Hfi a dg'Nc`dc`h]_. 'F ØW_Y\ f'ni '5a Yf]WU
:]fgh'cXYf'K]fhgWU Zhg_f]gY 3

<]ghcf]_Yf'A UfW6i [[Y`b'UbU`mg]Yfh'Hfi a dg'Nc`dc`h]_.
5i gk]f_i b[Yb'Ui Z; `cVU`g]Yfi b['i bX'I G!K]fhgWU Zh'Ua '+"
5df]"&\$&) "

I G5 '!8]Y'I G!Nc`dc`h]_ 'i bhYf'DfÅg]XYbh'8cbU`X`Hfi a d`\Uh
gck c`\bUh]cbU`U`g'Ui W`]bhYfbUh]cbU`ZØf'Yf\YV`]WY
GdUbbi b[Yb'[Ygcf[h'<]ghcf]_Yf'A UfW6i [[Y`b'VYgWfY]Vh]b
Y]bYf'5bU`mgY`X]Y`<]bhYf[ fØbXY'i bX'5i gk ]f\_i b[ Yb'X]YgYf'Dc`h]_ž
X]Y`Hfi a d`U`g' @]VYfUh]cb'8Um `VYnY]W`bYhž'i a `g]W`j cb`XYf
; `cVU`g]Yfi b['ni `VYZfY]Yb"J]Y`Y`gY]bYf'K Å\`Yf'gY\Yb`X]Y
; `cVU`g]Yfi b['U`g'bUW`hY]] [`ZØf'X]Y'I G5`Ubž'k Ug'ni `Y]bYa
K`UbXY`b`XYf'dc`h]gWYb`@UbXgWU Zh'ZØ\fh`'9g`gh'Ui ZÅ`][žXUgg
hfchn`Y]bYg`\c\Yb'8i fW`gW`b]hghY]b_ca`a`Ybg'i bX`Y]bYf'dcg]h]j`Yb
K]fhgWU ZhgYb`hk ]W`i b['j`b`XYb`YhnhYb`J\`fYb`]bgVYgcbXYfY
VYgh]a`a`hY`HY]Y`XYf'I G!5fVY]hYfgWU Zh'j cb`XYf; `cVU`g]Yfi b[
bY[Uh]j `VYhfcZYb`g]bX"

Hfi a dg'5Xa]b]ghfUh]cb'[]Vh'UbXYfYb`B Uh]cbYbž]bgVYgcbXYfY
<UbXY`g[ Y[ bYfbž'X]Y`GW`i `X`Ub`i bZU]fYa `<UbXY`"6i [[Y`b`k Ufbh
j`cf`Y]bYa `[ YZÅ\`f]WYb; YZØ\`XYg`6Yhfc[YbgY]bg'i bX`ZcfXYfh
XUni `Ui Zž'X]Y`Ub[Zf]gh][Yb': c`[ Yb`X]YgYf'dfchY_h]cb]gh]gWYb
A U»bU`a`Yb`b]W`hni `i bhYfgW`ÅhnYb"K Å\`fYbX`Hfi a d`X]Y
: fY]\UbXY`gdc`h]_U`g`6Yhfi [`Ubg]Y\hž'd`Ub`h`Yf`k`Y]hfY]WYbXY
Nc`a`U»bU`a`Ybž'X]Y`U`g`K ]XYfgdfi W`ni `gY]bYf`bYc`]VYfU`Yb
5[YbXU`[ Y`hYb"

