

: UWX\_cb[ fYgg]b'6Yf`]b.; fØbYf  
B Yi VY[ ]bb'ZØf'6YghUbXg[ YVÀi XY°

5a `\*""i bX'+""A U]"&\$&) `Z]bXYh]b'6Yf`]b'XYf': UWX\_cb[ fYgg  
6YghUbXg[ YVÀi XY[ fØb `ghUhhž'a ]h: c\_i g'Ui Z'bUWXhfÀ[ `]WXY  
6Y[ fØbi b[ Yb"



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6Yf`]bž'8Yi hgWX`UbX`!`5a `+"5df]"&\$&) `UVYb`X]Y  
J c fVYfY]hi b[ Yb'ZØf'XYb'VYj c fghY\YbXYb : UWX\_cb[ fYgg  
6YghUbXg[ YVÀi XY[ fØb `XYg'6i bXYgj YfVUbXYg; YVÀi XY; fØb  
Y"J""fbi ; ; ĚVY[ cbbYb""8]YgYf'k ]WXh][ Y?cb[ fYggžXYf'Ua `\*""i bX  
+"A U]"&\$&) `]b'6Yf`]b'ghUhhZ]bXYb`k ]fXž`\_cbnYbhf]Yfh'g]WX`Ui ZX]Y  
bUWXhfÀ[ `]WXY`6Y[ fØbi b[ `j cb; YVÀi XYb""8]Y`J YfUbghU`hi b[ `gc`  
A Ò[ `]WX\_Y]hYbž`<ØfXYb`i bX`<Ya a b]ggY`X]g\_i h]YfYbž`X]Y`a ]h`XYf  
6Y[ fØbi b[ `j cb'6YghUbXg[ YVÀi XYb`j YfVi bXYb`g]bX""ϕg[ YgUa h  
k YfXYb`&\*`J c fhfU[ YbXY`Yfk UfhYhž`X]Y`]b`Y]bYa  
UVk YWX`g`i b[ gfY]WXYb`Dfc[ fUa a `]\fY`9I dYfh]gY`Y]bVf]b[ Yb"

8Yf`?cb[ fYgg`k ]fX`Ua `<chY`6Yf`]b'ghUhhZ]bXYb`i bX`f]WX`hY`h]g]WX  
Ub`Y]bY`VfY]hY`N]Y`[ fi ddY""8Uni `[ Y\ØfYb`D`UbYbXYž`5i gZØ\fYbXYž

GmghYa UbV]YhYbXYž'9bYf[ ]YVYfUHybXY'gck ]Y'J YfhfYhYf'Ui g  
GhAXhYbž'Dc`]h]\_i bX'J YfVAbXYb''8 ]Y'GW]fa \YffgW UZh\ UYb'X]Y  
GYbUhgj Yfk U'hi b[ 'ZØf'A cV]'hÅhž'J Yf\_Y\ fž'?`]a UgW'i hni' bX  
I a k Y'h'gck ]Y'nU\`fY]WY'J YfVAbXY'i bX'GdcbgcfYb  
ØVYfbca a Ybž'k Ug'X]Y'6YXYi hi b[ 'X]YgYf'J YfUbgHU'hi b[  
i bhYfghfY]W'h"

## J ]Y`ZÀ`h][ Y`H\Ya YbV`ÒW\_Y

8]Y'J YfUbgHU'hi b[ 'gh]b'g]YVYb'H\Ya YbV`ÒW\_Y'i bhYfhY]'hž'X]Y  
j YfgW]YXYbY'5gdY\_hY`XYf'bUW hfÀ[ 'W]Yb'; YVÀi XYVY[ fØbi b[  
VY`Yi W'hYb.

- 5f[ i a YbhY'ZØf'bUW hfÀ[ 'W]Y'; YVÀi XYVY[ fØbi b[ Yb  
<Ya a b]ggY'i bX'< ØfXYb'VY]'bUW hfÀ[ 'W]WYf'8 UW!'i bX  
: UggUXYbVY[ fØbi b[
- 6Ui VYhY'] [ hY. '9fghY'5bgdfYW dUfhbYf'i bX'A i`h]d`\_Uhc fYb
- 6Ui VYhY'] [ hY. : UW d`Ubi b[
- DfUI ]gVY]gd]Y`Y'ni`bUW hfÀ[ 'W]Yb'VY[ fØbhYb'; YVÀi XYb
- GhfUhy[ ]Yb'i bX'I a gYhni b[ Yb'j cb'6YghUbXg[ YVÀi XY[ fØb
- 8]fY\_hY'i bX']bX]fY\_hY': ØfXYfi b[ Yb'j cb  
6YghUbXg[ YVÀi XY[ fØb

