

A Yfn`XfÀb[ h`Ui Z`Xf]b[ YbX`VYbÒh][ hY  
< ]`ZY`ZØf` ; UnU!N]j ]`VYj Ò`\_Yfi b[

6i bXYg\_Ubn`Yf`A Yfn`XfÀb[ h`Ui Z`i a Ub]hÀfY`< ]`ZY`ZØf` ; UnU"  
9f`ZcfXYfh`G]WYf\Y]h`ZØf`N]j ]`]ghYb`i bX`Y]b`9bXY`XYf` ; Yk U`h`



; UnUghfY]ZYbž`DU`Àgh]bU`!`5a``%"`‡ b]`&\$&)`\`Uh`6i bXYg\_Ubn`Yf`  
: f]YXf]W`A Yfn`a` ]h`gUY`g`A` ]b]ghYfd`fÀg]XYbh`6Yb`Ua` ]b`BYhUb`U\i  
hY`YZc]Yfh`ž`i`a``Ui`ZY]bY`ghÀf`\_YfY`B`ch\` ]`ZY`ZØf`X]Y  
dU`Àgh]bYbg]gWY`N]j ]`VYj Ò`\_Yfi b[ ]`a` ; UnUghfY]ZYb`ni`XfÀb[ Yb`"  
A Yfn`ZcfXYfhY`Ui`h`FY`[ ]Yfi b[ ggdFYWYf`GhY`ZUb`?`cfbY`]i`gž`XUgg  
i`a` [ Y\YbX`Ui`gfY]WYbX`i`a` Ub]hÀfY`< ]`ZY`]b`XYb` ; UnUghfY]ZYb`  
[ Y`Ub[ hi`bX`XYfYb`g]WYfY`J`YfhY`]i`b[ ]`[ Yk`À`f`Y]ghYh`k` ]fX`"8Yf`  
?`Ub`n`Yf`a` UW`hY`XYi`h`W`ž`XUgg`X]Y`G]WYf\Y]hi`bX`XUg  
9i` ]ghYbnfYW`h`gUY`g`HY`]`XYf`XYi`hgWYb`GhU`hg`fÀgc`b`gY]Yb`"

=a` ; Ygd`f`ÀW`j`Yfi`fhY`]hY`A`Yfn`XYb`HY`ffcf`XYf`<`Ua`Ug`i`bX`ZcfXYfhY`  
X]Y`:`fY`]Uggi`b[ ]`U`Yf` ; Y]gY`b`gck` ]Y`X]Y`B`]YXYf`Y`[ i`b[ ]`XYf`K`UZY`b`"  
9f`Ài` »`YfhY`X]Y`<`c`Zbi`b[ ]`Ui`ZY]bY`VU`X][ Y`9]b][ i`b[ ]`ØVYf`Y]bY`

; Y]gY`ZfY]`Uggi b[ `i bX`Y]bYb`K UZZYbgh]`ghUbX" `8 Yg`K Y]hYfYb  
VY\_fÀZh][ hY`A Yfn`X]Y`5i ZZUggi b[ `XYf`6i bXYgfY[ ]Yfi b[ ž`XUgg`Y]bY  
j Yf\UbXY`hY`Nk Y]ghUUhYb`Ògi b[ `X]Y`VYghY`7\UbW`ZØf`Y]b  
Zf]YX`]WXYg`Ni gUa a Yb`YVYb`j cb`ǵfUY`]g`i bX`DU`Àgh]bYbgYfb  
V]YhYh" `GY]bY`K cfhk U\` [ Y[ YbØVYf`XYf`]gfUY`]gWXYb`F Y[ ]Yfi b[  
\Uh]g]W`XUVY]`j YfgW`ÀfZhž`XU`gck c\`Yf`U`g`Ui W`5i »Yba ]b]ghYf  
æ\Ubb`K UXYd\i `XYf`A Y]bi b[ `g]bXž`XUgg`ǵfUY`gY]hXYa `&) ""A U]  
gY]bYf`Ni gU[ Y`ni f`G]WXYfghY`i b[ `XYf`J Yfgcf[ i b[ `XYf  
dU`Àgh]bYbg]gWXYb`N]j ]`VYj Ò`\_Yfi b[ `b]W`h`b`UW[ Y`\_ca a Yb`]gh"

