

B c h Z U ` ` ] a ` @ U b X \_ f Y ] g ` B c f X g U W X g Y b . ` ÿ f n h Y  
i b X ` 5 d c h \ Y \_ Y b ` ] a ` 8 ] Y b g h °

9 f Z U \ f Y b ` G ] Y ` U ` Y g ` Ø V Y f ` B c h U i Z b U \ a Y b ž  
6 Y f Y ] h g W X U Z h g X ] Y b g h Y ` i b X ` 5 d c h \ Y \_ Y b ` ] a ` @ U b X \_ f Y ] g  
B c f X g U W X g Y b ` U a ` %- "\$ \* "& \$ & ) "



8 Ø V Y b Y f ` G h f U » Y ` ` ! ` - ž \$ ( ) \$ - ` 8 Y ` ] h n g W X ž 8 Y i h g W X ` U b X ` ! ` 5 a  
%- " ' ð b ] & \$ & ) ` \_ Ö b b Y b ` g ] W X ` X ] Y ` 6 Ø f [ Y f ` ] a ` @ U b X \_ f Y ] g ` B c f X g U W X g Y b  
U i Z Y ] b Y ` n i j Y f ` Ä g g ] [ Y ` a Y X ] n ] b ] g W X Y ` J Y f g c f [ i b [ ` j Y f ` U g g Y b " ` ð  
X ] Y g Y a ` ð \ f ž ` g d Y n ] Y ` ` U a ` : f c b ` Y ] W X b U a ž g h Y \ Y b ` g c k c \ `  
B c h U i Z b U \ a Y b ` U ` g ` U i W X ` Ä f n h ` ] W X Y ` 6 Y f Y ] h g W X U Z h g X ] Y b g h Y ` n i f  
J Y f Z Ø [ i b [ ` " ` 6 Y g c b X Y f g ` k ] W X h [ ` ] g h ž X U g g ` X Y f ` Ä f n h ` ] W X Y  
6 Y f Y ] h g W X U Z h g X ] Y b g h i b h Y f ` X Y f ` B i a a Y f ` % % \* ` % % + ` Y f f Y ] W X V U f ` ] g h ž  
k Y b b ` [ Y g i b X \ Y ] h ` ] W X Y ` D f c V ` Y a Y ` U i » Y f \ U ` V ` X Y f ` f Y [ i ` Ä f Y b  
G d f Y W X n Y ] h Y b ` U i Z h f Y h Y b ž ` Y X c W X ` \_ Y ] b Y ` U \_ i h Y ` @ Y V Y b g [ Y Z U \ f  
V Y g h Y \ h "

K c ` [ Y \ Y ` ] W X ` V Y ] ` U \_ i h Y b ` B c h U [ Y b ` \ ] b 3 ` 8 U g ` ] g h Y ] b Y ` \ Ä i Z [ ]  
[ Y g h Y ` h Y ` : f U [ Y ž V Y g c b X Y f g ` ] b ` \_ f ] h ] g W X Y b ` G ] h i U h ] c b Y b "

BchUi ZbU\ a Yb'g]bX'gdYn]Y''ZØf'Yfbg\ UZhY'a YX]n]b]gWXY'BchZÀ''Y  
j cf[ YgY\Ybž'ni 'XYbYb'<Yfn]bZUf\_hYž'GWX`U[ UbZÀ''Yž'gWk YfY  
JYf'Yhni b[ Yb'gck ]Y'5hYa bch[ Y\ÖfYb''Bchk YbX][ Y'5XfYggYb  
i bX'HY'Yzcbbi a a Yfb'XUni '[ ]Vh'Yg' ]b'Ui gfY]WXYbXYf'5bnU\''ja  
@UbX\_fY]g'BcfXgUW\gYb"

