

9`k Ub[ Yb`k UfhYh`Ui Z'; `UgZUgYf. `6Øf[ Yf  
Zfi ghf]Yfh`ØVYf`5i gVUi !J YfnØ[ Yfi b[ °

9`k Ub[ Yb`k UfhYh`k Y]hYf\]b`Ui Z`XYb'; `UgZUgYfUi gVUi `ZØf  
X]Y`?YfbghUXhž`k Å\fybX`HY]`cfhY`VYfY]hg`j Yfgcf[ h'g]bX"l ; ;  
]bZcfa ]Yfh"

9`k Ub[ Ybž`8Yi hgWk`UbX`!`#`9`k Ub[ Yb`k UfhYh`X]Y`?YfbghUXh  
k Y]hYf\]b`Ui Z`XYb`5i gVUi `XYg'; `UgZUgYfbYhnYgž`k Å\fybX`]b  
\_Y]bYfYb`HY]`cfhYb`X]YgYf`VYfY]hg`YfZc`[ fY]Wk`i a [ YgYhnh`k i fXY"  
8]Y`J Yfgcf[ i b[ `]b`XYf`?YfbghUXh`gc`Xi fWk`XUg`l bhYfbY`a Yb  
l bgYfY'; fØbY'; `UgZUgYf`fl ; ; k`YfZc`[ Ybž`YXcWk`V`]YV`Y]bY  
[ Yd`UbhY`#Zcfa Uh]cbgj YfUbghU`hi b[ `UbZUb[ g`XYg`#Å\fyg`Ui gž`k Ug  
l b`\_Uf\Y]hYb`i bhYf`XYb`6Øf[ Yfb`\_]bhYf`Åggh"8f"5bgY`a `; fi ddž  
DfYggYgdFYWkYf`XYf`GhUXh`9`k Ub[ Ybž`]bZcfa ]YfhYž`XUgg`V]g\Yf  
\_Y]b`bYi Yf`HYfa ]b`ZØf`X]YgY`J YfUbghU`hi b[ Yb`ZYgh[ Y`Y[ h`k YfXYb  
\_cbbhY"8]Y`GhUXh`VYZ]bXYh`g]Wk`YXcWk`k Y]hYf\]b`]a `5i ghUi gWk  
a ]h`l ; ; ž]bgVYgcbXYfY`]b`6Yni [ `Ui Z`D`Ubi b[ gh`Ya Ybž`X]Y`Ui Wk  
]a `?cbhYl h`XYf`VYj c fghY`YbXYb`@UbXYg[ UfhYbgWkUi `&\$&\*`j cb  
6YXYi hi b[ `g]bX"

8]Y`GhUXh`9`k Ub[ Yb`VY`fÅZh[ hž`XUgg`g]Y`Ub`l ; ; `U`g  
5i gVUi dUfhbYf`ZYgh`Å`h"9]b`Y][ Ybk ]fhgWk`UZh]WkYf`5i gVUi `Xi fWk  
X]Y`GhUXh`gY`Vgh]gh`XYfnY]h`b]Wk`h[ Yd`Ubhž`cVk c\`Y]bY`U`hY  
A UghYfd`Ubi b[ `Yl ]gh]Yfh"9g`k ]fX`VYhc`bž`XUgg`X]Y`GhUXh`]b`\_Y]bYb  
a Uf\_h[ Yhf]YVYbYb`K`YhVYk YfV`Y]b[ fY]ZYb`a ØWk`hYž`gc`Ub[ Y  
UbXYfY`5bV]YhYf`VYfY]hg`Y]bY`[ ] [ UV]hZÅ\][ Y`J Yfgcf[ i b[  
VYfY]hghY`Yb"Bi`f`]a `; U`Y`Y]bYg[ YgWkY]hYfhYb  
Y][ Ybk ]fhgWk`UZh]WkYb`5i gVUi g`k ]fX`X]Y`GhUXh`U\_h]j`k YfXYbž  
i bhYfghØhnh`Xi fWk`; ØfXYfdfc[ fUa`a`Y`j`cb`6i`bX`i`bX`@UbX"

