

gUY`gW`A[ h'ni fØW\_.' < i h\ ]! 5 b[ f] ZZY  
YfgW ØhhYfb`HY`5j ]j °

gUY`g`@ Zhk UZZY`fYU[ ]Yfh`Ui ZFU\_YhYbUb[ f] ZZY`XYf`< i h\ ]!  
A ]`nž'[ fY]Zh`N]Y`Y`a`Ša Yb`Ub`i bX`Xfc`h'a ]h'a Ugg] Ya  
; Y[ YbgW`U[ "



HY`5j ]j ž`gUY`!`5a`\*"A U] &\$&) `Uh`X]Y`]gUY`]gWY`@ Zhk UZZY  
U`g`FYU\_h]cb`Ui ZY]bYb`FU\_YhYbUb[ f]Z`XYf`]g`Ua ]gh]gWYb`< i h\ ]!  
A ]`n`a`Ša Yb`8i hnYbXY`N]Y`Y`Ub[ Y[ f] ZZYb`8Yf  
fU\_YhYbVYgWcggYbY`6YfY]W`U[ ]b`XYf`BÅ\Y`XYg`:`i [ \UZYbg`6Yb  
; i f]cb`]b`HY`5j ]j ž`k`c`Y]bY`< i h\ ]!FU\_YhY`Y]bgW`i [ `i bX`UW`h  
DYfgcbYb`j Yf`YmhYž`k`Å`fYbX`XYf`:`i [ j Yf`Y`f`j`cfØVYf[ Y\YbX  
i bhYfVfcWYb`k`i fXY`gUY`g`A ]`hÅ`VYghÅh[ hY`XYb`9]bgW`U[ ž`XYf  
b]W`h`Xi`fW`XUg`5V`k`Y`f`gmghYa`UV[ YZUb[ Yb`k`YfXYb`\_`cbbhYž`i bX  
Yf`\_`Å`fhYž`XUgg`X]Y`< i h\ ]!A ]`n`XUVY]Y]bY`VU`]gh]gWY  
<mdYfgWU`fU\_YhY`j Yfk`YbXYh`UVY`"J ]XYcg`j`cb`XYf`GnYbY`nY][ Yb  
Ui ZghY][ YbXYb`FU`i`W`i`bX`dUb]gWY`FYU\_h]cbYb`Ua`:`i [ \UZYbž  
k`Ug`X]Y`Ub[ YgdUbbhY`G]hi`Uh]cb`i`bhYfghf]W`ž`X]Y`dUfU`Y`ni`Y]bYf  
`Ui`Zy`bXYb`G]WYf\Y]hgVYfUhi`b[ `XYf`]gUY`]gWYb`FY[ ]Yfi`b[

j Yf]YŽ'VY]'XYf'Y]bY'a Ò[ 'WY'5i gk Y]hi b[ 'XYf'5b[ f]ZZY 'a  
; UnUghfY]ZYb'VYgdfcWYb'k i fXY"

8 Ug]gfUY`]gWY'A ]]hÅf'\Uh'g]W`ni a 'N]Y`[ YgYhnhž'X]Y  
a ]]hÅf]gWYb': Å\][ \_Y]hYb'XYf'<i h\]'ja 'Ÿa Yb'ni 'gWk ÅWYb'i bX  
XUVY]'bgVYgcbXYfY'XYfYb'≠ZfUghfi \_hi f'Ubni [ fY]ZYbž'X]Y'ZØf'XYb  
HfUbgdcfh]fUb]gWYf'K UZZYb'j cb'6YXYi hi b[ 'gh" 'Gc'k i fXYb'i bhYf  
UbXYfYa '5b[ f]ZZY'Ui ZY]bY'6YhcbZUVf[\_'k Ygh]W'j cb'<i XU]XU  
Xi fW [ YZØ\fhž'X]Y'cZZYbVUf'ZØf'XYb'6Ui 'a ]]hÅf]gWYf'5b`U[ Yb  
[ Ybi hnh'k ]fX"@Ui h'XYa 'j cb'XYb'<i h\]'\_cbhfc`']YfhYb  
; Ygi bX\Y]hga ]b]ghYf]i a 'ghUfVYb'VY]'X]YgYa '5b[ f]ZZ'nk Y]  
A YbgWYbž'k Å\fybX'(&'k Y]hYfY'j Yf'Yhnh'k i fXYb"'J]XYcg'nY][ Yb  
\YZh][ Y'9I d'cg]cbYb'i bX'X]Y'BchZU`fYU\_h]cbYb'XYf  
F Yhi b[ gX]YbghY"

## 6YXfc\i b[ 'Xi fW'X]Y'<i h\]!A ]`n

8]Y'<i h\]!A ]`n'\Uh]b'XYb'YhnhYb'HU[ Yb']\fy'5b[ f]ZZY'Ui Z'gfUY`  
j YfghÅf\_h'i bX'Xfc\hYž'XYb'@ Zhj Yf\_Y\fbUW'gfUY`k Y]hYf\]b'ni  
ghØfYb"'gfUY`g'J YfhY]X][ i b[ ga ]b]ghYf'gfUY`? Uhn'fYU[ ]YfhY'a ]h  
Y]bYf'8fc\i b[ ž'X]Y'Ui ZY]bYb' g]YVYbZUWYb' ; Y[ YbgW'U[  
UVn]Y'hYž'ZU`g'X]Y'5b[ f]ZZY'Ui Z'gfUY`Ub\U'hYb'gc`hYb"  
DfYa ]Yfa ]b]ghYf'6Yb'Ua ]b'BYhUb'U\i 'j YfXYi h]W'hYž'XUgg'X]Y  
G]WYf\Y]h'XYf'gfUY`]gWYb'6Øf[ Yf'cVYfghY'Df]cf]hÅh'\UVY'i bX  
gYhnY'X]Y'G]WYf\Y]hgVYfUhi b[ Yb'Ubž'i a 'X]Y'U\_hi Y`Y'@U[ Y'ni  
Yj U'i ]YfYb"

