

: fY]`Uggi b[ `XYi hgW\ Yf'; Y]gY`b. `GW\ c`n  
Zc fXYfh`k Y]hYfY `F ØW\_ Y\ fYf°

5a " '\$"%&\$&) `k i fXYb`a Y\ fYfY'; Y]gY`b`ja `; UnUghfY]ZYb  
ZfY][ Y`UggYb" `Dc`]h]\_Yf`Ai » Yfb`9f`Y]W\ hYfi b[ `i bX`Zc fXYfb  
k Y]hYfY `: fY]`Uggi b[ Yb"

; UnUghfY]ZYb ž DU`Àgh]bU!`5a " '\$" %& \$& ) `k i fXY`X]Y  
: fY]`Uggi b[ `a Y\ fYfYf'; Y]gY`b`Ui g`XYf'; Yk U`hj`cb`g`Ua ]ghYb`ja  
; UnUghfY]ZYb`VY`Ubbh[ Y[ YVYb" `Ni`XYb`ZfY][ Y`UggYbYb`DYfgcbYb  
nÀ`Yb`X]Y`XYi hgW\!]gfUY`]gW\Yb`GhUUhgUb[ Y\`Øf][ Yb`5fVY`M\`ci X  
i bX`; UX]`A`cgYg" `6i bXYg`Ubn`Yf`C`UZ`GW\ c`n`fGD8`È`Ài » YfhY`g]W\  
Yf`Y]W\ hYfh`ØVYf`X]Y`F`ØW\_ Y\ f`XYf'; Y]gY`b`i bX`Zc fXYfhY`X]Y  
: fY]`Uggi b[ `U`Yf`bcW`]b`< UZh`VY]Z]bX`]W\Yb`DYfgcbYb"  
5i » Yba ]b]ghYf]b`5bbU`YbU`6UYfVcW`XfØW`hY`]\fY`6Yhfc ZYb`Y]h  
ØVYf`X]Y`G]hi Uh]cb`XYf': Ua ]]Yb`XYf'; Y]gY`b`Ui g`i bX`VYgW\ f]YV  
X]Y`I`a`gh`bXY`XYf': fY]`Uggi b[ `U`g`W\Uch]gW\`i bX`VYXfc`]\`W" `G]Y  
j`YfØZYb]h]W\ hY`]\fY`9f`\_`Àfi b[ `Ui W\`Ui Z`< YVfÀ]gW\ ž i a`]\fY  
Gc`]XUf]h`À`h`a`]h`XYb`6Yhfc ZYbYb`ni`nY][ Yb"

6i bXYgdfÀg]XYbh: fUb`\_!K U`hYf`GhY]ba Y]Yf`VY[ fØ» hY`YVYbZU`g`X]Y  
: fY]`Uggi b[ `i bX`YfhY]`hY`XYb': Ua ]]Yb`XYf`VY]XYb'; Y]gY`b`Y]bY  
dYfgØb`]W\Y`B`UW\ f]W\hž]b`XYf`Yf`gY]bY': fYi XY`ØVYf`XYfYb  
F`ØW\_ Y\ f`Ui gXfØW`hY" `9f`k ]Yg`Ui Z`X]Y`gW\k YfYb`9fZU\fi b[ Yb`]\]bž  
X]Y`5fVY`M\`ci X`i bX`; UX]`A`cgYg`k`À`fYbX`]\fYf'; YZUb[ YbgW\UZh  
[ Ya`UW\h`\UVYbž`i bX`VYhcbhYž`XUgg`Y]b][ Y`]\fYf`5b[ Y\`Øf][ Yb`i bX  
: fYi bXY`[ YhØhYh`k`i`fXYb" `8]Y'; Y]gY`bU\`a`Y`]gh`Y]b[ `cVU`Yg  
DfcV`Ya`ž`XUg`gY]h`XYb`%-`\*`\$Yf`]\fYb`ghUf`\_`ni [ Ybca`a`Yb`\Uh`i bX  
b]W\h`bi`f`gdYn]Z]gW\Y`F`Y[ ]cbYb`VYhf]Zž"

F YW\ h`]W\ Y`?`cbhfcj`YfgYb`i bX`J`c`fk`ØfZY

DUFU`Y`ni`XYb`d`cg]h]j`Yb`B`UW`f]W`hYb`ØVYf`X]Y`:`fY]`Uggi`b[`j`cb  
;`Y]gY`b`[`]Vh`Yg`YXcW`Yfbgh\`UZhY`fYW`h]W`Y`?`cbhfcj`YfgYb`"9]bY  
;`fi`ddY`j`cb`5bk`Å`hYb`\`Uh`VY]a`XYi`hgW`Yb`6i`bXYgUbK`U`hY]bY  
GhfUZUbny][`Y`[`Y`[`Yb`\`cW`fUb[`][`Y`Dc`h]\_`Yf`Y]b[`YfY]W`hž`XUfi`bhYf  
C`UZ`GW`c`n`i`bX`5bbU`YbU`6UYfVcW`"À`bYb`k`]fX`VYgW`i`X][`hž  
6Y]\`ZY`ni`a`:`Ybcn]X`ni`Y]ghYbž`XYf`Ub[`YV`]W`j`cb`g`fUY`]a  
;`UnUghfY]ZYb`j`YfØVh`k`]fX`"8]Y`5bk`Å`hY`j`YfhfYhYb`i`bhYf`Ub`XYfYa  
X]Y`:`Ua`j`]Yb`nk`Y]Yf`DU`Àgh]bYbgYf`a`]h`K`i`fnY`b`]a`:`UnUghfY]ZYbž  
Y]bgW`X`]Y»`]W`XYf`dU`Àgh]bYbg]gW`!XYi`hgW`Yb  
A`][`fUh]cbgk`]ggYbgW`UZh`Yf]b`B`cfU`F`U[`UV`"

