

F Ua Y`ck `ZcfXYfh`F YZcfa . `b hY [ fUh]cb  
ghUhh`5i g[ fYbni b[ `ZØf`A ][ fUb hYb °

6cXc`F Ua Y`ck `X]g\_i h]Yfh`X]Y`A ][ fUh]cbgXYVUhY`]b  
H\Øf]b[ Yb`i bX`gW`À[ h`F YZcfa Yb`j cfž`k À\fybX`X]Y`5Z8`Ub  
Gh]a a Yb`[ Yk ]bbh"

A U[ XYVi f[ ž`8Yi hgW`UbX`!`b`XYf`U\_hi Y`Yb`dc`]h]gW`Yb  
@UbXgW`UZh`8Yi hgW`UbXg`nY][ h]g]W`Y]b`ni bY`a YbXYf`: c\_i g`Ui Z  
X]Y`A ][ fUh]cbgXYVUhY`"6cXc`F Ua Y`ck ž`@UbXhU[ gUV[ YcfXbYhYf  
i bX`Gd]hnYb`UbX]XUh`XYf`DUfhY`]8]Y`@]b`Y`]b`H\Øf]b[ Ybž`d`ÀX]Yfh  
ZØf`Y]bY`j YfUbhk cfhi b[ gj c`Y`8]g\_i gg]cb`ØVYf`A ][ fUh]cbž`X]Y  
gck c`i`6i bX`U`g`Ui W`@`AbXYf`VYhf]Zh`"K À\fybX`Y]bYf`K U`UfYbU  
Yf`\_`ÀfhY`F Ua Y`ck ž`XUgg`X]Y`5i g`ÀbXYfVY`ØfXYb`]b`b`hY [ fUh]cbg!  
i bX`5i g`ÀbXYfVY`ØfXYb`i a [ Yk UbXY`hk YfXYb`gc`hYb`"N]Y`  
X]YgYf`F YZcfa `]gh`Ygž`X]Y`b`hY [ fUh]cb`i bX`Ni`\_i bZhgdYfgdY`\_h]j Yb  
j cb`A ][ fUb hYb`YZZY`\_h]j Yf`ni`ØVYfd`fØZYb`" A ]f`]gh`Y[ U`ž`k c`Yf`Xi  
\_ca a ghž`UVYf`b]W`hž`k c`]b`Xi`k ]`gh`ž`n]h]Yfh`Y]b`g`ÀW`g]gW`Yf  
<UbXk Yf`\_ga Y]ghYfž`Y]b`gYbh]a Ybž`XUg`X]Y`; fi bX`U`hi b[ `F Ua g  
i bhYfghfY]W`hž`XUgg`A ][ fUb hYb`Xi fW`5fVY]h`]fYb`@YVYbgi bhYf`U`h  
gY`Vgh`YfUfVY]hYb`gc`hYb`"

7UfghYb`GW`bY]XYfž`XYf`C ghVYUi ZhfU[ hY`XYf`6i bXYgfY [ ]Yfi b[ `i bX  
GD8!Gd]hnYb`UbX]XUh`]b`H\Øf]b[ Ybž`VYf]W`hYhYž`XUgg`X]Y`NU`XYf  
5gm`VYk YfVYf`]a`j Yf[ Ub[ YbYb`]f`i a` ( \$`DfcnYbh`[ Ygi b`Yb`]ghž  
k Ug`ni`Yhk U`&\$`\$`\$`\$`5bhf`À[ Yb`À`f`]W`ZØ`fh`8]Yg`Ybhgd]W`h  
XYa`]f`Yga ]hY`XYf`YmhYb`nY`b`]f`Y`"GW`bY]XYf`VYhcbhY`X]Y  
Bchk YbX][`\_Y]h]j cb`CfXbi b[ `i bX`GhYi Yfi b[ `]a`5gm] YfZU`fYbž  
i a`A ]ggVfUi W`ni`j Yf`]bXYfb"