Hfchn'Y]bYf'VYghY\YbXYb'K UZZYbfi \Yž'X]Y'gY]h'Bcj Ya VYf'&\$&'  
[ ]hž'ZØ\fh'gfUY`k Y]hYf\]b'a ]]hÅf]gWY'5\_h]cbYb'ja '@VUbc'b'Xi fW  
i bX'\Uh'fYW'bh'GhY`i b[ Yb'XYf'<]gVc`U\`Ub[ Y[ f]ZZYb"'8]Yg'nY][ h  
XYb'[ YgdUbbhYb'Ni ghUbX'XYf'fY[ ]cbž'k c'U\_hi Y`Y'?cbZ]\_hY  
a Y\fyfY': fcbhYb'i a ZUggYb"'8Yf'<UZy'b'j cb'<i XU]XU'k ]fX'U`g  
ghfUhy[ ]gW'k ]W'h][ 'YfUW'hYhi bX'gd]Y'hY]bY'nYbhfU'Y'F c`Y'ZØf'X]Y  
<i h\]ž'X]Y'XUfØVYf'K UZZYb'j]bg'@UbX'Vf]b[ Yb"

≠hYfbUh]cbU`Y'F YU\_h]cbYb'i bX

5i gk ]f\_i b[ Yb

8]Y`a` ]]hÅf]gWYb`5i`gY]bUbXYfgYhni`b[ Yb`]a` `>a` Yb`i` bX`nk` ]gWYb`  
 =gfUY`i` bX`XYb`<i` h\]` \UVYb`Ui` W\` ]bhYfbUh]cbU`Y`?`cbgYei` YbnYb`"  
 8]Y`i` G5`Vca` VUfX]YfYb`gY]h`a` Y`fYfYb`K` cWYb`[ Yn]Y`h`<i` h\]!  
 GhY`i` b[ Yb`ž`i` a` `X]Y` ]bhYfbUh]cbU`Y`GW\ ]ZZU` \fh]a` `F`chYb`A` YYf`ni`  
 gW\ØhnYb`ž`XU`X]Y`<i` h\]`k` Y]hYf\]b`<`UbXY`g!`i` bX`A` ]]hÅfgW\ ]ZY`  
 Ub[ fY]ZYb`" =gfUY`g`A` ]]hÅf` \UhhY` ]a` ` ,` Vf][ Yb` ]b`XYb` `YhnhYb`  
 A`cbUhYb`\_Y]bY`5b[ f]ZZY`Ui` Z`N]Y`Y` ]a` `>a` Yb`a` Y`f`Xi` fW\ [ YZØ` \fhž`  
 k` Ug`g]W\ `Y`XcW\ `a` ]h`XYb` `Øb[ ghYb`9bhk` ]W\_`i` b[ Yb`ÅbXYfh`"

8]Y`G]hi` Uh]cb`V`Y]Vh`Ub[ YgdUbbhž`i` bX`X]Y`VYUVg]W\h][ hYb`k` Y]hYfYb`  
 A` ]]hÅfU`\_h]cbYb` =gfUY`g`\_ØbbhYb`X]Y`8`mbUa` ]\_`XYf`U`\_hi` Y`Yb`  
 ?`cbZ`\_hY` ]b`XYf`FY[ ]cb`Yb`hgW\Y]XYbX`VYY]bZi` ggYb`"8`Yf` ;` UnU!  
 ?`fY[ ž`Ui` g[ Y`Øgh`Xi` fW\ `Y]bYb` ,` VYfZU` `XYf`<`Ua` Ug` ]a` `C`\_hc`VYf`  
 &\$`&'` ž`V`Y]Vh`Y]b`nYbhfU`Yf`Di` b`\_h]b`X]YgYf`\_ca` d`Yi` Yb`  
 ;` Ya` Yb[ Y`U[ Y`ž`k` Å` \fYbX`X]Y`<i` h\]!A` ]]n`g][ bU`]g]Yfh` \Uhž` ]\fY`  
 5b[ f]ZZY`Zc`fhgYhnhYb`ni` `k`c`Yb`"

8YhU]`g	
J`c`f`ZU` ``	F`U`_`Y`h`Y`b`U`b[`f]`Z`Z`
I`f`g`U`W\`Y`	F`U`_`Y`h`Y`b`V`Y`g`W\`i``gg`ž`F`Y`U`_`h]`c`b`
C`f`h`	H`Y` ``5`j` ]j` ž` =gfUY` ``
J`Y`f`Y`h`n`h`Y`	)` \$`
E`i`Y`Y`Y`b`	<ul style="list-style-type: none"> <li>• k`k`k` "a`Yf`_`i`f`"XY`</li> <li>• k`k`k` "nY]h`"XY`</li> <li>• k`k`k` "nXZ`"XY`</li> </ul>

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