

@i Zhei U`]hÄh`Yi hY. `K ]Y`[ YZÄ`f`]WÄ`]gh`X]Y  
: Y]bghUi VVY`Ughi b[ `]b`< Ubbcj Yf3

5a `""A Äfn'&\$&) `k ]fX`X]Y`@i Zhei U`]hÄh`]b`< Ubbcj Yf  
i bhYfgi WÄh"8Yf`5fh]\_Y`]bZcfa ]Yfh`ØVYf': Y]bghUi Vk YfhYž  
; fYbnk YfhY`i bX`9a dZY`i b[ ]b`ZØf`X]Y`6Yj `Ø`\_Yfi b[ "

; Öhh]b[ Yf`GhfU» Yž' \$ ( ( - `< Ubbcj Yfž`8Yi hgWÄ`UbX`!`

5a `""A Äfn'&\$&) `k i fXY`Ub`XYf`A YggghUh]cb`]b`XYf'; Öhh]b[ Yf  
GhfU» Yž`@]bXYb`!GØXž`< Ubbcj Yfž`X]Y`@i Zhei U`]hÄh`UbU`mg]Yfh"8]Y  
A Yggi b[ `YfZUggghY`X]Y': Y]bghUi V!DUfh]\_Y`fDA %\$£`dfc`?i V]\_a YhYf  
@i Zh"8Yf'; fYbnk Yfh`ZØf`DA %\$`VYhfÄ[ h) \$`A ]\_fc[ fUa a `dfc  
?i V]\_a YhYf`@i Zhi bX`XUFZ]a `X]fYgj Yf`Ui Z`ØW`ghYbg" )!a U`  
ØVYfgWÄf]hhYb`k YfXYb`ž`k ]Y`X]Y`< Ubbcj YfgWÄY`5``[ Ya Y]bY  
NY]hi b[ `VYf]WÄhYhY"

8]Y`@i Zhei U`]hÄh`k ]fX`Ub`UbX`j cb`XfY`]\_YbbnY]WÄbYbXYb`K YfhYb  
VYk YfhYh': Y]bghUi Vž`Gh]W\_ghcZZX]cl ]X`i bX`Cncb"8]Y'; fYbnk YfhY  
g]bX`k ]Y`Zc`[ h`XYZ]b]Yfh`6Y]`K YfhYb`ØVYf`&\$`\$` [ #a `^`ZØf`  
Gh]W\_ghcZZX]cl ]Xž`ØVYf`%\$`\$` [ #a `^`ZØf': Y]bghUi V`i bX`ØVYf`&( \$  
 [ #a `^`ZØf`Cncb`[ Y`hYb`X]Y`6YX]b[ i b[ Yb`U`g` gY`f`gWÄ`YWÄh`"  
K YfhY`nk ]gWÄYb`%\$`%`i bX`&\$`\$` [ #a `^`ZØf`Gh]W\_ghcZZX]cl ]Xž`) %`i bX  
%\$`\$` [ #a `^`ZØf': Y]bghUi V`gck ]Y`%, %`i bX`&( \$` [ #a `^`ZØf`Cncb`g]bX  
U`g` gWÄ`YWÄh`\_`Ugg]Z]n]Yfh"8]Y`?UhY[ cf]Y`a`Ä»][ `gWÄ`Ä[ h`VY]  
K YfhYb`nk ]gWÄYb`(%`i bX`%\$`\$` [ #a `^`ZØf`Gh]W\_ghcZZX]cl ]Xž`) `i bX  
) \$` [ #a `^`ZØf': Y]bghUi V`i bX`%&%`i bX`%, \$` [ #a `^`ZØf`Cncb`ni  
6i WÄY"6Y]`XYf`A Yggi b[ `UbXY`h`Yg`g]WÄ`i a`Ghi bXYba ]hhY`k YfhY  
ZØf`Gh]W\_ghcZZX]cl ]X`i bX`Cncb`gck ]Y`i a`Y]b`ghØbX`]WÄ`[ `Y]hYbXYg  
HU[ Yga ]hhY`ZØf': Y]bghUi V"

