hU`]Yb`j`YfgWÅ`fZh`F`Y]ZYbfY[`Y`b.`I`f`Ui`VYf`
a`ØggYb`h]YZ`]b`X]Y`HUgWÅ`Y`[`fY]ZYb`°

hU`]Yb`ZØ`fh`UV`%)`""5df]"&\$&)`bYi`Y`F`Y]ZYbfY[`Y`b`Y]b`"
5i`hcZU`fYf`a`ØggYb`K`]bhYf!`Ui`Z`Gca`a`YffY]ZYb`k`YWÅ`gY`bž`
`c`Y`6i`»`[`Y`XYf`Xfc`Yb`"

hU`]Yb`!`hU`]Yb`ZØ`fh`UV`XYa`%)`""5df]"&\$&)`bYi`Y`J`cfgWÅ`f]ZhYb`
ZØ`F`Y]ZYb`]a`GhfU»`Ybj`Yf`Y`f`Y]bž`X]Y`gck`c`Y]b`Y]a`]gWÅ`Y`U`g`
Ui`WÅ`Ui`g`Å`bX]gWÅ`Y`5i`hcZU`fYf`VYhfYZZYb`k`YfXYb`"8]YgY`
F`Y[`Y`i`b[`Yb`n]Y`Yb`XUfUi`Z`UVž`X]Y`J`Yf`Y`f`g]WÅ`Yf`Y]h`ni`Y`f`Ø`Yb`
i`bX`g]bX`a`]h`ghfYb[`Yb`6i`»`[`Y`XYfb`j`YfVi`bXYb`"K`Yf`[`Y[`Yb`X]Y`
bYi`Y`J`cfgWÅ`f]Zhj`YfghØ»`hž`a`i`gg`a`]h`;`Y`X`ghfUYZ`b`nk`]gWÅ`Yb`(`&&`
i`bX`%*,`&`9i`fc`fYWÅ`bYbž`i`bX`]b`gWÅ`k`Yfk`]Y[`YbXYb`:`Å`Yb`Xfc`Yb`
gc[`Uf`XYf`9b`hni`[`XYf`:`U`fnYi`[`ni`Uggi`b[`"6YgcbXYfg`gWÅ`a`Yfn`]WÅ`
_ØbbhY`X]Yg`ZØ`f`I`f`Ui`VYf`k`YfXYbž`X]Y`g]WÅ`b]WÅ`h]a`J`cfUi`g`Ui`Z`X]Y`
bYi`Yb`5bZcfXYfi`b[`Yb`Y]b[`YghY`h`h`UVYb`"6]g`ni`a`%)`"A`U]`&\$&)`
[`]Vh`Yg`U`Y`fX]b[`g`Y]bY`,`VYf[`Ub[`gZ]ghž`]b`XYf`5i`hcZU`fYf`YX][`]WÅ`
Ui`Z`J`YfghØ»`Y`Y]b[`Yk`]YgYb`k`YfXYb`"

8Yf`F`Y]ZYbk`YWÅ`gY`ZØ`f]hU`]Yb]gWÅ`Y`5i`hcZU`fYf`k`]fX`Ui`Z`Yhk`U`
%\$`\$`9i`fc`[`YgWÅ`Å`hž`Y]b]gWÅ`Y]Y`»]WÅ`XYf`,`VYfd`fØZ`b[`XYg`
F`Y]ZYbni`ghUbXg`"6YgcbXYfg`XfUgh]gWÅ`k`]fX`X]Y`F`Y[`Y`i`b[`ZØ`
UV[`Ybi`hnhY`Gca`a`YffY]ZYb`gY]b.`6Y]?`cbhfc`Yb`Xfc`Yb`
ni`gÅ`h`]WÅ`Y`6i`»`[`Y`XYf`nk`]gWÅ`Yb`,`+`i`bX`"(`(`9i`fc`ž`i`bX`]a`:`U`Y`
Y]bYg`I`bZU`g`_ØbbhY`X]Y`J`Yfg]WÅ`Yfi`b[`X]Y`NU`i`b[`j`Yfk`Y][`Yfbž`
k`Ybb`UV[`Ybi`hnhY`F`Y]ZYb`ZYgh[`YghY`h`k`YfXYb`"8Yi`hgWÅ`Y`F`Y]gYbXY`
gc`hYb`XU`Yf`]fY`:`U`fnYi`[`Y`[`fØbX`]WÅ`ØVYfd`fØZYbž`i`a`
a`Ø[`]WÅ`Yfk`Y]gY`?`cghYb`ZØ`f`XYb`F`Y]ZYbk`YWÅ`gY`]a`<Y]a`Uh`UbX`ni`
gdUfYb`"8Yf`5857`VYhcb`h`X]Y`B`chk`YbX][`\_]hž`gc`WÅ`Y`F`Y[`Y`i`b[`Yb`
VYgcbXYfg]a`F`Y]gYnY]hfUi`a`ni`VYUWÅ`hYbž`i`a`VØgY`
,`VYffUgWÅ`i`b[`Yb`ni`j`Yfa`Y]XYb`"

