N]hhUi g`Y hnhYf`G_UhYg\cd`gW`]Y» h.
Cb`]bY! < UbXY`a UW`h? cb\_i ffYbn`d`Uhh

8Yf`G\_UhYg\cd` : Ua Y`]b`N]hhUi`gW`]Y» h`bUW`%'`fYb`
; f0bXYf`Hi ca c`BYi a Ubb`VYf]W`hYhj cb`f0W`_Ai Z][Yb
J Yf`\_Ai ZYb`Xi fW`Cb`]bY! < UbXY`

≠bYfY`K YVYfghfU» Y`%, ž`\$&+\*`N]hhUi ž`8Yi hgW`UbX`!`8Yf
; fUZZ]h]!`i bX`G_UhYg\cd` : Ua Y`]b`N]hhUi`gW`]Y» h`bUW`%'`fYb`
gY]bY`H0fYb`"Hi ca c`BYi a Ubb`žXYf`6YhfY]VYf`XYg; YgW`_Zhgž
j Yf`\_0bXYhž`XUgg`XYf`YhnhY`? Zbi b[ ghU[ `Ua`\_ca`a YbXYb`: fY]hU[
gY]b`k`]fX`"?`i bXYb`UVYb`X]Y`A`0[`]W`_Y]hž`Ui`ZY]b`i`bj`Yf`_Ai`Z]W`Yg
G_UhYVcUfX`ni`i bhYfgW`fY]VYb`i`bX`Yf`U`hYb`U`g
5VgW`]YXg[ YgW`Yb`\_Y]b`; `Ug`GY`\_h`8Yf`G\_UhYg\cd`ž`XYf`g]W`Ub
XYf`≠bYfYb`K YVYfghfU» Y`%, `VY]bXYhž`UhhY`]b`XYb`YhnhYb`fYb`
a`]h`f0W`\_Ai`Z][Yb`J`Yf`\_Ui`ZgnU`Yb`ni`\_`_Aa`dZYb`ž`k`Ug`BYi`a`Ubb
X]fY`\_h`Ui`ZXYb`k`UW`gYbXYb`≠hYfbYh`UbXY`ni`f0W`\_Z0`fh`8]Yg
nY][`hž`k`]Y`ghUf`\_`_Y]bYfY`9]bnY`_`\_AbX`Yf`i`bhYf`XYa`8fi`W`_j`cb
Cb`]bY!G\cdg`Y]XYb`"

BYi a Ubb`žXYf`&\$%&`a`]h`Y]bYa`_`\_Y]bYb`; YgW`\_Zhj`cb`bi`f`\$
E`i`UXfUha`YhYfb`]b`XYf`≠bYfYb`C`mV]bYf`GhfU» Y`*`[`YghUfhY`h`k`Ufž
Yfk`Y]hYfhY`gY]b`Gcfh]a`Ybh`Ui`Z][fi`bX`XYf`c`Yb`BUW`ZfU[`Y`]a`fYb`
XUfUi`Z`i`bX`Yf`0ZbYhY`gW`]Y»`]W`&\$%(`Y]b`[`f0»`YfYg; YgW`_Zhi`a`]h
%&\$`E`i`UXfUha`YhYfb`Ub`VYggYfYf`@U[`Y`"8]Y`9f0Zbi`b[`Y]bYf
nk`Y]hYb`:`]U`Y`]b`;`0f`]hn`]a`fYb`&\$%\*`VfUW`hY`YXcW`_Y]bYb
9fZc`["`@YhnhYbX`]W`VYgW`cgYb`X]Y`f0W`_Ai`Z][ Yb`J`Yf`_Ui`ZgnU`Yb
i`bX`XYf`8fi`W`\_Xi`fW`XYb`≠hYfbYh`UbXY`ž`XUg; YgW`_Zhi`ni
gW`]Y» Yb`"BYi a Ubb`d`Ubhž`HY]`Y`gY]bYg`Gcfh]a`Ybhg`k`Y]hYf`]b
Ui`Z`5Vfi`Z`ni`j`Yf`\_Ui`ZYb`ž`i`a`gY]bYb`?`i`bXYb
Ybh[`Y[`Ybni`\_ca`a`Yb`"

8]Y`GWX UhhY b gY]hY b`XY g`C b`]bY! < UbXY`g

8 Yf`C b`]bY! < UbXY` \ Uh`k Å \ fY bX`XY f`DU bXYa]Y`Y]bY b`ghUf`Yb
5i ZgWk i b[`YfZU`fYb" `Gc`VYf]Wk hYhY`Yhk U`XYf`HU[ Yggd]Y[ Y`ž
XUgg`C hnc`" `i` `a`Y`f`DU`\_YhY`U`g`]a` `J`cf`U`f`j`YfgWk]W`hY`i`bX
NU`UbXc`Y]bYb`VY Y]bXfi`W`YbXYb`I`a`gUhn`j`cb`,`A`j`]UfXYb`9i`fc
Yfn]Y`hY""8]Y`J`YfVfUi`WkYf`\UVYb`k`Å`fYbX`X]YgYf`NY]h`\Åi`Z[
C b`]bY!G\cdg`U`g`Y]bn][`Y`?`Ui`Zcdh]cb`ZØf`j`YfgWk]YXYbY`DfcXi`_hY
[`Ybi`hnh"

