

5 WX hi b [ ž'5 i hc ZU\ fYf° ' < Yi hY 'V` ]hnh'Yg` ]b  
5`VfYWX hg`!`GhUbXc fh'i bX`NY]hYb`°

A cV]`Y`6`]hnYf` ]b`Gi` \`. `5\_hi` Y`Y`GhUbXc fhY`i bX`hYWX b]gWX Y  
8YhU]`g`ni` f` ; YgWX k ]bX][`\_Y]hg\_cbhfc`Y`Ua`'%) "\$+ "&\$&)" "



5gWX Yb\cZYf`K Y[`- , ) &-`Gi` \`ž'8Yi hgWX`UbX`!`K Ug`[`Y`h` ]b  
5`VfYWX hg3`<Yi hYž`Ua`'%) "'& ]'&\$&) ž` \Uh`X]Y`Dc` ]nY` ] ]b`Gi` \`i` a  
\$, .( +`I` \f`Y]bYb`a` cV]`Yb`F`UXUf`\_UghYb`Ua`'5gWX Yb\cZYf`K Y[  
Ui`Z`YghY`h`A` ]hY]bYa`HYa`dc`a` ]hj`cb`i` \$`\_a`#` ]gh` \]Yf  
VYgcbXYfY`J`c`fg]WX`h`[`YV`chYbž`XU` ; YgWX k ]bX][`\_Y]hg\_cbhfc`Y`b` ]a  
[`YgUa` hYb`GhUXh[`YV]Yh`ni`Yfk`UfhYb`g]bX`"8]YgY`6`]hnYfghUbXc fhY  
VUg]YfYb`Ui`Z`XYb`U`\_hi`Y`Yb`bZcfa`Uh]cbYb`j`ca`gY`VYb`HU[`ž`i`bX  
X]Y`Dc]h]cb`XYg`6`]hnYfg`k`i`fXY`VYfY]hg`i`a` '\$+.`) `I` \f`[`Ya`Y`XYh`  
A`cV]`Y`6`]hn[`Yf`Ä`h`Y`g]bX`VY`\_Ubb`h`XU`Z`f`ž`Z`YI` ]VY`i` bX`gWX`bY`Ua  
GhfU`»`Yb`f`UbX`Ui`Z`[`YV`Ui`h`ni`k`Yf`XYb`ž`k`Ug` ]a`a`Yf`Y]bYb  
,`VYffUgWX`i`b[`gY`ZY`\_h`Z`f`X]Y`5i`hc`ZU` \fYf`a` ]h`g]WX`Vf]b[`hž`k` ]Y`  
**bYk`g`"XY`VYf]WX`hY`h"**

8cWk`k ]Y`Zi b\_h]cb]YfYb`X]YgY`a cV]`Yb`6`]hnYf`Y][ Ybh]Wk 3`G]Y  
bi hnYb`Y]bY`J ]Y`nU`j`j cb`A YggYWk b\_]Ybž`XUfi bhYf`F UXUfZU`Ybž  
X]Y`XYb`8cdd`Yf!9ZZY\_hj Yfk YbXYbž`gck ]Y`D]YncgYbgcfYb`i bX  
⊖Xi \_h]cbggWk`Y]ZYb``9]bY`VYgcbXYfg`a cXYfbY`HYWk bc`c [ ]Y`]gh  
@]85F`f@[ \h`8YhYWh]cb`UbX`F Ub [ ]b [ Łž`X]Y`@UgYf]a di`gY  
Ui ggYbXYh`i bX`X]Y`NY]h`a ]gghž`X]Y`XUg`@]Wk h`VYb`Øh][ hž`i a  
ni fØW\_ni \_Y`fYb``8]Yg`Yfa Ò[ `]Wk h`Y]bY`df`Àn]gY  
; YgWk ]bX][ \_Y]hga Yggi b [ ž`c`bY`XUgg`XYf`6`]hnYf`g]Wk hVUf`V`]hnž  
k Ug`j cf`U`Ya `]b`Hi bbY`b`a ]hgdYn]Y`Yb`GWk Ufn`]Wk h[ Yf`ÀhYb  
ni a `9]bgUhn`\_ca a h`8]YgY`6`]hnYf`\_ØbbYb`Ui Wk`c`bY`g]Wk hVUfY  
6`]hn`]Wk hU\_hj] ]Yfi b [ `UfVY]hYbž`i bX`XUfØVYf`]bZcfa ]Yfh`  
[ YV`]hnh`XY`

