

6Yk UZZbYhYf', VYfZU``Ui Z  
; Y`XhfUbgdcfhYf']b`7\Uf`c hhYbVi f[ .`HÅhYf  
Z`ØVX hYb`°

6Yk UZZbYhYf', VYfZU``Ui Z; Y`XhfUbgdcfhYf']b`6Yf`]b!  
7\Uf`c hhYbVi f[ " `Dc`nY]j YfZc`[ h`HUhj YfXÅVX h][ Y`bUVX  
GVX ØggYb`i bX`:`i VX h"



?i fZØfghYbXUa a ž'%'\$ \* &) `6Yf`]bž`8Yi hgVX`UbX`!`<Yi hY  
A cf[ Yb`YfY][ bYhY`g]VX`Y]b`VYk UZZbYhYf', VYfZU``Ui Z`Y]bYb  
; Y`XhfUbgdcfhYf']b`7\Uf`c hhYbVi f[ ž`6Yf`]b"@Ui h`XYf  
; YbYfU`ghUUhgUbK U`hgVX UZh`6Yf`]b`[ YgVX U\`XUg`J YfVfYVX Yb  
[ Y[ Yb`+.( \$`I` \f`j cf`XYa` <Ui dhY]b[ Ub[ `Y]bYf`6Ub\_Z`]U`Y`Ua  
?i fZØfghYbXUa a "`9]bY; fi ddY`j cb`a Y`fYfYb`a Ug\_]YfhYb`HÅhYfb  
ZØ\fhY`XYb`, VYfZU``Xi fVX`ž`k cVY]`a ]bXYghYbg`Y]b`J YfXÅVX h][ Yf  
a ]h`Y]bYf`gVX UfZYb`GVX i ggk UZZY`gVX cgg`i bX`X]Y`9]b[ Ub[ ghØf`XYf  
6Ub\_`VYgVX`ÅX][ hY"

8]Y`G]hi Uh]cb`Yg\_U`]YfhYž`U`g`Y]b`HÅhYf`DZY ZYfgdfUm[ Y[ Yb`Y]bYb

XYf; Y`XVchYb`Y]bgYhnhYž`XYf`]bZc`[ YXYggYb`Y]W\hj Yf`Yhnh`k i fXY"  
; `ØW\_]W\Yfk Y]gY`V`]YVYb`UbXYfY`DYfgcbYb`i bj Yf`Yhnhž`hfc`hn`XYf  
GW\ØggYž`X]Y`Ui g`XYa` :`i W\hZU\fnYi [ `UV[ Y[ YVYb`k i fXYb`"N]j ]`Y  
9]bgUhn`f`ÄZhY`XYf`Dc`]nY]`VYa Yf`\_hYb`XUg; YgW\Y\Yb`i bX  
]bhYfj Yb]YfhYb`gW\Yb`ž`k Ug`ni`Y]bYf`J YfZc`[ i b[ `XYf`HÄhYf`ZØ\fhY"

## 1 VYfZU``i bX :`i W\h`XYf`HÄhYf

8]Y`HÄhYf`Zc`Yb`a` ]h`6Yi hY`]b`Y]bYa`Xi b`\_Ybž`[ fc»Yb`GI`J`"  
K`Ä`fYbX`XYf` :`i W\h`ZYi YfhY`Y]b`HUhj YfXÄW\h][ Yf`Ui g`XYa  
6Y]ZU\fyfZYbghYf`Ui`Z`XUg`Dc`]nY]ZU\fnYi [ ž`XUg`]\bYb`Zc`[ hY`"8]Y  
Dc`]nY]`gU\`g]W\`[ Ynk`i b[ Ybž`X]Y`J YfZc`[ i b[ `Ub`XYf  
6fUbXYbVi f[ ]gW\Yb`GhfU»Y`9W\_Y`F`Uj Yb`gVYf[ Yf`GhfU»Y  
UVni`VfYW\Ybž`U`g`XYf` :`i W\h`k`U[ YbZU\fyf`Y]b`[ YdUf`\_hYg  
6Ui`ghY`YbZU\fnYi [ ]b`XYf`6`]ggYghfU»Y`fUa`a`hY"

8]Y`Dc`]nY]`6Yf`]b`\_U`h`VYfY]hg`Y]b` :` fc»Ui`Z[ YVchj`cb`W\fwU`&&\$  
?fÄZhYb`a`cV`]g]Yfhž`Y]bgW\`]Y»`]W\`9]bgUhn`i bXYfhgW\UZhYbž`XYf  
8]fY`\_h]cb`&`fK`Yghž`?`f]a`]bU`hYW\`b]\_`i bX`XYg  
@UbXYg`\_f]a`]bU`Ua`hYg`f@?`5Ł`"8]Y`9fa`]h`i b[ Yb`k`Y[ Yb`XYg  
J`YfXUW\hg`XYg`j`Yfgi`W\hYb`F`Ui`Va`cfXYg`k`YfXYb`i bhYf`XYf  
@Y]hi b[ `XYf`GhUUhgUbk`U`hgW\UZh`6Yf`]b`j`ca`?`ca`a`]ggUf]Uh`ZØf  
ei`U`]Z]n]YfhY`9][ Ybhi`a`g`\_f]a`]bU`]hÄh`Xi`fW\`[ YZØ\fh"

