

A c fX`k À\ fYbX`GhUUhgVYgi W\ .`GW\ cW\_`]a  
6Yf`]bYf`HUhc fh`J ]Yf`@YVYb`°

8Yf`bYi`Y` HUhc fh`J ]Yf`@YVYb``VY`Yi`W\hYh`Y]bYb`A c fXZU``  
k À\ fYbX`Y]bYg`GhUUhgVYgi W\g`]b`6Yf`]bž`XYf`a`]h  
5Z[ \Ub]ghUbg`? f]gY`j`Yf`\_bØdZi`]gh"

: f]YXf]W\ghfU» Yž`%\$%%+`6Yf`]bž`8Yi`hgW\`UbX`!`9]b`hØX`]W\Yf`  
J c fZU``Ub`XYf`: f]YXf]W\ghfU» Y`]b`6Yf`]b`k`]fZi`Xi`b`\_Y`GW\UhhYb`Ui`Z  
XYb`VYj`c fghY\YbXYb`GhUUhgVYgi`W\`Y]bYg`?`Øb][`g`5b`X]YgYa  
[ YgW\ÀZi][ Yb`C fh`k`i`fXY`XYf`9i`!Dc`]h`\_Yf`Øf[ Yb`K`Y[ \c fgh  
k À\ fYbX`XYf`Fi`g\`ci`f`a`]h`Y]bYa`hØX`]W\Yb`GW\i`gg`\_U`hV`Øh][  
Yfa`c fXYh`K`Y[ \c fghž`XYf`]b`Y]bYa``ϕ`hYfj`]Yk`VYUVg]W\h][`hYž`X]Y  
I`a`ghÀbXY`gY]bYf`9j`U\_i`Uh]cb`Ui`g`5Z[ \Ub]ghUbc`ZYbni`Y[ Ybž`k`]fX  
bi`b`ni`a`NYbhfi`a`XYg`bYi`Yb`HUhc fh`a`]h`XYa`H]hY``J`]Yf`  
@YVYb`ž`XYf`Ua``%\*`": YVfi Uf`i`a``&\$`%)`i` \f`]a`9fghYb  
Ui`g[ YghfU\`h`k`]fX``8Yf`: U``]gh`b]W\h`bi`f`Y]b`gdUbbYbXYf`?`f]a`ž  
gcbXYfb`ØZbYh`Ui`W\`X]Y`HØfYb`ni`Y]bYf`]b`hYbg]]`Yb  
5i`gY]bUbXYfgYhni`b[ `a`]h`XYb`dc`]h]gW\Yb`5V[ fØbXYb`i`bX`XYb  
< YfUi`gZc fXYfi`b[ Ybž`X]Y`a`]h`XYb`F`ØW\_ZØ\fi`b[ Yb`Ui`g`5Z[ \Ub]ghUbc`  
Y]b\Yf[ ]b[ Yb"

8]Y`9fa`]h`i`b[ Yb`k`YfXYb`j`cb`Gi`gUbbY`6cbUfX`f7cf]bbU  
< UfZci`W\`i`bX`F`cVYfh`?`Ufck`fA`Uf`\_K`UgW\`\_Y`i`[ Y`Y]hYh``ϕ`bYf`U`V  
XYf`9fa`]h`i`b[ gYVYbYb`k`]fX`gW\`bY``\_`Ufž`XUgg`X]YgYf`A`c fX`]b  
Y]bYb`[ fØ» YfYb`?`cbhYI`h`Y]b[ YZØ[ h`]ghž`XYf`a`]h`Y]bYf`A`c fXgYf]Y  
ni`gUa`a`Yb`Àb[ hž`X]Y`\fYb`i`fgdfi`b[ `]a`5Vni`[ `XYf`B`5HC!  
Hfi`ddYb`Ui`g`5Z[ \Ub]ghUbc`]a``ϕ`f`&\$`%`\Uh`8]Y`i`ϕ`bYbgYbUhc]b  
\Uh`VYfY]hg`ZfØ`nY]h][`[ YZc fXYfhž`Y]bY`HYffc`f`U[ Y`Ui`Z[ fi`bX`XYf`  
Ub[ YgdUbbhYb`@U[ Y`k`À\ fYbX`XYg`GhUUhgVYgi`W\`g`Ui`gni`gW\`Y» Yb"

