

DUDgh'@Yc`L =J " `c ZZ]n]Y``']a `5a h. `F cmU`g  
i bX`Dc`]h]\_Yf`ZY]Yfb`]b`F ca` °

DUDgh'@Yc`L =J " `k ]fX`Ua` `%, "A U] &\$&) `ZY]Yf`]W` `]b`F ca`  
Y]b[ YZØ\fh" `F cmU`g`i bX`GhUUhgZØ\fyf`Ui g`U``Yf`K Y`h`bY\`a Yb`  
hY]`"



F ca ž`hU`]Yb`!`5a` `%, "A U] &\$&) `k ]fX`DUDgh'@Yc`L =J " `c ZZ]n]Y``']b`  
gY]b`5a` h`Y]b[ YZØ\fh" `8 ]Y`ZY]Yf`]W`Y`NYfYa`cb]Y`Z]bXYh`Ui`Z`XYa`  
DYhYfgd`Uhn`]b`F ca` `ghUhh`i bX`k ]fX`j`cb`nU`\`fY]W`Yb`GhUUhg[ `ÀghYb`  
gck ]Y` ; `Ài`V][`Yb`Ui`g`U``Yf`K`Y`h`i`VY[ `Y]hYh" `I`bhYf`XYb`fcmU`Yb`  
J`YfhfYhYfb`g]bX`?`Òb][` `Y`dY`f) `+`Ł`i`bX`?`Òb][` ]b`@Yh]n]U`f) `&`Ł`Ui`g`  
GdUb]Ybž`?`Òb][` `D\`]'ddY`f\*) `Ł`i`bX`?`Òb][` ]b`A`Uh\`]'XY`f) `&`Ł`Ui`g`  
6Y`[ ]Ybž`gck ]Y` :`Øfgh]b`7\`Uf`ÄbY`f( `+`Ł`i`bX` :`Øfgh`5`VYfh`f\* `+`Ł`Ui`g`  
A`cbUW`" `5i`W` `?`Òb][` ]b`A` ½ ]a`U`f) ( `Ł`XYf`B]YXYf`UbXY`k ]fX`]b`  
Y]bYa` `gh]j`c``Yb`gW`k`UfnYb`9bgYa`V`Y`Yfk`UfnYhž`VY[ `Y]hYh`j`cb`  
A`]b]ghYfd`f`Äg]XYbh`8 ]W`\_GW`k`cc`Zž`k`À`fYbX`?`fcbdf]bnYgg]b`J`]W`cf]U`  
f( `+`Ł`Ui`g`GW`k`YXYb`YVYb`ZU`g`]b`GW`k`Ufn`YfgW`Y]b`h" `5i`g`XYa`  
Yb[ `]gW`Yb`?`Òb][` g\`Ui`g`b]a`a`h`Df]bn`9Xk`UfX`f\*`%`Ł`hY]`" `I`G!`  
Df`Äg]XYbh`8`cb`U`X`Hfi`a`d`fH, `Ł`k ]fX`Y`XcW`b]W`h`Ub`k`YgYbX`gY]b`"

; U`U`VYf]W\hYhj cb`Y]bYa `VYY]bXfi W\_YbXYb`5i Z[ YVch`Ub  
GhUUhgcvYf\Ai dhYfb`i bX`F Y[ ]Yfi b[ gj YfhfYhYfb"

