

9fZc`[ fY]W\ Y`K ]ggYbgW\ UZh.  
K UbXYfUi gghY``i b[ `XYf`6Yf`]b`l b]j Yfg]hm  
5``]UbW\ `VY[ Y]ghYfh`

8]Y`K UbXYfUi gghY``i b[ `ni f`6Yf`]b`l b]j Yfg]hm5``]UbW\ `Ub`XYf  
Hl `6Yf`]b`nY][ h`9fZc`[ Yž`N]Y`Y`i bX`DYfgdY\_h]j Yb`XYf  
9l nY``YbnghfUHY[ ]Y`f\*`"!`&%`"A U] &\$&) Ł"



: UgUbYbghfU» Y` , , ž%\$\* &' `6Yf`]bž`8Yi hgW\ `UbX`!`ϕ`6Yf`]b  
k ]fX`XYfnY]h`Y]bY`K UbXYfUi gghY``i b[ `j YfUbghU`hYhž`X]Y`X]Y`9fZc`[ Y  
i bX`DYfgdY\_h]j Yb`XYf`6Yf`]b`l b]j Yfg]hm5``]UbW\ `dfÅgYbh]Yfh`  
8]YgY`ϕ]h]Uh]j Y`YfZc`[ h`a`?`cbhYl h`XYg`9j U`i Uh]cbg`U\`fYg`]a  
F U\`a Yb`XYf`9l nY``YbnghfUHY[ ]Y`XYg`6i bXYg`i bX`XYf`@`bXYf``8]Y  
5i gghY``i b[ `V]YhYh`9]bV`]W\_Y`]b`X]Y`Ghfi \_hi fYbž`Dfc`Y\_hY`i bX  
ghfUHY[ ]gW\ Yb`5i gf]W\ hi b[ Yb`XYg`9l nY``Ybnj YfVi bXgž`XYf`Ui g  
j ]Yf`VYXYi hYbXYb`ϕgh]hi h]cbYb`VYghY\h`XYf`: fY]Yb`l b]j Yfg]hÅh  
6Yf`]bž`XYf`<i a Vc`Xh!l b]j Yfg]hÅhini `6Yf`]bž`XYf`HYW\ b]gW\ Yb  
l b]j Yfg]hÅh`6Yf`]b`gck ]Y`XYf`7\Uf]hÅ` `l b]j Yfg]hÅhga YX]n]b`6Yf`]b"

6]g'ni a '&%'A U]'&\$&)'nY][ h'X]Y'5i gghY''i b[ 'VYgcbXYfg'X]Y'J ]Y'ZU'h  
XYf'K ]ggYbgW\UZh'UbXgW\UZh]'b'6Yf'']b'i bX'\YVh'X]Y'?ccdYfUh]cb  
nk ]gW\Yb'XYb'i b]j Yfg]hÅhYb'\Yfj c f''8]Y'j ]YfhY'i bX'j c fYfgh''YhnhY  
GhUh]cb'XYf'K UbXYfUi gghY''i b[ 'Z]bXYh']b'XYb  
l b]j Yfg]hÅhgV]V'']ch\Y\_Yb'XYf'HI '6Yf'']b'i bX'XYf'i X?'ghUhh'z'a ]h  
Y]bYa ' : c\_i g'Ui Zg]YVYb'9l nY''YbnWi ghYf'z'X]Y']a 'ϰ\ f'&\$%, 'ni f  
: ÒfXYfi b[ 'VYk ]''[ h'k i fXYb''8]Y'5i gghY''i b[ 'k ]fX'']b'XYf  
: UgUbYbgfhU»Y', , ž%\$\* &' '6Yf'']bž']a '\ ]bhYfYb'@]W\h\cZ  
dfÅgYbh]Yfh"

## 8]Y'9l nY''Yb nghfUhY [ ]Y']a '8YhU]'

8]Y'6Yf'']b'i b]j Yfg]hm'5'']UbW'k ]fX'']a 'F U\ a Yb'XYf  
9l nY''Yb nghfUhY [ ]Y' [ YZÒfXYfh'z'X]Y'&\$%\*' j cb'6i bX'i bX'@ÅbXYfb'']bg  
@YVYb' [ Yfi ZYb'k i fXY''N]Y''X]YgYf'GhfUhY [ ]Y']gh'Ygž'XYb'XYi hgW\Yb  
K ]ggYbgW\UZh'gghUbXcfh']a ' ]bhYfbUh]cbU'Yb'K YhhVYk YfV'ni  
ghÅf\_Yb'i bX'gY]bY'G]W\hVUf\_Y]h'ni 'Yf'\Ò\Yb''8]Y  
9l nY''Yb nghfUhY [ ]Y'Z]bUbn]Yfh'gck c\''9l nY''YbnWi ghYf'U'g'Ui W  
9l nY''Ybni b]j Yfg]hÅhYb''8]YgY': ÒfXYf'']b]Yb'gc''Yb'ni f'9bhk ]W' i b[  
]bhYfbUh]cbU'k YhhVYk YfVgZ\Å][ Yf': cfgW\i b[ gZ'XYf'VY]hfU[ Yb  
i bX' ]bhYfX]gn]d' ]bÅfY': cfgW\i b[ gj c f\UVYb'ZÒfXYfb"

