

? fYhgW\ a Yf'ZcfXYfh'Y]b\Y]h]W\Y
? cghYb`Ògi b['ZØf'6i bXYg`ÀbXYf'i bX
? ca a i bYb

A]W\UY`? fYhgW\ a Yf'ZcfXYfh'Y]b\Y]h]W\Y`? cghYbYfghUhi b[
j cb'6i bX'i bX'@ÀbXYfb'ni f'GhÀf_i b['XYf
K YhhVYk YfVgZÀ\[_Y]h'8Yi hgW\`UbXg"



8Yi hgW\`UbX`!' †'Y]bYa`'_Øfn]W\`UV[Y\U`hYbYb`HfYZZYb`XYf
A]b]ghYfdfÀg]XYbhYb`\Uh'A]W\UY`? fYhgW\ a Yf'f78I Ł'XYf
J cfg]hnYbXY`XYf'A]b]ghYfdfÀg]XYbhYb`_cbZYfYbnž'Y]bY
[Ya Y]bgUa Y': cfXYfi b['j cb`%*`'6i bXYg`ÀbXYfb`bUW\
? cghYbYfghUhi b['ZØf'Y]b['Yd`UbhYg`K]fhgW\UZhgUbFY]ndU_Yh
j Yf_ØbXYh`? fYhgW\ a Yf`VYhcbhYž`XUgg`X]Y`Z]bUbn]Y`Yb
6Y`Ughi b['Yb`X]YgYg`J cf\UVYbg`[fØ» hYbhY]`g`j cb`@ÀbXYfb`i bX
? ca a i bYb`[YhfU[Yb`k YfXYb`a ØggYbž`k cXi fW\`X]Y
Bchk YbX][_Y]h'Y]bYf`ZU]fYb`? cghYbj YfhY]`i b['nk]gW\Yb`6i bXž
@ÀbXYfb`i bX`? ca a i bYb`]b`XYb`J cfXYf[fi bX`fØW_hY`'8]Y
8]g_i gg]cb`ZUbX`]b`5Vk YgYb\Y]h'XYg`6i bXYg`_Ubn`Yfg`: f]YXf]W\

A Yfn'f78l ĒghUhz'XYf'g]W\`ni`Y]bYa`6Ygi W`j]b`XYb`l G5`VYZUbX"

?fYhgW\`a`Yf'gd'fUW\`g]W\`Z0f`Y]bY`F`Y`Zc`fa`Ui`g`ž`X]Y`X]Y
K`Y`h`V`Y`k`Y`f`V`g`Z`A`[[_Y]h`8`Yi`hgW\`Ub`X`g`ghY][`Y`f`b`gc`""`9`f`k`U`f`b`h`Y
X`U`j`c`f`ž`X`U`g`g`X]Y`X`U`a`]`h`j`Y`f`V`i`b`X`Y`b`Y`b`Z]b`U`b`n]Y`Y`b`@`U`g`h`Y`b`b]W\`h
U`i`g`g`W\`Y]Y`»`]W\`U`i`Z`X]Y`?`c`a`a`i`b`Y`b`c`X`Y`f`@`A`b`X`Y`f`U`V[`Y`k`À`n`h`k`Y`f`X`Y`b
X`0`f`Z`Y`b`"Ni`X`Y`a`[`U`V`Y`g`9]b][`_Y]h`i`b`h`Y`f`X`Y`b`A`]b]g`h`Y`f`d`f`À`g]X`Y`b`h`Y`b`ž
X`U`g`g`Y]bY`@`0`g`i`b`[`[`Y`Z]`b`X`Y`b`k`Y`f`X`Y`b`a`0`g`g`Y`ž`i`a`X]Y
?`c`g`h`Y`b`j`Y`f`h`Y]i`b`[`[`Y`f`Y`W\`h`Y`f`ni`[`Y`g`h`U`h`Y`b`"b`X]Y`g`Y`a`?`c`b`h`Y`l`h
g`W\`i`[`?`f`Y`hg`W\`a`Y`f`j`c`f`ž`X`U`g`g`6`i`b`X`Y`g[`Y`g`Y`h`n`Y`ž`X]Y`X`Y`b`@`A`b`X`Y`f`b
?`c`g`h`Y`b`Ui`Z`V`0`f`X`Y`b`ž`Ui`g[`Y]W\`g`d`Z]W\`h][`g`Y]b`gc`h`Y`b"