B YVYb`XYb`F cmU`g`g]bX`Ui W\`cW\ fUb[ ][ Y`Dc`]h]\_Yf]bbYb`i bX  
Dc`]h]\_Yf`j YfhfYhYb" `#U`]Yb`k ]fX`Xi fW\`DfAg]XYbh`GYf[ ]c`A UhhUFY`U  
f| `Łi bX`F Y[ ]Yfi b[ gW\Y Z]b` ; ]cf[ ]U`A Y`cb]`f( , ŁfYdfAgYbh]Yfh"8 ]Y  
I G5`g]bX`Xi fW\`J ]nYdfAg]XYbh`Ja Yg`8" J UbW`f( \$Łi bX  
5i » Yba ]b]ghYf`A UfW`5bhc]c`Fi V]c`f) ` Łj YfhfYhYb" `5i g`DYfi  
fY]gh`Y]bY`%( !\_`DZ[ Y`8Y`Y[ Uh]cb`i bhYf`XYf`@Y]hi b[ ]j cb  
GhUUhgdfAg]XYbh]b`8 ]bU`9fW`]U`6c`i UfhY`NY[ UffU`f\* &Ł`Ub" `5i W\`XYf  
i \_fU]b]gW\Y`GhUUhgW\YZ`K c`cXma mf`GY`Ybg\_m`f( +Ł`k ]fX`Yfk UfhYh"  
8Yi hgW\Y`F Y[ ]Yfi b[ gj YfhfYhYfž`XUfi bhYf`6i bXYg`Ubn`Yf` : f]YXf]W\  
A Yfn`f\* - Ła ]h` : fUi ž`J ]nY! ? Ubn`Yf`@Ufg`? `]b[ VY]`f( +Łž  
6i bXYghU[ gdfAg]XYbh]b`ž `]U`? `OW\_bYf`f) &Łi bX  
6i bXYgfUhgdfAg]XYbh]b`5b\_Y`F Y\ `]b[ Yf`f( - Łž`g]bX`YVYbZU`g`j cf  
Cfh`F B8 [ ]Vh`Y]bYb`i a ZUggYbXYb` , VYfv`]W\`ØVYf`X]Y  
J YfUbghU`hi b[ "

< ]bhYf[ fi bX`j cb`DUdgh`@Yc`L ⇒ "

@Yc`L ⇒ "ž`VØf[ Yf`]W\`F cVYfh` : fUbW]g`DfYj cghž`]gh`a ]h`\* - `š\`fYb`XYf  
YfghY`I G!Ua Yf]\_Ub]gW\Y`DUdgh]b`XYf` ; YgW\]W\hY`XYf`fØa ]gW\!  
\_Uh`c`]gW\Yb`? ]fW\Y" ; YVcfYb`%- ) `]b`7\]WU[ cž`k i W\g`Yf`]b`Y]bYf  
ghfYb[ ]\_Uh`c`]gW\Yb` : Ua ]]Y`Ui Z`GY]b`6]`Xi b[ gk Y[ `ZØ\`fhY` ]\b`ni  
Y]bYa`Ghi`X]i a`XYf`A Uh\Ya Uh]\_i bX`D\`]cgc`d\]Yž`[ YZc`[ hj cb  
Y]bYa`9]bh]h]b`XYb`5i [ i gh]bYfcfXYb`]a`š\`f`%- ++i bX`XYf  
Df]YghYfk Y]\Y`%- , &]b`Fca "9f`\Uh`gck c`\`U`g`A ]gg]cbUf`]b`DYfi  
U`g`Ui W\`U`g`5i gV]`XYf`]b`XYb`I G5`[ YX]Ybh`GY]bY`9fbYbbi b[ `ni a  
6]gW\c`Zi bX`X]Y`9f`Ub[ i b[ `XYf`dYfi Ub]gW\Yb`GhUUhgVØf[ YfgW\UZh  
Zc`[ hYb`&\$%( ž`bUW\XYa`Yf`j cb`DUdgh` : fUbn]g\_i g`bUW\`DYfi  
YbhgUbXh`k i fXY" @Yc`L ⇒ "k`Å\`hY`gY]bYb`DUdghbUa`Yb`]b  
5b`Y\`bi b[ `Ub`@Yc`L ⇒ "ž`i a`gcn]U`Y` ; YfYW\h][`\_Y]h`i bX`U`\_hi`Y`Y  
< YfUi gZcfXYfi b[ Yb`k ]Y`?Øbgh]W\Y`#hY`][ Ybn`Ubni gdfYW\Yb"  
F B8`\Uh`X]Yg`Ui gZØ`f`]W\`XUf[ YghY`h"

8]Y`5a hgY]bZØ\fi b[ `VY]b\`U`hYh`Y]bY`gma Vc`]gW\Y`Dfc`nYgg]cb`ni a  
5`hUf`gck ]Y`XYb`9a`dZUb[ ]j cb`#g][ b]Yb`k ]Y`XYa`DU`]i a`i bX  
XYa` : ]gW\Yff]b[ "5`g`? YfbghØW`XYf`NYfYa`cb]Y`k ]fX`XUg

