

9\Ya U`][ Yf`6UVmg]hhYf`]b`D`UbY[ [ .  
' \* &!ZUWYf`A ]ggVfUi W`Ui Z[ YXYW\_h°

9]b`' +!À\f][ Yf`k i fXY`]b`A ØbWYb`k Y[ Yb`' \* &  
GYI i U`XY`]\_hYb`Ub`?]bXYfb`j Yfi fhY`]h`i bX`ni`'%%`đ\fyb`<UZh  
j Yfi fhY`]h`"



D`UbY[ [ ž'8Yi hgW`UbX`!'5a`'%"`'đ b]`&\$&) `k i fXY`Y]b  
' +!À\f][ Yf`j ca`@UbX[ Yf]W`h`A ØbWYb`=ni`Y]bYf`: fY]\Y]hgghfUZY  
j cb`%%`đ\fyb`i bX`&`A cbUhYb`j Yfi fhY`]h`'8Yf`5b[ Y`\_U[ hY`k i fXY  
]b`' \* &: `À`Yb`XYg`gYI i Y`Yb`A ]ggVfUi W`g`gW`i`X][ [ YgdfcW`Ybž  
XUfi bhYf`Ui W`g`W`k Yfyf`gYI i Y`Yf`A ]ggVfUi W`j cb`?]bXYfb`'8Yf  
DfcnYgg`\UhhY`]a`A`Àfn`VY[ cbbYbž`XUg`l fhY`]`k i fXY`Ua  
j Yf[ Ub[ YbYb`: fY]hU[ [ YZ`À`h`'đg[ YgUa`h`k Ufyb`XYa`'5b[ Y`\_U[ hYb  
- -`'HUHyb`ni`f`@Ugh[ Y`Y[ h`k cfXYbž`j cb`XYbYb`Yf`g]W`]b`Y]bYf  
J]Y`nU`b]W`h`gW`i`X][ `VY`\_UbbhY`"6Y`]XYf`J Yf\UbX`i b[ `ghY`hY  
g]W`Y`YfUi gž`XUgg`X]Y`J cfk ØfZY`XYb`gYI i Y`Yb`A ]ggVfUi W`j cb  
GW`i`hnVYZc`\YbYbž`j cb`?]bXYfb`gck ]Y`XYb`6Yg]hn  
\_]bXYfdcfbc[ fUZ]gW`Yf`đ\U`hY`i`a`ZUgghYb`"

8]Y`F]W\hYf`VYhcbhYb`X]Y`GW\k YfY`XYf`HUhYb`i bX`cfXbYhYb  
ni g`Àh`n`]W\`X]Y`l bhYfVf]b[ i b[ `]b`G]W\Yfi b[ gj Yfk U\fi b[ `Ub`"8]YgY  
A U» bU\`a Y`[ `]h`U`g` X]Y`gW`ÀfZghY`5l h`XYf`đ gh]n`ž`k`]Y`XYf  
J cfg]hnYbXY`F]W\hYf`Yf`\_`ÀfhY`"G]W\Yfi b[ gj Yfk U\fi b[ `]gh`\_Y]b  
GhfUZa U» ž`gcbXYfb`k`]fX`Yf[ `ÀbnYbX`ni f`Ui g[ Yi fhY]`hYb`<UZghfUZY  
Ub[ YcfXbYh`G]Y`\_Ubb`XUni`ZØ\`fYbž`XUgg`6Yhfc`ZZYbY`bUW  
J YfVØ» i b[ `XYf`f: fY]\Y]hgghfUZY`ZØf`XYb`F Ygh]\`fYg`@YVYbg`]b`]\`fYb  
: fY]\Y]hgfYW\hYb`Yf\`YV`]W\`VYgW`f`Àb`\_h`V`Y]VYbž`k`Ybb`g]Y`U`g  
[ YZÀ\`f`]W\`ZØf`X]Y`5``[ Ya`Y]b\Y]h[ Y`hYb`"9]b`Yb`hgd`fYW\YbXYg  
; i hUW\hYbž`XUg`Ui ZXYf`l bhYfgi W\i b[ `Xi`fW\`Y]bYb  
dgmW\]Uhf]gW\Yb`: UW\`a`Ubb`VUg]Yfhž`]gh`\]Yf`Yb`hgW\Y]XYbX"

