

?`Y]XYfhUi gW\ / Ua d /K cf\_g\cdg. '< YggYb  
\_Àa dZh'[ Y[ Yb ': Ugh': Ug\]cb °

⊕ '< YggYb 'Z]bXYb'j ca '&&'V]g'&+'5df]'J YfUbgH'hi b[ Yb'XYf  
: Ug\]cb'FYj c'i h]cb'K YY\_'ghUhhž'X]Y'Ui ZbUW\U'h][ Y'A cXY  
i bX'[ Y[ Yb ': Ugh': Ug\]cb'Ui Za Yf\_gUa 'a UWYb"



8 Ufa ghUXhž'8 Yi hgW\`UbX'!'a '?Ua dZ'[ Y[ Yb'X]Y  
< YfUi gZcfXYfi b[ Yb'XYf': Ugh': Ug\]cb'fØW\_h'U'hYfbUh]j Yf'?cbgi a  
]b'XYb': c\_i g"⊕ '< YggYb'[ ]Vh'Yg'nU\`fY]WY'⊕]h]Uh]j Ybž'X]Y'X]YgYa  
HfYbX'Ybh[ Y[ Ybk ]f\_Yb"'Gc'Z]bXYb': `c\ a Àf\_hYž'GYWcbX\UbX!  
; YgWÀZhY'i bX'l a gcbgh'ÀXYb'ja a Yf'a Y\`f'Ni gdfi W"'8]Y  
? UggY'Yf'; fYYbdYUW'ž [ YbX'jb]h]]YfhY'&\$%)`X]Y'YfghY  
?`Y]XYfhUi gW\!DUfhmž'X]Y'a ]h'Yfk Y]'Y'Zcf]Yfh"'6YgcbXYfg'g]W'hUf  
]gh'XUg'9b[ U[ Ya Ybh'XYf'\Ygg]gWYb'GhÀXhY'k À\`fYbX'XYf'[ YfUXY  
'Ui ZYbXYb': Ug\]cb!FYj c'i h]cb!5\_h]cbgk cWYž'X]Y'À\`f]W'ja '5df]'  
ghUhhž]bXYhž'i a 'Ui ZJ YfUbhk cfhi b[ 'i bX'HfUbgdUfYbn']b'XYf  
A cXY]bXi ghf]Y'Ui Za Yf\_gUa 'ni 'a UWYb"'8]YgY'K cWY'Yf]bbYfh  
ni XYa 'Ub'XYb'hfU[ ]gWYb'9]bghi fn'XYf'FUbU'D`UnU'HYI h]'ZUVf]\_']b  
6Ub[ `UXYgWž'VY]'XYa 'a Y\`f'U'g'%'\$%\$'A YbgWYb']\`f'@YVYb

j Yf`cfYb"

J cb`&&"`V]g`&+"`5df]`"Y[ h`XYf`GWk Yfdi b`\_h]b`8 Ufa ghUXh`Ui Z  
J YfUbghU`hi b[ Yb`k ]Y`?`Y]XYfhUi gWk dUfhmgž: ]`a UVYbXYb`i bX  
K cf\_g`g\cdg"8 ]Y`5\_h]cbgk cWY`n]Y`h`XUfUi Z`UVž`XUg`6Yk i gghgY]b  
Z0f`X]Y`bY[ Uh]j Yb`9ZZY`\_hY`XYg`HYI h]`\_cbgi a g`ni`gh`f`\_Yb" `Gc`gh]Y[  
`Ui h`XYf`9I !I a k Y`hU[ Ybhi f`XYf`HYI h]`\_cbgi a` ]b`XYf`9I` ]a` `X\`f  
&\$\$&&`Ui Z`Xi fWk gWk b]h]`Wk`%-`?`]`c[ fUa a` `dfc`DYfgcbž`]a  
J Yf[ `Y]Wk`ni`%+`?`]`c[ fUa a` ]a` `X\`f`&\$%-`" `0f[ `B]hgWk ž`XYf  
@UbXYgj cfg]hnYbXY`XYg`6I B8`<YggYbž`k Ufbhj cf`XYb  
j Yf\YYfYbXYb`?`cbgYeI YbnYb`j cb`: Ugh`: Ug\]cb.`\c`Y  
I a k Y`hj YfgWk a i hni b[ `i bX`Ybcfa Yf`F`Yggci fWk bj YfvfUi Wk "

