

HUhY 'A WF UY 'VY[ Y]ghYfh'A ØbWx Yb. 'A Y[ U!  
? cbnYfh']b 'XYf'C`ma d]U\ U`Y°

HUhY 'A WF UYž`\_UbUX]gWx Y`DcdgYbgUh]cbž'hf]hh'Ua '%%" 'ž b]  
&\$&) ']b 'XYf'C`ma d]U\ U`Y`A ØbWx Yb'Ui Z" ð fY' 'A ]gg  
DcggYgg]j Y !Hci f'i a ZUggh') \$`GhÅXhY"



C`ma d]U\ U`Yž`A ØbWx Ybž`8Yi hgWx`UbX`!`5a`+' 'ž b] '&\$&) `k ]fX  
HUhY 'A WF UYž`X]Y`hU`Ybh]YfhY`\_UbUX]gWx Y`GÅb[ Yf]bž`X]Y`U`g`bYi Yg  
; Yg]Wx`h`XYf`Dcda`i`g]\_`[ ]`hž`]b`XYf`C`ma`d]U\ U`Y`]b`A`Øb`Wx`Yb`  
Ui`Zhf`Y`h`Yb`"8]YgY`DYf`Zc`fa`Ub`Wx`]gh`HY`]"`fYf`XYfnY]h`Ui`Z`b`X`Y`b`  
`A`]gg`DcggYgg]j`Y`!K`Y`h`ci`fž`X]Y`Ua`'%,`"A`Åfn`&\$&) `]b`A`Yi`]\_c!  
GhUXh`VY[`Ubb`i`bX`V]g`ni`a`',`"B`cj`Ya`VYf`&\$&) `]b`ð`[`Yk`cc`Xž`I`G5ž  
XUi`Yfh`"8]Y`Hci`f`i`a`ZUggh`]bg[ YgUa`h`,`'`?`cbnYfhY`i`bX`k`i`fXY`j`cb`  
**@j`Y`B`Uh]cb`'cf[`Ub]g]Yfh`'A`WF`UY`n]Y\`h`a`]h]`fYf`'A`]gWx`i`b[`'Ui`g`  
Y]b[`Åb[`][`Yb`'A`Y`cX]Yb`i`bX`dfcj`c`\_Uh]j`Yb`'A`i`g]\_j`]XYcg`]"`fY`  
:`Ub[`Ya`Y]bXY`]b`]"`fYb`'6Ubb"**

HUhY 'A WF UY`]gh`X]Y`Hc`Wx`hYf`Y]bYf`XYi`hgWx`Yb`HUn`Y\`fYf]b`i`bX`  
Y]bYg`gWx`ch]gWx`Yb`5bk`U`hg`i`bX`VY[`Ubb`]"`fY`?`Uff]YfY`]b`Y]bYf`

Ua Yf]\_Ub]gWYb`HJ!HUbn!7Ugh]b[ g\ck "8cfh'nY][ hY`g]Y`]\fY  
YfghUi b`]WYb` : À\][ \_Y]hYb`]a`6U`Yhhi bX`Yf`Ub[ hY`gW`bY`  
5i Za Yf\_gUa \_Y]h" ÆfY`A i g]\_`\_ca V]b]Yfh`9`Ya YbhY`j cb`Dcd`i bX  
a cXYfbYb`6YUhgžk cXi fW`g]Y`nU`\fY]W`Y`?c`UVcfUh]cbYb`a ]h  
?Øbgh`Yfb`k ]Y`6`]Y`9`]g\ž`H]Yghc`i bX`HfcmY`G]j Ub`Yf`VYb`Xi fZhY"  
Æf`Xf]hhYg`5`Vi a` Gc`7`cgY`hc`K` \Uh`ž`XUg`\_Øfn`]W`]b  
8Yi hgW`UbX`D`Uhn`&`XYf`5`Vi a` W`Ufhg`YffY]W`hY`ž`hfÀ[ h`ni`f  
l bhYfghØhni b[ `]\fYf`Hci f`VY]"

## ? c b n Y f h X Y h U ] ` g ` i b X ` G Y h ` ] g h

8Yf`5i Zhf]hh`]b`A ØbW`Yb`Z]bXYh`Ua`A ]hkc`cW`ž`XYa``%%"ž`b]ž`i a  
%-.`\$`I` \f`ghUhh"8]Y`GYh`]gh`]fYf`@]j Y!5i Zhf]hhY`i a`ZUggh`Y]bY  
J]Y`nU`\`]\fYf`VY`]YVhYghYb`Gcb[ g`i bX`Ybh`À`h`H]hY`k ]Y` A ]gg  
DcggYgg]j Y`ž` Mti`6fc`\_Y`A`Y` : ]fgh`i bX` #g`C?`=a`C?` "8UfØVYf  
\]bUi`g`k ]fX`XUg`?c b n Y f h`Ui W`5i Zhf]hhY`j cb`i bhYfghØh`nYbXYb`5W`h  
VY]b\U`hYbž`k cVY]6YbYY`X]Y`Yi fcd`Ä]gW`Yb`?c b n Y f h`i bX`NUfU  
@Ufggcb`X]Y`bcfXUa`Yf]\_Ub]gW`Yb`5i Zhf]hhY`VY[ `Y]hYb`k YfXYb`"8]Y  
GYh`]gh`j Uf]]Yfh`Y`bUW`@cW]h]cbž`k Ug`]\f`Y]bY`VYgcbXYfY`B`chY  
j Yf`Y]\`h"

