

@Y]dn]['YfcVYfh'XYb'nk Y]hYb'D`Uhn'VY]a
9i fcdÀ]gWYb'GhUXhVUi a dfY]g°

@Y]dn]['Yf\À`h'&\$&) 'XYb'nk Y]hYb'D`Uhn'VY]a '9i fcdÀ]gWYb
GhUXhVUi a dfY]g'ZØf'gY]b'j cfV]X`WYg'GhfU»YbVUi a _cbnYdh
ni f'?'`]a UUbdUggi b["



@Y]dn][ž'8Yi hgW\`UbX'!`9]b'[fØbYf'8Ui a Yb'k]fX`]b`@Y]dn][
XYfnY]h'VYgcbXYfg'VY`c\bh"8Yf'GhUXhfUh'XYf'GhUXh'\Uh]g]W`gW\cb
'Ub[Y'Ui Z'X]Y': U\bYb'[YgW\f]YVYbž'XYb'6Ui a VYghUbX`]b'XYf
GhUXh'bUW\U'h]['ni 'Yf\Ø\Yb"<Yi hYž'Ua ' ; " ' & \$ &) ž`_Ubb
@Y]dn]['ghc`n'j Yf_ØbXYbž'XUgg'Yg'XYb'nk Y]hYb'D`Uhn'VY]a
9i fcdÀ]gWYb'GhUXhVUi a dfY]g&\$&) `]b'6cbb'Yffi b[Yb'\Uh"
8]YgYf'DfY]g'k]fX'j ca '9i fcdYUb'5fVcf]W`hi fU`7ci bW]
j Yf]Y\Yb'i bX`]ghY]b'NY]WYb'XUZØfž'XUgg'X]Y'GhUXh'a]h]\fYa
]bbcj Uh]j Yb'GhfU»YbVUi a _cbnYdh'Ui Z'XYa 'f]W]h][Yb'K Y[`]gh"

@Y]dn]['\Uh'XUg`N]Y`ž`Ä\`f]W`%`\$`\$`\$`bYi Y'GhfU»YbVÄi a Y'ni
dZUbnyb'i bX'ni XYa '[YZÄ`hY'6Äi a Y'ni 'YfgYhnYb"8Ug
Ua V]h]cb]YfhY'GhfU»YbVUi a _cbnYdh'&\$' \$ž'XUg`]bgVYgcbXYfY'ni f

?`ja UUbdUggi b[`i bX`?`ja UbYi hfU`hÅh`VY]hfÅ[hž`U`h`XYf`GhUXh
Yfa Ò[`]W`hž`]b`Y]bYa `K YhhVYk YfVž`VY]`XYa `g]W`]bg[YgUa h`UW`h
XYi hgW`Y`GhÅXhY`VYk UfVYb` `XUfi bhYf`5i [gVi f[ž`6cbb`i bX
<Ua Vi f[` `]bg`F`Ua dYb`]W`h`ni`hfYhYb`"Bi f`<Ua Vi f[`_cbbhY`g]W`
a]h`X]YgYa `?`cbnYdhj cf`@Y]dn][`d`Um]YfYbž`XUg`Y`XcW`VYgcbXYfg
a]h`gY]bYf`i a ZUggYbXYb`D`Ubi b[`i bX`XYa `9b[U[Ya Ybh`XYf
6Øf[Yf.]bbYb`di b`_hYhY"

B Uhi f`hf]ZZh`GhUXhYb hk]W`_`i b [

5_hi Y``nÅ`h`@Y]dn][`VYY]bXfi W`YbXY`) + "\$\$\$`GhfU»YbV`Ai a Y"
8YbbcW`]gh`Yg`U`Ufa]YfYbXž`XUgg`* (`DfcnYbh`XYf`GhfU»Yb` `XUg
g]bX`ØVYf`"%`%&\$`?`]`ca YhYf` `Ybhk`YXYf`_Y]bY`cXYf`bi f`Y]bYb
6Ui a `Ui Zk`Y]gYb`"A]h`XYa `bYi Yb`5bgUhn`gc`Yb`j cf`U`Ya
VUi a `cgY`GhfU»Yb`]b`i fVUbYb`GhUXhhY]`Yb`gck]Y
CfhghY]j YfV]bXi b[ggfhU»Yb`bYi `VY[fØbh`k YfXYb`"8]Y
6Øf[YfVYhY]][i b[`gd]Y`hY`VY]`XYf`5i gUfVY]hi b[`XYg`?`cbnYdhg
Y]bY`nYbhfU`Y`F`c`Yž`XUa]h`X]Y`K ØbgW`Y`XYf`5bk c`bYf.]bbYb
; Y`Å`Öf`Z]bXYb"

