

6]hWc]b`\_bUW\_h`%&\$"\$\$\$`I G8.`BYi Y  
; YgYhnY`fYj c`i h]c b]YfYb`? fmdhc!A Uf\_h`

8Yf`6]hWc]b!DfY]g`ØVYfgW`fY]hYh`~ %&\$Z\$\$\$`]a` ' & \$ & ) ž  
k Å\ fYbX`bYi Y`; YgYhnY`X]Y`F Y[ i` `]Yfi b[ `j cb`GhUV`YWc]bg  
YhUV`]YfYb"



? c b[ fYggž`I G5`!`8Ug`? fmdhc k Å\ fi b[ g!²`\_cgmgHYa`Yf`YVh  
XYfnY]h`Y]bY`gdUbbYbXY`D\UgY"K ]Y`HYW`HUF[ Yh`VYf]W`hYhž`U`h  
6]hWc]b`]a` ' & \$ & )`Yfgha`U`g`X]Y`A Uf\_Y`j cb`%&\$"\$\$\$`I G8  
ØVYfgW`f]hYb" `HfY]VYf`X]YgYg`5bgh]Y[ g`g]bX`hYW`bc`c[ ]gW`Y  
: cfhgW`f]hYž`dc`h]gW`Yf`F ØW`\_U`h`i bX`Y]b`k UW`gYbXYg`A ]gghfUi Yb  
[ Y[ YbØVYf`hfUX]h]cbY`Yb`K Å\ fi b[ Yb" `BYi YghY  
; YgYhnYg]b]h]Uh]j Yb`]b`XYb`i G5ž`k ]Y`XYf`; 9B`≠`G`5W`h`i bX`XYf  
7@5F`≠HM5W`ž`gc`Yb`XUg`fY[ i` `Uhc]gW`Y`I a`Z`X`ZØf  
? fmdhc k Å\ fi b[ Yb`j YfVYggYfb`i bX`XUa` ]h`XUg`J YfhfUi Yb`]b`XYb  
A Uf\_h`ghÅf\_Yb"

8Yf`; 9B`≠`G`5W`ž`XYf`9bXY`ž` `]j ca` `? c b[ fYgg`j YfUVgW]YXYh  
k i fXYž`V]YhYh`Y]bYb`\_`UfYb`F U`a Yb`ZØf`X]Y`9bhk ]W`i b[ `j cb

GhUV`YWt]bgz`X]Y`Ub`ghUV]`Y`J`Yfa`O[`Yb`gk`Yfh`k`]Y`XYb`I`G!8`c``Uf`  
[`Y`\_`c`d`d`Y`h`g]bX``8]Yg`\_`Ob`bhY`X`Uni`VY]hfU[`Yb`z`X]Y`J`c`Uh]`h`A`h`XYf`  
?`fmd`hc`k`A`fi`b[`ga`A`f`\_`h`Y`ni`a`]b]a`]YfYb`i`bX`J`YfhfUi`Yb`]b`X][`]hU`Y`  
HfUbgU`\_h]cbYb`ni`gW`UZZYb`z`k`]Y`?`]d`]b[`Yf`ZYghghY``h``GhUV`YWt]bgz`  
XUfi`bhYf`VY`Ub`bhY`D`UmYf`k`]Y`HYh`Yf`i`bX`I`G8`7`c]b`z`a`UW`Yb`  
VYfY]hg`ØVYf`)`\$i`XYg`[`YgUa`hYb`HfUbgU`\_h]cbgj`c`i`a`Ybg`]a`  
?`fmd`hc`!`^`\_`cgmg`hYa`Ui`g``A`fY`J`YfVYggYfi`b[`i`bX`FY[`i`]Yfi`b[`  
\_`Ob`bhY`X]Y`5`\_nYdhUbn`j`cb`?`fmd`hc`k`A`fi`b[`Yb`Ybcfa`ghY][`Yfb`"

