

F Yj c`i h]cbÅfY`A Yh\cXY`]b`K ØfnVi f[ .  
; YbU\_h]j ]hÅh`j cb`6U\_hYf]Yb  
Yb hgW\`ØggY`h°

8]Y`A I`K ØfnVi f[ `Ybhk ]W\_Y`h`a ]h`A 5HE !gYe`Y]bY`]bbcj Uh]j Y  
A Yh\cXY`ni f`5bU`mgY`XYf`; YbU\_h]j ]hÅh`j]b`6U\_hYf]YbnY``Ybž  
X]Y`]bhYfbUh]cbU`Y` : cfgW\i b[ g[ fi ddYb`i bhYfghØhnYb`gc`"



K ØfnVi f[ ž`8Yi hgW\`UbX`!`9]bY`VU\bVfYW\YbXY`bYi Y`A Yh\cXY  
ni f`5bU`mgY`XYf`; YbU\_h]j ]hÅh`j]b`6U\_hYf]Yb`c`cb]Yb`k`i`fXY`Ub`XYf  
š`]i`g!A`U!`]a`]`]`Ubg!`I`b]`Yfg]hÅh`f!A`I`Ł`K ØfnVi f[ `gck`]Y`Ua  
<Y`a` \c`hn!`ēgh]hi`h`ZØf`F`B`5!`VUg]YfhY``ēZY`\_h]cbgZc`fgW\i`b[ `fk`≠`Ł  
Ybhk`]W\_Y`h`8]Y`]bbcj`Uh]j`Y`HYW\`b]\_ž`VY`\_Ubbh`U`g`VU`\_hYf]Y``Y`A`5HE`!  
gYe`ž`ghY``h`Y]bY`J`Uf]UbhY`XYf`9]bnY`nY``!`HfUbg`\_f]dhca`]\_`XUf`i`b`X  
n]Y`h`XUfUi`ZUV`ž`X]Y`J`]Y`ZU`h`]bbYf\U`V`j`cb`6U\_hYf]Ybdc`di`Uh]cbYb  
VYggYf`ni`j`YfghY`\Ybž`]bgVYgcbXYfY`VY]?`fUb`\_\Y]hgYffY[`Yfb`"B`UW\`  
5b[`UVYb`XYf`A`I`V]YhYh`X]Y`A`Yh\cXY`Y]bY`\c\Y`NY``!  
F`YhYb]cbgfuH`j`cb`-` )`ı`ž`k`Ug`g]Y`j`cb`V]g\Yf][`Yb`Dfchc`\_c``Yb  
UV\YVhž`X]Y`J`Yf`i`ghfUhYb`j`cb`V]g`ni``+\$`ı``Ui`Zk`Y]gYb`"Ni`XYa

UbU`mg]YfhA 5HE !gYe`X]Y`5\_hj] jhÅh]j cb`" \$\$`V]g`\* \$\$` ; YbYb`dfc  
6U\_hYf]YbnY`Y"

8]Y`Di V`\_]Uh]cb`X]YgYf` : cfgWÅi b[ gUfVY]h]a` `æi fbU`B Uhi fY  
DfchcWc`g`VY]b\U`hYh`Y]bY`GWf]hh!ZØf!GWf]hh!5b`Y]hi b[ `ni f  
9fghY`i b[ `j cb`9]bnY`VU\_hYf]Yb!HfUbg\_f]dhca Yb`i bX`ghY`h`gca ]h  
Y]bY`k Yfhj c`Y`F Yggci fW`ZØf`K ]ggYbgWÅ UZh`Yf`XUfž`X]Y`g]WÅ`a ]h  
XYf`5bU`mgY`j cb` ; YbYI dfYgg]cb`VYgWÅ`Zh[ Yb`"8Yf`[ YgUa`hY  
DfcnYgg`ni f`8i fWÅZØ\fi b[ `j cb`A 5HE !gYe`b]a` a`h`Yhk U`ZØbZ`HU[ Y  
]b`5bgdfi WÅ`i bX`]gh]XYU`ZØf`\_`Y]bYfY`DfcVYb`j cb`<i bXYfhY`j cb  
NY`Ybž`k`Å\YfYbX`[ fØ»YfY`DfcVYb`a` ]h`<i bXYfhhUi`gYbXYb`V]g  
A`]]cbYb`j cb`NY`Yb`UbXYfY`Dfchc`c`Y`YfZcfXYfbž`X]Y`U`YfX]b[ g  
\Ø\YfY`J Yf`i ghei`chYb`i bX`k`Yb][ Yf`YfZUgghY` ; YbY`ni f` : c`[ Y  
\UVYb"

