

# ≠b hY`n]Y \ h'XYb`GhYW\_Yf. `A U[ XYVi f[ Yf 7 \ ]dZUVf]\_`[ Yd`Uhh°

8]Y`6i bXYg\_Ubn`Yf]b`hf]Zh'g]W`a ]h'A Uwfcbž`k À\fybX`≠b hY`  
D`ÀbY`ZØf`7 \ ]dZUVf]\_Yb`]b`8Yi hgW`UbX`Ui Z[ ]Vh`5\_hi Y`Y  
9bhk ]W`i b[ Yb`i bX`<YfUi gZcfXYfi b[ Yb`]b`XYf`XYi hgW`Yb  
Dc`]h]\_`i bX`K ]fhgW`UZh"



A U[ XYVi f[ ž`8Yi hgW`UbX`!`≠`XYb`YhnhYb`A cbUhYb` \ Uh'g]W`  
X]Y`@U[ Y`i a`X]Y`[ Yd`UbhYb`7 \ ]dZUVf]\_Yb`]b`8Yi hgW`UbX  
Yf \ YV`]W`j Yf`ÀbXYfh`≠`hY` \ Uh`bi b`YbX[ Ø`h][ `X]Y`D`ÀbY`ZØf`Y]bY  
[ fc»Y`7 \ ]dZUVf]\_`]b`A U[ XYVi f[ `Ui Z[ Y[ YVYb`i bX`k ]`Ui W`Y]b  
ni g`Àm`]W`Yg`K Yf`\_`]b`Dc`Yb`b]W`h`k Y]hYfj YfZc`[ Yb`"8]YgY  
9bhgW`Y]Xi b[ `ca a`h`b]W`h`j cb`i b[ YZ` \ f.`@Ub[ Y`NY]h`]h`XYf  
?cbnYfb`i bhYf`a Ugg]j Yb`Z]bUb]Y`Yb`GW`k ]Yf][ \_Y]hYb`i bX  
j YfnY]W`bYhY`ni`YhnhY]bYb`l a`gUhnghU[ bUh]cb`j cb`%&ž` `A ]`]UfXYb  
8c`Uf`" `a`YhnhYb`E`i UfhU`a`i`gghY`≠`hY`Y]bYb`J Yf`i gh`j cb`&ž`  
A ]`]UfXYb`8c`Uf` \ ]bbY` \ a`Ybž`bUW`XYa`VYfY]hg`ja`J`cf`U` \ f`%ž`\*  
A ]`]UfXYb`8c`Uf`fc`hY`NU` \ Yb`[ YgW`f]YVYb`k`i`fXYb`"8Yf`bYi`Y  
?cbnYfbW`YZ`@]d]6i`HUb` \ Uh`VYfY]hg`Ub[ Y`ØbX][ hž`Yhk`U`Y]b

J ]YfhY`XYf'fi bX`%\$"\$\$\$`5fVY]hgd`ÀhnY`UVni VUi Ybž'i a`X]Y`6]`Ubn  
ni`j YfVYggYfb"9]b` ; fc» hY]`X]YgYf?ØbX][ i b[ Yb`k i fXY`VYfY]hg]a  
ž` ]`Ui g[ YgdfcWXYbž`XYf`j YfV`Y]VYbXY`5VVUi`k ]fX`Xi fW  
bUhØf]WY` :`i`\_hi`Uh]cb`i`bX`UbXYfY`A`U» bU`a`Yb`YfZc`[`Yb`"  
l`fgdfØb[`]W`k`Uf`X]Y`≠j`Ygh]h]cb`ZØf`X]Y` :`UVf[\_]b`GUW`gYb!5b`U`h  
Ui`ZYhk`U` "\$`A` ]`UfXYb`9i`fc`[`YgW`Àhnh`k`cfXYbž`X]Y` "```\$`\$`b`Yi`Y  
æVg`g`W`UZZYb`gc`hY`"≠a` `ž`f`&\$&` ` \`UhY`X]Y`6i`bXYgfY[ ]Yfi`b[  
ghUh]WY`<`]ZYb`j`cb`-`ž`-`A` ]`UfXYb`9i`fc`]b`5i`gg]W`h`[`YghY`hž`XcW  
X]Y`YfghYb`6Ui`a`U» bU`a`Yb`k`i`fXYb`ghYhg` \]bUi`g[`YnØ[`Yfh`8`Yf  
YfghY`GdUhYbgh]W`k`Uf`ni`b`ÀW`gh`ZØf`&\$&(`[`Yd`Ubh`[`Yk`YgYbž`Yhnh  
g]Y`h`Yg`Ui`gž`U`g`k`ÀfY`XUg`Dfc`Y`\_h`[`Ubn`j`ca` `H]gW`"