8cWk`X]YgYf`6cca` \Uh`Ui`Wk`bY[`Uh]j`Y`GY]hYb""\*`\$i` `XYf
ghUh]cb`ÅfYb`<`ÅbX`Yf`gY`Yb`g]Wk`c`\bY`ghUUh]WkY`<`]ZYb`]b
=bgc`j`Ybn[`YZU`\fž`k`Å`fYbX`+)`i` `XYf`J`YfVfUi`WkYf`d`UbYbž`_ØbZh][
[`Y]Wk`j`]Y`c`XYf`a`Y`f`cb`]bY`ni` `VYghY`Yb""8]Y`F`ØW`gYbXY`_i` `hi`f
]gh`VYbZU`g`Y]b`DfcV`Ya`ž`XU`ØVYf`)`\$i` `XYf`VYghY`hYb
?`Y]Xi`b[`gghØW`_Y`ni`fØW`[`YgWk]W`h`k`YfXYb""8]Yg`ZØ`f`h`ni` `c`\Yb
?`cghYb`ZØf`X]Y`<`ÅbX`Yf`i`bX`VY`UghYh`X]Y`I`a`k`Y`h`Xi`fWk`XYb
Yf`\Ø`hYb`J`YfgUbX`i`bX`X]Y`J`YfdUW`_i`b[`Yb"

8 Yf`K UbXY``]a` `9]bnY`\ UbXY`

8 Yf`8][`]hU`Y`K`UbXY` \Uh`XYb`9]bnY`\UbXY`h]YZ[`fY]ZYbX
j`Yf`ÅbXYfh`6Yei`Ya` `]Wk`\_Y]hž`Ni`[`Åb[` `]Wk`\_Y]hi`bX`DYfgcbU`]g]Yfi`b[
g]bX`i`U`\_hc`fYbž`X]Y`XYb`C b`]bY! < UbXY`VY[`Øbgh][`Yb""8 Yf`I`a`gUhn
XYg`XYi`hgWkYb`C b`]bY\UbXY`g`gUb`\_`&\$&&`nk`Uf`i`a` `&ž` `i`ž`YXcWk
YfZfYi`Yb`g]Wk`X]Y`Hcd!%`\$`\$`\$!`C b`]bYg\cdg`Y]bYg`\Ø`YfYb
K`UWk`ghi`a`g`U`g`j`cf`XYf`DU bXYa`]Y"

8]Y`5i`gk`]f`_i`b[`Yb`Ui`Z`c`_U`Y` ;`YgWk`ÅZhY`g]bX`Yf`YV`]Wk`"K`Å`fYbX
[`fc`»`Y`C b`]bY!D`UhhZcfa`Yb`k`]Y`5a`Uncb`XYb`A`Uf`\_h`Xca`]b]YfYbž
\UVYb`\_`Y]bYfY`i`bX`a`]hY`gh`ÅbX]gWkY`I`bhYfbY`a`Yb
GWk`k`]Yf][`\_Y]hYbž`a`]hni` \U`hYb`"I`a` `k`YhhVYk`YfVgZÅ\][` `ni` `V`Y]VYbž
a`ØggYb`ghUh]cb`ÅfY`9]bnY`\ÅbX`Yf`]`fY` ;`YgWk`ÅZhga`cXY`Y
UbdUggYbž`k`Ug`X]Y`B`chk`YbX][`\_Y]h]j`cb`C`a`b]Wk`UbbY`!GhfUhY[`]Yb
i`bX`Y]bYa` `j`YfVYggYfhYb`?`i`bXYbgYfj`]Wk`j`YfXYi`h]Wk`h"

B`Yi`a`Ubb`Yf`\_Ybb`h`X]Y`<`YfUi`gZcfXYfi`b[`Yb`XYg`A`Uf`_hYg`i`bX`\Uh
VYfY]hg`UbXYfY` ;`YgWk`ÅZhgZY`XYf`YfgWk`c`ggYbž`XUfi`bhYf`Y]bY

K YfVYU[Ybhi f'i bX`Y]bYb`j Y[UbYb` : ccX!Hfi W\_"`5i W`XYf`GhUfh
 Y]bYg`6]ghfcgž`XUg`j Y[ UbY`A]hU[gh]gW`Y`i bX`7UhYf]b[ `UbV]YhYhž
 nY][h`gY]bY`8]j Yfg]Z_`Uh]cb``8]YgY`5bdUggi b[ `]gh`Y]b`bchk YbX][Yf
 GW`f]h`i]b`Y]bYf`NY]hž`]b`XYf`XYf`9]bnY`\UbXY`bYi`YfZ] bXYb
 k YfXYb`a`i ggž`i`a` ]b`Y]bYf`ni bY`a` YbX`X][]hU`Yb`K`Y`hini
 VYghY`Yb`"

8YhU]`g	
J`c`f`Z`U``	⊖gc`j`Ybn
I`f`g`U`W`X`Y	fØW_`Äi`Z][Y`J`Yf_`Äi`ZYž`⊖hYfbYh\UbXY`
C`f`h	⊖bYfY`K`YVYfghfU» Y`%,`ž`\$`&`+`*`'`N]hUi`ž 8Yi`hgW`X`UbX
E`i`Y``Yb	<ul style="list-style-type: none"> • k`k`k`"gUYW`X`g]gW`X`Y`"XY • k`k`k`"hU[`Yggd]Y[`Y``XY • X][`]hU`!`nYbhfU`"XY

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