

9b hXYW\_Y`X]Y`a U[ ]gWk Y`6]V`]c h\Y\_ .  
A Ya a ]b[ Yb`ghUfhYh`gdUbbYbXYg`Gd]Y`°

8]Y`GhUXhV]V`]c h\Y\_`A Ya a ]b[ Yb`ghUfhYh`Y]b`F U`mY!; Ua Yž  
i a `K ]ggYb`ØVYf`XYb`6Ui Yfb\_f]Y[ `j cb`%) & ) `gd]Y`Yf]gWk`ni  
j Yfa ]hY`b"



A Ya a ]b[ Ybž`8Yi hgWk`UbX`!`8]Y`GhUXhV]V`]c h\Y\_`A Ya a ]b[ Yb  
\Uh`Y]b`gdUbbYbXYg`D]`chdfc`Y\_h]bg`@YVYb`[ Yfi ZYbž`XUg`? ]bXYfb  
i bX`† [ YbX`]WkYb`Ui Zgd]Y`Yf]gWk`Y`5fhi bX`K`Y]gY`gck`c\`X]Y  
: fYi XY`Ua`@YgYb`bÅ\YfVf]b[ Yb`U`g`Ui Wk`K ]ggYb`ØVYf`XYb  
6Ui Yfb\_f]Y[ `j cb`%) & ) `j Yfa ]hY`b`gc`""`@Ui h`A Yf\_i`f`\_ØbbYb`X]Y  
↑ b[ Yb`HY]`bY\`a YbXYb`Xi fWk`Y]b`]bhYfU\_h]j Yg`Gd]Y`X]Y  
GhUXhV]V`]c h\Y\_`Yf\_i`bXYb`i bX`XUVY]`Y]bYb`[ Y\Y]a Yb`NU\`YbWcXY  
Z]bXYbž`XYf`ZØf`XUg`@ØgYb`j ]fhi Y`Yf`5i Z[ UVYb`VYbØh][ h`k ]fX"

I a `Ub`X]YgYa`gdUbbYbXYb`Gd]Y`hY]`ni bY\`a Ybž`a ØggYb`X]Y  
≠hYfYgg]YfhYb`X]Y`K`YVg]hY`XYf`GhUXhV]V`]c h\Y\_`VYgi WkYb`i bX  
Xcfh`XYb`GYf]ci`g; Ua Y`!5fh]\_`Y`Ui`gk`Å\`Yb`cXYf`Y]bYb`E`F`!7cXY  
gWUbbYb`"9]ba`U`]a`Gd]Y`Ub[ Y\_ca`a`Ybž`VYZ]bXYb`g]Wk`X]Y

Gd]Y`Yf`j]b`Y]bYf`j`]fhi`Y`Yb`GhUXhv]V`]ch\Y\_`"8cfhYf\U`hYb`g]Y  
<]bk`Y]gYž`k`c`]b`XYf`fYU`Yb`6]V`]ch\Y\_`bUW`XYa`VYb0h][`hYb  
NU\`YbWcXY`[`Ygi`W`h`k`YfXYb`\_Ubb`"8]YgYf`7cXY`]gh`XUg`DUggk`cfhž  
i`a`XUg`YfghY`@Yj`Y`XYg`Gd]Y`g`ni`ghUfhYb`"

## 9]b`V]ggW`Yb` ;` YgW`]W`hY`

8cW`k`Ug`]gh`a`]h`XYa`6Ui`Yfb`\_f]Y[`j`cb`%)`&`3`a`A`Āfn`X]YgYg  
ϰ\`fYg`gW`cggYb`g]W`)`\$`J`YfhfYhYf`XYf`5``[`Āi`Yfž`6U`h]b[`Yf`i`bX  
6cXYbgYYf`6Ui`Yfb`]b`XYf`A`Ya`a`]b[`Yf`?`fUa`Yfni`bZ`h`i`i`Y]bYf  
7\`f]gh]W`Yb`J`YfY]b][`i`b[`ni`gUa`a`Ybž`k`]Y`

ghUXhUfW`j`"a`Ya`a`]b[`Yb`VYf]W`hYh`"8]YgY`J`YfV]bXi`b[  
Zcfa`i`]YfhY`]fY`:`cfXYfi`b[`Yb`]b`XYb`Nk`0`Z`5fh]\_Y`b`ž`X]Y`j`cb  
GYVUgh]Ub`@`hYf`ni`gUa`a`Yb[`YZUggh`k`i`fXYb`i`bX`Df]bn]d]Yb`k`]Y  
:`fY]\`Y]hž`GY`VghVYgh]a`a`i`b[`ž`YfYW`h][`\_Y]h`i`bX`HY`]f\`UVY  
VY]b\`U`hY`hYb`"

ϰ`X]YgYa`ϰ\`fž`&\$&`ž`Ā\`fhg]W`XYf`6Ui`Yfb`\_f]Y[`ni`XYa`ni`a`)`\$\$"  
A`U`"5i`g`X]YgYa`:`fi`bX`[`]Vh`Yg`Y]bY`J]Y`nU`\`j`cb`:`YXYb`\_!`i`bX  
5\_`h]cbgdfc`Y`\_hYb`]a`f`U`a`Yb`XYg`:`YXYb`\_U`f`g`%)`&`!&\$&`)"8Ug  
GhUXhUfW`j`A`Ya`a`]b[`Yb`i`bhYfgh0mh\`]YfVY]j`YfgW`]YXYbY  
ϰ]h]Uh]j`Yb`i`bX`gcf[`h`Z0f`X]Y`6YfY]ghhY`i`b[`fY`Yj`Ub`hYf`\`]ghcf]gW`Yf  
E`i`Y`Yb`Ui`g`XYa`ϰ\`f`%)`&`"

