

F c`UbX`? U]gYf`VY[ Y]ghYfh`C VYf\Ui gYb.  
Nk Y]`Ui gj Yf\_Ui ZhY`? c bnYfhY`]b` : c`[ Y°

F c`UbX`? U]gYf`VY[ Y]ghYfhY`Ua` '&' "A U] &\$&) `]b`XYf`Fi Xc`Z  
K YVYf!5fYbU`]b`C VYf\Ui gYb`"8 Ug`Ui gj Yf\_Ui ZhY`? c bnYfh  
XUi YfhY`ØVYf`XfY]`Ghi bXYb"



Fi Xc`Z`K YVYf!5fYbUž`(\* \$() `C VYf\Ui gYbž`8 Yi hgW`UbX`!  
5a`8 cbbYfghU[ ž`XYb`&' "A U] &\$&) ž`hfUh`XYf`VY`]YVhY`gW`U[ Yf  
GÅb[ Yf`F c`UbX`? U]gYf`]b`XYf`Ui gj Yf\_Ui ZhYb`Fi Xc`Z`K YVYf!5fYbU  
]b`C VYf\Ui gYb`Ui Z`8 Ug`? c bnYfhž`XUg`ØVYf`XfY]`Ghi bXYb`XUi YfhYž  
nc[ `nU`\`fY]W`Y` : Ubgi`Ubž`X]Y`VY[ Y]ghYfh]j cb`XYf`DYfZc`fa` UbW`XYg  
+`!`Š`f][ Yb`k`UfYb`"? U]gYf`df`ÅgYbh]YfhY`Y]bY`A`]gW`i`b[ `Ui`g  
[ fc»Yb`<]hgž`XUfi bhYf`8]W`ni`])YVYb`ž`≠W`[ `Ui`Vž`Yg`[ Y`h`igW`cb  
k]YXYf`cg`i`bX`∞UbU`"9]b` : Ub`VYa`Yf`hY`U`YfX]b[ `g`K`Y`a`i`h  
ØVYf`XYb`HfYb`Xž`XUgg`j]Y`Y`? c bnYfhVYgi`W`Yf`XUg`9j`Ybh`Xi`fW  
Ga`Ufhd`cbY!8]gd`Umg`j`YfZc`[ Ybž`k`Ug`gY]bYf`A`Y]bi`b[ `bUW`X]Y  
; YgUa`hUha`cgd`ÅfY`XÅa`dZY`i`bX`Yg`gW`k`Yf`a`UW`Yž`XYb`A`ca`Ybh  
j`c`gh`ÅbX][ `ni`[ Yb]Y»Yb"

l a`Y]b`VYggYfYg?cbnYfhYf`YVb]g`ni`Yfa`Ò[`]WXYbž`k`i`fXY  
Ub[ Ya`Yf\_hž`XUgg`Y]bY`UbXYfY`6UbX`]b`XYf`F`i`Xc`Z`K`YVYf!5fYbU  
Y]b`<`UbXmj`YfVch`Xi`fW`[`YgYhnh`\Uh`"F`c`UbX`?`U]gYf`k`]fX`Ua  
: fY]hU[ ž`XYb`&`"A`U]ž`YfbY`i`h]b`C`VYf`U`i`gYb`Ui`ZhYfYhYbž`k`Ug`Y]bY  
k`Y]hYfY`;`Y`Y[`Yb`Y]h`Z0f`:`Ubg`V]YhYhž`]\b`"j`Y`ni`Yf`YVYb`"

## 9]b`>`V]`Ài`a`i`bX`fY`\_`c`fXj`YfX`ÀW`h][`Y 6Ygi`W`YfnU`\`Yb

8]YgY`?`cbnYfhY`g]bX`HY]`j`cb`?`U]gYfg`[`fc»`Yf`>`V]`Ài`a`ghci`fbYYž`  
X]Y`gY]b`)`\$`"60\bYb↑`V]`Ài`a`ZY]Yfh`i`&g[`YgUa`h`n]Y`h`X]Y`Hci`fbYY  
0VYf`(`\$\$\$`6Ygi`W`Yf`Ubž`k`Ug`Y]bY`FY`\_`c`fXnU`\`Z0f`XYb`?`0bghYf  
XUfghY`h`?`U]gYf`[`]h`U`g`Y]bYf`XYf`YfZc`[`fY]W`ghYb`?`0bghYf  
8Yi`hgW`UbXg`i`bX`d`Ubh`Y]bY`i`a`ZUggYbXY`&Xccf!Hci`fbYYž`X]Y  
nk`Y]`>`Y`fY`bUW`gY]bYf`Y`hnhYb`<`U`Yb!Hci`fbYY`Ub`Àgg`]W`gY]bYg  
+`\$`";`YVi`fhghU[`g`ghUhh]bXYh`8]YgY`&Xccf!Hci`fbYY`k`]fX`a`]h  
Y]bYa`bYi`Yb`60\bYb!`i`bX`@]W`hXYg][`b`gck`]Y`bYi`Yb`Gcb[`g`i`bX  
VY`]YVhYb`?`Ugg]\_Yfb`[`YghU`hYh`Gh`AXhYb`k`]Y`<`Ubbcj`Yfž`F`cghc`W\_ž  
?`0`b`i`bX`@Y]dn][`k`]fX`YVYbZU`g`Y]b`6Ygi`W`UV[`YghUhhYh`"

