

? Øb gh`]W\ Y `=bhY``][ Ybn`fYj c`i h]cb]Yfh  
7 mVYfgYW` f]hm! >c Vg`V]g`&\$&) °

9bhXYW\_Yb`G]Yž`k ]Y`? =X]Y`7 mVYfgYW` f]hm! 6fUbW\ Y`V]g`&\$&)  
hfUbgZcfa ]Yfhž`>VW\ UbW`b`Yf\ Ò\h`i bX`bYi Y` : Å\][ \_Y]hYb  
YfZcfXYfh"



B #5 `!`>XYf`Yi h][ Yb`X][ ]hU`Yb`K Y`h`\Uh? Øb gh`]W\ Y `=bhY``][ Ybn  
f? >Y]bY`nYbhfU`Y`F c`Y`Y ]b`XYf`7 mVYfgYW` f]hm`Y]b[ Ybca a Yb`i bX  
Vf]b[ hgck c\`<YfUi gZcfXYfi b[ Yb`U`g`Ui W\ `bYi Y`7\UbW`b`a ]h  
g]W\ "9]bY`U\_hi Y`Y`5bU`mgY`j cb`7 mVYfgYW` f]hm]Ybhi fYg`nY][ hž  
XUgg`V]g`&\$&) `Y]b`U`Ufa ]YfYbXYf`A Ub[ Y`j cb` ž) `A ]`]cbYb  
: UW`\_fÅZhYb`]b`XYf`7 mVYfgYW` f]hm! 6fUbW\ Y`ni `Yfk UfhYb`]gh"8 ]Yg  
]gh`Y]b`gd fi b[ \UZhYf`5bgh]Y[ `j cb` ) \$i `ja `J Yf[ `Y]W\ ni `XYb`Y]b  
A ]`]cb`cZYbYb`GhY`Ybž`X]Y`&\$%` `fY[ ]ghf]Yfh`k`i fXYb"9]b`\_UfYf  
HfYbX`]gh`Yf`\_YbbVUf.`8]Y`6YXYi hi b[ `XYf`? &?ca dYhYbn`b]a a h  
k Y]hYf`ni ž`k Ug`VYXYi hYhž`XUgg` : UW`Yi hY`]\fY` : Å\][ \_Y]hYb`]b  
X]YgYa `6YfY]W\ `Ui gVUi Yb`a ØggYbž`i a `b]W\ h`]bg`< ]bhYfhfYZYb`ni  
[ YfUhYb"7 mVYfgYW` f]hm]Ybhi fYg`VYf]W\ hYhž`XUgg`? =nk Uf`]b  
XYf`@U[ Y`]ghž`5bU`mgYb`ni `j YfVYggYfb`i bX`>Zcfa Uh]cbYb`ni

U[ [ fY[ ]YfYbž'UVYf'XYb'a YbgW\]WYb'i a [ Ub[ ' ]b'XYf  
7mVYfgYW f]hm'b]W\h'j c``gh`ÀbX][ 'YfgYhnYb'\_Ubb"