## HYWÅ bc`c [ ]Y`i bX`Ni [ Åb[ `]WÅ \_Y]h

æ`Ni [ Y`X]YgYf`9bhk ]W`i b[ Yb`k i fXY`XUg`7YbhYf`Zcf`A ]WfcV]U`  
G]b[ `Y!7Y`F B5!gYe`fA`⇒F C G9E`Ł]b`K ØfnVi f[ `]bg`@YVYb`[ Yfi ZYb`  
8]YgY`D`UhhZcfa`n]Y`h`XUfUi`Z`UVž`HYWÅ bc`c [ ]Yb`i bX`9I dYfh]gY`ZØf`  
 : cfgWÅi b[ g[ fi ddYb`k`Y`hk`Y]h`ni [ Åb[ `]WÅ`ni`a`UWÅYb`"A`⇒F C G9E  
]gh`HY]`XYg`K ØfnVi f[ Yf`G]b[ `Y!7Y`7YbhYfgž`XUg`Ui`WÅ  
HfUbg\_f]dhca`UbU`mgYb`Y]bnY`bYf`Yi`\_Ufmc]gWÅYf`NY`Yb`UbV]YhYh`  
8]Y` : cfgWÅi b[ ghYUa`g`j`YfZc`[ Yb`a` ]h`X]YgYf`A`Yh\cX`\_`b]WÅ`h`bi`f  
N]Y`Y`]a``6YfY]WÅ`XYf` ; fi bX`U[ YbZc]fgWÅi b[ ž`gcbXYfb`Ui`WÅ  
Ubk`YbXi b[ gc]f]Ybh]YfhY` : cfgWÅi b[ gdfc`Y`\_hYž`X]Y`Y]bYb`X]fY`\_hYb  
9]bZi`gg`Ui`Z`XUg`J`Yfgh`ÅbXb]g`j`cb``bZ`Y`\_h]cbga`YWÅUb]ga`Yb`\_UVYb  
\_ØbbhYb"

Ni`gÅhn`]WÅ`VYf]WÅ`hYh`X]Y`<Y`a` \c`hn! ; Ya`Y]bgWÅ`UZh`ž`XUgg`X]Y  
9]bnY`nY`!F B5!GYei`Ybn]Yfi b[ `fgW`B5!gYe`Ł`9]bV`]W`Y`]b`X]Y  
 ; YbYI dfYgg]cb`i bX`fY[ i`Uhc]f]gWÅYb`BYh`nk`Yf`\_`Y`Y]bnY`bYf`NY`Yb  
Yfa`Ø[ `]WÅ`h`"8]YgY`HYWÅb]\_`k`i fXY`[ Ya`Å»`XYb`5bZcfXYfi b[ Yb`i bX  
<YfUi`gZcfXYfi b[ Yb`XYf`A`\_fcVYbZc]fgWÅi b[ `cd]h]a` ]Yfh`"9g`k`i fXY  
ZYgh[ YghY`hž`XUgg`XUg`J`YfZU\YfYb`fcVi`ghYf`]gh`i bX`Y]bY`j`Yff]b[ YfhY  
5i`gZU`fUHy`VY]a``5V`YgYb`[ YbYh]gWÅYf`bZcfa`Uh]cbYb`Ui`Zk`Y]gh`  
J`cf`X]YgYf`J`YfVYggYfi b[ ``]YZYfhYb`ZfØ\YfY`HYWÅb]\_Yb`k` ]Y`X]Y  
A`UggYb!F B5!GYei`Ybn]Yfi b[ `bi`f`8i fWÅ`gWÅb]h`hgk`YfhY`Y]bYf

NY`dcdi`Uh]cbžk cXi fW`l bhYfgW]YXY`nk ]gWYb`Y]bnY`bYb  
6U\_hYf]Yb`b]W`h`YfZUgghk YfXYb`\_cbbhYb"

: cfgW`i b[ gYf[ YVb]ggY`i bX  
< YfUi gZc fXYfi b[ Yb

8]Y` : cfgW`i b[ gUfVY]hYbž[ Y`Y]hYhj cb`>Øf[ `Jc[ Y`ž`8]fY\_hcf`XYg  
≠gh]hi hg`ZØf`A c`Y\_`i`UfY`≠ZY\_h]cbgV]c`c[ ]Y`i bX`XYg`< ≠`ž`UVYb  
VYfY]hg`9fZc`[ Y`VY]`XYf`J U`X]Yfi b[ `XYf`bYi Yb`A Yh\cXY`Ub  
GU`a cbY`Yb`i bhYf`j YfgW]YXYbYb`K UW`ghi a gVYX]b[ i b[ Yb  
Ui Z[ YnY][ h`A ]h`X]YgYf`HYW`b]\_`]gh`Yg`bi b`a Ø[ `]W`ž`gdYn]Z]gW`Y  
fY[ i`Uhc]f]gW`Y`\_`Y]bY`F B 5g`fgF B 5g`U`i Z`9]bnY`nY`YVYbY  
bUW`ni k Y]gYb`i bX`X]Y`D`Åbc hmd]gW`Y`< YhYfc[ Yb]h`h]bbYf`U`V  
Y]bYf`NY`dcdi`Uh]cb`ni`VYgh`h][ Yb"