8 Ug`?`cbnYdhghUfhYh]ja `<YfVgh`&\$&' `i bX`Ybh`Å`h`X]Y`D`Ubi b[ž
ØVYf`X]Y`b`ÅW`ghYb`ZØbZ`J`Å`fY`%"`\$\$\$`6`Åi a Y`Å`Å`f`]W`ni`dZUbnyb`"
9g`k]fX`ni`XYa `Yj`U`i]Yfhž`cV`X]Y`[Yd`UbhYb`A`U»bU`a`Yb`k]Y
[Yk ØbgW`h[fY]ZYb`"b`X]YgYa `F`U`a`Yb`k`YfXYb`Ui`W`b`Yi`Y
6Ui a`UfhYb`]b`6YhfUW`h[Ync[Ybž`X]Y`VYggYf`a]h`HfcW`Yb`Y]h`i`bX
<]h`Y`i`a [Y`Yb`_`ÖbbYb`"8]Yg`]gh`VYgcbXYfg`k]W`h][ž`Ub[Yg]W`hg
XYf`J`Yf`ÅbXYfi b[Ybž`X]Y`XUg`?`ja`U`a]h`g]W`Vf]b[h`"8Yb
6Øf[Yf.]bbYb`gc`ni`XYa`Ui`gfY]W`YbX`D`Um`ZØf`X]Y`K`i`fnY`b`XYf
6Åi a Y`[Yg]W`Yfh`k`YfXYbž`XUa]h`g]Y`c`dh]a`U`k`UW`gYb`_`ÖbbYb"

- GhUfh`XYf`DZUbni b[Yb.`<YfVgh`&\$&'
- ; Yd`UbhY`GhUbXcfhY`ZØf`X]Y`DZUbni b[Yb.`BcfXYbž`GØXYbž`
K`YghYbž`C`ghYb
- : Øf`9fghdZUbni b[Yb`k`YfXYb`(`) "\$\$\$`bYi`Y`6Åi a Y
Ub[YghfYVh

K UW`ghi a `i bX`F`Yg]`]Ybn`XYf`GhUXhV`Åi a Y

8 Ug'9f[YVb]g'gc`WXYf'A U» bU\ a Yb`]ghYb hgWXY]XYbXžj cf`U`Ya
k Ybb'a Ub`X]Y`F Yg]]Ybn`XYf`6Ai a Y`]b`gh`Xh]gWXYb` ; YV]YhYb
VYhfUW hYh"8 YbXfcW fcb`c[]gWXY`Ghi X]Yb`nY][Ybž`XUgg`6Ai a Y
Ub`cW`j Yfg]Y[Y`hYb`GhUbXcfhYb`i bhYf`YI hfYa Yf`HfcW_Yb`Y]h
`Y]XYb" `a` J Yf[`Y]W`XUni`nY][h]g]W`ž`XUgg`i bj Yfg]Y[Y`hY
GhUbXcfhY`XYi h]W`k Yb][Yf`i bhYf`X]YgYb`6YX]b[i b[Yb`Y]XYb"
8]YgY`9f_Yb`hb]ggY`_0bbhYb`ž0f`@Y]dn][j`cb`6YXYi hi b[`gY]bž`XU
Ui W` \Yf`X]Y`J YfhY]i b[j`cb`6Ai a Yb`i bX`XYfYb`GhUbXcfhY`Y]bY
Fc`Y`gd]Y`Yb`k]fXž`i a`X]Y`]bbYfgh`Xh]gWXY`i a k Y`hi bX`XUg
?`Y]b`_]a`U`ni`j`YfVYggYfb"

Ni gUa a YbZUggYbX`Āggh`g]W`gU[Ybž`XUgg`@Y]dn][`a`]h`gY]bYa
GhfU» YbVUi a`_cbnYdh`k Y]hia Y`f`U`g`bi`f`Y]bYb`Āgh`Yh]gWXYb
Ni [Yk`]bb`ž0f`X]Y`GhUXh`Yfn]Y`h`A`h`_`UfYb`N]Y`j`cf[UVYb`i`bX
Y]bYa` :`c`_`i`g`Ui`Z`b`UW` \`U`h][Y`GhUXh`Yb`hk`]W`_`i`b[`k`]fX`gW`cb`VU`X
XUg`GhUXhV]`X`[f0bYf`i`bX`Y`VYb`gž`Yi`bX`]W`Yf`gY]b"8]Y
<YfUi`gZcfXYfi`b[Yb`Xi`fW`XYb`?`]a`Uk`UbXY`b`Y`a`Yb`ni`ž`UVYf
@Y]dn][`U`h`Y]bYb`D`Ubž`i`bX`X]Y`Y`fghYb`G`W`f]hY` \`UVYb`VYfY]hg
VY[`cbbYb"

: 0f`XYhU]]`YfhY`bZcfa`Uh]cbYb`ni`a`GhfU» YbVUi`a`_cbnYdh`ghY`h
X]Y`K`YVgY]hY`XYf`GhUXh`@Y]dn][`ni`f`J`Yfž0[i`b["

8YhU]`g	
Cfh	@Y]dn][ž`8Yi`hgW`U`bX
Ei`Y`Yb	<ul style="list-style-type: none"> • k k k "!"n"XY • ghUXhi`bX[fi`Yb"XY • k k k "i`a`k`Y`hVi`bXYgUa`h"XY

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