

A UI !K YVYf! ? c`Y[ . 'BYi Y': Y`ck g  
Zc f gW X Y b 'ØVYf'F Y`][ ]cb'i bX'l fVUb]hÅh°

8 Ug'A UI !K YVYf! ? c`Y[ 'XYf'l b]j Yfg]hÅh'9fZi fh'VY[ fØ» h'ja  
Gca a YfgYa YghYf'&\$&) 'bYi Y': Y`ck g'i bX'dfÅgYb]Yfh']\fY  
: cfgWxi b[ gdfc^Y\_hY'ni 'FY`][ ]cb'i bX'l fVUb]hÅh"

9fZi fhž'8Yi hgW`UbX'!'5a '+'5df]"&\$&) '\Uh'XUg'A UI !K YVYf!  
?c`Y[ 'XYf'l b]j Yfg]hÅh'9fZi fh'gY]bY'bYi Yb': Y`ck g'i bX  
?c`Y[ ]Uh]bbYb'ZØf'XUg'Gca a YfgYa YghYf'&\$&) 'VY[ fØ» h"8 ]Y  
?c`Y[ !: cfgWxi b[ g[ fi ddY' FY`][ ]cb'i bX'l fVUb]hÅh 'k ]fX'i bhYf  
XYf'@Y]hi b[ 'j cb'Gi gUbbY'FUi 'i bX'Øf[ 'FØd\_Y'UfVY]hYb"8 ]YgY  
; fi ddY'k ]Xa Yh'g]W`XYa ' ]bhYfX]gn]d` ]bÅfYb'5i ghUi gW`ØVYf'X]Y  
Ni gUa a Yb\Åb[ Y'nk ]gW`Yb'FY`][ ]cb'i bX'ghÅXh]gW`Ya '@VYbž'k Ug  
]b'XYf'\Yi h][ Yb'NY]h]j cb'k UW`gYbXYf'6YXYi hi b[ ' ]gh"

8 ]Y': Y`ck gž'X]Y'Ub'XYf': cfgWxi b[ g[ fi ddY'hY]'bY\`a Ybž'Vf]b[ Yb  
Y]b'VfY]hYg'GdY\_hfi a 'Ub'H\Ya Yb'a ]h"≠YbY'6YWW]k ]fX'ni 'XYb  
K YW`gY'k ]f\_i b[ Yb'nk ]gW`Yb'BUhi f'i bX'l fVUb]g]Yfi b[ 'Zc f gW X Y b ž  
k Å\fybX'6ÅfVY'6Y]b\Ui Yf! ? Ø\`Yf'\ ]ghc f]gW`Y'5gdY\_hY'j cb  
K Å`Yb' ]b' ? U]fc'i bhYfgi W`hž'i a 'XYfYb'F c`Y' ]b'XYf'fY`][ ]ØgYb  
D'i fU`]hÅh'ni 'h\Ya Uh]g]YfYb" A Uf]U'7 ]Yg'U'VY'Yi W`hYh'X]Y  
; YgW`W`hY'XYf'?cYI ]ghYbn'j cb'ž XYb'i bX'7\ ]ghYb' ]b'XYf  
j cfa cXYfbYb'GhUXh'G'i hg\_ž'i bX': fUbW`gWc': YffUf]ZfU[ hž'cV  
A Ufh]b'6i VYfg'?cbnYdh'XYg'? ]VVi hn'U'g  
; Ya Y]bgW`UZhgYI dYf]a YbhcXYf'U'g'h\Ycdc`]h]gW`Y'I hcd]Y  
[ Yk YfhYh'k YfXYb' \_Ubb"

J ]Y`ZU`h'XYf'Dfc ^Y\_hY

K Y]hYfY': Y`ck g'k ]Y'5[ bYg': `cfU'i bX'9gd]hU'< U'XYf'Vf]b[ Yb  
]bbcj Uh]j Y'DYfgdY\_h]j Yb'Y]b/': `cfU'YfZc f gW`h'X]Y', VYf'Uddi b[ Yb

