

F Uh\ Ui gd`UhnZYgh. 'K ]W\ h][ Y 'l a `Y]hi b[ Yb  
ZØf`6i ggY`]b`8Y`\_Yb\Y]a °

K ]YgVUXYb. 'l a `Y]hi b[ Yb`i bX`<U`hYghY`YbUi gZÅ`Y`j ca `&+`  
V]g`&- " ' † b] &\$&) 'Ui Z[ fi bX`XYg`F Uh\ Ui gd`UhnZYghYg`]b  
8Y`\_Yb\Y]a "



K ]YgVUXYbž`8Yi hgW\`UbX`!`Fi bX`i a `XUg`F Uh\ Ui gd`UhnZYgh`]b  
8Y`\_Yb\Y]a `a ØggYb`g]W\ : U\ f[ ÅghY`XYg`ÒZZYbh`]W\ Yb  
BU\j Yf\_Y\fg`Ui Zk ]W\ h][ Y`ÿbXYfi b[ Yb`Y]bghY`Yb`"J ca `: fY]hU[ ž  
&+`" † b]`V]g`GcbbhU[ ž &- " ' † b] &\$&) žk YfXYb`Y]b][ Y`6i g`]b]Yb  
i a [ Y`Y]hYhž`k ]Y`Ygk Y!j Yf\_Y\ f"XY`VYf]W\ hYh`"8]Y`6i g`]b]Yb`(( ž  
(, `i bX`B&]g]bX`j cb`X]YgYb`9]bgW\ fÅb`\_i b[ Yb`VYhfcZZYb"

8]Y`[ YÅbXYfhYb`F ci hYb`ZØ\ fYb`ØVYf`X]Y`5i hcVU\ b`ni f  
9fgUh\U`hYghY`Y` A Ø\`VYf[ `]b`XYf`A ØbW\ YbYf`GhfU» Y`"J cb`Xc fh  
Ui g`\UVYb`X]Y`: U\ f[ ÅghY`X]Y`A Ò[ `]W\ \_Y]hž`]\ fY`: U\ fh`Ui ZXYa  
bcfa U`Yb`K Y[ `Zcfmi gYhnYb`"5`YfX]b[ g`gc`hYb`G]Y`VYUW\ hYbž  
XUgg`X]Y`<U`hYghY`Yb`GW\`U[ a Ø\`Yž`9]ZY`ghfU» Y`i bX`F Uh\ Ui gd`Uhn  
k Å\ fYbX`X]YgYf`NY]h`YbhZU`Yb"

K ]W\ h][ Y' < U`hYghY``Yb`i bX': U\ fd`ÀbY

: c`[ YbXY' < U`hYghY``Yb`k YfXYb`k À\ fYbX`XYg': YghYg`b]W\ h`VYX]Ybh

- K ]YgVUXYb!8Y`\_Yb\Y]a`G\U[ a Ø\`Y
- K ]YgVUXYb!8Y`\_Yb\Y]a`9]Z`ghfU»Y
- K ]YgVUXYb!8Y`\_Yb\Y]a`F Uh\Ui gd`Uhn
- K ]YgVUXYb!8Y`\_Yb\Y]a`A Ø\`VYf[`fØfgUhn\U`hYghY``YŁ

I a`J YfnÒ[ Yfi b[ Yb`ni`j Yfa`Y]XYbž`k YfXYb`X]Y': U\ f[ ÀghY  
[ YVYhYbž`X]Y`[ YÀbXYfhYb': U\ fhk`Y[ Y`ni`VYfØW\_g]W\ h][ Yb`i bX  
g]W\ Yf\Y]hg\U`VYf`a`Y\ f`NY]h`Y]bni`d`UbYb"5\_hi`Y`Y`bZcfa`Uh]cbYb  
g]bX`Ub`XYb': U\ fd`Ub`ÀghYb`XYf`VYhf`cZYbYb' < U`hYghY``Yb`ni  
Z]bXYb"8UfØVYf`\]bUi`g`\_ÒbbYb`G]Y`XYb`]bhYfU\_h]j`Yb  
@]b]YbbYhnd`Ub`Ui`Z`k`k`k`"bYhnd`Ub!k`JYgVUXYb"XY`bi`hnYb"

