

# 7mVYfgYW f]hm]a`K UbXY`. '? ≠Hcc`g Yf\ Ò\ Yb`HYUa YZZY\_h]j ]hÀh°

9]bY`bYi Y`Ghi X]Y`nY][ hž`XUgg`" \$i`XYf`7mVYfgYW f]hm!  
9l dYfhYb`? ≠Hcc`g`bi hnYbž`k À\ fYbX` ( &i`X]YgY`Yj U`i ]YfYb"  
7\ UbW`b`i bX`< YfUi gZcfXYfi b[ Yb`XYf`? =]a`7mVYfgYW f]hm!  
6YfY]W`k YfXYb`YfÒfhYfh"



k Y`hk Y]hž`K Y`h`!`≠`XYf`XmbUa ]gWXYb`K Y`h`XYf`7mVYfgYW f]hm`hi h  
g]W`Y]b][ Ygž`j cf`U`Ya`k Ybb`Yg`i a`XYb`9]bgUhn`j cb`? Øbgh]WXYf  
≠hY`][ Ybn`f? ≠[ Y\h`9]bY`U\_hi Y`Y`Ghi X]Y`j cb`≠G7&ž`X]Y`ja  
FU\ a Yb`XYf` &\$&) `5=5Xcdh]cb`Di`gY`Gi fj Ym`Xi fW [ YZØ\fh  
k i fXYž`VY`Yi W`hYh`X]Y`Bi hni b[ `j cb`? ≠Hcc`g`b`7mVYfgYW f]hm!  
HYUa g`k Y`hk Y]h`8UVY]`k i fXYb`(' \*`9l dYfhYb`VYZFU[ hž`i bX`X]Y  
9f[ YVb]ggY`YfÒZbYb`gdUbbYbXY`9]bV`]W\_Y"

F i bX`" \$`DfcnYbh`X]YgYf`7mVYfgYW f]hm!DfcZ]g`gYhnYb`VYfY]hg`Ui Z? ≠  
VUg]YfhY`Hcc`g`K Y]hYfY` ( &`DfcnYbh`g]bX`U\_hi Y`a ]h`XYf  
9j U`i Uh]cb`cXYf`XYa`HYgh`gc`WXYf`@Øgi b[ Yb`VYgW`ÀZh][ h`5b  
X]YgYf`GhY`Y`k ]fX`XUg`DchYbn]U`XYf`? =XYi h]W.`+ \$`DfcnYbh`XYf

5bk YbXYf`VYf]W\hYb`j`cb`Y]bYa`d`cg]hj`Yb`9]bZi`gg`Ui`Z`X]Y  
9ZZY`\_hj`]h`h`h`]\fYf`HYUa`g`<`]Yf`g]bX`X]Y`6YfY]W\Yz`]b`XYbYb`?`=X]Y  
[`f0`>`hYb`:`c`fhgW\`f]hY`[`YVfUW\`h`U`h

- BYhmk`Yf`\_0VYfk`UW\`i`b`[`i`bX`i`h`fi`g]cb`8`YhYW\]cb`.\*`\$`i`
- 9bXdi`b`\_hgW\`i`hn`i`bX`!`fYU`\_h]cb`.)`\*`i`
- GW\`k`UW\`ghY`Y`ba`UbU`[`Ya`Ybh`i`)\$`i`
- 6YXfc`i`b`[`ga`cXY`Y]Yfi`b`[`.`i`(`)`i`
- G]W\`Yf`Y]hghY`ghg`.`(`)`i`

## 8`Yf`G`h`U`b`X`X`Y`f`?`≠`B`i`h`n`i`b`[`i`]`b`i`b`h`Y`f`b`Y`\`a`Y`b`

8]Y`G`h`i`X]Y`nY][`h`i`U`i`W\`i`]bhYfY`gg`Ub`hY`i`b`hYfgW\]YXY`Y`b`UW\`  
I`bhYfbY`\`a`Ybg`[`f0`>`Y`"`h`[`fc`>`Yb`i`b`hYfbY`\`a`Yb`a`]h`0VYf`%`\$`\$`\$`\$`  
A`]hUfVY]hYfb`i`]gh`X]Y`B`i`h`n`i`b`[`i`j`cb`?`≠`Hcc`g`a`]h`+`Dfc`nYbh`i`Ua`  
\`0W\`ghYb`"i`bhYfbY`\`a`Yb`a`]h`&`)`\$\$`V]g`-`-`-`-`A`]hUfVY]hYfb`g`ck`]Y`  
gc`W\`Y`a`]h`%`\$`\$`V]g`(-`-`-`A`]hUfVY]hYfb`Y`fn]Y`Yb`Y`k`Y]`g`"``Dfc`nYbh`"  
?`Y]b`YfY`i`bhYfbY`\`a`Yb`g`Y`hnYb`Y`XcW\`b`i`f`n`i`&\$`Dfc`nYbh`i`U`Z`?`=  
Y]bY`Yf`YV`]W\`Y`8`]g`\_fYd`U`b`n`"

