

GWX i `gmghYa `]b`XYf`? f]gY. `I b[ Y`ÒghY  
DfcV`Ya Y`VYXfc\Yb`X]Y`Ni \_i bZh°

8]Y`F\Y]b]gWX Y`Dcgh`VY`Yi WXhYh`X]Y`<YfUi gZcfXYfi b[ Yb`]a  
XYi hgWX Yb`GWX i `gmghYa `i bX`X]Y`Bchk YbX][`\_Y]h`Y]bYg  
6Øf[ YffUHYg"



8Yi hgWX`UbX`!`8 Ug`XYi hgWX Y`GWX i `gmghYa `g]Y`h`g]WX`gY]h`X`fYb  
ni bY`a YbXYb`<YfUi gZcfXYfi b[ Yb`[ Y[ YbØVYf`"GWX i `Yb`]b  
8Yi hgWX`UbX`\_Åa dZb`a`]h`[ fUj`]YfYbXYb`DfcV`Ya Ybž`X]Y`j`cb`X`f  
ni`X`f`k`Y]hYf`j`YfgWX`ÅfZh`k`YfXYb`"@Ui`h`F`D`C`b`)`bY`UVYb`?`]bXYf  
i`bX`ž`[ YbX`]WX`Y`ni`bY`a`YbX`GWX`k`]Yf][`\_Y]h`Yb`a`]h`[ fi`bX`Y[ YbXYb  
:`Å`][`\_Y]h`Yb`k`]Y`@YgYbž`GWX`fY]VYb`i`bX`F`YWX`bYb`";`Y]WX`nY]h`[  
bY`a`Yb`dgmWX]gWX`Y`6Y`Ughi`b[ Yb`VY]`ž`[ YbX`]WX`Yb`ni`ž`i`bX  
;`Yk`U`h`Ub`GWX`i`Yb`k`]fX`ni`Y]bYa`]a`a`Yf`Xf`Åb[ YbXYfYb`DfcV`Ya`"  
8Yf`A`Ub[ Y`Ub`@Y`f`\_f`Å`ZhYb`hf`Å[ h`ni`f`Ub[ Ygd`Ubb`hYb`G]h`Uh]cb`VY]ž  
k`Å`fYbX`j`]Y`Y`GWX`i`[ YVA`i`XY`]b`Y]bYa`a`UfcXYb`Ni`gh`UbX`g]bX  
i`bX`X]Y`dc`]h]gWX`Y`6YXYi`hi`b[`j`cb`6]`Xi`b[`gZfU[ Yb`V]g`Ub[  
j`Yfb`UWX`Ågg][`h`k`i`fXY"

⊕`5bVYhfUW\h`X]YgYf`<YfUi gZcfXYfi b[ Yb` \Uh`X]Y`Dc`]h]\_`Yf\_Ubbhž  
XUgg`h]YZ[ fY]ZYbXY`J YfÅbXYfi b[ Yb`bchk YbX][ `g]bX""9g`VYghY\h  
Y]b`Xf]b[ YbXYf`6YXUfZ`bUW\`⊕di`h]j`cb`A YbgW\Ybž`X]Y`hÅ[ `]W\`a` ]h  
XYb`fYU`Yb`<YfUi gZcfXYfi b[ Yb`\_cbZfcbh]Yfh`g]bX""8]YgY  
: cfXYfi b[ `]gh`VYgcbXYfg`fY`Yj`Ubh`]a` ?`cbhYI`h`XYf`ghfi`\_hi`fY`Yb  
J YfÅbXYfi b[ Yb`]a` `GW\i` `gmghYa` ž`k` ]Y`XYa` ` ,` VYf[ Ub[ `ni  
]bhY[ f]YfhYb`GW\i` `Zcfa` Yb`gck` ]Y`XYf`⊕X]j` ]Xi`U`]g]Yfi b[ `]j`cb  
@Y\`fYb`i` bX`@YfbYbž`k` ]Y`Yg`X]Y`6i`bXYgnYbhfU`Y`ZØf`dc`]h]gW\Y  
6]`Xi`b[ `]gW\]`XYfh`

## 8 f]b[ YbXY`<YfUi gZcfXYfi b[ Yb`]a GW\i` `gmghYa

8 Ug`XYi`hgW\Y`GW\i` `gmghYa` `ghY\`hi`bhYf`8fi`W\_`Xi`fW\`nU\`fY]W\Y  
<YfUi gZcfXYfi b[ Yb""8Uni` `nÅ\`Yb`X]Y`⊕\_`i`g]cb`j`cb`?`]bXYfb`a` ]h  
6YY]bhfÅW\h][ i`b[ Yb`i`bX`X]Y`8][ ]hU`]g]Yfi b[ `]j`cb`I`bhYff]W\hi`bX  
GW\i` `cf[ Ub]gUh]cb""⊕gVYgcbXYfY`X]Y`<YfghY``i`b[ `]j`cb  
7\UbW\Wb[ `Y]W\Y]h`ghY``h`Y]bY`[ fc»Y`5i`Z[ UVY`XUfž`]bgVYgcbXYfY  
ZØf`?]bXYf`Ui`g`VYbUW\hY][ ]hYb`gcn]U`Yb`@U[ Yb`cXYf`a` ]h  
i`bhYfgW\]YX`]W\Yb`Ni`k`UbXYfi b[ g[ YgW\]W\hYb""⊕`Y]bYf`I`a`ZfU[ Yž  
X]Y`]a` `FU\`a` Yb`XYg` ]Zc!6]`Xi`b[ gVUfca`YhYfg` `Xi`fW\ [ YZØ\`fh  
k`i`fXYž`gh]a`a`hYb`++i` `XYf`6YZfU[ hYb`ni`ž`XUgg`XYf  
@Y\`f\_`fÅZhYa` Ub[ Y``Y]b`Yfbgh\UZhYg`DfcV`Ya` `XUfghY``h""9VYbgc  
Ya`dZ]bXYb`\*,`i` `Y]bY`a` Ub[ Y`bXY`Z]bUbn]Y``Y`5i`gghUhi`b[ `XYf  
GW\i` `Yb`U`g`\_f]h]gW\`"

