

< Ua Y`b`\_Àa dZh[ Y[ Yb  
@i Zhj YfgW\ a i hni b[ . `B Yi Y` ; fYbnk YfhY`UV  
&\$' \$°

< Ua Y`b`VYfY]hYh'g]W\`Ui ZbYi Y` ; fYbnk YfhY`ZØf  
Gh]W\_ghcZZ]cl ]X`V]g`&\$' \$`j cfž`i bhYfghØhnh`Xi fW\  
6i bXYgZØfXYfi b[ `i bX`c`\_U`Y`A U» bU\ a Yb"



< Ua Y`b`ž`8 Yi hgW\`UbX`!`8 ]Y`@`Zhe i U`]h`h`b`< Ua Y`b`VYgW\`ÀZh][ h  
X]Y`GhUXhj Yfk U`hi b[ `ni bY\ a YbX`" @Ui h`8 Yk YnYh`ØVYfgW\ f]hh`XYf  
Gh]W\_ghcZZ]cl ]X!5i gghe» `ja` `U\ f`&\$%, `a ]h(` `A ]\_fc[ fUa a `dfc  
?i V]\_a YhYf`X]Y`ni `Àgg][ Y` ; fYbnY`j cb`(\$`A ]\_fc[ fUa a ``8]YgY  
ØVYfa `À» ][ Yb`K YfhY`j YfUb`UgghYb`X]Y`GhUXhž`HY]`XYg  
Vi bXYgk Y]hYb` GcZcfhdfc[ fUa a g`GUi VYfY`@`Zh`ni`k YfXYbž`k Ug  
: ØfXYf[ Y`XYf`]b`A`]]`cbYb\`Ø\Y`ni f`J YfZØ[ i b[ `ghY`hY`" `a` fU\ a Yb  
X]YgYf` ð]h]Uh]j Y`k i fXY`XYf` ; fYYb`7]hm`D`Ub`Yb`hk ]W\_Y`hž`XYf  
%- \$"\$\$\$`9i fc`GhYi Yf[ Y`XYf`]b`5bgdfi W\`bU\ a "

A ]h`Y]bYa `N]Y`ni f`GYb`\_i b[ `XYf` ; fYbnk YfhY`ZØf`Gh]W\_ghcZZ]cl ]X

Ui Zi bhYf'&\$'A ]\_fc[ fUa a 'dfc'?'i V]\_a YhYf'V]g'&\$' '\$ ]gh'X]Y'GhUXh  
[ i h'Ui Za Ò[ `]WXY: U\ fj YfVchY'j cfVYfY]hYh"5\_hi Y`Y'A Yggi b[ Yb  
nY][ Yb'Y]bYb'BCI !K Yfh'j cb'&- ž\* 'A ]\_fc[ fUa a 'dfc'?'i V]\_a YhYfž  
k Ug'Y]bY'J YfVYggYfi b[ 'ja 'J Yf[ 'Y]W'ni ' &\$%- 'XUfghY`hž'U'g'XYf  
K Yfh'VY]' - 'A ]\_fc[ fUa a 'U[ "'9g[ UV'bi f'Y]b'ž\ fž'&\$%+ž]b'XYa  
XYf'; fYbnk Yfh'Y]ba U'] [ 'Y]b[ Y\U'hYb'k i fXYž'k À\ fYbX'X]Y'K YfhY  
ja 'ž\ f'&\$+\$+ 'VY]U'Ufa ]YfYbXYb'+%'A ]\_fc[ fUa a 'U[ Yb"

## A U» bU\ a Yb'ni f'@i Zhei U`hÀhgj YfVYggYfi b[

9I dYfhYb'g]bX'g]W\ 'Y]b][ ž'XUgg'X]Y'A cXYfb]g]Yfi b[ 'XYf  
: U\fnYi [ ZchY'i bX' [ Yn]Y'hY' \_ca a i bU'Y'A U» bU\ a Yb'ni f  
J YfVYggYfi b[ 'XYf'@i Zhei U`hÀh'VY]hfU[ Yb" GhUXhgd fYW\ Yf]b  
K ]YV\_Y' ? Ubn'VYhcbh'YXcW\ ž'XUgg'VY]'j YfgW\ ÀfZhYb'; fYbnk YfhYb  
, VYfgW\ fY]hi b[ Ybž'VYgcbXYfg'Ub'ghUf\_ 'VYZ\ fYbYb'GhfU» Ybž  
k U\ fgW\ Y]b' ]W\ 'g]bX"9]b' [ Yn]Y'hYg'A cb]hcf]b[ 'VYhfc ZYbYf'GhfU» Yb  
[ YVY'Yg'V]g'Ub[ 'b]W\ hž'YXcW\ \_ÒbbY'XYf'@Àfa U\_h]cbgd'Ub  
ni a ]bXYgh'<]bk Y]gY`']YZYfb"8]Y'GhUXhj Yfk U'hi b[ 'j Yfk Y]gh'Ui Z  
Y]b'?'ja UgW\i hm! 'i bX'?'ja UUbdUggi b[ g\_cbnYdhž'XUg'XUfUi Z  
UVn]Y'hž'X]Y'5i ggbc» k YfhY'k Y]hYf'ni 'fYXi n]YfYb"