Hfi a dg'bYi Y`Nc`dc`h]_

5a `&"5df]"&\$&) ` _ØbX][hY`Hfi a d`X]Y`6YYbX][ i b[ `XYf`YFU`XYf

; `cVU`g]Yfi b[`Ub`i bX`gYhnhY`XUa `]h`Y]bYb`bYi Yb`GhUbXUfX`ZØf`X]Y
I G!<UbXY`gdc`h]_`"5a`)"`"5df)`&\$\$)`hfUh`Y]b`6Ug]gnc```j cb`%\$!
Ui ZU`Y`æ dcfhY`]b`X]Y`I G5`]b`?fUZhž[ `YZc`[ `hj`cb`XfUgh]gW`Yb
9f\Ø\i b[Yb`UV`XYa`-`"5df)`&\$!`ZØf`X]Y`9I`i bX`" (i`ZØf`7\]bU`
8]YgY`A U» bU`a Yb`ghY`Yb`Y]bYb`_`UfYb`DUfUX][a`Ybk`YW`gY`XUfž
XYf`b]W`h`bi`f`X]Y`I G!K`]fhgW`UZh`VYY]bZi`ggYb`k`]fXž`gcbXYfb`Ui`W`
]bhYfbUh]cbU`Y`<UbXY`gVYn]Y\i b[ Yb`ghUf`\_`VY`UghYb`_`ØbbhY`"
5V[YgY`Yb`j`cb`XYb`bYi Yb`NØ`Yb`Ui`Z`k`Y]hYfY`DfcXi`\_`hY`k`]Y
<U`V`Y]hYf`i bX`D`Ufa`UdfcXi`\_`hY`k`i`fXYb`Ui`W`VYghY`YbXY`NØ`Y
Ui`g[ YXY`b`hž`Yhk`U`Ui`Z`GhU`!`i bX`5`i`a`]b]i`a`]a`dcfhY`"

- 6Ug]gnc```%\$!` `Ui`ZU`Y`æ`dcfhY`
- 9I` `&\$!`
- 7\]bU.`" `(i`

I`bhYfbY`a`Ybž`X]Y`DfcXi`_`hY`]b`X]Y`I`G5`]a`dcfh]YfYbž`g]bX`ZØf`
X]YgY`NØ`Y`j`YfUbhk`cfh]W`"I`b[`YZÅ`f`*`\$`@AbXYf`[`Y`hYb`U`g`
[`fØ`»`hY`A`]ggYh`hYf` `i`bX`i`bhYf`]Y[`Yb`XYb`\_`Ø`YfYb`NØ`Ybž`
k`Å`fYbX`?`UbUXU`i`bX`A`YI`]\_`c`j`cb`XYb`bYi`Yb`NØ`Yb`
Ui`g[`Ybca`a`Yb`g]bXž`Y`XcW`gW`cb`a`]h`Y]bYf`Nc`Yf\Ø\i`b[`j`cb`
&)`i`VY`Y[`h`k`i`fXYb`"8]Yg`U`h`VYfY]hg`ni`Y]bYa`FØW`[`Ub[`X`Yf`
9I`dcfhY`Ui`g`8Yi`hgW`UbX`i`a`V]g`ni`&\$!`[`YZØ`f`hž`k`Ug`X]Y`
XYi`hgW`Y`K`]fhgW`UZh`ghUf`\_`VY`UghYb`_`ØbbhYž`XU`X]Y`I`G5`XYf`
[`fØ`»`hY`5VbY`a`Yf`XYi`hgW`Yf`9I`dcfhY`g]bX`"

; `cVU`Y`F`YU`\_h]cbYb`i`bX`5`i`gk`]f`_i`b[`Yb`

8]Y`F`YU`\_h]cbYb`Ui`ZHfi`a`dg`bYi`Y`Nc`dc`h]_`g]bX`j`]Y`gY]h][`"8]Y`
9i`fcd`Å]gW`Y`I`b]cb`i`bX`7\]bU`\UVYb`;`Y[`Yba`U»`bU`a`Yb`
Ub[`Y`_ØbX][`hž`X]Y`ni`k`Y]hYfYb`GdUbbi`b[`Yb`ZØ`fYb`\_`ØbbhYb`"8]Y`
9I`d`Ubh`;`Y[`YbnØ`Y`Ui`ZI`G!K`UfYb`]a`K`Yfhj`cb`V]g`ni`&`*`
A`j`]UfXYb`9i`fc`"6i`bXYgVUb`!`Df`Åg]XYb`h`æ`UW`]a`BU[`Y`Åi`»`YfhY`
6YXYb`\_`Yb`\_\]bg]W`h]W`X`Yf`GhUV`]h`h`X`Yf`K`Y`hk`]fhgW`UZh`XU`X]Y`
I`bg]W`Yf`Y`h]ØVYf`ni`_ØbZh][`Y`I`G!<UbXY`gdc`h]\_`Yb`ni`Y]bYf`
Ni`fØW`_`U`hi`b[`VY]`æj`Ygh]h]cbYb`ZØ`fh`"

