

I f`Ui V`]b`XYf`HØf`\_Y].`GW`cW`\_YfYbXY  
DfY]gY`VY]`6i f[ Yf`? ]b[ `Ua` :` `i [ \ UZYb`°

8Yi hgW`Y`I`f`Ui`VYf`nY][ Yb`g]W`gW`cW`\_Yf`h`ØVYf`X]Y`c`Yb`  
DfY]gY`VY]`6i f[ Yf`? ]b[ `Ua` :` `i [ \ UZYb`=ghUbVi`""8]g\_i gg]cbYb`  
i bX`?f]h`\_Yb`bY`a`Yb`ni`"



=ghUbVi`ž`HØf`\_Y]`!`J]Y`Y`8Yi hgW`Y`ZfYi Yb`g]W`Ui`Z`\fYb`  
Gca`a`Yfi`f`Ui`Vž`XYf`g]Y`\`Ai`Z[` `]b`ZYfbY`@`AbXYf`ZØ`fh`"8]Y`  
**XYfk`YghYb`"XY`VYf]W`hYhž`XUgg`X]Y`HØf`\_Y]`ni`XYb`VY`]YVhYghYb`  
F`Y]gYn]Y`Yb`ZØf`XYi hgW`Y`Hci`f]ghYb`n`A`\`hž`cf`U`Ya`k`Y[ Yb`]\fYf`  
Ghf`AbXYž`XYf`fY]W`Yb`?`i`hi`f`i`bX`XYf`j`]Y`Z`h`[ Yb`?ØW`Y`"5a`  
:`i`[ \ UZYb`=ghUbVi`j`YfVf]b[ Yb`F`Y]gYbXY`j`]Y`NY]h` `Y[ U`ž`cV`g]Y`  
Ub`\_ca`a`Ybž`Xi`fW`fY]gYb`cXYf`UVZ]Y[ Yb`":`Øf`X]Y`Yb][ Ybž`X]Y`Ua`  
:`i`[ \ UZYb`Y]bY`A`U`\`nY]h`Y]bbY`a`Yb`a`ØW`hYbž`[ ]Vh`Yg`Y`XcW`  
Y]b][ Y`i`bUb[ YbY`a`Y` ,`VYffUgW`i`b[ Yb`]b`:`cfa`j`cb`\c`Yb`  
DfY]gYb`"**

9]b`6]X`XYf`GdY]gY`\_UfhY`j`cb`6i f[ Yf`? ]b[ `U`h`ZØf`[ fc»Y`  
5i`ZfY[ i`b[ `Y`gcf[ h`"8]Y`DfY]gY`\UVYb`j`]Y`Y`F`Y]gYbXY`j`cf`XYb`

?cdZ[ Yghc»Yb"9]b'8ci V`Y`K \cddYf`\_cghYh`Xcfh`VYa Yf`Ybgk YfhY  
&' 9i fcžk À\fybX`Y]b'; f]`YX`6YYZ`6i f[ Yf`Z0f`%, ž) \$`9i fc  
Ub[ YVchYb`k`]fX"?'ca a YbhUfY`j`cb`Bi hnyfb`Ui Z`FYXX]h`niYi [ Yb  
j`cb`]fYa`G\cW\_` 8Yf`:`i [ \UZYb`\Uh`VcXYb`cgY`DfY]gY` i bX  
 9\Yf`Y]XY`]W`Z0f`j`]Y`Y`Gh`bXYb`<i b[ Yfž`U`g`X]YgY`DfY]gY`ni  
nU\`Yb` "9]b][ Y`VYnY]W`bYb`X]Y'; YV0\fyb`U`g` 5VncW\_Y` žk Yb][ Yf  
U`g`:`c`[ Y`j`cb`ϕZUh]cb"

## 9a d0fhY`i`f`Ui VYf`i`bX`\c\Y`A`Yb0di`b\_hY

9]b`i`f`Ui VYfž`XYf`X]Y`\c\Yb`DfY]gY`VY]`6i f[ Yf`?]b[ `Ua`:`i [ \UZYb  
ϕhUbVi`VYcVUW`hYh`\Uhž`Ài »YfhY`gY]bYb`i`ba`i`h`8Ug  
A`Yb0Ub[ YVch`gW`À[`hia`]h`DfY]gYb`V]g`ni`'`\$`9i`fc`ni`6i`W`Yž  
k`cVY]`Y]b`K` \cddYf`Z0f`&&`9i`fc`i`bX`Y]b`Hf]d`Y`K` \cddYf`gc[`Uf`" `\$  
9i`fc`\_cghYh`@Ui`h`XYf`hn"XY`\_cghYh`Y]b`8ci`V`Y`K` \cddYf!A`Yb0  
&\*ž) \$`9i`fc`i`bX`[`YgW`ÀZh]W`Y`9bhgW`Y]Xi`b[`Yb`VY]`X]YgYb`DfY]gYb  
g]b`X`i`bi`a`[`Àb[`]W`"8Ug`J]XYc`XYg`VYgU[`hYb`i`f`Ui`VYfgž`XUg`X]Y  
A`Yb0dY]gY`Xc`\_i`a`Ybh]Yfhž`\Uh]b`gcn]U`Yb`A`YX]Yb`a`Ugg]j`Y  
5i`Za`Yf`\_gUa`\_Y]h`Yfn]Y`hž`a`]h`%ž) `A`j`]cbYb`5i`Zfi`ZYb`i`bX`0VYf  
&") \$\$`@]\_Yg"