; `UgZUgYfj YfZØ[ VUf`\_Y]h`]b`HY]`cfhYb

⊕nU\`fY]WYb`\_Y]bYfYb`HY]`cfhYb`k ]Y`GhcW\_Ybž`< U]ghYf\`cZYbž`  
<c`VUW`ž`?`]]b[ Ybž`8YhhYbfcXYbž`<]f`VUW`i bX`k Y]hYfYb`F Y[ ]cbYb  
]gh`VYfY]hg; `UgZUgYf`j YfZØ[ VUfž`k cVY]`XYf`5i gVUi `Xi fW  
ÖZYbh]WY: ÖfXYfa ]hhY`Z]bUbn]Yfh`k i fXY`"8]YgYf`k i fXY`j ca  
@UbX`\_fY]g`Xi fW [ YZØ\`fhž`i bX`XUg`BYhn`k ]fX`j cb`BYh7ca`6K  
VYhf]VYb`"6YgcbXYfY`9fk Å\`bi b[ ]YfX]YbYb`XUg; Yk YfVY[ YV]Yh  
BYi b\`Y]a`i bX`XUg`BYi VUi [ YV]Yh`K UbbYbZY`X`%ž`k c`XUg  
; `UgZUgYfbYhn`]b`9][ YbfY[ ]Y`j cb`BYh7ca`j Yf`Y[ h`k i fXY`"

5`YfX]b[ g`VYghY\`Yb`]b`F]bXY`VUW`i bX`GW`fYn\`Y]a`XYfnY]h`\_Y]bY  
5i gVUi d`ÅbY`]a`F U\`a Yb`XYg`K Y]»Y!`VYn]Y\`i b[ gk Y]gY; fUi Y!  
: `YW\_Yb!: ÖfXYfdfc[ fUa`a g"⊕`F Ö\`]b[ Yb`\]b[ Y[ Yb`k ]fX`XYf  
gØX`]WY`HY]`]a`F U\`a Yb`XYg`K Y]»Y!: `YW\_Yb!Dfc[ fUa`a g  
YfgW`cggYb`"K Y]hYfY; YV]YhYž`k ]Y`F Ö\`]b[ Yb`BcfXž`DZU\`\`Y]a  
i bX`F UhhghUXhž`g]bX`]b`XYf`D`Ubi b[ `XYg; fUi Y!: `YW\_Yb!  
Dfc[ fUa`a gž`XYggYb`5VgW`i gg`V]g`gdÅhYghYbg`9bXY`&\$&-  
j cf[ YgY\`Yb`]gh"

: ÖfXYfi b[ Yb`i bX`5i gVUi n]Y`Y

⊕`<]bV`]W`\_Ui ZX]Y`⊕hYfbYhj YfV]bXi b[ Yb`]b`9`k Ub[ Yb`Ya`dZ]Y\`h  
g]W`ZØf`X]Y`6Øf[ Yfž`X]Y; YgW`k ]bX][ \_Y]h]\`fYf`J YfV]bXi b[ Yb`ØVYf  
5bV]YhYf`k ]Y`HY`Y\_ca ž`BYh7ca`6K`i bX`UbXYfY`ni`ØVYfdFØZYb`"  
@Ub[ gUa`Y`⊕hYfbYhj YfV]bXi b[ Yb`\_ÖbbhYb`Ub`i bni`fY]WYbXYb  
HUF]ZYb`]Y[ Yb`cXYf`XUfUbž`XUgg`g]W`Y]bY`K`c\`b`U[ Y`]b`Y]bYa  
gc[ YbUbbhYb`K Y]»Yb: `YW`\_`VYZ]bXYhž`k c`XYf`GYfj ]W`b]W`h  
Ui gfY]W`h"N]Y`XYg`6fY]hVUbXUi`gVUi`g]gh`Ygž`g]W`Yfni`ghY`Ybž`XUgg  
i bhYfj Yfgcf[ hY; YV]YhY`8ck b`cUX[ YgW`k ]bX][ \_Y]hYb`j cb  
a ]bXYghYbg`) \$`A V]h#GY`\_i bXY`YffY]WYb`"