8]Y`J YfVYggYfi b[ Yb`Yfa Ø[ `]W`Yb`Ui W`X]Y`l bhYfgi W`i b[ `j cb  
NY`U\_h]j ]h`hYb`ja`B cfa U`ni ghUbX`gck ]Y`F YU\_h]cbYb`Ui Z  
A YX]\_Ua YbhYž`k Ug`j cb`YbhgW`Y]XYbXYf`6YXYi hi b[ `ZØf`X]Y  
9bhk ]W`\_i b[ `bYi Yf`h`YfUdYi h]gW`Yf`5bg`ÅhnY`]gh`8]Y  
< YfUi gZc fXYfi b[ Ybž`]bgVYgc bXYfY`X]Y`\_`Y]bYb`NY`[ fØ» Yb`ja  
J Yf[ `Y]W`ni`9i`\_Ufmc hYbž`k i fXYb`Xi fW`UXUdh]j Y`A Yh\cXYb`ni f  
NY`mgY`i bX`9fZUggi b[ `VU\_hYf]Y`Yf`HfUbg`\_f]dhY`YfZc`[ fY]W  
Ub[ Y[ Ub[ Yb"

8i fW`X]YgY` : cfhgW`f]hY`k i fXY`Y]b`bYi Yg`? Ud]hY`]b`XYf`9]bnY`nY`!  
F B 5!GYei Ybn]Yfi b[ `YfØZbYhž`XUg`b]W`h`bi f`XYb`Ni [ Ub[ `ni  
df`Ån]gYfYb`8UhYb`Yfa Ø[ `]W`hž`gcbXYfb`Ui W`X]Y` : cfgW`i b[ `ni f  
5XUdhUh]cb`j cb`6U\_hYf]Yb`Ub`]\fY`l a [ YVi b[ `i bhYfgh`Øhnh`8]Y  
j c`gh`ÅbX][ Yb`9f[ YVb]ggY`X]YgYf`Ghi X]Y`g]bX`ja`∞i fbU`a`6]c  
j YfØZYbh]W`hi bX`\_ØbbhYb`Y]bYb`k YgYbh]W`Yb`6Y]hfU[ `ni a  
J Yfgh`ÅbXb]g`j cb`≠ZY\_h]cbgdfcnYggYb`]YZYfb"

: Øf`]bhYfYgg]YfhY`@YgYf`g]bX`k Y]hYfY`≠Zcfa Uh]cbYb`ØVYf`X]Y  
9bhk ]W`\_i b[ Yb`]b`X]YgYf` : cfgW`i b[ gf]W`hi b[ `]b`XYb  
Ybhgd fYW`YbXYb`k ]ggYbgW`UZh]W`Yb`5fh]\_Y`b`i bX`Ui ZXYb  
K YVgY]hYb`XYf`VYhY`][ hYb`≠gh]hi h]cbYb`ni`Z]bXYb`"8]Y`>A I  
VYf]W`hYhž`XUgg`X]YgY`bYi Y`A Yh\cX]\_`[ fc» Y`7`UbW`b`ZØf`XUg  
J Yfgh`ÅbXb]g`VU\_hYf]Y`Yf`J ]Y`ZU`hi bX`XYfYb

5bdUggi b[ ga YW\Ub]ga Yb`V]YhYh"8]Y`i bhYfghØhni b[ `]bbcj Uh]j Yf  
: cfgW\i b[ gUbgÅhnY`]gh`YbhgW\Y]XYbX`ZØf`X]Y`6Y\_Åa dZi b[  
VU\_hYf]Y`Yf`ϕZY\_h]cbYb`i bX`X]Y`9bhk ]W`i b[ `bYi Yf  
H\YfUd]YUbgÅhnY"K Y]hYfY`8YhU]`g`g]bX`ni XYa `]b`BUhi fY  
DfchcWc`g`i bX`VY]`XYf`<Y`a `c`hn!; Ya Y]bgW\UZh]j YfZØ[ VUf"

8YhU]`g	
C fh	K ØfnVi f[ ž`8Yi hgW\`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "i b]!k i YfnVi f[ "XY</li> <li>• k k k "bUhi fY"Wca</li> <li>• k k k "\Y`a `c`hn!\]f]"XY</li> </ul>

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