

K ]XYfghUbX '[ Y[ Yb '? Øbgh`]W\ Y  
=bhY``][ Ybn. 'K cf\_g\cd ']b '6Yf`]b 'Ua ' &%"  
> `]'

K cf\_g\cd'ni f'? ≠FY[ i `]Yfi b[ 'Ua ' &%" > `]' & \$ & ) ' ]b '6Yf`]b.  
9l dYfhYb'X]g\_i h]YfYb'K ]XYfghUbX'i bX' < YfUi gZcfXYfi b[ Yb  
XYf'? Øbgh`]W\ Yb ' =bhY``][ Ybn"



: fUb nØg]gW\ Y 'Ghf" '- ž' % \$ % % + '6Yf`]b ž' 8 Yi hgW\ `UbX '! '8 ]Y  
8 YVUhY 'ØVYf'? Øbgh`]W\ Y ' =bhY``][ [ Ybn' f? ≠ i bX' XYfYb' FY [ i `]Yfi b [ Yk ]bbh'k Y'hk Y]h]a a Yf'a Y\ f'Ub '6YXYi hi b [ "'9]b [ i hYg'6Y]gd]Y`  
XUZØf`]gh'XYf'\_ca a YbXY'K cf\_g\cdž'XYf'Ua ' &%" > `]' & \$ & ) ' j ca  
5`YI UbXYf'j cb' < i a Vc`Xh' =bgh]hi h'ZØf' =bhYfbYhi bX'; YgY``gW\ UZh  
j YfUbghU`hYh'k ]fX" '8 ]Y' J YfUbghU`hi b [ 'k ]fX'g]W\ 'a ]h'XYa  
K ]XYfghUbX '[ Y[ Yb '? =i bX'X]Y'XUa ]hj YfVi bXYbYb  
FY [ i `]Yfi b [ gZfU[ Yb'Ui gY]bUbXYfgYhnYb"'8 UVY]'ghY\Yb'b]W\ h'bi f  
ÖZYbh]W\ Y 'DfchYghY 'i bX' fYW\h]W\ Y' < YfUi gZcfXYfi b [ Yb' ]a ' : c\_i gž  
gcbXYfb'Ui W\ 'X]Y'\_f]h]gW\ Y'K ]ggYbgW\ UZh'i bX  
> fUgk i fnY`UXj cWUWm"'8 ]Y'5ba Y`Xi b [ 'ZØf'XYb'K cf\_g\cdž'XYf'j cb

7 Ub' ja Y\_i bX'8f''5m Y'; ]nYa 'MU Uf' [ Y'Y]hYh'k ]fXž]gh'VYfY]hg  
[ YÒZbYh'i bX'YfZc` [ h'ØVYf'Y]b'Cb`]bY!: cfa i `Uf''

6Y]'XYf'J YfUbgU`hi b[ 'k ]fX'Y]b'6Yf]W`h'dfÅgYbh]Yfhž'XYf'X]Y  
; fØbXY'i bX'A Ub]ZYghU]cbYb'XYg'K ]XYfghUbXg[ Y[ Yb'? =  
i bhYfgi W`h''8UVY]'k ]fX'8f''H\YfYgU'NØ[ Yfž'@Y]hYf]b'XYg'5 =/  
GcW]Yhm'@UV'Ua ' < i a Vc`Xh'`gh]hi hž?ca a YbhUfY'ni f'H\Ya Uh]\_  
UV[ YVYb'i bX'UbgW`]Y» YbX'k ]fX'Y]bY'8 ]g\_i gg]cb'a ]h'XYb  
HY]'bY\`a YbXYb'ghUhh]bXYb''8Yf'K cf\_g\cd'Z]bXYh'nk ]gW`Yb'%( .\$\$  
i bX'%\* .\$\$'I \f']b'6Yf']b'ghUhh'i bX']gh'Ui Z'9b[ `]gW`"

