

? fUb\_Yb\Ài gYf' ]a ' ? ` ]a UgW\ i hn. 'Ghi X]Y  
nY][ h'9fZc` [ gghfUhY [ ]Yb 'Ui Z°

9]bY 'bYi Y'Ghi X]Y'XYf' i b] 'K ]hhYb#< YfXYW\_Y'nY][ hž'k ]Y  
'? fUb\_Yb\Ài gYf' ? ` ]a UgW\ i hngfhUhY [ ]Yb 'YfZc` [ fY]W\  
i a gYhnYb ' \_ÒbbYb"



K ]hhYbž'8 Yi hgW\ `UbX '!9]bY'U\_hi Y`Y'Ghi X]Y'XYf' i b]j Yfg]hÀh  
K ]hhYb#< YfXYW\_Y'nY][ hž'k ]Y'XYi hgW\Y'? fUb\_Yb\Ài gYf' ]\fY  
'? ]a UgW\ i hngfhUhY [ ]Yb 'j c fUbhfY]VYb '\_ÒbbYb"'8 ]Y': c fgW\ i b [   
i bhYf'XYf'@Y]hi b [ 'j cb'DfcZ''8 f''GUV]bY'6c\ bYh!εgW\ \_c' i bX  
8c\_hc fUbX]b '@UfU'GW\ a ]Xh] YfXYi h]W\ h'XYb 'YbhgW\Y]XYbXYb  
9]bZi gg'j cb'ghfUhY [ ]gW\Yf': Ø\fi b [ 'i bX'YZZY\_h]j Yf  
'?ca a i b]\_Uh]cb'Xi fW\ 'X]Y'? fUb\_Yb\Ui g'Y]hi b [ Yb'Ui Z'XYb'9fZc` [   
X]YgYf'A U» bU\ a Yb"'9b [ U [ ]YfhY'? fUb\_Yb\Ài gYf'g]bX'b]W\ h'bi f  
[ fc» Y'9bYf [ ]Yj YfvfUi W\Yf' ]a ' ; Ygi bX\Y]hgk YgYb'/g]Y'hfU [ Yb  
Ui W\ 'Yf\YV`]W\ 'ni 'XYb'HfY]V\Ui g [ UgYa ]gg]cbYb'VY]'` ð'Y]bYf  
Vi bXYgk Y]hYb'Cb` ]bY!6YZfU [ i b [ 'k i fXYb'j YfgW\ ]YXYbY'HmdYb  
j cb'? fUb\_Yb\Ài gYfb' ]XYbh]Zn]Yfhž'X]Y' ]b' ]\fYf'< YfUb [ Y\Ybgk Y]gY  
Ub'XYb'? ` ]a UgW\ i hn'j Uf]]YfYb"

8]Y`5bU`mgY`U`hij]Yf` ; fi ddYb`Yf[ YVYb.` 5a V]h]cb]YfhY  
BYi` ]b[ Y` ž`X]Y`a` Y]gh`k`Yb][`ghfU`hY[ ]gW`X`Y`5i` gf]W`X`hi` b[ `Ui` Z`k`Y]gYb`ž  
i` bX` ; i` h`Ui` Z[ Y`ghY`hY`D`fc`Z]g` ž`VY]`X`Y`b`Y`b`X`Y`f`?` `]a` UgW`X`i` hn`V`Y`fY]hg  
]b`gh]hi` h]cb`Y`j` Y`f`Ub`\_`Y`fh]`gh" `@Y`hnhY`fY`nY]W`X`b`Y`b`g]W`X`i` fW`X`\_`U`fY  
Ni` gh`Å`b`X][`\_`Y]hY`b`ž`fY[ Y`a` Å»][`Y`?`ca` a` i` b]\_`Uh]cb`i` b`X`Y]b  
i` a` ZU`gg`Y`b`X`Y`g`ghf`U`hY[ ]gW`X`Y`g`B`U`W`X`U`h][`\_`Y]hga` UbU[ Y`a` Y`bh`i`Ui` g"  
I` a` X]Y`A` ]h`U`f`V`Y]hY`b`X`Y`b`ni` `a` ch]j` ]Y`f`Y`b`ž`]gh`Y`g`Z`Ø`f`X]Y  
:` Ø`fi` b[ gY`V`Y`b`Y`i` b`Y`f`Å`gg`]W`X`ž`?` `]a` UgW`X`i` hna` U»` b`U`a` Y`b`ni  
df]cf]g]Y`f`Y`b`i` b`X`h`f`Ub`gd`U`f`Y`b`h`ni` `\_`ca` a` i` b]n]Y`f`Y`b"