## GW\ c W\_]YfYbXY`<]bhYf[ fØbXY

8Yf`5b[ Y`\_U[ hYž`XYf`g]W\`U`g`DgmW\c`c[ Y`Ui g[ UVž`k`Uf`U`g  
6UVmg]hhYf`Yb[ U[ ]Yfh`k`cfXYb`"8]Y` , VYf[ f]ZZY`hfUhYb`Ui Zž`k`À\`fYbX  
XYf`đ`b[ Y`hY]`k`Y]gY`]b`XYf`K`c\bi b[ `XYg`6YgW\i`X][`hYb`YVhY  
cXYf`]\`fY`[ Ya`Y]bgUa`Yb`B`ÀW\hY`j`YfVfUW\hY`"8]Yg`nY][`hž`k`]Y  
nYfVfYW\`]W\`X]Y`J`YfhfUi`Ybgj`Yf\`À`hb]ggY`]b`gc`W\Yb  
?cbghY``Uh]cbYb`gY]b`\_`ØbbYb`"9fgh]a`đ\`f`&\$&'`j`YfhfUi`hY`g]W\  
XUg`C`dZYf`Y]bYf`A`]hghi`XYbh]b`Ubž`k`Ug`gW\`]Y»`]W\`ni`f`: YghbU\`a`Y  
XYg`5b[ Y`\_U[ hYb`ZØ\`fhY`"8]YgY`k`i`fXY`5bZUb[ `&\$&(`]b`A`ØbW\Yb  
j`c``nc[ Ybž`k`cVY]`VY]`XYf`f: YghbU\`a`Y`Ui`W\`\_]bXYf`dc`fbc[ fUZ]gW\Yg  
A`UhYf]U`g]W\Yf[ YghY``h`k`i`fXY"

Ni`XYb`GhfUZ`hYb`n`À\`Yb`i`bhYf`UbXYfYa``\*`&(`: `À``Y`gYI`i`Y``Yb  
A`]ggVfUi`W\`g`j`cb`GW\i`hnVYZc\`YbYbž`&(`: `À``Y`gYI`i`Y``Yb  
A`]ggVfUi`W\`g`j`cb`?`]bXYfb`i`bX`"(`)`: `À``Y`gW\k`YfYb`gYI`i`Y``Yb  
A`]ggVfUi`W\`g`j`cb`?`]bXYfb`"đ`XYf`YbX[`Øh][`Yb`J`Yfi`fhY]`i`b[ `k`i`fXY  
Ui`W\`XYf`6Yg]hn`j`cb`\_]bXYf`dc`fbc[ fUZ]gW\Yb`đ\`U`hYb`a`]hY]bYf  
: fY]\Y]hgghfUZY`j`cb`Y]bYa`đ\`f`i`bX`ZØbZA`cbUhYb`[`YU\`bXYh"

## ; YgY``gW\ UZh`]W\ Yf`?`cbhYI`h

8]Y`NU\`Yb`gc`W\Yf`8Y`\_]hY`g]bX`U`Ufa`]YfYbX`"@Ui`h`U`\_hi`Y``Yb  
GhUh]gh]\_Yb`[ UV`Yg]a`đ\`f`&\$&(`]b`8Yi`hgW\`UbX`fi`bX`%&,"\$\$\$  
YfZUggghY`GYI`i`U`XY`]hYž`Y]b`bYi`Yf`<`ØW\`ghghUbX`"8]Yg`ghY``h`Y]bYb  
i`a`ZUggYbXYb`5bgh]Y[ `gY]h`XYb`Y`hnYb`đ\`fYb`XUfž`XYf`Xi`fW\`Y]b