BchUi ZbU\ a Yb']a '@UbX\_fY]g'BcfXgUW\gYb

- ? fY]g\_fUb\_Yb\Ui g'8Y`]hngW\ . '8ØVYbYf'GhfU»Y'' ' - ž  
\$() \$- '8Y`]hngW\ž'HY'Yzcb. 'Ž (- ' ( &\$&' + \* + \$
- ? `]b]\_ 'GWX \_Yi X]hn. '@Y]dn][ Yf'GhfU»Y' ( ) ž\$ ( ( ' )  
GWX \_Yi X]mž'HY'Yzcb. 'Ž (- ' ( &\$ ( ; , \$ \$
- ? `]b]\_ '9]YbVi f[ . 'K ]\Y'a !; fi bY!GhfU»Y') !, ž\$( , ' ,  
9]YbVi f[ ž'HY'Yzcb. 'Ž (- ' ( &' ' \* \* + \$
- ? fY]g\_fUb\_Yb\Ui g'Hcf[ Ui . '7\ f]gh]Ub]ghfU»Y'%ž\$( , \* \$  
Hcf[ Ui ž'HY'Yzcb. 'Ž (- ' ( &% + + \$

8]Y'BchUi ZbU\ a Y'gc`hY'YXcW\X]Y''YhnhY' ðghUb'n'gY]b" C Zh'k ]fX  
X]Y'BchZU`bi a a Yf'%%&' [ Yfi ZYb'cXYf'X]fY\_h'X]Y'BchUi ZbU\ a Y  
Ui Z[ Ygi W\hž'cVkc\`Yg'ZØf'b]W\h'U\_i hY'6YgW\k YfXYb'Ui W\  
5`hYfbUh]j Yb'[ ]Vh''; Ygi bX\Y]hgX]Ybgh'Y]ghYf'Ya dZY\`Ybž'g]W\  
ni Yfgh'Ub'XYb'Àfnh`]WXYb'6YfY]hgW\UZhgX]Ybgh'ni 'k YbXYbž'i a  
9bh'Ughi b[ 'ZØf'X]Y'BchUi ZbU\ a Yb'ni '[ Yk À\ f'Y]ghYb''DfU\_h]gWXY  
ðZcfa Uh]cbYb'ØVYf'6YfY]hgW\UZhgd fUI Yb'g]bX'Ui Z'  
VYfY]hgW\UZhgd fUI Yb"%%\* %%+"XY'ni 'Z]bXYb"

6YfY]hgW\UZhgÀfnhY' i bX'XYfYb'5b[ YVchY

⇒ '@UbX\_fY]g'ghY\Yb'Ua '\Yi h][ Yb'HU[ 'a Y\ fYfY  
6YfY]hgW\UZhgd fUI Yb'ni f'JYfZØ[ i b[ .

- Y'fnh`]WXY'6YfY]hgW\UZhgd fUI ]g'<YfnVYf[ . '5`hY  
DfYh]bYf'Ghf"ž'\$ ( - %\* ' <YfnVYf[ #9`ghYfž'GdfYW\ nY]hYb.  
%- . \$ \$ ! & % . \$ \$ ' \ f
- 5`` [ Ya Y]ba YX]n]b]gWXY'6YfY]hgW\UZhgd fUI ]g'Ua  
l b]j YfY]hÀhg\_` ]b]\_i a '@Y]dn][ . '@]YV][ ghfU»Y' &&ž\$ ( % \$'  
@Y]dn][ ž'GdfYW\ nY]hYb. %- . \$ \$ ! & . \$ \$ ' \ f
- ? ]bXYfÀfnh`]WXY'6YfY]hgW\UZhgd fUI ]g'Ua '?` ]b]\_i a

Gh"; Yc f[ '@Y]dn][ . '8Y`]hngWk Yf`GhfU» Y`%( %ž\$( %&-  
@Y]dn][ žGdfYWk nY]hYb. '%- .\$\$!&%.\$\$'l \f