?` `]a` UgW`X`i` hn`]a` ; Y`gi` b`X`X`Y]hgk` Y`g`Y`b`i` `8`Y`f`  
G`h`U`hi` g`E`i`c`

9]b`Y`i` bh`Y`fgi` W`X`i` b[ `X`Y`g`8`Y`i` hgW`X`Y`b`?`f`Ub`\_`Y`b`U`i` g]b`gh]hi` hg`V`Y`Y[`h  
X`Y`b`<`Ub`X`i` b[ gV`Y`X`U`f`Z]`a` `6`Y`f`Y]W`X`?` `]a` UgW`X`i` hn`"8`Y`G`hi` X]Y`ž`X]Y`]a  
F`U`a` Y`b`X`Y`f`-`" `; Y`gi` b`X`X`Y]hga` ]b]g`hY`f`\_`cb`Z`Y`f`Y`bn`]b]h]]Y`fh`k`i` f`X`Y`ž  
i` a` j`U`]X`Y`g`8`U`h`Y`ba` U`h`Y`f]U`Ø`V`Y`f`X`Y`b`F`Y`gg`ci` f`W`X`b]j` Y`f`V`f`Ui` W`X`i`b  
?`f`Ub`\_`Y`b`Å`i` g`Y`f`b`ni` `g`W`X`U`Z`Y`b`ž`V]Y`h`Y`h`Y]b`Y`b`h]Y`Z`Y`b`9]b`V`]W`\_`]b`X]Y  
\_]`a` U!`i` b`X`Y`b`Y`f[ ]Y`f`Y`Y`j` Ub`h`Y`b`5`gd`Y`\_`hY`X`Y`i` hgW`X`Y`f  
?`f`Ub`\_`Y`b`Å`i` g`Y`f`"5`b`X`Y`f`f`Y`df`Å`g`Y`b`h`U`h]j` Y`b`6`Y`Z`f`U[ i` b[ `b`U`a` Y`b`&`\*`  
?`f`Ub`\_`Y`b`Å`i` g`Y`f`hY]`i` b`X`X`Y`W`h`Y`b`n`Y`b`h`f`U`Y`H`Y`a` Y`b`Z`Y`X`Y`f`k` ]Y  
9`b`Y`f[ ]Y`a` UbU[ Y`a` Y`bh`ž`5`V`ZU`a` UbU[ Y`a` Y`bh`i` b`X`X]Y  
K` Å`fa` Y`j` Y`f`g`c`f[ i` b[ `UV"

