

B Yi Y 'DZUffYf]b '@YU! ? Uh\ Uf]bU'A Ø`Yf. '9]b  
B Yi UbZUb[ ' ]b '6i f[ \Ui b °

@YU! ? Uh\ Uf]bU'A Ø`Yf'ØVYfb]a a h'XUg'DZUffUa h']b '6i f[ \Ui b  
i bX'Fch\Yb\_]fW\Yb'i bX'Yb[ U[ ]Yfh'g]W\ ]b '6UX' < YfgZY`X"  
J c fghY`i b[ 'Ua ' &- " ' † b ] ' & \$ & ) "



6UX' < YfgZY`Xž'8Yi hgW\`UbX '!@YU! ? Uh\ Uf]bU'A Ø`Yf' ]gh'X]Y`bYi Y  
Yj Ub[ Y ]gW\Y'DZUffYf]b'XYf' ? ]fW\Yb[ Ya Y]bXYb'6i f[ \Ui b i bX  
Fch\Yb\_]fW\Yb' ]a '@UbX\_fY]g: i `XU"GY]h'5bZUb[ ' † b ] ' & \$ & ) '\Uh'g]Y  
]\fY'GhY`Y`Ub[ YhfYhYb'i bX'k ]fX'X]Y'A ]h[ `]YXYf'VY]XYf'; Ya Y]bXYb  
a ]h'Y]bYf'\U`VYb'GhY`Y`VYhfYi Yb"Ni XYa '\Uh'X]Y'&, !À\ f][ Y`Y]bY  
k Y]hYfY'\U`VY'GhY`Y`U`g'GW\i `dZUffYf]b'Ub'XYf'; YgUa hgW\i `Y  
; Y]ghU` ]b '6UX' < YfgZY`X"

8]Y'cZZ]n]Y`Y`J c fghY`i b[ 'j cb'A Ø`Yf'YfZc`[ h'Ua '\_ca a YbXYb  
GcbbhU[ 'i a '%(.' \$'I \f']b'XYf'7\ f]ghi g\_]fW\Y'6i f[ \Ui b'"8Y\_Ub  
8f" `H\cfghYb'K Uud'k ]fX'g]Y ]a 'F U\ a Yb'Y]bYg'; chh'gX]YbghYg'XYf  
; Ya Y]bXY'dfÅgYbh]YfYb" A Ø`Yfž'X]Y ]b: i `XU[ YVcfYb'k i fXY' i bX  
]b'BYi YbghY]b'VY]'6UX' < YfgZY`X'Ui Zk i W\gž' ]gh'Zf\ž'bi b' ]b ]\fYf

<Y]a UhfY[ ]cb`hÀh][`ni`gY]b"

## 9]b`K Y[ `j c`Yf`9b[ U[ Ya Ybh

B UW`XYa`5V]hi`f`Y]ghYhY`g]Y`Y]b`:`fY]k`j`][`Yg`Gcn]U`Yg`>U`f`]b`XYf  
Yj`Ub[`Y`]gW`Yb`?]fW`Yb[`Ya`Y]bXY`C`VYf[`Y]gž`k`c`g]Y`g]W`  
VYgcbXYfg`i`a`X]Y`DcgUi`bYbW`ØfY`\_Øa`a`YfhY`"`≠`f`  
H\Yc`c`[`]Yghi`X]i`a`UVgc`j`]YfhY`g]Y`]b`:`fUb`\_Z`fh`Ua``A`U]b`i`bX  
;`Øh]b[`Yb`i`bX`VYhc`b`h`g`c`n`ž`XUgg`g]Y`Ui`g`Y]bYf`"`Å`bX`]W`Yb  
;`Y[`YbX`ghUa`a`hi`bX`XUg`8`cfZYVYb`gW`Å`h`h`"`<`]Yf`\_Ybb`h`a`Ub  
g]W`i`bX`i`bhYfgh`Ø`h`h`g]W`[`Y[`YbgY]h][`ž`Yf`\_`Å`f`h`g]Y`"`≠`f`j`]\_Uf]Uh  
j`Yff]W`hYhY`g]Y`Ub`XYf`A`Ufh]bg\_]fW`Y`]b`6UX`<`YfgZY`X`ž`k`c`g]Y`g]W`  
]bhYbg]j`ZØf`X]Y`Yj`Ub[`Y`]gW`Y`?]bXYfhU[`Yggh`Å`h`h`Y`Yb[`U[`]YfhY`i`bX  
Y]bY`A`]b]!A`Ufh]bg\_]fW`Y`ZØf`X]Y`?]bXYf`[`YghU`hYhY`"

A`Ø`Yfg`≠bcj`Uh]cbg[`Y]gh`nY][`h`g]W`Ui`W`]b`]`fYf`C`f[`Ub]gUh]cb`XYf`  
5`ZhYf!K`cf`\_!DUf`h`m`<c`m`5dYfc`m`ž`Ub`XYf`Y`h`h`]W`Y`h`k`U`"``\$\$  
A`YbgW`Yb`hY]`bU`a`Yb`"G]Y`a`ØW`hY`]b`]`fYb`bYi`Yb  
?]fW`Yb[`Ya`Y]bXYb`Ub[`Y`\_ca`a`Yb`i`bX`XUg`\_]fW`]W`Y`@YVYb  
[`Ya`Y]bgUa`a`h`XYb`A`h[`Y]XYfb`U`\_h]j`[`YghU`hYb`"8`UVY]`g]Y`h`g]Y  
X]Y`b`c`h`k`YbX][`Yb`j`Yf`Å`b`XYfi`b[`gdfcnYggY`]b`XYf`?]fW`Y`U`g  
7`UbW`ž`XYb`;`Ui`VYb`i`bX`X]Y`;`Ya`Y]bXYUfVY]h`nY]h[`Ya`Å`ni  
Ybhk`jW`Y`b`"

