J c f g]W\ hž'6 Y hfØ[Y f° 'Dc`]nY]'k Ufbh'j c f
ZU`gW\ Y b'8 UW\ XYW\_Yfb`]'b'GU`n[]hhYf°

Dc`]nY]'k Ufbh'j b'GU`n[]hhYf!6UX'j c f'VYhfØ[Y f]gW\ Y b
8 UW\ XYW_Yfb`]'b'k Y]» Ya`'HfUbgdc fhYf"'5W\ hYb'G]Y`Ui Z
gYf]ÖgY`5b[YVchY°

GU`n[ ]hhYf!6UXž'8 Yi hgW\`UbX`!

5a`'&"A U] &\$&)'k Ufbh'X]Y`Dc`]nY]'b'GU`n[]hhYf!6UX'j c f
VYhfØ[Y f]gW\ Y b`<UbXk Yf\_Yfbž'X]Y`a` ]h'Y]bYa`'k Y]» Yb`HfUbgdc fhYf
a`]h'k YfVYUi ZgW\ f]Zh'Y]bYf'8 UW\ XYW_YfY]'i bhYfk Y[g'g]bX"'8]Y
Dc`]nY]'a` UW\ h'XUfUi ZUi Za` Yf\_gUa` ž'XUgg'X]Y`Bi`hmYf'X]YgYg
: U\fnYi [g'a` ]h'6Yhfi [ gXY`_hYb`]'b'J YfV]bXi b[ 'ghY\Yb`'i bX
]bgVYgcbXYfY`'ja`'6YfY]W\`j cb'8 UW\ XYW\_YfUfVY]hYb`U[]YfYb"'8]Y
6Øf[Yf'k YfXYb`Ui Z[ YZcfXYfhž'VY]'XYf'5i gk U\`'j cb
8 UW\ XYW_YfY]Yb`VYgcbXYfg`Ui Za` Yf\_gUa`'ni`'gY]b"

K]W\ h[]Y`'bX]\_Uhc fYb`ZØf'X]Y`K U\`'Y]bYg'gYf]ÖgYb`8]Ybgh'Y]ghYfg
g]bX'X]Y': U\fnYi [VYgW\ f]Zhi b[Ybž'X]Y`6Yni [ 'ni`'Y]bYa`'Öfh]W\ Y b
6Yhf]YV`\UVYb`gc`'hYbž']bgVYgcbXYfY`Xi`fW\`X]Y`5b[ UVY`Y]bYf
5XfYggY`i bX`Y]bYf': YghbYhmbi`a`a`Yf"'6Y]'Nk Y]ZY`b`Ub`XYf
GYf]cg]h`h'gc`'hY`X]Y'; YgW\`ÄZhgUXfYggY`YfZfU[ h'i`bX`Y][ Ybgh`ÄbX][
fYW\ YfW\]Yfh'k YfXYb"'Ni`XYa`'Ya`dZ]Y`h'X]Y`Dc`]nY]ž'J c f g]W\ h
k U`hYb`ni`'UggYbž'k Ybb`Ui Z'XYa`': U\fnYi [ '\_Y]bY`5XfYggY`cXYf
: YghbYhmbi`a`a`Yf`Ub[Y[YVYb`]'gh`DYfgcbYbž'X]Y`C dZYf`cXYf
<]bk Y]g[YVYf`g]bXž'k YfXYb`[YVYhYbž'g]W\`a`]h'XYf'Dc`]nY]'b
GU`n[ ]hhYf!6UX'j bhYf'XYf`HY`YZcbbi`a`a`Yf`\$)'`(% , &)!\$]b
J YfV]bXi b['ni`'gYhYb"

