

: f]YXf]W\ `6UfVUfcggU. `8Yf`? U]gYfž`XYf`]a  
? mZZ\ Ài gYf`gW\ `ÀZh°

9fZU\ fYb`G]Y`a Y\ f`ØVYf` : f]YXf]W\ `="6UfVUfcggU. `GY]bY  
<YffgW\ UZhž`XYf`? fYi nni [ `i bX`X]Y`@Y[ YbXY`gY]bYg`GW\ `UZg  
]a `?mZZ\ Ài gYf`



? mZZ\ Ài gYfž`8Yi hgW\ `UbX`! : f]YXf]W\ `="6UfVUfcggUž`Y]bYf`XYf  
dfÄ[ YbXghYb`?U]gYf`XYg`<Y]] [ Yb`F Òa ]gW\ Yb`F Y]W\ Ygž`ghUfV`Ua  
%"' ð b] %- \$]a `: `i gg`GU`Yd\ `]b`5bUhc`Yb`"8Yf`@Y[ YbXY`bUW\  
gc`Yf`]a `?mZZ\ Ài gYf`fi \Yb`i bX`Y]bYg`HU[ Yg`ni fØW`\_Y\ fYbž`i a  
8Yi hgW\ `UbX`ni `Y`ZYb`"8]YgYf`a mh\c`c [ ]gW\ Y`5gdY`\_h]gh`bi f`Y]b  
HY]`XYf`\_ca d`YI Yb` ; YgW\ ]W\ hY`Y]bYg`<YffgW\ Yfgž`XYf`a ]h`XYa  
6Y]bUa Yb`6UfVUfcggU`fF`chUfH`]bg` ; YgW\ ]W\ hgVi W\ `Y]b [ ]b [ ž`Y]b  
BUa Yž`XYf`i fgdfØb [ `]W\ `j cb`gY]bYb` : Y]bXYb`]b`A U]`UbX`U`g  
UVZ`][ Y`6YnY]W\ bi b [ ` [ Ybi hnh`k i fXY`<Yi hY`Yf]bbYfh`X]Y  
; YgW\ ]W\ hY`Ub`gY]bY`VYa Yf`\_Ybgk YfhY`<YffgW\ UZhi bX`X]Y  
Gdi fYbž`X]Y`Yf`]b`9i fcdU`\ ]bhYf`]Y» "K ]Y`7ca dUWh`VYf]W\ hYhž  
k i fXY : f]YXf]W\ `Ua ` ("A Àfn`%%) &]b` : fUb`\_Z fhini a `?Òb][ ` [ Yk`À\`h  
i bX`Zc` [ hY`gY]bYa `Cb`\_Y`?cbfUX`="]b`X]Y`?Òb][ gk`ØfXY`

GY]b`5i Zgh]Y[ `VY[ Ubb`]b`XYf`A ]hhY`XYg`%&` `>U\`f\`i bXYfhgž`U`g`Yf  
a ]h`bi`f` ` \$`>U\`fYb`ni`a` `?`Òb][ ` [ Yk`À\`hi`bX`Ua` ` -`" `A`Àfn`%`%)`&`]b  
5UW`Yb` [ Y`\_f`Òbh`k`i`fXY`":`f]YXf]W`k`Uf`XYf`YfghY`?`U]gYf`Ui`g`XYa  
;`YgW`Y`W`h`XYf`GhUi`ZYf`i`bX`hfU`h`a` ]h`XYa` `N]Y` `Ub`ž`X]Y`\_U]gYf`]W`Y  
5i`hc`f]h`À`h`]b` `#U`]Yb`Xi`fW`ni`gY`hnYb`" `GY]b`J`UhY`fž`?`cb`fUX` `="`ž` \`U`hhY  
VYfY]hg`%`%` ,` `XYb`H\`fcb`VYgh]Y[ Yb`i`bX`k`Uf`Y]bY`nYb`hfU`Y` :`][`i`fž  
X]Y`6Y[ `Øbgh][`i`b[ Yb`ZØf` :`fUi`Yb`]b`VY`U[ YfhYb`Gh`À`X`hYb`Y]b`ZØ\`fhY`ž  
k`]Y`VY]gd]Y`gk`Y]gY`]b`K`Y]bgVYf[ ž`k`c` :`fUi`Yb`]\`fY`A`À`bbYf`fY`hhYb  
Xi`fž`hYb`"