## 2 ZZYbh`]W\Y`5i ZZcfXYfi b[ `ni`f`A`]h\`]`ZY

8]Y`Dc`]nY]`V]hYh`X]Y`6Yj`Ö`\_Yfi b[ `i`a`A`]h\`]`ZY.`NYi [ ]bbYb`i bX  
NYi [ Ybž`X]Y`<]bk`Y]gY`c`XYf`J`]XYc!`VYn]Y\i b[ gk`Y]gY  
:`chc`Ui`Zb`U\`a`Yb`j`cb`XYf`HUh`a`UW\Yb`\_`cbbhYbž`g]bX`Ui`Z[ YZcfXYfhž  
X]YgY`ØVYf`XUg`<]bk`Y]gdcfhU`XYf`Dc`]nY]`6Yf`]b`ni`f`J`YfZØ[ i b[ `ni  
ghY`Yb`"8]Y`Gi`W\Y`b`UW\`XYb`ZØW\h][ Yb`HÄhYf`b`i bX`XYa  
: `i W\hZU\fnYi [ `[ Y\h`k`Y]hYf\]b`]bhYbg]j`j`cfUb"

9]b`@]W\hV`]W\_]b`X]YgYf`VYgcf[ b]gYffY[ YbXYb`G]hi`Uh]cb`]gh`XYf  
I`a`ghUbXž`XUgg`X]Y`Dc`]nY]`]W\Y`?`f]a`]bU`ghUh]gh]\_`fD?`GŁ  
\_`cbh]bi`]Yf`]W\`X]Y`9bhk`]W\_]i b[ ]j`cb`?`f]a`]bU`]hÄh`]b`6Yf`]b  
VYcVUW\hYhi`bX`UbU`mg]Yfh`"8]YgY`8`UhYb`]Y`ZYfb`b]W\h`bi`f  
9f`\_Yb`bh]ggY`ni`j`YfgW\]YXYbYb`8Y`]hgUfhYb`i bX

HUj YfXÅW h][ Ybž'gcbXYfb`X]YbYb`Ui W`XYf  
 9bhgWY]Xi b[ gZ]bXi b[ `Y[ YbØVYf`XYf`J YfVfYWYbgVY\_Åa dZi b[  
 i bX`XYf`dc`nY]`WYb`D`Ubi b[ "9g`]gh`YXcW`ni `VYUW`hYbž`XUgg  
 X]Y`5i ggU[ Y\_fUZh`XYf`GhUh]gh]\_Y]b[ YgWfÅb`h]ghž`XU`b]W`h`U`Y  
 VY[ Ub[ YbYb`GhfUZhUHyb`XYf`Dc`nY]`VY\_Ubb`h`k YfXYbž`k Ug`X]Y  
 8i b\_Y`n]ZYf`VYY]bZi gghi bX`j cb`j YfgW`jYXYbYb` : U\_hcfYb  
 UV\Åb[ hž`k ]Y`n"6"XYf`5bnY][ YVYfY]hgW`UZh`XYf`6Yj Ò`\_Yfi b[ "

8]Y`YZZ]n]YbhY`Ni gUa`a`YbUfVY]h`nk ]gWYb`XYf`Dc`nY]`i bX`XYb  
 6Øf[ Yfb`]gh`i bYf`Ågg`]W`ž`i`a`X]Y`G]W`Yf`Y]h]b`XYf`GhUX`h`ni  
 [ Yk`Å`f`Y]ghYb`i bX`gc`W`Y`J`cfZÅ`Y]b`Ni`\_i`bZ`h`ni`j`Yf`]bXYfb`"8]Y  
 9fa ]h`i b[ Yb`]b`X]YgYa` : U`ghY`Yb`bcW`[`Ubn`Ua`5bZUb[ ž`YXcW  
 ]gh`XUg`9b[ U[ Ya`Ybh`XYf`Dc`nY]`i bX`XYf` ; Ya`Y]bgW`UZh`\_Uf  
 Yf\_YbbVUf"

: Øf`k`Y]hYfY`ϕZcfa`Uh]cbYb`ØVYf`X]Y`\_f]a`]bU`dc`]h]gWY`@U[ Y`]b  
 6Yf`]bž`\_ØbbYb`G]Y`X]Y`Dc`nY]`]W`Y`?f]a`]bU`ghUh]gh]\_`Ui`Z`XYf  
 K`YVg]hY`XYf`Dc`nY]`6Yf`]b`Y]bgY`Ybž`i`a`a`Y`f`ØVYf`HUhc`fhY`i`bX  
 ?f]a`]bU`]hÅhgYb`hk`]W`\_i`b[ Yb`ni`YfZU`fYb"

: Øf`XYhU]`YfhY`ϕZcfa`Uh]cbYb`ni`a` , VYfZU`ž`YgYb`G]Y`X]Y  
 j`c`ghÅbX][ Y`DfYggYa`]hhY]`i`b[ `XYf  
 ; YbYfU`ghUUhgUb`k`U`hgW`UZh`gck ]Y`XYb`5fh]\_Y`ØVYf`XYb`J`cfZU`  
 Ui`Z`K`Y`h`XY"

8YhU]`g	
C`fh	?i`fZØfghYbXUa`a`ž`%\$*&) `6Yf`]bž`8Yi`hgW`UbX
E`i`Y`Yb	<ul style="list-style-type: none"> <li>• k`k`k`"VYf`]b`XY</li> <li>• k`k`k`"k`Y`h`XY</li> <li>• k`k`k`"VYf`]b`XY</li> </ul>

6Ygi`W`Yb`G]Y`i`bg`Ui`Z.`a`Y]b!VYf`]b`bYh