\Ò\YfYg'5bnY][ Yj Yf\U`hYb`i bX`[ Ygh]Y[ YbY`GYbg]V`])hÀh`b`XYf  
; YgY`gW UZh`VY[ Øbgh][ h`k i fXY`"8]Y`8i b`\_Y`n]ZYZf`XØfZhY`YXcW  
\cW`V`Y]VYbž`XU`j ]Y`Y`CdZYf`Ui Z[ fi bX`j cb`GW Ua`cXYf'5b[ gh`j cf  
GW`i`Xj cfk ØfZYb`[ YgW`k ]Y[ Yb`\UVYb`"ϕ`fi bX`- %DfcnYbh`XYf  
: À`Y`k UfYb`: fUi Yb`X]Y`CdZYfž`]bgVYgcbXYfY`ja`5`hYf`j cb`%( `V]g  
&\$`đ\`fYb`"

8]Y`5b`\_U[ Yb`i bX`i fhY`Y`]b`gc`W`Yb`: À`Yb`g]bX`HY`Y`]bYf`VfY]hYb  
8]g`\_i gg]cb`ØVYf`XYb`GW`i`hn`j`cb`?]bXYfb`i bX`đ [ YbX`]W`Yb`gck ]Y  
X]Y`B`chk YbX][ \_Y]hž`d`f`À`j`Yb]j`Y`A`U»bU`a`Yb`ni`Yf[ fY]ZYb`"8`Ug  
6i bXYgj YfZUggi b[ g[ Yf]W`h`\Uh`Yb`hgW`]YXYbž`XUgg  
G]W`Yfi b[ gj Yfk U`fi b[ \_Y]bY`j`YfZUggi b[ gfYW`h`]W`Yb  
< ÒW`ghZf]ghYb`\_Yb`b`hž`k`Ug`X]Y`6`Ygc`f[ b]g`ØVYf`X]Y`Ub[ Zf]gh][ Yb  
: c[ Yb`ZØf`j`Yfi fhY`hY`GYI`i`U`ghfUZh`hYf`k`Y]hYf`j`Yfgh`À`f`\_`h`"

8]Y`F`YW`hg`U[ Y`ni`GYI`i`U`XY`\_]hYb`YfZc`fXY`fh`i`a`ZUggYbXY  
6Yk`Yfhi`b[ Ybž`i`a`g]W`Yfni`ghY`Ybž`XUgg`À`\b`]W`Y`HU`hYb`]b  
Ni`\_i`bZh`j`Yf\]bXYfh`k`YfXYb`\_Øb`Yb`"8`Yf`: U`X`Yg`" +!`đ\`f][ Yb  
Yf]bbYfhi`bg`XUfUbž`k`]Y`k`]W`h][ `Yg`]ghž`gc`W`Y`J`cfZ`À`Y`Yfbgh`ni  
bY`a`Yb`i`bX`b`chk`YbX][ Y`GW`f]hhY`ni`i`bhYfbY`a`Ybž`i`a`X]Y  
; YgY`gW UZh`ni`gW`Ø`hnYb`"

8Yf`J`YfhY]X][ Yf`XYg`5b[ Y`\_`U[ hYb`\Uh`VYfY]hg`F`Yj`]g]cb  
Ub[ Y`\_ØbX][ hž`gc`XUgg`XUg`i`fhY`]bcW`b]W`h`fYW`hg`\_`À`Zh][ `]gh`"

8YhU]`g	
J`c`f`ZU`	GYI`i`U`XY`_]hY
I`f`g`U`W`Y	gYI`i`Y`Yf`A`]ggVfUi`W`j`cb`GW`i`hn`VY`Zc`\`YbYbž` gYI`i`Y`Yf`A`]ggVfUi`W`j`cb`?]bXYfbž`gW`k`YfYf` gYI`i`Y`Yf`A`]ggVfUi`W`j`cb`?]bXYfbž`6Yg]hn` _]bXYf`d`c`f`b`c`[`f`U`Z]gW`Yf`ϕ`\U`hY`
C`f`h`	D`UbY[ [ ž`8Yi`hgW`\UbX`
J`Y`f`Y`hn`hY`	--`
:`Y`gh`b`U`a`Y`b`	%`
E`i`Y`Y`b`	<ul style="list-style-type: none"> <li>• k`k`k`"a`Yf`_i`f`"XY`</li> <li>• X`c`gh`!`f`Y`W`hg`Ub`k`U`h`"XY`</li> <li>• XY`"ghU`h]ghU`"W`a`</li> </ul>

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