

? =g`Ni \_i bZh. '8 ]YgY ') \$`J ]g]cbÀfY`dfÀ[ Yb  
XYb`B U\ Yb`C ghYb`&\$&) °

9fZU\ fYb`G]Yž`k ]Y`) \$`: Ø\fi b[ gdYfgÒb`]W\ \_Y]hYb`X]Y`? ≠  
Ni \_i bZh]a`B U\ Yb`C ghYb`[ YghU`hYb`i bX`k Y`W\ Y  
< YfUi gZcfXYfi b[ Yb`&\$&) `]b`XYf`? ≠; cj YfbUbW`VYghY\ Yb"



; YbZž`GW\ k Y]n`!`K Ug`dUgg]Yfh`[ YfUXY`]b`XYf`K Y`h`XYf  
\_Øbgh]W\ Yb`≠hY`][ Ybn3`8Yf`6Yf[ `Ub`9bh\i g]Uga i gi bX  
≠j Ygh]h]cbYb`]b`? =k ÀW\ gh`k Y]hYfž`a ]h`Y]bYf`J ]Y`nU\`Ub  
A Ò[ `]W\ \_Y]hYbž`X]Y`g]W\`]b`XYb`i bhYfgW\ ]YX`]W\ ghYb`6fUbW\ Yb  
YfÒZzbYb"@Ui h: **Ugh`7ca dUb`m`A ]XX`Y`9Ugh`**\ UVYb`g]W\  
ZØ\ fYbXY`DYfgÒb`]W\ \_Y]hYb`Xi fW\ `]\fY`\YfUi gfU[ YbXYb`6Y]hfÀ[ Y  
ni f`? =Ui gj YfgW\ ]YXYbYb`6YfY]W\ Yb`k ]Y`K ]ggYbgW\ UZž  
HYW\bc`c[ ]Y`i bX`; Ygi bX\Y]hgk YgYb`\Yfj cf[ YhUb" `≠f`K ]ggYb`i bX  
\fY`J ]g]cbYb`\Y`ZYbž`XYb`? ≠GY`\_hc`f`j cfUbni hfY]VYb`i bX`Ui Z`Y]bY  
bYi Y`Ghi Z`Y`ni `\YVYb"

8 ]Y`@]ghY`XYf`) \$`Y]bZi ggfY]W\ ghYb`? ≠: Ø\fi b[ gdYfgÒb`]W\ \_Y]hYb  
a UW\ h`XYi h]W\ ž`k ]Y`j ]Y`ZÀ`h][ `XUg`9b[ U[ Ya Ybh`]b`X]YgYa`6YfY]W\

]gh" Gc`Y]hYhVY]gd]Y`gk Y]gY`5V\]bUj`G\Ufa U`U`g`7HC`VY]`7]gWc  
5D>7`ghfUHY[ ]gWXY`ϕ]h]Uhj] Yb`ni`f`ϕhY[ fUh]cb`j`cb`?`ž`k`À`fYbX  
5\`a`YX`GYfU[ ž`7\]YZ`5`=C`Z]Wf`VY]`K`Y]`7`cfbY`A`YX]W]bYž`ØVYf  
%)`\$`Di`V`\_]Uh]cbYb`]b`X]YgYa` ;`YV]Yhj`cfk`Y]gYb`\_Ubb"5i`W`]b`XYf  
:]bUbnk`Y`h]gh`a`]h`DYfg`Øb`]W`\_Y]hYb`k`]Y`6U\UU`:]`Ufci`\_ž`7\]YZ  
8][ ]hU`/`8`UhU`C`Z]Wf`XYf`Gi`Yn`7`UbU`6`Ub`\_ž`j`]Y`]a` ;`Ub[`Y`"`Δ`fY  
9I`dYfh]gY`hf`À[`h`X`Uni`VY]ž`bYi`Y`Gh`Ub`X`Uf`Xg`]b`XYf`X][ ]hU`Yb  
Hf`Ub`g`Z`c`fa`Uh]cb`ni`g`Y`h`n`Y`b`"

