

G\_UbXU`']a`Gcf[ YfYW hgghfY]h.  
; fc» a i hhYf`\\]bhYf`9bhZØ\ fi b[ `YbhXYW\_h°

=a`Gcf[ YfYW hgghfY]h'i a`7\]f]gh]bU`6`cW`\_k ]fX`X]Y  
j YfghcfVYbY`; fc» a i hhYf`U`g`a`Ø[ `]WXY`5i ZhfU[ [ YVYf]b`Y]bYf  
9bhZØ\ fi b[ `[ YbUbbh"



< Ua Vi f[ ž`8Yi hgW`UbX`!`8Yf`Gcf[ YfYW hgghfY]h`XYf  
I bhYfbY`a`Yf]b`7\]f]gh]bU`6`cW`ž`X]Y`U`g`9fV]b`XYf`VY`\_UbbhYb  
GhYU`\_`Ui`g!`?`YhhY`6`cW`\_`<`ci`gY`[ `]`hž`gcf[ h`gY]h`>`\\`fYb`ZØf  
GW`\_U[ nY]`Yb`"8]Y`]a`a`Yf`\_`ca`d`YI`Yf`k`YfXYbXY`G]h`U]cb  
Yg`\_U`YfhYž`U`g`7\]f]gh]bU`6`cW`\_`k`Y[ Yb`a`i`ha`U»`]WXYf`9bhZØ\ fi b[  
]\`fYf`VY]XYb`?`]bXYf`Ub[ Y`\_U[ h`k`i`fXY`"À`f`5bk`U`h`C`ha`Uf`?`i`fm  
Yf\`YVh`i`bi`b`gW`k`YfY`J`cfk`ØfZY`[ Y[ Yb`X]Y`]a` `>`\\`f`&\$&`  
j YfghcfVYbY`; fc» a i hhYf`XYf`?]bXYfž`X]Y`Ub[ YV`]W`\_U`g  
5i ZhfU[ [ YVYf]b`XYf`9bhZØ\ fi b[ `Zi`b[ ]Yfh`\\UVYb`gc`""`9f`Yf`\_`À`fhYž  
X]Y`; fc» a i hhYfž`X]Y`Y]bY`h]YZ[ Y`\\YbXY`Ni`bY][ i b[ `ni`\_]`\\fYb`9b`\_Y`b  
\\Y[ hYž`\\UVY`i`bhYf`XYa`9bhZØ\ fi b[ gZU`""[ Y`]hhYb`i`b`X`XYb`5i ZhfU[  
YfhY]hž`X]Y`?]bXYf`Ui`g`8`Å`b`Ya`Uf`\_`ni`fØW`\_ni`\\c`Yb`"8`U`ZØf`k`i`fXYb  
VYfY]hg`6Yk`Y]gUbhf`À[ Y`VY]`XYf`GhUUhgUb`k`U`hgW`UZh`Y]b[ YfY]W`h`h"

9]b`nYbhfU`Yf`6Yk Y]g`Z0f`X]YgY`6Y\Ui dhi b[ Yb`]gh`X]Y`5V\YVi b[  
j cb`%&\$"\$\$\$`9i fc`]b`VUfz`X]Y`X]Y`; fc» a i hhYf`[ Yh`A]h][ h`\UVYb`gc`""  
@Ui h`?i fm`VYgh`A]h][ Yb`NYi [ ]bbYbž`XUgg`X]Y`; fc» a i hhYf`i bhYf`XYa  
J Yf`i gh]`\fYf`9b`\_Y`Xi fW`X`YfYb`J UhYf`h`"8]Y`I a gh`AbXY`XYf  
9bhZ0\fi b[ ž`X]Y]b`XYf`B UW`h`ni a`%"`>Ubi Uf`&\$&(` ghUhhZUbXž`g]bX  
Ui ZgY\YbYffY[ YbXž`XU`g]Y`b]W`h`bi f`ja`ZUa`J]`A`fYb`I a ZY`Xž  
gcbXYfb`Ui W`]b`XYb`A YX]Yb`Z0f`5i ZfY[ i b[ `gcf[ hYb`"; Y[ Yb  
7`f]gh]bU`6`cW`\_i bX`gYW`g`k Y]hYfY`6YgW`i`X][ hY`k i fXY`5b`\_U[ Y  
Yf`cVYbž`i bX`X]Y`GhUUhgUbk U`hgW`UZh`<Ua`Vi f[ `k`c`hY`ni b`A`W`gh  
\_Y]bY`k Y]hYfYb`5i g\_0bZ`hY`ni`XYa`I: U``[ YVYb`"

