

# < ]hnYk Y`Y`ØVYf`7\Ya b]hn. `H]ddg`ZØf` \_Ø\`Y`F ØW\_ni [ gc fhY`°

7\Ya b]hn`Yfk UfhYh`Ua`%"\$+`&\$&)`Y]bYb`<]hnYfY`\_cfX`j`cb`'`(`  
; fUX`"H]ddg`ni`\_Ø\`Yb`D`ÀhnYb`]b`XYf`GhUXh`k`YfXYb`  
j`cf[`YghY`"h`



7\Ya b]hnž`8Yi`hgW`U`bX`!`5a`A`]hkcW`ž`XYb`%"'ž`]'&\$&)`ž`k`]fX`  
Yg`]b`7\Ya b]hn`cfXYb`h`]W`"Y]»`"Yf[`Y\Yb.`8]Y`A`YhYcfc`c[`Yb`  
gU[`Yb`FY`\_cfXhYa`dYfUhi`fYb`j`cb`V]g`ni`'`(`; fUX`7Y`g]i`g`j`cfUi`g`"`ž`  
6Yf`]b`k`]fX`Yg`gc[`Uf`bcW`VfØhYbXYf`a`]h`'+`; fUX`"5b[`Yg]W`hg`  
X]YgYf`K`YhYfXUhYb`ghY`"h`g]W`X]Y`:`fU[`Yž`k`]Y`X]Y`  
7\Ya b]hnYf]bbYb`i`bX`7\Ya b]hnYf`a`]h`X]YgYf`<]hnYk`Y`Y`  
i`a`[`Y\Yb`gc`"Yb`"H]ddg`ZØf`\_Ø\`Y`D`ÀhnY`]b`XYf`GhUXh`k`i`fXYb`  
VYfY]hg[`YgUa`a`Y`hž`XYbb`X]Y`<]hnY`\_ØbbhY`Xi`fW`Ui`g`  
dfcV`Ya`Uh]gW`k`YfXYbž`k`]Y`X]Y`:**fY]Y`DfYggY`VYf]W`hYh`**

8]Y`ØVYfa`À»][`Y`<]hnY`"Uh`Ui`W`"a`]h`XYa`?`]a`Uk`UbXY`"ni`"hi`bž`XYf`  
gh`Xh]gW`Y`:`YV]YhY`VYgcbXYfg`"Ufh`hf]Zh`"ž`7\Ya b]hn`j`Yfk`UbXY`h`  
g]W`X]Y`GhUXh`ni`bY`a`YbX`]b`Y]bY`gc[`Yb`UbbhY`K`Àfa`Y]bgY`ž`XUg`

VYXYi hYhZ'XUgg'Yg'\]Yf'\Y» Yf']gh'U'g']b'XYb'i a '\]Y[ YbXYb  
'AbX'\WYb'; YV]YhYb"'8]YgY'YfZc'[ hYb'HYa dYfUhi fi bhYfgW]YXY  
g]bX'cZi'Ub'\Y]» Ybž'k c`\_Yb`cgYb'BAW'hYb'VYgcbXYfg'ghUf\_  
gdØfVUf"'9]b'[ Yk U'h][ Yf'; fi bX'XUZØf'gh'X]Y'X]W'hY'6YVUi i b[ ž'X]Y  
Xi fW'6Yhcb! 'i bX'A YhU'cVYfZAWYb'X]Y'K Åfa Y'gdY]WYfhi bX  
bi f'gW'k Yf'UV[ ]Vh"'8]Y'GhUXh'7\Ya b]hn'Yf'\_Åfhž'k ]Y'X]Yg'X]Y  
bAW'h]WY'5V\_Ø\`i b[ 'ghØfhi bX'gca ]h'X]Y'@YVYbgei U'hÅh'XYf  
6Yk c\ bYf'by[ Uh]j 'VYY]bZi ggYb'\_Ubb"

