

# A ÀbbYf'i bhYf'GW cW\_.'6fi gh\_fYVg!Ghi X]Y Ybh\Ø`h\Ø\YfY'GhYfV`]W\_X]h°

9]bY`bYi Y'Ghi X]Y`Ui g'9f`Ub [ Yb`nY][ hž'XUgg'A ÀbbYf`Y]b  
\Ø\YfYg'GhYfVYf]g]\_c`VY]'6fi gh\_fYVg'\UVYb"K ]W\_X]h][ Y  
9f\_Ybbhb]ggY`i bX`F]g]\_cZU\_hc fYb"

9f`Ub [ Ybž'8Yi hgW\_X`UbX`!`9]bY`U\_hi Y`Y'Ghi X]Y`Ui g'9f`Ub [ Yb`\Uh  
]bhYfYggUbhY`9f\_Ybbhb]ggY`ØVYf'6fi gh\_fYVg`VY]'A ÀbbYfb`ni hU[ Y  
[ YZØfXYfh" ð'8Yi hgW\_X`UbX`Yf\_fUb\_Yb`nk Uf`À\`f]W\_X`Yhk U`+\$\$  
A ÀbbYf`Ub`X]YgYf`?fUb`\Y]hž`k Ug`fi bX`%i`U`Yf'6fi gh\_fYVgZÀ`Y  
Ui ga UW\_Xhž`XcW`X]Y`GhYfV`]W\_X]h]gh]a`JYf[`Y]W\_X`ni`:`fUi Yb  
XYi h]W\_X`\Ø\Yf"@Ui h`XYf`i bhYf`gi W\_X`i b[`YVYb`ZØbZ`J\`fY`bUW\_X`XYf  
8]U[ bcgY`,\$ž(`i`XYf`fUi Ybž`YXcW`bi f`\*-ž`i`XYf`A ÀbbYf"  
<]YfVY]`VYfi`Yb`X]Y`9f[ YVb]ggY`Ui Z8UhYb`Ui g`?fYVgfy[ ]ghYfbž  
X]Y`nk ]gW\_X`Yb`XYa`%"`Jbi Uf`&\$\$\$`i bX`XYa`"%"`8YnYa`VYf`&\$\$,  
YfZUgghY`DUh]YbhYb`j`cb`i b[ YZÀ\`f`&)" \$\$\$`A ÀbbYfb`i bX`" \$+`\*`\$\$  
: fUi Yb`i a`ZUggYb`"8]YgY`5bU`mgY`k`i fXY`j`cb`]b: fUb\_Yb  
Xi fW\_X [ YZØ\`fh"

⇒`J\`f`&\$\$`Yf\_fUb\_hYb`]b`8Yi hgW\_X`UbX`]bg[ YgUa`h`+\$\$) ) \$  
: fUi Yb`i bX`+( \$`A ÀbbYf`bYi`Ub`6fi gh\_fYVg`"8]Y`U`[ Ya`Y]bY  
K`U\fgW\_X]b`]W\_X]hž]a`@Ui ZY`XYg`@YVYbg`Ub`6fi gh\_fYVg`ni  
Yf\_fUb\_Ybž`]Y[ h`ZØf`fUi Yb`VY]'%`ž&`i`ž`k`À\`fYb`X`g]Y`ZØf`A ÀbbYf  
bi f`VY]`\$ž%`i`VYhfÀ[ h`5VYf`X]Y`Ghi X]Y`nY][ hž'XUgg'A ÀbbYf`VY]`XYf  
8]U[ bcgY`cZi]b`Y]bYa`Zcfh[ YgW\_X]f]hhYbYb`Hi`a`cfghUX]i`a`g]bX`i`bX  
]a`5`[ Ya`Y]bYb`Y]bY`gW\_X`YW\_X`hYfY`Dfc[ bcgY`\UVYb`"GY`Vgh`k`Ybb  
: U\_hc fYb`k`]Y`XUg`5`hYf`i bX`6Y\`UbX`i b[ gj`Yf`Ui`ZVYfØW\_g]W\_X]h][ h  
k`YfXYbž`V`Y]Vh`XUg`GhYfVYf]g]\_c`VY]'A ÀbbYfb`\Ø\Yf"  
A Ø[ `]W\_X`Yfk`Y]gY`g]bX`@YVYbggh]ž`V]c`c[ ]gW\_X`Y`i bX`[ YbYh]gW\_X`Y  
: U\_hc fYb`XUZØf`j`YfUbhk`cfh]W\_X"

# I fgUWXYb`i bX`F ]g]\_c ZU\_hc fYb

8]Y`i fgUWXYb`ZØf`6fi gh\_fYVg`VY]`A ÀbbYfb`g]bX`j ]Y`gY]h["  
6fi gh\_fYVg`YbhghY`h`Ui g`XYa`fi X]a`YbhÀfYb`6fi gh[ Yk`YVYž`XUg  
V]g`ni f`Di VYfh`Àh`À`b`]W`XYa`j`cb`:`fUi`Yb`]gh`9hk`U`-\$`i`XYf  
9f\_fUb\_i`b[ Yb`VY]`A ÀbbYfb`\UVYb`]fYb`i fgdfi`b[`]b`XYb  
A`]W[ Ub[ nY`Yb`"6YgcbXYfg`\Ài`Z[`]gh`X]Y`?fUb`\_Y]h  
Òghfc[ YbUV`Àb[ ]["`A ÀbbYf`VYg]hnYb`nk`Uf`Ui`W`^2`ghfc[ Ybž`YXcW  
]b[`Yf]b[ YfYb`A`Yb[ Yb`"9]b`Yf`\Ò`hYf`^2`ghfc[ Ybgd]Y[ Y`\_Ubb`Xi`fW  
`VYf[ Yk`]W`hž`@YVYfYf\_fUb\_i`b[ Yb`cXYf`X]Y`9]bbU`a`Y`j`cb  
<cfa`cbYb`j`Yfi fgUW`h`k`YfXYb`"Ni`XYb`F ]g]\_c ZU\_hc fYb`n`À`Yb  
\Ò`YfYg`5`hYfž`5`\_c`c`\_cbgi`a`ž`6Yk`Y[ i`b[ ga`Ub[ Y`i`bX`c`\_U`Y  
GhfU`\YbYi`d cg]h]cb"

