

: U` `]b [ `]b `F Yj YfgY. `Dmfc!G\ck `i bX  
? cbhfcj YfgYb `]b `@Y]dn][ g`5fYbU`

?cbnYfhj cb` : U` `]b [ `]b `F Yj YfgY`Ua `%, "\$\* "&\$&) `]b `XYf`5fYbU  
@Y]dn][ .`a i g]\_U`]gWXY`J ]Y`ZU`hi bX`\_cbhfcj YfgY  
6UbX[ YgW]W`hY"



@Y]dn][ ž`8Yi hgW`UbX`!` ; YghYfb`fcW`hY`X]Y`5fYbU`]b`@Y]dn][ `XUg  
?cbnYfhXYf`\_cbhfcj YfgYb`6UbX` : U` `]b [ `]b `F Yj YfgY`A ]h`Y]bYf  
Z`a ]bUbhYb`9fÖZZi b[ ž`XUfi bhYf`XYf`?`Ugg]\_Yf`j cb`57#87ž  
<][ \k Um`hc`<Y` ž`gh]a a hYb`X]Y`A i g]\_Yf`XUg`Di V`\_i a `Ui ZY]bY  
\]hn][ Y`G\ck`Y]b`"GÄb[ Yf`F cbb]Y`F UX\_Y`i bX`gY]bY`6UbX\_c`Y[ Yb  
nY][ hYb`g]W`[ i h[ Y`Ui bh`i bX`VYfY]h`ZØf`XYb`5i Zhf]hž`k Ug`X]Y` ( \$\$\$  
: Ubg`g]W`h]W`VYa Yf`\_hYb`i bX`a ]h`9bh`i g]Uga i g`Yfk ]XYfhYb"

8]Y`6UbXž[ Y[ fØbXYh]a `š\`f`&\$\$, `k Ä`fYbX`F UX\_Yg`NY]h]a  
; YZÄb[ b]gž`\Uh`g]W`Y]bYb`BUa Yb`[ Ya UW`h`U`YfX]b[ g`b]W`h  
c\bY`<]bhYf[ fi bX[ YgW]W`hYb`"F UX\_Y`k i fXY`k Y[ Yb`gY]bYf  
6YhY][ i b[ `Ub`Y]bYa `hÖX`]W`Yb`J cfZU``]b`@Ug`J Y[ Ugž`VY]`XYa `Y]b  
: fYi bX`ja `GY`Vghj YfhY]X][ i b[ gZU``Y]bYb`%, !Ä`f][ Yb`YfgW`cggž

]bg'F Ua dYb`]W h[ YfØW`h"8]YgY'i bX'nU`fY]W Y`fYW h]W Y  
5i gY]bUbXYfgYhni b[ Yb`nY]W bYb`Y]b`6]`X`XYg`GÀb[ Yfgž`XUg`j cb  
Dc`Ya ]\_i bX`dfcj c\_UbhYb`5i ggU[ Yb`[ YdfÀ[ h`]gh"K ]\_]dYX]U  
VYf]W hYhž`XUgg`F UX\_Y`b]W h`bi f`Y]bY`< UZhghfUZY`j YfvØ» h`Uhž  
gcbXYfb`Ui W`a`]h`X]j YfgY`fYW h]W Yb`DfcV`Ya Yb`\_cbZfcbh]Yfh  
k Ufž`X]Y`gY]bY`?Uff]YfY`ghÀbX][ `VY[ `Y]hYhYb"

## 9]bY`YI d`cg]j Y`G\ck

K À`fYbX`XYg`?cbnYfhg`gYhnhYb`: U``b[ `]b`F Yj YfgY`Ui ZDmfchYW b]\_  
i bX`Y]bY`VfY]hY`a i g]\_U`]gW Y`J ]Y`ZU`h"6YgcbXYfg`Ui ZÀ`][ `k Uf`XYf  
nk Y]hY`Gcb[ `Nca V]Z]YX`ž`VY]`XYa`X]Y`6Ø`bY`]b`Y]b  
: `Ua a Yba Yf[ YhUi W`h`k i fXY"8Yf`; Yfi W`j cb`j YfvfUbbhYa  
: `Øgg][ [ f]`UbñØbXYf`\]b[ `]b`XYf`@`Zhi bX`]bhYbg]j ]YfhY`XUg  
9f`YVb]g`ZØf`X]Y`Ni`gW`Ui`Yf"8]Y`6UbX`gd]Y`h`Y]bYb`Gh]ž`XYf  
nk ]gW`Yb`- \$Yf!G\_UhYf!F cW`ž`Di b`ž`8ci V`Yh]a Y!F Ud`i bX`gc [ Uf  
dcdd][ Yb`7ci bhfm!J ]VYg`gW`k Ub`h"

