

A Yfn`]a `5i Zk ]bX. `A Y\ f\ Y]h`XYf  
8 Yi hgW\ Yb `ZØf`gW\ UfZY `A ][ fUh]cbgdc`]h]\_°

Dc`]h]gW\ Yg`6Yf`]b`Ua `%( "\$&"&\$& ) . `I a ZfU[ Yb`nY][ Yb  
k UW\gYbXY`I bhYfghØhni b[ `ZØf`A Yfn` , \$' - /A ][ fUh]cbg`\_i fgY  
i bX`X]Y`Ni gUa a YbUfVY]h`a ]h`XYf`5Z8 "

6Yf`]b`8 Yi hgW\ `UbX`!`Dc`]h]gW\ Yg`6Yf`]b`V`Y]Vh`bUW\ `XYf  
U`\_hi Y``Yb`A ][ fUh]cbgXYVUhhY`ghUf`\_dc`Uf]g]Yfh": f]YXf]W\ `A Yfn`ž`XYf  
I b]cbg`\_Ubn`Yf`\_UbX]XUh`ž`g]Y\`h]g]W\ `Y]bYa ` VY]gd]Y``cgYb  
HUVi Vfi W\ `Ui g[ YgYmh`ž`k `À\`fYbX`GD8`i bX` ; fØbY`g]W\ `j Y\Ya Ybh  
[ Y[ Yb`X]Y`Dcg]h]cb`XYf`I b]cb`ghY``Yb``A Yfn` `6YhYi Yfi b[ Yb`ž`\_Y]bY  
[ Ya Y]bgUa Y`GUW\ Y `a ]h`XYf`5Z8`ni`a UW\Yb`ž`k YfXYb  
ni bY\`a YbX`Ub[ Ynk Y]ZY`h`ž`]bgVYgcbXYfY`j cf`XYa `<]bhYf[ fi bX  
Y]bYf`U`\_hi Y``Yb`I a ZfU[ Y`j cb`=dgcg`ž`X]Y`]bhYfYggUbhY`9f[ YVb]ggY  
ni f`dc`]h]gW\Yb`Gh]a a i b[ `]b`8 Yi hgW\ `UbX``]YZYfh"

8]Y`I a ZfU[ Y`nY][ h`ž`XUgg`Y]bY`A Y\ f\ Y]h`XYf`6YzfU[ hYb`XUg  
9]bfY]» Yb`XYf` `6fUbXa Ui Yf `nk ]gW\Yb`I b]cb`i bX`5Z8  
VYZØfk cfhYh``Gc`[ UVYb`) &`DfcnYbh`XYf`8 Yi hgW\Yb`Ub`ž`X]Y  
a ][ fUh]cbgdc`]h]gW\Yb`J cfgW\ `À[ Y`j cb`A Yfn`ni`i bhYfghØhnyb`ž  
k `À\`fYbX`" , `DfcnYbh`X]YgY`U`g`ZU`gW\ `VYk YfhYb``6YgcbXYfg  
W`bhf`c] Yfg`]gh`XYf`J cfgW\ `U[ ž`5gm`gi W\YbXY`c`bY  
9]bfY]gYYf`Ui Vb]g`Ub`XYb` ; fYbnYb`ni fØW`\_ni k Y]gYb`ž`XYa `\*\*  
DfcnYbh`XYf`6YzfU[ hYb`ni gh]a a Yb``5i W\ `XYf`HfYbX`ni f  
Ni gUa a YbUfVY]h`a ]h`XYf`5Z8`[ Yk ]bbh`Ub`Ni gd`fi W\`/`&` `DfcnYbh  
k ØbgW\Yb`g]W\ `a ]h`Yfk Y]`Y`Y]b`gW\k Ufn`!V`Ui Yg`6ØbXb]g`ž`k Ug  
Y]bYb`5bgh]Y[ `i a `ZØbZ`DfcnYbh`VYXYi hYh``=a` ; Y[ YbgUhn`XUni`g]bX  
bi f`ZØbZ`DfcnYbh`XYf`6YzfU[ hYb`ZØf`Y]bY`Ni gUa a YbUfVY]h`a ]h`XYb  
; fØbYb`ž`k Ug`Y]bYb`f`ØW`\_Ub[ `j cb`XfY]`DfcnYbh`XUfghY``h"

