

8 fUa U`]b`9f`Ub[ Yb.`GYWk g`J Yf`YhnhY`VY]  
gdY\_hU\_i`ÀfYa`J Yf\_Y`fgi bZU`°

5a`%) "\$+ "&\$&)`\_Ua`Yg`]b`9f`Ub[ Yb`ni`Y]bYa`gWk YfYb  
J Yf\_Y`fgi bZU``a`]h`a`Y`fYfYb`J Yf`YhnhYb`"9]b`,`%!`À`f][ Yf  
j Yfi fgUWk hY`XYb`J cfZU`"



5`YY`Ua`F`Òh`Y`Y]a`dUf`\_ž`9f`Ub[ Yb`ž`8Yi`hgWk`UbX`!`9]b  
gWk YfYf`J Yf\_Y`fgi bZU``U`h`Ua`8]YbghU[ bUWk a`]hU[ ž`XYa  
%) "\$+ "&\$&)`ž]a`9f`Ub[ Yf`GhUXh[ YV]Yh`ZØf`5i`ZfY[ i b[ `] Ygcf[ h`  
; Y[ Yb`%)`.\$`\$`I`>`f`\_Ua`Yg`Ub`XYf`5`YY`Ua`F`Òh`Y`Y]a`dUf`\_ž`<`Ò`Y  
8cf]g!F`i`ddYbghY]b!GhfU»Yž`ni`Y]bYa`J cfZU`ž`XYf`]bg[ YgUa`h  
g]YVYb`:`U`fnYi[ Y`i`bX`a`Y`fYfY`J Yf`YhnhY`]bj`c`j`]YfhY`"9]b  
,`%!`À`f][ Yf`5i`hcZU`fYfž`XYf`a`]h`Y]bYa`A`YfWXYg`i`bhYfk`Y[ g`k`Ufž  
`Y`h`ni`b`ÅWk`gh`j`Yf\_Y`fgVYX]b[ h`Ub`Y]bYf`5a`dY`Ub`i`bX`[ Yf]Yh  
XUbb`]b`Y]bY`\_f]h]gWk`Y`G]hi`Uh]cb"

B UWk`YfghYb`9f`\_Yb`hb]ggYb`Z`>`f`XYf`GYb]cf`cg`i`bX`ghfY]ZhY`XUVY]  
ni`b`ÅWk`gh`ink`Y]`5i`hcg`i`Y]bYb`:`cfX`i`bX`Y]bYb`<`mi`bXU]`"`đ`XYf  
:`c`[ Y`d`fU`h`Y`gY]b`A`YfWXYg`[ Y[ Yb`Y]bYb`Hc`m`h`Už`XYf`XUfUi`Z`]b

[ Y[ Yb`Y]bYb`5a dY`a Ugh[ YgWcVYb`k i fXYž`k Y`WXYf`i a \_b]W\_hY"  
9]b`F UXZU\ fYfž`XYf`j Yfgi W`h`UhhY`Ui gni k Y]WXYbž`nc[ `g]W`XUVY]  
`Y]W`hY`J Yf`Yhni b[ Yb`ni "8Yf`A YfWXYg`XYg`, %!`À\ f][ Yb`gYhnhY  
gY]bYb`i b\_cbhfc``]YfhYb`K Y[ `Zcfhž`[ Yf]Yh`Ui Z`XYb`; f0bghfY]Zyb  
i bX`\_c``]X]YfhY`a ]h`nk Y]`5VgdYffdzcghYb`gck ]Y`Y]bYa`6Ui a "  
GW`]Y»`]W`\_Y\fhY`XUg`: U\fnYi [ `Ui ZX]Y`: U\fvU\`b`ni f0W\_ž`k c`Yg  
a ]hY]bYa`6A K`ni gUa`a Ybgh]Y»ž`VYj cf`Yg`YfbYi h[ Y[ Yb`Y]bYb  
6Ui a`dfU``hY"

## J Yf`YhnhY`i bX`I bZU``Zc`[ Yb

æg[ YgUa`h`Yf`]hhYb`Z0bZ`DYfgcbYb``Y]W`hY`J Yf`Yhni b[ Ybž`k À\ fYbX  
nk Y]`J Yf`\_Y\ fghY]`bY\`a Yfž`XUfi bhYf`XYf`A YfWXYg`! U\ fYf`gck ]Y  
X]Y`6Y]ZU\ fYf]b`XYg`6A K`ž`a ]hY`gW`k YfY`J Yf`Yhni b[ Yb  
XUj cbhfi [ Yb``J]Yf`XYf`J Yf`YhnhYb`k i fXYb`ni f`a YX]n]b]gW`Yb  
J Yfgcf[ i b[ `]bg`? fUb`\_Yb\`Ui g[ YVfUW`h`8Yf`GUW`gW`UXYb`VY`Ài Zh  
g]W`Ui Z`a Y\ fYfY`nY\`bhUi gYbX`9i fc``8 ]Y`Dc`]nY]]bgdY`\_h]cb  
9f`Ub[ Yb! GhUX`h`k Uf`gW`bY``Ua`i bZU``c`fhž`bU\`a`X]Y`9fa ]h`i b[ Yb  
Ui Zi bX`gdYffhY`X]Y`i bZU``ghY``Y`k Y]hf`Ài a ] [ `UV``9fghY  
9f`\_Yb`hb]ggY`XYi hYb`XUfUi Z`\]bž`XUgg`Y]bY`a YX]n]b]gW`Y`i fgUW`Y  
Z0f`XUg`J Yf`U`hYb`XYg`: U\ fYfg`j cf`]Y[ Yb`\_0b`bhY"

