

DUDghk U\` `]b`XYf`G]I h]b]gW`Yb`? UdY``Y.  
? UfX]b`A`Y`n]Y\`Yb`g]W`ni fØW\_°

5a`+`"A U] &\$&) `j YfgUa`a`Y`b`g]W`%'`'`? UfX]b`A`Y`]a`J Uh]\_Ub  
ni`a`'?cb\_`Uj`Y`"<Ø\`Ydi`b`\_hY.`DUDghk U\`ž`5VgW`i`gga`YggY  
i`bX`gW`k`UfnY`F`Ui`W`nY]W`Yb`"



J Uh]\_Ub gghUXhž`J Uh]\_Ub ghUXh!`5a`+`"A U] &\$&)`\UVYb`g]W`%'`  
k U\`VYfYW`h][`hY`? UfX]b`A`Y`]b`XYf`G]I h]b]gW`Yb`? UdY``Y  
j YfgUa`a`Y`hž`i`a`Y`]b`bYi`Yg`C`VYf\`Ui`d`h`XYf`\_`Uh\`c`]gW`Yb`? ]fW`Y`ni  
k`A\`Yb`"8]Y`NYfYa`cb]Yb`VY[`UbbYb`a`]h`Y]bYf`A`YggY`]a  
DYhYfgXca`ž`X]Y`j`cb`? UfX]b`U`"; ]cj`Ubb]`6Uh]ghU`F`Y`[`Y`Y]hYh`k`i`fXY`"  
6Yj`cf`X]Y`? UfX]b`A`Y`]b`X]Y`? UdY``Y`Y]b`hf`UhYb`ž`k`UfYb`g]Y`]b  
ZYgh]W`Yf`6Y`\_`Y]Xi`b`[`ZØf`X]Y`A`YggY`Dfc`Y`][`YbXc`F`ca`Ubc  
DcbhYZ]W` `[`Y`\_`Y]XYhž`k`A\`fYbX`;`Ai`V][`Y`Ui`ZXYa`DYhYfgd`Uhm`]fY  
;`YVYhY`j`Yff]W`hYhYb`i`bX`X]Y`J`cfVYfY]hi`b`[`Yb`j`YfZc`[`hYb`"9]b][`Y  
? UfX]b`A`Y`ž`k`]Y`? UfX]b`U`"; Yf\`UfX`@`Xk`][`A`Ø`Yfž`k`i`fXYb`Ui`ZXYa  
DYhYfgd`Uhm`[`YgY\`Yb`ž`k`A\`fYbX`? UfX]b`U`D]Yhfc`DUfc`]b`X]Y  
5VgW`i`gga`YggY`nY`YVf]YfhY`i`bX`? UfX]b`U`7Ua`]`c`F`i`]b`]b`XYf  
YfghYb`F`Y]\`Y`D`Uhm`b`U`a`"K`A\`fYbX`XYf`A`YggY`gW`Ø`h`hYb`g]W`

Y]bY`BcbbY`i bX`j ]Y`Y` ; `Ai V][ Y`j cf`XYa `F Y[ Ybž`U`g`g]Y`Ui Z`XYb  
9]bni [ `XYf`? UfX]b`Ä`Y`k UfhYhYbž`X]Y`UbgW`X`Y» YbX`X]Y`HØf`ni f  
G]l h]b]gW`Yb`? UdY`Y`gW`cggYb`a ]h`XYb`K cfhYb.` Yl hfU`ca bYg` "

8]Y`K U`\`[ ]`h`U`g`f]W`hi b[ gk`Y]gYbX`ZØf`X]Y`ni \_ØbZh][ Y  
5i gf]W`hi b[ `XYf`\_Uh`c`]gW`Yb`? ]fW`Yž`i bX`Yg`k ]fX`a ]h`GdUbbi b[  
Yfk UfhYhž`k ]Y`g]W`X`Y`? UfX]b`Ä`Y`UbgW`]W`Yb`k YfXYbž`X]Y  
UbghY`YbXY`K U`\`ni [ `YghU`hYb`"BUW`X`Ya `YfghYb`K U`\`[ Ub[ ] UV  
Yg`Y`XcW`\_Y]bYb`bYi Yb`DUdgh`gW`k UfnYf`F`Ui W`gh]Y[ `Ui g`X`Ya  
GW`cfbghY]b`XYf`G]l h]b]gW`Yb`? UdY`Y`Ui Zž`k Ug`VYXYi hYhž`XUgg`X]Y  
A`Y`f`Y]h`bcW`b]W`h`YffY]W`h`k i fXY`"8]Yg`k i fXY`Xi fW`X`Y  
J`Yfk YbXi b[ ]`j`cb`gdYW]Y`Yb`Gh]a`a`nYhhY`bž`X]Y`a ]h`W`Ya ]gW`Ya  
Ni`gUhn`j`YfVfUbbh`k`YfXYbž`i`a`ni`g][`bU`]g]YfYbž`XUgg`\_Y]bY  
9bhgW`Y]Xi b[ ]`YZ`Ä`h`k i fXYž`Yfa`Ø[ `]W`h`" , VYf`" "\$\$\$\$`A`YbgW`Yb  
k UfhYhYb`Ui Z`XYa `DYhYfgd`Uhnž`i`a`XUg`F`Ui W`nY]W`Yb`ni`gY`Ybž  
k`Ä`fYbX`a`Y`fYfY`HUi`gYbX`X]Y` , VYfhfU[ i b[ ]ØVYf`XYb  
@]j`YghfYUa`j`cb`J`Uh]W]b`BYk`g`j`YfZc`[`hYb`"8]Y`? UfX]b`Ä`Y  
\_Y`fhYb`bUW`j]`fYf`YfghYb`K`U`\`]bg` ; ÄghY`Ui`g`GUbhU`A`UfhU  
ni`fØW`ž`k`c`g]Y`XYb`5VYbX`ZØf`8]g\_i`gg]cbYbž` ; YVYhY`cXYf`@Y`hØfY  
bi`hnYb`\_cbbhYb`"

