

B U\cgh\_cbZ]\_h. ' < c ZZbi b[ 'Ui Z  
; Y]gY`VYZfY]i b[ 'cXYf`k Y]hYfYf  
@Y]XYbgk Y[ 3

5a '%&"\$&"&\$&) `VYf]W\hYh'X]Y`G\W g]gWY`ØVYf`XYb  
B U\cgh\_cbZ]\_hž'gY]bY'; YgW\]W\hYž'U\_hi Y`Y`9bhk ]W\_i b[ Yb  
i bX`i a Ub]h\ŦY`< YfUi gZcfXYfi b[ Yb"

; UnUghfY]ZYbž'DU`Àgh]bU`!`8Yf`B U\cgh\_cbZ]\_hž'XYf`gY]h  
Ŧ\fnY\bhYb`X]Y`FY[ ]cb`dFÀ[ hž'Ø\fh'cZh'ni`]a`a`YbgYa`@Y]X`i`bX  
VYY]bZi`ggh`X]Y`]bhYfbUh]cbU`Y`Dc`]h]\_`Yf\YV`]W`" `Ŧ`Øb[ ghYf`NY]h  
]gh`X]Y`G]hi`Uh]cb`]a`]; UnUghfY]ZYbž'k`c`ØVYf`nk`Y]`A`]`]cbYb  
A`YbgW\Yb`i`bhYf`Yi`hfYa`Yb`6YX]b[ ]i`b[ Yb`YVYbž]b`XYb`;`c`\_`i`g  
[ YfØW`h`@Ui`h`G\W g]gWY`"XY`k`]fX`ZYgh[ Y\U`hYbž`XUgg`ŦfUY`  
%-`\*`+`XUg`K`Ygh`c`f`X`Ub`Ub`X`i`b`X`C`ghYfi`gU`Ya`Y`fc`VYfhYž`k`À`fYb`X  
X]Y`DU`Àgh]bYbgYf`X]YgY'; YV]YhY`ZØf`Y]bYb`i`b`UV`\`Àb[ ] [ Yb`GhUUh  
VYUbgdfi`W\Ybž'a`]h`XYa`UfUV]gW\`[ YdfÀ[ hYb`C`ghhY]`Ŧfi`gU`Ya`g  
U`g`<`Ui`d`hgh`UX`h`"8]Y`<`Ua`Ugž`X]Y`&\$`\$`+`X]Y`?`cb`hfc`Y`ØVYf`XYb  
; UnUghfY]ZYb`ØVYfb`U`a`i`b`X`U`g`HYff`c`f`c`f[ Ub]gUh]cb`Y]b[ Yghi`Zh  
k`]fXž`VYY]bZi`ggh`X]Y`8`mb`Ua`]\_`XYg`?`cbZ]\_hg`a`U`Ŧ`[ YV`]W`"

8]Y`G]hi`Uh]cb`Yg`U`]YfhY`XfUa`Uh]gW\ž`j`c`f`U`Y`a`b`UW\XYa`<`Ua`Ug  
Ua`i`+"`C`\_`hc`VYf`&\$`&'`Y]bYb`5b[ f]ZZ] YfØVh`\UhYž`VY]`XYa`fi`b`X  
%`&\$`\$`A`YbgW\Yb`[ YhØhYhi`b`X`Yhk`U`&)`\$`U`g`; Y]gY`b`[ Ybca`a`Yb  
k`i`f`XYb`"8]YgYg`9fY][ b]g`\Uh`\_`c`Y`\_`h]`Y`9f]bbYfi`b[ Yb`Ub`X]Y  
Ŧ`XYbj`YfZc`[ ]i`b[ `k`À`fYb`X`XYg`<`c`c`W`Ui`ghg`]b`ŦfUY`[ Yk`YW`h`"Ŧ  
XYf`i`c`[ Y`Yb`hgW\`c`gg`g]W\`X]Y`]g`fUY`]gW\Y`FY[ ]Yfi`b[ ž`X]Y  
a`]`]h\Ŧ]gW\Yb`Ghfi`\_`hi`fYb`XYf`<`Ua`Ug`ni`nYfghØfYb`i`b`X`X]Y'; Y]gY`b  
ni`VYZfY]Yb`"8`UVY]`k`i`f`XYb`V]g`A`U]`&\$`&(`fi`b`X`" `\*`"\$`\$\$  
DU`Àgh]bYbgYf`[ YhØhYhž`j`]Y`Y`j`cb`j`\bYb`N]j`]`ghYb`"8]Y`\i`a`Ub]h\ŦY  
@U[ Y`]a`]; UnUghfY]ZYb`\Uh]g]W\`k`Y]hYf`j`YfgW\`YW\hYfhž`i`b`X`ZUgh`%ž`+  
A`]`]cbYb`A`YbgW\Yb`g]b`X`6]bbYb`ZØW\h]b[ Y`[ Yk`c`f`XYb`"