GhYi YfgYb_i b[Yb`i bX`F`Y`Zc`fa`Y`b

D`U`f`U`Y`ni`X`Y`b`8]g_i`gg]c`b`Y`b`X`Y`f`A`]b]g`h`Y`f`d`f`À`g]X`Y`b`h`Y`b`d`U`b`h`X]Y
7`8`l`#`7`G`l`!`:`f`U`_`h]c`b`i`a`Z`U`g`g`Y`b`X`Y`G`h`Y`i`Y`f`g`Y`b`_`i`b`[`Y`b`i`b`X`Y]b`Y
J`Y`f`Y]b`Z`U`W\`i`b`[`X`Y`g`G`h`Y`i`Y`f`f`Y`W\`h`g`ž`i`a`X`U`g`K`]f`h`g`W\`U`Z`h`g`k`U`W\`g`h`i`a
]b`8`Y`i`hgW\`Ub`X`ni`Z`0`f`X`Y`f`b`"8`Y`f`5`b`h`f`U[`ni`f`g`W\`f]h`h`k`Y]g`Y`b
5`V`g`Y`b`_`i`b`[`X`Y`f`G`h`Y`i`Y`f`V`Y`U`g`h`i`b`[`Z`0`f`h`Y`g`U`i`f]Y`f`h`Y`;`Y`k`]b`b`Y`U`i`Z`&)
D`f`c`n`Y`b`h`U`V`&`\$`&)`k`i`f`X`Y`V`Y`f`Y]h`g]a`j`Y`f[`U`b[`Y`b`Y`b`A`f`a
6`i`b`X`Y`g`h`U[`Y`f`0`f`h`Y`f`h`"7`8`l`!`5`V[`Y`c`f`X`b`Y`h`Y`f`:`f]h`n`i`;`0`b`h`n`Y`f`k`]Y`g
X`U`f`U`i`Z`\\b`ž`X`U`g`g`8`Y`i`hgW\`Ub`X`g]W\`j]b`Y]b`Y`f`h]Y`Z`Y`b`k`]f`h`g`W\`U`Z`h]W\`Y`b
?`f]g`Y`V`Y`Z]b`X`Y`h`ž`k`À`f`Y`b`X`X]Y`K`Y`h`k`]f`h`g`W\`U`Z`h`k`À`W\`g`h"

Y`b`]W\`Y`6`Y`X`Y`b`_`Y`b`À`i`»`Y`f`h`Y`b`U`i`W\`Ub`X`Y`f`Y`D`c`]h]_`Y`f`i`b`X
5`V[`Y`c`f`X`b`Y`h`Y`"7`G`l`!`5`V[`Y`c`f`X`b`Y`h`Y`f`G`Y`V`U`g`h]U`b`6`f`Y`a`k`U`f`b`h`Y`ž`X`U`g`g
c`b`Y`Y]b`Y`F`Y`X`i`n]Y`f`i`b`[`X`Y`f`G`h`Y`i`Y`f`U`g`h`X`Y`f`G`h`U`b`X`c`f`h`8`Y`i`hgW\`Ub`X
k`Y]h`Y`f`U`b`5`h`f`U`_`h]j`h`À`h`j`Y`f`]Y`f`Y`b`_`0`b`b`h`Y`"9`g`[`]V`h`Y`X`c`W\`U`i`W\`
_`f]h]g`W\`Y`G`h]a`a`Y`b`U`i`g`X`Y`f`C`d`d`c`g]h]c`b`ž`k`]Y`G`D`8`!`5`V[`Y`c`f`X`b`Y`h`Y`f`
D`U`f`g`U`A`U`f`j`ž`X`Y`f`Y]b`Y`Z`Y`\\Y`b`X`Y`g`Y`f]0`g`Y`;`Y[`Y`b`Z]b`U`b`n]Y`f`i`b`[`Z`0`f`X]Y
l`b]c`b`U`b`d`f`U`b[`Y`f`h`Y"

