

@Àfa cf[ ]Y`]b`6Yf`]b.`K Ybb`GI J`i bX  
F UXZU\ fYf`XYb`J Yf\_Y\ f`hYffc f]g]YfYb`°

8]Y`6Yf`]bYf`NY]hi b[ `VY`Yi W hYh`gh`Xh]gWYb`@Àfa`i bX  
XYggYb`5i gk ]f\_i b[ Yb`Ui Z5bk c\`bYf` `Y]bY`8]g\_i gg]cb`ØVYf`  
i fVUbYb`GhfYgg`i bX`@YVYbgei U`]h`h"



⊕`6Yf`]b`k ]fX`XYf`@Àfa`ni f`D`U[ Y`°`K ]Y`X]Y`6Yf`]bYf`NY]hi b[  
VYf]W hYh`ž`k ]fX`X]Y`⊕bYbghUXh] cb`XfØ\`bYbXYb`6YUhg`i bX  
k ØhYbXYb`<i d`\_`cbnYfhYb`VY`YffgW`h`°]b`GI J`ghc`d`d`h`Ub`Y]bYf`  
fchYb`5a`dY`ž`k`À`fYbX`X]Y`⊕gUggYb`a`]h;`Ub[`ghYffUd`Ui`g`c`ZYbYb`  
: YbghYfb`i`a`]g]W`k`YfZYb`i`bX`DUggUbhYb`a`]h`VY`Y]X][`YbXYb`  
5i`gXfØW`\_Yb`ØVYfgW`ØhhYb`"8`c`W`\_`Ui`a`]gh`X`Ug`5i`hc`  
j`YfgW`k`i`bXYb`ž`k`]fX`X]Y`GnYbYf]Y`j`cb`Y]bYa`f`F`UXZU`fYf`  
i`bhYfVfc`W`Ybž`XYf`gY]bY`<`UfXW`c`fY`!`HYW`bc`!`A`i`g]`\_`]a`6Yf`]bYf`GhUi`  
df`À`gYb`h]Yf`h`"K`À`fYbX`H`ci`f]ghYb`VY[`Y]ghYfh`]\`fY`<`UbX`mg`n`ØW`\_Yb`ž`  
V`Y]Vh`VY]`XYb`5bk`c\`bYfb`bi`f`l`ba`i`h`°]b`?]cg`\_`VYg]hnYf`fi`Zh`  
j`Yf[`YV`]W`b`UW`f`i`Y`ž`k`À`fYbX`X]Y`@Àfa`\_i`]ggY`j`cb`XYf`G]fYbY`  
Y]bYg`?`fUb`\_Ybk`U[`Ybg`VY[`Y]hYh`k`]fX"

