

J YfX]Yb hY `F i \ YghUbXgj YfUVgW\ ]YXi b[ .  
9\YdUUf`? c\`bUW\ " , `>\fYb`[ YY\ fh

I hY`i bX: f]YX!K ]\Y`a `?c\`k i fXYb`bUW\ " , `>\fYb`]a  
8]Ybgh`XYf`9j Ub[ Y`]gW\Yb`? ]fW\Y`k Å\fybX`Y]bYg  
; chhYgX]YbghYg`b: i `XU`]b`XYb`F i \ YghUbX`j YfUVgW\ ]YXYh"



: i `XUž`8Yi hgW\ `UbX`!`>Y]bYf`ZY]Yf`]W\Yb`NYfYa cb]Y`k i fXYb  
I hY`i bX: f]YX!K ]\Y`a `?c\`]b`XYb`F i \ YghUbX`j YfUVgW\ ]YXYh" `8 f"  
A ]W\UY` `8cf\gž`XYf`GW\i`fYZfYb`h`XYf`9j Ub[ Y`]gW\Yb`? ]fW\Y`j cb  
?i f\YggYb!K U`XYW`ž`k ØfX][ hY`XUg`9\YdUUf`k Å\fybX`Y]bYg  
Gca a YfUVgW\`i gg[ chhYgX]YbghYg`Ub`XYf: YfX]bUbX!6fUi b!GW\i `Y  
]b: i `XU" `B UW\ " , `>\fYb`]a `8]Ybgh`XYf`9j Ub[ Y`]gW\Yb`? ]fW\Y  
\]bhYf`UggYb`X]Y`VY]XYb`Y]bY`VYXYi hYbXY`@W\_Y"

DZUffYf: f]YX!K ]\Y`a `?c\`\Y`h`]b`X]YgYa ; chhYgX]Ybgh`X]Y  
DfYX][ hi bX`gdfUW\`h]YZ`VYfØ\fybX`ØVYf`X]Y`K YfhY`j cb: Ua ]]Yž  
: fYi bXYb`i bX`dYfgØb`]W\Yb`, VYfnYi [ i b[ Yb" `5i » YfXYa `k i fXY  
Y]b`bcghU`[ ]gW\Yg: chc`XYg`DUUFYg`Ui g]\fyb`Ghi X]YbnY]hYb  
[ YnY][ hž`k Ug`XYb`5bk YgYbXYb`Y]b`@ÅW`Y`b`]bg; Yg]W\h`nUi VYfhY"

I hY' ? c\`žX]Y`U`g`gY\`f`Yb[ U[ ]YfhY`GY`gc f[ Yf]b`VY`\_Ubbh`k Ufž  
`Y]hYhY`i bhYf`UbXYfYa`X]Y`HY`YZcbgYY`gc f[ Y`i bX`k Uf`U\_hj]`b`XYf  
Ghi X]YfYbXYbgYY`gc f[ Y"

9]b`ghUf`\_Yg`9b[ U[ Ya`Ybh`ZØf`X]Y  
; Ya`Y]bgW\ UZh

8 Ug`9\YdUUf`?c\`k Uf`b]W\h`bi`f`]b`XYf` ; Ya`Y]bXY`U\_hj] ž`gcbXYfb  
Ui`W`]b`XYf`GW`i`g`YY`gc f[ Y`i bX`[ UV`F`Y`][ ]cbgi`bhYff]W`h`B`UW\  
]`fYa`J`\_Uf]Uh`hY]`hYb`g]Y`g]W\`Y]bY`DZUffghY`Y`]b  
K`U»`a`i`h`g`U`i`g`Yb`i`b`X`k`Y`W`g`Y`h`b`%`-`-` )`Ub`X]Y`7`\f]ghi`g\_]fW\Y`]b  
:`i`XU`"8`c`f`h`V`f]`Y`f`hY` :`f]Y`X`!`K` ]`\Y`a` `?c\`i`bhYf`UbXYfYa`VY]`XYf  
F`Y`bcj` ]Yfi`b[ `XYf`?`]fW\Y`i`b`X`k`Uf`UW\h`U\`fY`Ub[ `J`c`f`g]h`n`Y`b`XYf`XYf  
;`Y`g`U`a`h[`Ya`Y]bXY` :`i`XU`"6`Y]X`Y`Y`b[ U[ ]YfhY`b`g]W\`Ui`»`Y`f`X`Ya` `ghUf`\_  
ZØf`X]Y`^`\_i`a`Y`b`Y`i`b`X`]b`h`Y`f`f`Y`][ ]Ø`g`Y`?`c`b`h`U`\_`h`Y`g`c`k` ]Y`ZØf`X]Y  
Gc`]X`U`f]h`A`h`a` ]h`X`Y`f`Ø`X]g`W\`Y`b` ; Ya`Y]bXY`"I`hY`?`c\`Y`f]b`b`Y`f`h`Y`g]W\  
gc[ Uf`Ub`Y]bY`8`Ya`c`b`g`h`f`U`h]c`b`ž`V`Y]`X`Y`f`g]Y`Y]b`6`U`b`b`Y`f`a` ]h`B`U`n]g  
f`Ui`g` `V`Y`Z`Y`g`h][`h`Y`b`"

