

; fc» Yf'Dc`nY]Y]bgUhn`]b`A Ubb\Y]a .  
6YXfc\i b[ g`U[ Y`[ Y\_`Àfh°

; f0» YfYf'Dc`nY]Y]bgUhn`]b`A Ubb\Y]a !GUbX\cZYb`bUW  
6YXfc\i b[ g`U[ Y. 'J YfXÅW h][ Y: fUi `]b`; Yk U\fgUa ž  
< ]bhYf[ f0bXY`k YfXYb`Yfa ]hhY`h"



A Ubb\Y]a !GUbX\cZYbž`8Yi hgW`UbX`!`ϕ`A Ubb\Y]a !  
GUbX\cZYb`\_Ua`Yg`Ua`'8]YbghU[ UVYbX`ni`Y]bYa`'a Ugg]j Yb  
Dc`nY]Y]bgUhnž`Ui g[ Y`0ghXi fW`Y]bY`6YXfc\i b[ g`U[ Y`]a  
bUW VUfgW UZh]WYb`l a ZY`X" `8]Y`Dc`nY]`Yf\]Y`h`[ Y[ Yb`%( . ' \$`l \ f  
X]Y`A Y`Xi b[ `0VYf`X]Y`G]hi Uh]cb`i bX`f0W`hY`a ]h  
GdYn]U`Y]bgUhn`\_f`Z`hYb`Ubž`i a`X]Y`@U[ Y`ni`\_`ÀfYb" `8 UVY]`ghY`hY  
g]W` \YfUi gž`XUgg`Y]bY`" , !`À`f][ Y: fUi`X]Y`Dc`nY]`a ]h`8fc\i b[ Yb  
\_cbZfcbh]YfhY`i bX`g]W`ni b`ÀW`gh]b`]\fYf`K`c\bi b[  
j YfVUff]\_UX]YfhY`"@Ui h`GK F`k`i fXY`g]Y`VY]`]\fYf`i: YghbU`a Y`Y]W`h  
j Yf`Y`hhž`VY]Z]bXYh`g]W`UVYf`bi b`]b`dc`nY]`]WYa` ; Yk U\fgUa "

Ni f`5fh`XYf`6YXfc\i b[ `i bX`XYb`l a gh`AbXYbž`X]Y`ni`XYa`'J`cfZU`  
Z0`fhYbž`[ ]Vh`Yg`V]g`Ub[ `bi`f`gdY`\_i`Uh]j Y`ϕ`Zc`fa Uh]cbYb" `9]b`GhfY]h

ja`JcfZY`X`\_ObbhY`Y]bY`F`c`Y`[`Ygd]Y`h`\UVYbž`YXcW`V`Y]VYb`X]Y  
9]bnY`\Y]hYb`bcW`i`b`\_Uf``8]Y`Dc`nY]`UfVY]hYh`Ub`XYf`?`Àfi`b[`XYg  
A`ch]j`g`i`b`X`k`]fX`j`cfUi`gg]W`h]W`Ua`A`]h`k`c`W`k`Y]hYfY  
`bZcfa`Uh]cbYb`VYfY]hghY``Yb"

9]b`Xi`b`\_`Yg`?`Ud]hY``]b`XYf`GhUXh[`YgW`]W`hY

8]Y`9fY][`b]ggY`]b`A`Ubb`Y]ja`Yf]bbYfb`Ub`Y]bYb`UbXYfYb  
hfU[`]gW`Yb`J`cfZU``ž`XYf`g]W`Ua`i`%`A`U]`&\$&(`YfY][`bYhYž`U`g`Y]b  
A`Ubb`a`]hY]bYa`A`YggYf`Ui`ZY]bY`J`YfgUa`a`i`b[`XYf  
]g`Ua`\_f]h]gW`Yb`6Yk`Y[`i`b[`DUi`9i`fcdU`f`bD9k`Ui`ZXYa`A`Uf`hd`Uhn  
`cg[`]b[``b`X]YgYa`5b[`f]ZZ`k`i`fXYb`a`Y`fYfY`A`YbgW`Yb`j`Yf`Yhnhž  
XUfi`bhYf`Y]b`Dc`nY]VYUa`hYfž`XYf`gW`k`Yf`j`Yf`Yhnh`k`i`fXY`i`b`X  
cdYf]Yfh`k`YfXYb`a`i`gghY``A`Ubb`Y]ja`g`C`VYfVØf[`Yfa`Y]ghYf  
7`f]gh]Ub`GdYW`h`VYnY]W`bYhY`X]YgYg`9fY][`b]g`U`g`HYffc`fUhhUW`\_Y"  
@Ui`h`A`Yf`\_i`f`k`i`fXY`X]Y`GW`c`W`k`Y``Y`Xi`fW`Y]bYb`a`Ugg]j`Yb  
Dc`nY]Y]bgUhm`i`b`X`X]Y`GdYffi`b[`XYg`A`Uf`hd`UhnYg`[`YZc`[`h"

