

9l d`cg]cb`]b`5h\Yb. `l bhYf[ fi bX[ fi ddY  
ghY`h`FY [ ]Yfi b[ `ni f`FYXY°

5a`%` "'5dfj'&\$&) `XYhcb]YfhY`Y]bY`6ca VY`]b`5h\Yb`j cf`XYb  
6Øfcg`j cb`<Y`Yb]WHfU]bž`j YfUbhk cfhYhj cb`Y]bYf  
5i hcbca Yb`Cf[ Ub]gUh]cb"



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5h\Ybž;` f]YWX`Yb`UbX`!`5a` :` fY]hU[ UVYbX`\_Ua` `Yg`]a` `NYbhfi` a  
j`cb`5h\Yb`j`cf`XYb`6Øfcg`XYf`[` f]YWX`]gWX`Yb`6U\`b[` YgY`gWX`UZh  
<Y`Yb]WHfU]b`ni` `Y]bYf`\`YZh][` Yb`9l`d`cg]cb`"8`]Y  
l`bhYf[`fi`bXcf[`Ub]gUh]cb` `FY`j`c`i`h]cb`ÅfY`GY`Vghj`YfhY]X][`i`b[` `XYf  
?`UggYb` `ØVYfbU\`a` `X]Y`J`YfUbhk`cfhi`b[` `ZØf`XYb`5bgWX`U[`ž`k`Ug  
Ua` `GcbbhU[` `]b`Y]bYa` `6Y`\_YbbYfgWX`fY]VYb`Ui`ZY]bYf`[`f]YWX`]gWX`Yb  
Ui`hcbca`Yb` `hYfbYhgY]hY`j`YfÖZYbh]WX`h`k`i`fXY`"8`]Y  
5bh]hYffcY]b\Y]h`XYf`[` f]YWX`]gWX`Yb`Dc`]nY]`\`Uh`X]Y`9fa` ]h`i`b[` Yb  
ØVYfbca`a`Yb"

;`ØW`\_]WX`Yfk`Y]gY`k`i`fXY`VY]`XYf`9l`d`cg]cb`b]Ya` UbX`j`Yf`Yhnh`"8`]Y  
Dc`]nY]`\_`cbbhY`Ui`Z[`fi`bX`Y]bYg`Ubcbma`Yb`5bfi`Zg`fYWX`hnY]h][  
Yj`U`\_i`]YfYbž`k`Ug`ni` `\_Y]bYb`DYfgcbYbgWX`ÅXYb`ZØ`fHY`"8`Yb`bc`WX

k i fXY`X]Y : UggUXY`XYg ; YVÅi XYg`Yf\YV`]W\`VYgW\ÅX][ h" < Y`Yb]W  
HfU]b`i bX`X]Y`\_cbgYfj Uh]j Y`FY[ ]Yfi b[ `ghY\Yb`gY]h`Y]bYa  
j Yf\YYfYbXYb`Ni [ i b[ `ØW\_ j cf`nk Y]`Å\`fYbž`VY]`XYa `) +  
A YbgW\Yb`i a g`@YVYb`\_Ua Ybž`ghUf\_`]b`XYf`?f]h]\_`"8]YgYg`i b[ `ØW\_  
k Uf`XUg`9f[ YVb]g`Y]bYf`Zfc b hU`?c`]g]cb`nk ]gW\Yb`Y]bYa `b hYfW]hml  
Ni [ `i bX`Y]bYa `; ØhYfni [ ži bX`X]Y`i bhYfgi W\i b[ Yb`ni `XYb  
i fgUW\Yb`Ui ZYb`k Y]hYf\]b"

## Dc`h]gW\Y`i bX`gc n]U`Y`< ]b hYf[ fØbXY

æa `<]bhYf[ fi bX`XYg`U`hi Y`Yb`5bgW\`U[ g`ghY\`h`b]W\h`bi f`X]Y  
i bni Zf]YXYb\Y]h`ØVYf`X]Y`G]W\Yf\Y]hg`U[ Y`]a `6U\bgY`hc fž  
gcbXYfb`Ui W\`Y]bY`VfY]hYfY`[ YgY`gW\UZh`]W\Y`i bfi `Y`5b[ Y\Öf][ Y  
XYf`i bZU`cdZYf`i bX`j YfgW\]YXYbY`dc`h]gW\Y`DUfhY]Yb`k YfZYb  
<Y`Yb]WHfU]b`gck ]Y`XYf`FY[ ]Yfi b[ `j cfž`XUg`9]gYbVU\bgmghYa  
j YfbUW\`Àgg][ h`ni `UVYb`"8]Yg`k ]fX`YVYbZU`g`]b`XYa  
6Y`YbYfgW\fy]VYb`XYf` FYj c`i h]cb`ÅfYb`GY`Vghj YfhY]X][ i b[ `XYf  
?`UggYb`\_f]h]gW\`h\Ya Uh]g]Yfh"

