

? i `hi fVU\ b\ cZ'@Y]gb][ . '9]b` < chgdch'ZØf  
: c`\_!A i g]\_`i bX'6Y[ Y[ bi b[ Yb°

8Yf' ? i `hi fVU\ b\ cZ'@Y]gb][ 'ZY]Yfh'ZØbZ` \ \ fY` ]bhYfbUh]cbU`Y  
: c`\_!A i g]\_`i hfUbgZcfa ]Yfh'a ]h'7fck XZ bX]b[ `i bX  
; Ya Y]bgW\UZhgdfc`Y\_hYb"



@Y]gb][ ž'8Yi hgW\`UbX'!`8Yf' ? i `hi fVU\ b\ cZ']b`@Y]gb][ ` \Uh]g]W\` ]b  
XYb`YhnhYb` \ \ fYb`ni`Y]bYa`Cfh`Yb`hk ]W\_Y`hž`XYf`k Y]h'ØVYf`X]Y  
; fYbnYb`XYf`\_Y]bYb`GhUXh`\]bUi`g`ghfU`\`h"; Y[ fØbXYh]`cb`j`Y]f  
a`i`g]\_VY[ Y]ghYfhYb` : fYi`bXYb`]a` \ \ f`&\$&\$ž` \Uh`XYf`6U\ b\ cZ'b]W\ h  
bi`f`gY]bYb`7\Ufa`Y`VYk`U\fhž`gcbXYfb`a`]h`Y]bYa`Vi`bhYb  
\_i`hi`fY`Yb`Dfc[ fUa`a`Ui`W\`nU\`fY]W\Y`6Ygi`W\Yf`Ub[ Ync[ Yb`"5a  
&+" ' & \$ & ' `ghY\`h`Y]b[ Ubn`VYgcbXYfYg`9fY][ b]g`Ub. '9]b`HU[ `XYf  
cZYbYb`HØfž`Ub`XYa` `hYfYgg]YfhY` : Ø\fi`b[ Ybž`Y]b`E`i`]n`i`bX  
a`i`g]\_U`]gW\Y`8UfV]Yhi`b[ Yb`Yfk`UfhYb`XØfZYb"; Yd`Ubh`]gh`Ui`W\  
X]Y` : Y]Yf`XYg`ZØbZ`Ä\`f][ Yb`ž`V]`Äi`a`gž`XUg`]a` ` & \$ & ' [ YVØ\`fYbX  
[ YZY]Yfh`k`i`fXYž`k`Ä\`fYbX`7\`f]ghcd\`GW`ÖbVYW`\_U`g`Y]bYf`XYf`XfY]  
Øb[ ghYb`A`h[ fØbXYf`k`Y]hYf\]b`]b`XYf`YfghYb`FY]\Y`ghY\`hž`i`a`X]Y  
9bhk ]W`i`b[ `XYg` ? i `hi fVU\ b\ cZg`ni`VY[ `Y]hYb`" **GAW g]gW Y**

VYf]W hYhj cb`XYb`nU\`fY]W Xyb`BYi ][`\_Y]hYbž`X]Y`XYb  
VU\`b[ YVi bXYbYb`?i`hcfh`dFÀ[ Yb"