8cW\k Ug'VYXYi hYh'U``XUg'\_cb\_fYh'ZØf'XYb'5fVY]hga Uf\_h3'@Ui h  
XYf'B⇒9'K cf\_ZcfW\': fUa Yk cf'\_Zcf'7mVYfgYW f]hmž'X]Y'ja  
Bcj Ya VYf'&\$&\$'ja 'FU\ a Yb'XYf'B⇒GH'GdYW]U'Di V']WU]cb  
, \$!%, %ØVYfUfVY]hYh'k i fXYž'k ]fX'? =b]W\h'bi f'VYghY\YbXY  
5fVY]hgfc``Yb'hfUbgZcfa ]YfYbž'gcbXYfb'Ui W\ 'bYi Y'5bZcfXYfi b[ Yb  
Ub'X]Y'?ca dYhYbnYb'XYf': UW\\_f`ÀZhY'ghY``Yb" 'B⇒GH'\YVh\Yfj cfž  
XUgg'X]Y'9]bV]bXi b[ 'j cb'? =]b'XUg'B⇒9': fUa Yk cf'\_Y]bY'\_UfY  
F]W\hi b[ 'j cf[ ]Vh'9g'k YfXYb'bYi Y': À\][ '\_Y]hYb'i bX'?Ybbhb]ggY  
Ybhk ]W\_Y'hž'X]Y'X]Y'GW\ b]hhghY``Y'nk ]gW\Yb'? =i bX'7mVYfgYW f]hm  
UVXYW\_Yb" 'a 'FU\ a Yb'j cb'J YfUbgU'hi b[ Yb'k ]Y'XYf'B⇒9'5bbi U'  
7cbZYfYbW\k ]fX'X]Y'H\Ya Uh]\_' ]bhYbg]j 'X]g\_i h]Yfhž'k cVY]Ui W\XYf  
5i ghUi gW\ 'a ]h'XYf'`bXi ghf]Y'i bX'6]Xi b[ g]bgh]hi h]cbYb' [ YZØfXYfh  
k ]fX"

? Øbgh]W\Y'`b hY``][ Ybn'i bX']\fY  
< YfUi gZcfXYfi b[ Yb

9]bYg'XYf'nYbhfU'Yb'H\Ya Yb'XYf'⇒G7&'7mVYfgYW f]hm'K cf\_ZcfW\W  
Ghi Xm]gh'X]Y'; YbYfUh]j Y'?Øbgh]W\Y'`b hY``][ Ybn'fi Yb'5`ž'X]Y  
gck c``DchYbn]U'U'g'Ui W\ 'GW\k ]Yf][ '\_Y]hYb'ZØf'7mVYfgYW f]hm'  
HYUa g'V]f[ h" , VYf'Y]b'8f]hhY``XYf'6YZFU[ hYb'g]Y\h'? =U'g'X]Y  
[ fØ» hY'?ca dYhYbn'ØW\_Y ]b']\fYb'HYUa gž'k Ug'Ui Z'Y]bYb  
g][ b]Z]\_UbhYb'6YXUfZ'Ub'GW\i 'i b[ Yb'\ ]bk Y]gh" ⇒G7&'VYf]W\hYh  
ni XYa ž'XUgg'\* \*i 'XYf'HY]'bY\ a Yf'j cb'?Uff]YfYW\UbW\ b'Xi fW\ '? =  
ØVYfnYi [ h'g]bX" '6YfY]hg' ( ) i 'XYf'7mVYfgYW f]hm'HYUa g'\UVYb  
; Yb'5 =]b']\fY'5fVY]hgUV`Ài ZY ]bhY [ f]Yfhž'k `À\fybX'\* ( i 'XYf'  
Cf [ Ub]gU]cbYb'? =Ui W\ 'j b'UbXYfYb'5VhY]'i b[ Yb'Ub'k YbXYb"

8YbbcW\ 'nY][ Yb'g]W\ 'Ui W\ '6YXYb\_Yb.'\*) i 'XYf'6YZFU[ hYb'ZcfXYfb  
Xf]b[ YbX'a Y\ f'J cfgW\ f]ZhYb'ZØf'X]Y'g]W\YfY'Bi hni b[ 'j cb'; Yb'5`ž  
k `À\fybX'bi f'\* \$i 'XYf'7mVYfgYW f]hm'HYUa g'U\_h]j 'Ub'XYf  
9fghY``i b[ 'X]YgYf'F ]W\h]b]Yb'a ]hUfVY]hYb" '6YgcbXYfg'ZfUdd]YfYbX  
]ghž'XUgg'Y]b'8f]hhY``XYf'7mVYfgYW f]hm'DfcZ]g'VYZØfW\hYhž']\fY  
F c``Y'\_ØbbhY'Xi fW\ ; Yb'5 = [ YZ`À\ fXYh'gY]b" '8 ]Y'A Y\ f\Y]h]gh  
U'YfX]b[ g'c'dh]a ]gh]gW\ 'i bX' [ 'Ui Vhž'XUgg']\fY': UW\\_Yb'bbhb]ggY'X]Y

bYi Yb`HYWbc`c [ ]Yb`Yf[ ÅbnYb`\_ÖbbYb"

