

: 7B 'i bhYf`]Y[ h`]a 'HYghgd]Y`'FK 9.  
5VcU[ mY `gW\ cW\_h`X]Y `B ØfbVYf[ Yf°

HYghgd]Y`'Ua `%, "\$+ "&\$& ) .`FK 9`VYg]Y[ h: 7B `%. \$`Xi fW\  
5VcU[ mY`"HfU]bYf`K c`Z`ni Zf]YXYbž`hfchn`j YfdUgghYf`7\UbW\ b  
XYf`B ØfbVYf[ Yf"



9fZi fhž`8 Yi hgW\ `UbX`!`5a `%, " ' & \$ & ) `ZUbX`Y]b`gdUbbYbXYg  
HYghgd]Y`nk ]gW\Yb`XYa `: 7`B ØfbVYf[ `fl 7BŁ`i bX`F chK Y]»`9fZi fh  
fFK 9Ł`ghUhhž`XUg`YXcW\ `ZØf`X]Y `B ØfbVYf[ Yf`Y]bY`V]hhYfY`D`Y`  
XUfghY`h`i bhYf`XYf`@Y]hi b[ `j cb`7\YZhfU]bYf`5bX]`K c`Z[ Y`Ub[ `Yg  
XYa `: 7B `b]W\ hž`gY]bY`nU\ `fY]W\Yb`7\UbW\ b`]b`HcfY`i a ni a ØbnYb`  
Hfchn`Y]bYf`ghUf`\_Yb`8YZYbg]j `Y]ghi b[ `i bX`Y]bYf`VYY]bXfi W`\_YbXYb  
K cW\Y`ja `HfU]b]b[ g`U[ Yf`V`]YVYb`X]Y`Di b`\_hY`]b`X]YgYa  
UVgW\ `]Y» YbXYb`HYghgd]Y`'Ui g`K ]Y`Z**Wb** "XY`VYf]W\ hYhž`YbXYhY`X]Y  
DUfh]Y`a ]hY]bYa ` \_bUddYb`\$.%[ Y[ Yb`X]Y`9fZi fhYf"

8]Y`A UbbgW\ UZh`XYg: 7B ž`X]Y`g]W\ `ZØf`X]Y`\_ca a YbXY`GU]gcb  
fØghYhž`k Uf[ `i h`Ui Z[ YghY`h`i bX`nY][ hY`Y]bY`ghUf`\_Y`J YfhY]X][ i b[ "  
`b`XYf`YfghYb`< U`VnY]h`V`]YVYb`VY]XY`HYUa g`hcf`cgž`cVk c`\`XYf

: 7B`Y]b][ Y`j` ]Y`j` YfgdfYWX`YbXY`5b[ f]ZZY`ghUfhYhY""8]Y`Ni`gWX`Ui`Yf`  
` \ÀhhYb`k`c` \` `Ui` ZY]b`UbXYfYg`9f[ YVb]g`[ Y` \c`Zh" `9fgh`b`XYf`+ , "  
A`]bi`hY`k`Uf`Yg`D` \` `]d`5VcU[ mY`ž`XYf`ZØf`F`K`9`XUg`Yb`hgWX`Y]XYbXY`  
Hcf`Yfn]Y`hY`i`bX`XUg`Gd]Y`XUa` ]h`YbX[ Ø`h][ `Yb`hgWX`]YX""5VcU[ mY`ž`  
XYf`]b`XYf`Y`hnhYb`GU]gcb`bc`WX`ZØf`XYb` : 7B`Ui`Z]Y`Z` `]Y`»`gY]b`Yb`  
Y` \Ya`U`][ Yb`A`UbbgWX`UZh`g`\_Ua`YfUXYb`k`Yb][ `NY]h`ni`f`FYU`\_h]cb"

## F`YU`\_h]cb`Yb`b`UWX`XYa`Gd]Y`

HfU]bYf`5bX]`K`c`Z`k`Uf`hf`chn`XYf`B]YXYf`U[ Y`]bg[ YgUa`h`ni`Zf]YXYb`  
a`]h`XYf`[ YnY][ hYb`@Y]ghi`b[ `gY]bYf`GW`Ø`h`]b[ Y""8]Y`HYUa`WX`Ya` ]Y`  
gh]a`a`h`ž`i`bX`X]Y`Gd]Y`Yf` \UVYb`g]WX`[ i`h]bg`HfU]b]b[  
 \]bY]b[ Y` \Ub[ Yb`ž`gU[ hY`K`c`Z`i`bX`V`W`\_hY`c`dh]a` ]gh]gWX`Ui`Z`XYb`  
VYj`c`f`ghY` \YbXYb`GU]gcb`ghUfh""8UVY]`nY][ hY`g]WX`ž`XUgg`XYf` : 7B`a` ]h`  
Y`XYf`A`Yb[ Y`9`Ub`]b`X]Y`bYi`Y`Gd]Y`nY]h[ Y` \Yb`a` Ø`WX`hY`ž`Ui`WX`  
k`Yb`b`X]Y`gYf`HY`ghgd]Y`Ui`g[ Ub[ `b]WX`h`XYa`[ Yk`Ø`bgWX`hYb`6]`X`  
Yb`hgdf]WX`h"

