

B Yi Yf' < c ZZbi b [ ggWk ]a a Yf.  
: f]YXYbg[ YgdfÅWk Y'nk ]gWk Yb' l G5' i bX  
F i gg`UbX°

l G!5i » Yba ]b]ghYf'A UfWc' Fi V]c' i bX' @Uk fck' hY`YZcb]YfYb  
ØVYf' l \_fU]bY : f]YXYbg[ YgdfÅWk Y/HØf\_Y] i bX' Gui X]!5fUV]Yb  
g]bX'a Ø[ `]Wk Y ; Ugh[ YVYf"

Gui X]!5fUV]Ybž'Gui X]!5fUV]Yb' l'5a' %+" : YVfi Uf'&\$&) ` \_Ua` Yg  
ni` Y]bYa` k ]Wk h][ Yb ; YgdfÅWk` nk ]gWk Yb` XYa` bYi Yb` l G!  
5i » Yba ]b]ghYf'A UfWc' Fi V]c' i bX' gY]bYa` fi gg]gWk Yb  
5a hg\_c` Y[ Yb` GYf[ Y^@Uk fck " `8 ]YgYg`HY`YZcbUhž`XUg`Yfgha` U`g  
bUWk`XYf'5a hgØVYfbU\`a Y`Fi V]cg`ghUhhZUbXž`k i fXY`Ui Z` ð]h]Uh]j Y  
K Ug\]b[ hcbg` [ YZØ`fh" `6Y]XY`GY]hYb`nY][ hYb`g]Wk`VYfY]hž`X]Y  
Ub[ YgdUbbhYb`6Yn]Y\i b[ Yb`ni` j YfVYggYfb`i bX`j YfY]bVUfhYb  
fY[ Y`a` Å`][ Y`?cbhU`hY`ni`f`J`cfVYfY]hi b[ `Y]bYg`VYj`cfghY`YbXYb  
; ]dZY`hfYZZYbg`nk ]gWk Yb`XYb`DfÅg]XYbhYb`8cbU`X`Hfi`a`d`i`bX  
K`UX]a ]f`Di`h]b`gck ]Y`XYa` i`\_fU]b]gWk Yb`DfÅg]XYbhYb`K`c`cX]a ]f  
GY`Ybg\_]ž`XUg`a` Ø[ `]Wk Yfk`Y]gY`gWk`cb`b`ÅWk`ghY`K`c`Wk`Y`]b`Gui`X]!  
5fUV]Yb`ghUhhZ]bXYb`\_ØbbhY" `8 Ug`i`fgdfØb[ `]Wk`Y`N]Y`X]YgYf  
; YgdfÅWk`Y`]gh`X]Y`GWk`UZZi`b[ `j`cb` : f]YXYb`i`bX`X]Y`6YYbX][ i b[  
XYg`?cbZ]\_hYg`]b`XYf' l \_fU]bYž`XYf'ØVYf`X]Y`j`Yf[ Ub[ YbYb` ð\`fY  
Y]bY`J ]Y`nU` \`j`cb`9g`U`Uh]cbYb`Yf`YVh` \`Uh"

8]Y`8]g\_i`gg]cbYb`i`a`fU\`a`hYb`b]Wk`h`bi`f`XYb`l`\_fU]bY`\_f]Y[ ž  
gcbXYfb`YfghfYW`hYb`g]Wk`Ui`Wk`Ui`Z`X]Y`@U[ Y`]a`BU\`Yb`C`ghYb  
gck ]Y`X]Y`V]`UhYfU`Yb`<UbXY`gVYn]Y\i b[ Yb" `8 Ug`l`G!  
5i » Yba ]b]ghYf]i`a`VYghÅh][ hYž`XUgg`\`c`Y`F`Y[ ]Yfi b[ gj`YfhfYhYfž  
XUfi`bhYf`XYf`bUh]cbU`Y`G]Wk`Yf\`Y]hgVYfUhYf`A ]\_Y`K`U`m`i`bX`XYf  
BU\`c`gh`6YUi`ZhU[ hY`GhYj`Y`K ]h\_c`ZZi`Ub`XYb`j`cfVYfY]hYbXYb  
; YgdfÅWk`Yb`hY`]bY\`a`Yb`k`YfXYb" `5i`Wk`XYf`i`\_fU]b]gWk`Y`DfÅg]XYbh  
GY`Ybg\_]`^`\_ØbbhY`ni`XYb`J`Yf`U`bX`i`b[ Yb`Y]b[ Y`UXYb`k`cfXYb`gY]bž

k Ug'YXcW'j cb'i \_fU]b]gWYb'6YUa hYb'hY]'k Y]gY'j]bZfU[ Y'[ YghY''h  
k ]fXž'XU'X]YgY'Uba Yf\_Ybž'XUgg'X]Y'I \_fU]bY'b]W'h]g]WYf']ghž'cV'g]Y  
J YfhfYhYf'ni 'XYa 'HfYZZYb'YbhgYbXYb'k ]fX"