## 8]Y`F`c``Y`j`cb`GhUV`YWt]bg

GhUV`YWt]bg`g]bX`b]W`h`b`i`f`Y]bY`k`YfhghUV]`Y`A`O[``]W`\_`Y]h`ZØf`  
`b]`Yg`hc`fYb`z`]`fY`;`Y`XYf`ni`hfUbgZYf]YfYb`z`gc`bXYfb`V]YhYb`Ui`W`  
Y]bY`k`]W`h][`Y`;`fi`bX`U[`Y`z`i`a`X]Y`<`YfUi`gZc`fXYfi`b[`Yb`XYf`  
?`fmd`hc`k`A`fi`b[`gj`c`Uh]`h`A`h`ni`a`Y]ghYfb``K`]Y`Yg`?`fmd`hc`k`b]g][`hg`  
VYgW`fY]Vh`z`Yfa`O[``]W`Yb`g]Y`B`i`hnYfb`z`]b`XYb`  
?`fmd`hc`k`A`fi`b[`ga`Uf`\_`h`Y]bni`hUi`W`Yb`z`c`b`Y`g]W`XYf`YI`hfYa`Yb`  
DfY]ggW`k`Ub`\_i`b[`Yb`j`cb`6]hWt]b`cXYf`9h`YfYi`a`Ui`gni`gYhnYb`  
8`Ug`Ni`[`Ygh`A`b`X`b]g`z`X`Ugg`[`fc`»`Y`I`bhYfbY`a`Yb`k`]Y`K`U`a`Ufh`i`bX`  
5a`Uncb`Yfk`A[`Yb`z`Y][`YbY`GhUV`YWt]bg`Y]bni`ZØ`fYb`z`g][`bU`]g]Yfh`  
Y]bY`k`UW`gYbXY`5`\_nYdhUbn`]b`XYf`VfY]hYb`K`]fhgW`UZh`"

Ni`g`A`h`n`]W`n]Y`Y`b`X]Y`U`\_hi`Y``Yb`8]g\_i`gg]cbYb`ØVYf`ghUUh`]W`Y`  
X][`]hU`Y`K`A`fi`b[`Yb`f7`6`8`7`g`L`X`Ug`b`hYfYggY`Ub`6]hWt]b`i`bX`  
UbXYfYb`?`fmd`hc`k`A`fi`b[`Yb`k`Y]hYf`Ub``9]b][`Y`6]hWt]b`!  
9b`h`i`g]UghYb`VYhfUW`hYb`7`6`8`7`g`U`g`6`Y`X`f`c`i`b[`XYf`Df]bn]d]Yb`z`  
Ui`ZXYbYb`?`fmd`hc`k`A`fi`b[`Yb`VUg]YfYb`z`i`bX`gY`Yb`X]Y`bYi`Yb`  
;`YgYhnY`U`g`Y]bYb`b`c`h`k`YbX][`Yb`GW`f]h`z`i`a`XYb`8`fi`W`\_`XYf`  
FY[`i`]Yfi`b[`UVni`ZYXYfb`i`bX`X]Y`I`bUV`A`b[`][`\_`Y]h`XYf`6`c`W`\_`W`U]b`!  
HYW`bc`c[`]Y`ni`VYk`U`fYb`"

## 9]b`Z`i`ggfY]W`Y`DYfgØb`]W`\_`Y]hYb`]b`XYf`

?`fmd`hc`!`K`Y`h`

`b`X]YgYf`XmbUa`]gW`Yb`@UbXgW`UZh`[`]Vh`Yg`nU`fY]W`Y`Gh]a`a`Yb`z`  
X]Y`k`Yfhj`c``Y`9]bg]W`hYb`i`bX`b`Zcfa`Uh]cbYb`V]YhYb``9]b`i`hYf`  
K`Y[k`Y]gYf`]b`X]YgYa`8`gW`i`b[`Y`j`cb`b`Zcfa`Uh]cbYb`g]bX`?`fmd`hc`!