8]Y`9`f[ Y`V`b]gg`Y`nY][`Y`b`ž`X`U`gg`j` ]Y`Y`?`f`Ub`\_`Y`b`Å`i` g`Y`f`V`Y`f`Y]hg`\_]`a` U!  
i` b`X`Y`b`Y`f[ ]Y`f`Y`Y`j` Ub`h`Y`A`U»`b`U`a` Y`b`Y`f[ f]Z`Y`b`U`V`Y`b`ž`Y`X`c`W`X  
Y`f`V`Y`]W`X`Y`g`i` b[ Y`bi` hnhY`g`D`ch`Y`bn]U`ž`]bg`V`Y`g`c`b`X`Y`f`Y]b`X`Y`f`9`b`Y`f[ ]Y!  
i` b`X`G`h`f`ca` j` Y`f`g`c`f[ i` b[ ž`V`Y`ghY`h`"X`X`Y`nk`Y]hY`9]b`f]W`X`hi` b[ `g]Y`h  
<`Ub`X`i` b[ gV`Y`X`U`f`Z`V`Y]`X`Y`f`K` Å`fa` Y`j` Y`f`g`c`f[ i` b[ "I`a`X]Y  
?` `]a` Ub`Y`i` h`f`U`h`Å`h`ni` `Y`f`f`Y]W`X`Y`b`ž`g]b`X`i` a` Z`Ub[ f`Y]W`X`Y`b`j` Y`gh]h]cb`Y`b  
b`Ø`h][`ž`X`U`X`Y`f` ; Y`gi` b`X`X`Y]hg`g`Y`\_`h`c`f`U`i` W`X`i`f`i` b`X`i` `i` `X`Y`g`b`U`h]cb`U`Y`b  
H`f`Y]V`U`i` g[ Ug`U`i` gg`h`c»`Y`g`j` Y`f`Ub`h`k`c`f`h`Y`h"

8`f]b[ `]W`X`\_`Y]h`i` b`X`N]Y`Y`Z`Ø`f`X]Y`Ni`\_`i` b`Zh`

8`Y`f`%&) "8`Y`i` hgW`X`Y`Y`f`nh`Y`h`U[ `U`h`X]Y`8`f]b[ `]W`X`\_`Y]h`X`Y`f`F`Y`X`i`\_]`cb  
j`cb`H`f`Y]V`U`i` g[ Ug`Y`a` ]gg]cb`Y`b`]a` ; Y`gi` b`X`X`Y]hgk` Y`g`Y`b`i` bh`Y`fa` U`i` Y`fh`

i bX`ZcfXYfh`X]Y`9ffY]W[i b[ `XYf`?`]a UbYi hfU`hÅh`V]g`&\$`\$`"8]Y  
8Y`Y[ ]YfhYb`UddY``]Yfyb`Y]bXf]b[ `]W`Ub`9bhgW`Y]Xi b[ ghfÅ[ Yfž  
fYW`h]W`Y`F`U`a`YbVYX]b[ i b[ Yb`ni`gW`UZZ`b`i`bX  
?`]a UVYUi ZhfU[ hY`ni`VYbYbbYb`"NYbhfU`Y`A`U» bU`a`Yb`gc``Yb  
XUVY]`XYb`fYggci fW`bgdUfYbXYb`i`a [ Ub[ `a`]h`Gi`VghUbnYb`i`bX  
XYb`9fgUhn`\_]a UgW`ÅX`]W`Yf`B`Uf`cgY[ UgY`i`a`ZUggYb"

8]Y`8YVUhhY`i`a`?`]a UgW`i`hn`]a` ; Ygi bX`Y]hgk`YgYb`]gh`b]W`h`bi`f  
k`]W`h][ ž`gcbXYfb`Ui`W`i`a`ZUggYbX`"8]Y`b]h]U]j`Yb`VY]b`U`hYb  
i`bhYf`UbXYfYa`A`U» bU`a`Yb`ni`f`Ya`]gg]cbgUfa`Yb`A`cV`]hÅhž`X]Y  
Bi`hni`b[ `a`cXYfbYf`?`ca`a`i`b[\_]Uh]cbga`]hhY``i`bX`Y]bY`bUW`U`h][ Y  
5i`gf]W`hi`b[ `]b`XYb`?`Ub]bYb`"i`a`X]YgY`N]Y`Y`ni`YffY]W`Ybž`]gh  
Y]bY`\_`UfY`J`YfdZ]W`hi`b[ `U`Yf`]a` ; Ygi bX`Y]hgk`YgYb`HÅh][ Yb  
i`bj`Yfn]W`hVUf"