: f]YXYbg[ YgdfÅWY'i bX'[ Ycdc`h]gWY  
8mbUa ]\_Yb

F i V]cg'F Y]gY'bUW'GUi X]!5fUV]Ybž'X]Y'Ui W'Ghcd dg]b'gUY'ž'XYb  
J YfY]b][ hYb'5fUV]gWYb'9a ]fU]hYb'i bX'?UhUf'i a ZUggž'ghY'h]a  
?cbhYI h'XYf'Zcfhk Å\fybXYb'6Ya Ø\i b[ Yb'i a 'Y]bYb'Zf]YX'WYb  
8]U'c[ "'8UVY]'VYhcbh'X]Y'I G!F Y[ ]Yfi b[ 'X]Y'Bchk YbX][ \_Y]hž'X]Y  
i \_fU]b]gWY'F Y[ ]Yfi b[ 'U\_h]j' ]b'X]Y'; YgdfÅWY'Y]bni VYn]Y\Yb"'I G!  
J ]nYdfÅg]XYbh'>'8"'J UbW'\Uh'X]Y'6YXYi hi b[ 'Yi fcdÅ]gWYf  
6YhY']][ i b[ 'Ub'XYb'J Yf\UbX'i b[ Yb'\Yf] cf[ Y\cVYbž'k Å\fybX  
6i bXYg\_Ubn'Yf'C`UZ'GWc'n'Y]b'HfYZZYb'a ]h'Yi fcdÅ]gWYb  
GhUUhgcvYf\Åi dhYfb' ]b'DUf]g'd`Ubh"

8]Y'[ Ycdc`h]gWYb'<YfUi gZcfXYfi b[ Yb'g]bX'i a ZUggYbX.'9]b'6`W\_  
Ui ZGY'Ybg\_m'g': f]YXYbgd`ÅbYž'k ]Y'XYb'nY\ b'Di b\_hY'i a ZUggYbXYb  
5bgUhn'ni f'6YYbX][ i b[ 'XYg'?cbZ]\_hgž'nY][ hž'XUgg[ fi bX'Y[ YbXY  
H\Ya Yb'k ]Y'bi \_YUfY'G]WYf\Y]hž'BU\fi b[ g!'i bX  
9bYf[ ]Yg]WYf\Y]hž'gck ]Y'XYf'F ØW\_ni [ 'fi gg]gWYf'Hfi ddYb'\c\Y  
Df]cf]hÅh[ Yb]Y»Yb"'8UfØVYf'\]bUi g'ZcfXYfh'X]Y'I \_fU]bY'X]Y  
j c`ghÅbX][ Y'F ØW\_[ UVY'XYf'hYff]hcf]U'Yb'ϕhY[ f]hÅh[ Ya Å»  
j Ø`\_YffYW'h]WYb'Bcfa Ybž'k Å\fybX'F i gg`UbX'i bhYf'UbXYfYa 'X]Y  
5bYf\_Ybbi b[ 'XYf'?f]a 'U`g'HY]'gY]bYg'GhUUhg[ YV]Yhg'j Yf`Ub[ h"

