

&- "\$\$\$ '9i fc 'ZØf 'bYi Yg 'E i Ufh]Yfgdfc ^Y\_h  
]b '8 ØVY 'b!K Ygh. 'Gc 'k ]fX/ . '\$' - /g°

8 Yf '8 ØVY 'bYf 'J YfY]b 'HfY]V\Ui g'ghUfhYh'Y]b '[ YZØfXYfhYg  
E i Ufh]Yfgdfc ^Y\_h]b '8 ØVY 'b!K Yghž'i a ' ; Ya Y]bgW\UZh'i bX  
@YVYbgei U]hÅh'ini 'ZØfXYfb"



8 ØVY 'b!K Yghž'8Yi hgW\ 'UbX '! '9]b 'Zf]gW\Yf'K ]bX'k Y\h'i]b '8 ØVY 'b!  
K Ygh'8Yf'Øfh]W\Y 'J YfY]b 'HfY]V\Ui g'\Uh'ØVYf'X]Y'8Yi hgW\Y  
: YfbgY\ 'c'hYf]Y'Y]bY': ØfXYfi b[ ' ]b' < Ø\Y 'j cb' &- "\$\$\$ '9i fc  
Yf\U'hYb" '8 ]Yg' ]gh'Y]b 'VYXYi hgUa Yf'GW\ f]h'ZØf'X]Y'; Ya Y]bgW\UZhž  
XYbb'XUg'E i Ufh]Yfgdfc ^Y\_h'n]Y'h'XUfUi Z'UVž'A YbgW\Yb' ]a 'GhUXhhY']  
ni gUa a Ybni Vf]b[ Yb'i bX'XUg'@YVYbgi a ZY'X'U\_h]j  
a ]hni [ YghU'hYb" '8 Yf'cZZ]n]Y''Y'Dfc ^Y\_hghUfh'k Uf'Ua ' %' ' & \$& ) ž  
i bX'X]Y'J cfZfYi XY' ]gh' [ fc» "

8 Ug'E i Ufh]Yfgdfc ^Y\_h'Zc` [ h'Ui Z'XUg'ni j cf'YfZc` [ fY]W\  
Xi fW\ [ YZØ\fhY' K Yf\_GhUXh !Dfc ^Y\_hž'XUg'ØVYf'XfY]'>\fY'\ ]bk Y[  
i bhYfghØh'h'k i fXY" '@Ycb'; fØb][ žXYf'k Å\ fYbX'XYg  
K Yf\_GhUXh !Dfc ^Y\_hg'k ]W\h][ Y'9fZU\ fi b[ Yb' [ YgUa a Y'h'\Uhž' ]gh

bi b`ZØf`X]Y`I a gYhni b[ `j YfUbhk cfh]W`i bX`\Uh`X]Y`A Ø[ `]W`\_Y]h  
YbhXYW`hž`\]Yf`Y]bY` : ØfXYff]W`h]b]Y`ni f`E i Ufh]YfgYbhk ]W`\_i b[ `]b  
5bgdfi W`ni `bY`a Yb`"I a fU`a hj ca `6U`b`cZ`V]g`ni f` : `i ha i `XY  
i bX`]b`\_i g]j Y`XYf`?`cghYfk ]YgYbž`i a ZUggh`XUg`E i Ufh]Yf`gck c`  
BYi VUi hYb`U`g`Ui W`fYbcj ]YfhY`gck ]Y`b]W`h`fYbcj ]YfhY  
5`hVYgh`ÀbXYž`k Ug`Y]bY`Vi bhY`A ]gW`i b[ `gW`UZh`"

; Ya Y]bgUa `ZØf`Y]b`VYggYfYg`A ]hY]bUbXYf

8cW`k Ug[ YbUi`k ]fX`a ]h`XYf` : ØfXYfi b[ `YffY]W`h3; Ya `À»`XYb  
N]Y`Yb`XYg`HfY]V`U`i g`Y`"J`"``]Y[ h`XYf` : c`\_i g`XYg`Dfc`Y`\_hg`Ui Z  
6Y[ Y[ bi b[ Ybž`XYf`5i Zk Yfhi b[ `XYg`GhUXhV]`Xg`i bX`Y]bYf`h]YZYb  
gcn]U`f`Ài a `]W`Yb`5bU`mgY`"6YgcbXYfg`]a `6`]W`\_g]bX`XUVY]  
: Ua `]Y]bž`ž [ YbX`]W`Yž`GYb]cfYb`i bX`A YbgW`Yb`a ]h  
: `i W`h[ YgW`W`hY`" `b`Y]bYf`NY]hž`]b`XYf`Yg`Ub`C`fhYb`XYf  
6Y[ Y[ bi b[ `i bX`Y]bYa `ghUf`\_Yb` ; Ya Y]bgW`UZhg[ YZØ`\`a Ub[ Y`hž`]gh  
XUg`Dfc`Y`\_h[ YbUi`XUg`f]W`h][ Y`A ]hY`ž`i a `X]Y`6YXØfZb]ggY`XYf  
6Yk c`bYf`ni `YfZUggYb`i bX`g]Y`a ]hY]bUbXYf`ni `j YfbYhYb`"

- ; Yd`UbhY`5`\_hj ]h`ÀhYb`]b`XYf`YfghYb`Dfc`Y`\_hd`\UgY.
- J YfUbgU`hi b[ Yb
- E i Ufh]Yfgfi bX[ `Àb[ Y
- GdfYW`ghi bXYb
- C ZYbY`HfY Zg
- 6YhY`] [ i b[ gZcfa`UhY

