

? Ua dZ'i a ' ; Y]gY`b. '≡gfUY`Xfc\h'XYf  
< Ua Ug' ' < Ò`Y`k ]fX`Yi W\`Yfk UfhYb°

≡gfUY`Xfc\h'XYf< Ua Ug'a ]h'a ]`hÅf]gWYf'; Yk U'hž'k Å\fybX  
]bhYfbUh]cbU`Y'; YgdfÅWY`ØVYf'; Y]gY`ZfY]`Uggi b[ Yb'i bX  
K UZZYbfi \Y`Ui ZYb"

; UnUghfY]ZYbž'DU`Ågh]bU`!`5a`%' "': YVfi Uf'&\$&) ž'k ]fX`X]Y`@U[ Y  
]a ' ; UnUghfY]ZYb`k Y]hYf\]b`j`cb`]bhYbg]j`Yb`?`cbZ]\_hYb`i`bX`Y]bYa  
VfØW\][ Yb`K UZZYbgh]`ghUbX`[ YdfÅ[ h`'8]YgY`G]hi`Uh]cb`Zc`[ h`Ui`ZX]Y  
XfUa`Uh]gWYb`9fY][ b]ggY`gY]h'XYa`', VYfZU`X`Yf`< Ua Ug`Ui`Z`≡gfUY`  
Ua`'+`"C`\_hcVYf`&\$&' žVY]`XYa`'ØVYf`&) \$'; Y]gY`b`[ Ybca`a`Yb  
k`i`fXYb`"6Yf]W\hYb`ni`Zc`[ Y`\Uh`X]Y`]gfUY`]gWY`F`Y`[ ]Yfi`b`[ `X]Y  
< Ua Ug`Ui`Z`[ Yfi`ZYbž`V]g`GUa`ghU`[ `\_Y]bY`k`Y]hYfYb'; Y]gY`b`a`Y`f  
ZfY]ni`UggYbž`UbXYfbZU`g`Xfc\Yb`a` ]`hÅf]gWY`?`cbgYei`YbnYb"

8Yf`]gfUY`]gWY`J`YfhY]X][ i`b`[ ga`]b]ghYf`≡gfUY`?`Uhn`Yf`\_`ÅfhYž`XUgg  
XYf`VYj`c`fghY`YbXY'; UnU!`?`f]Y`[ `]bhYbg]j`Yf`gY]b`k`YfXY`U`g`XYf  
j`c`f`Yf][ Y`i`bX`'b]W\h`YbXYb`k`YfXYž`V]g`X]Y`< Ua Ug`j`c`ghÅbX][  
VYg]Y`[ h`]gh`"i`b`\_`Uf`V`Y]Vhž`c`V`X]Y`< Ua Ug`]b`XYf`@U[ Y`]ghž`V]g  
GUa`ghU`[ `U`Y`; Y]gY`b`c`XYf`bi`f`XfY]`ZfY]ni`UggYb`"K`Å\fyb`XXYggYb  
ZØ\fyb`< Ua Ug!]`J`YfhfYhYf'; YgdfÅWY`a`]h`]bhYfbUh]cbU`Yb  
J`Yfa`]h`Yfb`]b`?`U]fc"

K UZZYbfi \Y`i`bX'; Y]gY`UV`\_ca`a`Yb

8]Y`\_Øfn`]W`Yfn]Y`hY`9]b][ i`b`[ `nk`]gWYb`≡gfUY`i`bX`XYf`< Ua Ug  
ØVYf`Y]bY`K UZZYbfi \Y`i`bX`X]Y': fY]`Uggi`b`[ `j`cb'; Y]gY`b`gc`f`[ h`ZØf  
[ Ya`]gW`hY'; YZØ`Y`]b`≡gfUY`"9]bYfgY]hg`[ ]Vh`Yg': fYi`XY`ØVYf`X]Y  
a`Ò`[ `]W`Y`F`ØW`\_`Y`f`XYf'; Y]gY`bž`UbXYfYfgY]hg`V`Y]Vh`Y]bY  
h]YZ`[ fY]ZYbXY`6Ygc`f`[ b]g`ØVYf`X]Y`G]W`Yf`Y]h`XYf`bc`W`'b  
; YZUb`[ YbgW`UZh`VYZ]bX`]W`Yb`DYfgcbYb`"8Ug`5V`\_ca`a`Yb`g]Y`h

