ `j Yfa ]gghYf`Gc`XUHYb`gdYn]U`]g]Yfh`\Uh`"æ`Ť\`f`&\$%+  
k i fXY`XUg`HfØa`a YfZY`X`XYg`6ca VYfg`Ui ZY]bYf`:`ÀŤŤY`j cb`ZUgh  
&+`E`i UXfUh\_]`ca YhYfb`c`\_U`]g]Yfh`"Dfc`YŤh`FYŤj`Yf`gYhnh  
]bbcj Uh]j`Y`A`Yh\cXYb`Y]bž`i a`X]Y`,`VYffYghY`[ YVcf[ YbYf`Gc`XUHYb  
ni`]XYbh]Z]n]YfYb"

### 8 ]Y`⇒XYb h]h`h`XYf` ; YZU``YbYb

æ`Ť\`f`&\$&` `YbhXYW`\_hY`Y]b`HUi ŤYfhYUa`XYf`i G`B`Uj`m  
9f`\_Ybbi b[ ga`Uf`\_Yb`i bX`a YbgŤ`]ŤY`,`VYffYghY``8`B`5!HYghg  
VYgh`h][ hYb`a ]hhYfk`Y]`Y`X]Y`⇒XYb h]h`h`XYf`[ YZU``YbYb`Gc`XUHYb  
9i [ YbY`8`Uff][ Ubž`H\ca`Ug`?`Y``mž`8`cbU`X`G\Ydd]W`\_i bX`<`YfVYfh  
HYbbmgcb`"8]Y`6YfX][ i b[ Yb`X]YgYf`Gc`XUHYb`ZUbXYb`]a`6Y]gY]b  
j cb`ØVYf`&\$`\$`HfUi Yf[ `ÀghYb`Ua`A`Ya`cf]U`8`Um!K`cŤŤYbYbXY`ghUhž  
k`À\`fYbX`G\Ydd]W`\_i bX`HYbbmgcb`]b`XYb`\_ca`a YbXYb`A`cbUhYb  
]\`fY``YhnhY`F`i`\Y`Z]bXYb`k`YfXYb``8`Uff][ Ub`k`i`fXY`a`]h`a`]`h`h`f]gŤŤYb  
9\`fYb`VY][ YgYhnhž`k`À\`fYbX`?`Y``mg`;`fUV`Ua`C`fh`Y]bYg  
;`YXYb`\_ghY]bg`]b`@j`Yfa`cfYž`?`U`]Zcfb]Ybž`Yff]ŤhYh`k`i`fXY"

æ`g[ YgUa`h`g]bX`k`Y]hYf\]b`g]YVYb`7fYk`a`]h[ `]YXYf`c`Z]n]Y``  
j`Yfa`]ggh`"8]Y`5b[ Y\`Ōf][ Yb`XYf`[ YZU``YbYb`Gc`XUHYbž`U``Yb`j`cfUb  
5`h\Ui gž`UfVY]hYb`\_cbh]bi`Yf`]Ť`XUfUbž`U``Y`J`Yfa`]gghYb`ni  
]XYbh]Z]n]YfYb`i`bX`[ YVYb`b]Ťh`Ui`Zž`V]g`Ui Ť`X]Y``YhnhYb`,`VYffYghY  
[ YVcf[ Yb`g]bX"

### 5 \_hi Y``Y`6Yf[ i b[ ga ]gg]cbYb

5dfcdcg`6Yf[ i b[ gU`\_h]cbYb.`Y]bY`bYi`Y`A`]gg]cb`j`cb`Dfc`YŤh  
FYŤj`Yf`k`i`fXY`j`cf`\_i`fnYa`Ub[ Y`ØbX][ h`"8]YgY`n]Y`h`XUfUi`Z`UVž

