

C f]Ybh]Yfi b[ gk cWXY ]b`A UfVi f[ .`>Yhnh  
Xi fW ghUfhYb`U`g`9fghgYa YghYf`

C f]Ybh]Yfi b[ gk cWXY`Z0f`bYi Y`Ghi X]YfYbXY`Ub`XYf`I b]  
A UfVi f[ .`%("!"%+"5df]"&\$&) `a ]h`k ]W h][ Yb`bZcg`i bX  
GhUXhfU`mY"

A UfVi f[ ž`8Yi hgW`UbX`!`8]Y`I b]j Yfg]h`h`A UfVi f[ `VYfY]hYh`g]W  
XUfUi Z]c fž`bYi Y`Ghi X]YfYbXY`b`X]Y`U`UXYa ]gWY` ; Ya Y]bgWUZh  
k ]`\_ca a Yb`ni `Y]» Yb" J ca`%("V]g`%+"5df]"&\$&) `Z]bXYb`X]Y  
C f]Ybh]Yfi b[ gY]b`Y]hYb`fC 9L`ghUhz`X]Y`gdYn]Y``Z0f`9fghgYa YghYf`  
\_c`bn]d]Yfh`g]bX"8 Ug`Dfc[ fUa a`n]Y`h`XUfUi Z`UVž`XYb`bYi Yb  
Ghi X]YfYbXYb`XYb`9]bgh]Y[ ]bg`Ghi X]i a`ni`Yf`Y]W`hYfb`i bX`]bYb  
k ]W h][ Y`bZcfa Uh]cbYb`ni f`J YfZ0[i b[ `ni`ghY`Yb"

K `A`fYbX`XYf`C 9`Yf`U`hYb`X]Y`Ghi X]YfYbXYb`I bhYfgh0hni b[ `Xi fW  
: UW`gWUZhYb`i bX`HYUa Yf] ]bbYb"8 Yf`GW`k Yfdi b\_h`]Y[ h`Ui Z`XYf  
9fghY`i b[ ]c`b`Ghi bXYbd`AbYb`i bX`XYf`5ba Y`Xi b[ `Z0f  
@Y`fj YfUbghU`hi b[ Yb"Ni XYa`k YfXYb`XYb`bYi Yb`Ghi X]YfYbXYb  
`]\`ZFY]WY`bZcfa Uh]cbYb`ni`6]V`]ch`Y`\_Ybž`@UVcfYbž`<0fG`A`Yb`i bX  
Df0Z] b[ g`Aa`hYfb`VYfY]h[ YghY`h`9]bY`k Y]hYfY`gdUbbYbXY`5\_h]j ]h`h  
]gh`X]Y`GhUXhfU`mYž`X]Y`XUni`X]Ybž`k ]W h][ Y`5b`Ui ZghY`Yb`Ub`XYf  
I b]j Yfg]h`h`i bX`]b`XYf`GhUXh`\_YbbYbni`YfbYb`i bX`XYb`5i ghUi gW  
nk ]gWYb`XYb`bYi Yb`Ghi X]YfYbXYb`ni`Z0fXYfb"

J cf`Ygi b[ gVY[ ]bb`i bX`I bhYfgh0hni b[

8]Y`J cf`Ygi b[ gnY]h`Ub`XYf`I b]j Yfg]h`h`A UfVi f[ `VY[ ]bb`h`bUW`XYb  
C ghYfZYf]Yb`Ua`&&"5df]"&\$&) "8]Y`I b]j Yfg]h`h`U`h`Ui W  
A U» bU`a Yb`Yf[ f]ZYbž`i a`XUg`Fi`YVYX0fZb]g`XYf  
5bk c`bYf] ]bbYb`]b`XYf`C VYfghUXh`ni`fYgdY\_h]YfYb"8]Y  
9fghgYa YghYf`k YfXYb`XUni`Ub[ Y`U`hYbž`bUW`XYb`cZ]n]Y`Yb

J YfUbgH`hi b[ Yb`Y][ Ybj YfUbhk cfh]W`ni `UbXY`b"l a `Y]bY  
i b\_ca d`n]YfhY`?ca a i b]\_Uh]cb`ni `[ Yk A`f`Y]ghYb`žk i fXY`Y]b  
[ Ya Y]bgUa Yg`6YgW`k YfXYhY`YZcb`j cb`CfXbi b[ gUa h`A UfVi f[  
i bX`XYf`l b]j Yfg]h`h`Y]b[ Yf]W`hYh`8]Y`HY`YZcbbi a a Yf`Ui hYh  
\$\*( &%&, !&\*) \$\$"

