

K ]`XY`B`Ä`W`h`Y`]b`XYb`6`Yf[`Yb`3  
V`Yfb`U`W`h`Y`b`]b`6`Um`Y`fb`V`Y`]V`h`j`Y`f`V`c`h`Y`b`°  
9]b`Y`;`fi`dd`Y`'`†`b[`Y`f`K`U`b`X`Y`f`Y`f`'`a`i`g`g`h`Y`'`U`i`Z`X`Y`f`6`f`Y`W`X`Y`f`g`d`]`h`n`  
\_`i`f`n`Z`f`]`g`h`[`'`i`a`\_`Y`f`Y`b`"K`]`X`Y`g`',`V`Y`fb`U`W`h`Y`b`]b`6`Um`Y`fb`g`  
G`W`i`h`n`[`Y`V`]`Y`h`Y`b`'`]`g`h`j`Y`f`V`c`h`Y`b`"



A ]YgVUW ž8Yi hgW`UbX`!`9]bY`;`fi`dd`Y`'`†`b[`Y`f`K`U`b`X`Y`f`Y`f`'\`U`h`Y`  
g]W`'`b`Y`i`'`]`W`'`X`U`n`i`'`Y`b`h`g`W`.]`Y`X`Y`b`ž`U`i`Z`X`Y`f`6`f`Y`W`X`Y`f`g`d`]`h`n`]b`XYb`  
V`U`m`Y`f`]`g`W`Y`b`6`Y`f[`Y`b`'`n`i`'`Ø`V`Y`fb`U`W`h`Y`b`"G`h`U`h`i`]b`Y`]b`Y`a`'`[`Y`a`Ø`h`]`W`X`Y`b`  
<`c`h`Y`'`n`]`a`a`Y`f`'`g`W`'`Ø`d`Z`h`Y`b`'`g`]`Y`]b`]`\`f`Y`'`G`W`'`U`Z`g`Ä`W`\_`Y`'`i`b`X`'`a`U`W`h`Y`b`  
g]W`'`a`]`h`'`H`U`g`W`Y`b`'`U`a`d`Y`b`'`V`Y`a`Y`f`\_`V`U`f`"9]b`'`b`]`W`X`h`[`U`b`n`'`W`Y`j`Y`f`Y`f`  
D`U`b`ž`X`Y`b`b`'`X`]`Y`6`Y`f[`k`U`W`h`k`i`f`X`Y`'`g`W`b`Y`'`'`U`'`U`f`a`]`Y`f`h`"8`U`g`  
@`U`b`X`f`U`h`g`U`a`h`i`g`h`Y`'`h`Y`'`X`U`f`U`i`Z`]b`'\_`U`f`ž`X`U`g`g`'`k`]`X`Y`g`',`V`Y`fb`U`W`h`Y`b`]b`  
X`Y`f`B`U`h`i`f`]b`6`U`m`Y`fb`'`b`]`W`X`h`Y`f`U`i`V`h`]`g`h`"8`Y`b`b`'`Y`[`U`ž`c`V`'`N`Y`'`h`Y`ž`  
6]k`U`\_`g`Ä`W`\_`Y`'`c`X`Y`f`'`U`i`W`'`b`i`f`'`c`Z`Y`b`Y`'`G`W`'`U`Z`g`Ä`W`\_`Y`'`'`U`'`Y`g`'`Z`Ä`'`h`i`b`h`Y`f`  
X`U`g`'`g`h`f`Y`b`[`Y`'`J`Y`f`V`c`h`ž`'`g`c`'`U`b`[`Y`\_`Y`]b`Y`;`Y`b`Y`a`a`]`[`i`b`[`'`X`Y`g`  
;`fi`b`X`g`h`Ø`W`\_`g`Y`][`Y`b`h`Ø`a`Y`f`g`j`c`f`]`Y`[`h`"

