

# B Yi ghUXh'ghUfhYh']bhYfU\_h]j Yg'5F! Dfc ^Y\_h. 'K U`XgdUn]Yf[ Ub[ 'bYi 'Yf`YVYb°

B Yi ghUXh'ghUfhYh'&\$&) 'Y]b'5F!Dfc ^Y\_h'ni f']bhYfU\_h]j Yb  
BUhi fYfZU\fi b[ 'ja 'GWXY`YbVYf[ Yf'K U`Xž[ YZØfXYfh'a ]h  
' \$\$"\$\$\$'9i fc"



B Yi ghUXhž'8Yi hgW\`UbX`!`8]Y`Ni \_i bZi'XYg`@YfbYbg']gh'XUž'i bX  
g]Y'gW\`ØdZi]b`X]Y`Ui ZfY[ YbXY`K`Y`h'XYf'5i [ a`YbhYX`FYU`]hm'f5F`Ł`  
9]b'6Y]gd]Y`XUZØf']gh'XUg'5F!Dfc ^Y\_h]@95FBž'XUg]ja`Gca`a`Yf  
&\$&\*'ja`GWXY`YbVYf[ Yf'K`U`X`VY]'B Yi ghUXh'ghUfhYb'k`]fX""8]YgY  
]bbcj`Uh]j`Y`b]h]Uh]j`Y`k`]fX`]bhYfU\_h]j`Y`9f`YVb]ggY`gW\`UZZYbž'X]Y  
BUhi`f'i`bX';`YgW\]W\hY`Ui`Z`Ubgd`fYW\YbXY`K`Y]gY`a`]hY]bUbXYf  
j`YfV]bXYb""8Yf'cZZ]n]Y`Y`GhUfhgW\i`gg`ZØf'XUg`Dfc ^Y\_h`Z`h`Ua`""`\$`  
ž`b]`&\$&)`ž]a`F`U\`a`Yb`XYg`HU[`g`XYf`6UmYf]gW\Yb`FY[ ]cbYb`]b  
BØfbVYf[ ž`k`c`g]W\`U`Yg'i`a`X]Y':`ØfXYfi`b[ ]cb`l`a`k`Y`hV]`Xi`b[  
i`bX`fY[ ]cb`U`Yf`≠XYbh]h`h`X`fY`h`l`a`X]YgY`N]Y`Y`ni`Y`ffY]W\Ybž  
k`i`fXYb`""`\$\$\$"\$\$\$'9i`fc]b`XUg`Dfc ^Y\_h]bj`Ygh]Yfhž'XUg]j`cb`XYa  
[Ya`Y]bbØhn][Yb`J`YfY]b`bYi`UbX`&%`Y`J`""`\_ccfX]b]Yfh`k`]fXž`k`]Y`  
c`VYfd`ZU`n`YW\`c`"XY`VYf]W\hYh"

8 Ug'5F!Dfc\_Y\_hV]YhYh'Y]bY'gdUbbYbXY'; Y`Y[ Yb\Y]h'ZØf'6Ygi WXYfž  
`c\_U`Y`BUhi f!`i bX`?i`hi fghÅhhYb`Ui Z]bhYfU\_hj] Y`5fhi bX`K`Y]gY`ni  
Yf\_i bXYb"8]Y`5dd`Yfa Ò[ `]W`h`Yg`XYb`Bi hnYfbž`j ]fhi Y`  
Ub[ YfY]WXYfhY` ð\U`hY`k`Å\fYbX`] \fYf`GdUn]Yf[ Åb[ Y`Xi fW`X]Y  
BUhi f`ni`Yf`YVYb`i bX`gc`Y]b`h]YZYg`6Yk`i gghgY]b`ZØf`I`a`k`Y`h!ž  
?`]a`U!`i bX`BUhi fgW`i hn`ni`Yb`hk`]W`\_Y`b"6YgcbXYfg`Ub[ Ygd f`c`W`Y`b  
k`YfXYb`gc`Y`b`ž [ YbX`]W`Y`g`ck`]Y`b`Uhi`fZYfbY`N]Y`[ fi`ddYbž`X]Y`c`Zh  
k`Yb][ `a`h]\fYf`I`a`[ YVi`b[ `]b`6YfØ\fi`b[ `\_ca`a`Yb"8Ug`Dfc`Y`\_h  
X]Yb`h`b]W`h`bi`f`XYf`6]Xi`b[ ž`gcbXYfb`g`W`U`Zh`Ui`W`\_Y]b  
Ni [ Y\Øf][ `\_Y]hg[ YZØ\`ni`] \fYf`F`Y[ ]cb"