6i bX`i bX`@UbX`i bhYfghØhnYb`X]YgYb`5i gVUi`a`]h`Yf\`YV`]WYb  
: ÖfXYfa ]hhY`b`j cb`V]g`ni`-`\$`i`XYf`?`cghYbž`k cVY]`X]Y`GhUXh  
9`k Ub[ Yb`%\$`i`hfÅ[ h`Dc`]h]gW`Yg`N]Y`]gh`Y]b`ZÅW`YbXYW`YbXYf  
5bgW`i gg`Ub`[ ][ UV]hZÅ\`][ Yg; `UgZUgYfbYhn`V]g`&\$&) ž`k cVY]  
VYfY]hg`YfghY`6Ui UVgW`b]hhY`UV[ YgW`cggYb`g]bX"

8]Y`GhUXhk Yf`\_Y`9`k Ub[ Yb`\_ccdYf]YfYb`Yb[ `a`]h`XYa`H]YZVUi Ua`h  
ZØf`X]Y`6Ui`Y]hi b[ `XYf`bcW`UbghY\`YbXYb`5VgW`b]hhY`"i bX`(`XYg

5i gVUi gž'X]Y`]bg[ YgUa h&(\_a`HfUggY`ZØf`Yhk U`('`\$`<Ui g\U`hY  
 Ui Zk Y]gYb"8]YgY`6Ui UVgW\ b]hhY`gc`Yb`V]g`ni a`Gca a Yf`&\$&(  
 ZYfh)[ [ YghY`h`k YfXYb"8 UVY]`k ]fX`XUg`GhUbXUfXj YfZU\ fYb` : ]VYf  
 hc`h\Y`6i ]`X]b[ `fi HH!6Ł`Ub[ Yk YbXYhž`k Y`W\Yg`Y]bY`X]fY`hY  
 5bV]bXi b[ `YXYg`<Ui g\U`hg`Ub`XUg`; `UgZUgYfbYm`Yfa Ò[ `]W\h"  
 8]Yg`Yf`Ui VhX]Y`[ YVØbXY`hY`Bi hni b[ `j`cb`HY`YZcb]Yž: YfbgY\Ybž  
 ðhYfbYhi bX`Ga Ufh`<ca Y"

, VYf[ YcfXbYhYg`N]Y`XYf`6i bXYgfY[ ]Yfi b[ `]ghž`V]g`&\$'`\$`Y]bY  
 ZÅW\YbXYW`YbXY`; `UgZUgYf]bZfUghfi `\_hi`f`]b`8Yi hgW\`UbX`ni  
 [ Yk Å\`f`Y]ghYb"8 Yf`J YfUbhk`cfhi b[ ghfUbgZYf`Ui Z  
 HY`Y`\_ca`a`i`b]\_Uh]cbgi bhYfbY\`a`Yb`YfZc`[`h]b`XYf  
 ; ][ UV]hZØfXYfi b[ `&`\$ž`X]Y`VYgcbXYfg`; YV]YhY`i`bhYfghØmYb`gc`ž]b  
 XYbYb`Y]b`k`]fhgW\UZh]W\Yf`5i gVUi`b]W\h`fYU`]g]YfVUf`]gh"5bhfÅ[ Y  
 ZØf: ÒfXYfa`]hhY`\_ØbbYb`j`cb`?ca`a`i`bYb`i`bX`ÒZYb`h]W\  
 fYW\h]W\Yb`HfÅ[ Yfb`[ YghY`h`k YfXYb"8 Ua`]h`gc`Yb`X]Y  
 Xf]b[ YbXghYb`6YXØfZb]ggY`]b`XYf`J Yfgcf[ i b[ g]bZfUghfi `\_hi`f`  
 UXfYgg]Yfh`k YfXYb"

8YhU]`g	
J`c`f`ZU``	Gcbgh][ Yg
C`f`h	9`k`Ub[ Ybž`8Yi hgW\`UbX
E`i`Y`Y`b	<ul style="list-style-type: none"> <li>• k k k "gW\k UYV]gW\Y!dcgh"XY</li> <li>• k k k "ghUXhk Yf`_Y!Y`k`Ub[ Yb"XY</li> <li>• k k k "Va`j`"XY</li> </ul>

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