

F \Y]b': ]fY`i b hYf`]Y[ h`VY]`F ØW\_\_Y\ f`]b  
8 ØggY`XcfZ`XYb`J ]YbbU`J ]\_]b[ g`%&. +

F \Y]b': ]fY`\_Y\fh`bUW`%, `↵\fYb`]b`X]Y`A Yf`\_i f`Gd]Y`!5fYbU  
ni fØW`žj Yf`]Yfh`YXcW`%&. + `Y[ Yb`X]Y`J ]YbbU`J ]\_]b[ g`"



A Yf`\_i f`Gd]Y`!5fYbUž`(\$&' %`8 ØggY`XcfZž`8 Yi hgW`UbX`!`5a  
%"'↵ b]`&\$&) `Y\fhY`F \Y]b': ]fY`bUW`%, `↵\fYb`ni fØW`\_]b`X]Y`  
**A Yf`\_i f`Gd]Y`!5fYbU`]** b`8 ØggY`XcfZž`Y]bYa` \]ghcf]gW`Yb`A ca`Ybh  
ZØf`X]Y` : Ubg`i bX`XUg`HYUa` "J cf`Yhk`U`&\$`\$\$\$`Ni`gW`Ui`Yfb`ZY]YfhY`  
F \Y]b': ]fY`Y]bY`F ØW\_\_Y\ fž`X]Y`[ fc»Y`9fk`Ufhi`b[ Yb`k`YW`hY`"8 Ug  
HYUa`gd]Y`hY`[ Y[ Yb`X]Y`J ]YbbU`J ]\_]b[ gž`X]Y`g]W`]b`XYf`YhnhYb  
GU]gcb`U`g`Yfbgmi`bY\`a`YbXYf`; Y[ bYf`Yfk`]YgYb`\UhhYb`"

8 Ug`Gd]Y`YbXYhY`U`YfX]b[ g`a`]h`Y]bYf`B]YXYf`U[ Y`ZØf`F \Y]b': ]fYž  
XUg`g]W`a`]h`%&. + [ YgW`U[ Yb`[ YVYb`a`i`gghY`"6YfY]hg`ni`6Y[ ]bb  
XYg`Gd]Y`g`Xca`]b]YfhYb`X]Y`J ]\_]b[ g`XUg`; YgW`Y\Yb`"8 Yf`YfghY  
? ]W`cZž`k`i`fXY`j`cb`XYb`J ]\_]b[ g`V]g`ni`f`<A`žhY`j`cb`F \Y]b': ]fY  
ni fØW`[ YhfU[ Ybž`k`Ug`U`g`ZfØ`Yg`NY]W`Yb`]\fYf`8ca`]bUbn`[ U`h`"

?]W\_Yf'GYVUgh]Ub`j Ub`GUbhYb`\_ccbhY`]b`XYf': c`[ Y  
j Yf`Yhni b[ gVYX]b[ h`b]W`h`a` Y`f`k` Y]hYfgd]Y`Ybž`bUW`XYa` `Yf`Y]b  
HUW`\_Y`gYhnhY"

## Gd]Y`Yj Yf`Ui Z`i bX`Yb hgW`Y]XYbXY`A ca Yb hY

8Yb`YfghYb`Hci W`Xck b`Yfn]Y`hY`XYf`E`i` UfhYfVUW`\_XYf`J`\_]b[ gž`6Yb  
<c`a` Ygž`a` ]h`Y]bYa` `DUgg`Ui` Z`K` ]XY`F`YW`]j` Yf`B`c`U`\`Hci` f`Å`"8]Y  
UbgW`\_`Y]»`YbXY`Hk`c!Dc]bh!7cbj`Yfg]cb`g`W`Y]hYfhYž`XU`XYf`DUgg`j`cb  
»bb]\_]`GY]VY`\_UV[`YZUb[`Yb`k`i`fXY`"`ϕ`XYf`YfghYb`<`À`ZhY`V`]YV`F`\Y]b  
:]fY`c`ZYbg]j` `V`Ugg`i`bX`\_ccbhY`bi`f`Y]bYb`:`]Y`X!;`cU`!J`Yf`gi`W`  
Xi`fW`Di`bhYf`A`U]`ja` ]]Ub`9]gYb`i`h`j`Yf`Vi`W`Yb`"8]Y  
J`\_]b[`gc`ZYbg]j`Y`\]b[`Y[`Yb`Yfk`]Yg`g]W`U`g`Y`ZY`\_h]`Yfž`VY`gcb`XYfg  
]a`@Ui`Zgd]Y`ž`k`cXi`fW`F`\Y]b`:`]fY`A`Ø`Y`\`UhYž`X]Y`Y][`YbYb  
5b[`f]ZY`Ubni`\Y]nYb"