8]Y`8YZYbg]j`Y]ghi`b[ `XYg` : 7B`k`Uf`Y]bYf`XYf`@]WX`hV`]W`\_Y`]b`Y]b`Ya`  
Ubgcb`ghYb`Zf`i`ghf]YfYbXYb`Gd]Y""8Yf` ; Y[ bYf`Ui`g`9fZ`fh` \UhhY`bi`f`  
k`Yb][ Y`7` \Ub`W`b`ž`i`bX`XUg`HYUa`YfUfVY]hYhY`g]WX`]a`@Ui`ZY`XYf`  
DUfh]Y`a`Y` \fYfY`j` ]Y`j` YfgdfYWX`YbXY`C`ZZYbg]j`U`\_h]cb`Yb`ž`X]Y`Y`Xc`WX`  
b]WX`h[ Ybi`hnh`k`YfXYb`\_`c`b`bhYb""8Ug`nY][ hž`XUgg`a`]h`Yhk`Ug`a`Y` \f`  
?`c`bnYb`hfU]cb`X]Y`8]b[ Y`]b`XYf`\_`ca`a`YbXYb`K`c`WX`Y`UbXYfg`  
Ui`ggY` \Yb`\_`Ø`b`bhYb"

## 9]b`6`]W`\_`Ui`Z`HfU]bYfk`YWX`gY``]a` : i » VU``

≠hYfYggUb]h]gh`XYf`?`c`bhYI`h`XYf`U`\_`hi`Y``Yb`HfU]bYfk`YWX`gY``]a`  
 : i » VU``ž`k` ]Y`Zi`ggVU``!hfU]b]b[ "cf[ `Uba`Yf`\_`h"  
HfU]bYfYb`h`Uggi`b[ Yb`g]bX`c`Zh`Ø`V`]WX`ž`VY`gcbXYfg`k`Yb`b`X]Y`  
9f[ YVb]ggY`b]WX`h`XYb`9fk`Ufhi`b[ Yb`Yb`hgdfYWX`Yb""; YfX`8U]g`Yhk`U`  
k`i`fXY`hf`chn`Y]bYf`j`c`f` \Yf][ Yb`[ i`hYb`GU]gcb`VY]a`GJ`K`U`X` \c`Z`  
A`Ubb` \Y]a`Y`b`h`UggYb""Gc`WX`Y` ; YgWX`Y` \b]ggY`ghY` \Yb`]a`\_`fUggYb`  
 ; Y[ YbgUhn`ni`a`HfU]bYf`K`c`Z`ž`XYggYb`<`UbXgWX`f]Zh`VY]`XYb`  
B`Ø`fb`VYf[ Yfb`VYfY]hg`ni`Yf`\_`Yb`b`Yb`]ghž`i`bX`X]Y`A`ch]j`Uh]cb`XYf`  
Gd]Y`Yf`]b`XYf`A`UbbgWX`UZh`gWX`Y]b`h`b]WX`h]b` : fU[ Y`ni`ghY` \Yb"

ð'5bVYhfUWk h'XYf' HUhgUWk Yž'XUgg'HfU]bYf']b'XYf'FY[ Y'XUg  
 gWk k ÀW ghY'; `]YX'a : i » VU`hYUa 'g]bXž\_ÒbbhY'XYf': 7B'a ]h'XYf  
 f]Wk h][ Yb'A ]gWk i b[ 'Ui g'5bgdUbbi b[ 'i bX'9bhgdUbbi b[  
 `Ub[ Zf]gh][ Yb'9fZc`[ 'g]Wk Yfb"<c ZZyb'k ]f'U`gcž'XUgg'XYf': 7B'Ui g  
 X]YgYa 'HYghgd]Y'X]Y'f]Wk h][ Yb'@Y\fyb'n]Y\Yb'\_Ubb'i bX'X]Y  
 \_ca a YbXYb'<YfUi gZcfXYfi b[ Yb'a ]h'Zf]gWk Ya 'K ]bX'Ub[ Y'h"

5VgW`Y» YbX'V`Y]Vh'ni 'gU[ Ybž'XUgg'X]Y': i » VU`k Y'hghYhg ]b  
 6Yk Y[ i b[ 'ghž'i bX'k ]f'XØfZYb' [ YgdUbbh'gY]bž'k Y`Wk Y  
 , VYffUgWk i b[ Yb'X]Y'GU]gcb'bcWk 'VYfY]h\À'h"

8YhU]`g	
Cfh	9fZi fhž'8Yi hgWk `UbX
Ei Y`Yb	<ul style="list-style-type: none"> <li>• k k k "ZWb"XY</li> <li>• k k k "_]W_Yf"XY</li> <li>• Zi ggVU`!hfU]b]b[ "cf[</li> </ul>

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