X]YgYb`DfcnYgg`ni` \UVYbž`k Ug`Yg`ni` Y]bYa` J cffY]hYf`]b`XYf`
6fUbWXY`a UW`h"

B]W`hgXYghc`hfc`hn`g]Y`h`g]W`X` ; fUd` \`Y`h`a` ]h`Y]b][` Yb`
<YfUi` gZc`fXYfi` b[` Yb` \_`cb`Zfc`bh]Yfh`<`]Yf` \_`ca` a` h`X]Y` 7`ca` d`]Ub`W`a`]h`
XYb` 5`b`Zc`fXYfi` b[` Yb` XYf` B`Ug`X`Ue`]bg` Gd]Y` "8` Ug` l` bhYfb`Y`a` Yb` \`Uh`
Y]b`Y`A` ]hY]`i` b[` j` cb` B`Ug`X`Ue` VYnØ[`]W`X`Yf` B]W`hY]b` \`U`hi` b[ `gY]b`Yf`
6Yf]W`hgd`Z]W`hYb` Yf` \`U`hYb` " ð`gVY`gcb`XYfY` [UV`Yg` J`Yfn`Ø[` Yfi` b[` Yb`
VY]a` 9]b`fY]W`X`Yb` XYg` Å` \`f`]W`X`Yb` 6Yf]W`h`g`i` bX` XYf`
E` i` Ufh`U`g`VYf]W`hY` "8`]Yg` \`Uh`X`Uni` [ YZØ` \`fhž`X`Ugg` XYf` <` Ub`XY` `a`]h`
XYb` 7` Ugg` 5!` Gh`Ua` a` U`_h]Yb` `Ui` g[` Yg`Y`hnh`k` Yf`XYb` _`Ø`bb`hY`ž`k` Ug`g]W`
Ui` Z`X]Y`A` Uf`\_`hk` U` \`fb`Y`a` i` b[ `i` bX`X]Y` [` Yg`Ua` hY`
l` bhYfb`Y`a` Ybg`VYk` Yfhi` b[ `Ui` gk`]f`\_`Yb` \_`Ø`bb`hY` "l` a` XYa`
Ybh[` Y[` Ybni` k`]f`\_`Yb`ž`d` Ub`h`X`Ug`A` Ub`U[` Ya` Ybh`Y]b`Y` 5`b` \`Ø`fi` b[ `VY]a`
B`Ug`X`Ue` <` YUf]b[` g`DUb`Y`ž`X]Y` ZØf` XYb` %`+` "ž` `]`&`\$`&` )` Ub[` Yg`Y`hnh`]ghž`
i` a` X]Y` 8`Y` ]gh]b[` gYb`hg`W`X`Y]Xi` b[ `UVni` `Y` \`b`Yb`"

Ni` \_`i` b`Zhgg`hf`UhY` [ `]Yb` `i` b`X` <` YfUi` gZc`fXYfi` b[` Yb`

5VYf`b]W`h`bi` f`X]Y` 7`ca` d`]Ub`W` ]gh`Y]b` \`Y]»` Yg`H`Y`a` U`"; fUd` \`Y`h`
a` UW`h`Y]b`Yb` G`W`f]h`b`U`W`X`Y`a` Ub`XYf`Yb`ž`i` a` b`Yi` Y` ð`j` Yghc`f`Yb`ni`
[` Yk`]bb`Yb`i` bX`X]Y`A`]b`XY`gha` Uf`_`hVYk` Yfhi` b[ `ni` YffY]W`X`Yb`ž`X]Y` ZØf`
X]Y` B`Ug`X`Ue`!`5`b`Zc`fXYfi` b[` Yb` Yf`Zc`fXYf`]W`X`gh` "8` Uni` k` ]f`X`Ua` " ` \$` "ž` `]`
&`\$`&` )` Y]b` 5`_h]cb`Å`fghf`Y`ZYb`Y]b`VYfi` ZYb`ž`]b`XYa` `Y]b`fYj` YfgY`Gd`]h`
ni` f`8` ]g`_`i` gg]cb`ghY` \`Yb`gc` ``"

; fUd` \`h`i` bX` ; fUd` \`Yb` \`UVYb`nk` Y]Zf` ``cg`j`]Y` DchYbn]U` " ; fUd` \`Yb` ]gh`
Y]b`A` UhYf]U`ž`X`Ug`&`\$`\$`A` U`gh`Å`f`_`Yf`U`g`GhU` \`]gh`i` bX`
VYY]b`Xfi` W`\_`Yb`XY`9][` Ybg`W`U`ZhYb`k`]Y` :` YI` ]V`]h`Å`h`i` bX` @Y]h`Z`Å` \` [ ` _`Y]h`
Ui` Zk` Y]gh` "8`]Y` 5`bk` Yb`Xi` b[` ga` Ø[ `]W`\_`Y]hYb`g]b`X`j`]Y`Z`Å`h][` i` bX`
fY]W`X`Yb`j` cb` XYf` 9`Y`_`hfc`b]_` ØVYf`X]Y` 9`b`Yf[ `]Y[` Yk`]bbi` b[ `V]g` \`]b`
ni` f` ; Ygi` bX` \`Y]hg`V`f`Ub`W`X`Y` "K` ]Y`Y]b`Y` 5`b`U`mgY`j` cb` ; Yf`X`Ui`
; fUd` \`Yb`Y`nY][` hž`Yb`hk`]W`\_`Y`h`g]W`X` ; fUd` \`Yb`U` `a` Å` \`]W`X`j` ca`
K` i` bX`Yfk` Yf`\_`ghc`ZZ` `ni` Y]b`Ya` k` ]W`X`h][` Yb` 6Ygh`Ub`X`hY`]b`Y]b`Yf`
J` ]Y`n`U` \`j` cb` ð`Xi` ghf]Yb` "6Ygcb`XYfg`]a` 6YfY]W`X`b`U`W` \`U`h][` Yf`
A` UhYf]U`]Yb` \`Uh` ; fUd` \`Yb`X`Ug`DchYbn]U`ž`j` ]Y`Y` ð`Xi` ghf]Yb`
[` fi` bX`Y[` Yb`X`ni` j` Yf`Å`b`XYfb`i` bX`i` a` k` Y`h`ž`fYi` bX`]W`X`Y` 5`hYfb`Uh]j` Yb`
ni` g`W`X`U`ZZ`Yb`"