8]Y`<`YfUi`gZcfXYfi`b[ Yb`]a`?`]a UgW`i`hn`]g]bX`[ Yk`U`h][ ž`XcW`X]Y  
U`\_hi`Y``Yb`Ghi`X]Yb`V]YhYb`Y]bY`gc`]XY`6Ug]g`ZØf`X]Y`ghfUhY[ ]gW`Y  
J`YfUb`\_`Yfi`b[ `j`cb`?`]a UgW`i`hn`]a`?`]b[\_]U`hU[ "8]Y`\_`UfY  
5i`ZcfXYfi`b[ `Ub`U`Y`5`\_`hYi`fY`]a` ; Ygi bX`Y]hgk`YgYb`VYghY`h  
XUf]bž`\_`cb`\_`fYhY`6Y]hfÅ[ Y`ni`a`?`]a UgW`i`hn`]ni`Y]ghYb`i`bX`Y]bY  
ni`\_i`bZhgZÅ][ Yž`bUW`U`h][ Y`J`Yfgcf[ i`b[ `ni`g]W`Yfb"

Ni`gUa`a`YbZUggYbX`]gh`ZYghni`U`hYbž`XUgg`X]Y`XYi`hgW`Yb  
?`fUb`\_`Yb`Åi`gYf`]fY`J`YfUbhk`cfhi`b[ `]a`?`]a UgW`i`hn`]Yfbgh  
bY`a`Yb`a`ØggYb`"8]Y`Yb][ Ybž`X]Y`g]W`X]YgYf`<`YfUi`gZcfXYfi`b[  
ghY``Ybž`\_`ÖbbYb`b]W`h`bi`f`ni`f`FYXi`\_]cb`j`cb  
HfY]V`U`i`g[ UgYa`]gg]cbYb`VY]hfU[ Ybž`gcbXYfb`Ui`W`U`b[ Zf]gh][  
k`]fhgW`UZh]W`Y`J`cfhY]`Y`Xi`fW`b`UW`U`h][ Yg`<`UbXY`b`Yfn]Y`Yb`"  
CV[ `Y]W`j`]Y`Y`?`]b[\_]Yb`VYfY]hg`A`U» bU`a`Yb`Yf[ f]ZZYb`U`UVYbž  
V`Y]Vh`Yg`Yb`hgW`Y]XYbXž`XYb`Y]b[ YgW`U[ YbYb`K`Y[ `]cbgYei`Ybh  
k`Y]hYfni`j`YfZc`[ Yb`i`bX`fY[ Y`a`Å»][ `ni`Y`j`U`i`]YfYb`"?`ccdYfUh]cb  
i`bX`HfUbgdUfYbn`g]bX`Y]YfVY]`Yb`hgW`Y]XYbXY`i`U`\_`hc`fYb`ZØf`XYb  
9fZc`[ "

K`Y]hYfY`bZcfa`Uh]cbYb`ni`f`Ghi`X]Y`Z]bXYb`G]Y`]b`XYa`5fh]\_`Y`]cb  
GW`a`]Xhi`bX`6c`bYh]`gW`\_`c`Ui`Z`D@CG`C`bY"

: Øf`Y]bYb`XYhU]``]YfhYb`, VYfV`]W`\_`ØVYf`XYb`GhUhi`g`E`i`c`XYg

?`]a UgW i hnYg`]b`XYi hgWYb`? fUb\_Yb\Åi gYfb`VYgi WYb`G]Y`X]Y`  
 K YVg]hY`XYg`8Yi hgWYb`? fUb\_Yb\Ui g]bgh]hi hg`i bX`i a  
 a Y\f`ØVYf`X]Y` : cfXYfi b[ Yb`XYg`8Yi hgWYb`ÿfnhYhU[ Yg`ni  
 YfZU\fYbž`YgYb`G]Y`XYb`5fh]\_Y``]a`ÿfnhYV`Uhh"

8YhU]`g	
J cfZU``	Gcbgh][ Yg
C fh	K ]hhYbž`8Yi hgW`UbX
E i Y``Yb	<ul style="list-style-type: none"> <li>• k k k "i b]!k \ "XY</li> <li>• k k k "X_"XY</li> <li>• k k k "UYfnhYV`Uhh"XY</li> </ul>

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