6Yhfi ['Xi`fW\`_f]a` ]bY`'Y`8 UW\ XYW_Yf

8]Y`K Ufbi b[ `j cf`VYhfØ[ Yf]gW`Yb`8 UW`XYW`YfX]YbghYb`]gh`b]W`h
 Ui Z`GU`n[]hhYf!6UX`VYgW`f`Åb`_h`5i W`X`]b`6Yf`]b`\\Uh`X]Y`Dc`]nY]
 6Yhfi [gZ`Å`Y`]b`X]YgYa`6YfY]W`Xc`\_i a Ybh]Yfh" < ]YfVY]`k i fXYb`]a
 »\f`&\$&' `VYfY]hg`+\$`DYfgcbYb`C dZYf`j cb`gc`W`Yb`6YhfØ[Yfb"8]Y
 H`ÅhYf`V]YhYb`j Yfa Y]bh]W` [Øbgh][Y`8 UW`XYW`\_i b[ Yb`ZØf`Yhk U`) \$ \$
 9i fc`Ubž`k cVY]`\_Y]bY`gW`f]Zi`W`Yb`J YfhfÅ[Y`UV[ YgW`c`ggYb
 k YfXYb" B UW`X`Yf`j Yfa Y]bh]W`Yb`5fVY]hk ]fX`XYb`C dZYb`Y`XcW`
 Y]bY`F`YW`bi b[ `]a`j]YfghY``][Yb`6YfY]W`df`ÅgYbh]Yfh"; Y`X`k]fX
 Xi fW`8fc`\\i b[Yb`i bX`_ØfdYf`]W`Y` ; Yk U`h`Y]b[ Yhf]YVYbž`k cVY]
 Y]b][Y`C dZYf`ni f`6Ub`_ [YZU`fYb`k i fXYbž`i a` ; Y`X`UVni `YVYb" `⊕
 Y]bYa`VYgcbXYfg`Vfi hU`Yb` : U``k i fXY`Y]b` < Ui gVYg]hnYf`]bg
 ; Yg]W`h`[YgW`U[Yb"

8]Y`\\ØW`ghY` [ YZcfXYfhY`Gi a a Y`VYhfi [ `V]g`Ub[ `%("\$\$\$`9i fc"
 8YnYfbUhg`Y]hYf]b`5bXfYU`H]`a Ubb`j ca`@UbXYg`\_f]a ]bU`Ua h
 Åi »YfhY`X]Y`J Yfa i hi b[ž`XUgg`Yg`Y]b` [fc»Yg`8i b`_Y`Z`X` `Ub
 b]W`h`[Ya Y`XYhYb` : Å`Yb`[]Vh"8]Y`Dc`]nY]`VYhcbhž`XUgg`Y]b`bYi Yg
 8 UW`ZØf`) \$ \$`9i fc`i bFYU`]gh]gW`gY]ž`i bX`X]Y` < UbXk Yf`_g`_Ua a Yf
 \\Uh`X]Y` nY`b`Z]YgYghYb`Hf]W`_g`XYf`8 UW`\\U]Y` `j YfØZYbh]W`h"8]Y
 H`ÅhYf`g]bX`Ui Z[ fi bX`XYg`fY[ bYf]gW`Yb`K YhYfg`VYgcbXYfg`U`_h]j
 i bX`k YfVYb`gmghYa Uh]gW`]b`VYgh]a a hYb` ; YV]YhYb" `G]Y`\_`YhhYfb
 \\Åi Z[`Ui Z`X]Y`8 ÅW`Yf`Å`hYfYf`C dZYf`i bX`VY`\\Ui dhYbž`GW`ÅXYb
 YbhXYW`\_h`ni `\\UVYb" `6Y]`XYb`5`\_h]j ]h`ÅhYb`X]YgYf`6YhfØ[Yf`\\UbXY`h
 Yg`g]W`i a`Y]b`Vi bXYgk Y]hYg`D`Åbca Ybž`XUg`c`Z`ia]h
 [Yk U`h`h`Åh][ Yb`A Yh`cXYb`Y]b`\\Yf[ Y`h"

8YhU]`g	
J cfZU``	6Yhfi [
I fgUW`Y	_ØfdYf`]W`Y` ; Yk U`h
C fh	GU`n[ ]hhYf!6UXž`8 Yi hgW`U`bX
J Yf`Y`hnhY	%
GW`UXYb`]b`	%(\$\$\$
E i Y``Yb	<ul style="list-style-type: none"> • fY[]cbU`\\Yi hY"XY • k k k "hU[Yggd]Y[Y``XY

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