

? ]Y` . '5`Ufa ghi ZY`F ch° : Y]bghUi V!`i bX  
C ncbk YfhY`ghY][ Yb`fUgUbh°

? ]Y`ž`%- "\$\* "&\$& ) . '5\_hi Y`Y`@ Zhei U`]hÀhgXUhYb`nY][ Yb  
Yf\Ò\hY : Y]bghUi V!`i bX`C ncbk YfhY`"H]ddg`ni f  
; Ygi bX\Y]hgj c fgc f[ Y"



6U\ b\c ZghfU» Yž`&( %\$' `? ]Y`ž`8Yi hgW\`UbX`!'5a`'%- "'ð b ]'&\$& )  
g]bX`X]Y`U\_hi Y`Y`b`@ Zhei U`]hÀhgk YfhY`]b`8Yi hgW\`UbX`Y]b`H\Ya Už  
XUg`j ]Y`Y`A YbgW\Yb`VYk Y[ h`'8]Y`A YggghUh]cb`]b`XYf  
6U\ b\c ZghfU» Y`]b`? ]Y`Xc\_i a Ybh]Yfh`X]Y : Y]bghUi V!DUfh`\_Y`  
fDA %\$Ł`d f c`?i V]\_a YhYf`@ Zhi bX`V]YhYh`gca ]h`Y]bYb`k Yfhj c`Yb  
9]bV`]W\_`]b`X]Y`i Zh`i bX`i a k Y`hhYW\ b]gW\Yb`J Yf\À`hb]ggY`"@Ui h  
XYb` ð Zcfa Uh]cbYb`j cb`? B`C b`]bY`k i fXY`XYf` ; fYbnk Yfh`ZØf`DA %\$  
Ui Z) \$`A ]\_fc [ fUa a`d f c`?i V]\_a YhYf`@ Zh`ZYgh[ Y`Y[ hž`k cVY]`Y]bY  
, VYfgW\ fY]hi b[ `Ä\`f`W`' ) `A U`ni `Àgg][ `]gh`8cW`k ]Y`ghY\`h`Yg`i a  
X]Y`@ Zhei U`]hÀh`]bg[ YgUa h3

8]Y`@ Zhei U`]hÀh`k ]fX`Xi fW`XfY]`< Ui dhk YfhY`VYgh]a a h  
: Y]bghUi Vž`Gh]W\_ghc ZX]cl ]X`i bX`C ncb`"; fYbnk YfhY`XYZ]b]YfYb`X]Y

E i U`]h`hXYf`@ Zhi bX`k Y]gYb`XUVY]Zc`[ YbXY`?UhY[ cf]Yb`Ui g.

- GY`f`gW`Y`W`h`Gh]W\_ghcZZ]cl ]X`2`&\$`\$` [ #a`^ž: Y]bghUi V`2`%\$`\$` [ #a`^žCncb`2`&(\$` [ #a`^`
- GW`Y`W`h`Gh]W\_ghcZZ]cl ]X`nk ]gW`Yb`%\$%&\$`\$` [ #a`^ž : Y]bghUi V`) %!%\$`\$` [ #a`^žCncb`%, %!&(\$` [ #a`^`
- A`À» ][ .`Gh]W\_ghcZZ]cl ]X`nk ]gW`Yb`(%!%\$`\$` [ #a`^ž : Y]bghUi V`)!) \$` [ #a`^žCncb`%&!%, \$` [ #a`^`

6YgcbXYfg]b`Gh`XhYb`\_Ubb`X]Y`@ Zhj YfgW`a`i`hni`b[ `Y]b`YfbghYg ; Ygi bX`Y]hg]g]\_c`XUfghY`Yb``@Ui`h`XYf`8Yi`hgW`Yb`l`a`k`Y`h`]ZY fB I <Ł`UVYb`b`Yi`Y`8`UhYb`Z0f`&\$`&`Yf[ YVYb`ž`XUgg`-`-`Dfc`n`Y`bh U`Y`f`A`YggghUh]cb`Yb`XYb`j`cb`XYf`K`<C`Ya`dZc`Y`b`Yb`K`Yfh`j`cb`) Š[ #a`^`Z0f`: Y]bghUi V`0VYfgW`fY]hYb``=b`j`Y`Yb`Gh`XhYb`ž`XUfi`bhYf`A`0bW`Yb`i`b`X`9ggYb`ž`0VYfgW`fY]hYb`gc[ Uf`XfY]`J`YfhY`XYf`A`YggghUh]cb`Yb`XYb`gW`X`X`W`Yb`K`Yfh`Z0f`Gh]W\_ghcZZ]cl ]X`j`cb`%\$ Š[ #a`^`"8]Yg]gh`Y]b`U`Ufa`]YfYb`XYg`G][ bU`Z0f`X]Y`@ Zhei U`]h`h`b`8Yi`hgW`Ub`X`ž`XUg`Y]b`Y`gc`Zc`fh][ Y`<Ub`X`i`b[ `Yf`Zc`f`X`Y`fh`

