

Dc`h]\_Yf!8i Y``. 'GhfY]h'i a 'A ][ fUh]cb'i bX  
? `]a U`j cf'XYf'K U\``&\$&) °

GK F!K U\`UfYbU`Ua `%' "\$&"&\$&) . 'Gd]hnYbdc`h]\_Yf  
X]g\_i h]YfYb`A ][ fUh]cbž'K ]fhgWUZh'i bX'DZY[ Y"K ]W[h][ Y  
H\Ya Yb`]a `6i bXYghU[ gk U\`\_Ua dZ'

5gWUZZYbVi f[ ž'8Yi hgW`UbX`!5a `%' "': YVfi Uf'&\$&) `ZUbX`Y]bY  
gdUbbYbXY`GK F!K U\`UfYbU`ni f`6i bXYghU[ gk U\`ghUhhž]b`XYf  
nU\`fY]WY`Gd]hnYbdc`h]\_Yf`Ui g`i bhYfgW]YX`]WYb`DUfhY]Yb  
Ui ZY]bUbXYfhfUZyb" `HY]`bY\`a Yf`k UfYb`i bhYf`UbXYfYa `B]bU  
K Uf`\_Yb`j cb`XYf`78I ž`B]`g`GW`a ]X`j cb`XYf`GD8ž: fUbn]g\_U  
6fUbhbYf`j cb`XYb`; f0bYbž`ž`X]h\`G\_i XY`bmj cb`XYf`: 8Dž`A Uf`\_i g  
: fc\ba U]Yf`j cb`XYf`5Z8ž`GU\`fU`A ]fck`j cb`XYf`@b`\_Yb`gck ]Y  
Ŕgg]WU`HUhh]`j cb`6GK " `ž`XYf`8]g\_i gg]cb`k i fXYb`U\_hi Y`Y  
H\Ya Yb`k ]Y`X]Y`K ]fhgWUZh`g\_f]gYž`A ][ fUh]cb`i bX`X]Y`DZY[ Y`Xi fW  
5b[ Y\`0f][ Y`VY\`UbXY`h"

ž`Y]bYa `]bhYbg]j Yb`YfghYb`H\Ya YbV`cW`\_X]g\_i h]YfhYb`X]Y  
Dc`h]\_Yf`0VYf`XUg`[ Yd`UbhY`J YfVfYbbYf!5i g`]a `Ŕ\`f`&\$' ) "'<]YfVY]  
k ]Yg`H\`ca Ug`K U`\_Yf`Ui g`XYf`Ni `]YZf]bXi ghf]Y`Ui Z`X]Y  
B`ch`k YbX][`\_Y]h`Y]bYf`nk Y][`Y]g][ Yb`GhfUhY[ ]Y`\]bž`V]g`9`Y`hfcUi hcg  
Z`A`W`YbXYW`\_YbX`YhUV`]Yfh]g]bX" `K `A\`fYbX`X]Y`78I ž: 8Dž`6GK `i bX  
5Z8`ghf]\_h`[ Y[ Yb`XUg`J YfVch]j cb`J YfVfYbbi b[ ga`chc`fYb  
Ui ZhfUhYbž`gd`fUW`Yb`g]W`GD8ž; f0bY`i bX`@b`\_Y`Z0f`XUg`J cf\UVYb  
Ui g"

A ][ fUh]cb`U`g`nYbhfU`Yg`K U\`\_Ua dZh\Ya U

A ][ fUh]cb`ghY``h`Y]b`nYbhfU`Yg`H\Ya U`]a `U\_hi Y``Yb  
6i bXYghU[ gk U\`\_Ua dZXUfž`k ]Y`Ui W`XYf`5F8!8Yi hgW`UbXhfYbX  
nY][`h`8Yf`5bgW`U[ `Ui ZXYb`K Y]\`bUW`hga Uf`\_h`]b`A U[ XYVi f[ `i bX

X]Y`[ Ycdc`h]gW\Yb`9bhk ]W`i b[ Yb`ja`BU\Yb`CghYb`\UVYb`X]YgY  
8YVUhhY`k Y]hYf`Ub[ Y\Y]nh"Øb[ gh`k i fXY`XUg  
A ][ fUh]cbg[ YgW\Y\Yb`ni XYa`j cb`f]YXf]W\`A Yfnž`XYa  
J cfg]hnYbXYb`XYf`i b]cbž`bYi`VYk YfhYhž`bUW\XYa`Yf`i fgdfØb[ `]W\  
\_Y]bYb`A ][ fUh]cbgk U\`\_Ua`dZ\Ø\ fYb`k c`hY"BUW\`Y]bYa  
A YggYfUb[ f]ZZ]b`5gW\UZYbVi f[ `ÀbXYfhY`Yf`YXcW\`gY]bY`Dcg]h]cb  
i bX`X]Y`i b]cb`VfUW\hY`a Y\ fYfY`5bhfÀ[ Y`ni f`A ][ fUh]cbgdc`h]\_`j b  
XYb`6i bXYghU[ `Y]b"6YgcbXYfYb`c`\_i g`Yf\]Y`hYb`Ui W\`5bhfÀ[ Y  
ni a`H\Ya U`FYa ][ fUh]cb`ž`X]Y`j cb`XYf`5Z8`i bhYfghØhnh`k YfXYb`

