

DU_]ghUb`Xca]b]Yfh'6Ub[`UXYg\ .
H&\$!GYf]Y`a]h`) +!Di b_hY!G]Y[`[Yg]W\ Yfh°

DU_]ghUb`[Yk]bbh`Ua `` \$"\$) "&\$&) `XUg`nk Y]hY`H&\$=[Y[Yb
6Ub[`UXYgW\ `]b`@U\cfY`a]h`) +`Fi bg`i bX`ZØ\fh`X]Y`GYf]Y`&!\$
Ub"



; UXXUZ]`GhUX]i a ž`@U\cfYž`DU_]ghUb`!`DU_]ghUb`\Uh`Ua `` \$" A U]
&\$&) `]a `; UXXUZ]`GhUX]i a `]b`@U\cfY`XUg`nk Y]hY`H&\$`b`hYfbUh]cbU`
[Y[Yb`6Ub[`UXYgW\`a]h`) +`Fi bg`[Yk cbbYb`i bX`ZØ\fh`bi b`X]Y
XfY]hY]] [Y`GYf]Y`a]h`&!\$`Ub"8]YgY`\YfUi gfU[YbXY`@Y]ghi b[
a Uf_]Yfh`DU_]ghUb`g`YfghYb`H&\$!<Y]a g]Y[`]b`Y]bYf`GYf]Y`gY]h
8YnYa VYf`&\$&%"`

⇒ `Gd]Y`k Å\`hY`DU_]ghUb`bUW\`XYa `; Yk]bb`XYg`Hcgg`XUg`6UhhYb`
A]hY]bYa `Y]bXfi W_gj c`Yb`9f[YVb]g]j cb`&\$%!*`]bbYf\U`V`j cb`&\$
Cj Yfg`gYhnhY`XUg`HYUa `X]Y`; fi bX`U[Y`ZØf`XYb`G]Y["`GU\]VnUXU
: Uf\Ub`Yfk]Yg`g]W\`U`g`XUg`<Yfng`hØW\`XYf`b]b[g`i bX`k`i fXY`U`g
D`UmYf`cZ`h\Y`A`UhW\`Ui g[YnY]W\`bYhž`XU`Yf`+(`Fi bg`]b`bi f`(%
6Å`Yb`Yfn]Y`hY`i bX`ni XYa `Y]b`k]W\h][Yg`DUf`hbYfgW\UZhggd]Y`a]h

A c\Ua a UX<Uf]g`Y]b[]b[žXYf`(%Fi bg`Ui g`&) `6Ä`Yb`VY]ghYi YfhY
i bX`HY]`Y]bYf`%\$` !Fi bg!DUfhbYfgW UZh`k Uf`

GW`ØggY`gd]Y`Y`i bX`@Y]ghi b[Yb

6Ub[`UXYgW`ghUfhYhY`j]Y`j YfgdFYWYbX`i bX`YffY]W`hY`]b`XYf
j]YfhYb`, VYf`(!\$žVYj cf`g]Y`YXcW`gW`bY`ni gUa a YbVfUWYb`
`b`Y]bYa`ØVYfk`Ä`h][YbXYb`6ck`]b[!5i Zhf]hh`k Uf`5VfUf`5`a YX`XYf
`YfUi gfU[YbXY`6ck`Yf`ZØf`DU_]ghUb`a]h` `K]W`Yhg`ZØf`bi f`%-
Fi bg`]b`(`Cj Yfg`5i W`<UgUb`5`]hfi [`a]hY]bYf`i b[YgW`U[YbYb
) %j cb`&`6Ä`Yb`ni f`8ca]bUb`VY]`Hfch`XYf`6Ya Ø`i b[Yb`j cb
HUb]a`<UgUb`ž`XYf`ZØf`6Ub[`UXYgW`) \$`Fi bg`Yfn]Y`hY`ž`YbXYhY`XUg
HYUa`a]h`%((`U`ci h]b`%- `Cj Yfg`