ðbbcj Uh]j Y`HYW`X`bc`c`[ ]Yb`ZØf  
]bhYf`\_ca`a`i`bU`Y`6]`Xi`b[

8cW`\_]@95FB`]gh`b]W`h`X`Ug`\_Y]bn][ Y`5F!Dfc`Y`\_hž`X`Ug`\_U`\_hi`Y``]b  
8Yi`hgW`\_UbX`j`cfUb[ Yhf]YVYb`k`]fX"9]b`k`Y]hYfYg`]bhYfYggUbhYg  
6Y]gd]Y`Z]bXYh`g]W`\_]b`C`ghk`YghZU`Yb!@]ddYž`k`c`C`K`@`#ž`Y]b  
\_ca`a`i`bU`Yf`#H!8]YbghY]ghYfž`X]Y`A`Ò[ `]W`\_Y]hYb`j`cb`5F!  
HYW`X`bc`c`[ ]Yb`]b`XYf`fY[ ]cbU`Yb`6]Xi`b[ g!`i`bX`?i`hi`f`UbXgW`U`Zh  
Yfd f`c`V`h"5f?i`Gž`Y]bY`D`U`h`Z`c`f`a`ni`f`9]bZØ\fi`b[ ]cb`5i`[ a`Yb`h`Y`X!  
F`Y`U`]hm`?i`hi`f!GhUh]cbYbž`k`]fX`\]Yf`Y`b`hk`]W`\_Y`h"8]YgY`GhUh]cbYb  
Yfa`Ò[ `]W`Y`b`Y`g`6Ygi`W`X`Y`b`ž`a`]h"8!C`V`Y`\_h`Y`b`ž`9f`\_`Å`fh`Y`I`h`Y`b`i`b`X  
5i`X]c!ð\U`h`Y`b`]bhYfU\_hj`ni`Y`f`b`Y`b"8Gc`\_`Ø`b`Y`b`g]Y`9I`d`c`b`U`h`Y`\_U`i`Z  
]\fYb`Ga`U`f`h`d`c`b`Y`g`Y`f`Z`c`f`g`W`Y`b`i`b`X`V`Y]gd]Y`g`k`Y]gY`X][ ]hU`Y  
?i`b`ghk`Yf`\_Y`\U`i`h`b`U`\`Y`f`Y`V`Y`b`ž`V`Y`f]W`h`Y`h]bhYf`\_ca`a`i`bU`Y`g"b`f`k`"

9]b`gdUbbYbXYf`5gdY`\_h]cb`5f?i`G`]gh`X]Y`J`Y`fk`Y`b`Xi`b[ ]cb  
?Øbgh]W`X`Y`f`ð`h`Y``[ Ybn`f?`ž`X]Y`Y`g`Y`fa`Ò[ `]W`h`ž"8!A`c`X`Y``Y`\_U`i`g  
6]X`Y`f`b`ni`[ YbYf]YfYb"8U`X`i`f`W`\_k`]f`X`X]Y`6`U`f`f]Y`f`Y`ZØf`\_i`hi`f`Y``Y  
9]b`f]W`h`i`b[ Yb`[ YgYb`\_hž`i`b`X`b`Y`i`Y`A`Ò[ `]W`\_Y]hYb`ZØf`]bhYfU\_hj]Yg  
@YfbYb`YfØZbYh"8]Yg`nY][ hž`X`U`g`g`X]Y`6Y[ Y]ghYfi`b[ `ZØf`5F`b]W`h  
bi`f`\_U`i`Z`X]Y`6]Xi`b[ `U`b`k`Y`b`X`V`U`f`]ghž`g`c`b`X`Y`f`b`\_U`i`W`\_`]a`\_`\_i`hi`f`Y``Y`b  
G`Y`\_`h`c`f`:`i`»`Z`U`g`g`Y`b`\_`U`b`b"