6YgcbXYfg`\Yfj cfni \YVYb`g]bX`X]Y`i a ZUb[ fY]W Xyb  
F Ybcj ]Yfi b[ gUfVY]hYbž`X]Y`gY]h`&\$&%]b` ; Ub[ `[ YgYhnhk i fXYb"  
8UVY]`k i fXY`Y]b`7fck XZi bX]b[ `]bg`@YVYb`[ Yfi ZYbž`XUg  
VYUW h]W Xy`- "\$\$\$\$`9i fc`Y]bVfUW hY`"8]YgY`A ]hY`Z]Y» Yb`]b`X]Y  
GUb]Yfi b[ `XYf`9a dZUb[ g\U`Yž`8YW\_Y`i bX`XYg`8UW Xyg`gck ]Y`]b  
X]Y`GW UZZi b[ `bYi Yf`J YfY]bgVØfcg`i bX`i bhYff]W hgfÀi a Y`"8Yf  
YfghY`6Ui UVgW Xb]hX`Yg`C ghZØ[ Y`g`gc`V]g`9bXY`5i [ i gh`&\$&`  
UV[ YgW X`cggYb`gY]bž`k Ug`XYb`?i`hi fVU\`b\`cZ`b]W X`h`bi`f`]b  
Y]b`UXYbXYfYg`@]W X`h`fØW`hž`gcbXYfb`[ `Y]W X`nY]h][`Y]bYb`VY[ Y\`fhYb  
C fh`XYf`6Y[ Y[ bi b[ `gW X`UZZi` VYgcbXYfg`]b`NY]hYb`XYf`X][`]hU`Yb  
9bhZfYa Xi b[ "GW X`]Y»`]W X`]gh`X]Y`Bchk YbX][`\_Y]h`gc`W X`f`Ub`U`c[ Yb  
C fhY`]b`i bgYfYf`j YfbYhnhYb`K Y`h[ fØ» Yf`XYb`b`Y`"- - Zi b`\_Yb` \YVh  
\Yfj cfž`k ]Y`k ]W X]h][`X]YgY`?i`hi fcfhY`g]bXž`i a  
nk ]gW X`Yba YbgW X`]W X`Y`?cbhU`\_hY`i bX`[ Ya Y]bgUa Y`9f`YVb]ggY`ni  
ZØfXYfb"

?i`hi fY`Y`J ]Y`ZU`h`i bX`]b hYfb Uh]cb U`Y  
GhfU\`\_fUZh

8Yf`?i`hi fVU\`b\`cZ`@Y]gb][` \Uh]g]W X`ni`Y]bYa`<chgdch`ZØf`i`c`\_!  
A i g]\_Yb`hk ]W\_Y`h`"A ]h`Y]bYa`Dfc[ fUa`a`ž`XUg`?ØbghYf`Ui`g`U`Yf  
K Y`h`Ubn]Y\`hž`\Uh]g]W X`Ug`gc`n]U`Y` ; YZØ[ Y`]a`i`a`ZY`X`XYg  
6U\`b\`cZg`ghUf`\_j YfÀbXYfh`"a`j Yf[ Ub[ YbYb`]X\`f`VfUW hY`XUg  
6U\`b\`cZc`fW X`ghYfž`XUg`A i g]\_Yf`Ui`g`&(`B Uh]cbYb`j YfY]bhž`Zf]gW X`Yb  
K ]bX`]b`X]Y`\_i`hi fY`Y`@JbXgW X`UZh`XYf`GhUXh`"8 Ub`\_XYf  
]bhYfb Uh]cb U`Yb`i bhYfghØhni b[ `]ja`a`Yf\]b`UfVY]hYb`Y`Z`ZfY]k`]]][`Y  
6Ui` \Y`ZYf`Ub`XYb`F Ybcj ]Yfi b[ Yb`k ]fX`XYf`?i`hi fVU\`b\`cZ`Ui`W X  
ni`\_ØbZh][`Y]bY`5b`Ui`ZghY`Y`ZØf`\_fYUh]j Y`?ØdZY`Ui`g`XYf`F Y[ ]cb  
i bX`XUfØVYf`\]bUi`g`gY]b`"8]Y`J YfUbghU`hi b[ Yb`\UVYb`ni`XYa  
bUW X`k Y]g`]W X`dcg]h]j Y`k ]fhgW X`UZh]W X`Y`5i`gk ]f`\_i b[ Yb`Ui`Z`X]Y  
GhUXh`"8]Yg`nY][`hž`k ]Y`k Y]hfY]W X`YbX`XYf`9]bZi`gg`XYg`6U\`b\`cZg`]gh  
i bX`XUgg`g]W X`XUg`9b[ U[ Ya Ybh`XYf`A UW X`Yf`Ui`gnU\`h`"  
GÀW X`g]gW X`Y`VYf]W X`hYh"