- A UhW`!Ni gUa a YbZUggi b[.
- DU_]ghUb.`&\$%#`]b`&\$`Cj Yfg
- 6Ub[`UXYgW.`%((#%\$`]b`%- `Cj Yfg

8]Y`5bZÄ`][_Y]hj cb`6Ub[`UXYgW`g`6ck`]b[`k i fXY`Xi fW`X]Y
J Yf`Yhni b[`j cb`G`cf]Z` `g`Ua`k Ä`fYbX`XYg`Gd]Y`g`k Y]hYf
j YfghÄ`f`h`k Ug`]\fY`GW`U[_fUZh`fYXi n]YfhY`"6Y]`DU_]ghUb`g`]bbYfg
k UfYb`X]Y`K]W`Yhg`bUW`Zc`[YbX`[YZU`Yb.`%!%&`fGU]a`5mi Vž
&!%%) `fA c\Ua a UX<Uf]gž`!%&%`fGU\]VnUXU`i: Uf\Ubž`(!*`*
fB[\U`GU`a Ubž`) !%- \$`fG\UXUV`?\Ubž`i bX`*!&\$%`fI U\YYa
5g`fUž`

5i gV`]W`i bX`bÄW`ghY`GW`f]hhY

8 Ug`c`b`cf]YfhY`HYUa`DU_]ghUb`ghY`h`j cf`XYa`5VgW`i gg`X]YgYf
GYf]Yž`k Ä`fYbX`XUg`Y`h`hY`A UhW`ZØf`G`c`b`b`hU[ž`XYb`%`ž`b]`&\$&) ž
]a`gY`VYb`GhUX]cb`Ub[YgY`h`h`]gh`"8]YgY`GYf]Y`U`h`ZØf`DU_]ghUb
b]W`h`bi f`g`dc`fh`]W`Y`6YXYi hi b[ž`g`cb`XYfb`nY][h`Ui W`X]Y
HYUa`XmbUa`_]`i bX`X]Y`VYY]bXfi W`YbXYb`9]bnY`Y]ghi b[Yb`ž`X]Y
Yb`hg`W`Y]XYbX`ZØf`]\fYb`G]Y[`[Yk YgYb`g]bX`

Ni gUa a YbZUggYbX`nY][h`g]W`ž`XUgg`DU_]ghUb`Xi fW`X]YgY
Ui ZY]bUbXYfZc`[YbXY`8ca]bUb`n]b`XYf`GYf]Y`XUg`J YfhfUi Yb`i bX
X]Y`i: Ä`][_Y]hYb`Ui Z`XYa`D`U`h`k]YXYf`YfghY`Yb`_c`b`b`hYž`k Ä`fYbX

6Ub[`UXYgWk`k Y]hYf\]b`bUWk`Y]bYa`K Y[`gi WkYb`a i ggž`X]YgYb
 FØW_gW`U[`ni`ØVYfk`]bXYb"8]Y`_ca a YbXYb`Gd]Y`Y`k YfXYb
 YbhgWkY]XYbX`gY]bž`i a`X]Y`A cfU`i bX`XYb`?Ua dZ[Y]gh`XYg`HYUa g
 ni`hYghYb"

8]Y`j c`ghÅbX][Y`6Yf]Wk`hYfghUhh`i b[`ni`X]YgYa`Gd]Y`Z]bXYb`G]Y`Ui Z
 5``>UnYYfUž`k Å\fybX`XYhU]`YfhY`Gd]Y`UbU`mgYb`i bX`GhUh]gh]_Yb
 YVYbZU`g`Ui Z`7f]W_Yh`K cf`X`i bX`k Y]hYfYb`E i Y`Yb`k]Y`
 7f]WgWcfY`j YfZØ[VUf`g]bX"

8YhU]`g	
J cfZU``	Gdcfh
C fh	; UXXUZ]`GhUX]i a ž`@U\cfYž`DU_]ghUb
J Yf`YhnhY	%
E i Y`Yb	<ul style="list-style-type: none"> • k k k "U`^UnYYfU"Wca • k k k "Wf]W_Yhk cf`X"Wca • k k k "Wf]WgWcfY"cf[

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