Gcd\]U`H\ca U``U`]b ; f]YWX Yb`UbX` I bhYfghØhnh`Nj YfYj `Ui g`XYf` : YfbY`

Gcd\]U`H\ca U``U`] YfdUggh`5`YI UbXYfg`Nj YfYj g`A UhWX`VY]
XYb` : fYbWX`C dYb`Ua `` %" A U]`Ui Z[ fi bX`j cb`8fY\UfVY]hYb`]b
; f]YWX Yb`UbX`"

DUfcgž; f]YWX Yb`UbX`!`5a `` %" A U]`&\$&) `ghY`h`5`YI UbXYf
Nj YfYj `]b`XYf`Xf]hhYb`Fi bXY`XYf` : fYbWX`C dYb`j cf`Y]bYf
VYXYi hYbXYb`<YfUi gZcfXYfi b[``8Yf`XYi hgWX`Y`HYbb]ggd]Y`Yf`hf]Zh
Ui Z` :`Uj]c`7cVc``ž`k`À`fYbX`gY]bY` : fYi bX]b`Gcd\]U`H\ca U``U`]Ui g
XYf` : YfbY`ni gWX`Ui h``8Ug`DUUf`]gh`gY]h`&\$&%`ni gUa` a`Ybž`\Uh
`YXcW`a`h`XYf`<YfUi gZcfXYfi b[ `ni`\_`Äa`dZYbž`Ui Z[fi bX`]`fYf
]bhYbg]j`Yb`F`Y]gYb`NY]h`ZØfY]b`UbXYf`ni`Z]bXYb``K`À`fYbX`Nj YfYj `]b
DUf]g`i`a`XYb`9]bni [`]bg`J`YfhY`Z]b`U`Y`\_`Äa`dZž`]gh`H\ca U``U`]Ui Z
XYf` [ f]YWX`]gWX`Yb`ϕ`gY`DUfcg`VYgWX`ÄZh[hž`k`c`g]Y`U`g`A`cXYfUhc]b
ZØf`X]Y`F`H@8Uh]b[ g\ck` `5fY`Mci`h`Y`C`bY3`XfY`hž`i`bX`k`]fX`XUg
A`UhWX`Ua` :`YfbgY`Yf`j`YfZc`[`Yb``B`c`fa`U`Y`fk`Y]gY`VY[ `Y]hYh`g]Y
Nj YfYj `VY]`Hi`fb]YfYb`i`bX`i`bhYfghØhnh`]b`j`cf`C`fhž`XcW`X]Yga`U`
a`i`gg`g]Y`Ui`g`XYf` :`YfbY`UbZYi`Yfb`"

Nj YfYj `]gh]b`Y]bYf`gWX`k`]Yf][`Yb`D`UgY`i`bX`\`Uh`a`]h
:`cfa`dfcV`Ya`Yb`i`bX`Y]bYa`gWX`k`]bXYbXYb`GY`VghVYk`i`gghgY]b`ni
_`Äa`dZYb``6YgcbXYfg`\YfUi`gZcfXYfbX`]gh`X]Y`G]hi`Uh]cbž`XU`Yf
nU`\fY]WX`Y`Di`b`\_`hY`j`YfhY]X][`Yb`a`i`ggž`b`UWX`XYa`Yf`]a`J`cf`U`f`]a`
:`]b`U`Y`XYf` :`fYbWX`C`dYb`[`Y[`Yb`7`Uf`cg`5`WUfUn`j`Yf`cfYb`\`Uh`I`a
XYb`8`fi`W`_`Ui`Z`Nj`YfYj`ni`a`]bXYfbž`k`]fX`Yf`k`À`fYbX`XYg
YbhgWX`Y]XYbXYb`Gd]Y`g`j`cb`gY]bYa`J`UhYfž`5`YI`UbXYf`Nj`YfYj
GYb]cfž`i`bX`gY]bYa`6`fi`XYf`A`]gWX`U`i`bhYfghØhnh``9]b`G]Y[ `]`Y[`Yb
7cVc``]_`Öb`bhY`\`b`Ui`Z`X]Y`?`Uff]YfY`Y]hYf`k`Y]hYf`b`UWX`c`VYb
_`UhUdi`h]YfYb`i`bX`\`a`Y]bYb`D`Uhn`]b`XYb`j`cfXYfYb`F`Äb[`Yb`XYf
5HD!K`Y`hfUb[`]ghY`g]WX`Yfb`"