8]YgY`F`Y`[`Y`i`b`[`Y`b`'`g`]b`X`V`Y`g`c`b`X`Y`f`g`]b`G`W`i`h`n`[`Y`V`]`Y`h`Y`b`'`'`X`U`n`i`

nÀ\`Yb`B Uhi fgW i hn[ YV]YhYž`@UbXgW UZhggW i hn[ YV]YhYž  
B Uh]cbU`dUf\_g`cXYf`6]cgd\`ÁfYbfYgYfj UhY` `Yfbgh`ni `bY\`a Yb" < ]Yf  
\_Ubb`XUg` , VYfbUW hYb`gW bY``ni f`GhfUZhUh`k YfXYb" `8 ]Y  
6fYW Yfgd]hn`VYZ]bXYh`g]W `ni XYa` ]a` @UbXgW UZhggW i hn[ YV]Yh  
Gd]hn]b[ gYY`i bX`l a [ YVi b[ "l a`ZØf`C fXbi b[ `ni`gc f[ Ybž  
ØVYfk UW Yb`\Ui dhUa h]W Y`F Ub[ Yf`i bX`Y\`fYbUa h]W Y  
B Uhi fgW i hnk`ÁW hYf`X]Y`9]b\`U`hi b[ `X]YgYf`J c fgW f]ZhYb" `6Y]  
J YfghØ» Yb`Xfc\`Yb`Ya dZ]bX`]W Y`6i » [ Y`XYf"

## K Ug`[ ]`h`VY]a`K ]`XW]a dYb3

9]b`6`]W`Ui ZX]Y`Vi bXYgk Y]hYb`FY [ Y`i b[ Yb`nY][ hž`XUgg`XUg  
H\`Ya U`K ]`XW]a dYb`]b`8Yi hgW`UbX`Ái » Yfgh`\_ca d`Yl` ]gh`i bX`Y  
bUW`6i bXYg`UbX`i bhYfgW ]YX`]W` [ Y\`UbX\`UVh`k ]fX" `@Ui h`XYa  
6i bXYgbUhi fgW i hn[ YgYhn`fž) - l`]gh`XUg`6YhfYhYb`XYf`ZFY]Yb  
@UbXgW UZh`nk Uf`Yf`Ui Vhž`UVYf`XUg`NY`hYb`VYb`Øh][ h`ghY`hg`X]Y  
Ni gh]a a i b[ `XYg`Yb`hgd`fYW`Yb`XYb`9][ Yb`hØa Yfg" `≠  
GW i hn[ YV]YhYb`g]bX` , VYfbUW hi b[ Yb`ni f`FY [ Y`i bni`Àgg][ "K Yf  
g]W`b]W`h`XUf`Ub`\`À`hž`\_Ubb`a ]h`6i » [ Y`XYfb`j`cb`%) `V]g`) \$\$`9i`fc  
fYW`bYbž`]b`Y]bYa` [ YgW`Ø`hnhYb` ; YV]Yh`gc[ Uf`bcW`a Y\`f` `V]g`ni  
&") \$\$`9i`fc`ZØf`K`c\`bk`U[ Yb`°

- 6UXYb!K ØfhhYa VYf[ .`K ]`XW]a dYb`b]W`h[ YghUhhYh"
- 6UmYfb.`Ni gh]a a i b[ `XYg`9][ Yb`hØa Yfg`YfZc`fXYf`]W`ž  
`c\`Y`GhfUZ`b`VY]`J YfghØ» Yb"
- 6fUbXYbVi f[ .`9]bY`B UW`hinY`hYb`Yf`Ui Vh`i bhYf  
VYgh]a a hYb`6YX]b[ i b[ Yb"
- B c f X f \ Y ] b ! K Y g h Z U ` Y b . ` N Y ` h Y b ` ] a ` K U ` X ` [ f i b X g ` A h n ` ] W  
j Y f V c h Y b "

8]Y`[ i hY`B UW f]W`h`ZØf`Y]XYbgW UZh]W`Y`7Ua dYf`]ghž`XUgg`Yg`]b  
Y]b][ Yb`6i bXYg`ÀbXYfb`Ui g[ Yk ]YgYbY`D`ÀhnY` [ ]Vhž`X]Y`gdYn]Y`Y  
5b[ YVchY`ZØf` , VYfbUW hi b[ Yb`VYfY]h\`U`hYb" `8 ]YgY  
B Uhi fnY`hd`ÀhnY`i bX`HfY`\_\_]b[ d`ÀhnY`\`UVYb`c`Zh`Y]bY` [ Yf]b[ Y  
; YVØ\`f`j`cb`) `V]g`%\$`9i`fc`d`fc`B UW`h`i bX`V]YhYb`8]b[ Y`k ]Y  
: Yi YfghY`Y`b`i bX`?ca`dcghc`]`YhhYb" `9]bY`fYW`hnY]h][ Y`6i W`i b[ `]gh  
U`YfX]b[ g`Ya dZY`\`Yb`gk Yfž`XYbb`X]Y`D`ÀhnY`g]bX`VY[ Y\`fh"

