

2 DBJ!HUF]ZY`]b` ; Òf`]hn. `ÿ bXYfi b[ Yb`UV  
5i [ i gh`j YfgW\cbh` ( Yf! ? UfhY`°

5V`XYa` "%`5i [ i gh`&\$&) `ÀbXYfb`g]W\`X]Y`2 DBJ!HUF]ZY`]b  
; Òf`]hn`"9fZU\fyb`G]Y` \]Yf`X]Y`bYi Yb`DfY]gY`i bX  
H]W\_Yhcdh]cbYb`"



; Òf`]hnž`8 Yi hgW\`UbX`!` Æ; Òf`]hn`XfY`h`g]W\`VU`X`U`Yg`i a`X]Y  
bYi Yb`2 DBJ!HUF]ZYž`X]Y`UV`XYa` "%`5i [ i gh`[ fY]ZYb`k YfXYb`"8]Y  
ÿ bXYfi b[ Yb`VYhfYZZYb`gck`c` \`XYb`fY[ ]cbU`Yb`J Yf`\_Y\fgj YfVi bX  
Nj cb`U`g`Ui W\`XYb`GhUXhj Yf`\_Y\f`gY`Vgh`"K `À\fybX`Y]b][ Y  
DfY]gYf\Ò\i b[ Yb`]bg`<Ui g`ghY\Ybž`V`Y]Vh`X]Y` ( Yf! ? UfhY  
YfZFYi` ]W\Yfk`Y]gY`ghUV`]`i bX`\_cghY`h`k`Y]hYf\]b`+`9i`fc`fVnk`")`9i`fc  
Yfa`À»][ hĚ`Y]b`YW\hYg`GW\`b`ÀddW\Yb`ZØf`U`Y` : U\ f[ `ÀghY`"  
CGÅW\g]gW\YQVYf]W\hYhž`XUgg`X]YgY`DfY]g[ YghU`hi b[ `ZØf`X]Y` ( Yf!  
? UfhY`XYf` ; Òf`]hnYf`J Yf`\_Y\fgvYhf]YVY`fi` J 6Ě[ ]hž`YXcW\`b]W\h`ZØf  
6i`ggY`XYg`dc`b]gW\Yb`6YhfY]VYfg`N[ cfnY`YWcXYf`]a  
FY[ ]cbU`j Yf`\_Y\ f`"

K Ug`g]bX`X]Y`\_cb`\_fYhYb`ÿ bXYfi b[ Yb`3`5V`XYa` "%`5i [ i gh`k ]fX`XYf

DfY]g`Z0f`X]Y`A`cbUhg\_UfhY`Y]W\h`UbghY][`Yb.`j`cb`)`%`Ui`Z)`&`9i`fc`  
Ni`XYa`\_`cghY`h`XUg`9i`fcdUghUXh!`9]bnY`h]W\_Y`h`XUbb`&`9i`fc`z`UbghUhh  
k`]Y`V]g\`Yf`%`z`-`\$`9i`fc`":`0f`B`UW\hgW\k`Åfa`Yf`[`]Vh`Yg`YVYbZU`g`Y]bY  
DfY]g`ÅbXYfi`b[`\_`X]Y`5VYbX\_UfhY`k`]fX`Ui`Z`\_`9i`fc`Yf`\`0`h`i`bX`]gh  
UV`%`+`!` \`f`[`0`h][`"6YgcbXYfg`k`]W\h][`Z0f`GW\0`Yf`]ghz`XUgg  
;`fi`ddYbh]W\_Y`hg`i`bX`X]Y`%`!`DYfgcbYb`HU[`Yg\_UfhY`b`YVYbZU`g`  
i`bj`Yf`ÅbXYfh`V`Y]VYb`"8]YgY`J`Yf`ÅbXYfi`b[`\_`gc`f[`h`XUZ0f`z`XUgg`XYf`  
0ZZYbh]W\Y`B`U\j`Yf`\`f`Z0f`U`Y`;`YbYfUh]cbYb`[`i`h`d`UbVUf`V`Y]Vh`

## DfY]gY`V]g`9bXY`đ`\_`]

8]Y`V]g\`Yf][`Yb`DfY]gY`V]g`ni`a`\_`\_`%`"đ`\_`]gY\`Yb`Zc`[`YbXYfa`U»`Yb`  
Ui`g.