- <Ài`Z[ Y`Gma`dhca`Y`g]bX.
- ?bchYb`]b`XYf`6fi`gh
- JYf`ÀbXYfi`b[ Yb`XYf`6fi`ghk`UfnY
- :`Øgg][`\_Y]hgUVgcbXYfi`b[

8]Y`8]U[ bcgY`YfZc`[ h]b`XYf`F`Y[ Y`Xi`fW`i`hfUgW`U`ž  
A`Ua`a`c[ fUd`\Y`i`bX`6]cdg]Y`"6YnØ[`]W`XYf`H`YfUd]Y`i`a`ZUggh  
X]YgY`]b`XYb`a`Y]ghYb`:`À`Yb`X]Y`9bhZYfbi`b[`XYg`VYZU`YbYb  
;`Yk`YVYgž`a`Ò[`]W`Yfk`Y]gY[ YZc`[ h]`cb`Y]bYf`GhfU`\Yb!`cXYf  
7`Ya`ch`YfUd]Y"

## : cfgWxi b[ `i bX`GY`Vgh\ ]`ZY

8]Y`:`cfgWxi`b[ `ni`6fi`gh\_fYVg`VY]`A ÀbbYfb`\Uh`V]g`Yf`[ Yf]b[ Y  
Df]cf]h`Àh]a`J`Yf[ `Y]W`ni`f`k`Y]V`]W`Yb`8]U[ bcgY`i`bX`H`YfUd]Y`"9g  
[ ]Vh`\_Y]bY`gdYn]Z]gW`Yb`:`fØ`Yf`\_Ybbi`b[ gdfc[ fUa`a`Yž`k`Ug`\Ài`Z[  
ni`gd`ÀhYfYb`8]U[ bcgYb`ZØ`fh`"8YbbcW`k`i`fXYb`]b`XYb`Y`hnhYb  
`YfYb`a`Y`f`GY`Vgh\ ]`ZY[ fi`ddYb`i`bX`b`Zcfa`Uh]cbgUb[ YV`chY`ZØf  
VYhfc`ZYbY`A ÀbbYf`YhUV`]Yfh`Ghi`X]Yb`k`]Y`B!`A`U`Y`n]Y`Yb`XUfUi`Z  
UVž`X]Y`J`Yfgcf[ i`b[ `ZØf`a`Àbb`]W`Y`6fi`gh\_fYVgdUh]YbhYb`ni  
j`YfVYggYfb`"@Ui`h`XYf`?`fYVg[ YgY`gW`UZh`YVYb`++`i`XYf  
Yf\_fUb`\_hYb`A ÀbbYf`ZØbZ`Yf`Yb`UW`8]U[ bcgYž`k`Ug]a`J`Yf[ `Y]W  
ni``,`+`i`XYf`:`fUi`Yb`Yhk`Ug`b]YXf][ Yf`]gh"

: Øf`Y]bY`i a ZUggYbXY`8UHybUbU`mgY`i bX`U\_hi Y``Y`GhUh]gh]\_Yb`k ]fX  
 Ui ZX]Y`5fVY]h`XYg`NYbhf`i a g`ZØf`? fYVgfY[ ]ghYfXUhYb  
 j Yfk ]YgYb``8]YgYg`NYbhf`i a `Uh`g]W`Ui ZX]Y`, VYfdFØZ b[ `i bX  
 5i gk Yfhi b[ `j cb`? fYVgfY[ ]ghYfXUhYb`gdYn]U`]g]Yfhi bX``]YZYfh  
 k ]W`h][ Y`9]bV`]W\_Y`]b`X]Y`< Åi Z[ \_Y]hi bX`Dfc[ bcgY`X]YgYf  
 9f\_fUb\_i b[ `]b`8Yi hgW`UbX"

8YhU]`g	
J c f Z U ``	; Ygi bX\Y]hg_f]gY
I f g U W X Y	@YVYbggh]`ž`V]c`c [ ]gW`Y : U_hc fYbž`[ YbYh]gW`Y : U_hc fYbž`, VYf[ Yk ]W`hž`@YVYfYf_fUb_i b[ Ybž < cfa cbY]bbU\`a Yž`5`hYfž`Yf\`Ø`hYf 5`_c`c`_cbgi a ž`k Yb][ `6Yk Y[ i b[ ž`c`_U`Y GhfU\`YbYI dcg]h]cbž`< cXYb\`cW`ghUbXž < cXYbYbhmØbXi b[ ž BYVYb\`cXYbYbhmØbXi b[ ž; mbÅ`_ca Ugh]Yž ?`]bYZY`hYf!GmbXfca
C fh	9f`Ub[ Ybž`8Yi hgW`UbX
E i Y``Yb	<ul style="list-style-type: none"> <li>• k k k "]bZfUb_Yb"XY</li> <li>• k k k "_fYVg[ YgY``gW`UZh"XY</li> <li>• k k k "_fYVg]bZcfa`Uh]cbgX]Ybgh"X Y</li> </ul>

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