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

8]Y`Å\`f]W\`j b`XYf`9i`fY[ ]ghf]YfhYb`&(\$\$\$\$j cfnY]h][ Yb  
HcXYgZÅ`Y`Xi fW\` : Y]bghUi V`Z\`fYb`ni`9a dZY\`i b[ Yb`Z\`f`X]Y  
6Yj`Ö`\_Yfi b[ ``6Y]` gY\`f`gW\`YW\ hYf` `@i Zhei U`hÅh`k ]fX`Ya dZc\`Ybž  
XUgg`Ya dZ]bX`]W\`Y`DYfgcbYb`\_ÖfdYf`]W\`Y`5bghfYb[ i b[ Yb`]a  
: fY]Yb`j`Yfa`Y]XYb``6Y]` gW\`YW\ hYf` `@i Zhei U`hÅh`gc``hYb`Ui`W  
k`Yb][ Yf`Ya dZ]bX`]W\`Y`A`YbgW\`Yb`j`cfg]W\`h][`gY]b`i`bX  
UbghfYb[ YbXY`5\_hj] ]hÅhYb`]a` : fY]Yb`j`Yfa`Y]XYb``6Y]`Y]bYf  
`a`Å»][ Yb`6Yk`Yfhi b[ `g]bX`\_i`fnZf]gh][ Y`[ Ygi`bX\`Y]h]W\`Y  
5i`gk`]f`\_i`b[ Yb`Y\`Yf`i`bk`U\`fgW\`Y]b`]W\`ž`YXcW\`\_ÖbbYb`X]YgY`VY]  
Ya dZ]bX`]W\`Yb`DYfgcbYb`Ui`ZhYhYb``K`Å\`fYbX`VY]` [ i`hYf  
@i Zhei U`hÅh`\_Y]bY`[ Ygi`bX\`Y]h]W\`bUW\`hY]][ Yb`K`]f`\_i`b[ Yb`ni  
Yfk`UfhYb`g]bXž\`YffgW\`Yb`i`bhYf` gY\`f`[ i`hYf` `@i Zhei U`hÅh`X]Y  
VYghYb`J`cfUi`ggYhni b[ Yb`Z\`f`5\_hj] ]hÅhYb`Ub`XYf`Zf]gW\`Yb`@i`Zh`

Ni`gÅhn`]W\`k`i`fXY`XUfUi`Z`\]b[ Yk`]YgYbž`XUgg` : Yi`Yfk`Yf`\_gei`U`a  
[ fÖ»`hYb`hY]`g`Ui`g`[ Ygi`bX\`Y]h]ggW\`ÅX`]W\`Ya` : Y]bghUi`V`VYghY\`h`  
Å\`f]W\`k`YfXYb`Xi`fW\` : Yi`Yfk`Yf`\_Y`fi`bX`&\$) `\$`HcbbYb` : Y]bghUi`V  
ZfY][ YgYhnhž`k`cVY]`+ )`i`fP%)`\$\$`HcbbYb`Ě`XUj`cb`]b`XYf  
G]j`YghYfb`UW\`h`Yb`hghY\`Yb`"

K`]Y`XUg`**I`a`k`Y`hVi`bXYgUa`h`**Yf[`ÅbnhYž`YfZc`[ Yb  
: Y]bghUi`Va`Yggi`b[ Yb`]b`8Yi`hgW\`UbX`VYfY]hg`gY]h`&\$\$\$`Z\`f`DA`%\$  
i`bX`gY]h`&\$\$,`Z\`f`DA`&ž)`"8]Y`DA`%\$!`Å\`fYga`]hY`k`YfhY`g]bX`]b`XYb  
`YhnhYb`Å\`fYb`Ui`Znk`]gW\`Yb`%)`i`bX`&\$`Š[`#a`^`[ Ygi`b`\_Ybž`k`Ug  
Y]bYa`F`ØW`[ Ub[ `j`cb`)`\$`Š[`#a`^`]b`XYb`%-`-\$Yf`Å\`fYb`Yb`hgd]f]W\`h`  
: Øf`ÅbX`]W\`Y` ; YV]YhY`g]bX`[ Yf]b[ YfY`K`YfhY`ni`j`YfnY]W\`bYb``9]bY  
j`Yf`Ågg`]W\`Y`A`YggXU`hYb`YfZUggi`b[`]b`6U`i`b[ gf`Åi`a`Yb`]gh  
Yb`hgW\`Y]XYbXž`XU`Xc`fh`nU`\`fY]W\`Y`9a`]hYb`hYb`k`]Y`J`Yf`\_Y\`f`i`bX  
`bXi`ghf]Y`U`\_hj]`g]bX``GY]h`&\$`%&k`i`fXYb`Ub`\_Y]bYa`A`Ygggh`Ub`Xc`fh  
X]Y`Å\`fYg[ fYbnk`YfhY`j`cb`(`\$`Š[`#a`^`ØVYfgW\`f]hYb`"

8YhU]`g	
J c fZU``	I a k Y`h
C fh	; Òh]b[ Yf`GhfU» Yž' \$( - ' < Ubbcj Yfž 8 Yi hgW`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "\ Un"XY</li> <li>• k k k "i a k Y`hVi bXYgUa h"XY</li> </ul>

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