Ni \_i bZhgUi gV`]W\_`i bX`5bdUggi b[ `Ub`XYb  
K UbXY`

8Yf`HfYbXž`XYf`g]W` \]Yf`UVnY]W`bYhž`nY][ hž`XUgg`5fVY]h[ YVYf  
ni bY\`a`YbX`Zf\`g]bXž`ØVYfhfU[ VUfY` : Å\][ \_Y]hYb`k` ]Y  
DfcV`Ya` `Øgi b[ gZÅ\][ \_Y]hYb`i bX`BYi [ ]Yf`VY]`XYf`9]bghY`i b[ `j`cb  
7mVYfgYW`f]hm`DYfgcbU`ni`df]cf]g]YfYb`"8i »YfXYa`k`]fX`Yfk`UfhYhž  
XUgg`a`Y\`f`HU`YbhY`Ui`g`UbXYfYb`i`bhYfbY\`a`YbgVYfY]W`Yb`]b  
7mVYfgYW`f]hm`HYUa`g`]bhY[ `f]Yfh`k`YfXYbž`i`a`X]Y`DYfgcbU`ØW`Y`ni  
gW`]Y»Yb`"8]Y`æVni`Zf]YXYb\`Y]h`ja`6YfY]W`7mVYfgYW`f]hm`]gh`j`cb  
+( `i`ja` `j\`f`&\$&&`Ui`Z`\*`\*`i` `ja` `j\`f`&\$&(` `Ygi`b`\_Ybž`k`Ug`nY][ hž  
XUgg`XYf`8fi`W`\_`Ui`W`\_`Ui`Z`XYb` : UW`\_f`Å`ZhYb`"UghYh"

K`U`h`Yf`j`cb`7mVYfgYW`f]hm`j`Yb`hi`fYg`\`Uh`dfc[ `bcgh]n]Yfhž`XUgg`5`±  
[ Ygh`Ø`hnY`HYWbc`c [ ]Yb`b]W`h`Y]b`ZUW`Y]b`B]W`!`hc!`<`Uj`Yž`gcb`XYfb  
Y]b`A`i`gh!`<`Uj`Y`]b`XYf`7mVYfgYW`f]hm`k`YfXYb`"8`U`XUg`H`Y`a`U  
]a`a`Yf`a`Y\`f`Ub`6YXYi`hi`b[ `i`Yk`]bbhž`k`YfXYb` : UW`\_f`Å`ZhY`[ `i`h  
VYfUhYb`gY]bž`g]W`\_`cbh]bi`]Yf`]W`Zcfhni`V]`XYb`i`bX`g]W`a`]h`XYb  
bYi`Yb`HYWbc`c [ ]Yb`j`YfhfUi`hini`a`UW`Yb`"8]Y` `bhY[ `fUh]cb`j`cb`?`=  
]b`X]Y`hÅ[ `]W`Y`DfUI`]g`XYf`7mVYfgYW`f]hm`]gh`U`gc`b]W`h`bi`f`Y]bY  
<`YfUi`gZcfXYfi`b[ `ž`gcb`XYfb`Ui`W`Y]bY`[ `fc»`Y`7`\`Ub`W`ZØf`X]Y  
Ni`\_i`b`Zh"

8YhU]`g	
Cfh	B#5
EiY`Yb	<ul style="list-style-type: none"> <li>• WmVYfgYW`f]hmj`Yb`hi`fYg`"Wc`a</li> <li>• k`k`k`"b]gh"[`c]j</li> <li>• k`k`k`"]gW&amp;"cf[</li> </ul>

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