

A ]`hÅfZ`Y[ Yf'ØVYf'BcfXgUW`gYb.  
5bk c\bYf'YfgW`fcW\_Yb`j`cb`@Àfa`°

9]b`5]fVi`g`5(\$\$A`XYf'@`Zhk`UZZY`Z]Y[ h'Ua`''`\$"'†`b]`&\$&)  
ØVYf'BcfXgUW`gYb`ž`k`Ug`5bk`c\bYf`k`Y[ Yb`XYf`  
@Àfa`Ya`]gg]cb`VYi`bfi`\[`h`



BcfXgUW`gYb`ž`8Yi`hgW`UbX`!`5a`A`cbhU[`a`]hU[`ž`XYa`''`\$"'†`b]`&\$&)  
&\$&)`ž`a`UW`hY`Y]b`5]fVi`g`5(\$\$A`XYf'@`Zhk`UZZY`5i`ZgY\Yb`ž`U`g`Yf`  
ØVYf'BcfXgUW`gYb`i`bX`XYb`@UbX\_fY]g`@Y]dn][`Zc[`"'8Yf`6Ygi`W`  
XYg`A`]]hÅfZi`[`nYi`[`g`\_Ua`'Ui`g`K`i`bg`hcfZVY]'<`Ubbc]`Yf`i`bX`ZUbX`  
nk`]gW`Yb`%%`i`bX`%&`I`f`ghUhh`"K`À`fYbX`XYf`5bZi`[`fci`hY`ž`X]Y`  
ØVYf`j`YfgW`]YXYbY`C`fhY`k`]Y`8Y`]hngW`ž`NgW`cfhUi`ž`?`fc`gh]hnž`  
›`gYk`]hnž`B`Ui`b`c`Z`6`UX`@`Ui`g]W`\_`i`bX`:`fc`\`Vi`f[`'ZØ\`fhY`ž`ZØ\`fhY`X`Ug`  
@`ZhZ\`fnYi`[`'a`Y`fYfY`5bZØ[`Y`Ui`Z`XYb`5`hYbVi`f[`Yf`:`i`[`d`Uhn`  
Xi`fW`ž`k`c`k`]W`h][`Y`@`UbXYØVi`b[`Yb`ghUhhZUbXYb`"

8]Y`5bk`c\bYf`i`b`;`Yf]W`g\U]b`k`UfYb`ØVYf`XUg`d`Øhn`]W`Y`9fY][`b]g`  
g]W`h]W`YfgW`fcW\_Yb`"6YgcbXYfg`X]Y`[`Yf]b[`Y`:`i`[`\`Ø\`Y`XYg`  
HfUbgdc`fhYfgž`X]Y`nk`]gW`Yb`%)`\$`i`bX`&)`\$`A`Y`hYfb`''U[`ž`gc`f[`hY`ZØf`

5i ZfY[ i b[ 'i bX'6Ygcf[ b]g" Hfc hn'XYf'@Àfa VY`Àgh][ i b[ 'j Yfg]WYfhY  
XUg'@ ZhZU\fhUa h'XYf'6i bXYgk Y\ř'XUgg'X]Y'A ]bXYghZi [ \Ò\Y  
Ui »Yf\U`V'j cb'; fc» ghÀXhYb'a ]h%) \$'A YhYfb'Y]b[ Y\U`hYb'k i fXY"  
8cW`j]b'X]W h'VYg]YXY`hYb'; YV]YhYbž'gc'\Y]» h'Ygž'gY]'Yg'cZh'b]W h  
a Ò[ `]W ž'VYk c\bhY'FY[ ]cbYb'ni 'a Y]XYb"'8]YgY', Vi b[ Yb'g]bX  
VYgcbXYfg'k ]W h][ 'ZØf'X]Y'5i gV]'Xi b[ 'XYf'D]'chYb'ja '9fbghZU`ž  
Ui W`k Ybb'a cXYfbY'G]a i `UhcFYb'\Yi hni hU[ Y'\Ài Z][ 'ni f  
J cfVYfY]hi b[ 'Y]b[ YgYhnh'k YfXYb"

8Yf'5]fVi g'5( \$\$A ' 'a cXYfbY'HYW`b]\_ 'a ]h  
; YgW` ]W hY

8Yf'5]fVi g'5( \$\$A ž'Ui W`U`g' 5h'Ug' `VY\_Ubbhž']gh'Y]b'DfcXi \_h  
i a ZUb[ fY]WYf']bhYfbUh]cbU'Yf'Ni gUa a YbUfVY]h'GY]h'XYf  
; fØbXi b[ 'XYf': i hi fY'`bhYfbUh]cbU`A ]]hUfm'5]f']ZhYf'fi `A 5Ł  
; fi ddY'ja 'š\`f'-%-, &ž'Ub'XYf'I bhYfbY\`a Yb'k ]Y'5ÁfcgdUh]U'Y'i bX  
6f]h]g\`5YfcgdUW`VYhY']][ h'k UfYbž'\Uh'g]W`X]Y'9bhk ]W\_`i b[ 'XYg  
5( \$\$A `ØVYf'j ]Y'Y'š\`fY'YfghfYW\_h"i fgdfØb[ `]W`gc`hY'XUg  
: 'i [ nYi [ 'U'g'9fgUhn'ZØf'X]Y'U'h[ YX]YbhYb'7!%' \$'<YfW`Y'g'i bX  
HfUbgU`7!%\* \$'X]YbYb"'8]Y'hYW`b]gW`Yb'5bZcfXYfi b[ Yb'XYg  
Dfc'Y\_hg'i bX'dc`h]gW`Y': U\_hcFYb'gcf[ hYb'YXcW`XUZØř'XUgg'XYf  
DfcnYgg'`Ub[ gUa 'j cfUbgW`f]h"

