

G\_UbXU`']b`GhUfbVYf[ .`H]YZ[ UfU[ Y`XYf  
GYYUf\_UXYb`gc```A ]YhYb`gdfYb[ Yb`°

GhUfbVYf[ .`<c\Y`A ]YhdfY]gY`ZØf`H]YZ[ UfU[ YbghY``d`ÀhnY`]b  
XYb`GYYUf\_UXYb` `HUHUF`<c`X]b[ `d`Ubh`GUb]Yfi b[ `i bX  
BYi j Yfa ]Yhi b[ "



GhUfbVYf[ ž`8Yi hgW\`UbX`!`b`GhUfbVYf[ ž`Y]bYa`XYf`hYi YfghYb  
= a cV`]Yba`Äf`hY`8Yi hgW\`UbXgž`gcf[ h`X]Y`U\_hi Y``Y`8]g\_i gg]cb  
i a`X]Y`A ]YhdfY]gY`ZØf`H]YZ[ UfU[ YbghY``d`ÀhnY`ZØf`5i ZFY[ i b[ ``5`g  
X]Y`HUHUF`<c`X]b[ ž`Y]b`l bhYfbY\`a Yb`Ui g`DUXYfVc`fbž`X]Y  
GYYUf\_UXYb`ØVYfbU\`a ž`k Uf`Y]b`a cbUh]W\Yf`DfY]g`j cb`) \$\$  
9i fc`ZØf`Y]bYb`GhY``d`Uhn`]b`XYf`<c`W`fYW`bi b[ `UV`%`5i [ i gh  
[ Yd`Ubh`8]YgYg`5b[ YVch`ÀhnY`gc[ Uf`X]Y`HUf]ZY`ZØf  
@Ub[ nY]hdUf\_d`ÀhnY`Ua`J Yf`Y\fgZi [ \UZyb`A ØbW\Yb`ØVYfhfc`ZZYb  
i bX`k`ÄfY`a ]hY]bYa`FY`cfXdY]g`j YfVi bXYb`[ Yk YgYb`"A ]YhYf  
a i gghYb`]b`XYf`J Yf[ Ub[ Yb\Y]h`YXcW`YX][ `]W\`nk ]gW\Yb`+) `i bX  
, )`9i fc`nU\`Ybž`k Ug`X]Y`[ Yd`UbhY`DfY]gYf\Ø\i b[ `i a gc  
gW`cW\_]YfYbXYf`a UW`hYž`k ]Y`X]Y`GØXXYi hgW`Y`NY]hi b[  
VYf]W`hYh"

B UWX`ghUf\_Ya`Dfc hYgh`XYf`A`JYhYf`gYb`hY`X]Y`HUhUf`<c`X]b[`XYb  
DfY]g`Z0f`X]Y`GhY`d`ÀhnY`gW`Y»`]W`Ui`Z%)`\$`V]g`&\$\$`9i`fc`"8cW  
hfchn`XYf`B UWX`VYggYfi`b[`V`Y]Vh`i`b`\_Ufž`k`Y`W`Y`Ub[`Zf]gh][`Yb  
D`ÀbY`XUg`I`bhYfbY`a`Yb`Z0f`X]Y`ghUf`\_gUb]Yfi`b[`gVYX0fZh][`Yb  
`GYYUf`\_UXYb`\_`Uh`8Yf`?ca`d`Yi`ž`XYf`Yfghj`cf`[`i`h`Y]bYa`\_`J\`f`j`cb  
XYf`F`Ž`J`J`Yfg]W`Yfi`b[`Z0f`Yhk`U`%)`A`J`]cbYb`9i`fc`j`Yf`\_Ui`Zh  
k`i`fXYž`\_`Àa`d`Z`h`a`]h`Y]bYa`\_`Yf`YV`]W`Yb`\_`ghUbX`U`hi`b[`gghUi`"8Yf  
Ni`ghUbX`XYf`H]YZ[`UfU[`Y`]gh`gc`gW`Y`W`hž`XUgg`VYfY]hg`X]Y`<`À`ZhY  
XYf`%`\*`\$`GhY`d`ÀhnY`i`bVYbi`hnVUf`]gh`K`UggYfUbgUa`a`i`b[`Yb`i`bX  
Y]b`a`i`ZZ[`Yf`;`Yfi`W`g]bX`bi`f`Y]b][`Y`XYf`dfcV`Ya`Uh]gW`Yb  
5gdY`\_hYž`X]Y`X]Y`A`]YhYf`\_UbdUfUb[`Yfb`"

## GUb]Yfi`b[`i`bX`I`a`[`Y`ghU`hi`b[`]b`5i`gg]W`h`h`

8]Y`HUhUf`<c`X]b[`\_`Uh`Ub[`Y`\_0bX][`hž`YbYf[`Yh]gW`Y`5i`Zk`Yfhi`b[`Yb  
i`bX`GUb]Yfi`b[`ga`U»`bU`a`Yb`Xi`fW`ni`Z0`fYb`"8Yf`[`fc»`Y  
H]YZ[`UfU[`YbVYfY]W`]gh`ni`XYa`gY]h`A`cbUhYb`[`YgdYffhž`i`bX`Yg`[`]Vh  
6Yf]W`hY`0VYf`8fc[`Yb`UbXY`]b`XYb`i`b[`Ybi`hnhYb`6YfY]W`Yb`"  
Hfchn`X]YgYf`<`YfUi`gZc`fXYfi`b[`Yb`d`Ubh`X]Y`HUhUf`<c`X]b[`ž`X]Y  
VYhfc`ZYbYb`A`]YhYf`k`À`fYbX`XYf`GUb]Yfi`b[`]b]W`h`Ui`g`XYb  
VYghY`hYb`;`YV`Ài`XYhY]`Yb`ni`Yb`h`UggYb`"8]Yg`k`]fX`j`cb`Y]b][`Yb`U`g  
Y]b`d`cg]hj`Yg`9bh[`Y[`Yb`\_ca`a`Yb`[`Yk`YfhYh`"