8]Y`9fa`]hhi`b[`Yb`ni`X]YgYa`J`cfZU``k`YfXYb`j`cb`XYf  
GhUUhgW`i`hnUVhY]i`b[`XYf`GhUUhgUb`k`U`hgW`UZh`?`Uf`gfi`Y`[`Y`Y]hYh`  
C`V`X`Ug`A`ch]j`XYg`5b[`fY]ZYfg`dc`h]gW`Yf`B`Uhi`f`k`Ufž`V`Y]Vh`HY]`XYf  
`Ui`ZYbXYb`9fa`]hhi`b[`Yb``8]Y`Vfi`hU`Yb`5b[`f]ZY`]b`VY]XYb`:`À`Yb  
k`YfZYb`:`fU[`Yb`ni`f`G]W`Yf`Y]hg`U[`Y]b`A`Ubb`Y]ja`Ui`Zi`b`X  
VYgh`h]h[`Yb`X]Y`5bnY]W`Yb`Y]bYf`k`UW`gYbXYb`?`f]a`]bU`h`h]b  
j`]Y`Yb`XYi`hgW`Yb`Gh`X`hYb"

?`f]a`]b`U`]h`h`hgghUh]gh]\_`]a`i`VYfV`]W`\_

9]b`6`]W`\_`Ui`ZX]Y`U`\_hi`Y``Y`?`f]a`]bU`]h`h`hgYb`hk`]W`\_`i`b[`]b  
8Yi`hgW`\_`Ub`X`nY][`h`Y]bY`\_ca`d`Yi`Y`@UbXgW`UZh``@Ui`h`XYb  
GhUh]gh]\_`Yb`XYg`6i`bXYg`\_f]a`]bU`Ua`hg`[`UV`Yg`&\$&(`Y]bYb`Y]W`hYb  
F`ØW`\_`[`Ub[`XYf`fY[`]ghf]YfhYb`GhfUZhUhYb`i`a`%ž+`i`"8]Yg]gh`YXcW`  
j`cf`U`Y`a`\_`Ui`ZX]Y`HY]`Y[U]g]Yfi`b[`]cb`7`UbbUV]g`ni`fØW`\_ni`ZØ`fYbž  
X]Y`ni`Y]bYa`F`ØW`\_`[`Ub[`XYf`VYhfY`ZYbXYb`8Y`]hY`[`YZØ`fh`\Uh"  
Hfch`nXYa`nY][`Yb`X]Y`NU`\Ybž`XUgg`X]Y`G]W`Yf`Y]hg`U[`Y`j`]Y`Yfc`fhg  
]a`K`]XYfgd`fi`W`ni`XYb`fØW`\_`Ài`Z[`Yb`;`YgUa`hnU`\Yb`ghY`h``9g`[`]Vh  
Y]bYb`5bgh]Y[`]VY]`GhfUZhUhYbž`X]Y`XUg`gi`V`Y`\_h]j`Y  
G]W`Yf`Y]hg[`]YZØ`\`XYf`6Yj`Ø`\_Yfi`b[`]VYY]bhf`AW`h][`Yb`ž`k`]Y`GhUh]ghU

VYf]W hYh"

8]Y` \Äi Z][ ghYb`GhfUZhUhYb` ]b`8Yi hgW\`UbX`g]bX`8 ]YVghÄ` \Yž` [ YZc` [ h  
j cb`J Yfa Ö[ Ybg!`i bX` : Ä`gW\i b[ gXY` ]\_hYb`gck ]Y  
? ÖfdYfj Yf`Ymi b[ Yb`" `6YgcbXYfg`U`Ufa ]YfYbX` ]gh`XYf`5bgh]Y[ `VY]  
XYb`GhfUZhUhYb`i bhYf`↑ b[ Yb`HÄhYfb`" `8 ]YgY`9bhk ]W`i b[ Yb` \Uh  
b]W\h`bi f`XUg`5i [ Yba Yf`\_`XYf`dc` ]h]gW\Yb`9bhgW\Y]Xi b[ ghfÄ[ Yf  
[ Yk YW\_hž`gcbXYfb`Ui W\`XUg` ; YZØ` \`XYf`G]W\Yf`Y]h`XYf`6Øf[ Yf` ]b  
A ]h`Y]XYbgW\UZh[ Ync[ Yb`"

8]Y` ; YgW\Y`b]ggY` ]b`A Ubb` \Y]a `k YfZYb`Y]b`GW\`U[ ` ]W\h`Ui Z`X]Y  
< YfUi gZcfXYfi b[ Ybž`XYbYb`g]W\`X]Y`GhUXh`i bX` ]\fY`6Yj Ö`\_Yfi b[  
[ Y[ YbØVYfgY`Yb`" `K Ä`fYbX`X]Y`Dc` ]nY]`k Y]hYf` ]b`Ub`XYf  
5i Z`\_Äfi b[ `XYf`Øb[ ghYb`J c fZÄ`Y`UfVY]hYhž`V`Y]Vh`X]Y` : fU[ Y  
VYghY`Ybž`k ]Y`X]Y`G]W\Yf`Y]h` ]b`XYf`GhUXh`bUW\`U`h][ `j YfVYggYfh  
k YfXYb`\_Ubb`"

8YhU]`g	
C fh	A Ubb` \Y]a !GUbX`cZYbž`8Yi hgW\`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "gk f"XY</li> <li>• k k k "a Yf`_i f"XY</li> <li>• XY"ghUh]ghU"Wča</li> </ul>

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