

DfcnYggUi ZhU\_h]b`l`a`.: fUi`h0hYh`A`Ubb  
Ui`g`A`cfX`i`gh``GW`cW\_]YfYb`X]Y  
<]bhYf[ f0bXY`

DfcnYggUi ZhU\_h[ Y[ Yb`&\*!`A`f][ Y: fUi`k`Y[ Yb`A`cfX`Ub`A`Ubb  
Ui`g;`0dd]b[ Yb.`HUha`ch]j`<Ugg`Ui`ZA`AbbYf`i`bX`A`cfX`i`gh`



;`0dd]b[ Yb`z`8`Yi`hgW``UbX`!`5a``&+"A`U]`&\$&)`VY[`Ubb`j`cf`XYa`  
@UbX[`Yf]W`h`i`a``Y]b`DfcnYggz`XYf`]b`XYf`2`ZYbh]W`\_Y]h`Ui`Z[`fc`»`Yg`  
`bhYfYggY`gh0`h`9]bY`&\*!`A`f][`Y: fUi`Ui`g`XYa``FUi`a``Ghi`hh[`Ufh`  
k`]fX`XYg`A`cfXYg`Ub`Y]bYa``(\*!`A`f][`Yb`A`Ubb`Ui`g;`0dd]b[`Yb`  
VYgW`i`X][`h`@Ui`h`**NJ`K``ZubX`X]Y`HUh`A`]hhY`C`\_hc`VYf`&\$&(`ghUhhz`  
bUW`XYa`g]W`X]Y`5b[`Y`\_U[`hY`0VYf`Y]bY``bhYfbYhd`UhhZcfa``Z0f`  
Y]bj`YfbY`a``]W`Yb`GYI`a`]h`XYa`gd`AhYfYb`C`dZYf`j`YfUVfYXYh`UhhY`"**

8]Y`GhUUhgUb`k`U`hgW`UZh`k`]fZh`XYf: fUi`j`cfz`XUg`C`dZYf`k`A`fYbX`  
XYg`HfY`ZYbg`Ub`<`AbXYb`i`bX`6Y]bYb`Ub`Y]bYb`Ghi`\\[`YZYggY`h`ni`  
`UVYb`"``bh`Y]bYa``[`fUi`gUa`Yb`5`\_h`ghf`Ub[`i``]YfhY`g]Y`\\b`a`]h`Y]bYa`  
GY`]i`bX`ghUW`Ub`gW`]Y»`YbX`a`Y`fZUW`a`]h`Y]bYa``?`0W`Yba`YggYf`

ni ž'k Ug'gW`jY»`jW`ni`gY]bYa`HcX`Ua`HUhc fh'ZØ\ fhY""8]Y`9fa`]h`Yf`  
\_`Ugg]Z]n]YfYb`X]YgY`HUHyb`U`g`\Y]a`hØW\_]gW`Yb`A`cfXž'a`ch]j`]Yfh`  
Xi`fW`Y]bYb`<`Ugg`Ui`Z`A`ÀbbYf`i`bX`A`cfX`i`gh""8Yf`Ni`[`Ub[`ni`  
;`Yk`U`h`i`bX`X]Y`<`]bhYf[`fØbXY`g]bX`XUVY]`b]W`h`ni`  
j`YfbUW`Àgg][`Ybž`XYbb`X]Y`:`fUi`[`UV`Ubž`A`ÀbbYf`k`Y[`Yb`ZfØ\YfYf`  
Ub[`YV`]W`Yf`J`Yf[`Yk`U`h][`i`b[`Yb`i`bX`A`]gg\UbX`i`b[`Yb`ni`"\`UggYb`"