8]Y`F`YU`\_h]cbYb`Ui`Z:`UW`Vcc`\_gd]Y[`Y`b`YVYbZU`g`XUg  
I`bj`Yfgh`ÀbXb]g`k`]YXYf`"J`]Y`Y`Bi`hnyf`fUhYb`XYb`FY]gYbXYbž`XYb  
:`i [ \UZYb`ni`j`Yf`UggYb`i`bX`Ui`Z[`0bgh][`YfY`5`hYfbUh]j`Yb`]b`XYf  
B`À`Y`ni`f0W`ni`[`fY]ZYb`"9]b`UbXYfYf`i`f`Ui`VYf`VYf]W`hYh`j`cb  
0VYfhYi`YfhYb`DfY]gYb`Z0f`5dYfc`"8]Y';`f0bXY`Z0f`X]Y`\c\Yb`DfY]gY  
`Y[`Yb`]b`XYb`\c\Yb`6Yhf]YVg`\_cghYbž`]bgVYgcbXYfY`A`]YhYb`i`bX  
G]W`Yf\Y]hg`\_cbhfc`Ybž`gck`]Y`XYa`E`i`Ug]!A`cbcd`c`XYf';`YgW`ÀZhYž  
X]Y`]b`:`i [ \ÀZYb`\0\YfY`DfY]gY`j`Yf`Ub[`Yb`\_0bbYbž`Yf[`Àbnh`Xi`fW  
ni`g`Àm`]W`Y`GhYi`Yfb`i`bX';`YV0\fyb"

## Hci`f]ga`i`g`]b`XYf`H0f`\_Y]

8]Y`H0f`\_Y]`]gh`b]W`h`bi`f`Z0f`]fY`\c\Yb`DfY]gY`Ua`:`i [ \UZYb  
VY`\_Ubbhž`gcbXYfb`Ui`W`Z0f`]fY`6YXYi`hi`b[`]ja`]bhYfbUh]cbU`Yb  
Hci`f]ga`i`g`"8]Y`"UYbXYfXUhYb"]bZc`j`YfUb`gW`Ui`]W`hž`XUgg  
ϕhUbVi`i`bX`5bhU`mU`X]Y`VY`]YVhYghYb`Gh`À`hY`Z0f`]bhYfbUh]cbU`Y  
F]Y]gYbXY`g]bX`"a``ϕ\f`&\$&(`Yfn]Y`hY`ϕhUbVi`XYb`%-`"D`Um`XYf

k Y`hk Y]h`VY`]YVhYghYb`Gh`XhY""8]Y`?ØghYbfY[ ]cbYb`Ub`XYf`Y [ Å]g  
 gc k ]Y`XYf`HØf\_]gWXYb`F ]j ]YfU`n]Y\Yb`YVYbZU`g`Å\`f]W`nU\`fY]WXY  
 Hci f]ghYb`Ub""6YgcbXYfg`gY]h`XYf`9f\`c`i b[ `XYg`Hci f]ga i ggY`hc fg  
 bUW`XYb`F ØW\_[ Åb[ Yb`Ui Z[ fi bX`XYf`Gmf]Yb\_f]gY`i bX`XYf  
 7cfc bUdUbXYa ]Y`nY][ h`X]Y`HØf`\_Y]`Y]bY`\_cbh]bi ]Yf`]WXY`Ni bU\`a Y  
 XYf`Hci f]ghYbnU\`Yb"

8]Y`k ]fhgW`UZh`]WXY`6YXYi hi b[ `XYg`Hci f]ga i g`]gh`Yf\`YV`]W`"&\$%-  
 `U[ Yb`X]Y`Hci f]ga i g!9]bbU\`a Yb`VY]`ZUgh` +`A ]``]UfXYb`9i fcž`k Ug  
 Yhk U`) ž( i `XYg`6fi h`cbUh]cbU`dfcXi \_hg`Yb`hgd`fUW`""8]Y  
 Xi fW`gW`b]h`]WXYb`5i g[ UVYb`Y]bYg`Hci f]ghYb`VY`]YZYb`g]W`&\$&&  
 Ui Z`W]fWU`++)`9i fcž`k Å\`fYb`X`X]Y`DfY]gY`]a`@UbX`]bg[ YgUa`h]a  
 J Yf[ `Y]W`ni`8Yi hgW`\`UbX`i a`(`%`b]YXf][ Yf`g]bX`"Hfch`XYf  
 hYi fYb`DfY]gY`Ua`:`i [ \`UZYb`V`Y]Vh`X]Y`HØf`\_Y]`Y]bY`UhhfU`\_hj`Y  
 F Y]gY`cdh]cbž`]bgVYgcbXYfY`ZØf`XYi hgW`Y`Hci f]ghYb"

8YhU]`g	
I fgUWXY	< c\Y`6Yhf]YVg_cghYbž`G]WXYf\`Y]hg_cbhfc``Ybž E i Ug]!A cbc d c`ž`Ni gÅ`h`]WXY`GhYi Yfb`i bX ; YVØ\`fYb
C fh	=ghUbVi`ž`HØf`_Y]
E i Y``Yb	<ul style="list-style-type: none"> <li>• k k k "XYfk YghYb"XY</li> <li>• k k k "hn"XY</li> <li>• k k k "`UYbXYfXUhYb"]bZc</li> </ul>

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