

HfU[ ÒX]Y `]a ` < UZYbVYW\_Yb. `5b[ `Yf`i bX  
F YhhYf`Yfhf]b\_Yb `]b `K c`[ Ugh

⊕`K c`[ Ugh`YfhfUb\_Yb`Ua ` ` \$" A U] &\$&) `Y]b`5b[ `Yf`i bX`gY]b  
F YhhYf`bUW`Y]bYa `hfU[ ]gW`Yb`< UZYbi bZU`" F Yhhi b[ g\_fÄZhY  
`Y]hYhYb`i a ZUggYbXY`Gi W`a U» bU`a Yb`Y]b"



K c`[ Ughž`8 Yi hgW`UbX`!`5a`gd`ÄhYb`8 cbbYfghU[ UVYbXž`XYb`" \$"  
A U] &\$&) žYfY][ bYhY`g]W`]b`K c`[ Ugh`Y]b`hfU[ ]gW`Yf`J cfZU`ž`VY]  
XYa`nk Y]A`ÄbbYf`]\f`@VYb`j Yf`cfYb`"9]b`&+!`Ä`f][ Yf`5b[ `Yf`Z]Y`  
\_i fn`j cf`A ]hhYfbUW`h]b`XUg`< UZYbVYW\_Yb`i bX`\_cbbhY`g]W`b]W`h  
a Y`f`gY`Vgh`VYZfY]Yb`"⊕`Y]bYa`j Yfnk Y]ZY`hYb`J Yfgi W`ž`]\a`ni  
`Y`ZYbž`gdfUb[ `Y]b`(\$!`Ä`f][ Yf`DUggUbh]bg`K UggYfž`XcW`Ui W`Yf  
[ Yf]Yh]b`GW`k ]Yf][ \_Y]hYb`i bX`hUi W`hY`b]W`h`a Y`f`Ui Z`8 ]Y  
U`Ufa ]YfhY`K UggYfgW`i hndc`]nY]`gYhnhY`i a [ Y`YbX  
F Yhhi b[ g\_fÄZhY`j cb`: Yi Yfk Y`f`i bX`Dc`]nY]`]b`6Yk Y[ i b[ "

8 ]Y`Gi W`a U» bU`a Ybž`X]Y`gck c`\\`Ui Z`K UggYf!`U`g`Ui W`Ui Z  
@UbXgY]hY`Xi fW [ YZ`\\fh`k i fXYbž`i a ZUggYb`XYb`9]bgUhn`j cb  
6cc`hYb`i bX`8fc`bYb`a ]h`K`Äfa YV]`XhYW`b]\_`"i bhYfgh`hnh`k i fXYb

X]Y`9]bgUhn\_fÅZhY`j`cb`XYf`6YfY]hgWÅUZhgdç`nY]`i`bX`XYf`  
6i`bXYgdc`nY]`"BUWÅ`ØVYf`nk`Y]`Ghi`bXYb`]bhYbg]j`Yf`Gi`WÅY`  
\_cbbhYb`X]Y`FYhhi`b[`ghYUa`g`X]Y`VY]XYb`A`ÀbbYf`gWÅ`Y]»`]WÅ`YV`cg`  
Ui`g`XYa``K`UggYf`VYf[`Yb`"9]b`B`chUfnh`ghY`hY`XUfUi`Z`]b`XYb`HcX`  
XYf`VY]XYb`ZYgh`8]Y`NYi`[`f]bbYb`XYg`J`cfZU`g`k`i`fXYb`j`cb`Y]bYa`  
?f]gYb]bhYfj`Ybh]cbghYUa`VYhfYi`h`8]Y`9fa`]hhi`b[`Yb`ni`f`  
l`b[`ØW`gi`fgUWÅY`ØVYfbU`a`XYf`?`f]a`]bU`XUi`YfX]Ybgh`5b`\_`Ua`"