## J`YfZU`fYb`i`bX`DgmW`]gW`Y`;`Ygi`bX`Y]h`

8]Y`5b[`Y`\_`U[`hY`VYZ]bXYh]g]W`gY]h`\fYf`:`YghbU`a`Y`Ua``%\*`"  
C`\_`hcVYf`b`i`bhYfgi`W`i`b[`g`U`Z`h""8]Y`:`YghbU`a`Y`YfZc`[`hY`XfY]`HU[`Y`  
bUW`X`Ya`J`YfVfYW`Yb`Xi`fW`X]Y`GcbXYf`\_`ca`a`]gg]cb`G`W`]Y`Z`Yf`"  
K`À`fYbX`X`Yg`J`YfZU`fYbg`k`]fX`Ui`W`X]Y`?`Àfi`b[`]fYf`  
G`W`i`X`Z`À`\][`\_`Y]h`Ui`Z[`fi`bX`a`Ò[`]W`Yf`dgmW`]gW`Yf`9f`\_`f`Ub`\_`i`b[`Yb`  
VY`\UbXY`h""@Ui`h`6A`:`G`:>]gh[`YgW`Y`W`hggdYn]Z]gW`Y`;`Yk`U`h`Y]b`  
k`Y]hfY]W`YbXYg`H`Y`a`Už]b`X`Ya`Ui`W`A`ÀbbYf`c`Z`h`C`d`Z`Yf`j`cb`  
,`VYf[`f]Z`Yb`k`YfXYbž`k`Ug`ni`Y]bYf`j`Yfgh`À`f`\_`h`Yb`G`Y`bg]V`]g]Yfi`b[`  
i`bX`8]g`\_`i`gg]cb`VY]hf`À[`h""K`À`fYbX`]b`X`Yf`;`YgY`g`W`U`Z`h`c`Z`h`  
k`Y]V`]W`Y`C`d`Z`Yf`a`J`cfXYf[`fi`bX`ghY`Ybž[`]V`h`Yg`Ui`W`G`h`X]Ybž`  
X]Y`X]Y`9fZU`fi`b[`Yb`j`cb`A`ÀbbYf`]b`gc`W`[`Yk`U`h`h`À]h[`Yb`  
G]h`i`U]h]cbYb`VY`Yi`W`h`Yb`"

≈a`X`Yi`hgW`Yb`G`hfU`Z`fY`W`h`VY`X`Yi`h`Y`h`A`cfX`X`Ug`j`c`fg`À`h`n`]W`Y`H`Ø`h`Y`b`  
Y]b`Yg`A`Y`bg`W`Yb`Ui`g`b]Y`X`Y`f`Y`b`6`Yk`Y`[`[`fØbXYbž`Y]b`g`W`Y`Y`»`]W`  
A`cfX`i`gh`c`XYf`Ub`XYfYb`b`Y[`U]h]j`Yb`A`ch]j`Ybž`k`]Y`Yg`Ui`W`VY`  
X]YgYa`:`U`X`Yf`:`U`ZØf`X]Y`5b[`Y`\_`U[`hY`ni`gY]b`g`W`Y]b`h""8]Y`  
**G`h`U`h]g`h`U`**]Y`Z`f`h`8`U`h`Y`b`ni`A`cfX`Z`À`Y`b`]b`8`Yi`hgW`U`b`X.`≈a`X`Y`f`  
&`\$`&`"U[`X]Y`A`cfX`f`U`h`VY]`\$`ž`:`À`Y`b`d`f`c`%`\$`\$`\$`\$`9]b`k`c`b`Yf`  
5i`Z`Z`À`][`]ghž`X`Ugg`,`\*`i`X`Yf`H`U`h]`Y`f`X`À`W`h][`Yb`A`À`b`b`Y`f`g]b`X`ž`  
k`À`f`Y`b`X`X]Y`5i`Z`\_`Àfi`b[`gei`chY`VY]`-`&`ž`i`Y[`h""8]Y`8]g`\_`i`gg]cb`  
Ø`V`Y`f`A`cfX`i`bX`;`Yk`U`h`V`Y]V`h`Y]b`f`Y`Yj`U`b`h`Y`g`H`Y`a`U`]b`X`Y`f`  
X`Yi`hgW`Yb`;`YgY`g`W`U`Z`h`i`b`X`Y`f`Ò`Z`b`Y`h`b]W`h`b`i`f`↑`f]gh]g`W`Y`ž`  
g`c`b`X`Y`f`b`Ui`W`[`YgY`g`W`U`Z`h]W`Y`:`fU[`Y`gh`Y`i`b[`Yb`"

8`Y`f`V`Y`j`c`f`gh`Y`Y`b`X`Y`D`f`c`n`Y`gg`k`]f`X`X]Y`8`m`b`U`a`\_]`j`cb`  
;`YgW`Y`W`h`Y`f`f`c`Y`b`i`b`X`;`Yk`U`h`]b`X`Y`f`\`Yi`h][`Yb`N`Y]h`k`Y]h`Y`f`  
V`Y`Yi`W`h`Y`b`i`b`X`\_`Ø`b`b`h`Y`a`Ò[`]W`Y`f`k`Y]g`Y`b`Yi`Y`5`bg`À`h`n`Y`]b`X`Y`f`  
D`f`À`j`Y`b`h]cb`j`cb`;`Yk`U`h`V]Y`h`Y`b`"

8YhU]`g	
J cfZU``	A cfX
I fgUWXY	< Ugg`Ui Z`A `AbbYfz`A cfX`i gh
C fh	; Ödd]b[ Ybž`8Yi hgW`UbX
J Yf`YhnhY	%
: YghbU\`a Yb	%
E i Y``Yb	<ul style="list-style-type: none"> <li>• k k k "nj k "XY</li> <li>• k k k "Va ZgZ^"XY</li> <li>• XY"ghUh]ghU"Wc a</li> </ul>

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