F i gg`UbX`fØghYh`Ui Z.`8fc`h`Y]b`5b[ f]ZZ Ui Z`XUg`6U`h]_i a 3

; YbYfU`]bgdY\_hYi f`6fYi Yf`k Ufb`h`j c`f`a ]`h`Åf]gW`Y`b`
5i ZfØghi b[Yb`Fi gg`UbXg`i bX`a` Ò[ `]W`Y`b`5b[ f]ZZYb`Ui Z`XUg`
6U`h]\_i a `V]g`&\$&- "

@]hUi Ybž`@UbX`!`#a ]hYb`k UW`gYbXYf`GdUbbi b[Yb`]b`9i fcdU
Ài »Yfh`7UfghYb`6fYi Yfž`XYf`; YbYfU`]bgdY\_hYi f`XYf`6i bXYgk Y`fž`
Yfbgh`UZhY`6YXYb`\_Yb`ØVYf`X]Y`a]`h`Åf]gW`Y`5i ZfØghi b[`Fi gg`UbXg`
#`Y]bYf`U`\_hi Y`Yb`9]bgW`Åhni b[`d`f`c[ `b`c`g`h]n]Yfh`6fYi Yfž`XUgg`
Fi gg`UbX`gd`ÅhYghYbg`]b`XYb`b`ÅW`ghYb`j ]Yf`X`Y`f`Yb`]b`XYf`@U[Y`gY]b`
_ØbbhYž`X]Y`VU`h]gW`Y`b`B`5`H`C`!`G`h`U`h`Y`b`9`gh`UbXž`@Y`h`UbX`i`b`X`
@]hUi Yb`Ubni [ fY]ZYb`"8]YgYf`a` Ò[`]W`Y`GnYbUf]c`_ØbbhY`b]W`h`b`i`f`
X]Y`VU`h]gW`Y`b`G`h`U`h`Y`b`V`Y`h`f`Y`Z`Y`b`ž`g`c`b`X`Y`f`b`Ui`W`X`Y`[ YgUa`hY`
B`5`H`C`Y`f`b`g`h`U`Z`h`X`Y`g`h`U`V`]`g]Y`f`Y`b`" `#`g`V`Y`g`c`b`X`Y`f`Y`]b`XYf`Gi`k`U`_]`!
@ØW`Y`ž`Y]bYa`ghfUhY[]gW`k`]W`h][ Yb`@UbXghfY]ZYb`nk`]gW`Y`b`Dc`Y`b`
i`b`X`@]hUi Ybž`k`]fX`Y]b`gc`W`Y`f`5b[ f]ZZ`U`g`V`Y`g`c`b`X`Y`f`g`V`Y`X`f`c`h`]W`
Ub[YgY`Y`b`"5b`Y]bYa`9bXY`XYf`Gi`k`U`_]`!@ØW`Y`Y`Y[h`6Y`Ufi`gž`Ua`
UbXYfYb`X]Y`fi`gg]gW`Y`9i`_]`Uj`Y`?`U`]b]b[ fUX`"9]b`5b[ f]ZZ`Y]Yf`
_ØbbhY`XUg`6U`h]\_i a`j`ca`fYgh]W`Y`b`B`5`H`C`!`; YV]Yh`UVgW`bY]XYb`"