### J YfUbhk cfhi b[ `]a` `HYI h]`\_cbgi a

8 ]Y`k UWk gYbXY`B UWk ZFU[ Y`b UWk`GYWk bX\UbX!DfcXi`\_hYb`gd]Y[ Y`h  
XUg`i a XYb`\_Yb`VY]`XYb`?`cbgi a ]YfYbXYb`k ]XYf" `b`<YggYb`\_Ui ZYb  
VYfY]hg`X]Y`<`À`ZhY`XYf`J YfVfUi Wk Yf] ]bbYb`GYWk bX\UbXž`k `À`fYbX  
gWk g`j cb`nY`\b`d`UbYbž`X]Yg`]b`Ni`\_i bZhni`hi b"8 Yf`<UbXY`a` ]h  
[ YVfUi Wk hYb`K UfYb`k `ÀWk gh`gc [ Uf`gWk bY`Yf`U`g`XYf`9]bnY`\UbXY`  
]bg[ YgUa h`8]YgY`9bhk ]W`\_i b[ `nY][ hž`XUgg`]a a Yf`a Y`f`A YbgWk Yb  
Ui ZVYk i gghYb`?`cbgi a` gYhnYb`a `0Wk hYb"

Ni [ `Y]Wk`VYa`0`Yb`g]Wk`]a a Yf`a Y`f`A cXYa Uf`\_Yb`i a` `Y]b  
d cg]hj Yg`a U[ Yž`Ui Wk`k Ybb`X]Y`A Yb[ Y`b]Wk h`fYWk Wk`VUfYf  
HYI h]`]Yb`Ui g`gmb`h`Yh]gWk Yb`: UgYfb`fUd]XY`ghY][ h`Dfc [ bcgYb  
Yfk UfhYbž`XUgg`V]g`&\$` \$`]bg[ YgUa h`%`\$`A` ]`]cbYb`HcbbYb  
HYI h]`]Yb`dfcXi`n]Yfh`k YfXYb"5`Ufa ]YfYbXY`NU\`Yb`VY`Y[ Ybž`XUgg  
`YXY`GY`\_i bXY`Y]bY`@\_k`!@UXi b[ `HYI h]`]Yb`j YfvfUbb`h`cXYf`Ui Z  
8 Ydcb]Yb`UbXYhž`UbghUhh`fYWk Wk`h`ini`k YfXYb"

### 9i fcd`À]gWk Yg`9b[ U[ Ya` Yb`h`Z0f

#### B UWk \ U`h][`\_Y]h

8 Yf`Yi fcd`À]gWk Y`; YgYhn[ YVYf`\_ca a h`XYa`I a k Y`hdfcV`Ya  
YVYbZU`g`Yb]h[ Y[ Yb" `A` ]h`A U`bU\`a Yb`k ]Y`XYf`5VZU`f]Wk h]b]Y`j cb  
&\$%, `i bX`J cfgWk `À[ Yb`ni`f` , VYfUfVY]hi b[ `XYf`VYghY\`YbXYb

F Y [ Y`i b [ Yb`nY ] [ h`X ] Y`9i`Y ] bYb`K Y [ `Ui Z`i a`< YfghY`Yf`ni f  
 J YfUbhk cfhi b [ `ni`n ] Y`Yb`"9] b`bYi Yg`l a k Y`hnY ] W`Yb`k ] fX  
 Y ] b [ YZ0\fh`zi a`8 ] b [ Y`Yf`\_YbbVUf`ni`a U`W`Yb`z`X ] Y`0`c`c [ ] gW`Yb  
 ? f ] hYf ] Yb`Yb`hgd fY W`Yb`zi bX`i a`g ] W`Yf`ni ghY`Yb`z`X Ugg`A U`hYf ] U` ] Yb  
 k Yb ] [ Yf`gW`A`X` ] W`Y`G`hc ZY`Yb`h`U`hYb`"

