

6fca g\_]fW\Yb`]a` : YghfUi gW\ .  
ð [ YbXZYi Yfk Y\ f\_ fcbY`Z0f` < 0f`Y`°

8 Ug`?fY]g† [ YbXZYi Yfk Y\ fnY`h`U[ Yf`&\$&) `]b`6fca g\_]fW\Yb  
j YfgUa a Y`hY`0VYf`%"&\$ \$`HY]`bY\ a Yf`/X]Y` ð [ YbXZYi Yfk Y\ f  
< 0f`Y`hf]i a d\]YfhY"



6fca g\_]fW\Ybž`8Yi hgW\`UbX`!`5a` j Yf[ Ub[ YbYb`K cW\YbYbXY  
ZUbX`XUg`a` ]h`GdUbbi b[ `Yfk UfhYhY`?fY]g† [ YbXZYi Yfk Y\ fnY`h`U[ Yf  
&\$&) `]b`6fca g\_]fW\Yb`ghUhhž`i bX`X]Y`5ha` cgd\`ÅfY`k Uf`[ YdfÅ[ h  
j cb`Y]bYf`Vi bhYb`A`]gW\i b[ `Ui g`K YhhVYk YfvYbž`GdU» `i bX  
Ni gUa a Yb\U`h"`, VYf`%"&\$ \$`HY]`bY\ a Yf`k UfYb`j cf`Cfhž`i a`]g]W\  
]b`gdcfh`]W\Yb`i bX`ZYi Yfk Y\ fhYW\ b]gW\Yb`8`]gn]d`]bYb`ni`a` YggYb  
i bX`i a`V`Y]VYbXY`9f]bbYfi b[ Yb`ni`gW\UZZYb" `"%&!a U[ Un]b"XY  
VYf]W\ hYhž`XUgg`X]Y` ð [ YbXZYi Yfk Y\ f`< 0f`Y`XYb`YfghYb`D`Uhn`i bX  
XYb`VY[ Y\ fhYb`?fY]gdc`\_U`&\$&) `[ Yk cbbYb`\Uh"9]b`k U\ f`]W\  
VYa Yf`\_Ybgk YfhYf`9fZc`[ ž`Ui ZXYb`X]Y`A`UbbgW\UZh`ni`F`YW\h`ghc`n  
gY]b`\_Ubb`°

5i W\`X]Y` ð [ YbXZYi Yfk Y\ f`J`c`\_a` UfgYb`nY][ hY`Y]bY`ghUf`\_Y

@Y]ghi b[ 'i bX`Yfn]Y`hY`XYb` ("D`Uhn`i bhYf`XYb`) ( `hY)`bY\`a YbXYb  
A UbbgW\UZhYb"8]YgY`D`Uhn]Yfi b[ Yb`[ YVYb`b]W\h`bi f`Y]bYb  
9]bV`]W\_`]b`X]Y`\Yfj cffU[ YbXYb` : A\][ \_Y]hYb`XYf`đ [ YbX`]W\Ybž  
gcbXYfb`ZØfXYfb`Ui W\`X]Y`A chj Uh]cb`i bX`XYb`HYUa [ Y]ghž`X]Y`ZØf  
X]Y` : Yi Yfk Y\`f`gc`k ]W\h][ `g]bX"5a`GcbbhU[j cfa ]hhU[ `k i fXYb  
ni XYa`nU\`fY]W\Y`đ [ YbXZUa`a Yb`UV[ Ybca`a Ybž`Y]bY  
VYXYi hYbXY`DfØZ] b[ ž`X]Y`X]Y`đ [ YbX`]W\Yb`YfZc`[ fY]W\  
a Y]ghYfhYb" : Yi Yfk Y\`f`K U`XYW\_! : fUb`\_YbVYf[ `YVh`Yfj cfž  
XUgg[ Ya`]gW\hY`HYUa`g`Ui`g`9\`f]b[ Ybž`<YfVgYbž`<Øf`Yž`?Ø`hY`i bX  
Jc`\_a UfgYb`XUVY]`k UfYbž`X]Y`]\`fY`DfØZ] b[ Yb`a`]h`6fUj ci f  
VYghUbXYb"

