

G]W\ Yf`fY]gYb 3`F Y]gYk Ufbi b[ Yb`ZØf  
[ YZÀ\ f`]W\ Y`@ÀbXYf`]a ` , VYfV`]W\_°

5\_hi Y`Y`FY]gYk Ufbi b[ Yb`XYg`5i gk Àfh][ Yb`5a hg`ZØf  
j YfgW\]YXYbY`@ÀbXYf`Ua ` , " ' † b ] & \$ & ) . G]W\ Yf\Y]hg\]bk Y]gY  
i bX`9a dZY\`i b[ Yb`ZØf`FY]gYbXY"



6Yf`]bž`8Yi hgW\`UbX`!`8Ug`5i gk Àfh][ Y`5a h`\Uh`Ua ` , " ' † b ] & \$ & )  
X]Y`U\_hi Y`Yb`FY]gYk Ufbi b[ Yb`ZØf`j YfgW\]YXYbY`@ÀbXYf`  
j YfØZYbh]W\h`8]YgY`K Ufbi b[ Yb`g]bX`k ]W\h][ `ZØf`XYi hgW\ Y  
GhUUhgUb[ Y\Øf][ Yž`X]Y`]a `5i g`UbX`YVYb`cXYf`fY]gYb`8]Y  
G]W\ Yf\Y]hg`U[ Y`k ]fX`\_cbh]bi ]Yf`]W\`ØVYfk UW`hi bX  
YbhgdFYW\YbXY`K Ufbi b[ Yb`k YfXYb`Y`bUW`F ]g]\_cY]bgW\`Àhni b[  
Ui g[ YgdfcW\Yb`8UVY]`ghY`h`X]Y`FY]gYk Ufbi b[ `X]Y`\ØW`ghY  
; YZU\`fYbghi ZY`XUfž`X]Y`FY]gYbXYb`Xf]b[ YbX`XUj`cb`UVf`Àhž]b  
VYgh]a a hY`@ÀbXYf`ni`fY]gYb`@J N`VYf]W\ hYhž`ØVYf`X]Y  
nU\`fY]W\Yb`@ÀbXYfž`X]Y`XYfnY]h`j`cb`FY]gYk Ufbi b[ Yb`VYhfc`ZYb  
g]bX"

5\_hi Y`Y`FY]gYk Ufbi b[ Yb`VYhfY`ZYb`i bhYf`UbXYfYa `5Z[ \Ub]ghUbž

≠Už<U]h]Yb`i bX`X]Y`I \_fU]bY"5i W`@AbXYf`k ]Y`@]VmYbž`X]Y  
8Ya c\_fUh]gW`Y`F`Y`di V`\_]`?cb[ c`i bX`XYf`X`a Yb`ZU`Yb`i bhYf`X]YgY  
\_f]h]gW`Yb`G]W`Yf`Y]hgVYX]b[ i b[ Yb`"9]bY`VYgcbXYfY` ; YZU`f`ghY`h  
X]Y`G]hi Uh]cb`]b`XYf`I \_fU]bY`XUfž`k c`bYVYb`XYf`F`Y]gYk Ufbi b[  
Ui W`Y]bY`5i gfY]gYUi ZcfXYfi b[ `Z0f`]a `@UjX`YVYbXY`8Yi hgW`X  
Ui g[ YgdfcW`Yb`k`i fXY`"8]Y`j`c`gh`AbX][ Y`@]ghY`XYf`@AbXYf`a` ]h  
U\_hi Y`Y`b`F`Y]gYk Ufbi b[ Yb`fh`6`"Y` [ mdhYbž`Y`h`]cd]Ybž`≠U`ž`UVYf  
Ui W`XUg`i bg]W`YfY`6Y`Ufi g`nY][ hž`XUgg`X]Y` ; YZU`fYb`U[ Y  
k Y`hk Y]h`ghUf`\_j`Uf]]Yfh`

≠bZcfa Uh]cbYb`ni` ; YZU`fYb`i bX`

9a dZY`i b[ Yb`

9]bY`k ]W`h][ Y`I bhYfgW`Y]Xi b[ `]a`?cbhYI`h]j`cb`F`Y]gYk Ufbi b[ Yb`  
]gh`XYf`I` bhYfgW`]YX`nk`]gW`Yb`F`Y]gYk Ufbi b[ ž`G]W`Yf`Y]hg`]bk`Y]g  
i bX`F`Y]gY`]bk`Y]g`"K`À`fYbX`Y]bY`F`Y]gYk Ufbi b[ `Ui`Z`Y]bY`  
\_cb\_fYhY` ; YZU`f`Z0f`@Y]V`i bX`@YVYb`]bk`Y]ghž`]bZcfa` ]YfYb  
G]W`Yf`Y]hg`]bk`Y]gY`ØVYf`U`[ Ya`Y]bY`F`]g]\_Yb`i bX`F`Y]gY`]bk`Y]gY  
VYn]Y`Y`b`g]W`Ui`Z`9]bF`Y]gYVYgh]a`a`i b[ Yb`i bX`a`YX]n]b]gW`Y  
9a dZY`i b[ Yb`"Ni`XYa`g]bX`F`Y]gYk Ufbi b[ Yb`\_Y]b`[ YbYfY`Y`g  
F`Y]gYj`YfVchž`gcbXYfb`UggYb`Y`g`XYb`F`Y]gYbXYb`c`ZY`bž`gY`Vgh`ni  
YbhgW`Y]XYb`"8Y`bbcW`gc`hYb`g]Y`U\_hi`Y`Y`B`UW`f]W`hYb`j`YfZc`[ Yb`  
i bX`[ Y[ YVYbYbZU`g`]`fY`6`chgW`UZh`cXYf`XUg`?`cbgi`Uh`Z0f`k`Y]hYfY`  
≠bZcfa Uh]cbYb`\_cbhU`h]YfYb`