## 9a dZY`\\`i`b[ Yb`Z0f`X]Y`6Yj`0`\_Yfi`b[

K`Ug`gc``hY`X]Y`6Yj`0`\_Yfi`b[ `hi`b`ž`k`Y`bb`X]Y`@ Zhei U`]h`h`gW`Y`W`h` ]gh3`K`Y`bb`X]Y`K`YfhY`U`g`gY`f`gW`Y`W`h`Y]b[ Yghi`Zh`k`Yf`X`Y`b`ž`k`]f`X`Ya`dZc`Y`b`ž`XUgg`Ya`dZ]b`X`]W`Y`DY`fg`cb`Yb`\_0fd`Yf`]W`Y`5bghf`Yb[ i`b[ Yb`]a` :`fY]Yb`j`Yfa`Y]XYb``6Y]`gW`Y`W`h`Yf`@ Zh`gc``hY`a`Ub`Ub`ghf`Yb[ Yb`XY`H`h][ \_Y]hYb`]a` :`fY]Yb`j`Yfa`Y]XYb`ž`k`À`f`Y`b`X`VY]`a`À» ][ Yf`E`i`U`]h`h`\_i`fnZf]gh][ Y`[ Ygi`b`X`Y]h`]W`Y`5i`gk`]f`\_i`b[ Yb`]i`bk`U`f`gW`Y]b`]W`g]b`X`ž`UVYf`VY]`Ub[ Zf]gh][ Yf`9l`d`cg]h]cb`XY`b`bc`W`ni`VY`U`W`h`Y`b`g]b`X``=a`VY`gh`Y`b`: U`Y`ž`VY]`gY`f`[ i`hYf`E`i`U`]h`h`ž`ghY`Y`b`XY`b`A`Y`b`g`W`Y`b`VY`gh`Y`J`c`f`U`i`gg`Y`h`ni`b[ Yb`Z0f`5`\_h]j`]h`h`Y`b`]a` :`fY]Yb`c`ZY`b``

Ni`g`À`h`ni`]W`V]Y`h`Y`h`X`U`g`C`d`Y`b`8`Uh`U`G`W`Y`g`k`][ !<c`ghY]b`Dfc`Y`\_`h`U`\_hi`Y``Y`8`Uh`Y`b`ni`f`@ Zh`g`W`U`X`g`h`c`Z`\_`c`b`n`Y`b`h`f`U`h]cb`Ub`ž`X]Y`Y`f`i`bhYf[ Y`U`X`Y`b`k`Y`f`X`Y`b`\_0bb`Y`b``8`c`f`h`g]b`X`b`]W`h`b`i`f`X]Y`A`Y`g`g`k`Y`f`h`Y`ni`Z]b`X`Y`b`ž`g`c`b`X`Y`f`b`Ui`W`?`U`f`h`Y`b`X`Y`f`A`Y`g`g`gh`U`b`X`c`f`h`Y`i`b`X`[ f`U`Z]g`W`Y`8`U`f`gh`Y``i`b[ Yb``5``Y`8`Uh`Y`b`g]b`X`Y`X`c`W`U`g`j`c`f`À`i`Z][ `Y]b[ Yghi`Zh`ž`gc`X`U`gg`Y]b`Y`U`V`g`W`Y]Y`»`Y`b`X`Y`6`Y`k`Y`f`h`i`b[