8]Y`Ni`\_i`b`Zh`X`Y`g`@Y`f`b`Y`b`g

5i`[ a`Yb`h`Y`X`F`Y`U`]hm`\U`h`X`U`g`D`c`h`Y`bn]U`ž`X]Y`6]Xi`b[ g`Ub`X`g`W`U`Zh

[ fi bX`Y[ YbX`ni `j YfÅbXYfb"G]Y`\_cddY`hX]Y`fYU`Y`K`Y`h'a ]h  
X][ ]hU`Yb`b\U`hYb`i bX`gW`UZh`gc`bYi`Yž`]a`a`Yfg]j`Y  
@Yfbi`a`[`YVi`b`[`Yb`"Ghi`X]Yb`nY][`Ybž`XUgg`5F`XUg`9b[`U[`Ya`Ybhi`bX  
X]Y`A`ch]j`Uh]cb`XYf`@YfbYbXYb`ghY][`Yfh`"8]Y`HYW`bc`c`[`]Y  
Yfa`Ò[``]W`h]bX]j`]Xi`Y`Yg`@YfbYb`i`bX`i`bhYfghØhnhj`YfgW`]YXYbY  
@Yfbgh]`Yž`k`Ug`ZØf`@Y\fyf]bbYb`i`bX`@Y\fyf`bYi`Y`DYfgdY`\_h]j`Yb  
YfÒZbYh`"9g`k`]fX`Ui`W`d`fc`[`bcgh]n]Yfhž`XUgg`5F`V]g`&\$&)`Y]bY  
VYXYi`hYbXY`F`c`Y`]a`"6]Xi`b`[`gk`YgYb`gd]Y`Yb`k`]fX"  
<YfUi`gZcfXYfi`b`[`Yb`k`]Y`\c`Y`?cghYb`i`bX`GW`i`i`b`[`gVYXUfZ`ZØf  
X]Y`@Y\f`\_fÅZHY`a`ØggYb`YXcW`ØVYfk`i`bXYb`k`YfXYbž`k`]Y`b]]i`"XY  
\]bk`Y]gh"

K`]Y`X]Y`VY]XYb`d`fc`Y`\_hY`nY][`Ybž`]gh`X]Y`9bhk`]W`\_i`b`[`i`bX  
= a`d`Ya`Ybh]Yfi`b`[`j`cb`5F`b]W`h`bi`f`Y]bY`hYW`b]gW`Y  
<YfUi`gZcfXYfi`b`[`ž`gcbXYfb`Ui`W`Y]bY`7\UbW`ž`6]Xi`b`[`i`bX`?i`hi`f  
Ui`ZUi`ZYf[`YbXY`K`Y]gY`ni`j`Yf`\_bØdZYb`"8]Y`]bhYf`\_ca`a`i`bU`Y  
Ni`gUa`a`YbUfVY]hi`bX`XUg`HY]Yb`j`cb`F`Yggci`fW`bž`k`]Y`k`]f`Yg`]a  
: `U`j`cb`BYi`ghUXhi`bX`HfYi`W`h]b[`Yb`gY`Ybž`\_ØbbYb`XUni  
VY]hfU[`Ybž`5F`!HYW`bc`c`[`]Yb`ZÅW`YbXYW`YbX`ni`YhUV`]YfYb`i`bX  
bUW`U`h][`i]b`X]Y`6]Xi`b`[`g`UbXgW`UZh`ni`i]bhY[`f]YfYb"

8YhU]`g	
C`fh	B`Yi`ghUXhž`8Yi`hgW`U`bX
E`i`Y`Yb	<ul style="list-style-type: none"> <li>• k`k`k`"cVYfdZU`nYW`c"XY</li> <li>• ]bhYf`_ca`a`i`bU`Yg"b`fk</li> <li>• b]]i`"XY</li> </ul>

6Ygi`W`Yb`G]Y`i`bg`Ui`Z`k`ca`,`+"XY