

; fc» Y '6Y[ Y]ghYfi b[ 'ZØf'X]Y '5\_h]cb  
B Uhi f[ UfhYb '']a 'C XYbk U`X\_fY]g°

8 ]Y '5\_h]cb 'B Uhi f[ UfhYb '']a 'C XYbk U`X\_fY]g'VY[ Y]ghYfh'a ]h  
ØVYf'%'\$ \$ '6Ygi WXYfbž'ZØfXYfh'bUhi fbU\Yg'; ÅfhbYfb'i bX  
5fhYbj ]Y`ZU`h"



9fVUW ž'8Yi hgW\`UbX`!'8 ]Y' 5\_h]cb 'B Uhi f[ UfhYb '']a  
C XYbk U`X\_fY]g\`Uh'k ]YXYf'Y]ba U`[ YnY][ hž'k ]Y'j ]Y'`b hYfYggY' i bX  
6Y[ Y]ghYfi b[ 'XUg'bUhi fbU\Y'; ÅfhbYfb'\Yfj cffi Zh''5a ''YnhYb'ž b]!  
K cWYbYbXY`ÖZbYhYb'gYW'g'df]j UHY'; ÅfhYb' ]b'9fVUW ž  
A ]WY'ghUXhi bX'A cggUi hU`'\fY'DZcfhYb"', VYf'%'\$ \$ '6Ygi WXYf]bbYb  
i bX'6Ygi WXYf'k UfYb'[ Y\_ca a Ybž'i a 'g]W\ØVYf'X]Y'J cfhY]'Y'j cb  
K ]XdZUbnyb'i bX'X]Y'6YXYi hi b[ 'XYf'Ghfi \_hi fj ]Y`ZU`h]b  
\Y]a ]gWYb'; ÅfhYb'ni ' ]bZcfa ]YfYb"@UbXfUh: fUb\_'A Uh]Ug\_Y'i bX  
'? ]a UgW'i hna UbU[ Yf]b '@YU'6fi XYf'gd fUWYb' ]\fYb'8 Ub\_'Ub'U`  
X]Y'; UfhYbVYg]hnYf'Ui gž'X]Y '\fY'; ÅfhYb'ZØf'X]Y'5\_h]cb'ni f  
J YfZØ[ i b[ 'ghY`hYb''Ni 'XYb'HY]'bY\`a Yfb'[ Y\ÖfhYb'i bhYf  
UbXYfYa '5b[ Y`\_U'; Ui VUmž'Øf[ Yb'F ch\ž'i bX'A Uf\_i g'?Y»`Yf"

⊕`XYb`fYbcj ]YfhYb`i bX`bUhi fbU\Yb` ; ÅfhYb` [ UV`Yg`Y]bYb  
`YV\UZhYb`5i ghUi gW`nk ]gW`Yb`XYb` ; UfhYbVYg]hnYfb`i bX`XYb  
]bhYfYgg]YfhYb` ; ÅghYb`"8 ]YgY` ; YgdfÅW`Yž`]b`XYbYb`Yg`i a`X]Y  
: ÒfXYfi b[ `XYf`5fhYbj ]Y`ZU`h`i bX`XYb`?`]a UgW`i hn` [ ]b[ ž`ghUbXYb  
\_`Uf`]a `A ]hY`di b`h`XYf`J YfUbghU`hi b[ "NU\`fY]W`Y`dcg]h]j Y  
FØW\_a`Y`Xi b[ Yb`VY`Y[ Yb`XUg`[ fc»Y`⊕hYfYggY`Ub`XYb`[ YnY][ hYb  
?cbnYdhYb`"A Uh]Ug\_Y`VYhcbhY`ni XYa`X]Y`[ Yk`U`h][ Y`6YXYi hi b[  
bUhi fbU\Yf` ; ÅfhYb`ZØf`XYb`?`]a UgW`i hn`i bX`XUg` ; VYf`YVYb`j ]Y`Yf  
5fhYbž`Y]bY`H\Ya`Uh]\_ž`X]Y`[ YfUXY`]b`XYf`\Yi h][ Yb`NY]hž`Ub`Ågg`]W`  
XYg`]bhYfbUh]cbU`Yb`HU[ g`XYf`5fhYbj ]Y`ZU`h`Ua`'&&"A U]ž`a`Y`f  
XYbb`Y`]b`XYb` : c\_i`g`fØW\_h"

