

A c hc ffUXi bZU``']b`8 fYgXYb. `\* \$!`&`f][ Yf  
gWk Yf`j Yf`Yhnh°

5a `%) "\$+ "&\$&) `j Yf`Yhnh`Y]b`A c hc ffUXZU\ fYf`gWk Yf`VY]  
Y]bYa `I bZU``']b`8 fYgXYb!`&`\UbbghUXh`5\_hi Y``Y`Dc`]nY]!`i bX  
J Yf\_Y\fga Y`Xi b[ Yb"



Hf]b]hUh]gd`Uhnž`\$%\$\* +`8 fYgXYbž`8 Yi hgWk`UbX`!`5a  
BUWka ]hU[ `XYg`%) "'&`]'&\$&) `Ua`Yg`Ui ZXYa`Hf]b]hUh]gd`Uhn`]b  
8 fYgXYb!`&`\UbbghUXh`ni`Y]bYa`gWk YfYb`J Yf\_Y\fgi bZU``  
nk ]gWYb`Y]bYa`A c hc ffUXZU\ fYf`i bX`Y]bYa`J K`H][ i Ub`8 Yf  
\* \$!`&`f][ Y` : U\ fYf`Y]bYf`< Uf`Ym!8 Uj ]Xgcb`k Uf`ja`A ca Ybh`XYg  
Ni gUa a Ybghc»Yg`gWk Yf`j Yf`Yhnh`k cfXYb`i bX`a i gghY  
i a [ Y\YbX`]b`Y]b`? fUb\_Yb\Ui g`[ YVfUW`h`k YfXYb`"8 Yf`" )!`&`f][ Y  
: U\ fYf`XYg`J K`V`]YV`i bj Yf`Yhnh`ž`a i gg`g]Wk`YXcW`Ui Z`a Ö[ `]WY  
fYW`h]WY` : c`[ Yb`Y]bghY``Yb`"8]Y` ; Yfc\_ghfU»Y`k Uf`k &`fYbX`XYf  
I bZU``Ui ZbU`a Y`nY]hk Y]gY`j c``[ YgdYffh`ž`k Ug`ni  
J Yf\_Y\fgY]bgWk fÄb\_i b[ Yb`ZØ\fhY`"8 Yf`[ YbUi Y`GUWk`gWk UXYb`]gh  
XYfnY]h`bcW`i b`\_Ufž`k ]Y`GÄW`g]gWk Y`XY`VYf]Wk`hY`h"

K Yf' ]gh]b`X]YgYa` : U` VYhfcZZYb3`Ni` XYb`k` ]W h][ ghYb`6YhY`][ hYb  
[ Y\ÖfYb`XYf`\* \$!`Å\ f][ Y`A`chc`ffUXZU`fYf`i` bX`XYf` )!`Å\ f][ Y`J`K`!  
: U`fYf`"8]Y`Dc`nY]`8fYgXYb` \Uh`VYfY]hg`9fa` ]h`i` b[ Yb  
Ui`Z[ Ybca`a`Yb`i`bX`Ui`W`ž`k`Ybb`XYf`i` bZU` \Yf[ Ub[ `bcW` [ Y`\_`Äfh  
k`YfXYb`a`i`ggž`nY][ Yb`X]Y`U`\_hi`Y`Yb`J`Yf`\_Y`f`gi`bZ`Ä`Y`]b`XYf`  
FY[ ]cbž`XUgg`X]Y`G]W`Yf` \Y]h`Ui`Z`XYb`G`hfUggYb`k`Y]hYf` \]b`Y]b  
[ fc»Yg`H`Y`a`U`]gh`@Ui`h`bZc`fa`Uh]cbYb`XYf`8`B`B`g]bX`X]Y  
A`Y`Xi`b[ Yb`ØVYf`J`Yf`\_Y`f`gi`bZ`Ä`Y`ž`GdYffi`b[ Yb`i`bX  
J`Y`fa`]gghYb`Ub`nY][ Yb`gh`Ä`b`X][ `U`\_hi`Y`i`bX`k`YfXYb`]a`@j`Yh]W`\_Yf`  
VYfY]h[ YghY`h`"

## J`Yf`\_Y` \`f`gg]W`X`Yf` \`Y]hg`U[ Y`]a` :`c`\_`i`g`

8]Y`8`UhYb`ni`f`J`Yf`\_Y` \`f`gg]W`X`Yf` \`Y]hg`U[ Y`ž`X]Y`j`cb`8`Y`ghU]g`  
Yf` \`c`VYb`k`YfXYb`ž`g]bX`Y`ggYbn]Y`Z`Ø`f`X]Y`9`b`hk`]W`\_i`b[ ]`j`cb  
A`U»b`U`a`Yb`]b`XYf`J`Yf`\_Y` \`f`gg]W`X`Yf` \`Y]h`G]Y`Y`ZYfb`Y]b`Yb  
XYhU]`Y]Yf`h`Yb` ,`VYfV`]W`\_Ø`VYf`i`b`ZU`i`fg`U`W`Yb`ž`VYhY`][ hY`DY`fg`cb`Yb  
i`bX` :`U` \`fn`Yi` [ Y`"8]Y`g`Y`G`hU]g]h]\_Yb`g]bX`b]W`h`bi`f`h`Y`c`f`Y`h]g`W`Yf`  
B`U`h`f`ž`g`cb`XYfb`X]Yb`Yb`Ui`W`U`g` ;`fi`bX`U[ Y`Z`Ø`f` ;`Y`g`Y`h`n[ Y`Vi`b[ Yb  
i`bX`J`Yf`Ä`b`XYfi`b[ Yb`]b`XYf`G`hfU»Yb]b`Z`f`U`ghfi`\_hi`f`"

