G_UbXU`!7\cfYc[ fUZ]Y. '%": 7`? Ò`b`]a
8]U`c[ `a]h`≠bbYba ]b]ghYf`F Yi `

B UWX `8YfVmnk ]gWXYb`%": 7`? Ò`b`i bX`: cfhi bU`8ØggY`XcfZ
gcf[h`i a ghf]hhYbY`7\cfYc[fUZ]Y`ZØf`_f]h]gWXY`FYU_h]cbYb
i bX`9fa ]hh`i b[Yb"

? Ò`b`ž`8Yi hgWXY`UbX`!`B UWX`XYa` i a ghf]hhYbYb`Nk Y]h`][U!8YfVmnk
nk]gWXYb`XYa` '%": 7`? Ò`b`i bX`: cfhi bU`8ØggY`XcfZ`XUg`a]h`Y]bYa
%.%`YbXYhYž`]gh`X]Y`8]g_i gg]cb`i a `Y]bY`g\_UbXU`ÖgY`: Ub!
7\cfYc[fUZ]Y`YfbYi h`YbhVfUbbh`8Yf`%": 7`? Ò`b`i`U`h`VYfY]hg
g][bU`]g]Yfhž`cZyb`ZØf`Y]bYb`8]U`c[`ni`gY]bž`]bgVYgcbXYfY`bUWX
XYa`\_f]h]gWXYb`6f]YZ]j cb`BcfXf\Y]b!K YghZU`Ybg`≠bbYba]b]ghYf
<YfVYfh`FYi`f78I Ł`Ub`XYb`; YgWXY`ZhgZØ`fYf`XYg`J YfY]bgž
7\f]gh]Ub`?Y`Yf`@Ui h`**F D`C b`]**bY`VYgWXY]Vh`FYi`gY]bY
9bhfØghi b[`ØVYf`Y]b`6UbbYfž`XUg`j cb`XYb`? Ò`b`Yf`: Ubg`]a`GhUX]cb
dfÄgYbh]Yfh`k i fXY"

8 Ug`VYgU[ hY`6UbbYf`nY][ hY`Y]bYb`A Ubb`a]h`Y]bYf`? fUk UhY`]a
9Zhn\ `!8Yg][ bž`XYf`XYf`; `ØW\_g[ Òhh]b` : cfhi bU`Y]b`[fc» Yg`A YggYf
Ub`XYb`<U`g`À`h`6Y[`Y]hYh`k i fXY`X]Y`≠gnYb]Yfi b[`j cb`Y]bYa
\Äa]gWXYb`@UWX`Ybž`XUg`ØVYf`X]Y`@Ui hgdfYWX`Yf`XYg`GhUX]cbg
Yfh`ØbhY`"8]Y`K cfhY`Ui ZXYa`6UbbYf`Ui hYhYb.`; `ØW`\_]gh`_Y]b
; YgWXYb`\_XYf`; ÒhhYf`"8]YgY`dfcj`cn]YfYbXY`8UfghY`i b[ `k Uf
5b`Ugg`ZØf`\YZh][ Y`?f]h]_ž`b]WX`h`bi`f`j cb`FYi`ž`gcbXYfb`Ui WX`j cb
UbXYfYb`ÖZYbh]WX`Yb`DYfg`Øb`]WX`_Y]hYb`"? Ò`b`Yf`
C VYfVØf[Yfa`Y]ghYf]b`<Ybf]YhhY`FY`_Yfž`X]Y`&\$%)`gY`Vgh`CdZYf
Y]bYf`A YggYfUhhUW`_Y`k i fXY`ž`Äi »YfhY`YVYbZU`g`]f`I bj Yfgh`ÄbXb]g
ZØf`X]Y`7\cfYc[fUZ]Y`ž`X]Y`g]Y`U`g`[YgWXY`a UW`cg`Ya`dZ]bXYh"

