

# G]W\ Yf\ Y]hg\_f]gY`]b`@Ub[ YbUi . ; Yk U`h`j`cf` XYf`? ]fW\ Y`Yg\_U`]Yfh`

5a`%' "\$+ "&\$&) ` \_Ua` Yg`]b`@Ub[ YbUi`ni`Dc`]nY]Y]bgÀhnYb`  
k`À\fYbX`Y]bYf`[ YbY\`a`][ hYb`J`YfgUa`a`i`b`[ `ni`a`BU\cgh`  
?cbZ]\_h`



@Ub[ YbUi ž`8`Yi`hgW\`UbX`!`5a`GcbbhU[ ž`XYa`%' "\$+ "&\$&) ž`\_Ua`  
Yg`]b`@Ub[ YbUi`ni`Y]bYa`[ fc»Ub[ Y`Y[ hYb`Dc`]nY]Y]bgUhn"8]Y`  
A`U»bU\`a`Y`ghUbX`]a`Ni`gUa`a`Yb\Ub[ `a`]h`Y]bYf`[ YbY\`a`][ hYb`  
J`YfgUa`a`i`b[ ž`X]Y`g]W\`Ui`Z`XYb`BU\cgh!`?cbZ]\_h`VYnc[ `i`bX`]b`XYf`  
<]bXYbVi`f[ ghfU»Y`ghUhhZUbX"K`]Y`I`a`BYk`g`VYf]W\hYhž`  
VYhY"][ hYb`g]W\`Yhk`U`)`\$`DYfgcbYb`Ub`XYf`J`YfgUa`a`i`b[ "`  
K`À\fYbX`XYg`[ YgUa`hYb`9]bgUhhU[ Yg`j`Yf`Y`Z`U`Yg`fi`\`[ `i`bX`Yg`  
[ UV`\_Y]bY`VYgcbXYfYb`J`cf\_ca`a`b]ggY"

J`cf`XYa`i`<]bhYf[ fi`bX`X]YgYf`9fY][ b]ggY`Ai`»YfhY`g]W\`XYf`  
@UbXhU[ gUV[ YcfXbYhY`A`Ufh]b`F]j`c]fž`\_i`hi`fdc`]h]gW\Yf`GdfYW\Yf`  
XYf`GD8!:`fU\_h]cbž`]b`Y]bYa`c`ZYbYb`6f]YZ`9f`ZcfXYfhY`X]Y`  
GhUXhj`Yfk`U`hi`b[ `Ui`Z`A`U»bU\`a`Yb`ni`f`J`YfVYggYfi`b[ `XYf`

G]hi Uh]cb`ni `Yf[ fY]ZYbž`]bgVYgcbXYfY`Y]bY`5``[ Ya Y]bj YfZØ[ i b[  
ni f`l bhYfV]bXi b[ `k Y]hYfYf`a Y]gh`Ubh]]gfUY`]gWYf  
8Ya cbghfUh]cbYb"6]g`ni a `GcbbhU[ `k Uf`YXcW`bcW`\_Y]bY  
YbhgdFYWYbXY`J YfZØ[ i b[ `Yf`UggYb`k cfXYb"

6Ygcf[ b]gYffY[ YbXY`9bhk ]W\_`i b[ Yb`]b`XYf  
; Ya Y]bXY

8]Y`Gh]a a i b[ `]b`@Ub[ YbUi `k Uf`Ub[ YgdUbbh"8Yf`@UbXYgV]gWcZ  
9fbgh!K ]`Y`a` ; c`VYf]YZY]b`DfYggY[ YgdfÅW`Y]bž`i a `ØVYf`X]Y  
`VYgcf[ b]gYffY[ YbXYb`9bhk ]W\_`i b[ Yb`]b`XYf`GhUXh`ni  
]bZcfa ]YfYb"J cf`XYf`A Ufh]bg\_]fWY`\_Ua`Yg`]b`XYf`J Yf[ Ub[ Yb`Y]h  
k ]YXYf`c`h`ni` [ Yk U`h`h] [ Yb`5i gY]bUbXYfgYhni b[ Yb`nk ]gWYb  
l bhYfghØhnYfb`XYf`]gfUY`]gWYb` ; Ya Y]bgWUZh`i bX  
8Ya cbghf]YfYbXYb"8]YgY`?cbZ]\_hY`UVYb`]fYb`l fgdfi b[ `]a  
C`hcVYf`&\$&` ž`U`g`DZUffYf`F`U`Z`GYX`U`\_`gY]bY`Gc`]XUf]hÅh`a` ]h`XYb  
CdZYfb`XYg`<Ua Ug! , VYfZU`g`VY`\_i bXYhY"GY]h`Yf`gY`Yb`g]W`Yf  
i bX`X]Y` ; Ya Y]bXY`5bZY]bXi b[ Yb`Ui g[ YgYhnhž`XUfi bhYf`Ui W  
Ubh]gYa ]h]gWY`GWa ]YfYfY]Yb`i bX`GhØfi b[ Yb`XYf` ; chhYgX]YbghY"