B Yi Y`5bZcfXYfi b[ Yb`ZØf` ; Ubn`U\ fYgfY]ZYb

6YgcbXYfg`]bhYfYggUbh`]gh`X]Y`FY[Y`i b[ `VYnØ[`]W
; Ubn`U\ fYgfY]ZYb" `FY]gYbXYž`X]Y`a]h`A Ž G! [YdfØZhYb
; Ubn`U\ fYgfY]ZYb`ZU\ fYbž`g]bX`j`cb`GhfUZYb`VYZFY]hž`gc`Ub[ Y`X]YgY
]b[`i hYa `Ni ghUbX`g]bX" `5i hcZU\ fYf`gc`hYb`g]W`YXcW`i bVYX]b[h
j Yf[Yk]ggYfbž`XUgg`X]Y`FY]ZYb`XYb`]b`XYb` : U\fnYi [dUd]YfYb
Ub[Y[YVYbYb` ; YgWk ]bX][ \_Y]hg]bXYI `YbhgdFYWYb" `b`b`U`]Yb
a ØggYb`FY]ZYbž`X]Y`]b`XYb`Gca`a`Yfa`cbUhYb`[ YZU\ fYb`k`YfXYbž
XYb` ; YgWk ]bX][ \_Y]hg]bXYI `Ui`Zk`Y]gYbž`XYf`]a`Ni`Uggi`b[ggWY]b
Ub[Y[YVYb`]gh" `8 Ug`VYXYi`hYhž`XUgg`X]Y`FY]ZYb`a`]h`Y]bYa
b]YXf][YfYb`b`XYI`U`g`]a`Ni`Uggi`b[ggWY]b`b]W`h`ni`Àgg][`g]bX"

: Øf`XUg` : U\ fYb`Ui`Z`5i`hcVU\`bYb`]b`b`U`]Yb`[`]`h`Y]bY
< ØW`gh[ YgWk ]bX][ \_Y]h`j`cb`%`\$`_a`#`" `6i`» [Y`XYf`_ØbbYb
j`Yf`Åb[`h`k`YfXYbž`k`Ybb`XUg` : U\fnYi [ `gW`bY`Yf`ZU\`fYb`_ØbbhYž
Ui`W`k`Ybb`Yg`a`]h`Y]bYa`YbhgdFYWYbXYb` ; YgWk]bX][_Y]hg]bXYI
Ui`g[ YghUhh`h`]gh" `8 U\`Yf`]gh`Yg`nk`]b[ YbX`b`chk`YbX][ž`XUgg
5i`hcZU\`fYf`XYb` : U\fnYi [hmd`i`bX`X]Y`fY`Yj`UbhY`FY]ZYb`_`UggY`a`]h
XYa` ; YgWk ]bX][ \_Y]hg]bXYI `]a`Ni`Uggi`b[ ggWY]b`UV[`Y]WYb
_ØbbYb" `i`b`\_Uf`Y]hYb`ØVYf`XYb` ; YgWk ]bX][ \_Y]hg]bXYI `_ØbbYb
ni`g`Åm`]WY`DfcV`Ya`Y`bUW`g]W`n]Y\`Ybž`k`Yg`U`V`5i`hcZU\`fYf`g]W
]a`J`cfZY`X`]bZcfa`]YfYb`gc`hYb"