## ? i bgh`XYf`? ≠; cj`Yfb`Ub`W`

9]bYg`XYf`k`]W`h][`ghYb`H`Y`a`Yb`ž`X]Y`]b`XYf`U`\_hi`Y`Y`b`8]g`\_i`gg]cb  
ØVYf`?`=Ui`Z`\_ca`a`Yb`ž`]gh`X]Y` ;`cj`Yfb`Ub`W`"8]Y`<`YfUi`gZc`fXYfi`b[`Yb`ž  
X]Y`a`]h`XYf`g`W`b`Y`Y`b`9`bhk`]W`\_i`b[`XYf`HY`W`bc`c[ ]Y`Y]b`Y`f[`Y`Y`b`ž  
g]b`X`b]W`h`ni`i`bhYfg`W`À`h`Y`b`"9]b`6`Yf]W`h`j`cb` :`cfVYg`nY][`hž`X`Ugg  
X`Ug`J`Y`fhf`Ui`Yb`XYf`J`Y`fV`f`Ui`W`Y`f`]b`?`≠`Hcc`g`[`Ygi`b`\_Yb`]gh`i`b`X`bi`f  
&`i`i`XYf`5`a`Yf]\_UbYf`J`Yfg]W`Yfi`b[`Yb`]b`6`Yni`[`Ui`Z  
j`Yf`Ub`hk`cf`hi`b[`gj`c`Y`?`≠`<`Ub`X`UVi`b[`UVYb`"8]Yg`ghY`h`Y]b`Yb  
[`fc`»`Yb`<`Ub`X`i`b[`gVY`X`Uf`Z`Ø`f`I`bhYfb`Y`a`Yb`X`Uf`ž`X]Y`]b`X]YgYa  
6`YfY]W`h`À`h][`g]b`X`"

9I`dYfhYb`k`]Y`A`]W`UY`6`fYbh`j`cb`67;`gY`Y`b`\_Øb`Zh][`Y`?`≠  
 ;`cj`Yfb`Ub`W`ghUf`\_j`cb`bYi`Yb`FY[`Y`i`b[`Yb`UV`À`b[ ][`ž  
Y]bg`W`Y`Y`»`]W`XYg`9I`5`=5`W`ž`k`À`fYb`X`X]Y`B`chk`Yb`X][`\_Y]h`XYf  
Ni`g`Ua`a`Yb`UfVY]h`Y`fj`cf[`Y`c`VYb`k`]fX`"9g`k`]fX`Yf`\_Ubb`hž`X`Ugg  
\_Y]b`Y`Y]bnY`b`Y`9]b`Y`Y]h`X]Y`<`YfUi`gZc`fXYfi`b[`Yb`XYf`?`≠;`cj`Yfb`Ub`W`  
U`Y]b`VYk`À`h][`Yb`\_Ubb"i`bhYfb`Y`a`Yb`ž`gc[`Yb`Ubb`hY`U[`Yb`h]W5`≠  
Gmgh`Ya`Yž`\_Øb`b`h`Y`b`&`\$`&)`]a` :`c`\_i`g`ghY`Y`b`"8]YgY`Gmgh`Ya`Y  
\_Øb`b`h`Y`b`X]Y`5`fh`i`b`X`K`Y]gY`ž`k`]Y`9`bhg`W`Y]Xi`b[`Yb`[`Y`hf`c`ZY`b  
k`Yf`X`Y`b`ž`fY]c`i`h]cb]Yf`Y`b`ž`Vf]b[`Yb`UVYf`Ui`W`b`Yi`Y`Y`h`]g`W`Y  
,`VYf`Y[`i`b[`Yb`a`]h`g]W`"

## 9h\ ]\_`U`g`F`U`a`Yb`ZØf`X]Y`9`bhk`]W`\_i`b[

8]Y`9`h\ ]\_`gh`Y]b`nY`bhf`U`Y`g`9`Ya`Yb`hž`ØVYf`X`Ug`j`]Y`Y`?`Ød`ZY`U`\_hi`Y`  
X]g`\_i`h]Yf`Y`b`"9]b`?`cbg`Y`bg`i`bhYf`XYb`A`]h[`Y]X`gh`U`h`Y`b`XYf`I`B`9`G`7`C`ž  
k`]Y`Ui`Z`XYf`GY]hY`XYf`I`B`9`G`7`C`X`Uf[`Y`Y[`hž`VY`\_f`À`Zh][`hž`X`Ugg`?`≠  
9`bhk`]W`\_i`b[`]a`9]b`\_Ub[`a`]h`A`Ybg`W`Y`b`f`Y`W`h`Y`b`i`b`X`XYf`5[`Yb`X`U