b`j`Y`g`h]h]c`b`g`U`b`f`Y]n`Y`U`g`K`U`W\`g`h`i`a`g`a`c`h`c`f`

l`a`X]Y`k`]f`h`g`W\`U`Z`h]W\`Y`@`U[`Y`k`Y]h`Y`f`ni`j`Y`f`V`Y`g`g`Y`f`b`ž`\\U`h
6`i`b`X`Y`g`Z]b`U`b`n`a`]b]g`h`Y`f`@`U`f`g`?`]b[`V`Y]`f`G`D`8`Ē`Y]b`Y`b
;`Y`g`Y`h`n`Y`g`Y`b`h`k`i`f`Z`Z`0`f`i`a`Z`U`g`g`Y`b`X`Y`G`h`Y`i`Y`f`g`Y`b`_`i`b`[`Y`b`i`b`X
b`j`Y`g`h]h]c`b`g`U`b`f`Y]n`Y`j`c`f[`Y`g`h`Y`h`"8]Y`g`Y`A`U`»`b`U`a`Y`b`gc`h`Y`b`U`V`ž``]

&\$&) `]b`?fUZi:hfYhYb`i bX`i a ZUggYb`i bhYf`UbXYfYa
 GcbXYfUVgW`fY]Vi b[Yb`ZØf`þj Ygh]h]cbYb`i bX`Y]bY`GYb_i b[`XYf
 ?ØfdYfgW`UZghYi Yf``8Yf`[Yd`UbhY` `þj Ygh]h]cbg!6ccghYf`g]Y`h
 j cfž`XUgg`i bhYfbY`a Yb`j cb`&\$&) `V]g`&\$&+
 GcbXYfUVgW`fY]Vi b[Yb`j cb`V]g`ni `` \$`DfcnYbh`ZØf`bYi `[Yh`h][hY
 þj Ygh]h]cbYb`bi hnYb`_ØbbYb"

8]Y`ghYi Yf`]W`Yb`Y`bXYfi b[Yb`g]bX`HY]`XYg`?cU`h]cbgj YfhfU[g
 nk]gW`Yb`XYb`DUfhY]Yb`i bX`gc``Yb``Y`ZYbž`X]Y
 K YhhVYk YfVgZ`A`][_Y]h`XYg`K]fhgW`UZhgghUbXcfhg`8Yi hgW`UbX`ni
 gh`f`_Yb``Dfc[bcgYb`ni Zc`[Y`_ØbbhYb`YXcW`X]Y`GhYi YfUi gZ`A`Y
 Xi fW`X]Y`[Yd`UbhYb`A U» bU`a Yb`VYhf`W`h]W`gY]bž`k Ug`XYb
 6i bXž`X]Y`@AbXYfi bX`X]Y`?ca`a`i bYb`VY`UghYb`_ØbbhY"

8]Y`_ca`V]b]YfhY`8]g_i`gg]cb`ØVYf`X]Y`Bchk`YbX][_Y]h`XYf
 ?cghYbYfghUhi b[`i bX`X]Y`Xf`Ab[YbXYb`A U» bU`a Yb`ni f`Gh`f`_i b[
 XYg`K]fhgW`UZhgk`UW`ghi`a`g`nY][hž`XUgg`X]Y`XYi hgW`Y`Dc`h]_`g]W`
]ba`]hYb`Y]bYf`_ca`d`Yi`Yb`k]fhgW`UZh]W`Yb`<YfUi`gZcfXYfi b[
 VYZ]bXYh``8]Y`_ca`a`YbXYb`A`cbUHY`k`YfXYb`YbhgW`Y]XYbX`XUZØf
 gY]bž`k]Y`X]YgY`5bghfYb[i b[Yb`]b`XYf`DfUI`g`Ui`ggY`Yb`k`YfXYb"

: Øf`a`Y`f`þZcfa`Uh]cbYb`ØVYf`X]Y`: cfXYfi b[Yb`XYf`@AbXYf`YgYb
 G]Y`nj`k`"XY" `þZcfa`Uh]cbYb`ni`XYb`GhYi`Yfd`AbYb`Z]bXYb`G]Y`Ui`Z`
 Vi`bXYghU["XY`i bX`ni`f`FYZcfa`XYf`GhYi`Yfb`[Y`h`Yg`k`Y]hYf`Ui`Z`
 nXZ`Yi`hY`"XY"

8YhU]`g	
J`c`f`ZU``	Gcbgh][`Yg
C`f`h	8Yi`hgW`UbX
E`i`Y``Yb	<ul style="list-style-type: none"> • k`k`k`"nj`k`"XY • k`k`k`"Vi`bXYghU[`"XY • k`k`k`"nXZ`Yi`hY`"XY

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