< YZh][Y`l bk YhhYf`]b`6UXYb!
K ØfhhYa VYf[. ; YZU\ f`Xi fW` < U[Y`i bX
Ghi fa °

GWk YfY`l bk YhhYf`ØVYf`6UXYb!K ØfhhYa VYf[ `i bX`6UmYfb
Ua` ( " ' † b ] ' & \$ & ) "K Ufbi b[ Yb`j cf`Ghi fa ž`6`]hnž`< U[Y`i bX
GhUf_fY[Yb"

6UX`@]YVYbnY`ž`8Yi hgW`UbX`!`5a`A`]hk cW`UVYbXž`XYa` ( " ' † b ] ' & \$ & ) ž`VfUW`Yb`]a`GØXcghYb`6UXYb!K ØfhhYa VYf[g`Øfh`]W`gWk YfY`l bk YhhYf`Ui g`"9]bY` ; Yk`]hhYfZfc`bh`nc[`ØVYf`l`a`]b`F`]W`hi`b[`6UmYfb`i`bX`XYf`8Yi hgW`Y`K`YhhYfX`]Yb`gh`fB`K`8L`k`Ufb`hY`X`]Y`FY`[`]Yfi`b[`gVYn`]f`\_Y`Ghi`hh[`Ufhž`:`fY]Vi`f[ `i`bX`HØV]b[`Yb`j`cf`Yi`hfYa`Yb`K`YhhYfVYX]b[`i`b[`Yb`"8Uni`n`À`h`Yb`cf`_UbUfh][`Y`6ØYbž`< U[ Y`i bX`GhUf\_fY[ Ybž`X`Y`]b`Y]b[`Yb`FY`[`]cbYb`gWk YfY`GW`ÀXYb`Ubf]W`hYb`\_cb`bhYb`" `ϕ`C`VYfgWk`UVYb`i`bX`ØVYf`X`]Y`C`ghU`V`k`i`fXYb`C`f`\_UbVØYb`a`]h` ; YgWk`]bX][`_Y]hYb`V]g`ni`%\$)`_a`#ž`< U[Y`a`]h?`cfb[`fØ»`Yb`j`cb`fi`bX`" `W`a`i`bX`GhUf\_fY[ Yb`j`cb`V]g`ni`(\$`#`#`‡]bbYf`U`V`Y]bYf`Ghi`bXY`dfc[`bcgh]n]Yfh`" `@YVYbg[`YZU`f`

Xi fW`6`]hngW`U[ `i bX`YfUVZU`YbXY`CV`Y_hY`k i fXY`Ui gXfØW`]W
Yfk `À\bh"

6YgcbXYfg`XfUa`Uh]gW`k Uf`XYf`J`cfZU`]]b`6UX`@]YVYbnY`]]a`?fY]g
7U`k`ž`k`c`Y]b`6`]hngW`U[`Y]b`<`Ui`g]b`6fUbX`gYhnhY`i`bX`Y]b
:`Yi`Yfk`Y`fa`Ubb`j`Yf`Yhnh`k`i`fXY`"8Yf`YbhghUbXYbY`GW`UXYb`k`]fX
Ui`Z`%)`\$`\$\$\$`9i`fc`[`YgW`Àhnh`"K`À`fYbX`X]Y`;`Yk`]hhYf`ØVYf`6UXYb!
K`ØfhYa`VYf[`k`ØhYhYbž`VY[ `Ubb`XUg`B`Uh]cbg!`@YU[`i`Y!`<`U`VZ]bU`Y
nk`]gW`Yb`8Yi`hgW`UbX`i`bX`Dc`fhi`[`U`]]b`A`ØbW`Yb`k`Y[ `Yb`XYg
l`bk`YhhYfg`j`Yfgd`ÀhYh`i`a`&`%`%\$`l`f`ž`k`cVY]`Ni`gW`Ui`Yf`GW`i`hn`j`cf
<`U[ `Y`i`bX`FY[ `Yb`gi`W`Yb`a`i`gghYb`i`bX`X]Y`Hc`f`ØhYf`k`À`fYbX`XYg
K`Ufa`!i`dg`j`ca`i`D`Uhn`Z`ØW`hYb`a`i`gghYb"