&\$' \$'ZØf' bUW\ \U'h)[ Y'9bhk ]W\_`i b[ 'ghY\Yb'gc`hY" A ]h'XYf  
 J YfUVgW\YXi b[ 'XYf'I B9G7C!9a dZY\`i b[ 'ni f'9h\ ]\_`XYf  
 ?Øbgh`W\Yb' ðhY``[ Ybn' ]a ' ð\ \f' &\$&%`k i fXY`Y]b`k ]W\h][ Yf'GW\ f]hh  
 \]b`ni `Y]bYa ` [ `cVU`Yb`F U\`a Yb`ZØf`X]Y'; cj YfbUbW`j cb`? =  
 [ Ya UW`h"

8]YgY`9a dZY\`i b[ Yb`i a ZUggYb`\_cb\_fYhY`N]Y`Y`i bX  
 < UbX`i b[ gZY`XYfž`X]Y`j cb`A YX]Yb`V]g`\]b`ni `; Ygi bX\Y]hfY]W\Ybž  
 i bX`V]YhYb`gca ]h`Y]bYb`VfY]hYb`6`]W\_`Ui Z`X]Y`Yh\]gW\Yb  
 ða d`\_]\_Uh]cbYb`bYi YghYf`HYW\bc`c[ ]Yb" `8]Y`J YfUbhk cfhi b[ ž`X]Y  
 X]Y`9bhk ]W\_`Yf`i bX`I bhYfbY\`a Yb`j cb`? ð5bk YbXi b[ Yb`hfU[ Ybž  
 k ]fX`XUa ]h`\_`Uf`i a f]ggYb" ` ðgVYgcbXYfY`X]Y`6YfØW\_g]W\h][ i b[ `XYf  
 bY[ Uh]j Yb`5i gk ]f\_`i b[ Yb`j cb`? ð5bk YbXi b[ Yb`Ui Z; YgY`gW\UZh  
 i bX`I a k Y`h]ghj cb`6YXYi hi b[ "

ða ' ð\ \f' &\$&' `k i fXY`]b`2 ghYffY]W\`Y]b`]bhYfX]gn]d`]b`ÅfYg'; fYa ]i a  
 YhUV`Yfhž`i a `X]Y`I a gYhni b[ `X]YgYf`9a dZY\`i b[ Yb  
 j cfUbni hfY]VYb" `8]YgY` ð]h]Uh]j Y`\_`ØbbhY`b]W\h`bi f`X]Y`c`\_`U`Yž  
 gcbXYfb`Ui W\`X]Y`]bhYfbUh]cb`U`Y`? ð@UbXgW\UZh`d`cg]h]j  
 VYY]bZi ggYb"

8]Y`Ni \_`i bZh`XYf`? =k ]fX`U`gc`Yb`hgW\Y]XYbX`XUj cb`UV\`Åb[ Ybž`k ]Y  
 [ i h`I bhYfbY\`a Yb`] \fY`A YW\Ub]ga Yb`ni f`; cj YfbUbW`i bX`9h\ ]\_  
 ]a d`Ya Ybh]YfYb" `K `Å\`fYbX`Y]b][ Y`VYfY]hg`X]Y` ð]h]Uh]j Y`Yf[ fY]ZYbž  
 a ØggYb`UbXYfY`bcW\`bUW\`n]Y\Ybž`i a `XUg`j c``Y`DchYbn]U`X]YgYf  
 HYW\bc`c[ ]Y`j YfUbhk cfhi b[ gj c``Ui gni gW\`ÖdZYb" `5b[ Yg]W\hg`XYg  
 \_cbh]bi ]Yf`]W\Yb`K UbXY`g`]b`XYf`? =]gh`Yg`j cb`[ f`Ö» hYf`K ]W\h][ \_]Y]ž  
 XUgg`U``Y`GhU`\_`Y\`c`XYf`Ui ZY]bYb`H]gW\`\_ca a Yb`i bX`XUVY`] \Y`ZYbž  
 bYi Y`GhUbXUfXg`ni `XYZ]b]YfYb"

8 YhU]`g	
C fh	; YbZž`GW\ k Y]n
E i Y``Yb	<ul style="list-style-type: none"> <li>• ZUghWŁa d Ub ma Y"WŁa</li> <li>• k k k "Zc fVYg"WŁa</li> <li>• k k k "i bYgWŁ"Uh</li> </ul>

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