## K ]W`h][`Y`F`c`Y`X`Y`f`<`U`V`Y]hYf

<U`V`Y]hYf`g]bX`ZØf`X]Y`a`cXYfbY`≠Xi`ghf]Y`j`cb`YggYbn]Y`Yf  
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]b`5i`hcgž`K`UgW`a`UgW`]bYb`i`bX`gc[`Uf`]b`K`UZZYbgmghY`a`Yb"9hk`U  
YXYf`nk`Y]hY`<`U`V`Y]hYf`ghUa`a`h`Ui`g`HU]k`Ubž`k`Ug`X]Y  
5V`Àb[ ][\_Y]h`XYf`XYi`hgW`Yb`l`bhYfbY`a`Yb`i`bX`X]Y`[`Ycdc`h]gW`Y  
6f]gUbn`XYf`G]hi`Uh]cb`j`YfXYi`h]W`h`9]b`Yf`YV`]W`Yf`5bhY`]ž`a`Y`f  
U`g` ,`\$`Dfc`nYb`hž`XYf`XYi`hgW`Yb` :`]fa`Yb`]a` `j`YfUfVY]hYb`XYb  
 ;`Yk`YfVY`i`bX`]b`XYf`≠H?!8]YbghY]ghi`b[`]gh`Ui`Z`X]YgY`\_f]h]gW`Yb  
?ca`dcbYbhYb`Ub[`Yk`]YgYb"8]Y`j`Yf[`Ub[`YbYb`ž`fY` \UVYb`X]Y  
J`Yfk`i`bXVUf`\_Y]h`XYf`@]YZf`\_YhhYb`[`YnY][`h`@]YZfYb[`d`ÀggY  
k`À`fYbX`XYf`DUb`XYa` ]Y` \UhYb`XfUgh]gW`Y`5i`gk`]f`\_i`b[`Yb`Ui`Z  
j`]Y`Y`≠Xi`ghf]Yb"5i`W`[`Ycdc`h]gW`Y`GdUbbi`b[`Yb`hfU[`Yb`ni`f  
l`bg]W`Yf`Y`h`VY]ž`k`Ug`X]Y`j`Yf`Àgg`]W`\_Y]h`XYf  
<U`V`Y]hYf`]YZf`i`b[`Yb`VYhf]Zhž`gcXUgg`≠]h]Uh]j`Yb`ni`f`GhY][`Yfi`b[  
XYf`Dfc`Xi`\_h]cbg`\_UdUn]h`hYb`]b`9i`fcdU`i`a`gc`k`]W`h][`Yf`g]bX`"

8cW`b]W`h`bi`f`]a`HYW`!GY`\_hcf`[ ]VhYg`VYk`Y[`hY`NY]hYb"5i`W`Ui`Z  
XYf`dc`h]gW`Yb`6Ø`bY`]gh`j`]Y`cg"8]Y`6i`bXYgfY[ ]Yfi`b[` \Uh  
\_Øfn]W`X`Yb`9i`dcfh`j`cb`9i`fcZ[` \hYf!`?Ua`dZYhg`]b`X]Y`HØf`\_Y]  
[`YbY`a` ][`h"8`Ug`]gh`Y]b` \Y]»`X]g`\_i`h]YfhYg`H`Y`a`Už`XU  
F`Øgh`i`b[`g`]YZf`i`b[`Yb`Ub`X]Y`HØf`\_Y]`Ui`Z[`fi`bX`XYf`U`\_hi`Y`Yb  
A`YbgW`Yb`fYW`hg`U[`Y`i`a`ghf]hhYb`g]bX" <]Yf`a`i`gg`X]Y`hØf`\_gW`Y  
F`Y[ ]Yfi`b[`Yb`hgW`Y]XYbž`cV`g]Y`X]Y` :`i`[`nYi`[`Y`hUhg`ÀW`]W  
VYghY`Yb`a`ØW`hY"≠a` `5i`gk`Àfh][`Yb`5a`h`fY[`h`g]W`k`]XYfghUbX

