

@YgY! 'i bX`D`Ui XYffY]\Y. '9]bY`< ca a U[ Y  
Ub`6Ybbc`D`i XfU`]b`K Y]a Uf

5a '- " ' & \$ & ) `Z]bXYh`]b`K Y]a Uf`Y]bY`@Ygi b[ `ØVYf`XYb  
88F!5i hcf`6Ybbc`D`i XfU`ghUhh" `9f`YVYb`G]Y`gY]bY  
`]hYfUf]gWXYb`K Yf\_Y`



K Y]a Ufž`8Yi hgW\`UbX`!`9]b`[ Ubn`VYgcbXYfYf`B UW\ a ]hhU[  
Yfk UfhYh`X]Y`6Ygi W\Yf`XYf`@YgY! 'i bX`D`Ui XYffY]\Y  
? ]bX\Y]hgVØW\Yf`Ua '- " ' & \$ & ) 'i a`%\*`!` \f`]b`XYf  
@]hYfUhi f9hU[ Y`]b`K Y]a Uf" `a` :`c`\_i`g`ghY\`h`6Ybbc`D`i XfUž`XYf`U`g  
Y]bYf`XYf`YfZc`[ fY]W\ghYb`ž [ YbXVi`W\Ui hcfYb`XYf`88F`[ ]`h" , VYf  
ZØbZA ]`]cbYb`9I Ya d`UfY`gY]bYf`K Yf\_Y`ZUbXYb`]`fYb`K Y[ `ni  
`YgYVY[ Y]ghYfhYb`? ]bXYfb`i bX`ž [ YbX`W\Yb" `8]YgY`J YfUbghU`hi b[  
j Yfgdf]W\h`b]W\h`bi f`Y]bYb`F ØW\_V`]W`\_Ui Z`gY]b`VYY]bXfi W\_YbXYg  
K Yf\_ž`gcbXYfb`Ui W\`gdUbbYbXY`9]bV`]W\_Y`]b`gY]bY`\_fYUh]j Y`K Y`h"  
@Ui hi**F UX]c`c`hhY`k** YfXYb`5b`U`Hi W\_Yfa Ubb`i bX`GUV]bY`5fbXh  
XYb`B UW\ a ]hhU[ ]`[ YghU`hYb`i bX`Y]b`VYgcbXYfYg`5i [ Yba Yf`\_Ui Z  
D`i XfUg`VY`]YVhYg`6i W\` @Øhh`A UhhYb`i bX`X]Y`k Y]» Y`A i gW\Y`  
`Y[ Yb"

6Ybbc`D`i XfUž`[ YVcfYb`Ua`"%"`C`\_hcVYf`%-`&`)]b`A`ØW`YbVYf`[ ž  
j`YfVfUW`hY`gY]bY`?`]bX`Y]h`i`b`Y]bYf`5fVY]hYfZJa` ]`Y`"9f`Xi`fW`Y]Z  
Y]bY`VYk`Y`[ hY`@VYbg`[ YgW`]W`hYž`X]Y`]`b`j`cb`XYf`<`UbXY`ga`Uf]bY  
]b`X]Y`@]hYfUhi`fgnYbY`XYf`88F`ZØ`fhY`"8`]YgY`j`]Y`gY]h`[ Yb  
9fZU`fi`b`[ Yb`dfÅXYgh]b]YfhYb`]\`bž`ØVYf`X]Y`6YgcbXYf`Y]hYb`XYf  
?`]bXYf!`i`bX`ž`[ YbX`]hYfUhi`f`ni`gW`fY]VYb`"8`]Y`K`Yf`\_`Y`D`i`XfUg  
h`Ya`Uh]g]YfYb`Å`i`Z`[`<`Y]a`Uhi`bX`B`Uhi`f`i`bX`g]bX`\_`Uf`i`bX  
Y]bXf]b`[`]W`[`[ Y`U`hYb`"J`]Y`Y`gY]bYf`;`YgW`]W`hYb`g]bX`]a`C`ghYb  
8Yi`hgW`U`bXg`j`Yfk`i`fnY`hž`k`Ug`X]Y`@YgYf.]bbYb`VYgcbXYfg  
Ubgdf]W`h`K`]Y`VYfY]hg`K`\_]dYX]U`Yf`Å`i`hYfhž`j`YfØZYb]h]W`hY  
D`i`XfU`ØVYf`(\$`?)`]bXYf!`i`bX`ž`[ YbXVØW`Yfž`X]Y`b]W`h`bi`f`]b`XYf  
88F`ž`gcbXYfb`U`g`@]nYbnUi`g`[ UVYb`Ui`W`]a`K`YghYb`c`W`]a`?`i`fg  
ghUbXYb"