K ]Y`GhYd`\Ub`A UgW`j cb`XYf`8Yi hgW`Yb` : YfbgY`\`chYf]Y`VYhcbhž  
V]YhYb`gc`W`Y`Dfc`Y`\_hY`Y]bY`k Yfhj c``Y`A Ø[ `]W`\_Y]hž`XUg  
A ]hY]bUbXYf`]a `5``hU[ `bUW`\U`h][ `ni `j YfVYggYfb`"8]Y  
I bhYfghØhni b[ `g]W`Yfh]b]W`h]bi f`DYfgcbU`\_cghYb`ZØf`X]Y  
Dfc`Y`\_hY]hi b[ `i bX`GUW`\_cghYb`V]g`A ]hY`&\$`\*`ž`gcbXYfb`]gh`Y]b  
ghUf`\_Yg`NY]W`Yb`XYf`Gc`]XUf]h`Àh`ZØf`X]Y`XYi hgW`Yb` ; Ya Y]bXYb`"

9]b`6`]W`\_`Ui Z`X]Y`NU`\`Yb

8]Y` ; YgUa`h`\_cghYb`XYf`YfghYb`Dfc`Y`\_hd`\UgY`VY`Ui ZYb`g]W`\_`Ui Z  
fi bX`" `\*)` \$\$\$`9i fc` `Y]b`6YhfU[ ž`XYf`[ i h`Ub[ Y`Y[ h`]ghž`i a `Y]b  
hfU[ Z`À`\][ Yg`?`cbnYdh`ZØf`X]Y`Ub[ Zf]gh][ Y`E i Ufh]YfgUfVY]h`ni

Yb hk ]W\_Y`b" A ]hYfk Y]Y`UhX]Y`8Yi hgWXY: YfbgY`c`hYf]Y`ja`f`U`f`  
 &\$&(`VYfY]hg`) \$`A`j`]cbYb`9i`fc`Ub`ØVYf` \$`\$`gcn]U`Y`Dfc`Y`\_hY  
 Vi`bXYgk`Y]h`Ui`g[`YgW`ØhYhž`XUj`cb`U`Y]bY`&ž`A`j`]cbYb`9i`fc`ZØf`  
 &&`Dfc`Y`\_hY`]b`GUW`gYb"8`U`V`Y]Vh`ni`c`ZYbž`XUgg`Ui`W`8`ØVY`b!  
 K`Yghj`cb`X]YgYf`K`Y`Y`XYf`i`bhYfghØhni`b[`d`fc`Z]h]YfYb`\_Ubb"

9]b`Y`fn`]W`Yg`8`Ub`\_YgW`Øb`[`YV`Ø`f`h`XYb`A`]hgd]Y`Yfb`XYf`  
 :`YfbgY`c`hYf]Yž`X]Y`a`]h`]\`fYa`9b[`U[`Ya`Ybh`XYa`HfY]V`U`i`g`Y`J`"  
 Yfgh`Yfa`Ø[`]W`Ybž`a`]h`gc`W`\_`f`Ä`Z]h[`Ya`F`ØW`\_Ybk`]bX`ni`ghUfhYb`  
 6YgcbXYfg]b`Y]bYa`i`a`ZY`Xž`k`c`A`YbgW`Yb`a`]h`i`bhYfgW`]YX`]W`Yb`  
 <]bhYf[`fØbXYb`Ui`ZY]bUbXYfhfYZYbž`\_Ubb`Y`XY`f`h]h]Uhj`Yž`X]Y`XYb`  
 5i`ghUi`gW`ZØfXYfhž`bi`f`U`g;`Yk`]bb`ZØf`X]Y;`Ya`Y]bgW`UZh[`Yk`YfhYh`  
 k`YfXYb"

:`Øf`U`Yž`X]Y`g]W`Yb[`U[`]YfYb`c`XYf`a`Y`f`ØVYf`XUg`Dfc`Y`\_h`  
 YfZU`fYb`k`c`Yb`8]Y;`ØfXYfUbhfÄ[`Y`ZØf`gc`W`Y`gcn]U`Yb`f`h]h]Uhj`Yb`  
 \_ØbbYb`Y`XYfnY]h[`YghY`h`k`YfXYbž`i`bX`XYf`J`c`fghUbX`Yb`hgW`Y]XYh`  
 nk`Y]a`U`Ä`f`]W`ØVYf`X]Y`Y]b[`Y`Y`bXYb`6Yk`YfVi`b[`Yb"8`Ug`  
 HfY]V`U`i`g`Y`J`"U`h`XUg`f]W`h[`Y;`YgdØfž`Y]Yf`Y]b`ghUf`\_Yg`  
 ;`Ya`Y]bgW`UZhgd`fc`Y`\_h]bg`@YVYb`ni`fi`ZYb"K`]f`XØfZYb[`YgdUbb`h`  
 gY]bž`k`Ug`X]Y`b`ÄW`ghYb`GW`f]hY`Vf]b[`Yb`k`YfXYb`°`

K`Y]hYfY`f`Zcfa`Uh]cbYb`Z]bXYb`G]Y`i`bhYf`GÄW`g]gW`Y`XYž`  
 HfY]V`U`i`g`8`ØVY`b`i`bX`ZcYfXYfXUhYbVUb`\_`X!g!Y!Y`XY`"

8YhU]`g	
C`f`h	8`ØVY`b!K`Yghž`8Yi`hgW`_UbX`
E`i`Y`Y`b	<ul style="list-style-type: none"> <li>• k`k`k`"gUYW`g]gW`Y`XY`</li> <li>• hfY]V`U`i`g!XcYVY`b"XY`</li> <li>• ZcYfXYfXUhYbVUb`_`X!g!Y!Y`XY`</li> </ul>

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