

HfU[ ]gW\ Yf': fcb`Y]W\ bUa . 'GY[ Y`Z]Y[ Yf  
ghØfnh'UV' '%+! Å\ f][ Yf'hc h

9]b`hfU[ ]gW\ Yf'GY[ Y`Zi [ nYi [ UVghi fn`ja `CVYfU``[ Åi `ZcfXYfh  
XUg`@YVYb`Y]bYg`%+! Å\ f][ Yb`D]`chYb""9fa ]h`i b[ Yb`Ui ZYb"



9`a Ybž² ghYffY]W\ `!5a `: fcb`Y]W\ bUa ghU[ žXYa `&\$" ' † b] '\$&)& ž  
YfY][ bYhY`g]W\ `Y]b`hfU[ ]gW\ Yf`I bZU``]a `CVYfU``[ Åi ž`U`g`Y]b  
%+! Å\ f][ Yf`D]`ch`Ui g`XYf`F`Y [ ]cb`U``Y]b`]a `GY[ Y`Zi [ nYi [   
i bhYfk Y[ g`k Uf`i bX`VY]a `5Vghi fn`gY]b`@YVYb`j Yf`cf""8Ug`I b[ `ØW  
[ YgW\ U\ `]b`9`a Yb`i bX`\Uh`b]W\ h`bi f`XYb`VYhfcZZYbYb`i: Ua `]`Ybž  
gcbXYfb`Ui W\ `XYf`[ YgUa hYb`@ ZhZU\ fh[ Ya Y]bgW\ UZh`h]YZYb  
GWa Yfn`VYfY]hYh`@Ui h`hh"WŁa `k Uf`X]Y`[ YbUi Y`I bZU``i fgUW\ Y  
ni a `U`\_hi Y``Yb`NY]hdi b`\_h`bcW\ `i b`\_Uf""Dc`]nY]`i bX`UbXYfY  
6Y\ ÒfXYb`UfVY]hYb`VYfY]hg`XUfUbž`@]W\ h`]bg`8i b`\_Y``ni `Vf]b[ Yb"

8]Y`HfU[ ÒX]Y`bU\ a `]`fYb`@Ui Zž`U`g`5i ghfc`7cbhfc``Ua  
8cbbYfghU[ UVYbX`i a `&\$.` \$`I \f`Y]bYb`j Yfa ]gghYb`GY[ Y`Z]Y[ Yf  
a Y`XYhY""I a [ Y\YbX`k i fXY`Y]bY`<UbXm`DY]`i b[ `Xi fW\ [ YZØ\ fhž

i a `XYb`GhUbXcfh`XYg`j`Yfi`b[ `ØW`hYb`:`i`[`nYi`[`g`  
Ui`gni`\_i`bXgW`UZhYb`"9]b`Dc`nY]`i`VgW`fUi`VYfž`X]Y`@]VY`Y`H]fc`ž`  
ZUbX`XUg`K`fUW`\_gW`Y»`]W`k`À`fYbX`Y]bYg`Gi`W`Zi`[`g`"8]Y`@Y]W`Y`  
XYg`mci`b[`Yb`D]`chYb`\_cbbhY`XUfUi`Z]b`Ua`:`fY]hU[`[`YVcf[`Yb`  
k`YfXYb`"8]Y`dc`nY]`]W`Yb`5fVY]hYb`Ua`i`bZU`cfhig]bX`a`]h`Yfk`Y]Y`  
UV[`YgW`cgYbžk`À`fYbX`Y]bY`i`bhYfgi`W`i`b[`XYf`  
:`i`[`i`bZU`\_ca`a`]gg]cb`ZØf`8]YbghU[`UbVYfUi`a`h]ghž`i`a`X]Y`  
[`YbUi`Yb`i`a`gh`AbXY`XYg`i`b[ `ØW`g`ni`\_`ÀfYb`"

## K`Y]hYfY`i`bZ`À`Y`a`]h`GY[`Y`Zi`[`nYi`[`Yb`

I`bZ`À`Y`a`]h`GY[`Y`Zi`[`nYi`[`Yb`g]bX`ZØf`X]Y`@`ZhZU`fh`b]W`h`i`bØV`]W`"  
Gc`\_Ua`Yg`Yfghj`cf`k`Yb][`Yb`HU[`Yb`ni`Y]bYa`k`Y]hYfYb`J`cfZU`]b`  
?`ÀfbhYb`"<]Yf`ghØfnhY`Ua`GcbbhU[`UVYbX`Y]b`GY[`Y`Z]Y[`Yf`bU`Y`  
K`c`ZgVYf[`UVžk`cVY]Y]bY`\*`&!`À`f][`Y`:`fUi`žX]Y`g]W`U`g`:`Ugh`ZØf`  
XYb`:`i`[`Ub[`Ya`Y`XYh`UhhY`ž`hfU[`]gW`Yfk`Y]gY`i`a`g`@YVYb`\_Ua`"  
8Yf`D]`ch`\_cbbhY`g]W`a`]h`Y]bYa`:`U`gW`]fa`fYhhYb`i`bX`V`]YV`  
[`ØW`]W`Yfk`Y]gY`i`bj`Yf`Ymh`"5i`[`YbnYi`[`Yb`VYf]W`hYhYbž`XUgg`XYf`  
5Vghi`fn`k`À`fYbX`XYf`K`c`ZgVYf[`Yf`:`i`[`gdcfhU[`Y`ghUhhZUbXž`  
VYf]W`hYh`\_i`f]Yf`"Uh`"