F YW`hgfi W`\_`i bX`l`bg]W`Yf`Y]hYb

DUFU`Y`XUni`nY]W`bYh`g]W`Y]b`VYgcf[ b]gYffY[ YbXYf`HfYbX`]b`XYf  
; YgY`gW`UZh`UV`Gc`Yfn]Y`hYb`X]Y`fYW`hgdc`di`]gh]gW`Y`5Z8`i`bX  
UbXYfY`fYW`hY`; fi`dd]Yfi`b[ Yb`VY]`XYb`@UbXhU[ gk`U`Yb`]b  
H\Øf]b[ Ybž`GUW`gYb`i`bX`6fUbXYbVi`f[ `]a`<YfVgh`&\$&(`ØVYf`\$  
Dfc`nYb`h`XYf`Gh]a`a`Yb`"8]Yg[ YgW`U`]b`Y]bYa`?`]a`Už`XUg`Xi`fW`  
[ Y\Y]a`Y`HfY`ZYb`j`cb`F`YW`hgYI`hfYa`Yb`i`bX`dc`]h]gW`Yb`5\_hYi`fYbž  
i`bhYf`UbXYfYa`j`cb`XYf`5Z8`i`bX`XYf`K`YfhYi`b]cb`XYf`78I`ž  
[ Ydf`À[ h]gh`"9]b`nYb`hfU`Yg`H\Ya`U`X]YgYf`HfY`ZYb`k`Uf`X]Y  
Ub[ YghfYVhY`Nk`Ub[ gUi`gk`Y]gi`b[ `]j`cb`A`]`]cbYb`A`YbgW`Yb`a`]h  
A`][ fUh]cbg\]bhYf[ fi`bX`"

8]Y`Y`b[ ghY`]bbYf\U`V`XYf`A`][ fUbhYb[ Ya`Y]bgW`UZh`g]bX`[ fc»`"9]b  
gmf]gW`Yf`æi`fbU`]ghž`5`]ž`VYf]W`hYhY`j`cb`Y]bYa`; YZØ`X`XYf  
I`bk`]`\_ca`a`Yb\Y]h`]b`8Yi`hgW`U`bX`"8]Yg`k`]fX`VYgh`Àh][ hij`cb`HUfYe  
5`Uck`g`j`cb`Dfc`5gmž`XYf`j`cb`Y]bYf`[ fc»Yb`DUb]\_`i`bhYf`GmfYfb  
gdf]W`hž`X]Y`i`a`a`Ø[ `]W`Y`5VgW`Y]Vi`b[ Yb`ZØfW`hYb`"

## 5i`gk`UbXYfi`b[ g[ YXUb`\_Yb`i`bhYf`A`][ fUbhYb

9]bY`U`Ufa`]YfYbXY`9f`\_Yb`bhb]g`]ghž`XUgg`fi`bX`'`\$`Dfc`nYb`h`XYf  
A`][ fUbhYb`Ui`g`UfUV]gW`gdfUW`][ Yb`@`AbXYfb`Yfk`À[ Ybž  
8Yi`hgW`U`bX`ni`j`Yf`UggYbž`VYgcbXYfg`]b`XYb`Øgh]W`Yb  
6i`bXYg`AbXYfb`"8]YgY`HYbXYbn`k`]fX`Xi`fW`X]Y`@]ghYbnYbhfU`Yb  
NU`Yb`i`bhYfgh`Øhnhž`X]Y`X]Y`ni`bY`a`YbXY`I`bni`Zf]YXYb\Y]h`a`]h`XYf  
[ YgY`gW`UZh`]W`Yb`b`hY[ fUh]cb`XYf`A`][ fUbhYb`VY`Y[ Yb`"9I`dYfhYb  
k`]Y`; YfX`D]W`\_Y`g][ bU`]g]YfYbž`XUgg`X]Yg`ni`Y]bYa`6fU]bXfU]b  
ZØ`fYb`\_ØbbhYž`XU`[ i`h`Ui`g[ YV]`XYhY`: UW`\_f`À`ZhY`XUg`@UbX  
j`Yf`UggYbž`k`Ug`X]Y`G]hi`Uh]cb`Ui`Z`XYa`c`bY\]b`Ub[ YgdUbbhYb  
5fVY]hga`Uf`\_h`ni`g`À`hn`]W`j`YfgW`ÀfZYb`\_ØbbhY`"