## Dc`]h]gW`Y`5a`V]h]cbYb`i`bX`?`cbZ`]\_hY

:`f]YXf]W`g`<`YffgW`UZh`k`Uf`j`cb`nU\`fY]W`Yb`?`cbZ`]\_hYb`[`Ydf`À[`hž  
]bgVY`gcbXYfY`a` ]h`XYb` `ca`VUfX]gW`Yb`Gh`À`X`hYb`ž`X]Y`g]W` `%%`+`\*` `]a  
@ca`VUfX]gW`Yb`Gh`À`X`hY`Vi`bX`ni`gUa`a`YbgW`c`ggYb`" `#`X]YgYa  
?`cb`hY`I`h`gh`fY`V`hY` :`f]YXf]W` `X`Ub`UW`ž`X]Y`?`cb`hfc` ``Y`ØVYf`X]YgY`Gh`À`X`hY  
ni`Yf`Ub[ Yb`i`bX`X]Y`\_U]gYf`]W`Yb`F`Y`W`hY`]b` `#U`]Yb  
Xi`fW`ni`gY`hnYb`ž`k`Ug`ni` ` [ Yk`U`hgUa`Yb`5i`gY]b`Ub`XYfgY`hni`b[ Yb  
ZØ\`fhY`" `Gc`\_Ua` `Yg`VY]`gY]bYf`?`f`Òbi`b[ ` `%%`%)` `ni`Y]bYa` `5i`Zgh`Ub`X  
XYf`F`Òa`Yfž`XYb`Yf`a` ]h;`Yk`U`h`b]YXYfgW`i` [ ž`i`bX`%`%`\*`&`Yfc`VYfhY  
Yf`A`U]`Ub`X`ž`k`Y`W`Yg`Y`XcW`gW`bY` ``k`]YXYf`Ui`Z[ YVUi`h`k`i`fXY`" `9]b  
Yb`hgW`Y]XYbXYf`K`YbXYdi`b`\_`h`k`Uf`X]Y`B]YXYf`U[ Y`]b`XYf`GW` `UW`h  
j`cb`@Y[ `bUbc`%`%`+`\*`ž`X]Y`b]W`h`bi`f`gY]bY`a` ]`]h`À`f]gW`Y`5i`hc`f]h`À`h  
YfgW`Ø`hhY`fhY`ž`gcbXYfb`Ui`W`ni`Y]bYa` `K`UZZYbgh]`gh`Ub`X`a` ]h`XYb  
@ca`VUfXYb`ZØ\`fhY`ž[ YZc`[`hj`cb`Y]bYa` `YbX[ `Ø`h][ Yb` :`f]YXYb`]a  
>U\`f`%`%` ,` `"

9]b`k`Y]hYfYf`VYXYi`hYbXYf`5gdY`\_`h`gY]bYf`<`YffgW`UZh`k`Uf`X]Y  
6Yn]Y\`i`b[ `ni` `<`Y]b]W` `XYa` `@`Ok`Yb`ž`<`Yfnc[ `]`cb`GUW`gYb`i`bX  
6UmYfb`" `Hfc`hn`Ub`Z`À`b[ `]W`Yf`5` ``]Ub`n`\_Ua` `Yg`%`%`+`\*` `ni`Y]bYa` `6fi`W`ž  
XU`<`Y]b]W` :`f]YXf]W`g`6]hY`i`a` `a` ]`]h`À`f]gW`Y`<`]Z`Y`]b` `#U`]Yb`b]W`h  
i`bhYfgh`Ø`hhY`" `Hfc`hn`X]YgYf`F`ØW`gW` `À[ Y`V`]YV` :`f]YXf]W` `Y]b  
VYXYi`hYbXYf`<`YffgW`Yfž`XYf`gY]b`<`Ui`g[`i`h`XYf`GhUi`ZYf`k`Y]hYf  
gh`À`f`\_`hY`i`bX`XUg`F`Y]W`]b`gY]bYf` ;`YgUa`h\`Y]h`ZYgh][`hY`ž`k`À\`fYbX`Yf  
[ `Y]W`nY]h][ `X]Y`dc`]h]gW`Yb`Ghfi`\_`hi`fYb`]b`8Yi`hgW` `Ub`X  
ghUV`]`g]YfhY`"

