

K U`XVfUbX`]b`GUW gYb.  
? UhUghfcd\YbU`Ufa`i`bX`9j U\_i ]Yfi b[ Yb  
]b`A`Y]» Yb`°

K U`XVfUbX[ YZU\`f`]b`BcfXgUW gYb. `5\_hi Y``Y`K Ufbghi ZYbž  
9j U\_i ]Yfi b[ Yb`i`bX`9]bgUm\_fÄZhY`ni`f`6Y\_Äa`dZ`b[ `XYf  
: `Ua`a`Yb`"



; c`f]gW` \ Y]XYž`GUW gYb`ž`8`Yi`hgW` `UbX`!`K` Ug`Z0f`Y]b`5i`Zfi` \ f  
]b`GUW gYb`°`8]Y`K` U`XVfUbX[ YZU\`f`k`Uf`ni` `Yhnh`YI`hfYa` ` \cW`i`bX  
\Uh`VYgc`f[ b]gYffY[ YbXY`8]a` Ybg]cbYb`YffY]W`h`8`cW`Y]b`\_i`fnYg  
5i`Zuha` Yb`k`Uf`]b`G]W`hž`XYbb`GW`Ui`Yfi`bX`;` Yk`]hhYf`]b`XYf`B`UW`h  
Ui`Z` \ Yi`hY` \ UVYb`X]Y`;` YZU\`fYb`U[ Y`j`c`fYfgh`Yb`hgW`ÄfZh`@Ui`h`  
**GhYfb`**]gh`X]Y`K` U`XVfUbX[ YZU\`f`]b`XYf`FY[ ]cb`bi`b`[ Ygi`b`\_Yb`ž  
k`cVY]`X]Y`K` Ufbghi`ZYb`]b`XYb`@UbX`\_fY]gYb`BcfXgUW gYb`i`bX  
;`Öf`]hn`]a`a`Yf`bcW` \cW`V`Y]VYb`"

9g`nY][`h]g]W` `YXcW`ž`XUgg`X]Y`9b`hgd`Ubbi`b[ `bi`f`j`cb`\_i`fnYf`8`Ui`Yf  
gY]b`\_Ubb`":`Øf`XUg`K`cW`Yb`Yb`XY`k`]fX`VYfY]hg`k`]YXYf`Y]bY

F ØW\_\_Y\ f'ni f'\ ÒW ghYb`K Ufbghi ZY` ) žVYgcbXYfg`ja`BcfXYb`XYg  
: fY]ghUUhYgž`dfc[ bcgh]n]Yfh`5i W\`X]Y` ; c\ f]gW\`Y]XY`ja`@UbX\_fY]g  
A Y]» Yb`]gh`VYhfc ZYbž`k c`Y]b`[ fc» Yf`K U`XVfUbX`bUW\`k ]Y`j cf`Y]b  
Yfbgh\UZhYg`DfcV`Ya`XUfghY`h`<]Yf`k i fXY`VYfY]hg  
? UhUghfc d\`YbU`Ufa`ZØf`[ `Y]W\`XfY] ; Ya`Y]bXYb`Ui`g[ Y`Ògh`

## 9]b`6fUbXž`XYf`b]W\`h`YbXYb`k`j`

≠b`XYf` ; c\ f]gW\`Y]XY`ja` ? fY]g`A Y]» Yb`VfYbbh`Yg`k`Y]hYf\`]b  
i b[ YVfYa`gh`8Yf`6fUbXž`XYf`j`cf`XfY]`HU[ Yb`]b`XYf`BÀ\`Y`Y]bYg  
GdfYb[ d`UhnYg`XYg`? Ua`dZa`]hY`VYgY]h][ i b[ gX]YbghYg`Ui`gVfUW\`ž  
VfY]hYh`g]W\`Ui`Z[ fi bX`Y]bYf`K`]bXYf`ÀbXYfi b[ `k`]YXYf`Ui`g`@Ui`h  
Y]bYa`6Yf]W\`h`j`cb`GÀW\`g]gW\`Y`g]bX`ØVYf`) \$\$`9]bgUhn\_f`ÀZhY`j`cf  
Cfhž`i`a`X]Y` : `Ua`a`Yb`ni`VY`\_Aa`dZYb`"@Y]XYf`YfZcfXYfh`X]Y  
G]hi`Uh]cb`bi`b`Ui`W\`X]Y`9j`U\_i`]Yfi b[ `j`cb`BYi`XcfZž`k`À\`fYbX`]a  
K`Ø`\_b]hnYf`C`fhghY]`<Y]XY\`Ài`gYf`VYfY]hg`Ua`A`]h`k`c`W\`UVYbX`X]Y  
6Yk`c\`bYf`]b`G]W\`Yf\`Y]h`[ YVfUW\`h`k`i`fXYb`"