Yfgh'bUW`5VgW`i gg`Y]bYg`?U`YbXYf`U\`fYg`YfZc`[ h`

## 5i gk ]f\_i b[ Yb`j cb`G]`j YghYfZYi Yfk Yf\_Yb

9]b`5gdY`hž`XYf`\`Äi Z][`X]g\_i h]Yfh`k ]fXž`]gh`X]Y`: Y]bghUi VVY`Ughi b[ Xi fW` : Yi Yfk Yf\_ž`]bgVYgcbXYfY`ni `G]`j YghYf`"9g`k ]fX`[ YgW`Ähnhž XUgg`dfc`:\`f`Yhk U`&\$) `\$`HcbbYb` : Y]bghUi V`Xi fW` : Yi Yfk Yf\_g`ÖfdYf`]b`X]Y`@ Zh[ Y`Ub[ Yb`i bX`+) i `XUj cb`]b`XYf`G]`j YghYfbUW`h`ZfY][ YgYhnh`k YfXYb`"K`Ä`fYbX`X]Y`6Y`Ughi b[ `Ub X]YgYa`5VYbX`ghUf`\_`UbghY][ hž`b]a`a`h]g]Y`a`Y]ghigW`bY`"UVž UV\`Äb[ ][`j`cb`XYb`K`YhYfVYX]b[ i b[ Yb`"

8]Y`DfcV`Ya`Uh]\_`]gh`\_`Uf.`8]Y`@ ZhVY`Ughi b[ `\_ÖbbhY`dchYbn]Y`"Ä`f`]W`X]Y` ; Ygi bX`Y]h]j`cb`hUi`gYbXYb`A`YbgW`Yb`[ YZ`Ä`fXYb`"`a`G]bbY`Y]bYf`[ Ygi bXYb`6Yj`Ö`\_`Yfi b[ `ZcfXYfb I`a`k`Y`hgW`i`hncf[ Ub]gUh]cbYbž`XUgg`X]Y`6i`bXYgfY[ ]Yfi b[ `g]W`V]g 5bZub[ `&\$&) `ni`bYi`Ybž`ghfYb[ YfYb` ; fYbnk`YfhYbž`Ub[ Y`Y`b`h`Ub X]Y`9a`dZ`Y`i`b[ Yb`XYf`K`<C`ž`dcg]h]cb]Yfh`"

æg[ YgUa`h`V`Y]Vh`ZYghni`U`hYbž`XUgg`X]Y`@ Zhe`i`U`]h`Ä`h`]b`j`]Y`Yb XYi`hgW`Yb`Gh`Ä`X`hYb`gh`Ä`bX][`ØVYfk`UW`h`k`YfXYb`a`i`ggž`i`a`gck`c`\`dfÄj`Yb]j`U`g`Ui`W`fYU`\_h]j`Ub[ Ya`YggYb`Ui`ZX]Y`@ ZhVY`Ughi b[ Yb fYU[ ]YfYb`ni`\_`ÖbbYb`"8]Y`B`chk`YbX][`\_`Y]h]j`cb`A`U`b`U`a`Yb`i`bX 6Yk`i`gghgY]b`\]bg]W`h]W`XYf`Y][ YbYb` ; Ygi bX`Y]h]j]gh`Xf`Ä`b[ YbXYf XYbb`Y`"

: Øf`k`Y]hYfY`æZcfa`Uh]cbYb`i`bX`U`\_hi`Y`"Y`@ ZhgW`UXg]hc`ZZU`hYb`\_`ÖbbYb`G]Y`X]Y`GY]hYb`j`cb`?`B`C`b`]bY`\`]Yfž`GW`Ygk`][`!`<`c`ghY]b` \]Yf`i`bX`X]Y`8Yi`hgW`Y`I`a`k`Y`h`]ZY`\`]Yf`VYgi`W`Yb`"

8YhU]`g	
C`fh	6U`b`\`c`ZghfU`»`Y`ž`&`(%`\$`'`?`]Y`ž`8Yi`hgW`\`Ub`X
E`i`Y`"Yb	<ul style="list-style-type: none"> <li>• k`k`k`" `_b`!`cb`]"bY`"XY</li> <li>• k`k`k`"gW`\`Ygk`][`!`\`c`ghY]b`"XY</li> <li>• k`k`k`"Xi`\`"XY</li> </ul>

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