- 9]bnY`ZU`\`fh.`%`z`-`\$`\_`\_`#`%`ž)`\$`\_`\_`fYfa`Å»][`hŁ
- (Yf!`?`UfhY.`\_`+`ž`\$`\$`\_`\_`#)`ž`\$`\$`\_`\_`fYfa`Å»][`hŁ
- GW\0`Yf[`fi`ddY`\_`Y`DYfgcb.`\_`%`ž`\$`\$`\_`
- HU[`Yg\_UfhY`\_`f`%`DYfgcbŁ.`\_`)`ž`\$`\$`\_`
- HU[`Yg\_UfhY`\_`f`&`\_`)`DYfgcbYbŁ.`\_`%`&`ž`\$`\$`\_`
- %`,`!`,`\`,`f`!`5VYbX\_UfhY`Z0f`;`0f`]hn.`\_`&`ž)`\$`\_`
- K`c`W\Yb\_UfhY.`\_`)`ž)`\$`\_`\_`#`%`&`ž`\$`\$`\_`\_`fYfa`Å»][`hŁ
- A`cbUhg\_UfhY.`\_`)`%`ž`\$`\$`\_`\_`#`,`\_`ž`\$`\$`\_`\_`fYfa`Å»][`hŁ

## B`Yi`Yf`DfY]g`UV`5i`[`i`gh`

8]Y`DfY]gY`UV`%`"5i`[`i`gh`ÅbXYfb`g]W\`k`]Y`Zc`[`h`

- 9]bnY`ZU`\`fh.`\_`&`ž`\$`\$`\_`\_`#`%`ž)`\$`\_`\_`fYfa`Å»][`hŁ
- (Yf!`?`UfhY.`\_`+`ž`\$`\$`\_`\_`#)`ž`\$`\$`\_`\_`fYfa`Å»][`hŁ
- GW\0`Yf[`fi`ddY`\_`Y`DYfgcb.`\_`%`ž`\$`\$`\_`
- HU[`Yg\_UfhY`\_`f`%`DYfgcbŁ.`\_`)`ž`\$`\$`\_`
- HU[`Yg\_UfhY`\_`f`&`\_`)`DYfgcbYbŁ.`\_`%`&`ž`\$`\$`\_`
- %`+`!`,`\`,`f`!`5VYbX\_UfhY`Z0f`;`0f`]hn.`\_`\_`ž`\$`\$`\_`
- A`cbUhg\_UfhY.`\_`)`&`ž`\$`\$`\_`\_`#`,`\_`ž`\$`\$`\_`\_`fYfa`Å»][`hŁ

:`0f`U`Y`ž`X]Y`VYfY]hg`H]W\_Y`hg`[`Y`\_`Ui`Z`h`\`UVYbž`[`]Vh`Yg`X]Y`  
A`0[`\_`]W\`\_`Y]hž`X]YgY`V]g`ni`a`\_`\_`%`"C`\_`hcVYf`&`\$`&)`\_`[`Y[`Yb`X]Y`bYi`Y`  
HUf]ZY`]a`\_`?`i`bXYbW`bhYf`i`a`hUi`gW\Yb`ni`\_`UggYbž`k`cVY]`X]Y`

8 ]ZYfYbn`YfghUhhYh`k ]fX"