j cb'fY`][ ]OgYa`'8Yb\_Yb'i bX'dcdi`'ÄfYb', VYfnYi [ i b[ Yb']b'7'i ž  
k Ä\fybX`<U`XYf`X]Y`5i gk ]f\_i b[ Yb`XYg`?UfVU`U!`?ca d`YI Yg`Ui Z  
XUg`GhUXh`YVYb`XYf`G\ ] Ug`]b`?c`\_UhU`i bX`8\U`U`Ub`U`mg]Yfh`'8]Y  
: cfgW`i b[ gUfVY]h`j cb`F]W`UfX`@]a`'ni`'fY`][ ]OgYa`'8i U`]ga`i g`i bX  
i fVUbYf`9bhk ]W`\_i b[ `]a`'fÖa` ]gW`Yb`K`YghYb`'gck ]Y`j cb`A`Ufh]b  
K`U`fUZZ`ni`f`i fVUb]h`Äh`XYg`7`f]ghYbhi`a`g`]b`XYf`fÖa` ]gW`Yb  
?U]gYfnY]h`nY][ hž`k ]Y`k`Y]hfY]W`YbX`i bX`j ]Y`Z`Ä`h][ `X]Y  
: fU[ YghY`i b[ Yb']b`X]YgYf': cfgW`i b[ g[ fi`ddY`g]bX`"

≠hYfYggUbh`]gh`Ui`W`X]Y`5fVY]h`j cb`6]f[ ]h`GW`ÄV`Yfž`X]Y`]a  
6YfY]W`X`Yf`Gcn]U`d`\`c`gcd`\]Y`i bX`; YgY`gW`UZhgh`Ycf]Y`ni`'; `cVU`  
Gci`h`Ghi`X]Yg`Zc`fgW`h`'8]YgYg': cfgW`i b[ gZ`X`VY`ZUggh`g]W`a`]h  
XYb`<YfUi`gZc`fXYfi`b[ Yb`i bX`7`U`b`W`bž`X]Y`@`Ä`b`XYf`]a`'i`[ `cVU`Yb  
GØXYb`Ui`Z[ fi`bX`i`\fYf`\_c`cb]U`Yb`J`Yf[ Ub[ Yb`Y]hi`bX`XYf  
[ Y[ Ybk`Ä`fh][ Yb`i`fVUb]g]Yfi`b[ gdfcnYggY`Yfk`UfhYb`"

## 8 Yf`[ `cVU`Y`GØXYb`i bX`i fVUb]g]Yfi b[

8Yf`6Y[ f]ZZ` ; `cVU`Gci`h`VYn]Y`h`g]W`Ui`Z`B`Uh]cb`Yb`]b`5g]Ybž  
5Zf]\_U`i bX`@]hY]b`Ua`Yf]\_Už`X]Y`Äi`Z[ `c`Y`5fa`i`hg!`i`bX  
≠Zc`fa`U`]h`Ä`hgb]j`Y`Ui`g`Ui`Z`k`Y]gYb`"8]Yg`nY][ hž`XUgg`i`fVUb]g]Yfi`b[  
b]W`h`bi`f`Y]bY`fÄi`a`]W`Yž`gcb`XYfb`Ui`W`Y]bY`gcn]U`Y`8]a`Ybg]cb  
\Uh`G`Y]h`Y`hk`U`&\$%)`Y`VYb`ØVYf`+` )`X`Yf`[ `cVU`Yb`gh`Ä`Xh]gW`Yb  
6Yj`Ö`\_Yfi`b[ `]a`'i`[ `cVU`Yb`GØXYb`i bX`V]g`&\$&)`k`]fX`X]YgY`NU`  
gW`Ä`hni`b[ gk`Y]gY`'ž+)`A`]'`UfXYb`YffY]W`Ybž`k`Ug`ØVYf`)`(`X`Yf  
; YgUa`hVYj`Ö`\_Yfi`b[ `X]YgYf`F`Y[ ]cb`Yb`hgd`f]W`h`'8]YgY  
i`fVUb]g]Yfi`b[ gdfcnYggY`g]bX`ghUf`\_`X`mb`Ua`]gW`i`bX`ZØ`fYb`ni  
nU`fY]W`Yb`<YfUi`gZc`fXYfi`b[ Ybž`k`]Y`VY]gd]Y`gk`Y]gY`k`UW`gYb`XYb  
]b`hfU`i`fVUbYb`i`b[ `Y]W`Y`hYb`i`bX`Y]bYa`'5bgh]Y[ ]j`cb  
A`Y[ Ugh`Ä`X`hYb`"