8]Y`i a ZUggYbXY`Cf[ Ub]gUh]cb`XYf`Ghi X]YbUb[ Y`Y[ Yb`Y]hYb`ž  
Y]bgW`Y`Y»`]W`a YX]n]b]gW`Yf`5i ZbU`a Yj YfZU`fYb`žNi `Uggi b[ Yb  
i bX`U\_UXYa ]gW`Yf`Y]Yf`W`\_Y]hYb`žk ]fX`i bhYf`UbXYfYa `j cb`XYf  
5VhY]i b[ `Ghi X]YfYbXYbgYfj ]W`g`Ub`XYf`A YX]n]b]gW`Yb`l b]j Yfg]h`h`  
`bgVfi W`\_ØVYfbca a Yb`8]YgY`5VhY]i b[ `]gh`YbhgW`Y]XYbX`ZØf`X]Y  
: Ø`fi b[ `XYf`Ghi X]YbYj ]XYbn`i bX`X]Y`8i fW`ZØ`fi b[  
ghi X]YbVYnc[ YbYf`J YfUbgH`hi b[ Yb`ž`gck ]Y`ZØf`X]Y`l bhYfghØhni b[  
j cb`Ghi X]Yb]bhYfYgg]YfhYb`]b]j YfgW`]YXYbYb`D`UgYb`XYg  
5i ZbU`a YdfcnYggYg"

5`Y` `bgVfi W`\_Zcfa Uh]cbYb`ni `XYb`5b[ YVchYb`XYf`5VhY]i b[ `g]bX`Ui Z`XYf  
K YVgY]hY`XYf`a YX]n]b]gW`Yb`l b]j Yfg]h`h`j YfZØ[ VUf`8]Y`5XfYggY  
ZØf`dYfgØb`]W`Y`5bZfU[ Yb`Ui hYh`f]hn!DfY[ `!GhfU»Y` ž("GhcW`ž  
5!\* \$\$ \$`bgVfi W`\_6Y]`k Y]hYfYb`fU[ Yb`\_ØbbYb`X]Y`ni gh`bX][ Yb  
A ]hUfVY]hYf] ]bbYb`i bhYf`XYb`Ub[ Y[ YVYbYb`?cbhU`hXUhYb`YffY]W`h  
k YfXYb"

Ni gUa a YbZUggYbX``Aggh`g]W`gU[ Yb`ž`XUgg`X]Y`l b]j Yfg]h`h`  
A UfVi f[ `i bX`X]Y`A YX]n]b]gW`Y`l b]j Yfg]h`h``bgVfi W`\_[ fc»Y  
5bghfYb[ i b[ Yb`i bhYfbY`a Yb`ž`i a `bYi Y`Ghi X]YfYbXY`ni  
i bhYfghØhYb`ž`\bYb`XYb`9]bgh]Y[ `]bg`Ghi X]j a `ni `Yf`Y]W`hYfb`i bX  
Y]bY`YfZc`[ fY]W`Y`U\_UXYa ]gW`Y`@Ui ZVU`b`ni `ZØfXYfb`8]Y  
Cf]Ybh]Yfi b[ gY]b`Y]hYb`]b`A UfVi f[ `g]bX`Y]b`k ]W`h][ Yf`GW`f]h`ž`i a  
X]YgYb`N]Y`Yb`[ YfYW`h`ni `k YfXYb"

I b]`A UfVi f[ `VYf]W`hYh`ž`XUgg` `8]Y` `bgVfi W`\_Zcfa Uh]cbYb`ni f  
5VhY]i b[ `Ghi X]YfYbXYbgYfj ]W`g`g]bX`ni `Z]bXYb`Ui Z`]!a YX`"UWUh"

8 YhU]`g	
C fh	A UfVi f[ ž`8Yi hgW`_UbX

8YhU]`g	
E i Y`Yb	<ul style="list-style-type: none"><li>• k k k "i b]!a UfVi f[ "XY</li><li>• ]!a YX"UWUh</li></ul>

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