9g`]gh`i`U`i`W\`VY`i`b`f`i`\][`YbX`n`i`g`Y`\`Yb`z`X`U`gg`&`Dfc`nYbh`X`Y`f`  
\_`Y]b`ghYb`i`bhYfbY`\`a`Yb`\_`Y]bY`D`À`bY`\`UVYb`z`?`≠`Hcc`g`0VYf`\`U`i`d`h`  
n`i`Y`j`U`i`]YfYb`"i`h`6Y`n`i`[`U`i`Z`X]Y`6`f`U`b`W\`Yb`Z0`\`fhYb`X]Y`h`X`i`g`h`f]Y`  
a`]h``,`Dfc`nYbh`i`bX`≠`I`8]Yb`ghY]ghYf`i`a`]h`\*`Dfc`nYbh`X]Y`B`i`h`n`i`b`[`  
U`b`z`k`À`\`fYbX`:`]b`U`b`n`X]Yb`ghY]ghYf`i`bX`X]Y`0`Z`Z`b`h`]W\`Y`<`U`b`X`a`]h`&%`  
i`bX`%`\*`Dfc`nYbh`X]Y`b]Y`X`f][`ghYb`5`\_`nY`d`h`U`b`n`f`U`hYb`U`i`Z`k`Y]g`Y`b`"

9]b`k`Y]hYfY`g`gd`U`b`b`Y`b`X`Y`g`H`\`Ya`U`i`]gh`X]Y`N`i`\_`i`b`Z`h`X`Y`f`  
5`f`VY]hgd`À`h`nY`]a`7`m`VY`f`g`Y`W`f]h`m`6`Y`f`Y]W\`.)`&`Dfc`nYbh`X`Y`f`  
6`Y`Z`f`U`[`hYb`[`U`i`VYb`z`X`U`gg`?`=XYb`6`Y`X`U`f`Z`U`b`B`U`W\`k`i`W\`g`\_f`À`Z`h`Y`b`  
fY`X`i`n]Y`fYb`k`]f`X`z`k`À`\`fYbX`" `%Dfc`nYbh`g][`b`U`]g]Y`f`hYb`z`X`U`gg`?`=b`Y`i`Y`  
9]b`gh]Y`[`g`!`i`b`X`i`b`]c`f`!`D`c`g]h]c`b`Y`b`g`W\`U`Z`Z`b`\_`0`b`b`hY`"8]Y`g`Y`  
[`Ya`]g`W\`hYb`9`f`k`U`f`h`i`b`[`Yb`nY][`Yb`z`k`]Y`g`Y`\`f`g]W\`X]Y`  
5`b`Z`c`f`X`Y`f`i`b`[`Yb`i`b`X`8`m`b`Ua`\_]Yb`Ua`5`f`VY]hgd`U`h`n`k`U`b`X`Y`b`z`  
k`À`\`fYbX`(`(`Dfc`nYbh`X`Y`f`9]d`Y`f`hYb`U`\_`h]j`F`c`Y`b`i`b`X`:`À`\][`\_`Y]hYb`  
0VYf`X`Y`b`\_`Yb`z`i`a`?`=Y`Z`Z`\_`h]j`i`b`i`h`nYb`n`i`\_`0`b`b`Y`b`"

<`Y`f`U`i`g`Z`c`f`X`Y`f`i`b`[`Y`b`X`i`f`W\`7`m`V`Y`f`\_`f]a`]b`U`]h`h`h`

8cW\XYf'9]bgUhn'j cb'? =]gh'b]W\h'bi f'Y]bY'7\UbW' 'X]Y'; YZU\fYb  
]b'XYf'7mVYf\_f]a ]bU`]hÅh'g]bX'b]W\h'ni 'i bhYfgW\ÅhnYb"  
7mVYf\_f]a ]bY`Y'bi hnYb'? =ni f'9fghY`i b[ 'j cb'D\]g\]b[ !A U]gž  
8YYdZU\_Yg'i bX'ni f'Cdh]a ]Yfi b[ 'j cb'A U'k UfY!7cXY""8]YgY'Hcc`g  
g]bX'ja '8Uf\_k YV'i bhYf'f]g\_UbhYb'BUa Yb'k ]Y'K cfa ; DH'cXYf  
: fUi X; DH'Yf\Å'h]W""8]Y'; YZU\f'k ÅW\ghž'XU'i bnYbg]YfhY'CdYb  
Gci fW'@Uf[ Y'@Ub[ i U[ Y'A cXY`g'f@@A gL'XUni 'X]YbYb'\_ÖbbYbž  
gc`W\Y'VÖgUfh][ Yb'? ≠K Yf\_nYi [ Y'k Y]hYf'ni 'j YfVfY]hYb'i bX'g]Y  
'Y]W\hYf'UbdUggVUf'a UW\Yb"