æa`FU\`a Yb`XYf`K U\`UfYbU`ZcfXYfh`FYbUhY`GW\`a ]Xh`Ui g`XYa  
Di V`\_i a`a Y\`f`i bhYfghØhni b[ `ZØf`8Yi hgW\`Y`i bX`\_f]h]g]YfhY`X]Y  
: `ØW`h]b[ g\`]ZY"Xgg]WU`HUhh]j cb`6GK`d`ÀX]YfhY`ZØf`\_cbgYei YbhY  
5VgW\]YVi b[ Yb`i bX`Y]bY`6Y[ fYbni b[ `XYf`Ni k UbXYfi b[ "`GU\`FU  
A ]fck`k ]XYfgdfUW\`XYa`i bX`ghY`hY`ZYghž`XUgg`X]Y`J Yf`\_bØdZi b[  
j cb`gcn]U`Yb`DfcV`Ya Yb`a ]h; YZØW\hYhYb`U`g`dfcV`Ya Uh]gW\  
YfUW\hYh`k ]fX"8]YgY`i bhYfgW\]YX`]W\Yb`GhUbXdi b`\_hY  
j YfXYi h]W\Yb`X]Y`?`i Zhnk ]gW\Yb`XYb`DUfhY]Yb`i bX`X]Y  
GdUbbi b[ Ybž`X]Y`]b`XYf; YgY`gW\UZh`\YffgW\Yb`

## Dc`h]gW\Y`Dcg]h]cbYb`ni`A ][ fUh]cb`i bX`5gm`

8]Y`DUfhY]Yb`\UVYb`]b`]\fYb`K U\`dfc[ fUa`a Yb`ni`A ][ fUh]cb`i bX  
5gm`j YfgW\]YXYbY`GW\k Yfdi b`\_hY`[ YgYhnhž`X]Y`g]Y`Ui W\`]b`XYf  
K U\`UfYbU`\_`Uf`YfØfhYfhYb.

- GD8. `? f]h]g]Yfh`Ub[ Y`5gm] YfZU\ fYb`i bX`gYhnh]g]W\`ZØf  
6YgW\`Yi b][ i b[ `Ui Z`gYW\g`A cbUhY`Y]bž`i bhYfghØhnh  
: Ua`\_]YbbUW\ni [ `ZØf`gi Vg]X]Åf`GW\i hnVYfYW\h][ hY"
- 78I #7GI .`K ]`Y]bYb`ZU`\_h]gW\Yb`5i ZbU\`a Yghcdd`Ub`XYb  
; fYbnYb`i bX`d`Ubh`FØW`\_k Y]gi b[ Yb`U`Yf`5gm]gi W\YbXYb  
Ui g`UbXYfYb`9I !GhUUhYb"
- ; fØbY. `6Y\U`hYb`XUg; fi bXfYW\h`Ui Z`5gm`VY]i bX`Y\`bYb  
5VgW\]YVi b[ Yb`]b`? f]gYb[ YV]YhY`UV"
- : 8D. `GYhnh]g]W\`ZØf`Y]b`9]bk UbXYfi b[ g[ YgYhnVi W\`Y]b  
i bX`ZcfXYfh`Z`ÀW\YbXYW`\_YbXY`9]bZØ\fi b[ `XYf`6YnU\`\_UfhY  
ZØf`5gm`VYk YfVYf"
- 5Z8. `: cfXYfh`\_cbgYei YbhY`5VgW\]YVi b[ Yb`i bX`X]Y

5i g`U[ Yfi b[ `j cb`5gmj YfZU\fyb"

- 8]Y`@]b\_Y.`@Y\bh`5VgW]YVi b[ Yb`UV`i bX`ZcfXYfh gcZcfh][ Y`5fVY]hga Ò[ `]W\_X]hYb`ZØf`; YZØW hYhY"
- 6GK .`GhY`h'g]W`[ Y[ Yb`i b`cbhfc``]YfhY`A ][ fUh]cb`i bX ZcfXYfh`Y]bY`5hYa dUi gY`VY]`XYf`Ni k UbXYfi b[ "