9]b'; i hUW\hYb'ni f'J Yfa Y]Xi b[ 'j cb': U\ fj YfVchYb'k ]fX'XYfnY]h  
b]W\ h]b'6YhfUW\ h[ Ync[ Yb"8 Ug'b]YXYfgÀW\ g]gW\ Y  
I a k Y`ha ]b]ghYf]i a 'ghY`h'XYb'< UbX'i b[ gVYXUfZ'ni f  
J YfVYggYfi b[ 'XYf'@i Zhei U`hÀh'\_Ufž']bgVYgcbXYfY'ja '<]bV']W\_'Ui Z  
X]Y'DfcV'Ya ghc ZY'Gh]W\_ghc ZZX]cl ]Xž: Y]bghUi V'i bX'Cncb"BYVYb  
X]YgYb`c\_U'Yb'6Ya Ø\i b[ Yb']ghYg'k ]W\ h][ 'ni 'VYUW\hYbž'XUgg  
Gh]W\_ghc ZZcl ]XYž`Ui hi **I a k Y`hVi bXYgUa hž'**cf'U`Ya 'Xi fW\  
J YfVfYbbi b[ ga chcfYb'i bX': Yi Yfi b[ gUb`U[ Yb'Ya ]hh]Yfh'k YfXYb"  
≠'6U`i b[ g[ YV]YhYb'ghY`h'XYf'GhfU» Ybj Yf\_Y\ f'X]Y'VYXYi hYbXghY  
BCI !Ei Y`Y'XUf"

## 9I !F ]W\ h`]b]Yb'i bX'[ Ygi bX\Y]h`]W\ Y 5i gk ]f\_i b[ Yb

8]Y'bYi Yb'; fYbnk YfhY'ZØf'Gh]W\_ghc ZZX]cl ]X'g]bX'HY]'Y]bYf  
[ fØ» YfYb'≠]h]Uh]j Y'XYf'9I 'ni f'@i Zhei U`hÀh"@Ui hi

I a k Y`hVi bXYgUa h`k i fXYb`X]Y`U\_hi Y`Yb` ; fYbnk YfhY`VYfY]hg  
j cf`ØVYf`&\$`>\fYb`ZYgh[ Y`Y[ h``8]Y`9! !?ca a ]gg]cb`\Uh`bYi Yž  
gW`ÄfZYfY` ; fYbnk YfhY`j cf[ YgW`U[ Ybž`X]Y`g]W`Ub`XYb`K <C!  
F]W`hk YfhYb`j cb`&\$&%`cf]Ybh]YfYb``8]YgY`bYi Yb` ; fYbnk YfhY  
gc``Yb`YVYbZU``g`UV`&\$` \$`]b`?fUZh`hfYhYb"

@ Zhj YfgW`a i hni b[ `g]Y`h`X]Y`9! `U`g`XUg`[ fØ»hY`I a k Y`hf]g]\_c`ZØf  
X]Y` ; Ygi bX`Y]hž`XU`g]Y`ni `W`fcb]gW`Yb`9f`fUb`\_i b[ Yb`k ]Y`<Yfn!  
?fY]g`Ui ZYf`fUb`\_i b[ Ybž`GW`U[ UbZ`Ä`Yb`i bX`VYgh]a a hYb  
?fYVgUfhYb`VY]hfÄ[ h``5\_hi Y`Y`8UhYb`nY][ Ybž`XUgg`X]Y`A Y`f`Y]h  
XYf`6Yj Ø`\_Yfi b[ `@ Zh`a ]h: Y]bghUi V`\_cbnYbhfUh]cbYb`ØVYf`XYb  
K <C!F]W`hk YfhYb`Uha Yh``gVYgcbXYfY`j i `bYfUV`Y` ; fi ddYb`g]bX  
ØVYfXi fW`gW`b]h`]W`j cb`XYb`5i gk ]f`\_i b[ Yb`VY`UghYh"  
K ]ggYbgW`UZh]W`Y`9f`Ybbhb]ggY`VY`Y[ Yb`i bhYf`UbXYfYa ž`XUgg  
`Ub[ Zf]gh][ Y`6Y`Ughi b[ Yb`Xi fW`Gh]W`ghcZZ]cI ]X`XUg`F]g]\_c`ZØf  
[ Ygi bX`Y]h`]W`Y`DfcV`Ya Y`Yf`YV`]W`Yf`Ø`Yb`\_ØbbYb"

8]Y`<YfUi gZcfXYfi b[ Yb`]b`XYf`@ ZhfY]b`U`hi b[ `g]bX`gca ]higck c`  
Y]bY`c`\_U`Y`U`g`Ui W`Y]bY`[ `cVU`Y`5i Z[ UVY``8]Y`GhUXh`<Ua Y`b`]gh  
Ui ZXYa`f]W`h][ Yb`K Y[ ži a `V]g`&\$` \$`X]Y`bchk YbX][ Yb  
; fYbnk YfhY`ni `YffY]W`Yb`i bX`[ `Y]W`nY]h][ `XYb`[ Ygi bX`Y]h`]W`Yb  
i bX`Ø`c`c`[ ]gW`Yb` : c`[ Yb`XYf`@ Zhj YfgW`a i hni b[  
Ybh[ Y[ Ybni k ]f`Yb"

8YhU]`g	
J cfZU``	I a k Y`h
C fh	<Ua Y`bž`8Yi hgW`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "XYk YnYh"XY</li> <li>• k k k "i a k Y`hVi bXYgUa h"XY</li> <li>• k k k "i a k Y`hVi bXYgUa h"XY</li> </ul>

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