8]Y`J`\_]b[`g`j`Yfg`W`cggYb`nk`Uf`nk`Y]`:`]Y`X`:`cU`gž`XY`bbc`W`\_`[`]b[  
F`\Y]b`:`]fY`a` ]h`Y]bYa` `<U`VnY]hghUbX`j`cb`\$.`\*`]b`X]Y`?UV]bY`"`æ  
Xf]hYb`J`]YfhY`V`]YV`XUg`9f[`YVb]g`i`bj`Yf`Å`b`XYfhž`XU`VY]XY`HY`Ua`g  
di`b`\_`h`c`g`V`]YVYb`"F`\Y]b`:`]fY`g`8`YZYbg]j`Y`nY][`hY`g]W`g`hUf`\_`i`b`X`]Y»  
k`Yb][`Y`Di`b`\_`h`Y`ni`ž`k`À`fYbX`X]Y`C`ZYbg]j`Y`k`Y]hYf`\]b`\_`Å`a`d`ZhYž  
YfZc`[`fY]W`YfY`Gd]Y`nØ[`Y`ni`Z]bXYb"

æ`G`W`\_`i`ggj`]YfhY`[`Y`Ub[`XYb`J`\_]b[`g`Y]b`nk`Y]hYf`Hci`W`Xck`b  
Xi`fW`8`Ub]Y`G`W`k`Ua`ž`U`Y`fX]b[`g`Z]Y`Ui`W`X]YgY`Hk`c!Dc]bh!  
7cbj`Yfg]cb`YfbYi`h`]bg`K`UggYf`8`Yf`GhUbX`U[`bi`b`VY]\$.`%&ž`VYj`cf  
F`\Y]b`:`]fY`YbX`]W`Y]bYb`@]W`hV`]W`\_`g`Y`Yb`\_`ccbhY`"E`i`UfhYfVUW`  
7`\UX`»ZZ]Yg`ZUbX`F`cfm`GhUf`\_Ym`š`"ZØf`Y]bYb`\*,`!MUFXg!  
Hci`W`Xck`b`"8`Yf`9]`hfUdi`b`\_`h`k`i`fXY`YfZc`[`fY]W`j`Yfk`UbXY`hž`k`Ug  
XUg`Gd]Y`Ui`Z`+.`%&`j`Yf`\_ØfnhY"

8]Y`:`Ub`g`ZY`i`YfhYb`]fY`A`Ubb`g`W`U`Zh`Ui`hghUf`\_`Ub`ž`k`Ug`F`\Y]b`:`]fY  
Ubhf]YV`"C`a`Uf]`K`j`]Ua`g`[`Y`Ub[`gc[`Uf`Y]bY`ϕ`hYfW`dh]cb`"Hf`c`h`n  
Y]bYf`Y`hnhYb`7`\Ub`W`g`W`Y]hYfhY`F`\Y]b`:`]fY`Y`X`c`W`\_`Ub`Y]bYa  
j`]YfhYb`J`Yf`gi`W`ž`k`À`fYbX`X]Y`J`\_]b[`g`XYb`6`U`ni`fØW`Yf`\]Y`hYb  
i`b`X`X]Y`NY]h`\Yfi`bhYfgd]Y`hYb"