K UW gYbXY'? ca d`YI ]hÅh'XYf'J Yf\UbX`i b[ Yb

9]bY'J ]Y'nU\`j cb': U\_hcfYb'YfgWk Yfh'X]Y': f]YXYbg[ YgdfÅWY  
k Y]hYf"'K Å\fybX'X]Y'I G!F Y[ ]Yfi b[ 'XYb'i bj YfnØ[ `]WYb'6Y[ ]bb  
j cb'J Yf\UbX'i b[ Yb'ØVYf'X]Y'I \_fU]bY' ]b'5i gg]W'h'ghY'hž'nY][ h'g]Wž  
XUgg'X]Y'Dcg]h]cbYb'VY]XYf'GY]hYb' ]b'XYb'j Yf[ Ub[ YbYb'ϕ\fyb  
i bj YfY]bVUf'V'YVYb"'Fi gg`UbX'j Yf`Ub[ hi bhYf'UbXYfYa 'XYb  
J Yfn]W'h'XYf'I \_fU]bY'Ui ZY]bYb'B5HC!6Y]hf]h'i bX'X]Y  
5bYf\_Ybbi b[ 'XYf'5VgdU'hi b[ '8cbYn\_g'i bX'@ \Ubg\_gž'k Å\fybX  
X]Y'I \_fU]bY'Ui ZG]WYf\Y]hg[ UfUb]Yb'i bX'X]Y'j c`ghÅbX][ Y

F ØW\_ZØ\fi b[ ]\fYf'hYff]hc f]U`Yb` ðhY [ f]hÅh`VYghY\h"

8 Ug`DchYbn]U`ZØf`Y]b`HfY ZYb`nk ]gWYb`Hfi a dž`Di h]b`i bX  
GY`Ybg\_]`^]b`GUi X]!5fUV]Yb`\_ØbbhY`YXcW`bYi Y`8mbUa ]\_Yb`]b  
X]YgY`ZYgh[ YZU`fYbYb` ; Ygd fÅWY`Vf]b[ Yb`"J]Y`Y`9I dYfhYb`i bX  
6YcVUW`hYf`j YfZc`[ Yb`[ YgdUbbh`X]Y`9bhk ]W`i b[ Yb`i bX`VYhc bYb  
X]Y`nYbhU`Yb` : fU[ Ybž`X]Y`Ui Z`X]Y`5[ YbXU`[ YgYhnh`k YfXYb  
a ØggYbž`i a`Y]bY`k ]f`\_]W`Y`K YbXY`ja`?cbZ]\_h`ni`YffY]W`Yb"

K Å\fybX`X]Y`]bhYfbUh]cbU`Yb`5\_h`Yi fY`k Y]hYf\]b`XUfUb`UfVY]hYbž  
XYb`8]U`c[ `ni`ZØfXYfbž`]gh`X]Y`G]hi Uh]cb`]b`XYf`i \_fU]bY`bUW`k ]Y  
j cf`Ub[ YgdUbbh`?UhUf`\Uh`VYfY]hg`j Yfgi W`hž`U`g`J Yfa ]hh`Yf`ni  
U[ ]YfYb`i bX` ; Ygd fÅWY`nk ]gWYb`XYb`?cbZ]\_hdUfhY]Yb`ni  
Yfa Ø[ `]W`Yb`"5i W`ghfUhY [ ]gWY`]bhYfbUh]cbU`Y`5bU`mgYb`k Y]gYb  
Ui Z`X]Y`Bchk YbX][ \_Y]h`\]bž`G]W`Yf\Y]hg[ UfUbh]Yb`ni`gW`UZZYb`i bX  
X]Y`hYff]hc f]U`Yb`5bgdfØW`Y`bYi`ni`VYk YfhYbž`i a`Y]bY`XUi Yf\UžhY  
@Øgi b[ `ni`YffY]W`Yb"

Ni gUa a YbZUggYbX`Åggh`g]W`gU[ Ybž`XUgg`X]Y` ; Ygd fÅWY  
nk ]gWYb`XYb`i G5`i bX`Fi gg`UbX`gck ]Y`X]Y`XUa ]h`j YfVi bXYbY  
]bhYfbUh]cbU`Y`8]d`ca Uh]Y`YbhgW`Y]XYbXY`GW`f]hhY`]b`XYf  
Ub\U`hYbXYb`?f]gY`XUfghY`Yb`"8]Y`bÅW`ghYb`9bhk ]W`i b[ Yb  
\_ØbbhYb`k Y]hfY]W`YbXY`?cbgYei YbnYb`ZØf`XYb` : f]YXYb`]b`XYf  
FY[ ]cb`\UVYb"

GØXXYi hgW`Y

NY]h

@ÅbXYf!5bU`mgYb

8YhU]`g	
J cfZU``	ðhYfbUh]cbU`Y`6Yn]Y\i b[
C fh	GUi X]!5fUV]Ybž`GUi X]!5fUV]Yb
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "gi YXXYi hgW`Y"XY</li> <li>• k k k "nY]h"XY</li> <li>• `UYbXYf!UbU`mgYb"XY</li> </ul>

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