9]b`nYb`hfU`Yg`5b`]Y[ Yb`XYf': cfgW`i b[ `]gh`XUg`J`Yfgh`Ä`b`Xb]g  
i`fVUbYf`@YVYbgk`Y]gYb`]a`'i`[ `cVU`Yb`GØXYbž`k`c`b`YVYb`XYb  
J`cfhY]`Yb`XYf`i`fVUb]g]Yfi`b[ `Ui`W`X]Y`[ Ygi`bX`Y]h`]W`Yb': c`[ Yb  
b]W`h`][ bcf]Yfh`k`YfXYb`\_Ö`bbYb`"8]Y`?`fUb`\_`Y]hg`Ugh]b`X]YgYb  
Gh`Ä`X`hYb`k`]fX`j`cfUi`gg]W`h`]W`k`Y]hYf`ni`bY`a`Ybž`k`Ug`Ui`ZY]bY  
?ca`V]b`Uh]cb`j`cb`i`a`k`Y`hVYX]b[ i`b[ Ybž`@YVYbggh]j`Yf`Ä`b`XYfi`b[ Yb  
i`bX`gcn]U`Yf`i`b[ `Y]W`Y]h`ni`fØW`ni`ZØ`fYb`]gh`"

A ]h'XYb`UbghY\YbXYb` : cfgWxi b[ Yb`Ua`A UI !K YVYf! ?c``Y[ `k ]fX  
 b]W h`bi f`XYf`5i ghUi gW`nk ]gWYb` ]bhYfbUh]cbU`Yb  
 K ]ggYbgW UZhYf] ]bbYb`[ YZOfXYfhž`gcbXYfb`Ui W`ni f`9bhk ]W`i b[  
 j cb`?cbnYdhYb`VY][ YhfU[ Ybž`X]Y`ja` ?cbhYI h`XYf`I fVUb]hÀhi bX  
 FY`][ ]cb`fY`Yj Ubh`g]bX`"8Yf`5i ghUi gW`j cb`DYfgdY\_h]j Yb`Xi fW  
 : Y``ck g`k ]Y`DYhYf` ; chgWU`\_ž`XYf`ni`Ya`ch]cbU`Yb`8]a`Ybg]cbYb  
 XYf`6Yf]W`hYfghUhi b[ `ØVYf`A`i`g`]a`Y`i`bX`<]bXi`g`Zc`fgW`hž`nY][`h`X]Y  
 6fY]hY`XYf`H\Ya`Ybž`X]Y`]b`X]YgYa`F`U`a`Yb`VY\UbXY`h`k`YfXYb`"

8]YgY`j`]Y`ZÀ`h][`Yb` : cfgWxi b[ gdfc`Y`\_hYž`X]Y`g]W`a` ]h`XYf  
 ðhYfU\_h]cb`nk` ]gWYb`FY`][` ]cbž`I`fVUb]hÀhi`bX`XYb  
 <YfUi`gZcfXYfi`b[`Yb`XYg`[`c`VU`Yb`GØXYbg`VYgW`ÀZh][`Ybž  
 fYZY\_h]YfYb`X]Y`8f]b[ `]W`\_Y]hž`bYi`Y`K`Y[`Y`XYg`8Yb`\_Ybg`i`bX  
 <UbXY`bg`ni`Yb`hk` ]W`\_Y`b`" ð`5bVYhfUW`h`XYf`fUgUbhYb  
 JYfÀbXYfi`b[`Ybž`X]Y`X]Y`i`fVUbYb`F`Ài`a`Y`XYf`K`Y`h`d`f`À[`Ybž`g]bX  
 gc`W`Y`U`\_UXYa` ]gWYb`D`UhhZcfa`Yb`i`bYf`Àgg`]W`ž`i`a`Zi`bX]YfhY  
 @Øgi`b[`Yb`ni`Z]bXYb`"

I`b]`9fZi`fh`VYf]W`hYhž`CI`ZcfX`F`YgYUfW`g`hY``h`ZYghž`=8`C`G  
 : cfgWxi b[ `j`YfXYi`h`]W`h`"

8YhU]`g	
C`fh	9fZi`fhž`8Yi`hgW`_UbX
E`i`Y``Yb	<ul style="list-style-type: none"> <li>• k`k`k`"i`b]!YfZi`fh"XY</li> <li>• c`I`ZcfXfY"W`a</li> <li>• k`k`k`"]Xcg!fYgYUfW`"XY</li> </ul>

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