9]b`<][ \`][ \h`XYg`5VYbXg`k Uf`XUg`A i g]\_j ]XYc`ni`K UhW`h`Y  
K cf`X`6i fb`ž`XUg`F UX\_Y`]b`UVgi fXYb`GnYbUf]Yb`nY][ hY"8cW  
hfch`X`Yf`Ui ZfY[ YbXYb`8UfV]Yhi b[ `k Uf`XUg`?cbnYfh`bUW`\*)  
A ]bi hYb`d`Øh`]W`j cfVY]"J ]Y`Y`: Ubg`Ya dZUbXYb`XUg`U`g  
Ybhh`Ai gW`YbX``Y]b`\_i fnYf`; Ybi gg`ZØf`Y]bYb`9]bhf]hgd`fY]g`j cb  
fi bX`\*\*`9i fc"

## F UX\_Yg`g\_UbXU`hfÀW h][ Yf`F i Z

F cbb]Y`F UX\_Y`dc`Uf]g]Yfh` `i bX`XUg`b]W`h`bi f`Ui Z`XYf`6Ø`bY"  
= a Yf`k ]YXYf`gcf[ h`Yf`a`]h`gY]bYb`5i ggU[ Yb`ZØf`5i ZfY[ i b[ "  
Ni`Yhnh`k UfZ`Yf`VY]`F cW`Ua`F]b[ `] [ YgY`gW`UZh]W`Y`H`Ya Yb`Ui Z  
i bX`VYnY]W`bYhY`HfUbg!gY]b`U`g`XUg`bYi Y`F ]hYb` "Gc`W`Y  
Yi » Yfi b[ Yb`nc[ Yb`gW`UfZY`?f]h]\_Ui Z`g]W`i bX`ZØ`fhYb`gc [ Uf`ni  
Y]bYa`6Ub`j cb`H]\_Hc`ž`k ]Y`K`Y`;`ch`H`]g`7cj`YfYX`Yf`\_`Àfh"  
F UX\_Y`gY`Vgh`Ài » YfhY`ž`Yf`\_ØbbhY`Ui Z`gc`n]U`Yb`D`Uh`Zc`fa`Yb  
gW`UhYb[ YVUbbh`gY]b`i bX`[ f]ZZ`gY]bY`: Ubgž`X]Y`]`a  
k ]XYfgd`fUW`Yb`ž`gW`UfZ`Ub"

8]Y`6UbX`\Uh]b`8Yi hgW`UbX`bi f`Y]b`5`Vi a`]b`X]Y`7`Ufhg`Vf]b[ Yb

\_ÖbbYbžXUg'a ]h'D`Uhn'%'\$`b]W\h'[ YfUXY`Y]bYb`F Y`cfX`Ui ZghY`h"  
 8YbbcW\`V`Y]Vh': U``b[ `]b`F Yj YfgY`Y]b`\\Y}» `X]g\_i h]YfhYg`H\Ya U  
 i bX`nY][ hž`XUgg`g]Y`hfchn`cXYf`j ]Y``Y]W\h'[ YfUXY`k Y[ Yb`]`fYf  
 ?cbhfcj YfgYb`]a a Yf`bcW\`Y]b`Di V`\_i a `Ubn]Y\Yb""8Ug`?cbnYfh  
 \_ÖbbhY`Y]b`k Y]hYfYf`6Yk Y]g`XUZØf`gY]bž`XUgg`g]Y`Y]b`[ i hYg  
 <ÄbXW\Yb`\\UVYbžk Ybb`Yg`i a `X]Y`?fYUh]cb`j cb`GdY`hU`Y`b`[ Y\h"

æg[ YgUa h`V`Y]Vh`ni `\\cZYbž`XUgg`X]Y`: Ubg`VY]a `bÄW\ghYb`A U`  
 k ]YXYf`Y]bYb`Äb[ YfYb`5i Zhf]hh`Yfk UfhYb`XØfZYb""8]Y  
 i bVYfYW\YbVUFY`6UbX`\\Uh]a a Yf`k ]YXYf`X]Y`A Ò[ `]W\`Y]hž`]\fYb  
 9]bXfi W`ni `\\]bhYf`UggYb` `cV`Xi fW\`A i g]\_`cXYf`Xi fW\`XUgž`k Ug  
 bUW\`XYf`A i g]\_`Zc`[ h"

8YhU]`g	
C fh	@Y]dn][ ž8Yi hgW\`UbX
E i Y``Yb	<ul style="list-style-type: none"> <li>• k k k ``j n"XY</li> <li>• Yb"k ]_]dYX]U"cf[</li> <li>• k Y[ c hh\]gWŁj YfYX"WŁa</li> </ul>

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