## K`Y]hYfY`J`cfZÅ`Y`Ua``<`YffYbhU[

8Yf`hfU[`]gWÅY`J`cfZU`]]b`K`c`[`Ugh`k`Uf`b]WÅh`XYf`Y]bn][`Y`  
6UXYi`bZU`ž`XYf`Ua``J`UhYfhU[`]b`A`YW`\_`YbVi`f[`!`J`cfdca`a`Yfb`  
j`Yfa`Y`XYh`k`i`fXY`"5b`X]YgYa``HU[`[`Yf]YhYb`a`Y`fYfY`DUXX`Yf`i`bX`  
Y]b`A`chcfVcch?`Ud]hÅbž`hY]`g`i`bhYf`5`\_`c`c`Y]bZi`ggž]b`B`ch`"÷`  
6Ufb]b`YfhfUb`\_`Y]b`)"`!`Å`f][`Yf`A`Ubbž`XYggYb`6cch[`Y`\_`YbhYfh`k`Uf`/  
XYf`6ccchgZØ`fYf`k`]Yg`Y]bYb`5hYa`U`\_`c`c`k`Yfhj`cb`%ž&)`Dfca`]`Y`  
Ui`Z`J`cf`i`fY]Zgk`U`X`\_`Ua``Yg`ni`Y]bYa``k`Y]hYfYb`gWÅ`k`YfYb`J`cfZU`ž`  
U`g`nk`Y]DUXXY`VcchY`i`bX`Y]b`A`chcfVcch`\_`YbhYfhYž`k`cXi`fWÅ`ZØbZ`  
DYfgcbYb`]bg`K`UggYf`Z]Y`Yb`"8Yf`A`chcfVcchZU`fYf`U`hY`Y]bYb`  
VYgcbXYfg`c`c`Yb`5hYa`U`\_`c`c`k`Yfhj`cb`%ž+`Dfca`]`Y`"

÷bg[`YgUa`h`nY][`h`X]Y`<`YffYbhU[`gV]`Ubn`Y]bY`VYgcf[`b]gYffY[`YbXY`  
9bhk`]W`\_`i`b[`]b`6Yni`[`Ui`ZX]Y`G]WÅYf`Y]h`Ua``K`UggYf`"8]Y`  
`Åi`Z][`ghYb`6UXYi`bZÅ`Y`[`YgWÅY`Yb`]b`b`UhØf`]WÅYb`];`Yk`ÅggYfbž`  
k`cVY]`c`Zi`XYf`9]bZi`gg`j`cb`5`\_`c`c`Y]bY`F`c`Y`gd]Y`h`8]Y`8`@`F`;  
VYf]WÅhYhž`XUgg`&\$&'`]b`8Yi`hgWÅ`UbX`"`,`A`YbgWÅYb`YfhfUb`\_`Ybž`  
k`cVY]`X]Y`8i`b`\_`Y`n]ZYf`c`WÅ`]gh`J`cf`U`Y`a``A`ÀbbYf`g]bX`VYhfc`ZYbž`  
i`bX`j`]Y`Y`6UXYi`bZÅ`Y`Yb`hghY`Yb`Xi`fWÅ``,`VYfa`i`h`cXYf`  
:`Y`Y]bgWÅ`Åhni`b[`Yb`XYf`];`YZU`fYb`"

## DfÅj`Ybh]cbga`U»`bU`a`Yb`i`bX`9a`dZY`i`b[`Yb`

l`a`XYa`9fhf]b`\_`Yb`j`cfni`VYi`[`Ybž`Ya`dZ]Y`h`Yg`g]WÅ`ž`i`bVYk`UWÅ`hY`  
6UXYghY`Yb`ni`j`Yfa`Y]XYb`i`bX`bi`f`Ub`ØVYfk`UWÅ`hYb`Ghf`Åb`XYb`ni`  
gWÅ`k`]a`a`Yb`"5`\_`c`c`i`bX`8fc[`Yb`j`cf`XYa`GWÅ`k`]a`a`Yb`g]bX`  
Xf]b[`YbX`UVni`Y`b`Ybž`i`bX`Yg`gc`h`Y`b]Ya`U`g`U`Y]b`  
[`YgWÅ`k`ca`a`Yb`k`YfXYb`"k`]WÅh][`Y`9a`dZY`i`b[`Yb`g]bX`.

- K UggYf'j Yf`UggYb`VY]?À`hY`cXYf'I bk c`gY]b"
- 5bnY]WXYb`ZØf`9fhf]b\_YbXY`Yf\_YbbYbž'i a`gW`bY``\UbXY`b ni`\_ÖbbYb"
- ða`B chZU``gcZcfh`XYb`FYhhi b[ gX]Ybghi`bhYf`%%&`fi ZYb"

8]Y`9fY][ b]ggY`XYg`<YffYbhU[ g`a U`bYb`Y]bXf]b[ `]W`ni f`J cfg]W`h i bX`j YfXYi h]W`Ybž`XUgg`G]W`Yf\Y]h`Ua`K UggYf`cVYfghY`Df]cf]h`h \UVYb`gc`hY`"Bi f`Xi fW`j YfUbhk c fhi b[ gj c`Yg`J Yf\U`hYb`\_Ubb XUg`F]g]\_c`dchYbn]Y`Yf`I bZ`A`Y`a`]b]a`]Yfh`k YfXYb"

8YhU]`g	
J c fZU``	9fhf]b_Yb
I fgUWXY	5`_c`c`Y]bZi gg
C fh	K c`[ Ughž`8Yi hgW`UbX
J Yf`YhnhY	(
: YghbU`a Yb	%
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "bcfX_i f]Yf"XY</li> <li>• k k k "bXf"XY</li> <li>• ]bgh]hi h!XYf![ Ygi bX\Y]h"W`a</li> </ul>

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