I a ZfU[ Yb`i bX`dc`]h]gW\ Y`9b`hk ]W`\_`i b[ Yb

8]Y' dgcg!GcbbhU[ gZfU[ Y'j ca '\*": YVfi Uf'nY][ h'ni XYa ž'XUgg'X]Y  
l b]cb'i bhYf'X]Y'' \$!DfcnYbh!A Uf\_Y [ YZU''Yb ]ghi bX'XYfnY]h'VY]'&-  
DfcnYbh'ghY\hž'k À\fybX'X]Y'5Z8'a ]h'&%DfcnYbh'ni 'Y[ h''A Yfn'Z0\fh  
X]Y'; YgdfÀWY'i a 'X]Y'?Ubn'Yf\_UbX]XUhi f'a ]h'%, 'DfcnYbh'Ubž  
[ YZc`[ hij cb'5`]W'K Y]XY'ž'X]Y'Ui Z%+ 'DfcnYbh'\_ca a hž'i bX'F cVYfh  
<UVYW\_ž'XYf'%&'DfcnYbh'Yf\À'h'C`UZ'GWk c`n'VYZ]bXYh'g]Wk'a ]h'%%  
DfcnYbh'YVYbZU`g]a 'F YbbYbž'U'YfX]b[ g[ 'Ui Vh'Y]b'8f]hY''XYf  
6YZfU[ hYb'b]Wk hž'XUgg'Y]bYf'XYf'?UbX]XUHYb'Z0f'XUg'?Ubn'YfUa h  
[ YY][ bYh]gh"

K Y]hYfY'?cU`h]cbga cXY''Y'k ]Y'X]Y'[ fc»Y'?cU`h]cb'cXYf  
'ca V]bUh]cbYb'a ]h'; f0bYb'cXYf'XYf': 8D'Z]bXYb'YVYbZU`g'\_Ui a  
5b'\_Ub[ "@YX][ `]Wk %- 'DfcnYbh'XYf'6YZfU[ hYb'k 0bgWkYb'g]Wk'Y]bY  
BYi Ui ZU[ Y'XYf'; fc»Yb'?cU`h]cb''8]Y'Ni gh]a a i b[ 'Z0f'Y]bY  
gWk Ufn!fch[ f0bY'?cU`h]cb''Y[ h'VY]', 'DfcnYbh'i bX'Z0f'Y]bY  
gWk Ufn![ Y'V![ f0bY'VY]'YX][ `]Wk '' 'DfcnYbh"

; YgY``gWk UZh`]Wk Y'? c b hYI hY'i bX  
< YfUi gZc fXYfi b[ Yb

8]Y'8YVUhhY'i a 'X]Y'A ][ fUh]cbgdc`h]\_`Uhi]b'XYb''YhnhYb'ž\fyb'Ub  
žhYbg]hÀh[ Yk cbbYbž']bgVYgcbXYfY'gY]h'XYa ' < 0\Ydi b\_hXYf  
: `0Wk]b[ g\_f]gY'&\$%) #&\$%\* "' , VYf'Y]bY'A ]''cb'; YZ0Wk hYh'Y'k i fXY  
XUa U'g'bUWk'8Yi hgWk`UbX'Ui Z[ Ybca a Yb''ž'ž\f'&\$&'`gh]Y[ 'X]Y  
NU\`XYf'5gm'UbhfÀ[ Y'Ui Z'fi bX'' ) &'\$\$ž'k Ug'Y]bYa '5bgh]Y[ 'j cb  
( ( ž%DfcnYbh]a 'J Yf[ 'Y]Wk'ni a 'J cf'U\fyb'hgdf]Wk'h'Gh]Wk c fhY  
k ]Y' 60f[ Yf\_f]Y[ 'j b'Gmf]Yb 'Yf]bbYfb'Ub'X]Y'; f0bXY'Z0f'X]YgY  
Yf\0\hY'A ][ fUh]cb"