- ++i` `XYf`6YZfU[ hYb`gY\Yb`@Y\`f\_`fÅZhYa` Ub[ Y``U`g`  
Yfbgh\UZhYg`DfcV`Ya` "
- \*,`i` `VYa` Åb[ Y`b`a` Ub[ Y`bXY`Z]bUbn]Y``Y`5i`gghUhi`b[ `XYf`  
GW\i` `Yb`"
- \*%a` `\_f]h]g]YfYb`i`bni`fY]W\YbXY`8][ ]hU`]g]Yfi b[ `XYf`  
GW\i` `Yb`"
- )`+i` `gY\Yb`a` Ub[ Y`bXY`7\UbW\Wb[ `Y]W\Y]h`ZØf`?]bXYf`Ui`g`  
i`b[ Øbgh][ Yb`gcn]U`Yb`J`Yf\`Å`hb]ggYb`"
- ( `%a` `VYhfUW\hYb`X]Y`⊕\_`i`g]cb`j`cb`GW\ØYf.]bbYb`a` ]h  
6Y\]bXYfi b[ Yb`U`g`<YfUi gZcfXYfi b[ "

8 Yg`K`Y]hYfYb`nY][ h`X]Y`FYdcfhU[ Y`6]`Xi`b[ ` `k` ]Y`\_Ubb`g]Y

[ YfYw hYf'k YfXYb3 'ja '5F8'A YX]Uh\Y\_ž'XUgg'6]'Xi b[  
 YbhgWY]XYbX'ZØf'X]Y'dYfgØb'jWY'9bhk ]W\_i b[ 'gck ]Y'X]Y'HY]'UVY  
 Ub'8Ya c\_fUh]Y'i bX'5fVY]hga Uf\_h'gh"8 UVY]'k ]fX'\Yfj cf[ Y\cVYbž  
 XUgg'j ]Y'Y'GWØ'Yf.]bbYbž'jbgVYgcbXYfY'Ui g'gcn]U'  
 VYbUW hY]'] hYb'A ]]Yi g'cXYf'a ]h'@YfbgWk ]Yf][\_Y]hYbž'j]b'XYa  
 VYghY\YbXYb'GmghYa 'cZh'VYbUW hY]'] h'g]bX"

: cfXYfi b[ Yb'Ub'X]Y'6]'Xi b[ gdc`]h]\_

8Yf'<UbX'i b[ gVYXUfZ'k ]fX'ja a Yf'XYi h'jWYf'"9b[ U[ ]YfhYg  
 DYfgcbU''b': ØfXYfgW'i 'Yb'\_Äa dZh'cZh'[ Y[ Yb'; Y'X!'i bX  
 DYfgcbU'a Ub[ Y'i bX'g]Y\h'g]W'a ]h'<YfUi gZcfXYfi b[ Yb  
 \_cbZfcbh]Yfhž'X]Y[ i hY'5bgÄhnY'VY\]bXYfb"'8 UfØVYf'\]bUi g'nY][ Yb  
 X]Y'D€5!Ghi X]Ybž'XUgg'8Yi hgW'UbXg'6]'Xi b[ ggmghYa 'nk Uf'Y]b][ Y  
 GhÄf\_Yb'\Uhž'UVYf'Ui W'j]j ]Y'Yf'Y]'<]bg]W'h'i b[ YfYw h'j]gh"  
 9l dYfhYb'k UfbYbž'XUgg'X]YgY'A ]ggghÄbXY'b]W'h'bi f'bY[ Uh]j Y  
 : c'[ Yb'ZØf'9]bnY'bYž'gcbXYfb'Ui W'ZØf'X]Y'; YgY'gW'UZh'j]bg[ YgUa h  
 \UVYb'k YfXYbž'k Ybb'b]W'h'Yhnh[ Y\UbXY'h'k ]fX"

8]Y'Dc`]h]\_ ghY\h'i bhYf'8fi W\_ž'X]Y'<YfUi gZcfXYfi b[ Yb'Ubni [ Y\Yb  
 i bX'@Øgi b[ Yb'ni 'Z]bXYbž'i a 'Y]bY[ YfYw hYfY'i bX'YZZY\_h]j YfY  
 6]'Xi b[ 'ZØf'U'Y'?]bXYf'j]b'8Yi hgW'UbX'ni '[ Yk Ä\f'Y]ghYb"'9]b  
 a Ø[ 'j]WYf'GWf]h'i\_ØbbhY'X]Y'9]bVYfi Ž b[ 'Y]bYg'6Øf[ Yf'icXYf  
 9l dYfhYbfUhYg'gY]bž'XYf'ni gUa a Yb'a ]h'XYb'6YhfcZZYbYb'i bX  
 : UW'Yi hYb'Ub'dfU\_h]gWYb'@Øgi b[ Yb'UfVY]hYh"

8YhU]`g	
J cfZU``	6]'Xi b[ gdc`]h]_
C fh	8Yi hgW'UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• fd!cb`]bY"XY</li> <li>• k k k "VdV"XY</li> <li>• k k k "UfXa YX]Uh\Y_"XY</li> </ul>

6Ygi W'Yb'G]Y'i bg'Ui Z.'b!U[ "XY