- 5`[ Ya Y]b!Wk]fi f[ ]gWk Y`6YfY]hgWk UZhgd fUI ]g`Ua  
H\cbVYf[ \_`]b]\_`A J N. `F]YVYW\_ghf"`) ž\$( ' %+ '@Y]dn][ ž  
GdfYWk nY]hYb. '%- .\$\$!&&.\$\$'l \f
- < B C!Àfnh`]Wk Y`6YfY]hgWk UZhgd fUI ]g`Ua  
l b]j Yfg]hÀhg\_`]b]\_i a `@Y]dn][ . '@YV][ ghfU» Y`%&ž\$( %\$'  
@Y]dn][ žGdfYWk nY]hYb. '%- .\$\$!&&.\$\$'l \f
- 5i [ YbÀfnh`]Wk Y`6YfY]hgWk UZhgd fUI ]g`Ua  
l b]j Yfg]hÀhg\_`]b]\_i a `@Y]dn][ . '@YV][ ghfU» Y`%&ž\$( %\$'  
@Y]dn][ žGdfYWk nY]hYb. '%- .\$\$!&&.\$\$'l \f

8]YgY`9]bf]Wk hi b[ Yb`V]YhYb`ZUWk`]Wk Y`<]ZYžk Ybb`Yg`i a  
Xf]b[ YbXYžUVYf`b]Wk h`YVYbgVYXfc`\`]Wk Y`6YgWk k YfXYb`[ Y\h`6Y]  
l bg]Wk Yf\Y]hYb`]gh`Yg`fUhgUa žX]Y`%%\*`%+%`Ubni fi ZYb"  
DUh]Ybh]bbYb`i bX`DUh]YbhYb`Yf\U`hYb`gc`X]Y`bÒh][ Y`Cf]Ybh]Yfi b[  
i bX`\_ÒbbYb`VYggYf`Y]bgWk ÀhnYbžk Ubb`Y]b`6Ygi Wk ]b`XYf  
BchUi ZbU\`a Y`hUhgÀWk`]Wk`bchk YbX][`]gh"

## 5dch\Y\_Yb!BchX]Ybgh`Ua`%-"\$\*"\$&\$&)

5i Wk`X]Y`5dch\Y\_Yb`]a`@UbX\_fY]g`g]bX`\Yi hY`]a`BchX]Ybgh`U\_hj`"  
<]Yf`Y]bY`,`VYfg]Wk h`ØVYf`X]Y`Udch\Y\_YbžX]Y`l bhYfghØhni b[  
V]YhYb.

- 6ÀfYb!5dch\Y\_Yž`Hcf[ Ui . '@UggU`YghfU» Y`%ž\$( , \* \$  
Hcf[ Ui žHY`YZcb. ž (- ' ( %&- '\$ ) ( ( žBchX]Ybgh  
%- "\$\*"\$&\$&) ž\$, .\$\$'l \f`V]g`&\$"\$\*"\$&\$&) ž\$, .\$\$'l \f
- @]bXYb!5dch\Y\_Yž`C gWk Uhn. '@ h\YfghfU» Y`%\*ž\$( + ) ,  
C gWk Uhnž`HY`YZcb. ž (- ' ( ' ) ` - , , \* \* &\$ž`BchX]Ybgh  
%- "\$\*"\$&\$&) ž\$, .\$\$'l \f`V]g`&\$"\$\*"\$&\$&) ž\$, .\$\$'l \f
- 9`ghYf!5dch\Y\_Yž`U`\_YbVYf[ #9`ghYf. `?Uf!A Uf! !  
GhfU» Y` ( ž\$( , - ) : U`\_YbVYf[ #9`ghYfž`HY`YZcb. ž (- ' ) ' \* )  
' \* ) \$) ž`BchX]Ybgh`%- "\$\*"\$&\$&) ž\$, .\$\$'l \f`V]g`&\$"\$\*"\$&\$&) ž  
\$, .\$\$'l \f
- 6Yf[ !5dch\Y\_Yž`9`]YbVi f[ . : YfX]bUbXghfU» Y` ( ž\$( , ' ,  
9`]YbVi f[ ž`HY`YZcb. ž (- ' ( &'`\*\$ ) &\$&ž`BchX]Ybgh  
%- "\$\*"\$&\$&) ž\$, .\$\$'l \f`V]g`&\$"\$\*"\$&\$&) ž\$, .\$\$'l \f