⊕Zi YbWf"Ni XYbHcd!DYfgOb`]W\_X]hYbžX]Y'a Ub'i bVYX]b[ h  
Zc`[ Yb'gc`hYž[ Y\Òfh'J ]hU`\_`6i hYf]bž'A ]hVY[ fØbXYf'j cb  
9h\YfYi a žXYf'a ]h'gY]bYb'Zi bX]YfhYb'5bg]W\hYb'ni f'6`cW\_WU]b!  
HYW\bc`c[ ]Y`VYY]bXfi W\_h`'5i W`K YbXm'C žX]Y'a ]h]\fYf'Mci Hi VY!  
G\ck` H\Y`C`G\ck`Y]bY`VfY]hY`A UggY`Ub  
⊕Zcfa Uh]cbggi W\YbXYb`YffY]W\hž`cZZYf]Yfh`Y]W\hj YfghAbX`]W\Y  
9f\_`Àfi b[ Yb'ni`\_ca d`Yi Yb`H\Ya Yb"

- J ]hU`\_`6i hYf]b`'7c!WfYUhc'f'j cb'9h\YfYi a ž'Ui Z  
⊕ghU[ fUa`'4 j ]hU`\_`"Yh`"cZZ]W]U`i bX`L`'4 J ]hU`\_`6i hYf]b"
- K YbXm'C`f7fmdhc`K YbXm`'6Y\_Ubbh'Ui g'H\Y`C`G\ck ž  
Ui Z`@]b\_YX⊕]b#WfmdhcK YbXm`i bX`Mci Hi VY  
4 7fmdhcK YbXmC"
- 5g\`9[ Ub`'9l dYfhY`ZØf'6]hWc]b`i bX`5`hWc]bgž'ni`Z]bXYb  
Ui Z`⊕ghU[ fUa`'4 Ug\Wfmdhc(fYU"
- BUhU`Y`6fi bbY`' <cghj cb'7c]b`Ghcf]YgžZAb[ h'U`g  
⊕j Ygh][ Uh]`^ci fbU`]gh]b`]bhYfYggUbhY`5gdY`hY`]a`?fmdhc!  
6YfY]W\`Ui Zž'Ui Z`⊕ghU[ fUa`'4 BUhU`YVfi bY`"
- j Ub`@]`Yej ]gh`'; fØbXYf'j cb`A cfU`]gžVY\_Ubbh'Ui Z  
@]b\_YX⊕]b#j Ub`]`Yej ]gh"
- 6]`m'A Uf`\_i g`'7c!: ci bXYf'j cb`8c[ YWc]bž'Ui ZL  
4 6]`mA &`\_U\_h]j "
- 6f]Ub`š b[ `79C`j cb`?U]nYbž'Ui Z`@]b\_YX⊕]b#/f]Ub!  
↑ b[ m"
- @Ui fU`G\]b`'xi fbU`]gh]b`VY]`6`cW\_WU]b!HYW\bc`c[ ]Yž  
Ui Z`⊕ghU[ fUa`'4 `Ui fUg\]b"
- 5bXfYUg`A`"5bhcbcdci`cg`'D]cb]Yf`]a  
?fmdhcK À\fi b[ gVYfY]W\ž'Ui ZL`4 UUbhcbcd"
- 6f]Ub`5fa ghfcb[ `A ]hVY[ fØbXYf'j cb`7c]bVUgYž'Ui Z  
@]b\_YX⊕]b#/Ufa ghfcb[ `i bhYfk Y[ g"

8]Y`?fmdhc!K Y`h`V`Y]Vh`XmbUa ]gW`i bX`j c`Yf`A Ò[ `]W\_X]hYb"  
⊕a ]hYb`XYf`\_ca a YbXYb`FY[ i`]Yfi b[ Yb`i bX`Øb[ ghYb  
A Uf`\_hVYk Y[ i b[ Yb`]gh`Yg`YbhgW\Y]XYbXž[ i h`]bZcfa ]Yfh'ni`gY]b`'9g  
`Y[ h[ Ub'ni`Ub`i bgž'a ]h`XYb`f]W\h[ Yb`E i Y`Yb`i bX`9]bZØggYb  
GWf]h'ni`U`hYb`i bX`XUg`6YghY`Ui g`X]YgYf`Ui ZfY[ YbXYb`NY]h  
\YfUi gni`c`Yb`°

8YhU]`g	
C fh	? cb[ fYggžl G5
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "hYWX hUf[ Yh"WŁa</li> <li>• k k k "_]d`]b[ Yf"WŁa</li> <li>• k k k "_fmdhc]bg][ \hg"XY</li> </ul>

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