6fYi Yf`ZØ`fh`Ui`gž`XUgg`Fi`gg`UbX`Å`f`]W`Y`h`k`U`%")`\$\$`DUbnYf`
d`f`c`X`i`n]Yfh`"8]YgY`NU`X`V`Y`n`Y]W`b`Y`h`Y`f`U`g`Y`b`c`f`a`i`b`X`k`Y]g`h`
XUfUi`Z`Y]bž`XUgg`HY]Y`X]YgYf`DUbnYf`[ Y`U[Yfh`k`YfXYb`"8]Yg`
XYi`hYh`Ui`Z`Ub[Zf]gh][Y`a ]`h`Åf]gW`Y`D`Å`b`Y`Y`bž`X]Y`Xi`fW`Y]bY`
ghY][YbXY`A`i`b]h]c`b`g`d`f`c`X`i`\_]c`b`i`b`h`Y`f`a`Ui`Y`f`h`k`Y`f`X`Y`b`"B`U`W`
6`f`Y`i`Y`f`g`5`i`Z`U`g`g`i`b[`]g`h`Y]bY`k`Y`g`h]W`Y`5`i`Z`f`Ø`g`h`i`b[ `ni`f`
J`Y`f`h`Y]X][i`b[ `i`b`X`5`V`g`W`f`Y`W`_i`b[ `i`b`V`Y`X]b[`h`b`c`h`k`Y`b`X][`9`f`
U`d`d`Y`Y]Y`f`h`Ub`X]Y`; Y`g`W`c`g`g`Y`b`Y]h`XYf`k`Y`g`h]W`Y`b`DUf`h`b`Y`f`]b`
X]Y`g`Y`f`ni`b`Y`a`Y`b`X`Ub[ Y`g`d`U`b`b`h`Y`b`@U[Y`"

6YgcbXYfY`ÿb[ ghY`]a`6U`h]_i a

8]Y`Gcf[ Yb`ØVYf`a` Ò[`]WXY`fi`gg]gWXY`5b[f]ZY`g]bX`]b`9gh`UbXž
@Yh`UbX`i`bX`@]hUi`Yb`[fc»`" `@]hUi` ]gWXYf`5i`»`Yba` ]b]ghYf` ;` UVf]Y`]i`g
@UbXgVYf[]g`k`Ufbh`Y]bXf]b[ `]Wž`XUgg`X]Y`VU`h]gWXYb`GhUUhYb`X]Y
b`ÀW`ghYb`gY]b`_`ÒbbhYbž`gc`h`Yb`X]Y`I`\_fU]bY`ZU`Yb`" `@]hUi`Yb
k`i`fXYb`]b`XYb`Y`hnhYb`Y]bY]b`U`V`š`U`fYb`ØVYf`" `"\$`
GWXi`hnf`Ài`a`Y`[`YgW`UZZYbž`X]Y`hYa`dcf`Àf`a`Y`f`U`g`-`\$\$`\$\$\$`
A`YbgWXYb`GWXi`hn`V]YhYb`\_`ÒbbYb`" `@bYba` ]b]ghYf]b`5[`bY`6]`chU]hY
\`YVh`\`Yfj`cfž`XUgg`X]Y`@]ghY`XYf`GWXi`hnf`Ài`a`Y`bcW`b]W`h
j`c`gh`ÀbX][`]gh`"

Ni`g`Àhn`]W`k`YfXYb`]b`XYb`VU`h]gWXYb`@`ÀbXYfb
J`YfhY]X][`i`b[`ghfU]b]b[`g`Ub[`YVchYbž`X]Y`gc[`Uf`,`VYf`YVYbg`_i`fgY
ZØf`?]bXYf`i`a`ZUggYb`" `@Yh`UbX`\`Uh`gY]bYfgY]hg`VYfY]hg`Y]b`Dfc`nYbh
gY]bYg`6fi`hnc]b`UbXgdfcXi`_hg`ZØf`X]Y`I`bhYfghØhni`b[`XYf`I`_fU]bY
Ui`g[`Y[`YVYbž`k`À`\fYbX`DfYa`]Yfa` ]b]ghYf]b`9j`\_]U`G]`]bU`X]Y
9bhgW`c`ggYb`\Y]h`VYhcbž`XUg`@UbX`[`Ya`Y]bgUa`a`]h`B`5`HC`!
J`YfVØbXYhYb`ni`j`YfhY]X][`Yb`" `8]Y`9bhk`]W`_i`b[`Yb`]b`X]YgYb
@`ÀbXYfb`j`YfXYi`h`]WXYb`X]Y`Yfbgh`UZhY`J`cfVYfY]hi`b[`Ui`Z`a`Ò[`]WXY
\`mVf]XY`5b[f]ZYž`XU`]b`9gh`UbX`VYfY]hg`J`UbXU`]ga`i`g`]a`5i`ZhU[
F`i`gg`UbXg`j`YfØVh`k`i`fXY`"

