

@i Zhei U`]hÅh`]b`@Y]dn][ .`=gh`5 ha Yb` \ Yi hY  
[ Ygi bX`cXYf`f]g\_Ubh3

5\_hi Y`Y`@i Zhei U`]hÅh`]b`@Y]dn][ `Ua` `&("\$("&\$&).`.: Y]bghUi Vž  
Cncb`i bX`Gh]W\_ghcZZX]cl ]Xž; fYbnk YfhY`i bX`H]ddg`ni f  
; Ygi bX`Y]h"



@Y]dn][ !A ]hhYž`8 Yi hgW`UbX`!`5a` `&("5df]"&\$&) `g]bX`X]Y  
A Yggk YfhY`ni f`@i Zhei U`]hÅh`]b`@Y]dn][ `j cb`[ fc» Yf`6YXYi hi b["`5b  
XYf`A YggghUh]cb`]b`@Y]dn][ !A ]hhY`k YfXYb`.: Y]bghUi V!DUfh]\_Y`  
fDA`%\$`L`dfc`?`i V]\_a YhfY`@i ZhYfZUggh"8 Yf`[ YgYhn`]WXY`; fYbnk Yfh  
ZØf`DA`%\$`VYhfÅ[ h)`\$`A ]\_fc[ fUa`a` `dfc`?`i V]\_a YhfYž`k cVY]`X]YgYf  
K Yfh`Å`f`]W`V]g`ni` " ) `A U`ØVYfgW`f]hhYb`k YfXYb`XUfZ"8]Y  
@i Zhei U`]hÅh`k ]fX`]b`@Y]dn][ `Ub`UbX`XfY]Yf`nYbhfU`Yf`K YfhY  
[ Ya YggYb`.: Y]bghUi Vž`Cncb`i bX`Gh]W\_ghcZZX]cl ]X"8]YgY  
; fYbnk YfhY`g]bX`YbhgW`Y]XYbX`ZØf`X]Y`9]bcfXbi b[ `XYf  
@i Zhei U`]hÅh`]b`j YfgW`]YXYbY`?`UhY[ cf]Yb"

8]Y`?`f]hYf]Yb`ZØf`X]Y`6Yk Yfhi b[ `XYf`@i Zhei U`]hÅh`g]bX`k ]Y`Zc`[ h  
GY`f`gW`YW`h`k ]fX`XYZ]b]Yfh`Xi fW`.: Y]bghUi Vk YfhY`ØVYf`%\$`\$`

[ #a ^z`Cncb`ØVYf`&(\$` [ #a ^`i bX`Gh]W\_ghcZZ]cl ]X`ØVYf`&\$\$  
[ #a ^`` GW`YWX`h`VYk`Y[ h'g]W`]a`'6YfY]W`j`cb`') %!%\$\$` [ #a ^`  
: Y]bghUi`V`cXYf`%, %!&(\$` [ #a ^`Cncb``8]Y`?UhY[ cf]Y` A`À»][ `]Y[ h  
nk`]gW`Yb`' )!) \$` [ #a ^`: Y]bghUi`V`i bX`%&%!%, \$` [ #a ^`Cncb``=a  
; Y[ YbgUhn`XUni`g]bX`VY]`Y]bYf`@`Zhei`U`]h`h`j`cb`' ; i`h`cXYf` GY`\  
[ i`h`\_Y]bY`[ Ygi`bX`Y]h`]W`b`UW`hY`][ Yb`K` ]f`\_i`b[ Yb`ni`Y`fk`UfhYbž  
k`Ug`X]Y`J`cfUi`ggYhni`b[ Yb`ZØf`5`\_hj`]h`h`Yb`]a`': fY]Yb`Yf`YV`]W`  
j`YfVYggYfh`'`b`XYf`9l`'gh`X]Y`G]hi`Uh]cb`U`Ufa`]YfYbX.`:`h`\  
Yg`&(\$`\$\$\$`j`cfnY]h][ Y`HcXYgZ`^`Y`Ui`Z[ fi`bX`j`cb`': Y]bghUi`V`

## 9a`dZY`\`i`b[ Yb`VY]`gW`YWX`hYf`@`Zhei`U`]h`h`

8]Y`9a`dZY`\`i`b[ Yb`VY]`gW`YWX`hYf`@`Zhei`U`]h`h`g]bX`\_`Uf``6Y]`gY`\  
gW`YWX`hYf`'`@`Zhei`U`]h`h`gc`h`Yb`Ya`dZ]bX`]W`Y`DYfgcbYb  
\_ØfdYf`]W`Y`5bghfYb[ i`b[ Yb`]a`': fY]Yb`j`Yfa`Y]XYb``6Y]  
gW`YWX`hYf`'`@`Zhei`U`]h`h`k`]fX`[ YfUhYbž`Ui`W`k`Yb][ Yf  
Ya`dZ]bX`]W`Yb`A`YbgW`Yb`j`cb`UbghfYb[ YbXYb`H`h][`\_Y]hYb`]a  
: fY]Yb`UVni`gY`Yb``6Y]`a`À»][ Yf`'`@`Zhei`U`]h`h`h`]b[ Y[ Yb`g]bX  
\_i`fnZf]gh][ Y`[ Ygi`bX`Y]h`]W`Y`5i`gk`]f`\_i`b[ Yb`i`bk`U`fgW`Y]b`]W`ž  
YXcW`\_Ubb`Y]bY`Ub[ Zf]gh][ Y`9l`dcg]h]cb`ni`'`[ Ygi`bX`Y]h`]W`Yb  
DfcV`Ya`Yb`ZØ`fYb``8]YgY`'`b`Zcfa`Uh]cbYb`g]bX`b]W`h`bi`f`ZØf`X]Y  
6Øf[ Yf`@Y]dn][ g`k`]W`h][ ž`gcbXYfb`Ui`W`ZØf`X]Y`[ Ygi`bX`Y]hg]i`i`bX  
i`a`k`Y`hdc`]h]gW`Yb`9b`hgW`Y]Xi`b[ ghf`A[ Yf`