8]Y`i bZU``ghY``Y`k i fXY`[ Y[ Yb`%, .\$\$`I` \f`k ]YXYf`Z0f`XYb`J Yf`\_Y\ f  
ZFY][ Y[ YVYbž`XcW`XYf`J cfZU``k ]fZh`Y]b`@]W`h`Ui Z`X]Y`U`\_hi Y``Y  
J Yf`\_Y\ fgg]W`Yf\`Y]hg`U[ Y`]b`8Yi hgW`UbX``@Ui h`XYb`U`\_hi Y``ghYb  
GhU]gh]\_Yb`0VYf`J Yf`\_Y\ fgi bZÀ``Y`]b`8Yi hgW`UbX`[ UV`Yg`]a``X\ f  
&\$&( `Yhk U`&ž) `A ]``cbYb`GhfU»Ybj Yf`\_Y\ fgi bZÀ``Y``8Yf`F0W\_[ Ub[  
j cb`h0X`]W`Yb`J Yf`\_Y\ fgi bZÀ``Yb`]gh`nk Uf`YfZFYi`]W`ž`XYb`bcW  
V`Y]VYb`a YbgW`]W`Y`: Y\`Yf`k ]Y`i bUi Za Yf`gUa`\_Y]h`i bX  
i bUb[ Ya YggYbYg`: U\ fj Yf`U`hYb`\`Ài Z][ ghY`i fgUW`Yb`Z0f`gc`W`Y  
I bZÀ``Y``8]Y`GhU]gh]\_`nY][ h`Ui W`Ui Z`XUgg`5i hcZU\ fYf`X]Y  
<Ui dhj Yfi fgUW`Yf`j cb`GhfU»Ybj Yf`\_Y\ fgi bZÀ``Yb`g]bXž`[ YZc`[ h]j cb  
F UXZU\ fYfbž`X]Y`VYgcbXYfg`\`Ài Z][ `]b`i bZÀ``Y`j Yfk ]W`\_Y`h`g]bX"

## 5i Zfi Z`ni f`J Yf`\_Y\ fgg]W`Yf\`Y]h

æa`FU`a Yb`j cb`A U»bU`a Yb`ni f`J Yf`VYggYfi b[ `XYf  
J Yf`\_Y\ fgg]W`Yf\`Y]h`\`Uh`XYf`Yi fcd`À]gW`Y`N]Y`Ub`gU`h`J ]g]cb`NYfc

XUg`N]Y`Zcfa i`]Yfhž`V]g`&\$) \$`\_Y]bY`J Yf\_Y\fgchYb`a Y`f`ni  
 \UVYb``8]Y`GhUh]gh]\_Yb`ghY`Yb`\_`Ufž`XUgg`Yg`bchk YbX][`]ghž`b]W`h  
 bi`f`X]Y`ϕZfUghfi`\_hi`f`ni`j`YfVYggYfbž`gcbXYfb`Ui`W`XUg  
 6Yk`i`gghgY]b`XYf`J`Yf\_Y\fgH]`bY`a`Yf`ni`gW`ĀfZYb`i`bX`]bbcj`Uh]j`Y  
 HYW`bc`c`[`]Yb`k`]Y`Ui`hcbca`Y`:`U`fnYi`[`Y`ni`Z`0fXYfb`"

@Yhnh`]W`nY][`h`X]YgYf`J`cfZU``]b`9f`Ub[`Yb`Y]ba`U``a`Y`f`ž`k`]Y  
 k`]W`h][`d`f`Āj`Ybh]j`Y`A`U»`bU`a`Yb`i`bX`Y]b`j`YfUbhk`cfhi`b[`gj`c``Yf  
 l`a`[`Ub[`]a`GhfU»`Ybj`Yf\_Y`f`g]bX``>XYf`\_Ubb`Y]bYb`6Y]hfU[  
 `Y]ghYb`i`gY]Yb`Yg`5i`hcZU`fYfž`F`UXZU`fYf`c`XYf`:`i`»`[`Āb[`Yf``K`Yf  
 Ui`Za`Yf\_gUa`]gh`i`bX`g]W`\_Ub`X]Y`J`Yf\_Y`f`gfY[`Y`b`Ā`hž`fYXi`n]Yfh  
 XUg`F`g]\_c`Yf`YV`]W`ž`gY`Vgh]b`Y]bYb`gc`W`Yb`i`bZU``j`Yfk`]W`\_Y`h`ni  
 k`YfXYb`"

:`0f`k`Y]hYfZ0`fYbXY`ϕZcfa`Uh]cbYb`0VYf`X]Y  
 J`Yf\_Y`f`gg]W`Yf`Y]hg`U[`Y`]b`8Yi`hgW`\_UbXž`\_0bbYb`G]Y`X]Y`8`UhYb  
 j`cb`8`Y`ghUh]g`i`bX`G`hUh]ghU`Y]bgY`Yb`"

8YhU]`g	
C`f`h	5``YY`Ua`f`0h`Y`Y]a`dUf`_ž`9f`Ub[`Ybž 8Yi`hgW`_UbX
E`i`Y``Yb	<ul style="list-style-type: none"> <li>• k`k`k`"bUW`f]W`hYb`!\`Yi`hY`"bYh</li> <li>• k`k`k`"XYghUh]g"XY</li> <li>• XY`"ghUh]ghU"W`a</li> </ul>

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