6YXYi hi b[`XYg` ; YgWk]bX][_Y]hg]bXYI

8]Y`5bZcfXYfi b[ Yb`]b`b`U`]Yb`g]bX`ghf]\_h`J`ca`%`\*`" `A`U]`V]g`%)` "
C`\_hcVYf`XØfZYb` : U\fnYi [ Y`a`]h`K`]bhYf!`cXYf` ; Ubn`U\ fYgfY]ZYb`bi`f
ZU\ fYbž`k`Ybb`XYf` ; YgWk]bX][_Y]hg]bXYI `XYa`]a
Ni`Uggi`b[ggWY]b`Ybhgd]W`h`cXYf`_Ø`Yf`]gh" `8]YgY`FY[Y`i b[ `[`]`h
b]W`h`bi`f`ZØf`D?`K`gž`gcbXYfb`Ui`W`ZØf`5b`Åb[ Yf`i`bX`UbXYfY
 : U\fnYi [UfhYbž`a`]h`5i`gbU\`a`Y`j`cb`A`c`h`c`ff`ÅXYfb" `5i`W`FY]ZYb`j`cb
K`c`b`a`cV]`Yb`g]bX`VYhfcZYb.`C`Zh`g]bX`FY]ZYb`XYf`?`UggY`G
Y]b[YhfU[Ybž`k`Å\`fYbX`FY]ZYb`XYf`?`UggY`F`a`Ø[`]WYfk`Y]gY
Ui`gFY]WYb`_ØbbhYb" `9]b`Bi`h`nYf`VYf]W`h`hYž`k`]Y`Yf`X]Y
FY]ZYb`\_`UggY`VY]a`H,`J`\`Uh`UbdUggYb`\_`UggYbž`i`a`6i`» [Y`XYf`ni
j`Yfa`Y]XYb"

: Øf'5i hcZU\fyfž'X]Y'g]W\`b]W\h'Ub`X]Y`bYi Yb`J cfgW\`f]ZhYb`U`hYbž
 []Vh'Yg`Yfbgh\UZhY`?cbgYei YbnYb`"6Y]`J YfghØ» Yb`\_ØbbYb`b]W\h
 bi f'; Y`XghfUZYb`nk]gW\Yb`(%-`i bX`%`*, &`9i fc`j Yf\`Àb[h'k YfXYbž
 gcbXYfb`X]Y`]hU`]Yb]gW\Yb`6Y\`ØfXYb`_ØbbYb`Ui W\`X]Y
 G]W\YfghY`i b[ `XYg`: U\`fnYi [g`V]g`ni f`5bVf]b[i b[
 j cfgW\`f]Zhg[ Ya`À» Yf`F Y]ZYb`UbcfXbYb`"5i W\`X]Yg`gc`hY`VY]`XYf
 D`Ubi b[ `j cb`F Y]gYb`bUW\`#U`]Yb`VYfØW\_g]W\h][ h'k YfXYbž i a`b]W\h
 Ui Z[fi bX`j cb`j Yfa`Y]XVUfYb`DfcV`Ya`Yb`]b`GW\`k ]Yf][ \_Y]hYb`ni
 [YfUhYb`"

≠g[YgUa`h`nY][Yb`X]Y`bYi Yb`F Y[ Y`i b[Yb`\]bg]W\`h]W\`XYf`F Y]ZYb
]b`#U`]Yb`X]Y`ghfYb[Yb`A`U» bU\`a`Ybž`X]Y`Y]b[YZØ\`fh'k YfXYbž i a
 X]Y`J Yf`_Y\`fgg]W\`Yf\`Y]h`ni`Yf\`Ø\`Yb`"Gck`c\`Y]b\`Y]a`]gW\`Y`U`g
 Ui W\`Ui`g`ÀbX]gW\`Y`5i hcZU\`fyf'g]bX`[ i h`VYfUhYbž`g]W\`ZfØ\`nY]h][
 ØVYf`X]Y`J cfgW\`f]ZhYb`ni`]bZcfa`]YfYb`i bX`]fY`: U\`fnYi [Y
 YbhgdFYW\`YbX`j cfn`i VYfY]hYb`"

K`Y]hYfY`≠Zcfa`Uh]cbYb`ni`X`Yb`J cfgW\`f]ZhYb`\_ØbbYb`G]Y`\]Yf
 bUW\`YgYb.`Zf"XYž`k`ca`cV`c["W\`ž`i`bX`c`YUa`hWUH"

8YhU]`g	
J`c`f`ZU``	Gcbgh][`Yg
C`f`h	#U`]Yb
E`i`Y``Yb	<ul style="list-style-type: none"> • k`k`k`"Zf"XY</li> <li>• k`k`k`"k`ca`cV`c[ "W\` • k`k`k`"cYUa`hWUH

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