: ÒfXYfi b[ `XYf`5fhYbj ]Y`ZU`h`Xi`fW`  
bUhi fbU\Yg` ; ÅfhbYfb

A ]h`fi bX`(` \$i` `U`Yf`5fhYb`]b`6UXYb`!K ØfhYa`VYf[ ž`X]Y`[ YZÅ\`fXYh  
g]bXž`k ]fX`XUg`H\Ya`U`XYf`5fhYbj ]Y`ZU`h`ni bY`a`YbX`Xf]b[ `]W`Yf`  
<Ui dhj Yfi fgUW`Yf`g]bX`XYf`J Yf`i ghj cb`@YVYbgfÅi`a`Yb`Xi`fW`  
: `ÅW`Ybj YfVfUi`W`i bX`XYf`9]bgUhn`j`cb`DYgh]n]XYb`"9]bY`XYf  
@Øgi b[ Ybž`X]Y`Ui`W`VY]a`6I`B8`F`Y]b`BYW`Uf`!CXYbk`U`X  
Ya`dZc`\`YbY`A`U»`bU`a`Yb`Ui`Z[ fY]Zhž`]gh`X]Y` : ÒfXYfi b[ `j`cb  
bUhi fbU\Yb` ; ÅfhYb`"<]YfVY]`\_ØbbYb` ; ÅfhbYf]bbYb`i bX` ; ÅfhbYf  
Xi`fW`[ Yn]Y`hY`A`U»`bU`a`Yb`j ]Y`VYk ]f`Yb`"

- HcfZZfY]Y`9fXY`j Yfk`YbXYbž`i`a`X]Y`A`ccfY`ni`gW`ØhnYb`"
- 9][ YbY`DZUbnyb`Xi`fW`gUa`YbZYghYg`GUUh[ i`hj`Yfa`Y`fYb`"
- 5i`Z`W`Ya`]gW`!gmb`h`Yh]gW`Y`DYgh]n]XY`i`bX`8Øb[ Yf  
j`Yfn]W`hYb`"
- <Y]a`]gW`Y`DZUbnyb`Y]bgYhnYbž`X]Y`U`g`B`U`fi`b[ `ZØf`H]YfY  
X]YbYb`"
- F`UgYb`gY`hYbYf`a`Å`Ybž`i`a`@YVYbgfUi`a`ZØf`⊕gY`hYb`ni  
gW`UZZYb`"
- K`j`XY`9W`\_Yb`]a` ; UfhYb`ni`UggYbž`X]Y`i`bhYfgW`i`dZ`V]YhYb`"
- 5V[ YghcfVYbYg`<c`n`ghY`Yb`UggYb`ZØf`⊕gY`hYb`"
- 9]b`bUhi`fbU\Yf` ; UfhYbhY]W`\_Ubb`Y]b`k`Yfhj`c`Yf  
@YVYbgfUi`a`gY]b`"
- :`UW`Y`K`UggYfgW`U`Yb`]a`Gca`a`Yf`Ui`ZghY`Yb`ZØf`Xi`fgh][ Y  
⊕gY`hYb`"