Dc`]h]gW\`Y`J`Yfk`]W\_`i`b[ Yb`i`bX

# A Y b g W X Y b f Y W X h g U \_ h j j ] g h ] b b Y b

K ]Y`Ui g`Y]bYa`U\_hi Y`Yb`6Yf]W h`Yfj cf[ Y`hž`Z0\ fYb`X]Y  
9fa ]hhi b[ Yb`XYf`Dc`nY]`]b`j YfgW X]YXYbY`F]W hi b[ Ybž  
Y]bgW X`Y»`]W`Y]bYf`UZ[ \Ub]gW X Yb`A YbgW X Yb fY W X h g U \_ h j j ] g h ] b  
bUa Ybg`GcfUmU`6UfU\_nUm`8]YgY`J Yfghf]W\_i b[ `nY][ hž`k ]Y`XYf  
?cbZ]\_h`i]b`5Z[ \Ub]ghUb`i bX`X]Y`bUW X Zc`[ YbXYb`dc`h]gW X Yb  
Hi fVi`YbnYb`ja`XYi hgW X Yb` HUhc fh`j YfUfVY]hYh`k YfXYb`Ni XYa  
k ]fX`Y]b`nk Y]hYg`5hhYbhUh`Ui ZY]bY`DF!6YfUhf]b`X]Y`G]hi Uh]cb  
k Y]hYf`j YfgW X`ÅfZYbž`k Ug`X]Y`8fUa Uh]\_`XYf`9fY][ b]ggY`i a gc`a Y`f  
Yf\`0\`h"

8]Y`nYbhfU`Y`H\Ya YbghY`i b[ `XYf`9d]gcXY`XfY`h`g]W`i a  
dYfg`0b`]W X Yg`F Y W X h g Ya dZ]bXYb`i bX`X]Y`5i ZUfVY]hi b[ `j cb  
HfUi a Už`GW i`X`i bX`J YfUbhk cfhi b[ `ZUW`hhYbfY]W X Y`i fU[ Ybž`X]Y  
Ui W`bUW X`XYa`fUgUbhYb`i bX`W X ch]gW X Yb`5Vni [ `XYf`XYi hgW X Yb  
6i bXYgk Y`f`Ui g`5Z[ \Ub]ghUb`ja`b]`&\$&%`fY`Yj Ubh`V`Y]VYb`"8]Y  
<YfUi gZcfXYfi b[ Ybž`j cf`XYbYb`X]Y`5Z[ \Ub]g`ghUbXYbž`VYgcbXYfg  
X]Y`j cb`C fhg`\_f`ÅZhYbž`k YfXYb`]b`XYf`<UbX`i b[ `XYi h]W X  
h\Ya Uh]g]Yfh`"bgVYgcbXYfY`X]Y`a Y`f`U`g`) "\$\$\$`XYi hgW X Yb  
Gc`XUhYbž`X]Y`ja`FU`a Yb`XYg`9]bgUhnYg`V]g`&\$&%`j cf`C fh`k UfYbž  
g]bX`Y]b`9f]bbYfi b[ ggh`0W`\_Y]bYg`\_cbZ]\_hVY`UXYbYb`7\UdhYfg`XYf  
`YhhYb`nk Y]`š\fnY`bhY"

## 8 Y f`5 V ni [ `U i g`5 Z [ \ U b ] g h U b`i b X`g Y ] b Y : c`[ Y b

GY]h`XYb`YfghYb`9]bg`ÅhnYb`bUW X`XYb`HYffcfUbgW X`Å[ Yb`j ca`"%%"  
GYdhYa`VYf`&\$`%`\UhY`X]Y`B`5HC`XYb`]bhYfbUh]cbU`Yb`9]bgUhn`]b  
5Z[ \Ub]ghUb`VY[ cbbYbž`V]g`ni`XYggYb`9bXY`ja`5i [ i gh`&\$`%`ž`U`g  
X]Y`HU`]VUb`?UVi``0VYfbY`a Yb`\_cbbhYb``Y]bY`K YbXYž`X]Y  
]bhYfbUh]cbU`Y`Gcf[ Yb`i a`X]Y`G]W X Yf`Y]hi bX`GhUV]`]h`Åh`XYg  
@UbXYg`Y`fj`c`ff]Yz`8Yf`W X ch]gW X Y`F`0W`ni [ `Z0\ fhY`XUni`ž`XUgg  
HUi gYbXY`A YbgW X Ybž`XUfi bhYf`C fhg`\_f`ÅZhY`i bX`XYfYb`5b[ Y`Å`0f][ Yž  
ni f0W`\_Y`UggYb`k i fXYb`i bX`Y]bY`9] U\_i ]Yfi b[ `Ua`:`i [ \UZyb  
?UVi`ž`X]Y`bi fi bhYf`Yi hfYa Yb`6YX]b[ i b[ Yb`ghUhhZ]bXYb`\_cbbhYž  
YfZcfXYf]W X`k i fXY"