ZY]Yf`]WXY` HY`8Yi a` [ Ygi b[ Yb" Fi bX`% \$`8Y`Y[ Uh]cbYbž  
 XUfi bhYf`ØVYf" \$`GhUUhgcvYf\`Ai dhYfž`k YfXYb`ni f  
 5a hgY]bZØ\fi b[ `Yfk UfhYh"8]Y`NYfYa`cb]Y`]gh`b]W`h`bi`f`Y]b  
 VYXYi hYbXYg`9fY][ b]g]a`@VYb`XYg`bYi Yb`DUdghYgž`gcbXYfb  
 Ui W`Y]b`hfUX]h]cbY`Yg`F]hi U`ž`XUg`X]Y`h]YZYb`K`i`fnY`b`i`bX`X]Y  
 k`]W`h][`Y`F`c`Y`XYg`DUdghhi`a`g]b`XYf`\_Uh`c`]gWXYb`?]fWXY  
 VYhc`b`h`K`\_]dYX]U`]]YZYfh`XYb`\]ghc`f]gWXYb`?`cb`hY`i`h`ni`X]YgYf  
 ðgh]hi`h]cbž`XYfYb`K`i`fnY`b`V]g]b`X]Y`Gd`Å`h`Ub]\_Y`ni`fØW`fY]WXYb`"

8]Y`;`YgW`]W`hY`XYg`DUdghhi`a`g]gh[`Ydf`Å[`hj`cb`j`YfgW`]YXYbYb  
 9dcWXYb`i`bX`<`YfUi`gZc`fXYfi`b[`Yb`"8]Y`i`fgdfØb[`Y`XYf`d`Ådgh]WXYb  
 5i`hc`f]h`Å`hž`X]Y`Ui`Z`XYb`5`dc`ghY`G]a`cb`DY`hfi`g`ni`fØW`\_`Y`ZØ`h`k`]fXž  
 nY][`Yb`g]W`V]g]b`X]Y`ZfØ`Yb`š`l`f`i`bXYfhY`XYf`?]fWXY`"8]Y`F`c`Y`  
 XYg`DUdghhi`a`g`Y`bhk`]W`\_Y`hY`g]W`]a`@Ui`ZY`XYf`š`l`f`i`bXYfhY  
 k`Y]hYfž`]bgVYgcbXYfY`Xi`fW`X]Y`?]fWXYb`fY`Zc`fa`VYk`Y`[`i`b[`Yb`XYg  
 %%"`š`l`f`i`bXYfhgž`X]Y`XYb`;`fi`bX`ghY]b`ZØf`X]Y`i`bUV`Å`b[`][`Y  
 dc`]h]gWXY`F`c`Y`XYg`DUdghYg`Y`[`hYb`"8`Ug`DUdghhi`a`\_`Uh]g]W`ghY`hg  
 VYa`Ø`hž`]b`?]gY`bnY]hYb`ni`ZØ`fYb`i`bX`gcn]U`Y`J`Yf`Ub`hk`c`fhi`b[`ni  
 ØVYfbY`a`Yb`"DUdgh]@Yc`L`⇒`"hf]hh]b`X]YgY`Ub[`Y`HfUX]h]cb`Y]b`i`bX  
 k`]fX`a`]h`Gd`Ubbi`b[`Yfk`UfhYhž`k`]Y`Yf`gY]bY`J]g]cb`ZØf`X]Y`Ni`\_i`bZh  
 XYf`?]fWXY`i`a`gY`hYb`k`]fX`"

8YhU]`g	
J`c`f`ZU``	Gcbgh][`Yg
C`f`h	F`c`a`ž`š`U`]Yb
E`i`Y``Yb	<ul style="list-style-type: none"> <li>• k`k`k`"[`U`U`XY</li> <li>• k`k`k`"fbX"XY</li> <li>• XY"k`_]dYX]U"c`f[</li> </ul>

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