## 8 Yf`K Y[ `XYf`?]fW`Y

8]Y`Yj`Ub[`Y`]gW`Y`?]fW`Y`VYZ]bXYh`g]W`]b`Y]bYa``\_cbh]bi`]Yf`]W`Yb  
j`Yf`Å`b`XYfi`b[`gdfcnYgg`"≠bcj`Uh]j`Y`?`cbnYdhY`i`bX`X]Y`5`bdUggi`b[  
Ub`X]Y`6YXØfZb]ggY`XYf`;`Ya`Y]bXY`g]bX`k`]W`h][`ž`VYgcbXYfg`]b  
Y]bYf`NY]hž`]b`XYf`X]Y`A`h[`Y]XYfnU`Yb`g]b`\_Yb`"Y`\_X`"XY`VYf]W`hYhž  
XUgg`X]Y`?]fW`Y`g]W`j`Yfgh`Å`f`\_hi`a`X]Y`Ni`Zf]YXYb`Y]h]`fYf  
A`hUfVY]hYbXYb`VYa`Ø`h`8]Y`B`c`h`k`YbX][`\_Y]hž`X]Y`≠ZfUghfi`\_hi`f`ni  
gh`Å`f`\_Yb`i`bX`Y`fYbUa`h]W`Yg`9b[`U[`Ya`Ybh`ni`ZØfXYfb`ž`k`]fX`]a`a`Yf  
XYi`h]W`Yf`"

A`Ø`Yf`gY`Vgh`g]Y`h`]`fYb`B`Yi`UbZ]b[`U`g`HY]`X]YgYf`k`]W`h][`Yb  
9bhk`jW`i`b[`Yb`"≠W`ZfYi`Y`a`]W`XUfUi`Zž`X]Y`A`YbgW`Yb`j`cf`C`fh  
b`Å`Yf`\_YbbYbni`YfbYb`ž`gU[`h`g]Y`c`d`h]a`]gh]gW`"≠`Y]bYf`NY]hž`]b

XYf'XYf'X][ ]hU`Y': i » UVXfi W`\_i bX`X]Y`G]W hVUf`\_Y]h'XYf'? ]fW X Y  
 gck c`\`cb`]bY`U`g`Ui W X`UbU`c[ `Ub`6YXYi hi b[ `[ Yk ]bbYbž]gh`Yg`ZØf  
 bYi Y`DZUffYf]bbYb`i bX`DZUffYf`Yb hgW X Y]XYbXž`g]W X`XYb  
 < YfUi gZcfXYfi b[ Yb`a ]h`? fYUhj] hÅhi bX`C ZYb`Y]h`ni`ghY`Yb"

8]Y`? ]fW X Yb[ Ya`Y]bXYb`6i f[ \Ui b`i bX`F ch`Yb\_]fW X Yb`XØfZYb`g]W X  
 Ui ZY]bY`Yb[ U[ ]YfhY`DZUffYf]b`ZFYi Ybž`X]Y`VYfY]h`]ghž`Zf]gW X Yb`K ]bX  
 ]b`X]Y`5fVY]h`j cf`C fh`ni`Vf]b[ Yb`"CV`A Ø`Yf`]`fYa`N]Y`ž`X]Y  
 \_]fW X`]W X Y'; Ya`Y]bgW X UZh`U\_h]j`ni`[ YghU`hYbž`[ YfYW X h`k YfXYb  
 \_Ubbž`k ]fX`X]Y`NY]h`nY][ Yb`"8cW X`a ]h`]\fYa`V]g`Yf][ Yb  
 9b[ U[ Ya`Ybh`\Uh`g]Y`VYfY]hg`[ YnY][ hž`XUgg`g]Y`Y]b`[ i hYg  
 < ÅbXW X Yb`ZØf`X]Y'; Ya`Y]bXYUfVY]h`\Uh`i bX`c ZYb`ZØf`BYi Yg`]gh"

8]Y`Ni`\_i bZh`k ]fX`Yg`nY][ Ybž`k ]Y`X]Y'; Ya`Y]bXY`a ]h`X]YgYb  
 J YfÅbXYfi b[ Yb`i`a [ Y`h`i`bX`k ]Y`@YU!`? Uh`Uf]bU`A Ø`Yf`]`fYb`D`Uhn  
 ]b`XYf`Yj Ub[ Y`]gW X Yb`? ]fW X Y`Z]bXYb`k ]fX"

8YhU]`g	
C fh	6UX`< YfgZY`Xž`8Yi hgW X`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• cgh`YggYb!bYk`g"XY</li> <li>• k k k "k`n"XY</li> <li>• k k k "Y`_X"XY</li> </ul>

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