8 Yf'A Uf_h'ZØf'; fUd\Yb'k]fX'j cfUi gg]W'h]W'k Y]hYf'k UWgYbž'a]h
: c_i ggYb'Ui Z5bk YbXi b[Yb']b'XYf': U\fnYi []bXi ghf]Y'ni f
J YfVYggYfi b['XYf'? fUZhghc ZY Z]n]Ybn'c\ bY'9]bVi » Yb'VY]'XYf
G]W Yf\Y]h'i bX']b'XYf'9bYf[]YfYfnYi [i b['ni f' C dh]a]Yfi b['XYf
9bYf[]Y[Yk]bbi b['i bX'!gdY]W Yfi b[ž']bgVYgcbXYfY']b
gc`UfhYWb]gW Yb'@Øgi b[Yb'i bX'6UhYf]Yb"

; Ya Y]bgUa 'ghUf_ 'ZØf'Y]bY' b UW \ U`h][Y
Ni _i bZh

⊕`X]YgYf'Ui ZFY[YbXYbž'UVYf'Ui W' i bg]W YfYb'D\UgY']gh[i hYf
5i ghUi gW' i bX'?ca a i b[_Uh]cb'YbhgW Y]XYbX"; fUd\`Yh\Uh'g]W
j YfdZ]W hYhž'HfUbgdUfYbn'ni 'nY][Yb' i bX'X]Y'?ca a i b[_Uh]cb'a]h
gY]bYb'⊕j Yghc fYb' i bX'XYf'DfYggY'Ui ZFYW'hni Yf\U`hYbž'i a
Zcfh'Ui ZYbXY'l dXUhYg'ni '[YVYb"'9fZc`[fY]W Y'Ni _i bZhghfUhY[]Yb
YfZcfXYfb'gck c\`ghfUhY[]gW Y'D'Ubi b['U'g'Ui W'X'Y
Ni gUa a YbUfVY]h'a]h'DUfhbYfbž'X]Y'g]W YVYbZU`g'ZØf'b UW \ U`h][Y
DfcXi _h]cb'Y]bgYhnYb"'8]Y'<YfUi gZcfXYfi b[Yb'g]bX'Ybcfa ž'ni a U
XYf'A Uf_h'ZØf'i a k Y'hZFYi bX']W Y'A UhYf]U'Yb'ni bY\ a YbX
i a _Aa dZh'gh"

8 Ug'HYUa 'VY]; fUd\`Yh\Uh'i bVYghf]hYb'Y]b[i hYg'< ÅbXW Yb'ZØf
⊕bcj Uh]cbYb']b'Y]bYf'NY]hž']b'XYf'XYf'8fi W_ž'i a k Y'hZFYi bX']W Y
@Øgi b[Yb'ni 'Z]bXYbž']a a Yf'[fØ» Yf'k]fX"'8]Y' bÅW ghYb'A cbUhY
k YfXYb'YbhgW Y]XYbX'gY]bž'i a 'ni 'gY\Ybž'cV'g]Y'X]YgYb
<YfUi gZcfXYfi b[Yb'[Yk UWgYb'g]bX'i bX'cV'g]Y'XUg'bchk YbX][Y
A ca Ybhi a 'Ui ZVUi Yb'_ØbbYbž'i a 'g]W 'Ui ZXYa ']a a Yf
_ca dYh]h]j YfYb'A Uf_h'ni'VY\Ui dhYb"

; fUd\`Yh]gh'Y]bXYi h]['Y]b'l bhYfbY\ a Ybž'XUg'k]f']a '5i [Y
VY\U`hYb'gc`hYb' 'XYbb'\]Yf'_ØbbhY'XUg'bÅW ghY' [fc» Y'8]b[']b
XYf'HYW bc`c[]YVfUbW Y'\YfUb fY]Zyb": Øf'k Y]hYfY'⊕Zcfa Uh]cbYb
ni 'XYb'9btk]W_i b[Yb'VY]; fUd\`Yh'HYW bc`c[mi bX'XYfYb
GhfUhY[]Ybž'VYUW hYb'G]Y'V]hY'X]Y'6Yf]W hY'j cb' **F Yi hYfgž'**
⊕j Yghc fg'< Ub[ci hi bX'; YfXUi ' ; fUd\YbY"

8YhU]`g	
C fh	A U`Umg]U
E i Y`Yb	<ul style="list-style-type: none"> • k k k "hfUX]b[j]Yk "WŁa •]bj Yghc fg\Ub[ci h"WŁa • k k k "[YfXUi [fUd\YbY"WŁa

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