## 8 Yf'K ]XYfghUbX' [ Y[ Yb'? = '9]b' , VYfV`]W`

≠'XYf'Øb[ ghYb'J Yf[ Ub[ Yb\Y]h'\UVYb'j YfgW`]YXYbY'5\_hYi fYž  
XUfi bhYf'Ui W`GhUUhgUbk Å'hYž'5'Ufa' [ YgW`U[ Yb'ØVYf'X]Y  
a Ø[ `]W`Yb'; YZU\Yb'Y]bYf'i bfY[ i `]YfhYb'? = '9]b' [ Ya Y]bgUa Yf  
6f]YZ'Ub'XYb'?cb[ fYgg]b'K Ug\]b[ hc b'ZØ\fh'Ui gž'XUgg'6Øf[ Yf  
c\`bY'fY[ i `Uh]j Y'A U» bU\`a Yb'i b[ YgW`Ømh'V`Y]VYb'k ØfXYbž  
k Å\YbX'DfcV`Ya Y'k ]Y'? ≠[ YbYf]YfhY'Dc'fbc[ fUZ]Y'i bX'8YYdZU\_Yg  
ni f'K Å\`YfX]Yg]bZcfa Uh]cb'ja a Yf'a Y\`f'ni bY\`a Yb''8]YgY  
H\Ya Uh]\_`Uh'gc[ Uf']bbYf\U`V`XYf'F Ydi V`]Ub]gW`Yb'DUfhY]j cb  
8cbU`X'Hfi a d'ZØf'K ]XYfghUbX' [ Ygcf[ h'ØYi hgW`UbXZ] b\_Q  
VYf]W`hYhž'XUgg'Y]b'`\_f]h]gW`Yf'; YgYhnYbhk i fZ]a  
F YdfÅgYbhUbhYb\Ui g[ YgW`Y]hYfh']ghž'XU`Yf'`\_Y]bYb'9fgUhn'ZØf  
VYghY\YbXY'cXYf' [ Yd'UbhY'; YgYhnY'Vch"

8]Y'J ]Y`ZU'h'XYf'J cfgW`Å[ Y'ni f'F Y[ i `]Yfi b[ 'j cb'? =nY][ h'Ui W`ž  
XUgg'X]Y'A UhYf]Y'b]W`h'gc'Y]bZUW`ni '\UbX\UVYb']gh'ØdV"XYQ  
Yf'Åi hYfhž'XUgg'Yg'XYfnY]h'\_Y]bYb'Y]b\Y]h]W`Yb'F YW`hgfU\`a Yb'ZØf  
? = [ ]Vh'i bX'XUgg'X]Y'F Y[ i `]Yfi b[ 'ni a 'HY]'`Y]b': `]W`Yb'hYdd]W`  
V`Y]Vh''5b[ Yg]W`hg'XYf'\_ca d`YI Yb'i bX'f]g]\_cVY\UZhYhYb'BUhi f  
j cb'? =YfZc'fXYfh'XYf'fY[ i `Uhcf]gW`Y'DfcnYgg'Y]bY'Yb[ Y  
Ni gUa a YbUfVY]h'Ui Z'j YfgW`]YXYbYb']bgh]hi h]cbY''Yb'9VYbYb"

## F Y[ i `]Yfi b[ 'Ui Z']bhYfbUh]cbU`Yf'9VYbY

≈a '?cbhYI h'XYf'? ≠F Y[ i `]Yfi b[ 'k ]fX'XYi h]W`ž'XUgg'@ÅbXYf'k ]Y'X]Y  
I G5'i bX'7\]bU'i bhYfgW`]YX`]W`Y'5bgÅhnY'j YfZc` [ Yb''K Å\YbX'X]Y

9l`Y]bYb`f]g]\_cVUg]YfhYb`FY[ i`Yfi b[ gUbgUhn`ZUj`cf]g]Yfhz`XYf  
 <cWf]g]\_cgmghYa`Y`VYgcbXYfg`ja`6`W`Uhz`V`Y]Vh`X]Y`8YZ]b]h]cb  
 j`cb`?`=i`a`ghf]hhYb``8Yb`Yi`fcdA]gWYb`FY[ i`Yfi b[ gVY`O`fXYb`]gh  
 VYk`i`gghz`XUgg`VYghY`YbXY`FY[ Y`b`b]W`h`Ui`gfY]WYb`zi`a`X]Y  
 j]Y`Z`h`[ Yb`<YfUi`gZcfXYfi`b[ Yb`z`X]Y`?`=a`]h`g]W`Vf]b[ h`z`ni  
 a`Y]ghYfb``8Ug`6Y]gd]Y`XYf`7cfcbU!K`Ufb!5dd`ghY`h`X]Y`B`i`UbW`b  
 i`bX`X]Y`5V`A`b[ ][\_Y]h`j`cb`d`f]j`Uhk`]fhgW`UZh]WYb`5`\_h`i`fYb`]b`XYb  
 J`cfXYf[ fi`bX`"