K ]Y`GWk ÅV]gWY`XY`VYf]W`hYhž`\_Ua`Yg`Ua`GcbbhU[ `j cf`XYf  
A Ufh]bg\_]fWY`ni`Y]bYa`J cfZU`ž`U`g`Y]b`+)!`Å`f][ Yf`5\_hj] ]gh  
i bUb[ Ya Y`XYh]j cf`XYf`?]fWY`Y]bY`J YfgUa a`i b[ `UV`Y`h`  
; chhYgX]YbghVYgi WYf`ghY`hYb`g]W`gW`ØhnYbX`a` ]h  
FY[ YbgW]fa Yb`j cf`X]Y`5\_hj] ]ghYbž`k Ug`ni`Y]bYf`9g`U`Uh]cb`ZØ`fhY  
i bX`Dc`nY]\_f`ÅZhY`a`cV`]g]YfhYž`i a`X]Y`C`fXbi b[ `ni`k`U`fYb"

ÿ`b`]WY`<YfUi gZcfXYfi b[ Yb`]b`UbXYfYb  
GhÅXhYb

8]Y`<YfUi gZcfXYfi b[ Ybž] cf`XYbYb`@Ub[ YbUi`ghY`hž]g]bX`b]W`h  
Y]bn][ Ufh][ "5i W`]b`UbXYfYb`XYi hgWYb`GhÅXhYb`k ]Y`6Yf`]b[ ]Vh  
Yg]a a Yf`k ]YXYf`5i gY]bUbXYfgYhni b[ Yb`]a`?cbhYl hij cb  
8Ya cbghfUh]cbYb`i bX`J YfgUa a`i b[ Ybž]bgVYgcbXYfY`gY]h`XYa  
<Ua Ug!5b[ f]ZZ`Ui Z`gfUY`"8Yf`GhUUhggY`\_fYhÅf`6YfbX`?fØggYf  
i bhYfghf]W`X]Y`6YXYi hi b[ `XYf`A Y]bi b[ g!`i bX  
J YfgUa a`i b[ gZfY]`Y]h`]b`8Yi hgW`UbXž`VYhcbhY`YXcW`Ui W`X]Y

fYghf]\_hj] Yb`A U» bU\`a Ybž`X]Y`[ Y[ Yb`dfc!dU`Àgh]bYbg]gWXY  
 ?i bX[ YVi b[ Yb`Yf[ f]ZYb`k i fXYb" `@Ui hi`GØXXYi hgWXY`XY`k i fXYb  
 ]b`XYb`YfghYb`gYWg`K cWXYb`bUW`XYa` `+"`C`\_hcVYf`&\$&'  
 nU\`fY]WXY`X]YgYf`8Ya`cbghfUh]cbYb`j YfVchYbž`k`À\`fYbX  
 [ `Y]WnY]h][ `X]Y`ÖZYb`h]WXY`K U\`fbY\`a`i`b[ `VY`UghY`h`k`i`fXY`"

⊕`@Ub[ YbUi`V`Y]Vh`X]Y`G]hi`Uh]cb`Ub[ YgdUbbh" `8Yf`8fi`W\_`Ui`Z`X]Y  
 GhUXhj`Yfk`U`hi`b[ `k`ÀW`ghž`i`a`YbX`]W`A`U»`bU\`a`Yb`ni`Yf[ fY]ZYbž  
 X]Y`gck`c\`XYb`G]WXYf\`Y]hgVYXØfZb]ggYb`XYf`6Øf[ Yf`U`g`Ui`W`XYb  
 Df]bn]d]Yb`XYf`A`Y]bi`b[ gZfY]\`Y]h`F`YW`bi`b[ `hfU[ Yb" `8]Y  
 l`bg]WXYf\`Y]h`X`UfØVYfž`k`j`Y`YZZY`\_hj] `Y]bY`5``[ Ya`Y]bj`YfZØ[ i`b[ `gY]b  
 \_ØbbhYž`V`Y]Vh`VYghY\`Yb";`c\`i`bX`DZUffYf`GYX`U\_`VY[ fØ`Yb`nk`Uf  
 YfghY`GW`f]hhY`]b`F`]W`hi`b[ `Y]bYf`@Øgi`b[ ž`V`Y]VYb`Y`Xc`W`g`\_Y`dh]gW  
 \]bg]W`h]W`XYf`bUW`\`U`h][ Yb`J`YfVYggYfi`b[ `XYf`@U[ Y`"

8YhU]`g	
Cfh	@Ub[ YbUi ž`8Yi hgWXY`UbX
EiY`Yb	<ul style="list-style-type: none"> <li>• k k k "i`a`!bYk`g"XY</li> <li>• k k k "gW`k`UYV]gWXY`XY</li> <li>• k k k "gi`YXXYi`hgWXY`XY</li> </ul>

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