A`j`]h`Àfj`Yf[`Y]W`nk`]gWXYb`B`5`HC`i`bX
F`i`gg`UbX

9]bY`U`_hi`Y`Y`5bU`mgY`XYf`A`j`]h`Àfgh`Àf`\_Y`j`YfXYi`h`]W`h`X]Y
<`YfUi`gZcfXYfi`b[`Ybž`XYbYb`g]W`X]Y`B`5`HC`i`[`Y[`YbØVYfg]Y`h`" `@Ui`h
Y]bYf`J`YfØZZYbh`]W`i`b[`j`cb` ;`c`VU` ;`]fYdck`Yfž`X]Y`]a` ;`YVfi`Uf
&`\$`&)`U`_hi`U`]g]Yfh`k`i`fXYž`k`]fX`X]Y`a`j`]h`Àf]gWXY`GhUbX`UZh][`_Y]h
gck`c`\`F`i`gg`UbXg`U`g`Ui`W`XYf`B`5`HC`k`Y]hYf`]\b`[`YbUi
VYcVUW`hYh`" `8]Y`8`UhYb`\]Yfni`g]bX`cb`]bY`j`YfZØ[`VUf`i`bX`nY][`Yb
Y]bY`i`a`ZUggYbXY`[`fU]gWXY`8`UfghY`i`b[`XYf`A`j`]h`ÀfdchYbn]U`Y
VY]XYf`GY]hYb`"

@`5bVYhfUW`h`XYf`a`j`]h`Àf]gWXYb`5i`ZfØghi`b[`i`bX`XYf
[`Ycdc`]h]gWXYb`GdUbbi`b[`Yb`V`Y]Vh`X]Y`I`bg]WXYf`Y]h`ØVYf`X]Y

Ni _i bZh'VYghY\Yb"K Å\FYbX'XUg'6U'h]_i a 'g]W\Ui Z'Y]bYb
 a Ò['W\Yb'?cbZ]_hj cfVYfY]hYhž]gh'XUg'J YfhfUi Yb']b'X]Y
 [Ya Y]bgUa Y'J YfhY]X][i b[gghfUHY []Y'XYf'B5HC 'j cb
 YbhgW\Y]XYbXYf'6YXYi hi b["'8]Y'G]hi Uh]cb'V`Y]Vh'Ub[YgdUbbhž'i bX
 X]Y'5i [Yb'XYf'K Y'h'g]bX'Ui Z'X]Y'9bhk]W_`i b[Yb']b'X]YgYf
 [YZÅ\FXYhYb'F Y []cb' [Yf]W\hYh"

: Øf'bÅ\YfY' ðZcfa Uh]cbYb'ni 'XYb'a]`]hÅf]gW\Yb'?UdUn]hÅhYb'j cb
 B5HC 'i bX'Fi gg`UbX'\_]W\_Yb'G]Y'V]hY'Ui Z'X]YgYb'@]b\_'`K Y]hYfY
 8YhU]`g'ni f'U\_hi Y`Yb'@U[Y']b'XYb'VU'h]gW\Yb'GhUUhYb'Z]bXYb'G]Y']b
 XYa '6Yf]W\h'j cb'HU[YggW\Ui 'i bX'Y]b'i a ZUggYbXYf'?ca a YbhUf
 j cb'h!cb`]bY"XY"

8YhU]`g	
J cfZU``	HYffcf]ga i g
I fgUW\Y	a]`]hÅf]gW\Y'5i ZfØghi b[
C fh	@]hUi Ybž'@UbX
E i Y`Yb	<ul style="list-style-type: none"> • k k k "h!cb`]bY"XY • k k k "hU[YggW\Ui "XY • XY"ghUh]ghU"WŁa

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