Y]bY`YfghY`D\UgY`j cb`gYW\g`K cW\Yb`j cfž`VY[ ]bbYbX`Ua`%- "  
ϰbi Uf`&\$&) `i a`%\$.%) `i \fž`i bX`VY]b\U`hYh`i a ZUggYbXY  
A U» bU\ a Yb`ni f`F ØW\_\_Y\`f`ni f`Fi` \Y"

K Ä\ fYbX`X]YgYf`YfghYb`D\UgY`gc``Yg`Y]bY`j c``ghÄbX][ Y  
K UZZYbfi` \Y` [ YVYbž`X]Y`]gfUY`]gW\Yb`GhfY]h\_fÄZhY`n]Y\Yb`g]W\`Ui`g  
X]W\h`VYg]YXY`hYb`; YV]YhYb`XYg`; UnUghfY]ZYbg`ni fØW\_ž`i bX`Yg  
k ]fX`X]Y`F ØW\_\_Y\`f`XYf`DU`Ägh]bYbgYf`]b`]\fY`K c\`b[ YV]YhY  
Yfa`Ö[ `]W\h`Ni`XYa`g]bX`X]Y`: fY]`Uggi`b[ `j`cb````; Y]gY`b`  
\Ui`dhgÄW`]W`:`fUi`Ybž`Y`hYfYb`i`bX`J`Yf`YhnhYb`i`bX`X]Y  
: fY]`Uggi`b[ `j`cb`Yhk`U`%"-`\$`\$`dU`Ägh]bYbg]gW\Yb`<`ÄZh]b[ Yb  
[ Yd`Ubh`Gc`hYb`]a`J`Yf`Ui`Z`XYg`5V`\_ca`a`Ybg`n]j`]Y`; Y]gY`b`  
ZfY][ Y`UggYb`k`YfXYbž`[ ]Vh`Yg`Y]bY`\_`UfY`F`Y[ Y`i`b[ `gY]hYbg`≠gfUY`g.  
Dfc`n]j`]Yf`; Y]gY`k`YfXYb`" ` \$`\$`dU`Ägh]bYbg]gW\Y`; YZUb[ YbY  
ZfY][ Y`UggYbž`ZØf`YXY`Gc`XUh]b`) \$"

F YU\_h]cbYb`Ui`g`≠gfUY`i`bX`XYa  
; UnUghfY]ZYb

8]Y`5b\_ØbX][ i`b[ `XYf`K UZZYbfi` \Y`ZØ\fhY`]a`]; UnUghfY]ZYb`ni  
gdc`bhUbYb`ϰ`VY`ZY]Yfb`"<i`bXYfhY`DU`Ägh]bYbgYf`j`YfgUa`a`Y`hYb  
g]W\`]b`j`YfgW\]YXYbYb`GhÄXhYbž`i`a`]\fY`<c`ZZbi`b[ `Ui`ZY]bY  
Zf]YX`]W\Y`Ni`\_i`bZh`ni`ZY]Yfb`"; `Y]W\`nY]h][ `Äi`»`YfhYb`A`YbgW\Yb`]b  
≠gfUY`ž`k`]Y`C`fb]h`6`UfU`ž`XYb`K`i`bgW\`b`UW\`Y]bYa`9`bXY`XYg  
?f]Y[ Yg`i`bX`XYf`F`ØW\_\_Y\`f`U`Yf`; Y]gY`bž`k`Ug`nY][ hž`XUgg`X]Y  
G]hi`Uh]cb`j`cf`C`fhj`]Y`Y`9a`ch]cbYb`k`YW\_h"

