

; Yk U`hgUa . '5i gY]bUbXYfgYhni b[ Yb  
YfgW\ ØhhYfb ; fY]n`VY]`B UW\ h°

þ; fY]n`\_Ua `Yg`Ua `%) "\$\* "&\$&) `ni `a Y\ fYfYb  
? ÒfdYfj Yf`Yhni b[ Yb" `Dc`nY]`Yfa ]hhY`hi bX`V]hhY`hi a  
NYi [ Yb\]bk Y]gY"



; fY]nž`8Yi hgW\`UbX`!`þ`XYf`BUW\hj`cb`GUa`ghU[`Ui`Z`GcbbhU[`ž  
Ua`%)`"' ð b] '\$&)& ž\`Uh`g]W\`]b; fY]n`Y]b`VYgc f[ b]gYffY[ YbXYf  
JcfZU`YfY][ bYhž`XYf`X]Y; Ya`ØhYf`VYk Y[ h"; Y[ Yb`\$&.`\$\$`i` \f  
k`i`fXY`Y]b`%,`!`À`f][ Yf`A`Ubb`Ui`ZXYa`J`cb`!`K`YghYfb`!`<`U[ Yb`!`D`Uhn  
j`cb`Y]bYa`UbXYfYb`A`Ubb`gY]bYg`5`hYfg`a`]h`GW\`À[ Yb`]bg; Yg]W\`h  
UhhUW\_]Yfh`"8]Y; c`[ Yb`X]YgYf`5i`gY]bUbXYfgYhni b[ `V`]YVYb  
[ `ØW\_]W\`Yfk Y]gY`a`]Xž`XU`XYf; YgW\`AX][ hY`bi`f`Y]W\`hY  
JYf`Yhni b[ Yb`XUj`cbhfi [ `i`bX`Ui`ZY]bY`a`YX]n]b]gW\`Y`6Y\`UbX`i`b[  
j`Yfn]W\`hY`hY`"8]Y`Dc`nY]]bgdY`\_h]cb; fY]n`\`Uh`VYfY]hg`9fa`]hhi`b[ Yb  
k Y[ Yb`XYg`J`YfXUW\`hg`XYf`? ÒfdYfj Yf`Yhni b[ `Y]b[ Y`Y]hYhž`i`a`XYb  
JcfZU`Ui`Zni`\_`ÀfYb`"NYi [ Yb`k`YfXYb`[ YVYhYbž`g]W\`i`bhYf`XYf  
HY`YZcbbi`a`a`Yf`\$`\*`\*`%`\*`&`%`\$`ni`a`Y`XYb`i`bX`X]Y`6Yni [ gbi`a`a`Yf  
\$%)`&,(`\*`#`&\$&(`Ubni [ YVYbž`i`a`@]W\`h]bg`8i`b`\_Y`ni`Vf]b[ Yb`i`bX

XYf`Dc`nY]`VY]`]\fYf`5fVY]h`ni` \Y`ZYbž`VYf]W`hYh`B`Yk`g`"XY"

8cW`X]YgY` ; Yk`U`hhUh`k`Uf`b]W`h`X]Y`Y]bn][`Yž`X]Y`]b`XYf`[`Y]W`Yb`  
B`UW`h`ZØf`i`bfi` \Y`gcf`[`hY`"Bi`f`%)`A`]bi`hYb`gd`ÀhYfž`i`a``\$&.`%)`i` \fž`  
\_Ua`Yg`]b`XYf`5i`[`i`gh`6YVY`!GhfU»`Y`YVYb`ZU`g`ni`Y]bYf`  
\_ØfdYf`]W`Yb`5i`gY]b`Ub`XYfgY`hni`b`ž`Ub`XYf`a`Y`fYfY`DYfgcbYb`  
UZ` \Ub]gW`Yf`<`Yf`\_i`b`Zi`VYhY]`][`h`k`UfYb`" <`]Yf`g]b`X`X]Y`[`Yb`Ui`Yb`  
l`a`gh`Àb`XY`i`b`\_Ufž`XU`i`bhYfgW`]YX`]W`Y`5b`[`UVYb`ni`a``5V`Ui`Z`  
[`Ya`UW`h`k`i`fXYb`"5i`W`]b`X]YgYa` :`U`a`Y`XYhYb`g]W`nk`Y`  
A`ÀbbYf`a`]h`Y]W`hYb`J`Yf`Y`hni`b`[`Ybž`X]Y`]a`F`Y`hni`b`[`gk`U`[`Yb`  
VY` \Ub`XY`h`k`i`fXYb`"5i`W`ni`X]YgYa`J`cfZU`" \Uh`X]Y`Dc`nY]VY` \ØfXY`  
9fa`]h`ni`b`[`Yb`Y]b`[`Y`Y]hYh`i`b`X` \c`Zi`Ui`Z`gUW`X]Yb`]W`Y`<`]bk`Y]gY`  
Ui`g`XYf`6Yj`Ø`\_Yfi`b`[`"