À`f`9b[ U[ Ya`Ybh`V`]YV`b]W\h`i`b`V`Ya`Yf`\_h`&`\$`\$` `k`i`f`X`Y` :`f]Y`X`!  
K` ]`\Y`a` `?c\`a` ]h`X`Y`f` :`i`X`U`Y`f`F`c`g`Y` `ZØf`V`Øf[ Y`f`g`W\`U`Z`h]W\`Y`g  
9b[ U[ Ya`Ybh`Ui`g[ Y`n`Y]W\`b`Y`h`5`i`W\`G`W\`Ø`Y`f`X`Y`f` :`Y`f`X]b`U`b`X`!`6`f`U`i`b`!  
G`W\`i`Y`k`c`h`Y`b`]`f`Y`b`8`U`b`\_`n`Y][ Y`b`i`b`X`Ø`V`Y`f`f`Y]W\`h`Y`b`X`Y`a` `DU`U`f  
Y]bY`6`c`l`a` ]h`\`U`b`X[ Y`g`W\`f]Y`V`Y`b`Y`b`K`Ø`b`g`W\`Y`b`"8`Y`f`\`Y`f`n`]W\`Y  
5`d`d`U`i`g`X`Y`f`G`W\`i` [ Ya`Y]bXY`k`Uf`Y]b`k`Y]h`Y`f`Y`g`N`Y]W\`Y`b`X`Y`f  
8`U`b`\_`V`U`f`\_`Y]h`ž`X]Y`X]Y`?`c\`g`Ø`V`Y`f`X]Y`U\`f`Y`\]b`k`Y[ ` [ Y`Y`f`b`h`Y`h  
\`U`V`Y`b`"

F`i` \`Y`g`h`U`b`X`]a` `?`c`b`h`Y`I`h`Y]b`Y`f`J`Y`f`À`b`X`Y`f`i`b`[

8`Y`f`F`i` \`Y`g`h`U`b`X`X`Y`f`?`c\`g`\_`c`a`a`h`i`n`i`Y]b`Y`a` `N`Y]h`d`i`b`\_`h`ž`U`b`X`Y`a` `X]Y  
Y`j`U`b[ Y`]g`W\`Y`?`]f`W\`Y`a` ]h`Y]b`Y`a` `X`f`c`\`Y`b`X`Y`b`DU`g`h`c`f`.]b`b`Y`b`a`U`b[ Y`  
\_`c`b`Z`f`c`b`h]Y`f`h]g`h`"@`U`i`h`D`f`c[ b`c`g`Y`b`k` ]f`X`V]g`&`\$` \$`X]Y`N`U`\`X`Y`f  
DU`g`h`c`f`.]b`b`Y`b`i`a` `Y`h`k`U`Y]b`J` ]Y`f`h`Y`ni`f`Ø`W\_[ Y`Y`b`ž`X`U`j` ]Y`Y  
H`Y`c`c`c[ Y`b`U`i`g`X`Y`b`[ Y`V`i`f`h`Y`b`g`h`U`f`\_`Y`b`U\`f[ À`b[ Y`b`]b`X`Y`b  
F`i` \`Y`g`h`U`b`X`[ Y`Y`b`"8` ]Y`g`V`f]b[ h`b`Y`i`Y`<`Y`f`U`i`g`Z`c`f`X`Y`f`i`b[ Y`b`a` ]h`g]W\`ž  
X`Y`b`b`Ø`b[ Y`f`Y` ; Y]g`h]W\`Y`\_`Ø`b`Y`b`X]Y`À`h`Y`f`Y`b`b]W\`h`]a` [ `Y]W\`Y`b`