[ Y [ Yb`X]Y`V]g\Yf][ Y`gUY`!Dc`h]\_`XYf`6i bXYgfY[ ]Yfi b[ "9]bY  
; fi ddY`j cb`Yhk U`%` \$`↑ b[ Yb`8]d`ca UhYb`ZcfXYfh`Y]bY  
nY]h[ Ya`À»YfY`<U`hi b[ `ni`X]YgYa`H\Ya`U"G]Y`g]bX`XYf`A`Y]bi b[ ž  
XUgg`8Yi hgW\`UbX`Ui W\`]b`6Yni [ `Ui Z`gUY`ZØf  
J`Ò`\_YffYW`hgj`Yfgh`»Yb`GUb`\_]cbYb`Yf[ fY]ZYb`gc`hYž`k`À\fybX`X]Y  
GD8`gW`cb`Yhnh`j`cfdFYgW`hi bX`YbhgdFYW`YbXY`A`U»bU`a`Yb  
ZcfXYfh`

## Dc`h]gW`Y`9b`hk`]W`\_`i`b`[`Yb`\_]a`\_`6`\_]W`\_

»a`]hYb`X]YgYf`8]g`\_i`gg]cbYb`Z]bXYb`Ui`W`]; Ygdf`ÅW`Y`nk`]gW`Yb  
XYa`X`Yi`hgW`Yb`6i`bXYg`\_Ubn`Yf`A`Yfn`i`bX`XYa`ZfUbn`Øg]gW`Yb  
Df`Åg]XYbhYb`A`UW`fcb`ghU`h`8`UVY]`ghY`Yb`g]W`Yf`Y]hg]!`i`bX  
Ui`»Ybdc`h]gW`Y`H\Ya`Yb`Ui`ZXYf`5[`YbXU`"9]bY`9]b][`i`b[`ØVYf`X]Y  
9b`hk`]W`\_`i`b[`XYg`bYi`Yb`@`Zh`\_Ua`dZgmghYa`g`:`75G`V]g`9bXY`5i`[`i`gh  
k`]fX`Ub[`YghfYVhž`k`cVY]`VY]XY`DUfhY]Yb`9]b][`\_Y]h`ØVYf`X]Y  
B`ch`k`YbX][`\_Y]h`nY][`Ybž`Ui`Z`a`Ò[`\_]W`Y`I`G!N`Ò`Y`ni`fYU[`]YfYb`"A`Yfn  
i`bX`A`UW`fcb`UVYb`ni`XYa`\_]fY`6Ygcf[`b]g`ØVYf`X]Y`@U[`Y`]a  
;`UnUghfY]ZYb`[`Y`Ài`»Yfhi`bX`ZcfXYfb`Y]bYb`gc`Zcfh][`Yb  
K`UZZYbgh]`ghUbX`"

8]Y`9b`hk`]W`\_`i`b[`Yb`fi`bX`i`a`X]Y`7\]dZUVf]\_Yb`i`bX`XYb  
F`Øghi`b[`gYI`dcfh`nY][`Ybž`XUgg]b`8Yi`hgW`UbX`i`bX`XUfØVYf`Y]bUi`g  
XYfnY]hj`]Y`Y`k`]W`h][`Y`9b`hgW`Y]Xi`b[`Yb`[`Yhfc`ZZYb`k`YfXYb`a`ØggYbž  
X]Y`k`Y]hfY]W`YbXY`?`cbgYei`YbnYb`UVYb`\_`ØbbYb`"A`Ub`XUfZ  
[`YgdUbb`h`gY]bž`k`]Y`Yg`]b`XYf`b`ÅW`ghYb`NY]h`k`Y]hYf[`Y`h`"

8YhU]`g	
C`fh	A`U[`XYVi`f[`ž`8Yi`hgW`UbX
E`i`Y`Y`b	<ul style="list-style-type: none"> <li>• k`k`k`"bnn"W</li> <li>• k`k`k`"hU[`YggW`Ui`"XY</li> <li>• k`k`k`"gi`YXXYi`hgW`Y"XY</li> </ul>

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