8 UfØVYf` \]bUi g]gh`Yg`k ]W`h][ ž`XUgg; UfhYbVYg]hnYf`fYg]`Yb h`i bX  
 Ub`X]Y`6YX]b[ i b[ Yb`Ub[ YdUgghY`DZUb nYb`k Å`Yb" `BUhi fbU`Y  
 ; ÅfhYb`V]YhYb`b]W`h`bi f`@YVYbgfUi a`ZØf`Y]bY`J]Y`nU` `j cb`H]YfYbž  
 gcbXYfb`Ui W`X`Yb`A YbgW`Yb`X]Y`A Ò[ `]W`\_Y]hž`X]Y`BUhi f` \Ui hbU`  
 ni `Yf`YVYb`i bX`5W`hgUa`\_Y]h`ZØf`U`fYgnY]h]W`Y`J YfÅbXYfi b[ Yb  
 ni `Ybhk ]W`\_Y`b" < YfUi gZcfXYfi b[ Yb`Xi fW`?`]a Uk UbXY`žk ]Y  
 Ub`U`hYbXY`< ]hnY`gck ]Y`HfcW`\_Yb`Y]hž`\_ÒbbhYb`YXcW`ni gÅhn`]W`Y  
 <ØfXYb`]a` ; ÅfhbYfb`gW`UZZYb"

6` ]W`\_`]b`X]Y`Ni`\_i bZh. `5`\_h]cb`ZØf`&\$&`\*  
 [ Yd`Ubh

8 ]Y`\_5\_h]cb`BUhi f[ UfhYb`ZUbX`VYfY]hg`ni a`ZØbZhYb`A U`ghUhh" `8 ]Y  
 bÅW`ghY`k ]fX`]a`>U`f`&\$&`\* ]b`FY]W`Y`g`Y]a ž: fÅb\_]gW`!7fi a VUW`  
 i bX`6fYbgVUW`[ Yd`Ubh" `bhYfYgg]YfhY` ; UfhYbVYg]hnYf`g]bX  
 Y]b[ Y`UXYbž`g]W`]a`< YfVgh`&\$&) `VY]a`?`]a UgW`i hna UbU[ Ya Ybh  
 ni `a Y`XYbž`i a` ]\f; UfhYb[ fØb`YVYbZU`g`Y]bYf`VfY]hYb  
 ² ZYbh]W`\_Y]hni [ Åb[ `]W`ni `a UW`Yb`i bX`ni f`5fhYbj ]Y`ZU`h  
 VY]ni hfU[ Yb"

8 Ug`9b[ U[ Ya Ybhfi bX`i a`XUg`bUhi fbU`Y` ; ÅfhbYfb`]gh`ghUf`\_i bX  
 V`Y]Vh`ZØf`j ]Y`Y`Y]b`k ]W`h][ Yf`GW`f]h]b`F]W`hi b[ `Y]bYf`a Ò[ `]W`gh  
 j ]Y`Z`h][ Yb`i bX`]bhU`hYb`l a k Y`h" `9g`k ]fX`\_Uf. `>XYf  
 E i UXfUha YhYf`nÅ`hž`k Ybb`Yg`XUfi a` [ Y`hž`i bgYfY`BUhi f`ni  
 gW`ØhnYb`i bX`ni `ZØfXYfb" `9[ U`ž`cV`Xi fW`Y]bYb`bUhi fbU`Yb  
 ; UfhYb`]a`Y][ YbYb`Ni` \Ui gY`cXYf`Xi fW`XUg`VYk`i gghY`DZUb nYb  
 j cb`Y]a ]gW`Yb`5fhYb` `XYf`6Y]hfU[ `YXYg`9]bnY`bYb`]gh`k Yfhj c`"

| 8 YhU]`g |  |
|----------|--|
| C fh     | 9fVUW`ž`8 Yi hgW`UbX   |
| E i Y`Yb | <ul style="list-style-type: none"> <li>• k k k "f`Y]ba U]bj Yf`U[ "XY</li> <li>• k k k "Vi bX!f`Y]b!bYW`Uf!<br/>cXYbk U`X"XY</li> <li>• k k k "Vfi Y` `XY</li> </ul> |

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