8]Y`G]hi`Uh]cb`V`Y]Vh`Ub[ YgdUbbh`8Yf`6fUbX`\`Uh`a`]h`Yfk`Y]`Y`Ui`W\`  
XUg`VYbUW\`VUfhY`6fUbXYbVi`f[ `YffY]W\`hi`bX`Yg`]gh`ni`VY`ZØfW\`hYbž  
XUgg]ja`a`Yf`a`Y\`f`A`YbgW\`Yb`j`cf`XYb` : `Ua`a`Yb`i`bX`XYa  
Ui`Zk`]fVY`bXYb`f`Ui`W\`]b`X]Y` : `i`W\`h`[ YgW\`U[ Yb`k`YfXYb`a`ØggYb`  
Ni`XYa`k`i`fXYb`nk`Y] : `Yi`Yfk`Y\`f`Yi`hY`Ui`g`6fUbXYbVi`f[ `gW\`k`Yf  
j`Yf`Yhnhž`k`Ug`X]Y`8f]b[ `]W\`\_Y]h`XYf`@U[ Y`bcW\`a`U`g`i`bhYfghfY]W\`h`  
A`Y\`fYfY`GhfU`» Yb`]a`@UbX\_fY]g`A Y]» Yb`g]bX`[ YgdYffhž`i`a`X]Y  
9]bgUhn\_f`ÀZhY`b]W\`h`ni`VY\`]bXYfb`"

## J`c`f`g]W\`h`]a`K`U`X`V`Y]Vh`c`VYfghYg` ; YV`c`h`

8 Ug`DfcV`Ya`XYf`K`U`XVfUbX[ YZU\`f`]gh`b]W\`h`ni`i`bhYfgW\`ÀhnYb`  
8 Ug`]gh`Ui`W\`XYa`GhUUhgVYhf]YV`GUW\`gYbZcfgh`b]W\`h`Yb`h[ Ub[ Yb`  
K`]Y`K`U`X`GUW\`gYb`Yf`\_`Àfhž`]gh`XYf`i`a`[ Ub[ `a`]h`c`ZYbYa` : `Yi`Yf  
]a`K`U`X`XUg`[ Ub`nY`ſ\`f`ØVYf`i`bhYfgU[ h`8 Ug`VYXYi`hYhž`XUgg  
F`Ui`W\`Ybž` ; f`]Yb`c`XYf`XUg`NØbXYb`j`cb`@U[ YfZYi`Yfb`UVgc`i`h`hUVi  
g]bX`"K`Yf`[ Y[ Yb`X]YgY`F`Y[ Y`b`j`Yfgh`Ø» hž`a`i`gg`a`]h`Ya`d`Z]bX`]W\`Yb  
6i`» [ Y`XYfb`fYW\`bYb`"≠a`a`Yf\`]b`\_`ØbbYb`i`bYf`Ui`VhY`5`\_h]cbYb`V]g  
ni`%"\$\$\$\$`9i`fc`\_cghYb`"

K U`Xk Y[ Y`a ØggYb`YVYbZU``g`ZfY][ Y\U`hYb`k YfXYbž`i a  
 F Yhi b[ g\_f`ÀZhYb`XYb`Ni [ Ub[ `b]W`h`ni `j Yfk Y\FYb```6Y]`Y]bYa  
 6fUbXZU``]gh`X]Y` : Yi Yfk Y\F`gcZc`f`h`i bhYf`XYf`Bi a a Yf`%%&`ni  
 ]bZc`fa ]YfYb```8]Y`h`f`c`W`\_`Y`b`Y`J`Y`[`Y`h`U`h]`c`b`\_`U`b`b`g]W`g`W`b`Y``  
 Yb`h`m`Ø`b`X`Y`b`ž`g`c`X`U`g`g`Y`X`Y`f`ž`X`Y`f`g`Y`V`g`h`[`Y`f`b`Y`]`a` `K` `U`X`i` b`h`Y`f`k` Y`[`g`  
 ]`g`h`ž`Y`]`b`[`i` h`Y`g`<`À`b`X`W`X`Y`b`Z`Ø`f`G]W`X`Y`f`Y`h`V`f`U`i` W`h`"

8]Y`U`\_`h`i` Y``Y`b`9`b`h`k` ]W`\_`i` b`[`Y`b`]`b`G`U`W`g`Y`b`g`]`b`X`Y`]`b`Y`]`b`X`f`]`b`[ `]`W`X`Y`f`  
 9`f`]`b`b`Y`f`i` b`[`ž`k` ]Y`g`W`b`Y```g]W`X`Y`]`b`Y`G]h`i` U`h]`c`b`k` Y`b`X`Y`b`\_`U`b`b`i` b`X`k` ]Y`  
 k` ]W`X`h`[ `Y`g`]`g`h`ž`k` U`W`g`U`a` `i` b`X`j` c`f`g]W`X`h`[ `ni` `g`Y`]`b``@`U`g`g`Y`b`k` ]f`i` b`g`  
 j`c`b`X`Y`b`V`Y`Y`f`n`h`Y`b` : Yi Yfk Y\F`Y`i` h`Y`b`]`b`g`d`]f`]Y`f`Y`b`i` b`X`d`U`g`g`Y`b`k` ]f`  
 [ `i` h`U`i` Z`i` b`g`Y`f`Y`K` `À`X`Y`f`U`i` Z`"

8 Y h U ] ` g	
C f h	; c \ f ] g W \ Y ] X Y ž G U W g Y b ž 8 Y i h g W ` U b X
E i Y `` Y b	<ul style="list-style-type: none"> <li>• k k k "ghYfb"XY</li> <li>• k k k "gUYW g]gW Y"XY</li> <li>• k k k "k U`X"gUW gYb"XY</li> </ul>

6Ygi W`X`Y`b`G]Y`i` b`g`U`i` Z.`b`!`U`[`"b`Y`h`