

< Ui ggWÅ i \Y 'i bX 'æ [ [ ]b [ \cgYb. '6Yf`]bg  
bYi Y 'A cXY!F Yj c`i h]cb °

8Yf'6Yf`]bYf': fØ\`]b [ ' & \$ & ) 'dfÅgYbh]Yfh'Y]bY 'bYi Y 'A cXYž']b  
XYf'< Ui ggWÅ i \Y 'i bX 'æ [ [ ]b [ \cgYb 'X]Y '6Øf [ YfghY][ Y  
YfcVYfb"



6Yf`]bž'8Yi hgWÅ `UbX '! 'æ 'Vi bhYb'6Yf`]bYf': fØ\`]b [ 'nY][ h'g]WÅ  
Y]bY'VYa Yf\_Ybgk YfhY'9btk ]W\_`i b [ ]b'XYf'A cXYk Y'h'XYf  
< Ui dhghUXh" '8 ]Y'GhfU» Yb'g]bX'ni bY\`a YbX'j cb'Y]bYa 'bYi Yb  
HfYbX' [ YdfÅ [ h' < Ui ggWÅ i \Y 'YfcVYfb'X]Y '6Øf [ YfghY][ Y" 'æ a Yf  
a Y\`f'A YbgWÅ Yb'YbhgWÅ Y]XYb'g]WÅ 'XUZØfž']b'DUbhc ZY'`b'cXYf  
Di gWÅ Yb'XUg'< Ui g'ni 'j Yf'UggYbž'U`g'cV'g]Y'gdc b hUb'ZØW hYb  
a ØgghYb" '9g' ]gh'b]WÅ hi b [ Yk Ò\`b' ]WÅ ž'XUgg'6Yf`]bYf']b' ]\`fYb  
< Ui ggWÅ i \Yb'i bX'a ]h'GbUW\_g]b'XYf'< UbX'Xi fWÅ 'X]Y'GhfU» Yb  
ZUb]YfYbž'k Ug'Y]bYb'9]bXfi W\_`j cb' l b [ Ynk i b [ Yb\`Y]hi bX  
?ca dfca ]gg'cg][ \_Y]hj Yfa ]hhY'h"@Ui h'XYf'6Yf`]bYf'NY]hi b [ '\`Uh  
X]YgYf'HfYbX'U'`YfX]b [ g'Ui WÅ 'X]fY\_hY'J YfV]bXi b [ Yb'ni 'XYf  
XYfnY]h][ Yb'A cXYk U\`fbY\`a i b [ ]b'XYf'GhUXh"

9]b`k Y]hYfYg`VY`YVhYg`?`Y]Xi b[ gghØW`a` ]bbYfYb`G!6U`b!F ]b[  
g]bX`æ[ [ ]b[ \cgYbž`XYfYb`HfU[ Yb` ]b`XYf`² ZYbh]W`\_Y]h]a` a` Yf  
bcW`i` a` ghf]hhYb` ]gh`9g[ ]Vh`nU` \fY]W`Y`8 ]g`\_i` gg]cbYb`XUfØVYfž`cV  
Yg`Ub[ Ya` YggYb` ]ghž` ]b`X]YgYf`VYei` Ya` Ybž`UVYf`c`Zha` U`g`U`g  
i`ba` cX]gW` [ Y`hYbXYb`?`Y]Xi b[ ž`XUg`<Ui` g`ni` ]Yf`UggYb`"8 ]Y  
: fU[ Y` ]gh`b]W`h`bYi` ž`UVYf`g]Y`V`Y]Vh`fY`Yj` Ubhž`XU`g]W`X`Y`A`c`XY` ]b  
XYf`GhUXh`\_cbh]bi` ]Yf`]W`k`UbXY`h`A` ]h`XYa` 9]bZi` gg`XYg  
?`]a` Uk`UbXY`g`i`bX`XYf` \c` \Yb`HYa` dYfUhi` fYb` ]b`XYf`U`\_hi` Y`Yb  
GU]gcb`g]bX`X]YgY`Y[ YfYb`?`Y]Xi b[ gghØW`Y`VYgcbXYfg`ghUf`\_ ]a  
?ca`a`Yb`"

## 9]bZi` gg`XYg`K`YhhYfg`Ui`Z`X]Y`A`c`XY`

8]Y`A`c`XYVfUbW`Y`g]Y` \h`g]W`ni`fnY]h`a` ]hj`YfgW` ]YXYbYb  
<YfUi`gZc`fXYfi`b[ Yb`\_cbZfcbh]Yfh`"æ` `đ\`f`&\$`&'`k`Uf`XYf  
GYdhYa`VYf`XYf`k`Āfa`ghY`A`cbUh`gY]h`6Y[ ]bb`XYf  
K`YhhYfUi`ZnY]W`bi`b[ Ybž`k`Ug`g]W`ghUf`\_`Ui`Z`X]Y`?`Ui`Z[ Yk`c` \b` \Y]hYb  
XYf`J`YfVfUi`W`Yf`Ui`gk` ]f`\_h`"J` ]Y`Y`A`c`XYi`bhYfbY` \a`Yb`VYf]W`hYb  
j`cb`ZU`YbXYb`l`a`gĀh`Yb`i`bX`Y]bYa` [ Y[ Yb`Āi`Z[ Yb`HfYbX` ]b  
6Yni` [ `Ui`Z`XYb`GU]gcbghUfh`"æ` `GYdhYa`VYf`gUb`\_`XYf`l`a`gUhn` ]a  
A`c`XY` \UbXY`i`a` `%&`Dfc`nYbh` ]a` ]Yf[ `Y]W`ni`a` ]c`f`U` \f`"8 ]Yg` ]gh  
XUg`YfghY`bY[ Uh]j`Y`E`i`UfhU`gY]h`5bZUb[ `&\$`&%ž`k` ]Y`X]Y`  
**HU[ YggW`Ui`VYf]W`hYh`"**