8]Y`?0bX][`i`b[`XYf`A`]Yh`Yf`h`À[`Yž`X]Y`ni`a`"8Yf`"ž`]`k`]f`\_gUa  
k`YfXYb`gc`ž`k`i`fXY`U`g`b`ch`k`YbX][`YfUW`hYhž`i`a`Y]bY  
a`Uf`\_h[`YfYW`hY`BYi`j`Yfa`]Yhi`b[`Xi`fW`ni`Z0`fYb`"8Yf`<]YfVY]`XUfZ  
YXcW`X]Y`;`YgYhnYg`U[`Y`b]W`h`Ui`»`Yf`5W`h[`Y`UggYb`k`YfXYbž`XU  
[`YgYhn`]W`Y`A`U»`bU`a`Yb`k`]Y`A`]Yhd`fY]gVfYa`gYb`i`bX  
A`]Yhc`VYf[`fYbnYb`9]bZi`gg`Ui`Z`X]Y`DfY]gY`\_UVYb`"9i`dYfhYb`k`Y]gYb  
XUfUi`Z`\_bž`XUgg]b`gh`À`Xh]gW`Yb`6U`i`b[`gf`Ài`a`Ybž`k`]Y`YVYb`]b  
GhUfbVYf[`ž`XUg`J`Yf`\_`À`hb]g`j`cb`5b[`YV`chi`bX`B UWX`ZfU[`Y  
a`U»[`YV`]W`X]Y`A`]Yhd`fY]gYb`hk`]W`\_i`b[`VY]bZi`ggh`8Yf`Ni`ni`[`j`cb  
DYfgcbYb`Xi`fW`A`][`fUh]cb`i`bX`]bbYfY`K`UbXYfi`b[`Yb`j`Yfgh`À`f`h  
X]YgYb`9ZY`\_h`k`Y]hYfž`gc`X]Y`5bU`mgYb`j`cb`9b[`Y`/`J`0`\_Yfg`"

## 5`\_hi`Y`Y`@U[`Y`i`bX`Dfc[`bcgYb`

K`À`fYbX`X]Y`G]hi`Uh]cb`Z0f`X]Y`A`]YhYf`k`Y]hYf`\_b`Ub[`YgdUbbh`

V`Y]Vhž`UVYb`Y]b][ Y`VYfY]hg`U`hYfbUh]j Y`GhY`d`ÄhnY`cf[ Ub]g]Yfh  
 cXYf`n]Y\Yb`]b`6YhfUWk hž`[ Ubn`Ui g`GhUfbVYf[ `k Y[ ni n]Y\Yb``8]Y  
 Gi Wk Y`bUWk`Y]bYa` [ YY][ bYhYb`GhY`d`Uhn`[ YghU`hYh`g]Wk  
 ni bY\ a` YbX`gWk k`]Yf][ ž`VYgcbXYfg`]b`VY`]YVhYb`K`c\ b[ Y[ YbXYbž  
 k`c`X]Y`B`UWk`ZfU[ Y`bUWk`Duf\_a`Ö[ `]Wk`\_Y]hYb`ghYh][ `ghY][ h`Gc`[ ]Vh  
 Yg`bYVYb`XYb`bi`bi`[ YgYb`\_hYb`DfY]gYb`Ui`Wk`k`Y]hYf\]b`UbXYfY  
 5bV]YhYf`]a`F`Ui`a`GhUfbVYf[ ž`X]Y`Y]bY`A`]YhØVYfg]Wk`h`ZØf`;`UfU[ Yb  
 UbV]YhYb`i`bX`X]Y`Gi`Wk`Y`Yf`Y]Wk`hYfb`\_ÖbbYbž`k`]Y`  
 => a`a`cV`]YbgWk`i`h&(`nY][ h`

A`Ub`\_`Ubb`i`[ YgdUbbh`gY]bž`k`]Y`g]Wk`X]Y`G]hi`Uh]cb`k`Y]hYfYbhk`]W`\_`Y`h  
 i`bX`k`Ug`XUg`ZØf`X]Y`c`\_`U`Yb`A`]YhdfY]gY`i`bX`X]Y`@YVYbgei`U`]hÄh  
 XYf`5bk`c\`bYf`]b`GhUfbVYf[ `VYXYi`hYh`?`Uf`]ghž`XUgg`XYf`i`a`[ Ub[  
 a`]h`XYb`A`]YhYfb`gck`]Y`X]Y`[ Yd`UbhYb`6Ui`j`cf\`UVYb`XYf`HUhUf  
 <c`X]b[ `a`]h`5f[ i`gUi`[ Yb`j`YfZc`[ h`k`YfXYb`gc`hYb``8]Y`K`Y]Wk`Yb`ZØf  
 X]Y`Ni`\_i`bZ`h]g]bX`bcWk`b]Wk`h`YbX[ Ø`h][ `]YghY`h`

8YhU]`g	
C`fh	GhUfbVYf[ ž`8Yi`hgWk`_UbX
E`i`Y`Yb	<ul style="list-style-type: none"> <li>• k`k`k`"gi`YXXYi`hgWk`Y`XY</li> <li>• k`k`k`"]a`a`cV`]YbgWk`i`h&amp;(`XY</li> <li>• k`k`k`"Yb[ Y`j`cY`_Yfg"Wk`a</li> </ul>

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