## 8]Y` ; YgW`]W`hY`XYg`? cb`\_`Uj`Yg

8 Ug`U`hi`Y`Y`? cb`\_`Uj`Y`]gh`b]W`h`XUg`YfghY`gY]bYf`5fh]b`XYf  
 ; YgW`]W`hY`XYf`\_Uh`c`]gW`Yb`? ]fW`Y`"8Yf`6Y[ f]ZZ`? cb`\_`Uj`Y`ž`k`Ug  
gc`j`]Y`k`]Y`a`]h`XYa`GW`ØggY`VYXYi`hYhž`ghUa`a`h`Ui`g`X`Ya  
@UhY]b]gW`Yb`i`bX`U`h`gY]bYb`l`fgdfi`b[ ]`ja``%&"`Ä`f`i`bXYfhž`U`g  
? UfX]b`Ä`Y`k`Ä`fYbX`XYf`DUdghk`U`\`Vi`W`gh`Ä`V`]W`Y]b[ YgW`cggYb  
k`i`fXYb`"8]YgY`DfUI`]g`k`i`fXY`Xi`fW`X`Ug`?`cbn`]`j`cb`@mc`b]`ja`Ä`f`  
%&+(`j`cb` ; fY[ cf`L`"ZYgh[ Y`Y[ hž`i`a`Ä`i`»`YfY`9]bZØggY`ni  
a`]b]a`]YfYb`"8Ug`YfghY`Xc`\_i`a`Ybh]YfhY`? cb`\_`Uj`Y`ZUbX`%&%\*`]b  
DYfi`[ ]U`ghUhhž`[ YZc`[`h]`j`cb`Y]bYa`k`Y]hYfYb`]a`Ä`f`%&(`%`]b`F`ca`"  
<]ghc`f]gW`[ YgY`Yb`k`UfYb`X]Y`6YX]b[ i b[ Ybž`i`bhYf`XYbYb`X]Y  
K`U`\`ghUhhZUbXž`c`ZhdFY`Ä`fž`XU`? UfX]b`Ä`Y`]b`Fi`]bYb`cXYf`UbXYfYb  
i`b[ YY][`bYhYb`C`fhYb`Y]b[ YgW`cggYb`k`UfYbž`i`a`XYb`8fi`W`ni`f  
K`U`\`Y]bYg`bYi`Yb`DUdghYg`ni`Yf`Ä`Yb`"

: Øf`X]Y`Y`i`h][`Y`K`U`\`g]bX`X]Y`? UfX]b`Ä`Y`j`cb`XYf`2`ZZYbh]W`\_Y]h

UV[ YgWb]hYbžk Ug'ni 'Y]bYf']bhYbg]j YfYb'i bX'Zc\_i gg]YfhYfYb  
 K Å\`Yf[ Ya Y]bgWUZh'ZØ\fhž'X]Y '[ Ya Å» 'XYb'HfUX]h]cbYb'XYf  
 J cfZU\ fYb'U[ ]Yfh"8]Y'DfUI ]g'XYf' [ Y\Y]a Y'K U\`'\Uh'g]W\ 'gY]h'%" &%  
 YhUV`Y]fh'i bX'X]Y'J Yfk YbXi b[ 'j cb'F Ui W\ nY]W\ Yb'ni f  
 6Y\_Ubbh[ UVY'XYf'K U\`Yf[ YVb]ggY'k i fXY'ja '%- "'>U\ f\i bXYfh  
 Y]b[ YZØ\fh"K Ybb'U'gc'XYf'k Y» Y'F Ui W\ 'ØVYf'X]Y'G]I h]b]gW\ Y  
 ? UdY``Y'Ui ZghY][ hž'g][ bU`]g]Yfh'X]Yg'XYb'YbX`]W\ '[ YZi bXYbYb  
 BUW Zc` [ Yf'XYg'j YfgbcfVYbYb'DUdghYg': fUbn]g\_i gž'XYggYb  
 9f]bbYfi b[ 'VY]XYf'A YggY'j cb'DUHyf'F cVYfh'F YmYg' [ YY\fh'k i fXY"  
 6]g'XU\]b'V'Y]Vh'X]Y'K Y'h[ YgdUbbhžk Yf'U'g'bYi Yf'DUdgh[ Yk Å\`h  
 k ]fX"

8YhU]`g	
J cfZU``	K U\`Yb
C fh	J Uh]_UbggghUXhž'J Uh]_UbghUXh
E i Y``Yb	<ul style="list-style-type: none"> <li>• k k k "a Yf_i f"XY</li> <li>• k k k "h!cb`]bY"XY</li> <li>• k k k "j Uh]WUbbYk g"j U</li> </ul>

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