9]b'YbhgW`Y]XYbXYg'A Yf\_a U`XYg'5( \$\$A `]gh'gY]b'\cW`a cXYfbYg  
8Yg][ bž'XUg'a ]h'Y]bYf': `m!Vm!K ]fY!: 'i [ ghYi Yfi b[ 'gck ]Y'j ]Yf  
`Y]ghi b[ gghUf\_Yb'9i fcd fcd'HD( \$\$!8\* `Hi fVcdfcd!Hf]YVk Yf\_Yb  
Ui g[ YghUhhY'h]gh"'8]YgY'Hf]YVk Yf\_Y'g]bX'X]Y'ghÀf\_ghYb']\fYf'5fh'ja  
K YghYb'i bX'\UVYb'Yg'XYa '5( \$\$A `Yfa Ò[ `]W`hž'V]g'ni ' ' +`HcbbYb  
ØVYf'&"\$\$\$`bUi h]gW`Y'A Y]Yb'ni `hfUbgdcfh]YfYb"'Ni XYa ' \_Ubb'XUg  
: 'i [ nYi [ `]b'j YfgW`]YXYbYb'9]bgUha Ò[ `]W`\_Y]hYb'Zi b[ ]YfYbž  
i bhYf'UbXYfYa 'U'g'@ ZhVYhUb\_`i b[ g!'i bX'Hfi ddYbhUbgdcfha ]hhY`"

9]bgUhn[ YV]YhY'`i bX'< YfUi gZcfXYfi b[ Yb

8]Y'5( \$\$A `Uh'VYfY]hg'Ub'k ]W h][ Yb']bhYfbUh]cbU'Yb'9]bgÀhnyb  
hY]'[ Ybca a Ybž'XUfi bhYf'\i a Ub]hÀfY'< ]ZgU\_h]cbYb'i bX  
a ]]hÀf]gW`Y'CdYfUh]cbYb"'Gc'i bhYfghØhnhY'X]Y'Vf]h]gW`Y'F 5:

\_Øfn`jW`Gi W`!`i bX`F`Y`hi b[ ghYUa g`bUW`Y]bYa `9fXVYVYb`]b  
 A Ufc\_\_c`"Hfchn`j`\fYf`VYa Yf\_Ybgk YfhYb`9]bgUha Ò[ `]W`\_Y]hYb`k Uf  
 XUg`Dfc`Y`\_h`j`cb`<YfUi gZcfXYfi b[ Yb`[ YdfÀ[ hž`XUfi bhYf  
 hYW`b]gW`Y`J`YfnÒ[ Yfi b[ Yb`i bX`6i X[ YhØVYfgW`fY]hi b[ Ybž`X]Y  
 XYb`NY]hd`Ub`Yf\YV`]W`j`YfnÒ[ YfhYb`"Gc`k Uf`X]Y`YfghY`@]YZYfi b[  
 i fgdfØb[ `]W`ZØf`&\$-\$-`Ub[ Y\_ØbX][ hž`X]Y`hUhg`W`]W`Y`5i`g`]YZYfi b[  
 YfZc`[ hY`YXcW`Yfgh`&\$%` "

8]Y`Øb[ ghYb` , Vi b[ Yb`XYf`@`Zk UZZYž`k ]Y`X]Y`\_Øfn`jW`Yb  
 @UbXYØVi b[ Yb`]b`5`hYbVi f[ ž`g]bX`b]W`h`bi`f`ZØf`X]Y  
 D]`chYbUi gV]`Xi b[ `YbhgW`Y]XYbXž`gcbXYfb`Ui W`ZØf`X]Y`9fdfcVi b[  
 XYf`j`]Y`Z`h`[ Yb`:`À`][ `\_Y]hYb`XYg`5`(\$\$A ž`X]Y`k`Y]hØVYf`X]Y`Y]bYg  
 \Yf\_Øa`a`\_]W`Yb`A`j]h`h`f`Ubgdc`f`h`f`g`\]bUi g[ Y`Yb`"8`Ua`]h`\U`h`XYf  
 5]fVi g`5`(\$\$A`b]W`h`bi`f`]b`XYf`6i`bXYgk`Y`fž`gcbXYfb`Ui W`  
 ]bhYfbUh]cbU`Y]bYb`ZYghYb`D`Uhn`Y]b[ Ybca`a`Yb"

: Øf`X]Y`5bk`c`bYf`]b`B`cfXgUW`gYb`k`Uf`XYf`:`i`[ `Y]bY`i`bYfk`UfhYhY  
 i`bX`Ui`hghUf`\_Y`9f]bbYfi b[ `XUfUbž`k`]Y`X]Y`a`j]h`h`f]gW`Y`@`ZhZU`f`h  
 XYb`5`hU[ `VYY]bZi`ggYb`\_Ubb`"CV`XUg`;`Yf`Ai`gW`XYf  
 `Y]ghi b[ gghUf`\_Yb`Hf]YV`k`Yf`\_Y`c`XYf`X]Y`G]W`h`Ui`Z`XYb  
 a`U`Y`gh`h]gW`Yb`5]fVi`g``Ui`Z`Y`XYb`:`U`k`Uf`Y`g`Y]b`9f`YVb]gž`XUg  
 j`]Y`Yb`bcW`\_Ub[ Y`]b`9f]bbYfi b[ `V`Y]VYb`k`]fX"

8YhU]`g	
Cfh	BcfXgUW`gYbž8Yi`hgW`_UbX
EiY`Yb	<ul style="list-style-type: none"> <li>• k k k "j n"XY</li> <li>• Yb"a "k ]_]dYX]U"cf[</li> <li>• k k k "Zi [ fYj i Y"XY</li> </ul>

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