9]b`9fVY`XYf`GhUi`ZYf`i`bX`X]Y` `Y`hnhYb`HU[ Y

K Å\fybX`XYg`<Ø\Ydi b\_hg`gY]bYf`A UW`h`ZUbX`]a` ð\`f`%%, ( `Y]b  
dfÅW`h][ Yg`<cZZYgh`ni`DZ]b[ ghYb`]b`A U]bn`ghUhhž`k`c`Yf`gY]bY`GÖ\`bY  
ni`F]hhYfb`gW`i`[ " `a`<YfVgh`%%, +`VfUW`Yf`XUbb`ni`a`8f]hhYb  
?fYi`nni`[ `Ui`Zž`a`ch]j`]Yfh`Xi`fW`XYb`K`i`bgW`ž`ž`fi`gU`Ya  
ni`fØW`\_ni`Yfc`VYfb`"8]Y`J`cfVYfY]hi`b[ `Ui`ZX]YgYb`?fYi`nni`[ `k`Uf  
]bhYbg]j`ž`i`bX`]a` `A U]`%%, -`VfUW`gY]bY`5fa`YY`j`cb`FY[ YbgVi`f[  
Ui`Z`8`cW`hfU[ ]gW`Yfk`Y]gY`YfhfUb`\_`Yf`Ua``%\$`" `ž`b]`%-`\$`]a  
GU`Yd\`ž`k`Å\fybX`Yf`g]W`]a` `: `i`gg`YfZf]gW`Yb`k`c`hY`"K`]Y`]b`XYb  
6Yf]W`hYb`j`cb`**K ]\_]dYX]U**`Yfk`Å\bhž`[ ]Vh`Yg`ØVYf`%` `E`i`Y`Ybž`X]Y  
Yhk`Ug`ØVYf`gY]bYb`HcX`Ui`ggU[ Ybž`X]Y`YXcW`k`Y]h[ Y\YbX  
ØVYfY]bgh]a`a`Yb`"

B UW`gY]bYa`HcX`k`i`fXY`gY]b`@Y]W`bUa`]b`9gg][ `Y]b[ Y`Y[ hž`i`bX  
gY]bY`;`YVY]bY`ZUbXYb`[ YhfYbbhY`F`i`Y`ghÅ`hhYb`":`f]YXf]W`  
\]bhYf`]Y»`Y]b`ghUf`\_Yg`9fVYž`gck`c`\`]b`:`cfa`gY]bYg`<`Ui`g[ i`hYg`U`g  
Ui`W`XYf`fY[ ]cb`U`Yb`GhUV`]hÅ`hž`X]Y`Yf`[ YgW`UZZYb`UhhY`"GY]b`HcX  
ZØ\`fhY`ni`[ fc»`Yf`HfUi`Yf`]b`8Yi`hgW`UbXž`i`bX`X]Y`GU[ Y`j`cb`gY]bYf  
F`ØW`\_Y\`f`Ui`g`XYa``?`mZ\`Åi`gYf`Yb`hghUbXž`k`]Y`Ui`W`j`cb`**D`UbYh  
K ]ggYb`VYf]W`hYh`":`f]YXf]W`g`Y`hnhYbX`]W`i`bYb`hXYW`\_hYg`;`fUV`i`bX  
X]Y`<c`Zbi`b[ `Ui`Z`gY]bY`F`ØW`\_Y\`f`g]bX`HY`]Y]bYg`ZUgn]b]YfYbXYb  
;`YgW`]W`hgb`UffU]h]j`gž`XUg`X]Y`XYi`hgW`Y`:`c`\_`c`fY`V]g`\`Yi`hY`d`fÅ[`h`"**

8YhU]`g	
J`c`f`ZU``	HcX
I`f`g`UW`Y	<`Y`f`ng`W`U[
C`f`h	?`mZ\`Åi`gYf`ž`8Yi`hgW`UbX
E`i`Y`Y`b	<ul style="list-style-type: none"> <li>• k k k "W`a`d`UW`h!`c`b`]"bY`"XY</li> <li>• Yb`"a`"k` ]_]dYX]U`"cf[</li> <li>• k k k "d`UbYh!`k`]ggYb`"XY</li> </ul>

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