## 9]b`F U\`a Ybdfc[ fUa`a`XYf`9I hfU`\_`UggY

8cW\`XUg`NY`h`U[ Yf`k Uf`a Y\`f`U`g`bi f`Y]b`K Yhh`\_Ua`dZ"8]Y  
Cf[ Ub]gUhcfYb`\`UhYb`Y]b`UVk YW\g`i b[ gfY]W\Yg  
F U\`a Ybdfc[ fUa`a`Ui Z`X]Y`6Y]bY`[ YghY``h`J cb`Y]bYf`Ui ZfY[ YbXYb  
 : U\`fnYi [ Ui gghY``i b[ `ØVYf`Y]bY`8cfZfU``mY`V]g`\]b`ni`Y]bYa  
gY`Vgh[ YVUi hYb`Dcc``Ui`g`Y]bYa`5b\`Åb[ Yf` `ZØf`YXYb`k Uf`Yhk Ug  
XUVY]"8]Y`HY)`bY\`a Yf`\_cbbhYb`g]W\`gc`]b`Y]bYa`Yb hgdUbbhYb  
I a Z`X`\_YbbYb`YfbYb`i bX`Ui ghUi gW\Yb"5a`GUa`ghU[ UVYbX  
`c\`bhY`g]W\`XYf`6`]W\_`Ui Z`X]Y`HUbNZ`ÅW\Yž`XYbb`Xcfhk i fXY`VY]a  
8]gW\UVYbX`ni`XYb`D`Uhn]Yfi b[ Yb`[ YZY]Yfh"

9]b`[ fc»Yg`8Ub`\_YgW\`Øb`[ Y\`h`Ub`X]Y` : Yi Yfk Y\`f`6fca`g\_]fW\Yb  
i bX`X]Y`?fY]g† [ YbXZYi Yfk Y\`f`K U`XYW\_! : fUb`\_YbVYf[ ž`XYfYb  
Cf[ Ub]gUh]cb`a U» [ YV`]W\`ni`a` ; Y`]b[ Yb`XYg`9j Ybhg`VY]hfi [ ""9g  
]gh`Y]b`df`ÅW\h][ Yg`6Y]gd]Y`XUZØfž`k ]Y`k ]W\h][ ; Ya`Y]bgW\UZh`i bX  
Y\`fYbUa`h]W\Yg`9b[ U[ Ya`Ybh`ZØf`B UW\k i W\g`\_f`ÅZhY`g]bX"

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

8]Y`J cfZfYi XY`Ui Z`XUg`b`ÅW\ghY`J YfUbghU`hi b[ g\][ \`][ \`h`k ]fX  
VYfY]hg`Yhnh[ fc» [ YgW\f]YVYbž`XYbb`]a`\_ca`a YbXYb`đ\`f`k ]fX`X]Y  
đ [ YbXZYi Yfk Y\`f`Jc`\_a UfgYb`XUg`NY`h`U[ Yf`Ui`gf]W\hYb"8]YgY  
`Å\`f`]W\Yb`NY`h`U[ Yf`g]bX`Y]bY`k i bXYfVUfY`HfUX]h]cbž`X]Y`b]W\h  
bi f`XYb`Ni`gUa`a Yb`U`h`XYf`đ [ YbXZYi Yfk Y\`fYb`gh`Åf`\_hž`gcbXYfb  
Ui W\`ØVYf`` +\$"\$\$\$`đ b[ Yb`i bX`A`ÅXW\Yb`Vi bXYgk`Y]hž`X]Y`XYfnY]h

]b`đ [ YbXZYi Yfk Y\fYb`U\_hj`g]bXžY]bY`D`UhhZcfa`V]YhYh`

9]b`6`]W\_`Ui ZX]Y`U\_hi Y`Yb`GhUj]gh]\_Yb`nY][ hž`XUgg`X]Y

đ [ YbXUfVY]h`b`8Yi hgWk`UbX`Ui Z`Y]bYa` [ i hYb`K`Y [ `]gh`@Ui h`

đ [ YbXZYi Yfk Y\f`"XY`k UfYb`ja`đ\`f`&\$&(`VYfY]hg`'`+&""`'`(`

?]bXYf`i`bX`đ [ YbX`]WkY`]b`đ [ YbXZYi Yfk Y\fYb`i`bX

?]bXYf[ fi ddYb`U\_hj`ž`k Ug`Y]bYb`5bgh]Y[ `j`cb`(`ž`DfcnYbh`ja

JYf[ `Y]Wk`ni`a`Jcf`U\f`VYXYi hYh`9]bY`dcg]h]j`Y`9bhk`]W\_`i`b[ ž`X]Y

<cZbi`b[ `Ui Z`Y]bY`ghUf`\_Y`i`bX`ni`\_i`bZhgcf]Ybh]YfhY

:Yi Yfk Y\f[ Ya`Y]bgWk`UZh`a`UWk`h`

8YhU]`g	
Cfh	6fca`g_]fWkYbž`8Yi hgWk`UbX
Ei`Y`Yb	<ul style="list-style-type: none"><li>• %%&amp;!a`U[ Un]b`"XY</li><li>• ZYi`Yfk`Y\f`!k`U`XYW_!</li><li>• ZfUb`_YbVYf[ "XY</li><li>• `i [ YbXZYi`Yfk`Y\f`"XY</li></ul>

6Ygi`WkYb`G]Y`i`bg`Ui`Z.`bU[ !\`YggYb`"XY