

9fXVYVYb`]a`Hmff\Yb]gWXYb`A`YYf.  
;`Y\Y]a`b]ggY`XYf`9fXd`UhhYbVYk`Y[`i`b[`°

5a`&,``5dfj''&\$&)`YfY][`bYhY`g]WXY`Y]b`gdØfVUFYg`9fXVYVYb  
]a`Hmff\Yb]gWXYb`A`YYfž`h]YZ`nk`]gWXYb`≠U`]Yb`i`bX`XYb  
ÿc`]gWXYb`≠gY`b"



Hmff\Yb]gWXYg`A`YYfž`≠U`]Yb`!`5a`&,``5dfj''&\$&)`i`a`&%.`-  
l`\f`YfY][`bYhY`g]WXY`Y]b`9fXVYVYb`]a`gØX`]WXYb`Hmff\Yb]gWXYb  
A`YYf`a`]h`Y]bYf`A`U[`b]hi`XY`j`cb`'`ž`"'8`Ug`9d]nYbhfi`a`U[`Ui`Z`GYY  
nk`]gWXYb`XYf`?`ØghY`?`U`UVf]Ybg`i`bX`XYb`ÿc`]gWXYb`≠gY`bž`]b`Y]bYf  
H]YZY`j`cb`%\*`-`?`]ca`YhYfb`"5i`Z[`fi`bX`XYf`[`fc»`Yb`H]YZY`i`bX`XYf  
@U[`Y`Ui`Z`c`ZY`bYf`GYY`V`]YVYb`GW`ÅXYb`Ui`gž`cV[`Y]WXY`XUg`6YVYb  
]b`XYb`Dfcj`]bnYb`FY[`[`]c`7`U`UVf]U`i`bX`A`Ygg]bU`gdØfVUF`k`Ufž  
]bgVYgcbXYfY`]b`XYb`cVYfYb`Ghc`W\_k`Yf`\_Yb`j`cb`;`YVAi`XYb`"8]YgY  
FY[`]cb`]gh[`Yc`c[`]gWXY`U\_hj`i`bX`nY]WXYbYh`g]WXY`Xi`fWXY`nU`\fY]WXY  
J`i`\_UbY`k`]Y`XYb`ÿhbU`i`bX`XYb`Ghfca`Vc`]gck`]Y`\Ai`Z[`Y  
9fXVYVYbYfY][`b]ggY`Ui`g`≠`XYb`Y`hYb`b`U`fYb`k`UfYb`\]Yf`nk`Y]  
j`Yf[`Y]WXY`VUF`gh`Åf`\_YfY`9fXVYVYb`ni`j`YfnY]WXYbYbž`k`cVY]`XUg  
[`Yk`U`h][`ghYb`N]hYfb`%-`',`a`]h`Y]bYf`A`U[`b]hi`XY`j`cb`+ž%

fY[ ]ghf]Yfh'k i fXY"

8]Y'<Ai Z b[ 'X]YgYf'gY]ga ]gWYb'5\_hj] ]hAhYb']gh'Ui W'Ui Z'X]Y  
[ Yc`c[ ]gWYb'; Y[ YVYb\Y]hYb'ni fØW\_ni ZØ\ fYb" 'A Ub'gdf]W'hj cb  
XYf'XYZ]b]YfhYb'K UXUh]!6Yb]cZ!NcbYž'Y]bYf'[ YbY][ hYb'9VYbYž'k c  
X]Y' ]cb]gWY'D`UhhY'i bhYf'X]Y'?cbh]bYbhU'd`UhhY'9i fcdUg  
[ YgWcVYb'k ]fX"8]YgY'6Yk Y[ i b[ ' ]gh'HY]'XYg'\_ca d`YI Yb  
; YgWY\Ybg'XYf'D`UhhYbhY\_hcb]\_ž'X]Y'X]Y'6Yk Y[ i b[ Yb'XYf  
'?cbh]bYbhU'd`UhhYb'i bX'X]Y'XUa ]hij YfVi bXYbYb'9fXVYVYb'i bX  
J i ` \_UbUi gVfØWY'Yf\_`Àfh"8]Y'UZf]\_Ub]gWY'D`UhhY'VYk Y[ h'g]W  
k Y]hYf\]b'Ui Z'X]Y'Yi fUg]gWY'D`UhhY'ni ž'k Ug`Ub[ Zf]gh][ 'XUni  
ZØ\ fYb \_ØbbhYž'XUgg'g]W'XUg'A ]hhY'a Yf'gW`Y»h"

; Yc`c[ ]gWY'< ]bhYf[ fØbXY

⊕'XYf'K UXUh]!6Yb]cZ!NcbYž'X]Y'bUW'XYb'GY]ga c`c[ Yb'<i [ c  
6Yb]cZzi bX'? ]mcc'K UXUh]VYbUbbh'k i fXYž'Z]bXYb'X]Y'a Y]ghYb  
9fXVYVYb']b'Gi VXi \_h]cbgncbYb'ghUhh"8]YgY'ncbY'\_Ubb  
gY]ga ]gWY'5\_hj] ]hAhYb']b'H]YZYb'j cb'V]g'ni '\* +\$?' ]ca YhYfb  
Ui Zk Y]gYb"8]Y'9fXVYVYb'g]bX'a Y]gh'XUg'9f[ YVb]g]j cb'; `Y]hYb  
Ybh'Ub[ 'XYf'Gi VXi \_h]cbgØVYfgW]YVi b[ Yb'cXYf']bbYf\U`V'XYf  
UVhUi WYbXYb'D`UhhY"9g]gh'VYa Yf\_Ybgk Yfhž'XUgg'X]Y'9fXVYVYb  
V]g'ni '' \$\$?' ]ca YhYf'H]YZ'df]a Af'Xi fW  
8Y\mXfUhUh]cbgfYU\_h]cbYb' ]bbYf\U`V'XYf'D`UhhYb'YfnYi [ h'k YfXYb"