≠`XYb`j`Yf[ Ub[ YbYb`K cW\Yb`[ UV`Yg`YXcW`Ui`W\`6Yf]W\hY`ØVYf  
Ub\U`hYbXY`?Äa`dZY``8]Y`<`Ua`Ug`\Uh`X]Y`: fY]`Uggi`b[ `XYf`bÄW\ghYb  
; Y]gY`[ fi`ddY`Ui`Zi`bVYgh]a`a`hY`NY]hj`YfgW\cVYb`i`bX`Y`i`»`Yfi`b[ Yb  
[ Ya`UW\hž`XUgg`≠gfUY`g]W\`b]W\h`Ub`X]Y`j`cf`\Yf][ Y`K`UZZYbfi` \Y  
[ Y\U`hYb`\UVY``@Ui`h`XYf`]gfUY`]gW\Yb`6Y`\ÖfXY`7c[ Uh]g]bX  
k Ä\ fYbX`XYf`K UZZYbfi` \Y`]bg[ YgUa`h`) "\$\$\$`@Ughk`U[ Yb`a`]h  
\i`a`Ub]hÄYf`<`]ZY`]b`XYb`; UnUghfY]ZYb`[ Y`Ub[ h`8Yb`bcW\  
VYf]W\hYhX]Y`<`Ua`Ug`j`cb`-`&`Xi`fW\]gfUY`]gW\Yb`6YgW\i`gg  
[ YhØhYhYb`DU`Ägh]bYbgYfbž`k`Ug`X]Y`Gd`Ubbi`b[ Yb`bi`f`k`Y]hYf  
Yf\Ö\h"

⇒b hYfbUh]c bU`Y`8]a Ybg]c bYb`i bX

DYfgdY\_h]j Yb

I G!DfÅg]XYbh`æY`6]XYb`i bX`UbXYfY`]bhYfbUh]c bU`Y`5\_hYi fY  
VYhcbYb`X]Y`K ]W\h[\_Y]h`XYf`9]b][ i b[ ži a `\\i a Ub]hÅfY`<]ZY`gck ]Y  
X]Y`F ØW\_\_Y`f`XYf` ; Y]gY`b`ni `Yfa Ò[ `]W\Yb`"6]XYb`\\Uh`X]Y  
6YXYi hi b[ `ZØf`XYb`K ]YXYfUi ZVUi `XYg` ; UnUghfY]ZYbg  
i bhYfghf]W\Yb`i bX`g]Y`h`XUZØf`Y]bYb`NY]hfUi a `j cb`XfY`]V]g`ZØbZ  
⇒\\fYb`j cf`Ni XYa `k ]fX`Yfk UfhYhž`XUgg`I G!5i »Yba ]b]ghYf`A UfWt  
Fi V]c`]b`XYb`\_ca a YbXYb`HU[ Yb` ; Ygd fÅW\Y`]b`g fUY`i bX  
UbXYfYb`@ÅbXYfb`ZØ`fYb`k ]fX`ži a `X]Y` : fY]`Uggi b[ `XYf` ; Y]gY`b  
i bX`X]Y`GhUV`]hÅh]b`XYf`fY[ ]cb`ni `h`Ya Uh]g]YfYb`"

8]Y`ZcfhXUi YfbXYb`J Yf`UbX`i b[ Ybž`X]Y`\_ca d`YI Y` : fU[ Yb`XYf  
\\i a Ub]hÅfYb`<]ZY`i bX`XYb`F ØW`ni [ `XYf`]g fUY`]gW\Yb`Hfi ddYb  
VYhfYZZYbž`ghY`Yb`gca ]h]a `NYbhfi a `XYf`U`\_hi Y`Yb  
9bhk ]W`i b[ Yb`"8Yf`8fi W`\_V`Y]Vh`\\cW\ž`k Å`fYbX`X]Y  
]bhYfbUh]c bU`Y` ; Ya Y]bgW\UZh`XUfUi Zk UfhYhž`k ]Y`g]W\`X]YgY`ZFU[ ]Y  
G]hi Uh]cb`k Y]hYf`YbhZU`hYb`k ]fX`"

: Øf`k Y]hYfY`⇒Zcfa Uh]cbYb`ni `XYb`9bhk ]W`i b[ Yb`]a ` ; UnUghfY]ZYb  
VYgi W\Yb`G]Y` : fY]Y`DfYggYž`N8 : `i bX`HU[ YggW\Ui`"

8YhU]`g	
J c fZU`	HYffcf]ga i g
C fh	; UnUghfY]ZYbž`DU`Ågh]bU
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "ZfY]YdfYggY"XY</li> <li>• k k k "nXZ"XY</li> <li>• k k k "hU[ YggW\Ui "XY</li> </ul>

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