K`Y]hYfY`J`Yf`\_Y\`fgY]bgW\`f`Àb`\_i`b[`Yb`]b

K`JYgVUXYb

5VYf`b]W\`h`bi`f`k`À\`fYbX`XYg`F`Uh\`Ui`gd`UhnZYghYg`\_ca`a`h`Yg`]b  
K`JYgVUXYb`ni`I`a`Y]hi`b[`Yb"5V':`fY]hU[`ž`&)"`C`\_hc`VYfž`k`]fX`X]Y  
7Uf`!j`cb!`@]bXY!GhfU»Y`V]g`9bXY`B`cj`Ya`VYf`j`c``[`YgdYffhž`k`Ug  
k`Y]hYfY`I`a`Y]hi`b[`Yb`ZØf`X]Y`6i`g`]b]Yb`(`ž`%(`ž`%+`ž`B)`i`bX`B`(`ni`f  
:`c`[`Y`\`Uhž`k`]Y`k`JYgVUXYb!`YVh"XY`VYf]W\`h`h"8]Yg`VYhf]Zhi`bhYf  
UbXYfYa`Ui`W\`X]Y' < U`hYghY``Yb`7Uf`!j`cb!`@]bXY!GhfU»Y`i`bX  
8chn\Y]a`6U\`b\`cZ`k`À\`fYbX`XYf`GdYffi`b[`"

9g`]gh`d`fU\_h]gW\`ž`g]W\`[`i`h]a`J`c`f`Ui`g`ni`]bZcfa`]YfYbž`gc`\_ÒbbYb  
G]Y`X]Y' < U`hYghY``Y`@]bXYgV]V`]ch\Y`\_ž`X]Y`V]g`A`]hY`C`\_hc`VYf  
[`YgdYffh`gY]b`k`]fXž`i`a`[`Y\`Yb"8]YgY`GdYffi`b[`Yb`\`UVYb  
5i`gk`]f`\_i`b[`Yb`Ui`Z`X]Y`@]b]Yb`'`ž`\*`ž`%\*`ž`&&`i`bX`B`%\$`"5i`W\`X]Y  
;`UfhYbZY`XghfU»Y`k`]fX`Ua`'`&&`i`bX`&`'"5i`[`i`ghj`c``[`YgdYffhž  
k`Yg\U`V`X]Y`6i`ggY`XYf`@]b]Yb`'`ž`+`ž`'`i`bX`B`%\$`ØVYf`X]Y`A`U]bnYf  
GhfU»Y`i`bX`XYb';`i`ghUj`!GhfYgYa`Ubb!F]b[`i`a`[`Y`Y]hYh`k`YfXYb"

8]Y`G!6U\`b`i`bX`a`Y\`f

: Øf`X]Y`F Y]gYbXYbž`X]Y`XUfØVYf`\]bUi g`bZcfa Uh]cbYb`ni f`G!6U\b  
gi W\Ybž`V]YhYh`XYf`J Yf\_Y\fgj YfVi bX`6Yf`b!6fUbXYbVi f[ `fU 66Ł  
Y]bY`[ i hY`5b`Ui ZghY`Y`"5i Z`Vj [ "XY`\_Ubb`a Ub`U`Yg`K ]W\h][ Y`ØVYf  
X]Y`J YfbYhni b[ `XYf`J Yf\_Y\fga ]hY`i bX`: U\fd`ÅbY`]a `[ YgUa hYb  
J YfVi bX[ YV]Yh`bUW\`YgYb`"9]b`H]W\_Yh`[ ]`h`ZØf`U`Y`5b[ YVchY`XYg  
ÖZYbh]W\Yb`DYfgcbYbbU\j Yf\_Y\fg`i bX`Yfa Ò[ `]W\h`XYb`K YW\gY`  
nk ]gW\Yb`6i g`i bX`6U\b`"

8]Y`VYj c fghY`YbXYb`ÿbXYfi b[ Yb`]a `6i gj Yf\_Y`f`V]YhYb`gck c`\  
<YfUi gZcfXYfi b[ Yb`U`g`Ui W\`X]Y`A Ò[ `]W\`\_Y]hž`ni `i bZhkg Y]gYbXY  
@Øgi b[ Yb`ZØf`XYb`B U\j Yf\_Y`f`]b`K ]YgVUXYb`ni `YfdfcVYb`": Øf  
U`Y`: U\ f[ ÅghY`[ ]`hž`g]W\`fYW\hY]h][ `Ui Z`X]Y`bYi Yb`; Y[ YVYb`Y]hYb  
Y]bni ghY`Yb`i bX`]a `VYghYb`: U`X]Y`H]ddg`ni f`Fci hYbd`Ubi b[ `ni  
VY`Yfn][ Yb`"K Yf`[ i h]bZcfa ]Yfh]ghž`\Uh`X]Y`VYghYb`7`U`bW`bž  
YbhgdUbbh`Ubg`N]Y`ni `ca`a Yb`°

8YhU]`g	
C fh	K ]YgVUXYbž`8Yi hgW\`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "Ygk Y!j Yf_Y`f`"XY</li> <li>• k ]YgVUXYb!`YVh"XY</li> <li>• k k k "Vj [ "XY</li> </ul>

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