8]Y`C f[ Ub]gUh]cb`UhhY`VYfY]hg`]a `: YVfi Uf`&\$&( `X]Y  
J YfUbhk cfhi b[ `ZØf`Y]bYb`UbXYfYb`6ca VYbUbW\`U[ `Ui ZX]Y`6Øfcg  
XYg`[ f]YW\]gW\Yb`5fVY]hga ]b]ghYf]i a g`ØVYfbca a Ybž`VY]`XYa  
YVYbZU`g`bi f`GUW\gW\ÅXYb`Yb hghUbXYb`"Gc`W\Y`5\_h]cbYb`g]bX  
b]W\h`bYi /`]b`XYb`YhnhYb`Å\`fnY\`bhYb`\UVYb`Ui hc bca Y`i bX  
`]b\_g[ Yf]W\hYhY`i bhYf[ fi bXcf[ Ub]gUh]cbYb`]b`; f]YW\Yb`UbX  
Å\b`]W\Y`5b[ f]ZY`j YfØVhž`\Åi Z][ `U`g`FYU`h]cb`Ui Z`gc n]U`Y  
i b[ YfYW\h][ \_Y]hYb`i bX`ni f`Gh`Åf`i b[ `XYg`K ]XYfghUbXg`[ Y[ Yb`XYb  
GhUUh"

## 8]Y` : `ØW\h`]b[ gg]hi Uh]cb`]b` ; f]YW\Yb`UbX

8]YgY` ; Yk U`hU`hY`ghY\Yb`]a `?cbhYi h`Y]bYf`k Y]hYfYb`?f]gYž`X]Y  
; f]YW\Yb`UbX`VYhf]Zh`X]Y`ghY][ YbXY`NU\`j cb` : `ØW\h]b[ Yb`i bX  
A ][ fUbh]bbYb`"æa `Å\`f`&\$&&hfUZyb`ØVYf`%, "\$\$\$` : `ØW\h]b[ Y`Ui Z  
GYY!`i bX`@UbXk Y[ Yb`]b` ; f]YW\Yb`UbX`Y]bž`k Ug`Y]bYb  
g][ b]Z]\_UbhYb`5bgh]Y[ `]a `J Yf[ `Y]W\`ni ` - "\$\$\$`]a `J cf`Å\`f`XUfghY`h`  
8]Y`5bnU\`XYf`HchYb`i bX`J Yfa ]gghYb`gh]Y[ `XUVY]`Ui Z` &\*ž`k Ug  
Ui ZY]bY`VYgcf[ b]gYffY[ YbXY`9bhk ]W\_`i b[ `]b`k Y]gh"

HfU[ ]gWXY`GWX]Zgi b[ `ØW\_Y`ja `C\_hcVYf`i bX`Bcj Ya VYf`&\$&&  
 ZØ\fhYb`YVYbZU`g`ni `nU\`fY]WXYb`CdZYfb``6Yf]WXYhY`ØVYf  
 Di g\VUW\_g`i bX`UbXYfY`jYfghØ»Y`[ Y[ Yb`X]Y`FYWXYhY`j cb  
 : `ØWXYh]b[ Yb`i bX`A ][ fUbh] ]bbYb`g]bX`nU\`fY]WXY`"5i ZXYf`ϕgY`  
 GUa cg`k UfYb`Y]b][ Y`5gm`gi WXYbXY`fYWXYhgk ]Xf][ `]b`<UZh]b`9I !  
 Z]bUbn]YfhYb` [ YgW`cggYbYb`NYbhfYb`a ]h`\_cbhfc``YfhYa `Ni [ Ub[  
 ZYgh[ Y\U`hYb``8]Y`BUh]cbU`Y`HfUbgdUfYbnVY\ØfXY`ghY`hY`ja `A Åfn  
 &\$&&ZYghž`XUgg`g]Y`\_Y]bY`l bfY[ Y`a Å» ][ \_Y]hYb`VY]`Di g\VUW\_!  
 : Å`Yb`ZUbXž`k Ug`YXcWXY`j cb`nU\`fY]WXYb`B; Cg`\_f]h]g]Yfh`k i fXY"  
 ϕgVYgcbXYfY`X]Y`?`U[ Ya Ø[ `]WXY`hYb`i bX`X]Y`l bhYfghØhni b[ `ZØf  
 gWXY`i hnVYXØfZh][ Y`A YbgWXYb`g]bX`i bni fY]WXYbX"

8]Y`Øb[ ghYb`9bhk ]W\_`i b[ Yb`fi bX`i a `X]Y`9I d`cg]cb`]b`5h\Yb`i bX  
 X]Y`Ub\U`hYbXYb`DfcV`Ya Y`ja `6YfY]WXY`XYf` : `ØWXYh]b[ gdc`]h\_  
 k YfZYb`Y]b`YfbghYg`@]WXYh`Ui ZX]Y`gcn]U`Yb`GdUbbi b[ Yb`i bX  
 <YfUi gZcfXYfi b[ Ybž`XYbYb`; f]YWXYb`UbX`[ Y[ YbØVYfg]Y\h`8]YgY  
 H\Ya Uh`\_Yb`g]bX`Yb[ `a ]hY]bUbXYf`j Yf\_bØdZi`i bX`j YfXY`i h]WXYb  
 X]Y`Bchk YbX][ \_Y]h`ZØf`i a ZUggYbXY`FYZcfa Yb`i bX`l bhYfghØhni b[ "

|            |   |
|------------|---|
| 8YhU]`g    |   |
| J c f ZU`` | 6ca VYbUb gWXY`U[   |
| C fh       | 5h\Ybž`; f]YWXYb`UbX  |
| E i Y`Yb   | <ul style="list-style-type: none"> <li>• k k k "gUYWXY`g]gWXY`Y"XY</li> <li>• k k k "gd]Y[ Y`"XY</li> <li>• k k k "Ua`bYghm"XY</li> </ul> |

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