

A YggYfUhUW\_Y·]b·6Yf`]bYf·GhfU» YbVU\ b.  
CdZYf·gWX k Yf·j Yf`Yhnh°

⊕·6Yf`]b!A ]hhY·k i fXY·]b·Y]bYf·GhfU» YbVU\ b·Y]bY·DYfgc b  
j Yf`Yhnh°·HÀhYf·ZØWX h][ žDc`]nY]·Yfa ]hhY·h°·8YhU]·g·ni a ·JcfZU`  
·\]Yf"



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? Uf`!@]YV\_bYWX h!GhfU» Yž·%\$%+, ·6Yf`]bž·8Yi hgWX `UbX·!·⊕  
Y]bYf·YfgWX fYW\_YbXYb·A YggYfUhUW\_Y·]b·Y]bYf·6Yf`]bYf  
GhfU» YbVU\ b·k i fXY·]b·XYf·B UWX h·ni a ·%\$"·5df]`·&\$&) ·Y]b·A Ubb  
gWX k Yf·j Yf`Yhnh°·8Yf·JcfZU`·YfY][ bYhY·g]WX ·[ Y[ Yb·&· \$·I·\f·]b  
Y]bYf·GhfU» YbVU\ b·XYf·@]b]Y·A &ž·U`g·XYf·HÀhYf·d·Öhn`]WX ·ni ghUWX  
i bX·Ub gWX ·]Y» YbX·ZØWX hYhY°·8]Y·j Yf`YhnhY·DYfgc bž·X]Y·V]g`Ub [  
bcWX ·b]WX h·]XYbh]Z]n]Yfh·k YfXYb ·\_cbbhYž·Yf`]hhYb·Y]bY·Gh]WX k i bXY  
Ua ·CVYfUfa ·i bX·k Uf·V·i hØVYfghfOa h°·8]Y·9fgkj Yfgcf[ i b[  
ØVYfbU\ a Yb·Dc`]nY]Y]bgUhn\_fÀZhYž·X]Y·gWX bY`·Ua ·HUhc fh  
Y]b[ YhfcZZYb·k UfYb"·9]b·BchUfnh·ØVYfbU\ a ·X]Y·6Y\ UbX`i b[ ž·i bX  
XYf·A Ubb·k i fXY`i a [ Y\YbX·]b·Y]b`?fUb\_Yb\Ui g`[ YVfUWX hž·k c·Yf  
g]WX ·]b`@YVYbg[ YZU\ f`VYZUbx"·8]Y·Dc`]nY]·\Uh·X]Y·9fa ]hh·i b[ Yb  
k Y[ Yb`[ YZÀ\ f`]WX Yf`?ØfdYfj Yf`Yhni b[ `Ui Z[ Ybca a Yb`i bX·X]Y

? f]a ]bU`dc`]nY]`a ]h`XYf` U\`bXi b[ `bUW\`XYa `HÀhYf`VYUi ZhfU[ h"

8]Y`[ YbUi Yb`<]bhYf[ fØbXY`XYf`HUh`g]bX`bcW\`i b\_`Uf``8Yf`HÀhYf  
gdfUb[ `bUW\`XYf`HUh`Ui Zi bX`j Yf`]Y` X]Y`6U\`bž`k Á\fYbX`X]Y  
Dc`]nY`fB`VgW\`b]hh`)&E`i bX`Y]bY`<i bXYfhgW\`UZhj cf`C`fh`k UfYbž`i a  
X]Y`@U[ Y`ni `\_`ÀfYb``9g`]gh`ni `VYUW\`hYbž`XUgg`6Yf`]b`]b`XYb ``YhnhYb  
šU\fYb`Y]bYb`g][ b]Z]\_UbhYb`5bgh]Y` j cb`A`YggYfUb[ f]ZZYb`Yf`YVh  
\Uh``@Ui h`Y]bYf`U\_hi Y``Yb`GhUh]gh`\_`XYg`@UbXYg\_f]a ]bU`Ua hg`f@? 5Ł  
\_ca a h`Yg`Xi fW\`gW\`b]hh`]W\`ni `a Y\`f`U`g`bYi b`A`YggYfUb[ f]ZZYb`dFc  
HU[ `]b`XYf`GhUXh``&\$&(` k i fXYb`]bg[ YgUa h` ( %&`A`YggYf!8Y`)\_hY  
fY[ ]ghf]Yfhž`a Y\`f`U`g`X]Y`<À`ZhY`X]YgYf`5b[ f]ZZY`YfY][ bYhY`g]W\`Ui Z  
ØZZYb]W\`Ya `F`Ui a "

## 5 b gh]Y` `XYf`A`YggYfUb[ f]ZZY

8]Y`Ni bU\`a Y`j cb` ; Yk U`hhUhYb`]gh`6Ygc f[ b]g`YffY[ YbX``8]Y  
GhUh]gh`\_Yb`nY][ Ybž`XUgg`XYf`5bhY`]`b]W\`hXYi hgW\`Yf  
HUhj YfXÀW\`h][ Yf`]b`XYb ``YhnhYb`šU\fYb`[ Ygh]Y[ Yb`]gh`6Y]  
† [ YbX`]W\`Yb`HUhj YfXÀW\`h][ Yb`[ UV`Yg`Y]bYb`5bgh]Y` i a `` \*  
DfcnYbž`k Á\fYbX`X]Y`NU\``VY]`9fk UW\`gYbYb`i a `&&`gh]Y[ ``=a `šU\f  
&\$&(` \_Ua `Yg`]b`6Yf`]b`ni `]bg[ YgUa h`%-`HcXYgZÀ``Yb`Ui Z[ fi bX`j cb  
A`YggYfUb[ f]ZZYb``6YgbXYfg`U`Ufa`]YfYbX`]gh`XYf`HfYbXž`XUgg`X]Y  
; Yk U`h`]b`XYf`GhUXh`cZZYbVUf`ni b]a a hž`k Á\fYbX`UbXYfY`5fhYb  
j cb`GhfUZhUhYbž`k ]Y`F`Ui VhUhYbž`ni fØW\_[ Y[ Ub[ Yb`g]bX``

