

D]YffY`GUbc i gg]!6`]gg.`Gc`V]hhYf`]gh`gY]bY  
F YbhY`bUWx`8gWx i b[ Y`WJa d°

D]YffY`GUbc i gg]!6`]gg`gdf]Wx h`ØVYf`Z]bUbn]Y`Y`Gcf[ Yb`i bX  
b]YXf][ Y`F YbhY`bUWx`gY]bYf`? Uff]YfY`"9]bV`]W\_`]b  
5`hYfgj c fgc f[ Y`i bX`< YfUi gZcfXYfi b[ Yb"



8 Yi hgWx`UbX`!D]YffY`GUbc i gg]!6`]ggž`VY`\_Ubbh`Ui g`XYf`? f]a ]gYf]Y  
8 Yf`5`hY`ž`\Uh`b`Y]bYa`DcXWJgh!`hYfj ]Yk`\_Øfn`]Wx`ØVYf`gY]bY  
Yf\YV`]WxYb`Z]bUbn]Y`Yb`Gcf[ Yb`[ YgdfcWxYb`"8Yf`Y\Ya`U`][ Y  
8gWx i b[ Y`WJa d!HY]`bY\`a`Yf`Ài » YfhY`g]Wx`]bgVYgcbXYfY`ni`gY]bYf  
VYgWxY]XYbYb`F YbhY`j`cb`bi`f`fi`bX`%"%\$`9i`fc`a`cbUh]Wx`ž`X]Y`]a  
bUWx`ØVYf`%,`š\`fYb`5fVY]hgnY]h`VY]a`N8:`ni`ghY`h`"8]YgY  
b]YXf][ Y`F YbhY`]gh`Y]b`i`ba`]hhY`VUFYg`9f[ YVb]g`gY]bYf`a`Y`fZUWxYb  
?YhhYbj`Yfhf`À[ Yž`VY]`XYbYb`Yf`bi`f`\_i`fnZf]gh][`ZØf`Y]bnY`bY`:`c`[ Yb  
Ub[ YghY`h`k`i`fXY`" `h`XYf`<`c`Wx`d`\UgY`gY]bYf`? Uff]YfY`k`Uf`GUbc i gg]!  
6`]gg`V]g`ni`nk`Ò`Za`U`dfc`š\`f`ZØf`Y]bnY`bY`:`c`[ Yb`VYgWx`ÀZh][`hž`bi`f`  
i`a`XUbUWx`k`]YXYf`Ybh`UggYb`ni`k`YfXYb"

8]YgY`DfUI`]g`\Uh`b]Wx`h`bi`f`gY]bY`Z]bUbn]Y`Y`G]hi`Uh]cb

VYY]bhfÅW h][ hž'gcbXYfb`Ui W`X]Y`Gcn]U`UV[ UVYbž`X]Y`X]Y  
DfcXi`\_]cb`i`a`[ ]b[ ``5i ZX]YgY`K`Y]gY`\_cbbhY`Yf`b]W`h`X]Y  
YfZcfXYf`]W`Yb`5bgdfØW`Y`ZØf`Y]bY`ni`\_ØbZh][ Y`5`hYfgj`c`fgcf[ Y  
Ui`ZVUi`Yb``GUbc`i`gg]!6`]gg`g]Y`h`g]W`X`UXi`f`W`b]W`h`bi`f`d`YfgØb`]W`  
VYhfcZYbž`gcbXYfb`ZØ`h`g]W`Ui`W`U`g`Gh]a`a`Y`ZØf`j`Y`Y`?`fYUhj`Y`ž  
X]Y`À`b`]W`Y`i`bg]W`Yf`Y]hYb`Yf`YVYb``æ`8gW`i`b[ Y`WUa`d`gdfUW`  
Yf`VYfY]hg`c`ZYb`ØVYf`X]Y`GW`k`]Yf][`\_]hYbž`X]Y`g]W`b`UW`X`Ya  
9bXY`gY]bYf`F`c``Y`]b`XYf`GYf]Y`Yf[ UVYb`

## < YfUi`gZcfXYfi`b[ Yb`XYg`F`Yb`hY`b`gmghYa`g

8]Y`DfcV`Ya`Uh]\_ž`a`]h`XYf`GUbc`i`gg]!6`]gg`\_cb`Zfcbh]Yfh`]ghž`ghY`h`i]a  
9]b`\_`Ub[ `i`a`]h`XYb`U``[ Ya`Y]bYb`<YfUi`gZcfXYfi`b[ Yb`XYg  
F`Yb`hY`b`gmghYa`g]b`8Yi`hgW`U`b`X``8Ug`GmghYa`VUg]Yfh`Ui`ZXYa  
I`a`U[ Yj`YfZU`fYbž`VY]`XYa`X]Y`6Y]hfÅ[ Y`XYf`U`\_hi`Y``Yb  
6YgW`À`Zh][ hYb`ni`f`:]b`Ubn]Yfi`b[ `XYf`F`Yb`hY`b`XYf`[ Y[ Ybk`À`fh][ Yb  
F`Yb`hb`Yf`j`Yfk`Yb`XYh`k`Yf`XYb``@`i`h`Y]b`ZUW`!`fY`b`hY`"XY`gW`Y]Y»Yb  
ghUUh]W`Y`A`]h`hY`X]Y`@ØW`\_`Yb`ž`k`Yb`b`X]Y`6Y]hfÅ[ Y`b]W`h`Ui`g`fY]W`Yb`  
5`\_hi`Y``ghY`Yb`F`Yb`hb`Yf`j`c`f`g]b`\_`Yb`XYb`F`Yb`hY`bb]j`Y`Ui`g`i`b`X  
ghY][ Yb`XYb`6Y]hfU[ gg`À`hn`Yb`