; Yf]W`h`]W`X`Y`9b`hgW`Y]Xi b[ Yb`i`b`X  
Gc f[ YfYW`hgghfY]h

B UW`Y]bYf`\_0fn`]W`Yb`B]YXYf`U[ Y`]b`8`AbYa`Uf`\_ž`k`c`Y]b`; Yf]W`h  
XYa`9i`!A`Ubb`XUg`U`Y]b][ Y`Gcf[ YfYW`h`Z0f`X]Y`?]bXYf`ni`gdFUW`ž  
]gh`X]Y`@U[ Y`Z0f`7`f]gh]bU`6`cW`\_ni bY`a`YbX`Ub[ YgdUbb`h`9]b  
; Yf]W`hgVYgW`i`gg`j`Yf`Ub[ hž`XUgg`g]Y`]fY`?]bXYf`k`]YXYf`bUW`  
8`AbYa`Uf`\_Vf]b[ Yb`a`i`gg`"8`Ug`@UbX[ Yf]W`h`<Ua`Vi f[ `h`U`h`Y`X`c`W`  
bcW`b]W`h`0VYf`X]Y`Ni`Uggi`b[ `XYf`5b`\_U[ Y`i`bX`X]Y`9f`0Zbi b[  
XYg`<Ui`dhj`YfZU`fYbg`Yb`hgW`]YXYb`"6]g`ni`f`fYW`hg`f`A`Z]h][ Yb  
J`Yfi`fhY`]i`b[ `I`h`Z0f`7`f]gh]bU`6`cW`\_X]Y`I`bgW`i`X`gj`Yfa`i`hi`b[`"

8Yf`I: U``\Uh`b]W`h`bi`f`fYW`h]W`X`Y`a`d`]\_Uh]cbYbž`gcbXYfb`k`]fZh  
Ui`W`I: fU[ Yb`ni`f`; `Y]W`VY\UbX`i`b[ `]b`Gcf[ YfYW`hgZfU[ Yb`Ui`Z`"8]Y  
8]g`\_i`gg]cb`0VYf`X]Y`6YbUW`hY]][ i b[ `j`cb`A`0hhYfb`]b  
: Ua`J]Yb[ Yf]W`hgj`YfZU`fYb`k`]fX`ni`bY`a`YbX`"Ui`hYf`"9]b`6Y]hfU[  
j`cb`B`Uh]cbU`; Yc[ fUd`]W`Y`V`h`Y`fj`c`fž`XUgg`]b`Y]bYf`5b`U`mgY`]b  
%( + j`cb`%) ( I: A`Yb`A`0hhYfb`\_6]bXi`b[`g]bhc`YfUb`n`c`XYf`A`b`]W`Y  
dgmW`]gW`Y`Gh0fi`b[ Yb`UhYgh]Yfh`k`i`fXYbž`k`A`fYbX`J`A`hYf`c`Zi`U`g  
C`dZYf`XUf[ YghY`h`k`i`fXYbž`c`V`k`c`\`g]Y`]b`Y]b][ Yb`I: A`Yb  
[ Yk`U`h`A]h][ `g]bX`"8]YgY`j`YfnYffhY`G]W`h`k`Y]gY`XYf`; Yf]W`hY`\_0b`bhY  
ghfi`\_hi`fY`Y`I`b[ YfYW`h][ \_Y]hYb`]b`Gcf[ YfYW`hgj`YfZU`fYb  
VYX]b[ Ybž`X]Y]a`I: U``j`cb`7`f]gh]bU`6`cW`\_VYgcbXYfg`g]W`hVUf  
k`YfXYb`"

0`XYb`I: Ua`J]Yb[ Yf]W`hYbž`k`c`gc`W`Y`H`Y`a`Yb`c`Zi`VY\UbXY`h  
k`YfXYbž`k`]fX`XUg`J`cf[ Y`Ybž`XUg`Nk`Ub[`gk`YW`gY`a`c`XY`Y`i`bhYf`

9]bgUhn'[ Yf]W\h]W\Yf'A ]hhY`Xi fW\gYhnhž'ghUf'\_f]h]g]Yfh"Gc'\_Ubb'Yg  
 j cf\_ca a YbžXUgg?' ]bXYf'[ Y[ Yb'XYb'K ]`Yb']\fYf'A ØhhYf'ni a  
 J UhYf'[ YgW\]W\_h'k YfXYb"8]YgY'A i ghYf'\_ØbbYb'Ui W\]a : U`j cb  
 7\f]gh]bU'6`cW\_Y]bY'Fc`Y'gd]Y`Yb'i bX'X]Y?ca d`Yi ]hÅhi bX  
 HfU[ ]\_`XYf'G]hi Uh]cb'ni gÅhn`W\ ] YfghÅf\_Yb"8]Y'8YVUhYb'i a  
 X]YgY'i b[ YfYW\hYb'Ghfi \_hi fYb']b'XYb'; Yf]W\hYb'bY\ a Yb'XU\Yf  
 ni ž'k Ug'XYb'Gcf[ YfYW\hgghfY]hi bX'X]Y'XU\]bhYfgh\YbXYb  
 ; YgW\]W\hYb'bcW\ \_ca d`]n]YfhYf'a UW\h"

8YhU]`g	
J cfZU``	9bhZØ\fi b[
I fgUW\Y	Gcf[ YfYW\hgghfY]h
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GW\ UXYb']b'	%&\$\$\$\$
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "k Y`h"XY</li> <li>• k k k "gd]Y[ Y`"XY</li> <li>• k k k "bUh]cbU`[ Yc[ fUd\]WXY</li> </ul>

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