

<]hnYk Y`Y`Y`]b`H\Øf]b[Yb.` < ÒW\ ghY
K U`XVfUbX[YZU\ f`Xfc \ h°

GcbbYVYf[`k UfbhY`j cf`YI hfYa ` \c\Yf`K U`XVfUbX[YZU\ f`Ua
' '\$"\$*"\$&\$&) "'DfÀj Ybh]cbga U» bU\ a Yb`i bX`U_hi Y`Y`F]g]_Yb
]a` : c_i g"



GcbbYVYf[ž`8Yi hgW\`UbX`!`8]Y`U_hi Y`Y`K YhhYf`U[Y`]b
H\Øf]b[Yb`gcf[h`ZØf`[fc» Y`6Ygcf[b]g`i bhYf`XYb`6Y\ ÒfXYb"
6YgcbXYfg`]b`X]YgYf`K cW\Y`k]fX`Y]bY` <]hnYk Y`Y`Y`fk UfhYhž
[YdUUfh`a]hni bY\ a YbXYf`HfcW_Yb\Y]hž`k Ug`X]Y
K U`XVfUbX[YZU\ f`XfUgh]gW\`Yf\ Ò\h" @Ui h`5bhYbb`H\Øf]b[Yb
ghY`h`XYf`@UbXYgZc fghVYhf]YV`H\Øf]b[Yb` : c fgh`ZY ghž`XUgg`Y]b][Y
F Y []cbYb`XYg` : fY]ghUUhg`X]Y` \ ÒW\ ghY`K U`XVfUbX[YZU\ f`Ybghi ZY`)
YffY]W\Yb`_ÒbbhYb"8]Y`Ua` ghÀf`_ghYb`VYhfc ZYbYb` ; YV]YhY`g]bX
XYf`GØXh\Øf]b[Yf`F Ui a ž`A]hhY`h\Øf]b[Yb`i bX`XYf`C ghh\Øf]b[Yf
F Ui a ž`k c`VYgcbXYfg`j]Y`Y`?]YZYfbk`À`XYf`Ubni hfY ZYb`g]bX"

8]Y`J cf\YfgU[Y`XYg`8Yi hgW\Yb`K YhhYfX]YbghY`g`]gh`U`Ufa]YfYbX.
: Øf`A]hk cW\`k]fX`]b`XYb`6YfY]W\Yb`XYf` : c fgh`A hYf`GcbbYVYf[ž`

<Y`XVi f[i bX`?U`hYbbc fX\Y]a`X]Y`\ØW`gha`Ò[`]W`Y
K`U`XVfUbX[YZU\`f`Yfk`UfhYh" `ϕ`XYb`b`ØfX`]W`Yb`i`bX`g`ØX`]W`Yb
HY`Yb`H\Øf]b[Ybg`k`]fX`ni`XYa`Y]bY`\c\Y` ; YZU\`fYbghi`ZY`(
fY[]ghf]Yfh/`]b`XYb`?Ua`a`U[Yb`XYg`H\Øf]b[Yf`K`U`XYg`i`bX`]a
C`ghYb`gd]Y[Y`h`g]W`Y]bY`a`]hh`YfY` ; YZU\`fYbghi`ZY`fGhi`ZY`" `Ł`k`]XYf"

Df`Åj`Ybh]cb`ga`U»`bU\`a`Yb`i`bX`K`Ufbi`b[`Yb

8]Y`ni`gh`ÅbX][Yb`6Y\`ØfXYb`k`UfbYb`j`cf`a`Ò[`]W`Yb
6YhfYhi`b[gj`YfVchYb`]b`ghUf`_`ZfYei`Ybh]YfhYb` ; YV]YhYb`ž`i`a`XUg
F]g]_`c`j`cb`K`U`XVf`ÅbXYb`ni`a`]b]a`]YfYb" `6YgcbXYfg`k`]W`h][`]gh
X]Y`K`U`XVfUbXdf`Åj`Ybh]cb.`Gc`[`]h`]a`K`U`X`Y]b`ghf]_`hYg
F`Ui`W`j`YfVch`ž`i`bX`j`cb`k`]`XYb` ; f]`d`Ufhmg`gck`]Y`c`ZYbYa` :`Yi`Yf
gc`h`Xf]b[YbX`UV[YgY\`Yb`k`YfXYb" `8UfØVYf`\`]bUi`g`gc`h`Yb
K`U`Xk`Y[Y`i`bX`9]bZU\`fhYb`ZfY][Y\`U`hYb`k`YfXYb`ž`i`a`Y]bY`gW`bY`Y`
ϕ`hYfj`Ybh]cb`VY]`6fUbX[YZU\`f`ni`Yfa`Ò[`]W`Yb" `ϕ`a` :`U`j`cb
F`Ui`W`g`Åi`Yb`]a`K`U`X`[`]h`Yg`ž`i`bj`YfnØ[`]W`X]Y`%%&`ni`k`Å\`Yb"