- ðgYb!5dch\Y\_Yž<Ufh\U. 'DYghU`cnn]ghfU»Y`%ž\$ ( + ( \* <Ufh\Už'HY`YZcb. Ž (- ' ( ' & , ' ' \* ' ž'BchX]Ybgh %- "\$\*"&\$&) ž\$, .\$\$'l \f`V]g'&\$"\$\*"&\$&) ž\$, .\$\$'l \f
- GWfUXYb!5dch\Y\_Yž<]fgW\ZY`X. ' <Ui dhghfU»Y`) ž \$(- ' & <]fgW\ZY`Xž'HY`YZcb. Ž (- ' ) ' ( ' & ( ' ž'BchX]Ybgh %- "\$\*"&\$&) ž\$, .\$\$'l \f`V]g'&\$"\$\*"&\$&) ž\$, .\$\$'l \f
- ? ]]Ub!5dch\Y\_Yž'6UX`@Ui g]W\_. 'GhUXh\Ui gghfU»Y`%&ž \$ ( \* ) %'6UX`@Ui g]W\_ž'HY`YZcb. Ž (- ' ( ' ( ) '+%( ž'BchX]Ybgh %- "\$\*"&\$&) ž\$, .\$\$'l \f`V]g'&\$"\$\*"&\$&) ž\$, .\$\$'l \f
- 7c`i a Vi g`5dch\Y\_Y` ðhYfbUh]cbU`ž`@Y]dn][ . 8fYgXbYf`GhfU»Y`\*' `Už\$ ( ' %+`@Y]dn][ ž'HY`YZcb. Ž (- ' ( % \* - \* , - \$ž'BchX]Ybgh %- "\$\*"&\$&) ž\$, .\$\$'l \f`V]g &\$"\$\*"&\$&) ž\$, .\$\$'l \f
- : Ui gh!5dch\Y\_Yž`@Y]dn][ . `@UbXgVYf[ Yf`GhfU»Y` ( ž \$ ( % ) +`@Y]dn][ ž'HY`YZcb. Ž (- ' ( % - %& , \$%ž'BchX]Ybgh %- "\$\*"&\$&) ž\$, .\$\$'l \f`V]g'&\$"\$\*"&\$&) ž\$, .\$\$'l \f
- GcbbYb!5dch\Y\_Yž`@Y]dn][ . `?Uf!`@YV\_bYW\h`GhfU»Y`) - ž \$ ( & + ) `@Y]dn][ ž'HY`YZcb. Ž (- ' ( %' \$%\* ( + ( ž'BchX]Ybgh %- "\$\*"&\$&) ž\$, .\$\$'l \f`V]g'&\$"\$\*"&\$&) ž\$, .\$\$'l \f

8]Y`8UhYb`ghUa a Yb`j cb`cZZ]n]Y`Yb` ; Ygi bX\Y]hgdcfhU`Yb`i bX nY][ Ybž`XUgg`ja `@UbX\_fY]g`BcfXgUW\gYb`b]Ya UbX`Ui Z`XYf`GhfYW\_Y V`Y]VYb`a i gg" ð`XYf`\Yi h][ Yb`NY]h`]gh`Yg`k ]W\h][ ž[ i h`]bZcfa ]Yfh ni`gY]b`i bX`ja `f]W\h][ Yb`A ca Ybh`X]Y`[ YY][ bYhYb`5b`Ui ZghY`Yb`ni bi`hYb`"

8YhU]`g	
Cfh	8ØVYbYf`GhfU»Y`' ! - ž\$ ( ) \$ - `8Y`]hngW\ž 8Yi hgW\`UbX
Ei Y`Yb	<ul style="list-style-type: none"> <li>• k k k "bYk g"XY</li> <li>• VYfY]hgW\ UZhgd fUI Yb "%%* %%+"XY</li> <li>• k k k "%%* %%+"XY</li> </ul>

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