Y]bYb`ja`'U\`f`%-\* ,`j`Yfa`]gghYb`6!)`&`6ca`VYf`i`bX`gY]bY`  
 6YgUlni`b[`'ni`'Z]bXYbž`X]Y`j`cf`XYf`?`ØghY`'j`cb`HYI`Ug`UV[`YghØfnh`  
 g]bX""8]YgY`5`\_h]cb`'\_ØbbhY`ZØf`]bg[`YgUa`h`%'`&`VYhfc`ZYbY`  
 5b[`Y\`Øf][`Y`j`cb`6YXYi`hi`b[`'gY]bž`X]Y`Ui`Z`5bhk`cfhYb`'\`c`ZYb""8Yf`  
 `YhnhY`:`i`b`\_\_cbhU`\_h`XYg`6ca`VYfgž`F`c[`,``,``,`ž`k`i`fXY`Ua`'`&`,`"  
 :`YVfi`Uf`%-\* ,`'Ui`Z[`YnY]W`bYhž`VYj`cf`X]Y`?`cbhU`\_hUi`ZbU`a`Y`  
 UVVfUW`'i`bX`\_Y]bY`d`m]g]W`Yb`Gdi`fYb`XYg`6ca`VYfg[`Y`Zi`bXYb`  
 k`YfXYb`'\_`cbbhYb""`Dfc`YWh`FYWčj`Yf`[`'Ui`Vhž`XUgg`bYi`Y`  
 ZcfYbg]gW`Y`5bU`mgYb`i`bX`hYW`bc`c[`]gW`Yf`:`cfhgW`f]h]b`XYf`  
 a`Uf]h]a`Yb`5fW`Ä`c`c[`]Y`Y]bY`YfZc`[`fY]W`Y`6Yf[`i`b[`'Yfa`Ø[`']W`Yb`  
 \_ØbbhYb"

Ni`gUa`a`YbZUggYbX`Ä`ggh]g]W`'gU[`Ybž`XUgg`gck`c`'\`X]Y`  
 Zcfhk`Ä`fYbXYb`6Ya`Ø`i`b[`Yb`i`a`'X]Y`≠Ybh]Z]\_Uh]cb`[`YZU`YbYf`  
 Gc`XUhYb`Ui`g`XYa`'Nk`Y]hYb`K`Y`h`\_f]Y[`'U`g`Ui`W`'X]Y`U`\_hi`Y`Yb`  
 6Yf[`i`b[`gU`\_h]cbYb`i`bhYfghfY]W`Ybž`k`]Y`k`]W`h][`'Yg`]ghž`XYb`  
 5b[`Y\`Øf][`Yb`XYf`J`Yfa`]gghYb`UVgW`'jY»`YbXY`5bhk`cfhYb`ni`'']YZYfb`"  
 C`f[`Ub]gUh]cbYb`k`]Y`Dfc`YWh`FYWčj`Yf`Y]ghYb`XUVY]`ØVYffU[`YbXY`  
 I`bhYfghØhni`b[`"

:`Øf`<]ghcf]\_Yf`i`bX`:`cf]gW`YbXYž`X]Y`Ub`XYb`9f`YVb]ggYb`i`bX`  
 9fZU`fi`b[`Yb`j`cb`5b[`Y\`Øf][`Yb`XYf`Y\`Ya`U`][`Yb`K`Y\`fa`UW`h`  
 ]bhYfYgg]Yfh]g]bXž`V]YhYh`X]Y`K`Y\`fa`UW`h!5i`g\_i`bZhghY`Y`Y`  
 i`a`ZUggYbXY`FYW`YfW`YX]YbghY]ghi`b[`Yb`Ub""8]YgY`≠Zcfa`Uh]cbYb`  
 g]bX`b]W`h`bi`f`ZØf`X]Y`:`YgW`]W`hggW`fY]Vi`b[`j`cb`6YXYi`hi`b[`ž`  
 gcbXYfb`Ui`W`'k`]W`h][`'ZØf`X]Y`B`UW`ZU`fYbž`X]Y`a`Y`f`ØVYf`]\`fY`  
 ZUa`j]Ä`fYb`K`i`fnY`b`YfZU`fYb`a`Ø`W`hYb"

8YhU]`g	
J`cfZU`	Gcbgh][`Yg
I`fgUW`Y	5Vghi`fn
C`fh	K`Udd]b[`Yfg`:`U`gž`BYk`'Mčf`ž`I`G5
GW`UXYb`]b`	)`\$\$\$\$
E`i`Y`Yb	<ul style="list-style-type: none"> <li>• k`k`k`"k`Y`h"XY</li> <li>• k`k`k`"dfc`YWh`FYWčj`Yf"cf[</li> <li>• k`Y\`fa`UW`h!Ui`g_i`bZhghY`Y`Y`XY</li> </ul>

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