

@c\_ '@Y]dn][ '\_Àa dZhi a '5i Zgh]Y[ . '%.%  
[ Y[ Yb '< Uj Y`gY 'ja '< ]bgd]Y`°

@c\_ '@Y]dn][ 'hf]Zhi]a '5i Zgh]Y[ g!< ]bgd]Y`ni f'' "@][ U`Ui Z`HGJ  
< Uj Y`gY" '8 Ug`Gd]Y`YbXYh'%.%" F ØW\_gd]Y`Ua '%" 'š b]'&\$&)" "

@Y]dn][ ž'8 Yi hgW`UbX '!5a ' &, "A U] &\$&) 'Z]bXYh`XUg`< ]bgd]Y`  
XYf`FY`Y[ Uh]cb`nk ]gW`Yb`XYa '%"': 7 '@c\_ '@Y]dn][ 'i bX`XYa 'HGJ  
< Uj Y`gY`ghUhh" '6Y]XY`HYUa g'\_Àa dZYb`i a 'XYb`5i Zgh]Y[ 'j]b`X]Y`" "  
@[ U" '8 Ug`Gd]Y`YbXYh`Y'a ]h`Y]bYa '%.%ž'k Ug`U`[ Ya Y]b`U`g`[ YfYWX h  
Ub[ YgY`Yb`k ]fX" '< Uj Y`gY`\_cbbh`Y`j]b`XYf`9bXd`UgY`XYg`Gd]Y`g`j]b  
: Ø]fi b[ ' [ Y`Ybž`XcW` '@c\_ [ Y`Ub[ 'Yg`gW`bY`ž`XYb`5i g[ `Y]W`ni  
Yfn]Y`Yb"

8 Yf`%"': 7 '@c\_ '@Y]dn][ `Uh]b`X]YgYf`GU]gcb`X]Y`A Y]ghYfgW`UZh`XYf`  
FY` [ ]cbU`][ U`BcfXcgh`Yffi b[ Yb`i bX`ghfYVh`bi b`XYb`5i Zgh]Y[ 'Ub"  
HfU]bYf`æW`Yb`GY]hm`VYgW`fY]Vh`X]Y`VYj`cfgh`Y`YbXYb`Gd]Y`Y`U`g  
`Vfi hU`Y`Bi a a Yf`ž]bgVYgcbXYfY`k Y]'< Uj Y`gY`VYfY]hg`A ]hY`5df`  
X]Y`BcfX!A Y]ghYfgW`UZh[ Yg]W`Yfh`Uh`i bX`g]W` [ Yn]Y`h`Ui Z`X]Y  
FY`Y[ Uh]cb`j`cfVYfY]hYb`\_cbbh`Y`" ð`XYf`b`ÅW`ghYb`K`cW`Y`ghY`h  
VYfY]hg`XUg`F ØW\_gd]Y`Ui Z`XYa `Dfc[ fUa a ž`XUg`Ua `A ]hkcW`i a  
%- . \$ \$ 'I `f`Ui Z`A U[ YbhUGdcfh`ØVYfhfU[ Yb`k ]fX"

### J cfVYfY]hi b [ 'i bX`A`ch]j Uh]cb

8 Yf`? Ud]h`Ab`j`cb` '@c\_ '@Y]dn][ ž'8 `Ua U`N]UbYž`Uh`Yf`\_`Àfhž`XUgg`X]Y  
A`UbbgW`UZh`U`Yg`[ YVYb`k`YfXYž`i a `Y]bY`ØVYfnYi [ YbXY`@Y]ghi b [   
UVni `]YZfb`i bX`Y]b` : Yi Yfk`Yf`\_`UVni`VfYbbYb" `N]UbY`Uh`VYfY]hg  
Y]ba U`X]Y`7`UbW`Ui Z`XYb`5i Zgh]Y[ 'j`YfdUgghž`U`g`Yf`ja `š b]'&\$&\$  
b]W`h`YfZc`[ fY]W`k`Uf"

ð`XYf`U`hi`Y`Yb`FY`[ Y`i b[ `ni f`FY`Y[ Uh]cbž`X]Y`gY]h`6Y [ ]bb`XYf`

GU]gcb`&\$&\$#&\$&%]b`?fUZh]ghž`gd]Y`h`XYf`%": 7`@c`\_`@Y]dn][`]a  
<]bgd]Y`a` ]h`<Y]a` fYWX`h`[`Y`[`Yb`XYb`HGJ`<Uj`Y`gY`" `a` :`U`Y`Y]bYf  
Di`b`h`!`i`bX`Hcf`[`Y]WX`Y]h`bUWX`VY]XYb`Gd]Y`Ybž`k`Ug  
VY]gd]Y`gk`Y]gY`VY]Y]bYa`i`bYb`hgWX]YXYb`XYf` :`U`k`ĀfYž`\_ca`a`h  
Yg`ni`Y]bYf`J`Yf`Āb`[`Yfi`b`[`i`bX`Yj`Ybhi`Y`Ui`W`ni`Y]bYa  
9`Za`Y`hYfgWX]Y»Ybž`XU`X]Y`5bnU`X`XYf`Ui`gk`Āfhg`Yfn]Y`hYb`HcfY  
b]WX`hin`Ā`h`