F YU_h]cbYb`i bX`9fa]hh`i b[Yb

: cfhi bU!Gdcfhj c fghUbX'?'Ui g'5`cZg'gW`cgg'g]W`X]YgYf'A Y]bi b[
 Ub'i bX`VYnY]W`bYhY`X]Y'7\cfYc[ fUZ]Y`U`g'i bUb[ YVfUW`h''7\f]gh]Ub
 ?Y`Yf`\]b[Y[Yb'g]Y\h'i]a`A chj`Y`X][`]W`Y]bYb'5i gXfi W`XYf
 F]j U`]h`h`nk ]gW`Yb`XYb': UbgnYbYb'i bX`Yf_Ybbh`Y]bYb'5i Zfi Zni f
 ; Yk U`h`XUf]b''8]Y'8]g_i gg]cb`k i fXY`Xi fW`X]Y'9fa ]h'i b[ Yb`XYg
 8Yi hgW`Yb': i » VU`!6i bXYg`fB: 6E`_ca d`]n]Yfhž`XYf`XYb'?`i V`ni
 Y]bYf`GhY`i b[bU\`a`Y`Ui Z[ YZcfXYfh`\Uhž`bUW`XYa`Yf`j cb`XYb
 Jcf_ca`a`b]ggYb'?Ybbhb]g`Yf`Ub[hY"

9fgh`\_Øfn`]W`\`Uh`Ui`W`X]Y`Dc`]nY`]X]Y`ϕ\`U`hY`XYg`6UbbYfg`Ui`Z]\fY
 ghfUZfYW`h]W`Y`F`Y`Yj`Ubn`\]b`ØVYfd`fØZhi`bX`ZYgh[ YghY`hž`XUgg
 _Y]bY`gc`W`Yb`ϕ\`U`hY`j`cf]Y[Yb''8YbbcW`V`Y]Vh`X]Y`H\Ya`Uh]\_`i`a
 X]Y'7\cfYc[fUZ]Y`Ub[ Yg]W`hg`XYg`ghY][YbXYb
 5[[fYgg]cbgdchYbn]U`g`]b`XYf'; YgY`gW`UZh`i`bX`XYf`ni`bY\`a`YbXYb
 A`YggYf[ Yk`U`h`Y]b`gYbg]V`Yg`H\Ya`U''`a`'6f]YZ`Ub'?Y`Yf`VYhc`bh
 F`Yi`X]Y`J`Yf`Ub`hk`cfhi`b[`XYg`J`YfY]bg`ZØf`X]Y`G]W`Yf\`Y]h]a`GhUX]cb
 i`bX`X]Y`B`chk`YbX][`_Y]h`Y]bYf`8YYg_U`Uh]cb`]b`XYf': UbUfVY]hž`k`]Y`h!
cb`]bY`VYf]W`hY`h"

6Y]XY`J`YfY]bY`g]bX`g]W`X`Yf`6f]gUb`n`XYf`G]h`Uh]cb`VYk`i`ggh`i`bX
 gW`Y]bYb`VYfY]hž`ØVYf`X]Y`J`cf_ca`a`b]ggY`ni`gdfYW`Yb`i`bX
 @Øgi`b[ Yb`ni`Z]bXYb''8]Y`GhUXh'?Ø`b`\`Uh`X]Y`Y`i`»`Yfi`b[ Yb`XYf
 ; YgW`ÅZhgZØ\fi`b[`i`bX`XUg`6UbbYf!A`chj`'a`]h`6YZfYa`XYb`ni`f
 ?Ybbhb]g'[Ybca`a`Yb`i`bX`Yf\_Ybbh`X]Y`B`chk`YbX][`_Y]h`Ubž`]b
 Ni`\_i`bZ`h`Ui`Z`X]Y`GYbg]V`]h`h`gc`W`Yf`8`UfghY`i`b[Yb`ni`UW`hY`b"

K`Y]hYfY`ϕ`Zcfa`Uh]cbYb`i`bX`<]bhYf[ fØbXY`ni`X]YgYf`H\Ya`Uh]_
 g]bX`]b`XYf`Ui`gZØ\`f]W`Yb`5bU`mgY`ni`Z]bXYbž`X]Y`i`bhYf`
DU[YD`UW`UV[Yfi`ZYb`k`YfXYb`_Ubb"

8YhU]`g	
J`cfZU``	J`UbXU`]ga`i`g
C`fh	?`Ø`bž`8Yi`hgW`\`UbX
E`i`Y`Y`Yb	<ul style="list-style-type: none"> • fd!cb`]bY"XY</li> <li>• k k k "h!cb`]bY"XY • Ud]"dU[Yd`UW"XY

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