## „ VYffUgWk i b [ gYZZY\_hY`i bX`c`Y`Df`Àn]g]cb

8]Y`a cV]`Yb`6`]hnYf`V]YhYb`b]Wk h`bi f`:`YI ]V`]h`hž`gcbXYfb`Ui Wk  
Y]bY`A Ò[ `]Wk \_Y]hž` ; YgWk ]bX][ \_Y]hgØVYfgWk fY]hi b [ Ybž`X]Y`Ài Z][ Y  
I fgUWk Yb`ZØf`I bZ`Y`g]bXž`[ Yn]Y`h`ni `\_cbhfc``]YfYb``G]Y`\_ØbbYb  
; YgWk ]bX][ \_Y]hgØVYfhfYhi b [ Yb`UV`(`\_a #`ØVYf`XYa`HYa dc`]a ]h  
ZYghghY`Ybž`k cVY]`Y]bY`Hc`YfUbn`j cb`` `\_a #`V]g`%\$\$`\_a #`  
Y]b [ Yf`Ài a h`k ]fX``6Y]; YgWk ]bX][ \_Y]hYb`ØVYf`%\$\$`\_a #`g]bX`Yg  
`i` `5Vni [ ž`k ]Y`Vi gg [ Y`X\_UhU`c [ "XY`Uba Yf`\_h`6YgcbXYfg  
gdØfVUf`]gh`Ui Wk ž`XUgg`g]Y`6`]hn`]Wk h`Y]bgdUfYbž`i a`XYb  
5i hcZU`fYfb`b]Wk h`i bbØh][ `5b [ gh`Y]bni `U [ Ybž`Yhk U`]b`Hi bbY`b`  
8]YgYf`5gdY`h`Yf`Ø`h`X]Y`G]Wk Yf`Y]h`ZØf`U`Y`J Yf`\_Y`fghY`]bY`a Yf`

9g`]gh`YXcWk`k ]Wk h][ `ni`k ]ggYbž`XUgg`A cV]`V`]hnYf`Ui Wk  
ZY`YfU bZ`][ [ `gY]b`\_ØbbYb``A YggYf [ YVb]ggY`gc``hYb`ghYhg`\_f]h]gWk  
`]bhYfZfU [ h`k YfXYbž`XU`]b`Yhk U`Y]bYa`8f]hhY`XYf`:`À`Y`:`Y`Yf`]b  
6i » [ Y`Xj YfZU`fYb`Ui ZhfYhYbž`\`Ài Z][ `Ui Z[ fi bX`b]Wk h[ YY]Wk hYf  
; Yf`ÀhY`cXYf`i b [ Øbgh][ Yf`G]Wk h] Yf`\`À`hb]ggY``9]b`gcf [ Z`h][ Yf  
I a [ Ub [ `a ]h`X]YgYb`A Yggi b [ Yb`]gh`XU`Yf`Ya dZc`\`Yb``K Ybb  
5i hcZU`fYf`Y]bYb`6i » [ Y`XVYgWk Y]X`Yf`U`hYbž`\UVYb`g]Y`%( `HU [ Y  
NY]hž`i a `9]bgdfi Wk`Y]bni `Y [ Yb``F YWk hgUbk `À`hY`ZØf`J Yf`\_Y`fgfYWk h  
ghY`Yb`\]Yf`cZi`U`g`k Yfh] c``Y`I bhYfghØhni b [ `ni f`GY]hY`

K Ug`V`Y]Vh`ni`gU [ Yb3`9]b`a cV]`Yf`6`]hnYf`\_Ubb`nk Uf`Y]bY  
i bUb [ YbY`a Y`„ VYffUgWk i b [ `a ]h`g]Wk `Vf]b [ Ybž`UVYf`Yf`gcf [ h

Ui W\ZØf'a Y\ f'G]W\Yf\Y]h'Ui Zi bgYfYb'GhfU»Yb"5i hcZU\fyf'gc`hYb  
g]W\XU\Yf'ghYhg'Ub'X]Y'; YgW\k ]bX][\_Y]hg`]a ]hg'\U'hYb'i bX'Y]b  
k Yb][ 'a Y\ f'J c fg]W\h'k U'hYb''UggYb' 'b]W\h'bi f'ZØf'g]W\gY'Vghž  
gcbXYfb'Ui W\ZØf'UbXYfY'J Yf\_Y\ fghY]'bY\ a Yf"8Ybb'G]W\Yf\Y]h  
]a 'GhfU»Ybj Yf\_Y\ f']gh'XUg'\ØW\ghY'; i hž'XUg'k ]f'i bg'k ØbgW\Yb  
\_ØbbYb"

8YhU]`g	
C fh	5gW\Yb\cZYf'K Y[ '- , ) &- 'Gi \`ž'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 "[ YV`]hnh"XY</li> <li>• k k k "Vi gg[ Y`X_UhU`c[ "XY</li> </ul>

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