## 8 Ug`?`cbnYfh`U`g`HY]`Y]bYf`[`f0»`YfYb 6Yk`Y[`i`b[

?cbnYfhY`i`bX`:`Ygh]j`U`g`\UVYb`]b`8Yi`hgW`UbX`Y]bY`g][`b]Z]\_UbhY  
F`c`Y`"@Ui`h`XYf`J`YfVfUi`W`g!`i`bX`A`YX]YbUbU`mgY`&`\$`%`[`Y`Yb`X]Y  
8Yi`hgW`Yb`a`]bXYghYbg`Y]ba`U`dfc`A`cbUhni`Y]bYa`?`cbnYfhcXYf  
:`Ygh]j`U`"6YgcbXYfg`]b`i`fVUbYb`FY[`]cbYb`g]bX`"j`Y`5i`Zh]hY  
VY`]YVhž`i`bX`Yhk`U`Y]b`:`0bZhY`XYf`6Ygi`W`Yf`k`c`\bh]b`Gh`AXhYb`a`]h  
a`]bXYghYbg`)`\$\$\$`9]bk`c`\bYfb`"8Yf`5bhY]`XYf`Yb][`Ybž`X]Y  
fY[`Y`a`À»][`?`cbnYfh`i`bX`:`Ygh]j`U`VYgi`W`Y`h`h][`Ybž`nYi`[`h]j`cb  
Y]bYf`YVYbX][`Yb`A`i`g]\_gnYbY`"

8]Y`N]Y`[`fi`ddY`XYf`?`cbnYfhVYgi`W`Yf`nY][`h`Y]b`Ui`g[`YdfÀ[`hYg  
&hYfYggY`Ub`j`YfgW`]YXYbYb`A`i`g]\_f]W`hi`b[`Yb`k`]Y`F`c`W\_ž`Dcd`i`bX  
<]d!<cd`"J`]Y`Y`]b`X]YgYf`;`fi`ddY`g]bX`]bhYfbYhUZZ]b`i`bX`bi`hnh  
A`i`g]\_ghfYUa`]b[`]5bV]YhYf`fY[`Y`a`À»][`"8]Yg`\_0bbhY`Ui`W`X]Y  
6YXYi`hi`b[`]j`cb`J`YfUbghU`hi`b[`Yb`k`]Y`XYbYb`j`cb`F`c`UbX`?`U]gYf

Yf\Ò\YbžXU`Yf`b]W`h`bi`f`i` Ubgi`Ui` gj` YfgW`]YXYbYb`5`hYfg[ fi` ddYb  
 Ubn]Y\hž`gcbXYfb`Ui` W`X]Y`\_i` `hi` fY``Y` ðYbh]h`h`XYf`6Ygi` W`Yf`  
 gh`f`\_h`"

8 Ug`VYj` c fghY`YbXY`?`cbnYfhj` cb`F`c`UbX`?`U]gYf`Ua` `&` ``A`U]`&\$&)  
 ]b`C`VYf\`Ui` gYb`k` ]fX`a` ]h`GdUbbi` b[ `Yfk` UfhYh`i` bX`ghY``h`ZØf`j` ]Y`Y`  
 X]Y`A` Ò[ `]W`\_Y]h`XUfž`YfbYi` h`Y]bYb`XYf`[` fÒ»`hYb`?`ØbghYf`  
 8Yi` hgW`UbXg``]j` Y`ni` `Yf`YVYb`"

8YhU]`g`	
J`c`f`ZU``	Gcbgh][`Yg`
C`f`h`	Fi`Xc`Z`K`YVYf!5fYbUž`(*`\$`())`C`VYf\`Ui`gYbž` 8Yi`hgW`UbX`
E`i`Y``Yb`	<ul style="list-style-type: none"> <li>• k`k`k`"XYfk`YghYb"XY`</li> <li>• k`k`k`"fi`Xc`Z!k`YVYf!UfYbU"XY`</li> <li>• XY"ghUh]ghU"W`a`</li> </ul>

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