## 8]Y'<]hnY]bgY'7\Ya b]hn

8]Y'ghÅXh]gWY'K Åfa Y]bgY'\Uhj ]Y'Y': UW'hYb"'@Ui h'XYa  
8Yi hgWYb'K YhhYfX]Ybgh'k ]fX'X]Y'@ ZhYa dYfUhi f'ib'GhÅXhYb  
Xi fW'j ]Y'Y': U\_hcfYb'VYY]bZi ggh"'8Uni 'nÅ\Yb'X]Y'; Yca Yhf]Y'XYf  
'; YVÅi XYž'X]Y'5fh'XYf'j Yfk YbXYhYb'6Ui ghcZY'gck ]Y'X]Y'5V[ UVY  
j cb'K Åfa Y'Xi fW'<Ui g\U'hYž'j Yf\_Y'f'i bX'ϕXi ghf]Y"'8Uni  
\_ca a hž'XUgg'ZY\YbXY'DZUbnyb'i bX'j Yfg]Y[ Y'hY': 'AWYb'XUni  
ZØ\Ybž'XUgg'B]YXYfgW'Å[ Y'b]W'hin]f\_i '\]YfYb'\_ØbbYbž'k Ug'X]Y  
G]hi Uh]cb'ni gÅh'n]W'j YfgW'ÅfZh"ϕ'7\Ya b]hn']gh'XYf'5gd\U'h'b]W'h  
[ YfUXY'X]Y'VYghY'<]ZYž'i a 'ZØf'5V\_Ø\`i b[ 'ni 'gcf[ Yb"

6YgcbXYfg'VYhfcZYb'g]bX'j]b'NY]hYb'\c\Yf'HYa dYfUhi fYb  
j i 'bYfUV'Y'; fi ddYb'k ]Y'Å'hYfY'A YbgWYb'cXYf'?]bXYfž'X]Y'Y]b  
\Ø\YfYg'F]g]\_c'ZØf'<]hnYghfYgg'\UVYb"'8Ug'a UW'h'Yg'i a gc  
k ]W'h][ Yfž'g]W'fYW'hny]h][ 'ØVYf'\_Ø\Y'F ØW'ni [ gcfhY'ni  
]bZcfa ]YfYb'i bX'X]YgY'Ui Zni gi WYb"'8]Y'Ghi X]Y'XYg'8Yi hgWYb  
K YhhYfX]YbghYg'VY\_fÅZh][ h'YVYbZU''gž'XUgg'k Å\YbX'gc'WYf  
<]hnYdYf]cXYb'Y]bY'\c\Y'5bnU\`Ub'HfcdYbbAW'hYb'j]b'XYb  
GhÅXhYb'ni 'Z]bXYb'g]bXž'k Ug'X]Y'Yf\cZhY'Fi \Y'i bX'9f\c'i b[  
k Å\YbX'XYf'BUW'h'ghUf\_'a ]bXYfh"

## H]ddg'ZØf'\_Ø\`Y'D`ÅhnY

- ?bY]dd!6YW\_Yb'ni a '5V\_Ø\`Yb
- DUf\_g'i bX'; fØbUb`U[ Yb'Ui Zgi WYb
- K UggYfgd]Y'Y'cXYf': 'ØggY'ZØf'9fZf]gW'i b[ 'bi hnYb
- 8]Y'VYghYb'9]gX]Y'Yb'ZØf'Y]bY'gØ» Y'5V\_Ø\`i b[ 'Z]bXYb

5b[ Yg]W\hg`XYf`VYj cfghY\YbXYb`FY\_cfXhYa dYfUhi fYb`gc``hYb`X]Y  
 7\Ya b]hnYf`i bX`7\Ya b]hnYf]bbYb`VYghYbg`j cfVYfY]hYh`gY]b``Gc  
 a Uf\_]Yfh`XYf`%`'đ`]'&\$&) `b]W\h`bi f`Y]bYb`bYi Yb  
 HYa dYfUhi ffY\_cfXž`gcbXYfb`Ui W\X]Y`A Ô[ `]W\`Y]hž`XUg  
 Gca a Yfk YhhYf`]b`j c``Yb`NØ[ Yb`ni `[ Yb]Y»Ybž`c`bY`XUVY]`]bg  
 GWk ]hnYb`ni `[ YfUhYb`"K Yf`X]Y`7\UbW`b`bi hnhž`X]Y`GhUXh`i bX  
 XYfYb`\_Ø`\YbXYb`; Y\Y]a b]ggY`ni `Yf`\_i bXYbž`\UhY]b`[ i hYg  
 <ÅbXWYb`ZØf`XYb`\Y]»Yb`A ]h`k cW`°

8YhU]`g	
C fh	7\Ya b]hnž`8Yi hgW\`UbX
E i Y``Yb	<ul style="list-style-type: none"> <li>• k k k "ZfY]YdfYggY"XY</li> <li>• k k k "W\Ya b]hn"XY</li> <li>• k k k "Xk X"XY</li> </ul>

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