8]YgY`bYi YghYb`9bhk ]W\`i b[ Yb`k YfZYb`Y]bYb`GW\`UhYb`Ui Z`X]Y  
G]W\`Yf\`Y]hg`U[ Y`]b`6Yf`]bž`gdYn]Y``]a`<]bV`]W\`Ui Z`X]Y`ØZZYb]W\`Yb  
J`Yf`Y\`fga`]hhY`ž`X]Y`cZh`U`g`g]W\`Yf`[ Y`hYb``9g`V`Y]Vh`UVni k`UfhYbž  
k`]Y`X]Y`6Y\`ØfXYb`Ui Z`XYb`U\_hi Y``Yb`J`cfZU``fYU[ ]YfYb`k`YfXYb  
i`bX`cV`ni gÀhn`]W\`Y`A`U»`bU\`a`Yb`YfZcfXYf`]W\`g]bXž`i a`X]Y  
G]W\`Yf\`Y]h`XYf`DUggU[ ]YfY`]b`XYb`GhfU`YbVU\`bYb`ni  
[ Yk Á\f`Y]ghYb`"

† Ø 66&(`Q`VYf]W\`hYhž`XUgg`X]Y`9fa`]hh`i b[ Yb`ni`XYb  
<]bhYf[ fØbXYb`XYf`HUh`bcW\`UbXUi`Yfb`i`bX`k`Y]hYfY`ØZcf`a`Uh]cbYb  
ni`XYa`HÀhYf`i`bX`XYb`I`a`ghÀbXYb`XYg`J`cfZU``g`Yf\`cZzh`k`YfXYb`  
8Yf`J`cfZU``Ua`5`YI`UbXYfd`Uhn`]gh`Y]b`k`Y]hYfYf`U`Ufa`]YfYbXYf`  
6Yk`Y]g`XUZØfž`XUgg`A`YggYfUb[ f]ZZY`]b`XYf`<Ui`d`hghUXh`Y]b

Yfbghni bY\ a YbXYg`DfcV`Ya `XUfghY``Yb"

ł Q6Yf`]bYf`?i f]YfQ `\\YVh`ni XYa `\\Yfj cfž XUgg`X]Y`Dc`]nY]`i bhYf  
UbXYfYa `Ui W\ 8fc\i b[ Yb`a ]h`A YggYfb `U`g`A YggYfUb [ f]ZZ  
\_`Ugg]Z]n]Yfh`i bX`X]Y`Ni bU\ a Y`gc`W\ Yf`J cfžÀ``Y`X]Y`6Y\ ØfXYb  
ghUf\_ `VYgW\ ÀZh][ h``8]Y`[ YbYfU`g]YfhY` ; YK U`hVYfY]hgW\ UZh`]b `XYf  
GhUXh`a i gg`Xf]b[ YbX`UbU`mg]Yfh`i bX`UXfYgg]Yfh`k YfXYb"

8]Y`G]hi Uh]cb`fi bX`i a `X]Y`A YggYfUb [ f]ZZY`]b`6Yf`]b`V`Y]Vh  
Ub[ YgdUbbh`5b[ Yg]W\ hg`XYf`\c\Yb`NU\`Yb`i bX`XYf  
J Yfi bg]W\ Yfi b[ `i bhYf`XYb`6Øf[ Yfb`g]bX`XYfUfh][ Y`5b[ f]ZZY`b]W\ h  
bi f`Y]b`ØZZYbh]W\ Yg`G]W\ Yf\Y]hgdfcV`Ya ž`gcbXYfb`fYZY\_h]YfYb  
Ui W\ `h]YZYfY`[ YgY``gW\ UZh`]W\ Y`<YfUi gZcfXYfi b[ Ybž`X]Y`Yg`ni  
VYk À`h][ Yb`[ `h`

K`Y]hYfY`bZcfa Uh]cbYb`ni f`H\ Ya Uh]\_`Z]bXYb`G]Y`]b`XYb  
XYhU]`YfhYb`6Yf]W\ hYb`j cb`ł Q6Yf`]bYf`NY]hi b[ Qž`X]Y`g]W\ `]bhYbg]j  
a ]h`XYf`DfcV`Ya Uh]\_`XYf`A YggYfUb [ f]ZZY`]b`6Yf`]b  
Ui gY]bUbXYfgYhnYb"

8 YhU]`g	
Cfh	?Uf`!@]YV_bYW\ h`GhfU» Yž`%\$%+, `6Yf`]bž 8Yi hgW\ `UbX
E i Y``Yb	<ul style="list-style-type: none"><li>• k k k "fVV&amp;(`"XY</li><li>• k k k "VYf`]bYf!_i f]Yf"XY</li><li>• k k k "VYf`]bYf!nY]hi b[ "XY</li></ul>

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