

B UWX `%\* `>U\ fYb. `? ]bXYfUfnh`8 Yh`YZ`K YbX  
hf]hh`U`g`GhUXhfUh`ni fØW\_`

8 Yh`YZ`K YbX`Y[ h`bUWX `%\* `>U\ fYb`gY]b`GhUXhfUhg a UbXUh`]b  
<U`Y`b]YXYfž`i a `D`Uhn`ZØf`bYi Y`>XYb`i bX`DYfgØb`]WX\_Y]hYb  
ni `gWX UZZYb"



< U`Yž`8 Yi hgWX `UbX `!`9]b`bYi Yf`5VgWXb]hh`VY[ ]bbh`]b`XYf  
?ca a i bU`dc`]h]\_j cb`<U`Y. `8f`8 YhYZ`K YbXž`XYf`Ub[ `^`A`f][ Y`5fnh  
i bX`GhUXhfUhž`\ Uh`bUWX `%\* `>U\ fYb`gY]b`A UbXUh`b]YXYf[ Y`Y[ h`8 Yf  
: fU\_h]cbgj`cfg]hnYbXY`j cb`J c`h`#A ]h6Øf[ Yf`VYhcbhYž`XUgg`X]YgYf  
GWXf]hh`]\a`X]Y`A`Ø[ `]WX\_Y]h`V]YhYhž`bYi Y`DYfgdY\_h]j Yb`]b`X]Y  
dc`]h]gWX`Yb`; fYa`]Yb`ni`Vf]b[ Yb`8 Yf`F`ØW\_hf]hhž`XYf`Ua`&`" `†` `]`  
&\$&) `VY`Ubbh[ Y[ YVYb`k`i`fXYž`\_ca`a`h`bUWX`Y]bYa`>U\`fnY\`bž`XUg  
K`YbX`i`bhYf`UbXYfYa`Ui`WX`ZØf`X]Y`GD8`]a`GhUXhfUh`h`h][`k`Uf`  
&\$&-`VY[`Ubb`gY]bY`dc`]h]gWX`Y`?`Uff]YfYž`&\$%-`gWX`cgg`Yf`g]WX`XYf  
: fU\_h]cb`A`h6Øf[ Yf`Ubž`ZØf`X]Y`Yf`&\$&(`YfbYi`h`]b`XYb`GhUXhfUh  
Y]bnc[ `X`i`V]gh`U`Y`XY`VYf]WX`hYhž`XUgg`K`YbX`ghY`hg`Y]b`ghUf`\_Yg  
5i [ Yba`Yf`\_`Ui`ZY]b`ZU]fYg`i`bX`gcn]U`Yg`A`]hY]bUbXYf[ Y`Y[ h`\Uh  
i`bX`gY]bY`5fVY]h`U`g`VYXYi`hYbX`ZØf`X]Y`GhUXh`VYhfUWX`hYh"

8]Y`YhnhYb`đ\`fY`gY]bYg`dc`h]gW\Yb`GW\UZZYbg`k UfYb`[ YdfÄ[ hij`cb  
XYf` , VYfbU\`a Y`j YfgW\]YXYbYf`5i ggW\i ggj`cfg]hnYž`i bhYf  
UbXYfYa`]a`đ [ YbX\`]\ZYUi ggW\i ggž`k c`Yf`j cb`&\$%( `V]g`&\$&( `XYb  
J`cfg]hn`]bbY\UhhY" `đ`X]YgYf`NY]h`\_cbbhY`Yf`9fZc`[ Y`]a`6YfY]W\`XYf  
đ [ YbX\`]\ZY`j YfnY]W\`bYbž`k ]Y`X]Y`\c\Y`5bnU\`U`b  
GW\i`\_gcn]U`UfVY]hYfb`i bX`X]Y`9]bZØ\fi b[ `XYf`?]hUgc]U`UfVY]h"  
8]Yg`g]bX`H\Ya`Ybž`X]Y`Ui W\`]b`XYf`U`\_hi Y`Yb`8]g`\_i gg]cb`i a`a`Y\`f  
l bhYfghØhni b[ `ZØf`?]bXYfhU[ YgghÄhhYb`]b`<U`Y`!BYi ghUXhY]bY  
nYbhfU`Y`F`c`Y`gd]Y`Yb" `<]Yf`gYhnh`K`YbX`Y]bYb`ghUf`\_Yb`5`\_nYb`hi bX  
ZcfXYfh`k`Y]hYf\]b`a`Y\`f`F`Yggci`fW`bž`i`a`Y]bY`bUW\`U`h][ Y  
9bhk ]W`\_i b[ `XYf`ZfØ\`\_]bX`]W\Yb`6YhfYi`i b[ `g]W\Yfni ghY`Ybž`gc  
Ui W\`Ui ZXYf`K`YVg]hY`XYf`A`]h6Øf[ Yf!: fU`\_h]cb`a`]hVi`Yf[ Yf!  
ZfU`\_h]cb!\`U`Y`"XY"