6YgcbXYfg`X]Y`U`hi Y`Yb`#b\U`hY`]fYf`A i g]\_j ]XYcgž`X]Y`cZh  
↑ [ YbXZfY]gYbgcf]gW`j YfbVYV`h`k YfXYbž`\UVYb`ZØf`8]g\_i`gg]cbYb  
[ Ygcf[ h`9]bYg`]fYf`J]XYcgž`ni` #g`C?`ž`=a`C?` ž`Ybh`À`h  
dfcj`c`\_UbhY`GnYbYb`a`]hj ]Y`<Ui`hi bX`gW`bY`Yb`5i hcgž`k Ug`HY`  
]\fYf`5bn]Y\i b[ g\_fUZh`Ui ZY]b`Øb[ YfYg`Di`V`\_i`a`]gh"

## 8 ] Y ` 9 b h k ] W ` ` i b [ ` X Y f ` A i g ] \_ ] b X i g h f ] Y

8]Y`A i g]\_]bXi`ghf]Y`VYZ]bXYh`g]W`]b`Y]bYa`I`a`Vfi`W`"Hfch  
U`\fY`Ub[ Yf`F`ØW`\_`Àb[ Y`VY]`XYb`J`Yf`\_Ui`ZgnU`\`Yb`j`cb`HcbhfÀ[ Yfb  
[ ]Vh`Yg`Xi`fW`b`Yi`Y`8][ ]hU`Ub[ YVchY`Y]bY`BYi`VY`YVi`b[ "  
**GhfYUa ]b[ Y]bbU`a`Yb`i`bX`A i g]W`cb!8Ya`UbX!8]YbghY`\UVYb  
g]W`U`g`Yi`hfYa`VY`]YVh`Yfk ]YgYb`i`bX`Yfa`Ò[ `]W`Yb`Yg`XYb  
Bi`hnYfbž`ni`YXYf`NY]hi`bX`Ub`YXYa`C`fh`A i g]\_`ni` \ØfYb`"8]Yg  
\Uh`XUni`[ YZØ`fhž`XUgg`A i g]\_`b]W`h`a`Y`f`bi`f`Y]b  
ž [ YbXd\`Àbca`Yb`]ghž`gcbXYfb`]b`VfY]hYb`; YgY`gW`UZhggW`]W`hYb  
[ Y\Øfh`k ]fX"**

8]Y`ghY][ YbXY`6Y`YVh\Y]hj cb`5i X]cghfYUa ]b[ !GYfj ]Wg`\Uh`XUni  
 [ YZ0\fhž`XUgg`XYf`F`cW`!`i bX`Dcda i g]\_`k Y]hYf\]b`Y]bY`VfY]hY  
 N]Y`[ fi ddY`Ub[ Y\`0fhž`k`À\`fYbX`<]d!<cd`VYgcbXYfg`VY]`Øb[ YfYb  
 A YbgW\Yb`VY`YVh`]gh`HUhY`A`WF`UYg`a i g]\_U`]gW\Yf`Gh]`dUggh  
 dYfZY`\_h]b`X]YgYg`g]W\`k UbXY`bXY`l a ZY`Xž`i bX`]\fY`Hci f`gd]Y[ Y`h  
 X]Y`j ]Y`ZÀ`h][ Yb`; YgW\`a`À`W`Yf`XYf`<`0fYf`k ]XYfž`X]Y`bUW\`Zf]gW\Yb  
 ?`Àb[ Yb`gi`W\Yb"

A ]h`\fYa`9b[ U[ Ya`Ybhi bX`]\fYf`\_Øbgh`Yf]gW\Yb`J ]g]cb`]gh`HUhY  
 A`WF`UY`VYfY]hž`Ub`X]Y`Gd]hnY`XYf`bYi`Yb`; YbYfUh]cb`j cb`DcdghUfg  
 ni`hfYhYb`" ð`fY`VYj`c fghY`YbXYb`?`cbnYfhY`j YfgdfYW\Yb  
 Ui`ZfY[ YbXY`9f`YVb]ggY`Z0f`]\fY`; Ubgž`X]Y`Df]j ]Y[ `UVYbž`g]Y`j Y  
 ni`Yf`YVYb"

8YhU]`g	
J`c`f`ZU``	G`c`b`g`h][`Y`g
C`f`h	C`m`a`d]U`U`U``Y`ž`A`Ø`b`W\`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`"gi`Y`X`X`Y`i`h`g`W\`Y`"XY</li> <li>• Yb`"a`"k`_]`d`Y`X]U`"c`f`[</li> <li>• XY`"ghUh]ghU`"W`ç`a</li> </ul>

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