⊕`XYf`K U\`UfYbU`k i fXY`Ui W`ØVYf`X]Y`bY[ Uh]j Y`K U\fbY\`a i b[ j cb`A ][ fUh]cb`[ YgdfcWXYb"K Å\fybX`Y]b][ Y`k ]Y`A Uf`\_i g : fc\ba U]Yf`j cb`XYf`5Z8`X]Y`J YfUbhk cfhi b[ `ZØf A ][ fUh]cbgdfcV`Ya Y`Y\Ya U][ Yb`?Ubn`Yf]b`5b[ Y`U`A Yf`\_Y` ni gW`fY]VYbž`VYf]W`hYhYb`UbXYfY`ž`k ]Y`9XX]Y`K i bXYf`]W`ž`j cb dcg]hj Yb`9fZU\fi b[ Yb`a ]h`A ][ fUbhYb" `A ]fck`\_f]h]g]YfhY`X]Y`5Z8 ZØf`XUg`GW`ØfYb`j cb`Y`b[ ghYb`i bX`k ]Yg`Ui Z`X]Y`B`chk YbX][ \_Y]h \]bž: U`hYb`j cb`J`cfi fhY]Yb`ni`hfYbbYb"

## DZY[ Y`i bX`gcn]U`Y`H\Ya Yb

9]b`k Y]hYfYg`k ]W`h][ Yg`H\Ya U`k Uf`X]Y`i bhYfghØhni b[ `ZØf dZY[ YbXY`5b[ Y\`Øf][ Y``5b[ Y`]bU`?i ghYfYfž`gY`Vgh`dZY[ YbXY 5b[ Y\`Øf][ Yž`ZcfXYfhY`a Y\`f`Z]bUbn]Y``Y`<]ZYbž`k Ug`j cb`XYb Dc`]h`\_Yfb`UbYf`\_Ubbh`k i fXY" `A ]fck`d`ÅX]YfhY`ZØf`Y]bY`gc`]XUf]gW`Y DZY[ Yj`c`j Yfg]W`Yfi b[ ž`k Å\fybX`6fUbhYf`j cb`XYb`; fØbYb`Y]bY 9f\`Øi b[ `XYg`DZY[ Y[ Y`XYg`i bX`Y]bY`VYggYfY`5bYf`\_Ybbi b[ `]b XYf`F`YbhY`UbYf[ hY" `8]YgY`8]g`\_i gg]cb`j YfXYi h`]W`hž`k ]Y`Yb[ gcn]U`Y`i bX`dc`]h]gW`Y`H\Ya Yb`a ]hY]bUbXYf`j Yf`\_bØdZ`h]bX`i bX k ]Y`g]Y`]b`XYb`K U\`\_Ua dZY]bZ]Y»Yb"

⊕g[ YgUa h`\Uh`X]Y`K U\`UfYbU`Y]bXfØW`\_]W`X]Y`GdUbbi b[ Yb ]bbYf\`U`V`XYf`DUfhY]Yb`gck ]Y`X]Y`i bhYfgW`]YX`]W`Yb`5bgÅhnY`ni f A ][ fUh]cb`i bX`gcn]U`Yb`i bhYfghØhni b[ `Ui Z[ YnY][ h" `A ]h`X]YgYb H\Ya Yb`k ]fX`XYf`K U\`\_Ua dZ`ni f`6i bXYghU[ gk U\``&\$&) `[ YdfÅ[ hž k cVY]`X]Y`8]j Yf[ YbnYb`nk ]gW`Yb`5VgW`chhi b[ `i bX`C`ZYb\`Y]h`\_Uf \Yfj`cfhYhYb"

: Øf`XYhU]``]YfhY`⊕Zcfa Uh]cbYb`ØVYf`X]Y`dc`]h]gW`Yb`Dcg]h]cbYb`ni A ][ fUh]cb`\_ØbbYb`X]Y`6Yf]W`hY`j cb`GK F`ž`HU[ YggW`Ui`i bX 8Yi hgW`\_UbXZi b`\_VYgi W`h`k YfXYb.`GK F`ž`HU[ YggW`Ui`ž` 8Yi hgW`\_UbXZi b`\_"

8YhU]`g	
J c f ZU``	A ][ fUh]cb
C fh	5gW\ UZZYbVi f[ ž'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 "hU[ YggW\ Ui "XY</li> <li>• k k k "XYi hgW\ `UbXZi b_"XY</li> </ul>

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