## 9]b`VYgcf`[`b]gYffY`[`YbXYf`HfYbX`

8]Y`<`Ài`Z][`\_Y]h`j`cb`?`ØfdYfj`Yf`Y`hni`b`[`Yb` \Uh]b`XYb`Y`h`hYb`b` \fYb`  
]b`8Yi`hgW` \Ub`X`Y]b`Yb`VYgcf`[`b]gYffY`[`YbXYb`5bgh]Y`[`j`YfnY]W`b`Yh`  
@Ui`h`XYa` `6i`bXYg\_f]a`]b`U`Ua`h`k`i`fXYb`nk`]gW`Yb`&\$%(`i`b`X`&\$&(`  
]a`a`Yf`k`]YXYf` \c`Y` :`U`n`U` \Yb`ZYgh`[`YghY`"h`"8]Y`8`UhYb`g]b`X`nk`Uf`  
Ui`Z`GhUh]ghU`j`YfZØ`[`VUfž`XcW`X`Ug`ghY][`YbXY` ;`Yk`U`hd`chYbn]U`]b`  
VYgh]a`a`hYb`6Yj`Ø`\_Yfi`b`[`g`[`fi`ddYb` `Àggh`g]W`bi`f`gW`k`Yf`  
][`bcf]YfYb`"9]b`6`]W`\_Ui`Z`X]Y`GhUh]gh]\_Yb`j`cb`GhUh]ghU`nY][`hž`X`Ugg`  
 ;`Yk`U`h`\_f]a`]b`U`]h`Àh]b`j`YfgW`]YXYbYb` :`cfa`Ybž`XUfi`bhYf`Ui`W`  
?`ØfdYfj`Yf`Y`hni`b`[`i`b`X`[`YZ`À` \f`]W`Y`?`ØfdYfj`Yf`Y`hni`b`[`ž`]a`a`Yf`  
k`]YXYf`]b`XYb`B`UW`f]W`hYb`Ui`Z`hUi`W`Yb`"

9]b`6Y]gd]Y`ZØf`X]Y`VYgcf`[`b]gYffY`[`YbXY`@U`[`Y`ZUb`X`VYfY]hg`Ua` `&(`"  
A`U]`&\$&)`ghUhhž`U`g`ZØb`Zi`b`VY`\_Ub`b`hY`A`ÀbbYf`Y]b`Yb`&)`!`À` \f][`Yb`  
5Z` \Ub`Yb`]b`XYf`6fØW`\_Yb`ghfU»`Y`Ub`[`f]ZYb`"8Yf` ;`YgW`ÀX][`hY`Yf`]h`  
Ui`W` \]YfVY]`Y]W`hY`J`Yf`Y`hni`b`[`Yb`"5i`W`]b`X]YgYa` :`U`Y`]hYh`X]Y`  
Dc`nY]Y]b`J`YfZU` \fYb`k`Y`[`Yb`[`YZ`À` \f`]W`Yf`?`ØfdYfj`Yf`Y`hni`b`[`Y]b`  
i`b`X`V]h`hYh`i`a` `<`]bk`Y]gY`j`cb`NYi`[`Yb`"8]Y`HY`Y`Zcbbi`a`a`Yf`Ui`hYh`  
\$` \*`\*`%`#`&`%`!`\$`ž`a`]h`XYf`6Yni`[`gbi`a`a`Yf`\$`%` `(`(`#&\$&)`ž`k`]Y`  
**DfYggYdcfhU`"XY`VYf]W`hYhY`"**

8]Y`9b`hk`]W`\_i`b`[`Yb`X]YgYf`J`cfZ`À`Y`g]b`X`Ui`W`ZØf`X]Y`c`\_U`Y`  
 ;`Ya`Y]bgW`UZi`U`Ufa`]YfYbX`"9`hYfbž`ž`[`Yb`X`]W`Y`i`b`X`X]Y`Dc`nY]

g]bX`[ YZcfXYfhž'g]W`[ Ya Y]bgUa `ZØf`Y]b`g]WXYfYg`I a ZY`X  
 Y]bni gYhnYb"; Yk U`h`\Uh]b`i bgYfYf"; YgY`gWUZh`\_Y]bYb`D`Uhnž  
 i bX`X]Y`DfÄj Ybh]cb`gc``hY`Ub`cVYfghYf`GhY``Y`ghY\Yb""8]Y`U\_hi Y``Yb  
 9fY][ b]ggY`]b`; fY]n`j YfXYi h`]WXYbž`k ]Y`k ]W`h][ `Yg`]ghž`U\_h]j ` [ Y[ Yb  
 ; Yk U`h`Y]bni hfYhYb`i bX`ØVYf`X]Y`<]bhYf[ fØbXY`Ui Zni `\_ÄfYb"

8YhU]`g	
C fh	; fY]nž`8Yi hgW`UbX
E i Y``Yb	<ul style="list-style-type: none"> <li>• k k k "bYk g"XY</li> <li>• k k k "dfYggYdcfhU``XY</li> <li>• XY"ghUh]ghU"WŁa</li> </ul>

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