GY]h'XYa '%''Bcj Ya VYf'&\$%- 'Yf'\Å'h'X]Y'6Yf'']b'i b]j Yfg]hm'5'']UbW  
Å\ f'']W\ 'V]g'ni 'nY\ b' A ]''cbYb'9i fc': ÒfXYfa ]hhY'z'a ]hY]bYf  
: ÒfXYfXUi Yf'j cb'ni bÅW\gh'g]YVYb'ϰ\ fYb''8]Y'A Ò[ 'W\ \_Y]h'ni f  
J Yf'Åb[ Yfi b[ 'i a 'k Y]hYfY'g]YVYb'ϰ\ fY'VYghY\h'Xi fW\ 'Y]bYb  
: cfhgYhni b[ gUbhfU[ ''8]Y' ]bhYfX]gn]d' ]bÅfY'5i gf]W\hi b[ 'X]YgYf  
Dfc'Y\_hY' ]gh'Y]b'k YgYbh' ]W\ Yf'6YghUbXhY]'XYg'?c b nYdhYgž'XUg'X]Y  
Ni gUa a YbUfVY]hj cb'K ]ggYbgW\UZhYfb'i bX'X]Y'5i gV]'Xi b[ 'j cb  
BUW\k i W\g\_fÅZhYb'Zc\_i gg]Yfh"

## 6` ]W\_ ]b'X]Y'Ni \_i bZh

≈a 'ϰ\ f'&\$%\*' k ]fX'Y]bY'VYXYi hYbXY'K Y]hYfYbhk ]W\_ i b[ 'XYf  
9l nY''Yb nghfUhY [ ]Y'YfZc' [ Ybž'a ]h'Å\ f'']W\ Yb'A ]hhY'ni k Y]gi b[ Yb  
j cb'V]g'ni ' )' - 'A ]''cbYb'9i fc'ZÒf'V]g'ni '+\$'9l nY''YbnWi ghYf''6Y]  
XYf': ]bUbn]Yfi b[ 'ghYi Yfh'XYf'6i bX'+) 'DfcnYbh'VY]ž'k Å\ fYbX'&)  
DfcnYbh]cb'XYb'G]hm'ÅbXYfb'XYf'9l nY''YbnWi ghYf'Vnk "

l b]j Yfg]hÅhYb`ØVYfbca a Yb`k YfXYb"8]Y`5i gk U\`XYf`7`i ghYf`i bX  
 l b]j Yfg]hÅhYb`YfZc`[ h`Xi fW`Y]b`k ]ggYbgWÅ UZh`]WÅYg  
 5i gk U\`j YfZU\`fYbž`Xi fW [ YZØ\`fhj cb`XYf`8: ; `i bX`XYa  
 K ]ggYbgWÅ UZhgfUž`k Y`WÅYg`Ui WÅ`X]Y`E i U`hÅhgg]WÅYfi b[ `XYf  
 [ YZØfXYfhYb`Dfc`Y`\_hY`[ Yk Å\`f`Y]ghYh"

⇒`XYb`\_ca a YbXYb`š\`fYb`g]bX`k ]WÅh][ Y`: f]ghYb`ZØf`X]Y  
 9]bFY]WÅi b[ `j cb`5bhfÅ[ Yb`i bX`GY`VghVYf]WÅhYb`ZYgh[ Y`Y[ hž`i a  
 X]Y`nk Y]hYb`: ØfXYfd\`UgYb`\_`Ugg]gWÅYf`9l nY``YbnWi ghYf`i bX  
 !i b]j Yfg]hÅhYb`Y]bni `Y]hYb"8]Y`6Yf`]b`l b]j Yfg]hm5``]UbW`i bX`]\`fY  
 A ]h[ `]YXYf`V`]W\_Yb`cdh]a ]gh]gW`]b`X]Y`Ni \_i bZhž`i bhYfghØhnh`Xi fWÅ  
 Y]bY`Xi fWÅ XUWÅhY`GhfUhy [ ]Y`i bX`Y]b`ghUf`\_Yg`BYhnk Yf`\_j cb  
 ]bhYfX]gn]d`]bÅfYf`Ni gUa a YbUfVY]h"

8YhU]`g	
J c f ZU``	Gcbgh][ Yg
C fh	: UgUbYbghfU» Y` , , ž`%\$*`&` `6Yf`]bž 8Yi hgWÅ`UbX
E i Y``Yb	<ul style="list-style-type: none"> <li>• k k k "hi "VYf`]b</li> <li>• k k k "VYf`]b!i b]j Yfg]hm! U``]UbW`"XY</li> <li>• k k k "Va VZ"XY</li> </ul>

6Ygi WÅYb`G]Y`i bg`Ui Z.`b!U[ "XY