7\Ya b]hn]a `F Ua dYb`]W h. `8 c_i !GYf]Y
nY][h? i `hi f`j cb` 7`h\Y`l bgYYb

5a `&+"A U] &\$&) `ghUfhYh`X]Y`8 c_i !GYf]Y` 6`YbXY / Ua d/
6Yhcb `ØVYf`7\Ya b]hn`U`g`?i `hi f\Ui dhghUXh`9i fcdUg`
9bhXYW_Yb`G]Y`X]Y`GhUXh`

7\Ya b]hnž`8 Yi hgWk`UbX`!`5a `&+"A U] &\$&) `U`h`X]Y`a`]h
GdUbbi b[`Yfk UfhYh`8 c_i !GYf]Y` 6`YbXY / `6Yhcb`
?i `hi f\Ui dhghUXh`7\Ya b]hn`ØVYf`5F8`?i `hi f`DfYa`]YfY``8]YgY
GYf]Yž`X]Y`j`cb`]`i`HJ`dfcXi`n]Yfh`k`i`fXY`i`bX`HY]`XYf`@9CB`B9
Ghi`X]cg`]ghž`k`]fX`]a``bhYfbYh`ØVYf`X]Y`5F8`A`YX]U`h`Y`_`i`bX`X]Y
D`U`hhž`cfa`UfX`\_`i`hi`f`"XY`j`YfZØ[`VUf`gY]b``8]Y`8 c\_i`Vf]b[`h`XYb
:`chc[`fUZYb`D\`]dd`;`UXgca`Y`]bg`F`Ua`d`Yb`]W`hž`XYf`gY]bY
<Y]a`U`hghUXh`7\Ya b]hnž`X]Y`]b`X]YgYa``š\`f`XYb`H]hY`
?i `hi f\Ui dhghUXh`9i fcdUg`hfÅ[`hž`Ui`g`bYi`Yb`DYfgdY`_h]j`Yb
Yf`\_i`bXYh``8 Ug`A`chhc`7`h\Y`l`bgYYb`ghY`h`g]bbV]`X`]W`X`ZØf`X]Y
Yb`hXYW\_YbXYb`6`]W\_k`]b`\_Y`X]YgYf`8 c\_i`a`Yb`hU]cb`"

;`UXgca`Yž`\*`š\`fY`U`h`i`bX`]b`XYf`XYi`hgWk`Yb`A`i`g]_gnYbY
VY`\_Ubbž`\`U`h`VYfY]hg`a`]h`b`Ua` \`U`ZhYb`?`Ø`bgh`Yfb`k`]Y`?`fUZh`\_`i`V`i`bX
G]VYfa`cbX`ni`gUa`a`Yb[`YUfVY]hYh`GY]bY`F`ØW`_`Y`f`bUW
7\Ya b]hn`\`U`h`Y]bY`VYgcbXYfY`6YXYi`hi`b[`ž`XU`X]Y`GhUXh`&\$&) `ni`a
j`]YfhYb`A`U`U`g`?i `hi f\Ui dhghUXh`9i fcdUg`[`YZY]Yfh`k`]fXž`bUW
6Yf`]bž`K`Y]a`Uf`i`bX`XYa`Fi`\`f[`YV]Yh``a`F`U`a`Yb`X]YgYf`GYf]Y
k`]fX`Yf`b]W`h`bi`f`X]Y`GhUXhž`gcbXYfb`Ui`W`X]Y`j`]Y`ZÅ`h][`Y`A`i`g]_!
i`bX`?i `hi fgnYbY`UVV]`XYb`"

9]b`6`]W`\_`Ui`Z`7\Ya b]hn

8]Y`YfghY`:`c`[`Y`XYf`8 c\_i`a`]h`XYa`H]hY``8Yf`@cc`_`XYf`GhUXh
VY`Y`i`W`h`Y`h`X]Y`5fW`]hY`_`hi`f`VY]`XYf`HI`7\Ya b]hnž`]bgVYgcbXYfY`]a

K Y]b\c`X!6Ui `i bX`]a `nYbhfU`Yb`< ÒfgUU!; YVÀi XY"; `UXgca Y`\Uh
XUZØf`XYb`6Yf`]bYf`5fW]hY`\_hi f!; chc[ fUZYb`?cbfUX`@Ub[Yf
Y]b[Y`UXYbž`XYf`j cb`XYf`a cXYfbYb`5fW]hY`\_hi f`Ub`XYf`i b]j Yfg]hÀh
ØVYffUgW]h`k Uf" `<]bni ` \_ca a Yb`6Y[Y[bi b[Yb`a ]h`DfcZ!
6Ug`\_YhVU`Yfb`XYf`7\Ya b]mYf`B`B 9F G`gck ]Y`6fYU`\_Yfb`i bX`<]d!
< cd!HÀbnYfbž`k Ug`X]Y`\_i `hi fY`Y`J]Y`ZU`h`XYf`GhUXh`i bhYfghfY]W]h"
`b`Y]bYf`gd`hYfYb`i: c`[Yž` 8Yf`Gci bX`XYf`GhUXh ž`]Y[ h`XYf`i: c`_i g
Ui ZXYf`A i g]!`i bX`7`i V`\_i `hi f`]b`7\Ya b]m"