## 8 Yf`?`c`b`hYI`h`XYf`F`Y`Y`[`Uh]c`b`

ĥ`XYf`GU]gcb`&\$&(`#&)`ghY`Yb`J`YfĀbXYfi`b`[`Yb`]b`XYf`FY`[`]cbU`][`U  
]a` :`c`\_i`g`"9]bY`ĥ]h]Uh]j`Y`j`cb`%+`XYf`%`,`J`YfY]bY`XYf`FY`[`]cbU`][`U!  
GhUZY`B`cfX`cgh`ZcfXYfh`Y]bY`5i`Zgh]Y`[`gfY`Zcfa`&\$&)`"N]Y`X]YgYf  
FY`Zcfa`]ghYgž`ni`[`Yk`Ā`f`Y]ghYbž`XUgg`U`Y`A`Y]ghYf`XYf  
FY`[`]cbU`][`Yb`Ui`W`]b`X]Y`" `@][`U`Ui`ZghY][`Yb`"8Yf`XYfnY]h][`Y  
,`VYf`[`Ub`[`ga`cXi`g`k`]fX`U`g`i`bni`fY]WX`YbX`\_f]h]g]Yfhi`bX`gc`  
UV`[`Y`Ògh`k`YfXYb`"5\_hi`Y`VYghY`h`X]Y`FY`[`]cbU`][`U`Ui`g`ZØbZ  
GhUZY`bž`Ui`g`XYbYb`j`]Yf`A`UbbgWX`UZhYb`Ui`ZghY][`Yb`\_`ÒbbYbž  
k`Ā`f`YbX`X]Y`A`Y]ghYf`XYf`FY`[`]cbU`][`U`K`Ygh`i`bX`GØXk`Ygh`X]fY`\_h  
Ui`ZghY][`Yb`"

:`Øf`X]Y`5i`Zgh]Y`[`ggd]Y`Y`]b`X]YgYa`i`Ā`f`g]bX`X]Y`J`YfhfY`hYf`XYf  
FY`[`]cbU`][`Yb`BcfX`i`bX`BcfX`cgh`fY`Yj`Ubh`"8Ug`F`ØW\_gd]Y`  
nk`]gWX`Yb`@c`\_`@Y]dn][`i`bX`<Uj`Y`gY`Z]bXYh`]b`k`Yb][`Yb`HU[`Yb`ghUhhž  
Y]b`Yb`hgWX]YXYbXYf`GW`f]hh`Ui`Z`XYa`i`K`Y`[`ni`f`a`Ò`[`]WX`Yb`F`ØW`\_`Y`f  
]b`X]Y`" `@][`U`"

5i`Z`XYf`J`Yf`UbghU`hi`b`[`gU[`YbXU`ghY`h`ni`XYa`i`XYf` :`]bU`hU[`i`XYf  
5a`UhYi`fY`Ua`i`&(`"A`U]`&\$&)`ž`Ub`XYa`i`nU`fY]WX`Y  
@UbXYgdc`\_`U`YbXgd]Y`Y`gck`]Y`XUg`8` :`6!Dc`\_`U`!9bXgd]Y`ghUhhZ]bXYb`"  
8]Y` :`Ubg`VY]XYf`A`UbbgWX`UZhYb`\_`ÒbbYb`g]WX`U`gc`Ui`Zgd`UbbYbXY  
i`bX`Yb`hgWX]YXYbXY`K`cWX`Yb`ZFYi`Yb`"

K`Y]hYfY`ĥ`Zcfa`Uh]c`b`Yb`ØVYf`XUg`F`Y`Y`[`Uh]c`b`ggd]Y`g]bX`Ui`Z`?`]W`Y`f`  
i`bX`XYb`Gd]Y`j`Yf`Ui`Z`Ui`Z`@]N`UVfi`ZVUf`"

I`a`i`a`Y`f`ØVYf`X]Y`UbghY`YbXYb`5i`Zgh]Y`[`gfY`[`Y`i`b`[`Yb`ni  
YfZU`fYbž`\_`ÒbbYb`X]Y`@YgYf`XYb`5fh]\_`Y`Ui`Z`?`]W`Y`f`\_`cbgi`h]YfYb`"

8YhU]`g	
J c f Z U ``	G c b g h ] [ Y g
C f h	@ Y ] d n ] [ ž 8 Y i h g W X ` U b X
E i Y `` Y b	<ul style="list-style-type: none"> <li>• k k k " ` j n " X Y</li> <li>• k k k " _ ] W _ Y f " X Y</li> <li>• k k k " _ ] W _ Y f " X Y</li> </ul>

6Ygi W X Y b ` G ] Y ` i b g ` U i Z . ` b ! U [ " b Y h