C`V`X]Y`K`Y`hk`]fhgW`UZh`hUhg`ÅW`]W`]b`Y]bY`?`f]gY`fi`hgW`hž`\Åb[`hj`cb`
XYf`F`YU`\_h]cb`UbXYfYf`BUh]cbYb`UV`"2`_`cbca`Yb`k`UfbYb`XUj`cfž`

XUgg'X]Y`DfcXi`_hj]hÅh'g]b_Yb`\_ÖbbhY`i bX`XUg`[`cVU`Y
 <UbXY`g[ YZØ[ Y`k Y]hYf`ZfU[ a Ybh]Yfh`k]fX`"8]Y`<UbXY`g_cbZ]_hY
 \UVYb`b]WÅh`bi f`VYghY`YbXY`5`]]UbNyb`VY`UghYhž`gcbXYfb`Ui WÅ`ni
 Y]bYf`5V\_Y`f`j cb`[`cVU`g]YfhYb`@]YZYf\_YhhYb`\\b`ni`fY[]cbU`YfYb
 Ghfi`\_hi`fYb`[ YZØ`fh"

Hfi a dg`9fVY`_ÖbbhY`g]WÅ`b]WÅh`bi f`]b`Y]bYf`ZfU[a Ybh]YfhYb
 <UbXY`g`UbXgWÅUZh`nY][ Ybž`gcbXYfb`Ui WÅ`]b`Y]bYa`5bgh]Y[`XYg
 DfchY`\_h]cb]ga`i`gž`XYf`X]Y`[Ycdc`h]gWÅYb`GdUbbi`b[ Yb`j`YfgWÅÅfZYb
 _ÖbbhY`"K`Å`fYbX`X]Y`U`_hi`Y`Yb`k`]fhgWÅUZh`]WÅYb`ϕX]_Uhc`fYb
 VYggYf`g]bX`U`g`]b`XYb`%-`\$Yf!`\\fYbž`V`Y]Vh`UVni`k`UfhYbž`k`]Y`g]WÅ
 XYf`<UbXY`g_f]Y[`i`bhYf`Hfi`a`dg`5b`Y]hi`b[`Ui`ZX]Y`K`Y`hk`]fhgWÅUZh
 Ui`gk`]f`\_Yb`k`]fX"

8]Y`[ Y[ Ybk`Åfh][Y`G]hi`Uh]cb`]gh`Y]b`\_`UfYf`ϕX]\_Uhc`f`XUZØfž`XUgg
 Y]bY`k`Y]hYfY`9g`U`Uh]cb`b]WÅh`Ui`g[YgWÅ`cggYb`]gh`i`bX`X]Y
 [`cVU`Yb`A`Åf`\_hY`k`Y]hYf`\\b`i`bhYf`8fi`W`\_ghY`Yb`k`YfXYb`"8]Y
 :`fU[ Yž`k`]Y`g]WÅ`UbXYfY`@ÅbXYf`dcg]h]cb]YfYbž`V`Y]Vh`Yb`hgWÅY]XYbX
 ZØf`X]Y`_ØbZh][Y`k`]fhgWÅUZh`]WÅY`GhUV`]hÅh"

A`Y`f`ni`XYb`<]bhYf[ fØbXYb`i`bX`XYb`U`_hi`Y`Yb`9bhk`]W`\_i`b[Yb
 Z]bXYb`G]Y]b`XYb`5bU`mgYb`j`cb`HU[ YggWÅUi`ž`HU[ Yggd]Y[ Y`i`bX
 K`]fhgWÅUZhg!`F`Uh[YVYf"

8YhU]`g	
J`c`f`ZU`^`	Gcbgh][Yg
I`f`g`U`W`Å`Y`	<c`Y`g`cn]U`Y`i`b[`Y]WÅ`\\Y]hž`[ Yf]b[ Y I`a`j`YfhY]i`b[
C`f`h`	I`G5
E`i`Y`Y`b`	<ul style="list-style-type: none"> • k`k`k`"hU[ YggWÅUi`"XY • k`k`k`"hU[ Yggd]Y[ Y`"XY • k`]fhgWÅUZh!`fUh[YVYf"XY

6Ygi`WÅYb`G]Y`i`bg`Ui`Z.`b!U["XY