8Yf`J`c`f`ZU`Ua`Hf]b]hU]gd`Uhn`nY][ h`Ui`W`ž`X`Ugg`X]Y` ;`Y`Z`Ä` \`f`]W`X`\_Y]h  
]a`G`hfU»Yb]Yf`\_Y` \`f`b]W`h`i`b`hY`fg`W`Ä`h`h`k`YfXYb`g`c`h`Y`"  
b`g`VY`g`cb`XYfY`A`c`h`c`ff`UX`ZU`f`Y`f`g]bX` \`Ä`i`Z[ ]`j`cb`g`W`k`YfYb`i`b`Z`Ä`Y`b  
VYhfc`ZZYb`"C`V`k`c` \`X]Y`J`Yf`\_Y` \`f`gg]W`X`Yf` \`Y]h`gh`Y`h][ `Ø`VY`f`d`f`Ø`Z`h`i`b`X  
j`Y`f`V`Y`gg`Y`f`h`k`]f`X`ž`]gh`Y`X`Y`f`i`b`ZU`Y`]b`Y`fb`Yi`hYf`<]b`k`Y]g`X`U`f`Ui`Z`ž`k`]Y  
k`]W`h][ `U`W`h`g`Ua`Y`g` :`U` \`f`Y`b`]gh`"

8Ug`H`Y`a`U`J`Yf`\_Y` \`f`gg]W`X`Yf` \`Y]h`i`bX`X]Y`X`Ua`]h`j`Yf`Vi`bX`Y`b`Y`b  
5i`Z[ UVYb`XYf`Dc`nY]gd]Y`Yb`Y]b`Y`d`f`c`a`]b`Y`b`h`Y`f`Y`F`c`Y`X`Y`b`b`Y`"  
8]Y`Dc`nY]X]fY`\_h]cb`8fYgXYb`g`ck`]Y`X]Y`c`\_U`Y`b`Dc`nY]fY`j`]Y`f`Y`  
ghY` \`Y`b`VYfY]h`ž`i`a`6`Ø`f[ Yf`a`]h`bZc`fa`Uh]cbYb`ni`i`b`hY`f`gh`Ø`h`n`Y`b`"  
⇒fY`?`c`b`hU`\_h`X`U`h`Y`b`g]bX`k`]Y`Z`c`[`h`

- Dc`nY]X]fY`\_h]cb`8fYgXYb.`GW`X]Y» [ UggY`+ž`\$`\$`\*`+`8fYgXYb`/  
HY`Y`Z`c`b.`\$` )`%`(` ,`'`\$`
- 5i`hc`V`U` \`b`d`c`nY]fY`j`]Yf`8fYgXYb.`?`Uf`!`A`U`f`i`G`hf`" ž`\$`%`\$`-  
8fYgXYb`/HY`Y`Z`c`b.`\$` )`%`+-`),`'`%`\$`\$`

- Dc`nY]fYj ]Yf`8 fYgXYb!A ]hY. `GWX ]Y» [ UggY`+ž\$%\$\* +  
8 fYgXYb/HY`YZcb.`\$' ) % ( , ' `&\* \$%
- Dc`nY]fYj ]Yf`8 fYgXYb!BcfX. `GhUi ZZybVYf[ U`YY`%, ž\$%\$- -  
8 fYgXYb/HY`YZcb.`\$' ) % (\* ) & ( ( %\$\$
- Dc`nY]fYj ]Yf`8 fYgXYb!GØX. `B ]YXYfgYX`]hnYf`GhfU» Y`%- ž  
\$%&' - `8 fYgXYb/HY`YZcb.`\$' ) % &, \* \* ` \$
- Dc`nY]fYj ]Yf`8 fYgXYb!K Ygh`ž`]i g!J U\`hY]W!GhfU» Y`&ž  
\$%%) - `8 fYgXYb/HY`YZcb.`\$' ) % ( % ( \$, ` \$

⇒ XYf`FY [ ]cb`8 fYgXYb`V`Y]Vh`XUg`H\Ya U`J Yf`Y\`f`i bX`G]WYf\Y]h  
 \cW`a`?`i fgž`i bX`Ui W`X]Y`6Øf[ Yf`g]bX`[ YZcfXYfhž`g]W`]b`]\fYa  
 : U\`fj Yf\U`hYb`j YfUbhk`cfhi b[ gVYk`i ggh`ni `nY][ Yb`"9]b`6`]W`\_Ui Z  
 X]Y`8][ ]hU`]g]Yfi b[ `]b`XYf`J Yf`Y\`fgUi gV`]Xi b[ `i bX  
 G]WYf\Y]hga U» bU\`a Yb`\_ÖbbhY`\]Yf`Ui W`]b`Ni`\_i bZh`bØhn`]W  
 gY]b"

| 8 YhU]`g |  |
|----------|--|
| C fh     | Hf]b ]hUh]gd`Uhnž`\$%\$* + `8 fYgXYbž`8 Yi hgW`UbX   |
| E i Y`Yb | <ul style="list-style-type: none"> <li>• k k k "gUYW g]gW Y"XY</li> <li>• k k k "Xbb"XY</li> <li>• k k k "XYghUh]g"XY</li> </ul> |

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