8]Y'9bhk ]W\_`i b[ 'X]YgYf'gW\ÅX`]W\Yb'HYW\bc`c[ ]Yb'k ]fX'Xi fW  
8UhYba Ub]di `Uh]cbž'VY\_Ubbh'U'g'8UhU'Dc]gcb]b[ ž[ YZÖfXYfhž'k Ug  
X]Y'; YbUi ][\_Y]h'XYf'? = [ YZÅ\ fXYb'\_Ubb"Dfc[ fUa a Y'a ØggYb'cZh  
bYi 'hfU]b]Yfh'k YfXYbž'i a 'gc`W\Y'5b[ f]ZZ'ni 'Yf\_YbbYb""< ]Yf  
\_ca a h'XUg'NYfc!Hfi ghl?cbnYdh]bg'Gd]Y'ž'XUg'\`]Zhž  
HfU]b]b[ gXUhYb'j cf'i bVYfYW\h][ hYa 'Ni [ f]ZZ'ni 'gW\ØhnYb""5VYf  
Ui W'fY[ i 'Uhc]f]gW\Y'A U»bU\ a Yb'g]bX'Xf]b[ YbX'bc'hk YbX][ ži a  
? =j YfUbhk cfhi b[ gj c`ni ' [ YghU'hYb""8]Y'9I 'i bX'X]Y'I G5'UfVY]hYb  
VYfY]hg'Ub'F ]W\h'b]Ybž'X]Y'g]W\YfghY`Yb'gc`Ybž'XUgg'? =Yh\]gW  
Y]b[ YgYhnh'k ]fXž'c\bY'gYbg]V'Y'8UhYb'ni '[ YZÅ\ fXYb"

K Å\ fYbX'i bhYfbY\ a Yb'ni bY\ a YbX'Y][ YbY'? ≠ [ YghØhnhY  
DfcXi \_hY'Ybhk ]W\_Y'bž'a ØggYb'g]Y'Ui W'F ]W\h'b]Yb'Y]bZØ\ fYbž'i a  
XYb'g]W\YfYb'i a [ Ub[ 'a ]h'? ≠Hcc`g'ni '[ Yk Å\ f'Y]ghYb""8]Y  
< YfUi gZc fXYfi b[ ž'X]Y'7mVYf\_f]a ]bU`]hÅh'a ]h'YZZY\_h]j Yb  
G]W\Yf\Y]hga U»bU\ a Yb'ni 'VY[ Y[ bYbž'YfZc fXYfh'Y]b[ i hYg  
< ÅbXW\Yb'i bX'Y]bY'dfcU\_h]j Y'< U'hi b[ ""8]Y'? cb\_i ffYbn'nk ]gW\Yb  
7mVYf\_f]a ]bY`Yb'i bX'G]W\Yf\Y]hgYI dYfhYb'k ]fX'Xi fW'XYb  
9]bgUhn'j cb'? =g]W\Yf`]W\gdUbbYbXYf"

: Øf'I bhYfbY\ a Ybž'X]Y'? =ZØf']\ fY'7mVYfgYW f]hm'Y]bgYhnYb  
a ÖW\hYbž'VYXYi hYh'XUgž'XUgg'g]Y'b]W\h'bi f'hYW\bc`c[ ]gW'Ui Z  
XYa 'bYi YghYb'GhUbX'gY]b'a ØggYbž'gcbXYfb'Ui W'ghfUhY[ ]gW'ni bX  
fYW\h]W\ [ i h]j cfVYfY]hYh'gY]b'gc`hYb""9g'V'Y]Vh'UVni k UfhYbž'k ]Y  
g]W\X]YgY'9bhk ]W\_`i b[ Yb'j]b'XYf'7mVYfgYW f]hml@UbXgW\UZh'k Y]hYf  
YbhZU'hYb'k YfXYb"

≠g[ YgUa h'nY][ Yb'X]Y'U\_hi Y`Yb'Ghi X]Yb'i bX'HfYbXgž'XUgg'X]Y

ðhY[ fUh]cb`j cb`? =]b`X]Y`7mVYfgYW f]hm`Y]b`nk Y]gWk bY]X][ Yg  
 GWk Yfh]ghž`XUg`gck c\`A Ò[ `]Wk\_Y]hYb`U`g`Ui Wk`F]g]\_Yb`V]f[ h"  
 K`À\fybX` X][ ]hU`Vi g]bYgg!a U[ Un]b"XY` i bX  
 ]ha U[ Un]bY"Wk` X]Y`i a ZUggYbXYb`6Yz] bXY`XYf`Ghi X]Y  
 VY]ghYi Yfbž`j YfXYi h]Wk`h` ]h!UXa ]b]ghfUhc f"XY` ž`k ]Y`k ]Wk]h[ `Yg  
 ]ghž`Ui ZX]Y`<YfUi gZcfXYfi b[ Yb`Xi fWk`7mVYf\_f]a ]bU`]h`h  
 j cfVYfY]hYh`ni`gY]b"K` ]f`k YfXYb`X]Y`9bhk ]W`i b[ Yb`Ui Za Yf\_gUa  
 j YfZc`[ Yb"

8YhU]`g	
C fh	k Y`hk Y]hž`K Y`h
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "X][ ]hU`Vi g]bYgg! a U[ Un]b"XY</li> <li>• k k k "]ha U[ Un]bY"Wk</li> <li>• k k k "]h!UXa ]b]ghfUhc f"XY</li> </ul>

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