K`YhhYfk`Ufbi`b[ `Yb`i`bX`Dfc`[`bcgYb

@Ui`h`K`YhhYf[ `YZU`fYb`"XY`k`i`fXYb`ZØf`X]Y`FY[`]cb`YfbYi`h
i`a`ZUb[`fY]W`Y`K`YhhYfk`Ufbi`b[`Yb`Ui`g[ `Y[`YVYb`"8]Y
K`YhhYfg]hi`Uh]cb`]b`GØX`cghXYi`hgW`UbX`k`Uf`[`Ydf`À[`h]`cb`ZYi`W`h
k`Ufa`Yf`i`bX`UV]`i[`YgW`]W`hYhYf`@`Zh`"5a`5VYbX`k`UfYb`j`cb
6UXYb!K`ØfhYa`VYf[`V]g]b`X]Y`CVYfdZU`n`hY]`g`gW`k`YfY`;`Yk`]hhYf
Ub[`Y`ØbX][`hž`VY[`Y]hYh]`cb`ghUf`_Yb`FY[ `Yb`Z`Yb`i`bX`Ghi`fa`VØYb`
9]bnY`bY`;`Yk`]hhYf`\_ØbbhYb`V]g`ni`&\$`#e`a`GhUf`_fY[`Yb`i`bX
_Y]b`\_Øfb][ `Yb`<`U[`Y`Vf]b[`Yb`":`Øf`X]Y`YfghY`B`UW`h`À`ZhY`k`Uf`Y]b
5V`\_]b[ `Yb`XYf`GW`Ui`Yf`i`bX`;`Yk`]hhYf`ni`Yfk`UfhYb"

5a`8`cbbYfghU[`\_ØbbhYb`]a`B`cfXk`YghYb`8Yi`hgW`UbXg`GW`Ui`Yf
a`]h`_i`fnYb`;`Yk`]hhYfb`Ui`ZhYhYbž`k`À`fYbX`]b`XYb`Øgh]W`Yb`i`bX
gØX`]W`Yb`FY[ `]cbYb`\_f`ÀZh][`YfY`;`Yk`]hhYf`c`_U`GhUf`_fY[`Yb`i`a`&\$
#e`a`i`bX`Ghi`fa`VØYb`bUW`g]W`n]Y`Yb`\_ØbbhYb`"8Yf`8K`8`k`UfbhY
XUj`cfž`XUgg`l`bk`YhhYf`a`]h`<`U[ `Y`V]g`ni`)`W`a`8i`fW`a`YggYf`b]W`h
Ui`g[ `YgW`cggYb`gY]Yb"

;`YgUa`hØVYfg]W`h`i`bX`K`UfbgmghYa

8]Y`i`bk`YhhYfnYbhfU`Y`V]YhYhY]bY`i`a`ZUggYbXY`VYfg]W`h`ØVYf
U`hi`Y`Y`i`bk`YhhYfk`Ufbi`b[`Yb`]b`8Yi`hgW`UbX`"8]YgY`K`Ufbi`b[ `Yb
i`bhYfhY]`Yb`g]W`]b`J`cfk`Ufbi`b[`Yb`i`bX`5`\_i`hk`Ufbi`b[`Yb`ž`k`cVY]`X]Y
5`\_i`hk`Ufbi`b[`Yb`XUg`g]W`YfY`9]bhFY`ZYb`[ `YZ`À`f`]W`Yb`K`YhhYfg

VYghÀh][Yb"8]Y`K Ufbghi ZYb`fY]W`Yb`j cb`a cXYfUHYb`l bk YhhYfb
 fb`fUb[ Yk`V]g`\\b`ni`YI hfYa Yb`l bk YhhYfb`fj ]c`Yhhk`ž`k cVY]
 YfZU`fYb`Y`A YhYcfc`c[Yb`X]Y`Dfc[bcgYb`\_cbh]bi ]Yf`]W`UbdUggYb"

⊖g[YgUa h`V`]YV`X]Y`G]hi Uh]cb`]b`6UmYfb`V]g`ni a`5VYbX
 j Yf`À`hb]ga`À»][ `fi`\\][ ž`a]h`YX][ `]W`bUggYb`?Y`Yfb`i bX
 i a [Y_b]W`hYb`6Ai a Ybž`k`À`fYbX`Dc`]nY]df`Àg]X]Yb`]b
 B]YXYfVUmYfb`i bX`C`VYfdZU`n`j cb`j YfY]bnY`hYb`i a [Ygh`f`nhYb
 6Ai a Yb`VYf]W`hYhYb"8]Y`K YhhYf`U[Y`V`Y]Vh`YXcW`Ub[YgdUbbh
 i bX`YfZc`fXYfh`k Y]hYf`\\]b`5i Za Yf\_gUa`_Y]h"

8YhU]`g	
J`c`f`ZU``	I`bk`YhhYf`
I`f`g`U`W`X`Y`	6`]`hngW`X`U[ž`6`f`Ub`X`
C`f`h`	6`UX`@]YVYbnY``ž`8`Yi`hgW`X`Ub`X`
J`Y`f`Y`hnhY`	%
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E`i`Y``Y`b`	<ul style="list-style-type: none"> • k k k "ZUn"bYh • k k k "k YhhYf[YZU`fYb"XY</li> <li>• k k k "i bk YhhYfnYbhfU`Y"XY

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