## 8`UhYb`ni`f`@`Zhei`U`]h`h`]b`@Y]dn][`

9]bY`i`a`ZUggYbXY`'`b`Zcfa`Uh]cbgei`Y`Y`ni`f`@`Zhei`U`]h`h`]b`@Y]dn][  
]gh`XUg`8`Ug`VcUfX`XYg`c`ZZYbYb`8`UhYb`dc`fhU`g`@Y]dn][`"  
8]YgYg`GmghYa`V]YhYh`k`Yfhj`c`Y`'`b`Zcfa`Uh]cbYb`ni`\_f]h]gW`Yb  
GW`UXghc`ZZYb`]b`XYf`@`Z`ž`J`Yf`U`h`Ybgh]ddg`gck`]Y`8`UhYb`ni`f  
`Ub[ Zf]gh][ Yb`9b`hk`]W`\_i`b[ `XYf`@`Zhei`U`]h`h`h`'6YhfUW`hYh`k`YfXYb  
bYVYb`': Y]bghUi`V`f`DA`%\$ž`DA`&ž`É`Ui`W`Gh]W\_ghcZZ]cl ]X`f`BC`&É`i`bX  
Cncb`f`C`'`É``8]Y`8`UhYb`gh]Ja`a`Yb`Ui`g`Y]bYf`J`]Y`nU`^`j`cb  
l`a`k`Y`hgYb`gc`fYb`ž`k`c`VY]`Ua`h`]W`Y`A`YggghY`Y`b`XYg`@`UbXYgUa`hYg  
ZØf`l`a`k`Y`hž`@`UbXk`]fhgW`UZh`i`bX`; Yc`c[ ]Yž`df]j`UhY`l`bhYfbY`a`Yb  
i`bX`DUgg]j`gUa`a`Yf`VYhY`]][ h'g]bX``8]Y`J`YfUfVY]hi`b[ `X]YgYf`8`UhYb  
YfZc`[ h]b`j`YfgW`]YXYbYb`nY]h`]W`Yb`5i`ZØgi`b[ Yb`ž`k`Ug`Y]bY  
XYhU]`Y]YfhY`5b`U`mgY`Yfa`Ø[ `]W`h`

9]b`k Y]hYfYf`5gdY\_h'g]bX`X]Y`Øb[ ghYb`9bhk ]W`i b[ Yb`Ui Z`9! !  
 9VYbY``@Ui h`XYf`9i fcdÅ]gWYb`l a k Y`hU[ Ybhi f`f9! 5Ľ`V`Y]Vh  
 X]Y`@ Zhj YfgW a i hni b[ `XUg[ fØ» hY`i a k Y`hVYX]b[ hY  
 ; Ygi bX`Y]hgf]g]\_c`]b`9i fcdUž]bgVYgcbXYfY`]b`i fVUbYb` ; YV]YhYb"  
 Nk ]gWYb`&\$ \$) `i bX`&\$&&]gh`X]Y`NU\`XYf`Ui Z[ fi bX`j cb  
 : Y]bghUi V`VYX]b[ hYb`HcXYgZÅ`Y`i a `() `i `[ Ygi b\_Ybž`XcW`X]Y  
 <YfUi gZc`fXYfi b[ Yb`V`Y]VYb`Yf`YV`]W`"GWÅhni b[ Yb`ni Zc`[ Y`[ UV  
 Yg`&\$&&]b`XYf`9! `&' - "\$\$\$`HcXYgZÅ`Y`Xi fW` : Y]bghUi Vž`+\$"\$\$\$  
 Xi fW`Cncb`i bX`(`, "\$\$\$`Xi fW`Gh]W\_ghcZZ]cl ]Xž`k cVY]j ]Y`Y`X]YgYf  
 HcXYgZÅ`Y`Xi fW`X]Y`9]b`U`hi b[ `XYf`K <C!F]W`hk YfhY`Å`hYb  
 j Yfa ]YXYb`k YfXYb`\_ØbbYb"

8]Y`9! `U`h'g]W`ni a `N]Y`[ YgYhnhž`X]Y` : Y]bghUi VVY`Ughi b[ `V]g  
 &\$' \$`i a `)) `i `ni `fYXi n]YfYbž`k Ug`bYi Y`9fk Ufhi b[ Yb`Ub`X]Y  
 @ Zhei U`]hÅ`hi bX`XYfYb` , VYfk UW`i b[ `Y]bgW`Y» h`8]YgY  
 9bhk ]W`i b[ Yb`i bhYfghfY]WYb`X]Y`B`chk YbX][ \_Y]h`ZØf`GhÅ`XhY`k ]Y  
 @Y]dn][ ž`dfcU\_h]j Y`GW`f]hhY`ni f`J YfVYggYfi b[ `XYf`@ Zhei U`]hÅ`hi  
 i bhYfbY`a Yb`i bX`[ `Y]W`nY]h][ `X]Y` ; Ygi bX`Y]h`]\fYf`6Øf[ Yf`ni  
 gW`Ø`hYb"

8YhU]`g	
J c f Z U ``	J Y f g W a i h n i b [
C f h	@Y]dn][ !A ]hYž`8Yi hgW`UbX
E i Y ``Yb	<ul style="list-style-type: none"> <li>• k k k "`j n"XY</li> <li>• cdYbXUhU``Y]dn][ "XY</li> <li>• k k k "YYU"Yi fcdU"Yi</li> </ul>

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