- K`U`XVfUbX[YZU\`fYbghi`ZYb`]a` ,`VYfV`]W`_`.
- Ghi`ZY`%`GY\`f`[Yf]b[Y` ; YZU\`f" `?Y]bY`9]bgW`f`Åb`_i`b[Yb`ZØf`
K`U`XVYgi`W`Yf"
- Ghi`ZY`&.` ; Yf]b[Y` ; YZU\`f" `?Y]bY`9]bgW`f`Åb`_i`b[Yb`ZØf`
K`U`XVYgi`W`Yf"
- Ghi`ZY`" `A`]hh`YfY` ; YZU\`f" `ϕ`Zc`fa`U]cb`ga`U»`bU\`a`Yb`Xi`fW`
H\Øf]b[Yb:`c`f`gh`k`YfXYb`]bhYbg]j`]Yfh"
- Ghi`ZY`(` `<c\Y` ; YZU\`f" ; f]`d`ÅhnY`_`ØbbYb`Xi`fW`XUg`
:`c`f`gh`Ua`h`[YgdYffh`k`YfXYb"
- Ghi`ZY`)`GY\`f`\c\Y` ; YZU\`f" :`ÅW`][Y`K`U`XgdYffi`b[Yb`
a`Ò[`]W`ž`]bgVYgcbXYfY`VY]`gY\`f`\Y]»`Ya`K`YhhYf"

8]Y`NU\`Yb`XYf`V]g\`Yf][Yb`K`U`XVf`ÅbXY`]b`H\Øf]b[Yb`g]bX
YVYbZU`g`VYgcf[b]gYffY[YbX.`ϕ`a`]U\`f`&\$&`k`i`fXYb`VYfY]hg`&(
: `Å`Y`Ui`ZY]bYf` : `ÅW`Y`j`cb`nk`Y]`<Y`hUf`fY[]ghf]Yfh`ž`k`Å\`fYbX`&\$&(
'`(` `6f`ÅbXY`Ui`Z`)`<Y`hUf`YfZUggh`k`i`fXYb" `8]YgY`Ni`bU\`a`Y`]gh`Y]b
XYi`h`]W`Yg`NY]W`Yb`XUZØf`ž`XUgg`X]Y` ; YZU\`fYb`j`cb`K`U`XVf`ÅbXYb
Yfbghi[Ybca`a`Yb`k`YfXYb`a`ØggYb"

?`>`]a`Uk`UbXY`i`bX`gY]bY`5i`gk`]f`_i`b[`Yb

8]Y`Yf\Ò\hY`K U`XVfUbX[YZU\f`]gh`Ui W\`Y]b`DfcXi _h`XYg
 ?`]a Uk UbXY`gž`XYf`k Y`hk Y]h`ZØf`6Ygc f[b]g`gc f[h`8Yf
 K Y`h_]a UfUh`fH77Ł`dfc[bcgh]n]Yfh`]b`YfgW`fYW`YbXYb`GnYbUf]Yb
 Y]bY`9fk Åfa i b[`V]g`ni `) ž(..7`V]g`&%\$ž`gcZYfb`_Y]bY`A U»bU\`a Yb
 Yf[f]ZYb`k YfXYb``Gc`W\Y`_]a Uh]gW\Yb`J YfÅbXYfi b[Yb`ZØ\`fYb`ni
]a a Yf`\Åi Z][Yf`Ui ZhfYhYbXYb`K YhhYfYI hfYa Yb` `k]Y`<]hnYk Y`Ybž
 Ghi fa YfY][b]ggYb`i bX`GhUf`_fY[Yb` `X]Y`k Y]hYf\]b`XUg`F]g]_c`ZØf
 K U`XVfÅbXY`Yf\Ò\Yb``8Yf`HfYbX`nY][hY]bY`J YfghÅf`_i b[`XYg
 5i ZhfYhYbg`Ui ZY]bUbXYfZc`[YbXYf`Gca a YfhU[Y`i bX
 HfcdYbbÅW`hYž`k Ug`X]Y`K U`XVfUbX[YZU\`f`k Y]hYf`Ub\`Y]nh``@Ui h`
K U`Xk]ggYb`g]bX`X]Yg`X]Y`<YfUi gZcfXYfi b[Ybž`XYbYb`g]W
[Y[Ybk Åfh][`X]Y` : c f g h k]f h g W U Zh`g h Y`Yb`a i gg"

9g``Y[h`Y`hnh`Ub`i bgž`UW\hgUa` `a]h`XYb`K Å`XYfb`i a ni [Y\`Yb`i bX
 Y]bYb`6Y]hfU[`ni f`J cfVYi [i b[`j cb`6fÅbXYb`ni ``Y]ghYb``8Yf`K U`X
]gh`b]W\h`bi f`@YVYbgfUi a`ZØf`nU\`fY]W\Y`H]YfUfhYbž`gcbXYfb`Ui W\
 Y]b`k]W\h][Yf`6YghUbXhY]`i bgYfYf`B Uhi fž`XYb`k]f`gW\ØhnYb
 a ØggYb"

8YhU]`g	
C fh	GcbbYVYf[ž`8Yi hgW\`UbX
E i Y`Yb	<ul style="list-style-type: none"> • k k k "UbhYbbYh\i Yf]b[Yb"XY • k k k "h\i Yf]b[YbZc fgh"XY • k k k "k U`Xk]ggYb"bYh

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