5b[ Yg]Wk hg'XYf'U\_hi Y''Yb'ZfU[ ]Yb'dc`h]gWkYb'@U[ Y'g]bX'Ui Wk'X]Y  
: cfXYfi b[ Yb'bUWk'Y]bYf'K YbXY'j]b'XYf'A ][ fUh]cbgdc`h]\_`Ui hYf  
[ Yk cfXYb''9]bY'I a ZfU[ Y'a 'GYdhYa VYf'&\$&( 'Yf[ UVž'XUgg'+  
DfcnYbh'XYf'6Yj 0`\_Yfi b[ 'Y]bY'ž'YbXYfi b[ 'XYf'A ][ fUh]cbgdc`h]\_  
ZcfXYfb''8]Y'6i bXYgfY[ ]Yfi b[ 'Uhi'VYfY]hg'a ]h'5VgWk ]YVi b[ Yb  
bUWk'5Z[ \Ub]ghUb'i bX'j YfgWk'ÀfZnYb'; fYbn\_cbhfc''Yb'fYU[ ]Yfh"  
; 'Y]Wk.nY]h[ ''Y]XYb'?ca a i bYb'i bhYf'XYf', VYf'Ughi b[ ']\fYf  
5i ZbU\ a YY]bf]Wk hi b[ Yb'i bX'V]hYb'i a 'i bhYfgh0hni b[ "

8Yf'FYW hgfi W\_ ]b'8Yi hgW\`UbX`gd]Y[ Y`h'g]W\`b]W\`h'bi f`]b`XYf  
 Ni bU\`a Y`XYf`5Z8!5b\`Àb[ Yf`k ]XYfž`X]Y`VY]'@UbXhU[ gk U\`Yb`]b  
 H\`Øf]b[ Yb`i bX`GUW\`gYb`ØVYf` \$`DfcnYbh`XYf`Gh]a a Yb`Yfn]Y`hYž  
 gcbXYfb`Ui W\`]b`Y]bYa` [ Ya`Y]bgUa Yb`HfYbX`]b`UbXYfYb  
 Yi fcd`À]gW\`Yb`@`ÀbXYfbž`k c`fYW\`hgdc`di` ]gh]gW\`Y`DUfhY]Yb  
 ni bY\`a YbX`Ub`Ni gh]a a i b[ ` [ Yk`cbbYb`\UVYb"

⊕`5bVYhfUW\`h`X]YgYf`9b`hk ]W\_`i b[ Yb`V`Y]Vh`UVni k UfhYbž`k ]Y`g]W\`  
 X]Y`dc`]h]gW\`Y`@UbXgW\`UZh`]b`8Yi hgW\`UbX`k Y]hYf`j Yf`ÀbXYfb`k ]fX`  
 9g`gW\`Y]bhž`XUgg`X]Y`A ] [ fUh]cbgh\`Ya Uh]\_`b]W\`h'bi f`Y]b`U`hi Y``Ygž  
 gcbXYfb`Ui W\`Y]b`nYbhfU`Yg` [ YgY``gW\`UZh`]W\`Yg`DfcV`Ya `V`Y]Vhž  
 XUg`9bhgW\`Y]Xi b[ Yb`Ui Z`bUh]cbU`Yf`i bX`Yi fcd`À]gW\`Yf`9VYbY  
 VYY]bZi ggYb`k ]fX``8]Y`6i bXYgfY[ ]Yfi b[ `UfVY]hYh`i bhYfXYggYb`Ub  
 ; YgYhnYg]b]h]Uh]j Ybž`i a`X]Y`U`hi Y``Y`G]h`i Uh]cb`ni `VYk`À`h][ Yb`i bX  
 [ `Y]W\`nY]h][ `XYb` : UW\`\_f`ÀZhYa Ub[ Y`Xi fW\` [ Yn]Y`hY`Ni k UbXYfi b[  
 ni `UXfYgg]YfYbž`k ]Y`ja` : UW\`\_f`ÀZhYY]bk UbXYfi b[ g[ YgYhn]j cb  
 A`Àfn`&\$&\$`ZYgh[ Y`Y[ h"

: Øf`k Y]hYfY`⊕Zcfa Uh]cbYb`ni f`A ] [ fUh]cbgdc`]h]\_`i bX`] \fYa  
 [ YgY``gW\`UZh`]W\`Yb`?cbhYi h`VYgi W\`Yb`G]Y`8Yf`K YghYbž`5dc``c  
 BYk`g`i bX`GhUh]ghU"

8YhU]`g	
J`c`f`ZU``	A ] [ fUh]cb
C`f`h	6Yf`]bž`8Yi hgW\`UbX
E`i`Y``Yb	<ul style="list-style-type: none"> <li>• k k k "XYfk YghYb"XY</li> <li>• Udc``c!bYk`g"bYh</li> <li>• XY"ghUh]ghU"Wč`a</li> </ul>

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