8]Y` \c` \Yb`HYa`dYfUhi`fYb` \UVYb`XUni` [ YZØ` \fhž`XUgg`XUg` ðhYfYggY  
Ub`<YfVg`ha`c`XY` [ Yf]b[ Yf` ]gh`A`UfW` `c`7`cbW` ]c`j`cb`9fbgh]b[ g  
: Ua` ]`m`i`a`Yf`\_h`Ubž`XUgg`j` ]Y`Y`?`i`bXYb`VYXUfZgc`f]Ybh]Yfh`Y]b`\_Ui`ZYb`  
6Y]`k`Ufa`Ya`K`YhhYf`hYbX]YfYb`X]Y`?`Āi`ZYf`XUni`ž`\_Y]bY  
K` ]bhYf`\_`Y]Xi`b[ `ni`Yfk`YfVYbž`k`Ug`XYb`l`a`gUhn`k`Y]hYf`XfØW`\_h`"8 ]Y  
: ] ]U`Yb`j`cb`9fbgh]b[ g: Ua` ]`mž`j`cb`XYbYb`Yg`ØVYf`%"`-` \$\$` ]b  
8Yi`hgW`UbX`i`bX`²`ghYffY]W` [ ]Vhž`g]bX`XUj`cb`YVYbgc`VYhfc`ZYZb  
k` ]Y`UbXYfY`9]bnY` \ĀbX`Yf`"

## 8Yf`?`cbgi`a`hfYbX` ]a`K`UbXY`

9]b`k Y]hYfYg`DfcV`Ya`Yf[ ]Vh`g]W`Ui`g`XYf`gW`k`UW`Yb  
?cbgi`a`gh]a`a`i`b[ ž`X]Y`Xi`fW`X`Y`Ub` \U`hYbXYb  
<YfUi`gZc`fXYfi`b[ Yb`k` ]Y`XYb`l`\_fU]bY`!`?`f]Y[ `i`bX` \c` \Y` ðZUh]cb

j YfghÀf\_h'k ]fX"8]Yg'VfYa gh'X]Y'BUW'ZfU[ Y'bUW'AcXY'i bX  
 VYY]bZi ggh'X]Y'?U`\_i`Uh]cb'ZØf'Y]bnY'bY'<ÀbX`Yf"i</ A`fYW'byh  
 VY]gd]Y`gk Y]gY'a ]h'Y]bYa`l a gUhnfØW\_[ Ub[ 'j cb'%'DfcnYbh]a  
 GYdhYa VYf'a`JYf[`Y]W'ni a`Jcf'U'fž'hY]`g'VYX]b[ h'Xi fW'XUg  
 9bXY'XYg'Fi gg`UbX!; YgW'ÀZhg"DYY\_/'7`cddYbVi f[`VYghÀh][ hž  
 XUgg'X]Y`c\Yb'HYa dYfUhi fYb'Ui W'X]Y'BUW'ZfU[ Y'bUW  
 \YfVgh]W'Yf'i bX'k ]bhYf]W'Yf'?`Y]Xi b[`XÀa dZYb"

6YXYb\_h'a Ub'X]Y'U\_hi Y`Yb'<YfUi gZcfXYfi b[ Ybž'k ]fX'XYi h]W'ž  
 XUgg'XYf'AcXY\UbXY`g]W'Ub'bYi Y'6YX]b[ i b[ Yb'UbdUggYb  
 a i ggž'i a`XYb'j YfÀbXYfhYb'6YXØfZb]ggYb'XYf'JYfVfUi W'Yf  
 [ YfYW'h'ni`k YfXYb"8]Y'JYfVfUi W'Yf[ Yk Ò\byb'g]W'ni bY\ a YbX  
 Ub'X]Y'JYfZØ[ VUf\_Y]h'U`Yf'DfcXi`\_hY'cb`]bYž'k Ug'ZØf'j ]Y`Y  
 9]bnY`\ÀbX'Yfž'VYgcbXYfg]a`a ]hh'YfYb'i bX'b]YXf][ Yb  
 DfY]ggY[ a Ybž'ni gÀh'W'Yb'8fi W`YfnYi [ h"8Yf'@ I i ga cXYa Uf\_h  
 \]b[ Y[ Yb'nY][ h'g]W'k Yb][ Yf'k Yhh'YfUV\Àb[ ][`i bX`\Uh]a  
 ; Y[ YbgUhn'ni`[ Øbgh][ YfYb'5bV]YhYfb'k Yb][ Yf'i bhYf'XYb  
 U\_hi Y`Yb`l a ghÀbXYb'[ Y`]hhYb"

8YhU]`g	
Cfh	6Yf`]bž'8Yi hgW`UbX
Ei Y`Yb	<ul style="list-style-type: none"> <li>• k k k "VYf`]bYf!nY]hi b[ "XY</li> <li>• k k k "[ i hYZfU[ Y"bYh</li> <li>• k k k "hU[ YggW'Ui "XY</li> </ul>

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