`b`X]YgYf`nk Y]hYb`9d]gcXY`hf]Z]h; `UXgca Y`X]Y``bX]Y!Dcd!6UbX
`Hf`AbYb` ž`X]Y`j cb`GhYZZYb``gfUY`ž`XYa `; ]hUff]ghYb`j cb`?fUZ`_i Vž
[Y`Y]hY`h`k ]fX"; Ya Y]bgUa`a]h`FY[ ]ggYi f]b`i bX`i: chc[ fUZ]b`>`b
?fUi gY`k ]fX`XUg`7\Ya b]mYf`B UW]h`YVYb`Yf`\_i bXYh" `ÀfY`FY]gY
ZØ\fh]g]Y`i bhYf`UbXYfYa`]b`XYb`?i `hi fVU`b`c`Z`i a`X]Y`8>H]bYf`ni
VYgi W]Ybž`gck ]Y`ni `XYf`6UbX`6@C B 8 ž`X]Y`Ub`Y]bYa`bYi Yb`5`Vi a
UfVY]hYh"

? i `hi f\Ui dhghUXh`9i fcdUg`&\$&)

8]Y`9fbYbbi b[ `7\Ya b]m`ni f`?i `hi f\Ui dhghUXh`9i fcdUg`]gh`Y]b
VYXYi hYbXYf`GW]f]h`ZØf`X]Y`GhUXhž`X]Y`gY]h`%- - \$`k]YXYf`XYb
\]ghc]f]gW]Yb`B Ua Yb`hf`A[ h"; Ya Y]bgUa`a]h`Bcj U`; cf]WU`]b
G`ck Yb]Yb`k]fX`7\Ya b]m`X]YgY`9\fy`hY]`Yb"8]Y`?i `hi ffY[]cb
7\Ya b]mž`X]Y`nU`fY]W]Y`DUf`hbYfgh`AXhY`i a ZUgghž`k]Y
VY]gd]Y`gk Y]gY`5bbUVYf[!6i W]`c`n`i bX`Nk]W`Ui ž`k]fX`XUVY]`Y]bY
k]W]h[Y`F`c`Y`gd]Y`Yb`]b`XYf`_i `hi fY`Yb`i bX`gh`AXhYVUi `]W]Yb
9bhk]W`_i b["

DUFU`Y`ni f`8c`_i !GYf]Y`k YfXYb`ni XYa`6`c[g`k ]Y` 7\Ya b]m`i bX
a Y`f` `]\`ZFY]W]Y``bZcfa Uh]cbYb`ni `H\Ya Yb`k ]Y`5fW]hY`_hi fž
?i bghž`A i g]\_i bX`<cW]gW]i `Yb`]b`XYf`FY[]cb`VYfY]hghY`Yb"8]YgY
D`UhhZcfa Yb`gc`Yb`U`g`F`Ui a`ZØf`XYb`5i ghUi gW]`ØVYf`X]Y
gh`AXhYVUi `]W]Y`9bhk ]W`_i b[]cb`7\Ya b]m`X]YbYb`i bX`XYb
8]g`\_i fg`ØVYf`ni `ØbZ]h[Y`\_i `hi fY`Y`Dfc`Y`_hY`Ub`fY[Yb"

8]Y`8c`_i !GYf]Y`k ]fX`gca]h`b]W]h`bi f`U`g`j ]gi Y`Yf`6Y]hfU[ `ni f
?i `hi f\Ui dhghUXh`X]YbYbž`gcbXYfb`V]YhYh`Ui W]`Y]bYb`h]YZYb
9]bV`]W`_i]b`X]Y`j]Y`Z`h`h[ Yb`H\Ya Ybž`X]Y`7\Ya b]m`Ui ga UW]Ybž

i bX`ÄXhX]Y`Ni gWU i Yf`Y]bž`X]Y`GhUXh`Xi fW`X]Y`5i [Yb`XYf`?i bgh
i bX`?i`hi`f`ni`Yf`YVYb"

8YhU]`g	
Cfh	7\Ya`b]hnž`8Yi`hgW`UbX
EiY`Yb	<ul style="list-style-type: none">• k k k "hi !WYa`b]hn"XY</li><li>• k k k "a Xf"XY</li><li>• k k k "ghUYXhYVUi !WYa`b]hn"XY

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