8 Yf`HfUi a `j cb`XYb`Gd]hnYbd`ÀhnYb

8]Y': fYbW`CdYb`ghY`Yb`ZØf`Nj YfYj`b]W`h`bi`f`Y]bY`7\UbW`XUfž
 Y]bYb`k`Y]hYfYb`k`]W`h][`Yb`H]hY`ni`[`Yk`]bbYbž`gcbXYfb`Ui`W`X]Y
 A`Ö[`]W`X`Y]hž`gY]bY`Dcg]h]cb`]b`XYf`HYbb]g!K`Y`hfUb[`]ghY`Yf\YV`]W`
 ni`j`YfVYggYfb`"9]b`G]Y[`]VY]`X]YgYa`";`fUbX!G`Ua`!Hi`fb]Yf`k`ØfXY
]\a`b]W`h`bi`f`DfYgh][`Y`Y]bVf]b[`Ybž`gcbXYfb`_`ÖbbhY`]b`Ui`W`Ui`Z
 X]Y`Gd]hnYbdcg]h]cb`]b`XYf`5HD!K`Y`hfUb[`]ghY`_`UhUdi`h]YfYb`"8]Yg
]ghY]b`N]Y`ž`XUg`ZØf`j`]Y`Y`HYbb]ggd]Y`Yf`j`cb`\`ÖW`ghYf`6YXYi`hi`b[
]gh`H\ca`U``U`\Uh`VYfY]hg`Ub[`]Y`\_`ØbX][`hž`XUgg`g]Y`a`Ö[`]W`X`Yfk`Y]gY
 Ua`GcbbhU[`]b`DUf]g`gY]b`\_`ÖbbhYž`ZU`g`Nj`YfYj`XUg`:`]bU`Y`YffY]W`hž
 k`ca`]h`X]Y`<`c`Zbi`b[`]Ui`Z]Y]b`K`]YXYfgY\Yb`VYghY`h`"

K`À\fybX`X]Y`HYbb]gk`Y`h[`]YVUbbh`Ui`Z`X]Y`@]ghi`b[`]gYbhk`]W`_`i`b[
 j`cb`Nj`YfYj`V`]W`hž`V`Y]Vh`UVni`k`UfhYbž`k`]Y`g]W`X]Y`G]hi`Uh]cb`ZØf
 XUg`DUUf`k`Y]hYfYbhk`]W`\_`Y`h`Hfch`X`Yf`d`\mg]gW`Yb`8]ghUn`V`Y]Vh
 X]Y`i`bhYfghØhni`b[`]nk`]gW`Yb`Nj`YfYj`i`bX`H\ca`U``U`ghUf`ž`k`Ug
 XYi`h]W`a`UW`hž`k`]Y`k`]W`h][`d`Yfg`Öb`]W`X`Y`j`YfV]bXi`b[`]Yb`]a`Gdcfh
 g]bX`"K`]Y`g]W`X]Y`\_`ca`a`YbXYb`A`UhW`Yg`Ybhk`]W`_`Y`bž`V`Y]Vh
 gdUbbYbXž`i`bX`X]Y`:`Ubg`g]bX`[`]YgdUbbhž`c`V`Nj`YfYj`]b`XYf`@U[`]Y
 gY]b`k`]fXž`gY]bY`@]ghi`b[`]ni`ghY][`Yfb`i`bX`X]Y`6Ø\by`XYf`:`fYbW`
 CdYb`ni`YfcVYfb`"8Yf`K`YghYb`i`bX`F`H@`VYf]W`hYb`ØVYf`gY]bY
 :`cfhgW`f]hhYž`k`À\fybX`>A`HYbb]ggYfj`]W`X]Y`U`hi`Y`Yb
 9bhk`]W`_`i`b[`]Yb`]b`XYf`5HD!K`Y`hfUb[`]ghY`k`Y]hYf`j`YfZc`[`h`"

8YhU]`g	
J`c`f`ZU``	Gcbgh][`Yg
C`f`h	DUfcgž;`f]YW`Yb`UbX
E`i`Y`Y`Yb	<ul style="list-style-type: none"> • k`k`k`"XYfk`YghYb`"XY</li> <li>• k`k`k`"fh`"XY</li> <li>• ^a`!hYbb]ggYfj`]W`"XY

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