K ]ggYb gW\ UZh`]W\ Y`9]bV`]W\_Y`]b g`J Yf\ U`hYb  
XYf`Gh`fYb Zf]YXY

; Yf`Ai gW\ VY`Àgh][ i b[ `]gh`b]W\ h`bi f`i bUb[ YbY\ a ž`gcbXYfb`Ui h  
Y]bYf`Ghi X]Y`XYf`\_UbUX]gW\ Yb`K ]ggYb gW\ UZh`Yf]b`đ` `]Y`5]h\_Yb  
GW\ Yfa Yf`Ui W\ `cZh`XUg`F Ygi `hUh`UVg]W\ h`]W\ Yf`Dfcj`c\_Uh]cb`" `ÀfY  
: cfgW\ i b[ `]j`cb`&\$&` `nY][ hž`XUgg`6Yg]hnYf`j`cb`Yi hfYa `Ui hYb  
: U\fnYi [ Yb`b]W\ h`bi f`5i Za Yf\_gUa \_Y]h`YffY [ Ybž`gcbXYfb`Ui W\  
]\fY`I a [ YVi b[ `]Yn]Y`h`gW\ \_Ub]YfYb`"8]Yg`gd]Y [ Y`h`g]W\ `]b`XYb  
J Yf\ U`hYbga i ghYfb`k ]XYfž`X]Y`a ]h`XYf`DgmW\ c`c [ ]Y`j`cb`GUX]ghYb  
i bX`DgmW\ cdUh\ Yb`]b`J YfV]bXi b[ `ghY\ Yb`"8Yf`<Ub [ `ni  
ØVYfhf]YVYbYa `@Àfa ž`gck`c`\`VY]`XYb`GI J!: U\ fYfb`U`g`Ui W\ `VY]  
XYb`hYW\ bc!UZZ]bYb`F UXZU\ fYfbž``Àggh`XUfUi Z`gW\ `]Y» Ybž`XUgg`\]Yf  
a Y\ f`U`g`bi f`Y]b`GdU» `XU\]bhYfghYW\ h` `]j]Y`a Y\ f`k`YfXYb  
BUW\ VUfb`i bX`DUggUbhYb`ni `i bZfY]k `]`][ Yb`Ni \`ØfYfb`Y]bYf  
[ fchYg\_Yb`5i ZØ\fi b[ "

⇒ Y]bYf`UbXYfYbž`UVYf`b]W\ h`k`Yb][ Yf`gdUbbYbXYb`Gh]a`a`Y  
YfnÀ\`h`X]Y`K ]\_]dYX]U`j`cb`XYf`6Yf]bYf`A`chcf`7cfdcfUh]cbž`X]Y  
nk ]gW\ Yb`XYb`%-) \$Yf`i bX`%- , \$Yf`đ\ fYb`Y]bY`ZØ\ fYbXY`F`c`Y`ja  
J Yfhf]YV`Yi fcdÀ]gW\ Yf`A`chc`ff`ÀXYf`]b`XYb`I`G5`gd]Y`hY`"8]Y  
: ]fa`Yb[ fØbXYf`æ`gYd\`i bX`A`]W\ UY`6Yf]bYf`\`UhYb`[ fc» Yb  
9]bZi`gg`Ui`Z`X]Y`A`chc`ff`UX]bXi`ghf]Yž`]bXYa`g]Y`a`U» [ YV`]W\ Y  
9bhgW\ Y]Xi b[ Yb`ØVYf`X]Y`DfcXi`\_h]cbg`]b]Yb`XYf`VYXYi`hYbXghYb  
A`Uf\_Yb`k`]Y`8i`WUh]i bX`A`chc`;`i`nn]`a`]hVYgh]a`a`hYb`"8]Y  
J YfV]bXi b[ `]j`cb`A`chc`ff`ÀXYfb`i bX`]\`fYf`6YXYi`hi b[ `ZØf`XYb  
Ua`Yf]\_Ub]gW\ Yb`A`Uf`\_h`k`]fX`\]Yf`XYi`h`]W\`K`À\`fYbX`X]Y`6Yf]bYf  
6fØXYf`a`]h`\`fYa`K`]ggYb`ØVYf`J Yf`\_Ui`Zi bX`J Yfa`Uf`\_hi b[ `XYb  
K`Y [ `ZØf`j`]Y`Y`A`cXY`Yb`hgW\ Y]Xi b[ Yb`YVbYhYbž`Vf]b [ h`XYf  
[ Y [ Ybk`Àfh][ Y`@Àfa`]b`6Yf]b`X]Y`: fU [ Y`Ui`Z`K`]Y`k`Y]h`VYY]bZi`ggh  
XYf`@Àfa`i b`gYfY`?ca`a`i b[\_Uh]cb`i bX`@YVYbgei`U`]h`À`h`XYf`GhUXh3

8YhU]`g	
Ei Y`Yb	<ul style="list-style-type: none"><li>• k k k "VYf`]bYf!nY]hi b [ "XY</li><li>• Yb`k ]_]dYX]U"cf [</li></ul>

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