8 Yf` ; Òf`]hnYf`GhUXhj Yf\_Y`f`cf]Ybh]Yfh`g]W`Ua` HUF]Z`XYg  
Nk YW\_j YfVUbXYg`J Yf\_Y`fgj YfVi bX`C VYF`Ui`g]hn!B ]YXYfgW`Yg]Yb  
fNJ C B!HUF]Z`"8 ]YgYf`Yf`Ui`Vh`X]Y`Bi`hni`b[ `g`Aa`h`]W`Yf`ÒZYbh`]W`Yf  
J Yf\_Y`fga`]hhY`i`bX`ZÒfXYfh`gca`]h`X]Y`J YfbYhni`b[ `nk`]gW`Yb  
Gh`XhYb`i`bX`FY[ `]cbYb`"O Òf`]hn`HU`hQ`YVh`Yfj`cf`ž`k`]Y`k`]W`h][`Yg  
]gh`ž`X]Y`HUF]Z`UbXgW`UZh`ni`j`YfghY`Yb`ž`i`a`X]Y`VYghYb`5b[`YVchY`ZÒf  
X]Y`Y][`YbYb`:`U`fhYb`ni`bi`hnYb`"

÷`8Yi`hgW`UbX`[ `]Vh`Yg`Y]bY`J]Y`nU`j`cb`HUF]Z`i`bX  
J Yf\_Y`fgj YfVØbXYb`ž`X]Y`XYb`ÒZYbh`]W`Yb`BU`j`Yf\_Y`f`fY[ `Y`b`"  
8 UVY]`]gh`X]Y`÷`hY[ `fUh]cb`XYg`GW`Y]bYb`dYfgcbYbbU`j`Yf\_Y`fg  
fGDBJ`L`Y]b`nYbhfU`Yg`H`Y`a`U`ž`]bgVYgcbXYfY`]b`6i`bXYg`ÀbXYfb`k`]Y  
6UXYb!K`ØfhY`a`VYf[ `cXYf`6UmYfb`"5VYf`Ui`W`]b`GUW`gYb`ž`k`c  
; Òf`]hn`]Y[ `h`ž`g]bX`gc`W`Y`J YfVØbXY`j`cb`YggYbn]Y`Yf`6YXYi`hi`b[ `ž  
i`a`X`Yb`ÒZYbh`]W`Yb`J Yf\_Y`f`ZÒf`U`Y`bUW`hY`][`ni`[ `YghU`hYb`"  
OK`\_]dYX]UQV]YhYh`Y]Yf`k`Y]hYfY`÷`Zcfa`Uh]cbYb`ØVYf`X]Y  
j`YfgW`]YXYbYb`J Yf\_Y`fgj YfVØbXY`"

5`Yg`]b`U`Ya`ghY`Yb`X]Y` ; Òf`]hnYf` : U`f[ `ÀghY`Xi`fW`X]Y  
UbghY`YbXYb`Y`bXYfi`b[ `Yb`j`cf`bYi`Yb`<`YfUi`gZcfXYfi`b[ `Yb`ž`YXcW  
Ui`W`j`cf`XYf`7`UbW`ž`]\`f`A`cV`]h`Àhgj`Yf`U`hYb`Ubni`dUggYb`i`bX  
k`Y]hYf`]b`[ `Øbgh][ `Xi`fW`X]Y`GhUXhi`bX`X]Y`FY[ `]cb`ni`\_`ca`a`Yb`"9g  
V`Y]Vh`Ui`Z`YXYb` : U`gdUbbYbX`ž`k`]Y`g]W`X]Y`bYi`Yb`HUF]Z`Y`Ui`Z`X]Y  
Bi`hni`b[ `XYg`ÒZYbh`]W`Yb`BU`j`Yf\_Y`fg`Ui`gk`]f`Yb`k`YfXYb`°

8YhU]`g	
Cfh	; Òf`]hnž`8Yi`hgW`UbX
Ei`Y`Yb	<ul style="list-style-type: none"> <li>• k k k "gUYW`g]gW`Y`"XY</li> <li>• k k k "[`cYf`]hnhU`h`"XY</li> <li>• XY"k`_]dYX]U"cf[</li> </ul>

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