# 8 Yf' < ]bhYf[ fi bX`XYg'? cbZ ]\_hg

8]Y`K i fnY`b`XYg'?cbZ ]\_hg`fY]WXYb`V]g`]bg`gd`hY`%- " `J\`f\i bXYfh  
ni f0W\_ž`U`g`5bh]gYa ]h]ga i gi bX`Dc[ fca Y`ni f'; f0bXi b[ `XYg  
dc`]h]gWXYb`N]cb]ga i g`Z0\`fhYb" 8Yf'?cbZ ]\_h]gh`gck c\`  
hYff]hcf]U`Yf`U`g`Ui W`Yh\bc!bUh]cbU`Yf`B Uhi fž`a ]h  
\_cb\_i ff]YfYbXYb`5bgdf0WXYb`Ui Z`XUg`[ `Y]WXY ; YV]Yh`  
**6i bXYgnYbhfU`Y`Z0f`dc`]h]gWXY`6 ]`Xi b[ `YVh`Yfj cfž`XUgg  
=gfUY`+, i `XYg`Y\Ya U`][ Yb`Vf]h]gWXYb`A UbXUhg[ YV]Yhg  
\_cbhfc`]Yfh`i bX`&&`i `gY]h`%- \* +`VYgYhnh]g]bX`"DUfU`Y`XUni `k i fXY  
XYf`C`g`c!Dfc`nYggž`XYf`U`g`@0gi b[ `XYg'?cbZ ]\_hg`Ub[ YghfYVh`k i fXYž  
U`g`[ YgWXY]hYfh`VYhfUW`hYhž`i bX`X]Y`?cbZ ]\_hdUfhY]Yb`UVYb`g]W  
ni bY\`a YbX`j cbY]bUbXYf`Yb`hZYfbh"**

≠`XYf': c`[ Y`UVYb`g]W`X]Y ; Yk U`h`i bX`X]Y`F`YhU`]Uh]cbYb`gck c\`  
]a ; UnUghfY]ZYb`U`g`Ui W`]a `K Ygh`c`fXUb`UbX`]bhYbg]j ]Yfh`6]g`A U]  
&\$&( `[ UV`Yg]a `K Ygh`c`fXUb`UbX`0VYf') \$\$`Hc`hYž`i bX`X]Y ; Yk U`h`  
\Uh]g]W`]bgVYgcbXYfY`gY]h`XYa `+"`C`\_hc`VYf`&\$&' `k Y]hYf  
j YfgW`ÅfZh" **I I "b`VYf]W`hYh`j cb`XYb`j YfgW`]YXYbYb`9I dYfhYbž`X]Y  
X]Y`\_ca`d`YI Yb`[ Ycd`c`]h]gWXYb`i bX`\]ghcf]gWXYb`5gdY`\_hY`XYg  
?cbZ ]\_hg`i bhYfgi WXYb`i bX`j Yfgi WXYbž`X]Y`I fgUWXYb`Z0f`X]Y  
9g\_U`Uh]cbYb`ni `j YfghY\Yb"**

## 5 \_hi Y`Y`9bhk ]W\_`i b[ Yb`i bX`]bhYfbUh]cbU`Yf 8 fi W\_

8]Y`a ]`]hÅf]gWXYb`N]Y`Y`=gfUY`g`\_cbbhYb`bi f`Y]b[ YgW`fÅb`\_h  
YffY]W`h`k YfXYbž`k Ug`ni `Y]bYf`UbXUi YfbXYb`a ]`]hÅf]gWXYb  
DfÅgYbn`ja ; UnUghfY]ZYb`Z0\`fh" Hfc`hn`XYf`[ Yh0hYhYb`%( "\$\$\$  
<Ua Ug!`?`Åa`dZYf`g]Y\`h`=gfUY`g]W`k Y]hYf\]b`5b[ f]ZYb`Ui g[ YgYhnh"  
K`Å`fYbX`Y]b][ Y`A YbgWXYb`XUfUi Z`\c`ZYbž`XUgg`ni \_0bZ] [ Y  
; Y]gY`VY`ZfY]i b[ Yb`a 0[ `]W`k YfXYbž`V`Y]Vh`X]Y`\i a Ub]hÅfY`?f]gY  
]a ; UnUghfY]ZYb`Y]b`U`i hYg`Dfc`V`Ya "8]Y`]bhYfbUh]cbU`Y  
; Ya Y]bgW`UZh`Y]bgW`]Y» `]W`X`Yf`I G5ž`XYf`9I `i bX`UfUV]gWXYf  
@ÅbXYfž`\Uh]g]W`j YfghÅf`\_h`X]d`ca Uh]gW`Yb[ U[ ]Yfhž`i a  
8YYg\_U`Uh]cb`i bX`\i a Ub]hÅfY`J YfVYggYfi b[ Yb`ni `VYk ]f`\_Yb"

8]YgY`9g\_U`Uh]cb`i bX`]\fY`k Y]hfY]WXYbXYb`5i gk ]f\_i b[ Yb`k YfZYb  
: fU[ Yb`Ui Z`X]Y`b]W`h`bi f`X]Y`F`Y[ ]cb`VYhfYZZYbž`gcbXYfb`Ui W  
k Y]hfY]WXYbXY`]bhYfbUh]cbU`Y`a d`\_Uh]cbYb`UVYb"8]Y  
UbXUi YfbXYb`5b[ f]ZZY`i bX`X]Y`XUfUi g`fYgi `h]YfYbXYb  
\i a Ub]h`fYb`?f]gYb`nY][ Ybž`k ]Y`\_ca d`YI`XYf`?cbZ]\_h]gh`i bX`k ]Y  
Xf]b[ YbX`@`Ògi b[ Yb`VYb`Òh][ h`k YfXYbž`i a`Y]bYb`XUi Yf`UZhYb  
: f]YXYb`ni`YffY]WXYb"

8YhU]`g	
J c f ZU``	HYffcf]ga i g
C f h	; UnUghfY]ZYbž`DU`Àgh]bU
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "gUYW`g]gW`Y"XY</li> <li>• k k k "i i "b`</li> <li>• k k k "VdV"XY</li> </ul>

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