8]Y`k`Y`hk`Y]hY` ; YZU`f`hYffc]g]gW`Yf`5bgW`À[ Y`]gh`b`UW`k`]Y`j`cf  
df`ÄgYbž`k`]Y`Ui`W`XUg`5i`gk`Afh][ Y`5a`h`VYhcbh`"6YgcbXYfg`b`UW`  
XYb`Øb[ ghYb`HYffc]UbgW`À[ Yb`[ Y[ Yb`≠gfUY`]a`C`\_hcVYf`&\$`&  
Xfc`Yb`HYffc]cf[ Ub]gUh]cbYb`k`]Y`5`E`U]XU`i bX`XYa`≠g`Ua`]gW`Yb`  
GhUUh`a`]h`k`Y]hYfYb`5bgW`À[ Yb`"8]Y`F`]g]\_Yb`g]bX`j`Uf]UVY`i bX`  
ghY`Yb`]b`j`]Y`Yb`@AbXYfbž`j`cf`U`Ya`]b`\_cbZ]\_hVY`UghYhYb`  
F`Y[ ]cbYbž`Y]bY`Yfbgh`UZhY`6YXfc`i b[ `XUf`"6Y`]YVhY`N]Y`Y`j`cb`  
5bgW`À[ Yb`g]bX`D`ÄhnY`a`]h`c`Y`a`A`YbgW`YbUi`Z`ca`a`Ybž`  
GY`Yb`gk`ØfX][ \_Y]hYb`i bX`J`Yf`\_Y`fg]bZfUghfi`\_hi`f`

8]Y`F`]g`\_`A`Ud`&\$&)

Ni gÀhn`jWk`k ]fX`X]Y`À\`f]Wk`Y` F]g\_`A Ud` `j cb`5' A` ;` `cVU`  
 A cb]hcf]b[ `j YfÒZZYbh`j]Wk`hž`X]Y`@ÀbXYf`k`Y`hk`Y]h`bUWk`  
 G]Wk`Yf\`Y]hg]f]g]\_c`\_`UhY[ `cf]g]Yfh`"8`]Y`?`UfhY`j`Yfk`YbXYh`8`UhYb`Ui`g`  
 BUWk`f]Wk`hYb`U[ `Ybhi`fYb`i`bX`cZZ]n]Y`Y`b`A`Y`Xi`b[ `Ybž`i`a` `Y]bY`  
 9]bgWk`Àhni`b[ `XYf`G]Wk`Yf\`Y]h]b`XYb`Y`k`Y]`][ `Yb`@ÀbXYfb`ni` ` [ `YVYb`"  
 @Ui`h`XYf`U`\_hi`Y`Y`b`F`]g\_`A`Ud`g]bX`VYgcbXYfg`X]Y`@ÀbXYf`I`\_`fU]bYž`  
 Gmf]Yb`i`bX`5Z[`\`Ub]ghUb`U`g`Yi`hfYa` ` [ `YZÀ\`f]Wk`Y]b[ `Yghi`Zh`"5i`Wk`  
 @]VmYbž`A`U`]i`bX`XYf`Gi`XUb`ghY\`Yb` [ `Ubni`cVYb`Ui`Z`XYf`@]ghY`XYf`  
 i`bg]Wk`YfYb`F`Y]gYn]Y`Y`"7`B`HfUj`Y`Y`f`"ghYh`X]Y` [ `YZÀ\`f]Wk`ghYb`  
 @ÀbXYf`Z`Øf`I`f`Ui`VYf`]a` `X\`f`&\$&)` `Ui`Z`k`Ug`F`Y]gYbXYb`\`Y`ZYb`  
 \_`Ubbž`]bZcfa` ]YfhY`9`bhgWk`Y]Xi`b[ `Yb`ni` `hfYZZYb`"

F`Y]gYbXY`k` ]fX` [ `YfUhYbž`g]Wk` [ `fØbX`]Wk` ØVYf`X]Y`  
 G]Wk`Yf\`Y]hg]Yf\`À`hb]ggY`]b` ]\`fYa` `F`Y]gY`UbX`ni` `]bZcfa` ]YfYb`i`bX`  
 g]Wk`Yf\`Y]hgVYk`i`gghni` `\`UbXY`b`"9`g`]gh`k` ]Wk`h[ `ž`j`YfXÀWk`h[ `Y`  
 J`cf`\_`ca` a`Yb`gcZcfh`XYb`Øfh`]Wk`Yb`6`Y\`ØfXYb`ni` `a`Y`XYb`i`bX`X]Y`  
 Øfh`]Wk`Yb`BUWk`f]Wk`hYb`U`\_h]j`ni` `j`YfZc` [ `Yb`"6`Y]:`fU[ `Yb`\_`ØbbYb`g]Wk`  
 8`Yi`hgWk`Y`Ub`XUg`5i`gk`Àfh[ `Y`5a`h`k`YbXYbž`k`Y`Wk`Yg`fi`bX`i`a` `X]Y`  
 I` \`f`YffY]Wk`VUf`]gh`"

8`YhU]`g`	
J`c`f`ZU`"	F`Y]gYk`Ufbi`b[`
C`f`h`	6`Yf`]bž`8`Yi`hgWk`\`UbX`
E`i`Y`Y`b`	<ul style="list-style-type: none"> <li>• k`k`k`"j`n`XY`</li> <li>• k`k`k`"Ui`gk`UYfh][`Yg!`Ua`h`XY`</li> <li>• k`k`k`"Wb`hfUj`Y`Y`f`XY`</li> </ul>

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