A U» `YfgYhnYb" `b`B]YXYfgUW`gYb`i bX`6fYa Ybž`k c`Yg`fi bX`&"\* \$\$  
 ; Y]gh]W`Y [ ]Vhž`g]bX`VYfY]hg`GhY`Yb`ni `VYgYhnYbž`i bX`X]Y`?]fW`Yb  
 ÒZbYb`X]Y`DZUffVYfi ZY`ZØf`E i YfY]bgH] [ Yfž`i a `X]YgYa `A Ub [ Y`  
 Ybh [ Y [ Ybni k ]f`\_Yb" `9j Ub [ Y`]gW`"XY`VYf]W`hYhž`XUgg`X]Y  
 9j Ub [ Y`]gW`Y`@UbXYg\_]fW`Y`<Ubbcj Yfg`a ]h`Yhk U`%\$\$  
 Fi `Ygh`ÀbXYb` `À`f`]W`fYW`bYh"

8Yf`Fi `YghUbX`]gh`YXcW`b]W`h`XUg`9bXY`XYg`9b [ U [ Ya Ybhg"  
 J]Y`Y`Fi `Ygh`ÀbX`Yf`UVYb`X]Y`A Ò [ `]W`\_Y]hž`U`g`J YfhfYhi b [ `ni  
 UfVY]hYbž`k Ug`ZØf`VY]XY`GY]hYb`Y]bY`6YfY]W`Yfi b [ `XUfghY`h" `8 Ug  
 `bgh]hi h`ZØf`5i g!ž: cfh`i bX`K Y]hYfV`]Xi b [ `V]YhYh`Y]Yf  
 I bhYfgh`Øhni b [ ž`i a `XYb`9]bgUhn`XYf`YfZU`fYbYb` ; Y]gh]W`Yb`ni  
 Yfa Ò [ `]W`Yb" `9g`]gh`Y]bY`7`UbW`ž`X]Y [ Yk cbbYbY`9fZU`fi b [ `Ui W`  
 ]a `Fi `YghUbX`]g]bbj c``Y]bni Vf]b [ Yb" `K Yf`]bhYfYgg]Yfh`]ghž`\_Ubb  
 g]W`Ub`FYZfYbhYb`XYf`?]fW`Yb`k YbXYbž`i a `ØVYf`A Ò [ `]W`\_Y]hYb  
 ni `gdFYW`Yb" `9j Ub [ Y`]gW` `]b`K YghZU`Yb`V]YhYh`bZcfa Uh]cbYb  
 XUfØVYfž`k ]Y`X]Yg`fYU`]g]Yfh`k YfXYb`\_Ubb"

: Øf`i hY`i bX` : f]YX!K ]`Y`a `?c`V`VY [ ]bbh`bi b`Y]bY`bYi Y  
 @VYbYgd`UgYž`j c``j cb`Fi `Y`i bX`A Ò [ `]W`\_Y]hYb" `K `À`fYbX`X]Y  
 ?]fW`Y`j cf`<YfUi gZcfXYfi b [ Yb`ghY`hž`V`Y]Vh`]f`J Yfa `ÀW`hb]g  
 i bj Yf [ YggYb`i bX`k ]fX`]b`XYb`<YfnYb`XYf`A YbgW`Yb`k Y]hYf`VYbž  
 X]Y`j cb`]fYa ` ; `Ui VYb`i bX`]fYa `9b [ U [ Ya Ybh`VYfØ`fh`k i fXYb"

8YhU]`g	
C fh	: i `XUž`8Yi hgW`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• c gh`YggYb!bYk g"XY</li> <li>• k k k "Yj Ub [ Y`]gW`!]b! k YghZU`Yb"XY</li> <li>• k k k "Yj Ub [ Y`]gW`"XY</li> </ul>

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