## 8][`]hU`Y`9fnĀ\`Zcfa`UhY`i`bX`U`\_hi`Y`Y` J`YfV]bXi`b[`Yb`

5i`ZXYf`Gi`W`Y`bUW`bYi`Yb`K`Y[`Yb`XYf`:`YgW`]W`hgj`Yfa`]h`i`b[  
gh]W`h`Ui`W`XUg`Ghc`fmhY``]b[`!`Dfc`Y`\_h`@5l`HgY]h%)`&`XYg  
@UbXYga`i`gYi`a`g`K`0fhYa`VYf[`\`Yfj`cfž`XUg`g]W`Ui`Z`ϰghU[`fUa  
dfĀgYbh]Yfh`K`]Y`a`]hhY`U`hYf`X][`]hU`Ui`gZ0f`]W`gW`]XYfhž  
k`YfXYb`Xcfh`nY`\`b`i`bhYfgW`]YX`]W`Y`7\`UfU`\_hYfY`Ui`g  
j`YfgW`]YXYbYb`:`YgY`gW`UzhggW`]W`hYb`j`cf[`YghY`hž`X]Y`]fY  
dYfg0b`]W`Y`G]W`hk`Y]gY`Ui`ZXYb`6Ui`Yfb`\_f]Y[`gW`]XYfb`"8]Yg`gc``  
\`Y`ZYbž`\`]ghcf]gW`Y`9fY][`b]ggY`a`]h[`Y[`Ybk`Āfh][`Yb  
DfchYghVYk`Y[`i`b[`Yb`ni`j`Yf`\_b0dZYb`i`bX`Y]bY`Y][`YbghĀbX][`Y  
5i`gY]bUbXYfgYhni`b[`a`]h`XYf`:`YgW`]W`hY`ni`Z0fXYfb`"

8]Y`Gd]Y`Yf`XYf`GhUXhV]V`]ch\Y`\_`\_ÖbbYb`g]W\`Xi`fW\`XUg`F`U`mY!  
 ; Ua`Y`b]W`h`bi`f`Ui`Z`gdUbbYbXY`5VYbhYi`Yf`VY[`YVYbž`gcbXYfb  
 Ui`W`a`Y`f`ØVYf`X]Y`]; YgW\]W`hYb`i`bX`H\Ya`Yb`YbhXYW`Ybž`X]Y`j`cf  
 )`\$\$`Δ\`fYb`ZØf`j`]Y`Y`A`YbgW\Yb`j`cb`6YXYi`hi`b[`k`UfYb`"Gc`V`Y]Vh  
 X]Y`J`YfV]bXi`b[`ni`f`J`Yf[`Ub[`Yb\Y]h`YVYbX][`i`bX`k`]fX`ni`[`Y]W\`  
 Ui`Z]bbc]`Uh]`Y`K`Y]gY`]b`X]Y`]; Y[`Ybk`Ufh[`YhfU[`Yb`"

8`Ug`F`U`mY!; Ua`Y`k`]fX`]a`@Ui`ZY`XYf`NY]h`k`Y]hYf`Ui`g[`YVUi`hi`bX  
 gc``Ui`W\`ØVYf`XUg]; YXYb`\_`U\`f`\]bUi`g`VYghY\Yb`V`Y]VYb`"8]Y  
 GhUXhV]V`]ch\Y`\_`A`Ya`a`]b[`Yb`\`Uh`g]W\`Y]b`k`]f`\_]W\`[`i`hYg  
 <`AbXW\Yb`ZØf`X]Y`l`a`gYhni`b[`Y]bYg`a`cXYfbYb`6]`Xi`b[`g`\_`c`bnY`dhg  
 VYk`]YgYb`"K`Yf`bYi`[`]Yf][`[`Yk`cfXYb`]ghž`gc``hY`g]W\`Ui`Z`YXYb`:`U``  
 X]Y`^`Z`bi`b[`gnY]hYb`XYf`6]V`]ch\Y`\_`bch]YfYb.`8]YbghU[`j`cb`%\$.`\$\$  
 V]g`%+.`\$`l`\`ž`A`]h`k`cW\`V]g`:`fY]hU[`j`cb`%%.```V]g`%+.`\$`l`\`f`i`bX  
 GUa`ghU[`j`cb`%\$.```V]g`%`.\$`\$`l`\`f`"

8YhU]`g	
Cfh	A`Ya`a`]b[`Ybž`8Yi`hgW\`UbX
Ei`Y``Yb	<ul style="list-style-type: none"> <li>• k`k`k`"a`Yf`_i`f`"XY</li> <li>• ghUXhUfW\]j`"a`Ya`a`]b[`Yb`"XY</li> <li>• a`]hhY`U`hYf`"X][`]hU`</li> </ul>

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