## 5`hYfbUh]j Yb`i bX`H]ddg

K Yf`XYbbcW`[ YfbY`]b`XYf`BUhi f`ØVYfbUW`hYb`a` ÒW`hYž`gc`hY`g]W`  
 [ YbUi` ]bZcfa` ]YfYb`"5i Z`Df]j Uh[ Y`ÀbXY`cXYf`Ui`g[ Yk` ]YgYbYb`  
 D`ÀmYb`XUfZ[ YWUa` dh`k YfXYbž`gc`Ub[ Y`X]Y`9f`Ui`Vb]g`XYg`  
 9][ YbhØa` Yfg`j`cf`UbXYb`]gh`"6Y`]i`bYfk`UfhYhYb`B`chU[ Ybž`k`Y`  
 Y]bYf`J`Yf`Yhni`b[ `cXYf`d`Òm`]W`Ya` `K`YhhYfi`a`gW`k`i`b[ ž`g]bX`  
 5i`gbU`a`Yb`a` Ò[ `]W`" `b`X]YgYb`:`À`Yb`]gh`U`YfX]b[ g`Y]b`[ Yd`UbhYf`  
 5i`ZYbh`U`h`b]W`h`[ YghUhhYh`"

: Øf`YW`hY`5VYbhYi`Yf`i`gh][ Y`[ ]Vh`Yg`]a`a`Yf`bcW`X]Y`A`Ò[ `]W`\_Y]hž`  
 c`bY`N`Y`h`ni`gW`UZYbž`ni`a`"6Y]gd]Y`]b`Y]bYf`<`Àb[ Ya`UhY`cXYf`  
 Y]bYf`B`chi`bhYf`\_i`bZn`"5VYf`Ui`W`X`Y]f`gc`hY`Ui`Z`X]Y`GUi`VYf`\_Y]h`  
 [ YUW`hYhik`YfXYbž`i`a`X]Y`k`i`bXYfgW`ØbY`BUhi`f`b]W`h`ni`VY`UghYb`"  
 =a`a`Yf`b`]Y[ hij`]Y`Yb`K`UbXYfYfb`XUg`K`c`X`Yf`BUhi`f`Ua`<`YfnYb`"

5VgW`]Y»YbX`"Àggh`g]W`gU[ Ybž`XUgg`Y]b`[ i`hYg`<`ÀbXW`Yb`VY]`XYf`  
 5i`gk`U`X`Yg` ,`VYfbUW`hi`b[ gd`UhnYg`YbhgW`Y]XYbX`]ghž`i`a`g]W`  
 b]W`h`bi`f`X]Y`BUW`h]a`:`fY]Yb`ni`j`YfgØ»Ybž`gcbXYfb`Ui`W`i`a`  
 fYW`h]W`Yb`GW`k`]Yf][ \_Y]hYb`Ui`g`XYa` `K`Y[ `ni`[ Y`Yb`"  
 5i`gZØ`f`]W`Y`bZcfa`Uh]cbYb`ØVYf`X]Y`Yk`Y]] [ Yb`FY[ Y`b`Z]bXYh`  
 a`Ub`Ui`W`c`b`]bYž`VY]gd]Y`gk`Y]gY`Ui`Z`XYb`GY]hYb`XYg`  
 @UbXfUhgUa`hg`cXYf`YbhgdYfW`YbXYb`7Ua`d]b[ !`  
 bZcfa`Uh]cbgdcfhU`Yb`"

8YhU]`g	
C`fh	A`]YgVUW`ž`8Yi`hgW`U`bX`
E`i`Y`Yb`	<ul style="list-style-type: none"> <li>• k k k "a`Yf`_i`f"XY</li> <li>• k k k "VYf[`nY]h"XY</li> <li>• gi`fj`]j`U`!`_c`a`dUgg"XY</li> </ul>

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