8]Y`XYa`c[ fUd`]gW`Y`9b`hk`]W`\_i`b[ ž`]b`\_i`g]j`Y`Y]bYf`ghY][ Yb`XYb  
5bnU`\_`À`hYfYf`A`YbgW`Yb`i`b`X`g]b`\_`Yb`XYb`; YVi`fhYb`f`UhYbž  
j`YfgW`À`f`Zh`X]Y`G]hi`Uh]cb``; VYf`) \$\$\$\$`F`Yb`hb`Yf`VYn]Y`Yb`VYfY]hg  
ghUUh]W`Y`Y`fi`b`Xg]W`Yfi`b[ ž`Y]b`k`Y]hYfYg`NY]W`Yb`XUZØf`ž`XUgg`X]Y  
[ YgYhn`]W`Y`F`Yb`hY`U``Y]b`c`Zh`b]W`h`Ui`g`fY]W`h``9]b`X]j`Yfg]Z]n]YfhYg  
5`hYfgj`c`fgcf[ Y`\_cbnYdž`XUg`b`YVYb`XYf`[ YgYhn`]W`Yb`F`Yb`hY`Ui`W`  
df]j`UhY`i`b`X`VYhf]YV`]W`Y`J`c`fgcf[ Y`i`a`ZUgghž`k`]fX`a`]h`Yfk`Y]Y`U`g  
i`bj`Yfn]W`h`V`Uf`Y`f`UW`h`Y`h`

## B`c`h`k`Y`b`X][`\_]h`ni`f`F`Y`Z`c`f`a

GUbc`i`gg]!6`]gg`ZcfXYfh`b]W`h`bi`f`ZØf`g]W`gY`V`ghž`gcbXYfb`Ui`W`ZØf  
j`Y`Y`]b`XYf`i`b`hYf`U`hi`b[ gVfUbW`Y`ZU]fY  
6YgW`À`Zh][ i`b[ gVYX]b[ i`b[ Yb``GY]bY`Z]b`Ubn]Y``Yb`Gcf[ Yb`g]b`X  
gma`dhca`Uh]gW`ZØf`j`Y`Y`?`fYUhj`Y`ž`X]Y`b`UW`k`Y`W`gY`U`ZhYb  
5bg`hY``i`b[ Yb`c`Zh`\_]bY`Ub[ Ya`YggYbY`5`hYfgj`c`fgcf[ Y`Ui`ZVUi`Yb  
\_cb`bhYb``æ`Y]bYf`i`a`ZfU[ Y`VY`ZØf`W`hYb`a`Y`f`U`g`X]Y`<`À`Zh`Y`XYf`

8 Yi hgWkYbžXUgg ]\f; Y`X`ja `5`hYf`b]Wk`h`Ui`gfY]WkYb`k`]fX``8U\Yf  
k`]fX`X]Y`B`chk`YbX][`\_Y]h`Y]bYf`ZfØ\nY]h][`Yb`i`bX`\_`cbghUbhYb  
5`hYfgj`c`fgcf[`Y`]a`a`Yf`XYi`h]WkYfž`i`a`Z]bUbn]Y``Yb  
GWk`k`]Yf][`\_Y]hYb`ja`5`hYf`ni`VY[`Y[`bYb`"

8]Y`8]g`\_i`gg]cb`ØVYf`ZU]fY`5fVY]hgVYX]b[`i`b[`Yb`i`bX`Y]b`ghUV]`Yg  
F`Yb`hYbgmghYa`]gh`gca`]hj`cb`nYb`hfU`Yf`6YXYi`hi`b[`ž`b]Wk`h`bi`f`ZØf  
D]YffY`GUbc`i`gg]!6`]ggž`gcbXYfb`ZØf`j`]Y`Y`A`YbgWkYbžX]Y`j`cb`Y]bYa  
i`bg]WkYfYb`5fVY]hg`YVYb`VYhfcZYb`g]bX`"

8YhU]`g	
J`c`f`ZU``	:`]bUbna`Uf`_`h
C`f`h	8Yi`hgWk`UbX
E`i`Y``Yb	<ul style="list-style-type: none"> <li>• k`k`k`"XYfk`YghYb"XY</li> <li>• k`k`k`"Y]bZUWk`!fYb`hY"XY</li> </ul>

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