8]Y'H]YZYž']b'XYf'X]YgY'9fXVYVYb'Ui ZhfYhYbž'V]YhYh'ni XYa  
k Yfhj c`Y'⊕Zcfa Uh]cbYb'ØVYf'X]Y'Ghfi \_hi f'XYf'UVhUi WYbXYb  
cnYUb]gWYb'?fi ghY'i bX'XYg'cVYfYb'A UbhY`g"8 Ug'9fXVYVYb']a  
Hmf\Yb]gWYb'A Yf' ]gh'Y]b'k Y]hYfYg'NY]WYb'ZØf'X]Y'\_ca d`YI Yb  
[ Yc`c[ ]gWYb'DfcnYggYž'X]Y'X]YgYf'FY[ ]cb'ni [ fi bXY`Y]Y[ Yb"  
<]ghcf]gW' [ YgY\Yb'VYk Y[ h'g]W'5Zf]\_U'gY]h'%%\$ \$'A ]` ]cbYb'⊕\ fYb  
Ui Z'9i fcdU'ni ž'k Ug`Yhh']W'ni f'9bhghY\i b[ 'XYg'A ]hhY'a Yf'g  
ZØ\ fhY"

: Un]h'i bX'k Y]hYfY'9fXVYVYbU\_hj] ]hAhYb

9fk Å\ bYbgk Yfh]ghž'XUgg'Yg']b'XYb'j Yf[ Ub[ YbYb'A cbUhYb'VYfY]hg  
ni 'k Y]hYfYb'9fXVYVYb']b'XYf'FY[ ]cb'\_Ua ž'XUfi bhYf'9fY][ b]ggY']a

A U]i bX': YVfi Uf'&\$&) ž'X]Y'YVYbZU`g]b'[ fc» Yf'H]YZ' ghUhhZUbXYb"  
 8]Y'6Yk Y[ i b[ Ybž'X]Y'g]W\ 'VY]'X]YgYb'9fXVYVYb'a Ub]ZYgh]YfYbž  
 g]bX'cZhi'a ]h'XYb'[ Yc`c[ ]gW\ Yb'DfcnYggYb']b'XYf'K UXUh]!6Yb]cZ  
 NcbY'j YfVi bXYbž'X]Y'i bhYf'XYb'YfX[ YgW\ ]W\ h]W\ Yb'? fÀZhiYb'XYf  
 FY[ ]cb'b]W\ hini 'i bhYfgW\ ÀhnYb'g]bX"

⊕'5bVYhfUW\ h'X]YgYf'[ Yc`c[ ]gW\ Yb'8mbUa ]\_ ]gh'X]Y'FY[ ]cb'fi bX  
 i a 'XUg'Hmf\ \Yb]gW\ Y'A Yf'Y]b'VYgcbXYfYg'⊕hYfYggYb[ YV]Yh'ZØf  
 K ]ggYbgW\ UZhiYf''8]Y'9fZc fgW\ i b[ 'XYf'gY]ga ]gW\ Yb'5\_h]j ]hÀhYb']b  
 J YfV]bXi b[ 'a ]h'XYb'D`UhhYbhY\_hcb]\_Yb'\_ØbbhY'YbhgW\ Y]XYbX'ZØf  
 XUg`Ub[ Zf]gh][ Y'J YfghÀbXb]g'XYf'9fX\_fi ghY']b'X]YgYf'U\_h]j Yb  
 [ Yc`c[ ]gW\ Yb'NcbY'gY]b"

: Øf'k Y]hYfZØ\ fYbXY'⊕Zcfa Uh]cbYb'ni 'XYb'[ Yc`c[ ]gW\ Yb  
 6YX]b[ i b[ Yb'i bX'XYb'ni [ fi bXY`Y]Y[ YbXYb'A YW\ Ub]ga Yb'XYf  
 K UXUh]!6Yb]cZ!NcbY'j Yfk Y]gYb'k ]f'Ui ZX]Y'i a ZUggYbXYb  
 9f\_`Àfi b[ Yb']b'XYb'5fh]\_Yb'] cb'A Yf\_i fž'K ]\_]dYX]U'f9b[ `]gW\ Ł  
 i bX'K ]\_]dYX]U'fK Y]hYfY'⊕Zcfa Uh]cbYbŁ"

|          |   |
|----------|---|
| 8YhU]`g  |   |
| J c fZU` | 9fXVYVYb  |
| C fh     | Hmf\ \Yb]gW\ Yg'A Yfž'⊕U`]Yb  |
| E i Y`Yb | <ul style="list-style-type: none"> <li>• k k k "a Yf_i f"XY</li> <li>• Yb"k ]_]dYX]U"c f[</li> <li>• Yb"a "k ]_]dYX]U"c f[</li> </ul> |

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