8Ug`b`hY[ fUh]cbgVUfca`YhYf`&\$&(`nY][ h`YXcW`Y]b`@]W`hV`]W`\_`8]Y  
A`Y`f`Y]h`XYf`8Yi`hgW`Yb`ghY`h`XYf`b`hY[ fUh]cb`j`cb`A`][ fUbhYb  
dcg]h]j`[ Y[ YbØVYf`"8Yb`bcW`a`ØggYb`dfcU`\_h]j`Y`A`U»`bU`a`Yb  
Yf[ f]ZYb`k`YfXYbž`i`a`Y]bY`k`Y]hYfY`GdU`hi`b[ `XYf`; YgY`gW`UZh`ni  
j`Yfa`Y]XYb`"9hYf`<`UW`a`Ubb`i`bX`A`Ua`UX`A`c`Ua`UX`Zc`fXYfb`a`Y`f  
G]W`hV`Uf`\_Y]h`i`bX`A`]hgd`fUW`YfYW`h`ZØf`A`][ fUbhYb`]b`XYf  
dc`]h]gW`Yb`8YVUhhY`"

: c f g W X i b [ g V Y X U f Z ' n i ' A ] [ f U h ] c b

Ni gÅhñ]W`ni`XYb`U\_hi`Y`Yb`dc`h]gWXYb`8YVUhYb`\Uh`Ui`W`X]Y  
k]ggYbgWUZh]WY`5i`gY]bUbXYfgYhni`b[ `a` ]h`A` ][ fU]cb`i`bX  
≠hY[ fU]cb`Ub`6YXYi`hi`b[ ` [ Yk`cbbYb`"≠`Y]bYa` `5fh]\_Y`j`cb  
: f]YXf]W`<YW\_a`Ubb`k`YfXYb`j`YfgW`]YXYbY`6ØW`Yf`i`bX  
: c f g W X i b [ g U f V Y ] h Y b ` n i ` X ] Y g Y b ` H \ Y a ` Y b ` j ` c f [ Y g h Y ` ` h ž ` X U f i ` b h Y f  
G h i ` X ] Y b ` n i ` f ` A ` c V ` ] ` h Ā h ž ` G h U U h g d f c ` Y ` \_ h Y b ` i ` b ` 9 i ` f c d U ` g c k ` ] Y ` n i ` f  
: ` Ø W ` h ` ] b [ g \_ f ] g Y ` " 8 ] Y g Y : ` c f g W X i b [ ` V Y ` Y i ` W ` h Y h ` X ] Y  
< Y f U i ` g Z c f X Y f i ` b [ Y b ` i ` b X ` 7 \ U b W ` b ž ` X ] Y ` A ` ][ f U h ] c b ` a ` ] h i g ] W ` V f ] b [ h ž  
i ` b X ` \_ Ø b b h Y ` k ` ] W ` h [ Y ` 5 b \ U ` h g d i ` b \_ h Y ` Z Ø f ` n i ` \_ Ø b Z h [ Y ` d c ` ] h ] g W X Y  
A U » b U \ a ` Y b ` ` ] Y Z Y f b "

≠g[ YgUa`h`k`]fX`XYi`h`]W`ž`XUgg`X]Y`A` ][ fU]cbgdc`h]\_`]b  
8Yi`hgW`UbX`j`cf`\_ca`d`Yi`Yb`<YfUi`gZcfXYfi`b[ Yb`ghY`hž`X]Y  
Xf]b[ YbX`Ub[ Y[ Ub[ Yb`k`YfXYb`a`ØggYbž`i`a` `Y]bY`ghUV`]Y`i`bX  
]bhY[ fU]j`Y` ; YgY`gW`UZh`ni`ZØfXYfb"

K`Y]hYfY`≠Zcfa`U]cbYb`Z]bXYb`G]Y`]b`XYb`5fh]\_Y`b`j`cb`A`8F`ž`  
8Yi`hgW`UbXZi`b`\_`?`i``hi`f`i`bX`8Y` ; fi`mhYf"

8YhU]`g	
J`c`f`Z`U```	A`][`fU]cb
C`f`h`	A`U[`XYVi`f[`ž`8Yi`hgW`UbX
E`i`Y`Y`Y`b`	<ul style="list-style-type: none"> <li>• k`k`k`"a`Xf"XY</li> <li>• k`k`k`"XYi`hgW`UbXZi`b`_`_`i``hi`f"XY</li> <li>• k`k`k`"XY[`fi`mhYf"W`a</li> </ul>

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