8]Y`i`a`gh`AbXY`XYg`5Vghi`fnYg`g]bX`Ui`W`k`Yf`bcW`i`b`\_Uf`"K`]Y`Yg`  
Ui`gg]Y`hž`gU»`Yb`X]Y`:`i`[`[`ÀghY`k`À`fYbX`Y]bYg`?`i`bghZi`[`Yg`]a`  
Xcdd`Y`g]h][`Yb`dc`b]gW`Yb`GY[`Y`Zi`[`nYi`[`A`8A`!%`:`CL`žk`cVY]`XYf`  
D]`ch`Ub`cfX`bYhYž`XUgg`U`Y`b`gUggYb`:`U`gW`]fa`Y`Ubni`Y[`Yb`  
`UhhYbž`XU`X]YgY`gc`[`YgYh`n]W`[`YZcfXYfhig]bX`"8Ug`i`b[`ØW`k`Uf`]b`  
X]YgYa`G]bbY`VYgcbXYfg`VYXUi`Yf`]W`ž`XU`X]Y`:`fUi`XYb`D]`chYb`  
b]W`h`\_Ub`bhY`i`bX`XYf`B`chUi`ggh]Y[`]b`Y]bYa`gc`W`Yb`A`ca`Ybh`Y]bY`  
gY`hYbYž`UVYf`Yb`hgW`Y]XYbXY`<`YfUi`gZcfXYfi`b[`XUfghY`h`"  
9fa`]h`i`b[`Yb`g]bX`]b`j`c`Ya`:`Ub[`Yž`i`a`X]Y[`YbUi`Yb`i`fgUW`Yb`ni`  
Yfa`]h`Y`b`"

## G]W`Yf`Y]h`VY]`GY[`Y`Zi`[`nYi`[`Z`Ø[`Yb`

8]Y`G]W`Yf`Y]h`]a`GY[`Y`Zi`[`]gh`Y]b`nYbhfU`Yg`H`Y`a`Už`j`cf`U`Ya`  
bUW`XYb`Øb[`ghYb`J`cfZ`À`Yb`"8Yf`G]W`Yf`Y]h`g`Y]hZUXYb`XYf`:`J`D`  
f`Àh`ni`cfXbi`b[`g[`Ya`À»`Yb`J`cfZi`[`\_c`bhfc`Yb`i`bX`VYhcb`h`X]Y`  
B`chk`YbX][`\_Y]hž`U`Y`g]W`Yf`Y]h`g`fY`Yj`Ub`hYb`5gdY`hY`[`YbUi`ni`

VYUW hYb" Gc [ ]VhYg'VY]gd]Y`gk Y]gY`Y]bY`J ]Y`nU\`Ub`a Ò[ `]WYb  
 I fgUWYb`ZØf`I bZÄ`Yž`k ]Y`X]Y` : fUbnÒg]gWY` : `i [ i bZU`!  
 I bhYfgi W`i b[ gVY\ÒfXY`]b`]\fYf`6]`Ubn`ZØf`&\$&'  
 ni gUa`a`Yb[ YZUggh`\Uh" ðg[ YgUa`h[ UV`Yg`]a` `j`Yf[ Ub[ YbYb`>U\`f  
 %) `5bU`mgYb`ni` `I` bZÄ`Yb`i` bX`Nk` ]gWYbZÄ`Yb`a` ]h  
 GY[ Y`Zi [ nYi [ Ybž`k`Y`WY`ni` `Y]bYa` `HcXYgZU`i` bX`Y]bYa  
 Yfbgh\UZhYb`J`Yf`YhnhYb`ZØ\fhYb" `5i` W` \ ]Yf`g]bX`X]Y  
 G]WYf\Y]hga`Uf[ Yb`]a` ;`Y`ÄbXY`VYgcbXYfg`ni` `VYUW hYbž`XU`X]Y  
 Bi`hni`b[ `j`cb`5i`Zk`]bXYb`]b`J`YfV]bXi`b[ `a` ]h[ Yf]b[ Ya  
 G]WYf\Y]hgUVghUbX`cZha` ]hF`]g]\_Yb`j`YfVi`bXYb`]ghž`k`]Y`  
**Z]Y[ Yf"bYk`g`VYf]W hYh"**

8]YgY`J`cfZÄ`Y`Yf]bbYfb`i`bg`U`Y`Ub`X]Y`K` ]W`h][`\_Y]hj`cb`G]WYf\Y]h  
 i`bX`XYf`f]W`h][`Yb`J`cfVYfY]hi`b[ ž`i`a` `XUg` : `]Y[ Yb`]b`gY]bYf  
 gW`ÒbghYb` :`cfa` ž`UVYf`Ui` W` `a` ]h`XYa` `b`Òh][`Yb`F`YgdY`\_h`ZØf`X]Y  
 F]g]\_Ybž`[`Yb]Y»Yb`ni` `\_ÒbYb" `I` bgYfY` ;`YXUb`\_Yb`g]bX`VY]`XYb  
 VYhfcZZYbYb` :`Ua` ]`]Yb`]b`X]YgYb`gW`k`YfYb`NY]hYb"

8 YhU]`g	
C fh	9`a` Ybž`²` ghY`ffY]W`
E i`Y`Yb	<ul style="list-style-type: none"> <li>• k k k "hh"W`a</li> <li>• _i`f]Yf"Uh</li> <li>• k k k "Z]Y[ Yf"bYk`g</li> </ul>

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