< i a Ub]hÀfY`@U[ Y`]a `; UnUghfY]ZYb

8]Y`\i a Ub]hÀfY`G]hi Uh]cb`]a `; UnUghfY]ZYb`]gh`U`Ufa ]YfYbX" `8]Y  
N]j ]`VYj Ò`\_Yfi b[ `Y]XYh]gY]h`C`\_hcVYf`&\$&' `i bhYf`\YZh][ Yb  
?Àa dZYbž`i bX`YfbYi hY`5b[ f]ZZY`XYf`]gfUY`]gWXYb`5fa YY`Ua `&"  
A`Àfn`&\$&) `UVYb`X]Y`@U[ Y`k Y]hYf`j YfgW`ÀfZh" `8]Y`6`c`W`UXY`j`cb  
<]Zg[ ØhYfb`\Uh`ni`Y]bYa`XfUa`Uh]gWXYb`A`Ub[ Y`Ub`K`UggYfž  
Ghfca`i`bX`a`YX]n]b]gWXYf`J`Yfgcf[ i b[ `[ YZØ`fh" `@YVYbga ]hY`g]bX  
bU\Yni`b]W`h`a`Y`\f`j`YfZØ[ VUfž`k`Ug`X`Uni`ZØ`fhž`XUgg`j`]Y`Y  
A`YbgWXYb`i`bhYf`<i b[ Yf`Y]XYb" `5\_hi`Y`Yb`6Yf]W`hYb`ni`Zc`[`Y  
a`i`gghYb`a`Y`\f`U`g`%ž-`A`j`cbYb`A`YbgWXYb`ž`k`Ug`-`\$i`XYf  
6Yj`Ò`\_Yfi b[ `Ybhgd]W`hž`]\fY`<`Ài`gYf`j`Yf`UggYb"

@YVYbgbk ]W`h][ Y`;`fi`bX`U[ Y`k`Y]`g`Ui`VYfYg`K`UggYf`i`bX  
B`U\`fi`b[`ga`]hY`g]bX`b]W`h`a`Y`\f`]b`Ui`gfY]WXYbXYa`A`U»`Y  
j`cf\UbXYb" `F`i`bX`+\$i`XYg`:`ØW`h]b[`g[`YV]Yhg]`a`;`UnUghfY]ZYb  
g]bX`j`cb`]gfUY`]gWXYb`9j`U`\_i`]Yfi`b[`Yb`i`bX`a`]hÀf]gWXYb  
GdYffncbYb`VYhfc`ZZYb" `8]Y`6Yj`Ò`\_Yfi`b[`Z]Y`\h]`cb`C`fh`ni`C`fh`i`bX  
gi`W`h`Ni`Zi`W`h]b`;`Ya`Y]bXYnYbhfYbž`dfcj`]gcf]gWXYb`i`bhYf`\_ØbZhYb  
cXYf`VYgW`ÀX][`hYb`<`Ài`gYfb" `8]Y`J`YfhY]`i`b[`j`cb`<]Zg[ ØhYfb`ghY`h  
g]W`X`UVY]`U`g`Yf\YV`]WXY`<`Yf`Ui`gZc`f`XYfi`b[`X`Uf`i`bX`\`Uh`X]Y  
\i a Ub]hÀfY`@U[ Y`k Y]hYf`j YfgW`ÀfZhž`k ]Y`Ui`W`X]Y`<`9?`G  
VYf]W`hYh"

K ]f\_gUa Y`\i a Ub]hÀfY`< ]`ZY`[ YZcfXYfh

8]Y`hYffc]g]gWXYb`5b[ f]ZZY`XYf`<`Ua`Ug`Ui`Z`X]Y`]gfUY`]gWXY  
6Yj`Ò`\_Yfi`b[`\UVYb`Y]bY`;`Yk`U`hgd]fU`Y`Ui`g[ Y`Øghž`VY]`XYf

HUi gYbXY`A YbgWYb`j]b`gfUY`ž; UnU`i bX`XYb`dU`Àgh]bYbg]gWYb  
; YV]YhYb`j]\f`@YVYb`j Yf`cfYb`\UVYb`"8]Y`XfUa Uh]gWY` \i a Ub]hÀfY  
@U[ Y`ZcfXYfh`gcZcfh][ Y`A U» bU\ a Yb`"9g`a Ub[ Y`h`Ub  
a YX]n]b]gWYb`DfcXi \_hYbž`A YX]\_Ua YbhYbž`gUi VYfYa `K UggYf`i bX  
@YVYbga ]hhY`bž`k Ug`X]Y`G]hi Uh]cb`bcW`dfY\_ÀfYf`a UW`h`8]Y  
I bhYfghØhni b[ `ZØf`X]Y`VYhfcZYbYb`A YbgWYb`YfZc`[ h`bUW  
\i a Ub]hÀfYb`Df]bn]d]Ybž`bYi hfU`i bX`Ub[ YdUggh`Ub`X]Y`BchU[ Y`]b  
XYb`dU`Àgh]bYbg]gWYb`; YV]YhYbž`ja `@]VUbc`b`i bX`]b`gfUY`ž`]b  
?ccdYfUh]cb`a ]h`c\_U`Yb`DUfhbYfbž`k ]Y`X]Y`8]U`\_cb]Y  
? UhUghfcd`Yb`\ ]`ZY`VYgWfY]Vh`

8YhU]`g	
JcfZU``	HYffcf]ga i g
I fgUWXY	5b[ f]ZY`XYf`<Ua Ugž`6`cW_UXY`j cb <]`Zg[ ØhYfbž`A Ub[ Y`Ub`K UggYfž`Ghfca `i bX a YX]n]b]gWYf`J Yfgcf[ i b[
Cfh	; UnUghfY]ZYbž`DU`Àgh]bU
Ei Y`Yb	<ul style="list-style-type: none"> <li>• k k k "k Y`h"XY</li> <li>• k k k "\ Y_g"W</li> <li>• k k k "X]U_cb]Y! _UhUghfcd`Yb`\ ]`ZY"XY</li> </ul>

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