## 5a Yf]WUb`:`c`c`h`V`U```]b`8`Y`i`hgW`\_`Ub`X`

8]YgYg'Gd]Y`ZÄ`h`b`Y]bYb`[ fÖ» YfYb`?cbhYI h`XYf`k UW`gYbXYb  
 6Y`YVh\Y]h`XYg`5a`Yf]WUb`:`cchVU``]b`8Yi hgW`UbX`"@Äb[ gh]gh`X]Y  
 GdcfhUfh`ni`Y]bYa`ZYghYb`6YghUbXhY]`XYg`XYi hgW`Yb`Gdcfhg  
 [Yk cfXYbž`a`]h`fi bX`%-`A`]]cbYb`:`Ubg`i bX`ØVYf`) \$`\$`fY[ ]ghf]YfhYb  
 : cchVU``!HYUa`gž`X]Y`a`Y`f`U`g`+`\$`\$`\$`\$`A`]h[ `]YXYf`nÄ`\`Ybž`k`]Y`  
**5a`Yf]WUb`:`cchVU``%\$`\$`VYf]W`hYh`8`UfØVYf`\]bUi`g`gd]Y`hY`X]Y**  
 B: @`&`\$`&`&`]f`YfghYg`fY[ i`ÄfYg`GU]gcbgd]Y``]b`8Yi hgW`UbXž`k`Ug  
 Y]bY`VYXYi`hYbXY`k`]fhgW`UZh`]W`Y`5i`gk`]f`\_i`b[`\`UhY`i`bX`gca`]h`X]Y  
 B]YXYfi`b[ Yb`XYg`Gdcfhg`]b`XYf`F`Y[ ]cb`VYZØ[ Y`hY`"

F`Y]b`:`]fY`\`UhY]bY`VYa`Yf`\_Ybgk`YfhY`J`Yf[ Ub[ Yb`Y]h]a`5a`Yf]WUb  
 : cchVU``i`bX`ghfYVh`k`Y]hYf`\]b`bUW`9fZc`[ Ybž`bUW`XYa`g]Y`VYfY]hg  
 nk`Y]H]hY``]b`XYf`9i`fcdYUb`@YU[ i`Y`cZ`:`cchVU``fØ@`Ł[ Yk`cbbYb  
 \UVYb``8Yf`?`Ua`dZ`i`a`XUg`Hf]d`Y`ghY`\h`ZØf`X]Y`A`UbbgW`UZh`bcW`  
 ]a`a`Yf`a`F`Ui`a`ž`Ui`W`k`Ybb`X]Y`\Yi`h[ Y`B]YXYf`U[ Y`Y]b  
 F`ØW`gW`U[ `k`Uf`"

8]Y`:`Ubg`gU`Yb`b]W`h`bi`f`Y]b`gdUbbYbXYg`Gd]Y`ž`gcbXYfb`Ui`W`  
 X]Y`A`Ö[ `]W`\_Y]hž`HY]`Y]bYg`5i`ZV`Ø`Ybg`XYg`5a`Yf]WUb`:`cchVU``]b  
 8Yi hgW`UbX`ni`gY]b``8]Y`J`YfUbg`hU`hi`b[ `gY`Vgh`k`Uf`HY]`XYg  
 5a`Yf]WUb`:`cchVU``A`UXbYgg`ž`XUg`Ua`i`\$`i`bX`i`%`A`U]ghUhhZUbX  
 i`bX`XUg`b`hYfYggY`Ub`XYf`GdcfhUfh`k`Y]hYf`Ub`Y]nhY`"

8YhU]`g	
J`c`f`ZU``	Gdcfh
C`f`h`	A`Yf`_i`f`Gd]Y`!5fYbUž`(`\$`&`'`%`8`ØggY`XcfZž` 8Yi hgW`UbX
E`i`Y``Yb`	<ul style="list-style-type: none"> <li>• fd!cb`]bY"XY</li> <li>• k`k`k`"a`Yf`_i`f!gd]Y`!UfYbU"XY</li> <li>• Ua`Yf]WUbZcchVU``%\$`\$`"XY</li> </ul>

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