## J`cb`XYf`@]hYfUhi`f`ni`f`5`i`gnY]W`bi`b`[

GY]bY`9fnÅ`i`b`[`G]YVYbg`hcfW`Yf`Y]h`%-`-`&`XYb`8Yi`hgW`Yb  
ž`[ YbX`]hYfUhi`fdY]g]b`XYf`GdUfhY`?`]bXYfVi`W`ž`bUW`XYa`Yf`ni`j`cf  
%-`)%`VY]a`DfY]gUi`ggW`fY]VYb`ni`f`i`ØfXYfi`b`[`XYf`gcn]U`]gh]gW`Yb  
?`]bXYf`]hYfUhi`f`YfZc`[`fY]W`k`Uf`"K`]Y`Ui`Z`ž`[ YbX`]hYfUhi`f`"cf`[  
bUW`ni`YgYb`]ghž`nY][`h`D`i`XfUg`Gh]`gY]bY`Gma`dUh`Y]ZØf`GW`k`UW`Y  
i`bX`5i`»`YbgY]hYfž`c`bY`]b`Y]bY`Gcn]U`fca`Ubh]\_`UVni`Xf]ZhYb`"  
GhUhhXYggYb`g]bX`gY]bY`HYI`hY`i`a`cf]c`i`bX`Ui`ZXYb`Di`b`\_`hž  
k`cXi`fW`Yf`Y]bYb`VYXYi`hYbXYb`9]bZi`gg`Ui`Z`X]Y`@YgYgcn]U`]gUh]cb  
↑`b`[ Yf`A`YbgW`Yb`U`hY"

D`i`XfUg`K`Y`[`ni`Y]bYf`XYf`Y]bZi`ggfY]W`ghYb`Gh]a`a`Yb`XYf`88F!  
?`]bXYf`]hYfUhi`f`k`Uf`b]W`h]a`a`Yf`Y]bZUW`"GY]bY`9fn]Y`i`b`[`i`bX  
gY]bY`9fZU`fi`b`[ Yb`]b`XYf`<`UbXY`ga`Uf]bY`dfÅ`[ hYb`]\`b`"Gc  
ØVYf`YVhY`Yf`XYb`i`bhYf`[ Ub`[`Y]bYg`GW`]ZYgž`k`Ug`]a`VY]a  
GW`fY]VYb`Y]bY`VYgcbXYfY`DYfgdY`\_h]j`Y`[ UV`"B`UW`XYa`?`f]Y`[  
V]`XYhY`Yf`g]W`U`g`B`Yi`Y`fYf`k`Y]hYf`i`bX`VY`[ Ub`bž`gY]bY  
6YXYi`hi`b`[`ZØf`X]Y`?`]bXYf`]hYfUhi`f`ni`Z]bXYb"

## 9]b`5VYbX`j`c`Yf`9f]bbYfi`b`[ Yb

5a`-`"ž`]k`]fX`XYf`]hYfUf]gW`Y`B`UW`a`]hhU`[`Y]bY`;`Y`Y`[ Yb`Y]h  
V]YhYbž`g]W`a`]h`D`i`XfUg`9fVY`Ui`gY]bUbXYfni`gYhnYb`"8]Y

J YfUbgU`hi b[ `n]Y`hXUfUi ZUVž'gck c\`X]Y`Øb[ YfYb'; YbYfUh]cbYb  
 U`g`Ui W\`9fk UW\gYbYž'X]Y`9f]bbYfi b[ Yb`Ub`]\fY`Y][ YbY`?]bX\Y]h  
 a ]h'gY]bYb'; YgW\]W\hYb`j YfV]bXYbž'ni `YffY]W\Yb"5`Y  
 ðhYfYgg]YfhYb`g]bX`Y]b[ Y`UXYbž'g]W\`i bhYf`XYa `A chhc  
 ?]bX\Y]hgVØW\Yf` ]b`X]Y`]hYfUf]gW\Y`K Y`h] cb`6Ybbc`D`i XfU  
 YbhZØ\fYb`ni `UggYb"J YfdUggYb`G]Y`b]W\h`X]YgY`7\UbW\ž'Y]bYb  
 6`]W\_`]b`X]Y`GY`Y`Y]bYg`5i hcfg`ni `k YfZYbž'XYf`X]Y`?]bXYf`]hYfUhi f  
 XYf`88F`YbhgW\Y]XYbX`a ]h[ YdfÄ[ h`\Uh"

8YhU]`g	
C fh	K Y]a Ufž'8Yi hgW\`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "fUX]c`c hhY"XY</li> <li>• XY"a "k ]_]dYX]U"cf[</li> <li>• k k k "i [ YbX`]hYfUhi f"cf[</li> </ul>

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