⇒ a`A`Äfn`&\$&( `k i fXYb`J`c`fgW`Ä [ Y`ni`f`9] bZ0\fi b [ `Y ] bYg`GmghYa g  
 XYf`Yfk Y ] hYfhYb`< YfghY`Yfj YfUbhk cfhi b [ `YfUfVY ] hYh`< YfghY`Yf`  
 j`cb`HYI h` ] Yb`a`0ggYb`\_0bZn ] [ `X ] Y`?`cghYb`Z0f`X ] Y [ YhfYbbhY  
 GUa`a`i`b [ ž`Gcfh ] Yfi b [ `i`bX`XUg`F`Y`W`m`W ] b [ ` ] \`fYf`DfcXi`\_`hY`hfU [ Yb`  
 8 ] YgY`F`Y [ Y`i`b [ `gc`gh`Ä`f`\_Yb`z`XUgg`J`YfVfUi`W`Yf` ] b`bYb`Y ] bZUW`Y  
 9`b`hgW`Y ] Xi`b [ Yb`Z0f`b`U`W` \`U`h ] [ Y`HYI h` ] Yb`hfY`ZYb`\_0`b`bYb`i`bX  
 XUgg`5`h`hYI h` ] Yb`Y`ZZ ] n ] Yb`hYf`V`Y` \`U`b`X`Y`h`k`Y`f`X`Y`b`\_0`b`bYb`"

⇒ X ] YgYa`Ni`gUa`a`Yb` \`Ub [ `Zc`f`X`Y`f`b`X ] Y`J`YfUbghU`hYf`X`Yf` : Ug` \ ] cb  
 F`Y`j`c`i`h ] cb`K`YY`\_`Ui`W`Y` ] bY`V`Y`gg`Y`f`Y` ⇒ Z`f`U`gh`fi`\_`hi`f`Z0f`X ] Y  
 [ YhfYbbhY`GUa`a`i`b [ `j`cb`HYI h` ] Yb`"9] b`n`Y`b`hfU`Y`g`9j`Y`b`h` ] b  
 :`f`Ub`\_`Z`f`h`j`Y`f`Y ] b`h`?`i`b`gh`ž`K`c`f`\_`g` \`c`d`g`ž`8 ] g`\_`i`gg ] cb`Y`b`i`b`X`?`i`fn`Z`a`Y`ž  
 i`a`i`b`h`Y`fg`W` ] Y`X` ] W`Y`Ni` [ `Ä`b [ Y`ni`a`H`Y`a`U`B`U`W` \`U`h ] [ `\_Y ] h`ni  
 Yf`0`Z`b`Yb`"5`b`gh`Y` \`Y`b`X`Y`J`YfUbghU`hi`b [ Yb`ž`k ] Y`Y ] bY  
 ?`Y ] X`Y`f`h`Ui`g`W`d`U`f`h`m`i`a` ] h`8`>`i`b`X`Y ] b`K`Y`V`Y`b`!`K`c`f`\_`g` \`c`d` ] b  
 C`ZY`b`V`U`W`ž`g ] b`X`HY` ] `X ] Y`g`Y`f`6`Y`gh`f`Y`Vi`b [ Yb`"

8YhU]`g	
JcfZU`	l a k Y`h
l fgUW`Y	: Ugh` : Ug` \ ] cb`ž`F`Y`gg`c`i`f`W`b`j`Y`f`V`f`U`i`W`ž l a k Y`h ] YfgW`a`i`h`ni`b [
Cfh	8Ufa`gh`U`X`h`ž`8`Y`i`hg`W` \`U`b`X
EiY`Y`b	<ul style="list-style-type: none"> <li>• k k k "ZUn"bYh</li> <li>• k k k "a Xf"XY</li> <li>• k k k "Yi fcdUf`"Yi fcdU"Yi</li> </ul>

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