## 8 Yf`6`]W`\_]b`X]Y`Ni`\_i`bZh

5`g`K`YbX`ØVYf`gY]bY`6Yk`Y [ [ fØbXY`ZØf`XYb`F`ØW`hf]hh`fYZY`\_h]YfhYž  
ghY`hY`Yf`\_Ufž`XUgg`Yf`cdh]a`]gh]gW\`]b`X]Y`Ni`\_i`bZh]gW\Ui`h" `K`]f  
\UVYb`↑ b[ Y`HU`YbhY`]b`XYf`: fU`\_h]cbž`X]Y`a`]h`Zf]gW\Yb`≠XYb  
Ui`Zk`UfhYb`ž`Äi`»`YfhY`Yf`g]W\`ni`j`Yfg]W\`h]W\`ØVYf`X]Y  
: cfhYbhk ]W`\_i b[ `XYf`A`]h6Øf[ Yf" : YfX]bUbX`F`UUVY`k`]fX`bUW\`XYf  
Gca`a`YfdUi`gY`XYb`: fU`\_h]cbgj`cfg]hn`ØVYfbY\`a`Yb" `K`YbX`g]Y\`h  
gY]bYb`F`ØW`\_ni [ `b]W\`h`U`g`GW\`k`ÄW\`i b[ ž`gcbXYfb`U`g`7\`UbW\`ZØf  
bYi`Y`;`Yg]W\`hYf`i`bX`DYfgdY`\_h]j`Yb`]a`GhUXhfUhž`X]Y`Ui`W\`X]Y  
U`\_hi`Y`Yb`<`YfUi`gZcfXYfi`b[ Yb`XYf`?`ca`a`i`bU`dc`h]h`\_UXfYgg]YfYb  
\_ØbbYbž`k`]Y`XYb`k`]fhgW\`UZh]W\Yb`i`bX`\_gc]U`Yb`Ghfi`\_hi`fk`UbXY`  
gck`]Y`X]Y`đ`hY[ fUh]cb`j`cb`;`YZØW\`hYhYbž`X]Y`U`\_hi`Y`j`]Y`Yfcfhg  
Y]bY`[ fc»`Y`<`YfUi`gZcfXYfi`b[ `XUfghY`Ybž`k`]Y`Ui`W\`X]Y`dc`h]gW\`Y  
6`]Xi`b[ `VYgW\`fY]Vh"

8cW\`b]W\`h`U`Y`g`k`Uf`Y]bZUW\`k`Ä\`fYbX`K`YbX`g`5a`hgnY]h"8]Y  
GY[ fY[ Uh]cb`]b`<U`Y`i`bX`X]Y`B`chk`YbX][`\_]hž`X]YgYg`H\Ya`U`]a  
GhUXhfUhd`fÄgYbhni`U`hYbž`U[ `K`YbX`VYgcbXYfg`Ua`<`YfnYb"8Yf  
8fi`W`\_Ui`Z`X]Y`GhÄXhY`ghY][`hž`X]Y`\_gc]U`Yb`i`b[ `Y]W\`Y]hYb  
Ui`gni`VU`UbW]YfYb"8]Y`Z]bUb]Y`Yb`F`U\`a`YbVYX]b[ `i`b[ Yb`g]bX  
Ub[ YgdUbbhž`k`Ug`Xi`fW\`X]Y`U`\_hi`Y`Yb`B`ch\`Ui`g\`U`hY`i`bX`X]Y  
XUa`]h]`YfVi`bXYbYb`VY[ fYb`nhYb`;`YghU`hi`b[`ggd]Y`fÄi`a`Y`XYi`h]W\`  
k`]fX" `K`YbX`\`Uh]g]W\`ghYhg`XUfi`a`VYa`Ø\`hž`X]Y`\_gc]U`Y`

; YfYW[h] [\_Y]h]b' < U`Y`ni` ZÖfXYfb`i bX`XYb`6Øf[ Yfb`Y]bY`Gh]a a Y  
ni` [ YVYb"

A ]h`XYa` 9bXY`gY]bYf`A UbXUhgnY]h`gW` ]Y» h`K` YbX`Y]b`? Ud]hY`ž`XUg  
Xi fW` 9b[ U[ Ya` Ybhi` bX`Y]bY`J ]Y`nU\` `Ub` ð]h]Uh]j Yb` [ YdfÀ[ h`]gh"  
8]Y`6Yj` Ò`\_Yfi` b[ `j`cb` < U`Y`\_Ubb` [ YgdUbbh`gY]bž`k` Y`W`Y`bYi` Yb  
=a` di`gY` : YfX]bUbX`F UUVY`i` bX`gY]b`HYUa` gYhnYb`k` YfXYbž`i` a` X]Y  
< YfUi` gZcfXYfi` b[ Yb`XYf`Ni` \_i` bZhni` `a` Y]ghYfb`i` bX`X]Y`dcg]h]j` Y  
9bhk` ]W`\_i` b[ `XYf`GhUXh]j` cfUbni` hfY]VYb"

8YhU]`g	
C fh	< U`Y`ž`8Yi` hgW` `UbX
E i` Y`Yb	<ul style="list-style-type: none"><li>• Xi` V]gh\` U`Y`"XY</li><li>• k`k`k` "a` ]hVi` Yf[` Yf!`ZfU`_h]cb!   \`U`Y`"XY</li><li>• k`k`k` "dc` ]h]gW`Y!`V]`Xi` b[` "XY</li></ul>

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