8]Y'9bhk ]W\_i b[ 'k Uf'Y]b '\ UfhYg'GhØW\_ F YU`]hÅhžXUg'b]W h'bi f'X]Y  
dc`h]gW Yb'8]g\_i fgY`]b'8Yi hgW`UbX`dfÅ[ hYž'gcbXYfb`Ui W`XUg  
6Yk i gghgY]b`XYf`Ni gW Ui Yf`ZØf'X]Y` \ i a Ub]hÅfYb`? f]gYb`gW ÅfZYb  
gc`hY"K Å\fybX`X]Y` : c`[ Yb`X]YgYf`F ]g]\_Yb`i bX`dc`h]gW Yb  
9bhgW Y]Xi b[ Yb`]b`XYf`\_ca a YbXYb`9d]gcXY`XYg` HUhcfhg  
j YfUfVY]hYh'k YfXYbž`V`Y]VhUVni k UfhYbž`cV`XYf`A cfX`Ub`K Y[ \ cfgh  
i bX`X]Y`VY[ `Y]hYbXYb`9fa ]hhi b[ Yb`X]Y`² ZZYbh]W`\_Y]h  
gYbg]V`]g]YfYb`\_ØbbYb`i bX`a Ø[ `]W Yfk Y]gY`XYb`5bgbc» `ni `Y]bYf  
VfY]hYfYb`8]g\_i gg]cb`ØVYf`X]Y` J YfUbhk cfhi b[ `8Yi hgW`UbXg`]b  
X]YgYa `5Z[ \ Ub]ghUb`\_cbZ]\_h[ YVYb`k YfXYb"

8]Y'9d]gcXY` J ]Yf`@YVYb` j Yfgdf]W hž`b]W h'bi f`gdUbbYbX`ni `gY]bž  
gcbXYfb`Ui W`Y]bYb`6`]W`\_Ui Z`X]Y`? ca d`YI ]hÅh`XYf`Øb[ ghYb  
; YgW]W hY`i bX`X]Y`< YfUi gZcfXYfi b[ Ybž`X]Y`XUa ]h`Y]b\Yf[ Y\Yb"  
8]Y`Ni gW Ui Yf`\_ØbbYb`g]W`\_Ui Z`Y]bY`h]YZ[ Y\YbXY`i bX`Ya ch]cbU`Y  
F Y]gY`VY[ YVYbž`X]Y`gck c\`X]Y`]bX]j ]Xi Y`Yb`GW ]W\_gU`Y`U`g`Ui W  
X]Y`dc`h]gW Yb`FU\ a YbVYX]b[ i b[ Yb`Ubgd]W`h"

: Øf`k Y]hYfY`≠Zcfa Uh]cbYb`i bX`i a `a Y\ f`ØVYf`X]Y`< ]bhYf[ fØbXY  
ni `YfZU\fybž`V]YhYb`X]Y`5fh]\_Y`j cb`HU[ Yggd]Y[ Y`ž`?]bc`XY`i bX`  
VdV`XY`k Yfhj c`Y`9]bV`]W`\_Y`]b`X]Y`< ]bhYf[ fØbXY`X]YgYf  
ZUgn]b]YfYbXYb`i bX`gW cW\_]YfYbXYb`; YgW]W hYb"

8YhU]`g	
J cfZU``	A cfX
C fh	: f]YXf]W ghfU» Yž`%\$%%+ `6Yf`]bž`8Yi hgW`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "hU[ Yggd]Y[ Y`"XY</li> <li>• k k k "_]bc"XY</li> <li>• k k k "VdV"XY</li> </ul>

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