F`U[`UV`j`Yf`\_ØbXYhYž`XUgg`DU`Àgh]bYbgYf`]b`XYf`8]UgdcfU`b]W`h  
hUhYb`cg`ni`gY\`Yb`k`YfXYbž`k`Å`\fYbX`J`YfVfYW`Yb`[`Y`[`Yb`X]Y  
A`YbgW`X]W`\_Y]h`Ub`j`\fYb`:`Ua`j`]Yb`j`YfØVh`k`YfXYb`"I`bhYfghØhnYbXY  
Cf[`Ub]gUh]cbYbž`k`]Y`XUg`9i`fcdYUb`@Y[`U`Gi`ddcfh`7YbhYf`i`bX`XUg  
DU`Ygh]bY`bgh]hi`hY`Zcf`Di`V`]W8]d`ca`UW`hž`a`UW`Yb`[`Y`hYbXž`XUgg  
8Yi`hgW`UbX`g`fUY`k`Å`\fYbX`XYggYb`a`]h`Åf]gW`Yf`C`dYfUh]cbYb`]a  
;`UnUghfY]ZYb`i`a`ZUggYbX`dc`h]gW`i`bX`a`UhYf]Y`"i`bhYfghØhnh"  
5bk`U`h`5`YI`UbXYf`:`c`fg\_]`[`UV`ni`ž`XUgg`XYf`:`U`gW`k`]Yf][`gY]b  
k`]fXž`g]Y\`h`YXcW`X]Y`B`chk`YbX][`\_Y]hž`U`\_h]j`ni`k`YfXYb`"

⇒bhYfbUh]cbU`Y`8]a`Ybg]cb`XYf`:`Y]gY`bU`a`Yb

8]Y`DfcV`Ya`Uh]\_`j`cb`:`Y]gY`bU`a`Yb`Vf]b[`h`b]W`h`bi`f`fYW`h]W`Yž  
gcbXYfb`Ui`W`]bhYfbUh]cbU`Y`8]a`Ybg]cbYb`a`]h`g]W`"GdUbbi`b[`Yb  
]b`]bhYfbUh]cbU`Yb`6Yn]Y\`i`b[`Yb`\_ØbbYb`Xi`fW`gc`W`Y`J`cfZ`Å`Y  
j`Yfgh`Åf`\_h`k`YfXYbž`k`Ug`]b`9i`hfYa`Z`Å`Yb`XYb`:`f]YXYb`[`YZ`Å`fXYb  
\_`Ubb`"⇒bhYfbUh]cbU`Y`Ni`gUa`a`YbUfVY]h`k`]fX`U`g`YggYbn]Y`  
Ub[`YgY\`Ybž`i`a`:`Y]gY`bU`a`Yb`ni`VY`\_Åa`dZYb`i`bX`ni`j`Yf\`]bXYfb`  
BYVYb`XYf`:`YZ`Å`fXi`b[`j`cb`@YVYb`i`bX`:`fY]\`Y]h`ghY\`Yb`GhUUhYb  
i`bhYf`Yf\`YV`]W`Ya`8fi`W`ž`@Øgi`b[`Yb`ZØf`X]Y`:`fY]`Uggi`b[`j`cb  
;`Y]gY`b`ni`Z]bXYbž`k`Ug`c`Zha`U`g`X]Y`X]d`ca`Uh]gW`Yb`6Yn]Y\`i`b[`Yb  
VY`UghYh`"

8]Y`:`Y]gY`bU`a`Y`j`cb`5fVY`M`\ci`X`i`bX`:`UX]`A`cgYg`nY][`h  
VY]gd]Y`\`UZh`X]Y`\_ca`d`YI`Y`@U[`Yž`]b`XYf`j`]Y`Y`A`YbgW`Yb`[`YZUb[`Yb  
g]bXž`b]W`h`bi`f`d`\mg]gW`ž`gcbXYfb`Ui`W`]b`XYb`:`Y[`YVYb\`Y]hYb  
]bhYfbUh]cbU`Yf`Dc`h]\_`i`bX`a`]h`Åf]gW`Yf`?`cbZ]\_`hY`"8]Y`F`c`Y`"

8 Yi hgW\`UbXg`i bX`UbXYfYf`GhUUhYb`]b`X]YgYb`?cbZ]\_hYb`k`]fX  
k`Y]hYf\`]b`\_f]h]gW\`]\`bHYfZfU[`h`i`bX`\_`ÒbbhY`k`Y]hfY]W\YbXY`:`c`[`Yb  
\UVYb"

8YhU]`g	
JcfZU``	; Y]gY`bU\`a`Y
Cfh	; UnUghfY]ZYbž`DU`Àgh]bU
EiY`Yb	<ul style="list-style-type: none"><li>• k k k "a`Yf`_`i`f"XY</li><li>• k k k "U`^`UnYYfU"Ŧa</li><li>• X[j`b"XY</li></ul>

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