6`]W`\_h`a`Ub`Ui`Z`X]Y`Ni`\_i`b`Zhž`gc`g]bX`]b`b`U\`Yf`Ni`\_i`b`Zh`k`Y]hYfY

ZUfVYbZfc\Y`J YfUbgH`hi b[ Yb[ Yd`Ubh"8 Uni`nA\`Yb`XUg  
 &\$!`A\`f][ Y`đ V]`Ai a`j cb`H\Y`F cUX`6fch\Yfg`i bX`XUg`? ]\_a`c fU  
 : ][ i fYb!H\YUhYf" Gc`WXY`9j Ybhg`gc f[ Yb`b]W\h`bi f`Z0f`fYi XY`i bX  
 l bhYf\U`hi b[ ž`gcbXYfb`V]YhYb`Ui W`F Ui a`Z0f`6Y[ Y[ bi b[ Ybž`X]Y  
 ]b`Y]bYf`X][ ]hU`[ YdfA[ hYb`NY]h`c Zh`ZY\`Yb" `đ`X]YgYa`G]bbY`dUggh  
 XYf`?i`hi fVU\b\cZ`@Y]gb][`Yfj`c fU[ YbX`ni`đ]h]Uh]j Yb`k ]Y`XYa  
 Dfc[ fUa`a`@c`\_U`Dfc[ fUa`a`Z0f`?i`hi f`i bX`9b[ U[ Ya`Ybh`ž`XUg  
 \_i`hi fY`Y`9]b f]W\hi b[ Yb`ghA`f`\_Yb`a`O`W`hY`ž`i`a`a`]h`XYb  
 <YfUi`gZcfXYfi b[ Yb`XYf`NY]hi`a`ni`[ Y\`Yb" H]YZ[ Ub[`VY`Yi`W`hYh  
 X]Y`B`chk`YbX][`\_Y]h`X]YgYf`J]g]cb`i`bX`XYb`9]bZi`gg`Ui`ZX]Y`c`\_U`Yb  
 BYhmk`Yf`\_Y"

## 9b[ U[ Ya`Ybh`i`bX`i`bhYfgh0hni`b[

8]Y`9]bV]bXi b[`XYf`5bk`c\bYf`i`bX`X]Y`6YXYi`hi`b[`XYf  
 ;`Ya`Y]bgW\UZh`\UVYb`Y]bYb`nYbhfU`Yb`GhY`Ybk`Yfh]a`?`cbnYdh`XYg  
 ?i`hi`fVU\b\cZg"9g]gh`b]W\h`bi`f`Y]b`C`fh`Z0f`?i`bgh`i`bX`A`i`g]\_ž  
 gcbXYfb`Ui`W`Y]b`F`Ui`a`Z0f`gcn]U`Y`đ`hYfU`\_h]cbž`k`Ug`]b`XYf  
 gW\by`YV][`Ybž`X][`]hU`Yb`K`Y`h]`cb`\`Yi`hY`VYgcbXYfg`k`Yfh]`c`"gh"  
 8]Y`\_c`b]bi`]Yf`]W\Y`9]bk`YfVi`b[`j`cb`GdYbXYb`i`bX`XUg  
 9b[ U[ Ya`Ybh`XYf`c`\_U`5bgA`gg][`Yb`g]bX`XYf`GW\`0ggY`ni`a`9fZc`[  
 i`bX`XYf`K`Y]hYfYbhk`]W`i`b[`XYg`6U\b\cZg`U`g`\_i`hi`fY`Yf  
 ?bchYbdi`b`\_h"

5i`ZXyb`Di`b`\_h[`YVfUW\h`8Yf`?i`hi`fVU\b\cZ`@Y]gb][`]gh`a`Y\`f`U`g  
 bi`f`Y]b`gUb]YfhYg`\]ghcf]gW\Yg;`YVAi`XY`Yg]gh`Y]b`YVYbX][`Yf  
 C`fh`XYf`6Y[`Y[`bi`b[`ž`đgd]fUh]cb`i`bX`]bhYfbUh]cbU`Yb`i`c`\_a`i`g]\_ž  
 XYf`Xi`fW`XUg`i`bYfa`0X`W\Y`9b[`U[`Ya`Ybh`gY]bYf`A`]h[`f0bXYf`i`bX  
 XYf`7ca`a`i`b]hmik`Y]hYfk`A`W`gh`i`bX`[`YXY]\`h"

8YhU]`g	
C`fh	@Y]gb][`ž`8Yi`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 "-`-`Zi`b`_Yb"XY</li> <li>• k k k "h]YZ[ Ub[ "bYh</li> </ul>

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