Ni`g`A`h`]W`V`Ya`Yf`\_`Yb`:`UW`Y`i`hY`z`XUgg`X]Y`A`UW`hghfi`\_`hi`fYb  
 hYW`bc`c`[ ]gWYf`?`cbnYfbY`Y]bYb`a`U`>[ YV`]WYb`9]bZi`gg`Ui`ZX]Y  
 FY[ i`Yfi b[ j`cb`?`=\UVYb``O`d`V`XYQ`YVh`Yfj`cfz`XUgg`:`U]fbYggz  
 HfUbgdUfYbn`i`bX`:`fi`bXfYW`hggW`i`h`n]a`A`]hY`d`i`b`\_`h`XYf  
 8]g`\_i`gg]cbYb`ghY`Yb`gc`h`Yb``9]b`[ `cVUYg`6Yk`i`gghgY]b`Z`O`f`X]Y  
 B`ch`k`Yb`X][ \_Y]h`b`Yi`Yf`:`cfa`Yb`XYf`?`≠FY[ i`Yfi b[ `]gh  
 i`bj`Yf`\_`Yb`bVUfz`Y`XcW`V`Y]Vh`X]Y`i`a`gY`h`i`b[ `Y]bY`[ fc`»`Y  
 <YfUi`gZcfXYfi`b[ `"

8]Y`:`fU[ Yb`fi`bX`i`a`X]Y`FY[ i`Yfi b[ j`cb`?`=g]bX`gc`j`]Y`gW`]W`h][  
 k`]Y`X]Y`HYW`bc`c`[ ]Yb`gY`Vgh``8]Y`<YfUi`gZcfXYfi`b[ Yb`fY]WYb`j`cb  
 XYf`hYW`b]gWYb`8YZ]b]h]cb`V]g`\_`b`ni`[ YgY`gW`UZh]WYb  
 =a`d`\_`Uh]cbYb``9g`]gh`c`ZY`bg]W`h]W`z`XUgg`b]W`h`bi`f  
 HYW`b]\_`Yi`dYfhYb`z`gcbXYfb`Ui`W`X]Y`N]j`][ YgY`gW`UZh]b`XYb  
 8]U`c`[ `Y]b[ YVi`bXYb`k`YfXYb`a`i`ggz`i`a`Y]bY`i`a`ZUggYbXY`i`bX  
 [ YfYW`hY`FY[ i`Yfi b[ `ni`[ Yk`A`f`Y]ghYb`"

I`a`a`Y`f`Ø`VYf`XYb`K`cf`\_`g`l`cd`ni`YfZU`fYb`cXYf`i`a`g]W  
 Ubni`a`Y`XYb`z`VYgi`W`h`X]Y`GY]hY`XYg`<`i`a`V`c`X`h`≠`b`g`h]hi`hg``: Øf  
 XYhU]`YfhY`≠Zcfa`Uh]cbYb`ni`XYb`U`\_`hi`Y`Yb`<YfUi`gZcfXYfi`b[ Yb  
 i`bX`H`Y`a`Yb`]b`XYf`?`≠FY[ i`Yfi b[ `gW`Ui`h`Ui`ZX]Y  
 6Yf]W`hYfghU`hi`b[ j`cb`8Yi`hgW`UbXZi`b`\_`i`bX`V`d`V`XY`j`cfVY]`"

8YhU]`g	
C`f`h`	: fUbnØg]gWY`Ghf``-`z`%\$`%`+`6Yf`]bž 8Yi`hgW`UbX
E`i`Y`Y`b`	<ul style="list-style-type: none"> <li>• k`k`k`"\`]]["XY</li> <li>• k`k`k`"XYi`hgW`UbXZi`b`_"XY</li> </ul>

8YhU]g

- k k k "VdV"XY

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