9]b'nYbhfU`Yg'9f[ YVb]g'XYg'VYj c fghY\YbXYb'?cb[ fYggYg]'gh'XUg  
66GF!Ni \_i bZi'6Ui !: cfgW'i b[ gdfc`Y\_h' 6YghUbXg; YVÀi XY; fØb  
6Y; ; ž'XUg'k Yfhj c`Y'9f\_Ybhb]ggY'ZØf'X]Y'I a gYhni b[ 'XYf  
6Y[ fØbi b[ gghfUhy[ ]Yb'VYfY]hghY`h''5i W'X]Y'V]g\Yf][ Y  
'?cb[ fYggfY]\Y'k ]Xa YhY'g]W'H\Ya Yb'k ]Y'6]cX]j Yfg]hÅ'hi bX'XYb  
gdYn]Z]gWYb'<YfUi gZcfXYfi b[ Ybž'X]Y'X]Y'ϕhY[ fU]cb'j cb  
; fØbZÀWYb']b'ghAXh]gWY'Ghfi \_hi fYb'a ]h'g]W'Vf]b[ h"

## B UW \ U`h][ Y`GhUXhYb hk ]W`i b[ `i bX : ØfXYfdfc[ fUa a Y

⇒a`?cbhYI h'XYf'k UWgYbXYb'F Y'Yj Ubn'ZØf'[ fØbY'ϕZfUghfi \_hi f  
k ]fX'XYi h]W'ž'XUgg'X]Y'bYi Y'CfXbi b[ 'XYf  
GhAXhYVUi ZØfXYfi b[ gdfc[ fUa a Y]'b'8Yi hgW'UbXž'X]Y'&\$&\$

Y]b[ Y`Y]hYh`k i fXYž`Y]bYb`X]fY`\_hYb`9]bZi`gg`Ui`Z`X]Y`d`À`Xcm]YfhYg  
 N]Y`V]`X`\`Uh`8]Y`Dfc[ fUa`a`Y` GhUXhi`a`VUi`\_]b`<`YggYb` `i`bX  
 Ni`\_i`bZh`GhUXh[ fØb`\_]b`<`YggYb` `k`i`fXYb`]a` `U`\_hi`Y``Yb`F`U`a`Yb`]c`b  
 K`UW`ghi`a` `i`bX`B`UW`\`U`h][ Y`9fbYi`Yfi`b[ `ni`gUa`a`Yb[ YZUggh`  
 8]YgY` :`ØfXYfdfc[ fUa`a`Y`VYhcbYb`XYb`6YXUFZ`Ub`VUi`\_]W`Yf  
 GUb]Yfi`b[ `i`bX`5bdUggi`b[ `j`cb`GhUXh!`i`bX`G]YX`i`b[ gghfi`\_hi`fYb`"

J`c`f`U``Ya` `Ub[ Yg]W`hg`XYf`?` `]a` U`\_f]gY`]gh`X]Y`GW`UZZi`b[ `i`bX  
 5i`Zk`Yfhi`b[ `j`cb[ fØbYb`i`bX`V`Ui`Yb` ðZfUghfi`\_hi`fYb`Ub`nYb`hfU`Yf  
 GhY``Y`j`cb`6YXYi`hi`b[ " :`Y`\`YbXY`cXYf`i`bUhhfU`\_h]j` `]`YghU`hYhY  
 :`fY]f`Ai`a`Y`ghY``Yb`XUVY]`Y]bY`[ fc»Y`<`YfUi`gZc`fXYfi`b[ `XUfž`X]Y  
 Xi`fW`]b`bc`j`Uh]j`Y`6Y[ fØbi`b[ gUb`g`À`hnY`Ub[ Y[ Ub[ Yb`k`YfXYb`\_`Ubb`"  
 GhUXh[ fØbž`?` `]a` UgW`i`hm`i`bX`?` `]a` UUb`d`Uggi`b[ `g]bX`XUVY]`b]W`h  
 bi`f`GW`U[ k`c`fhYž`gcbXYfb`]bhY[ f]YfhY`6YghUbXhY]`Y`XYf`GhUXh!`i`bX  
 E`i`Ufh]YfgYbhk`]W`\_i`b[ "

8Yf` :`UW`\_cb[ fYgg`Ua` `\*`"i`bX`+`"A`U]&`\$`&)`k`]fX`gca`]h`b]W`h`b`i`f  
 Y]b` :`cfi`a` `ZØf` ðZcfa`Uh]cbYb`i`bX`5i`ghUi`gW`gY]bž`gcbXYfb`Ui`W`  
 Y]bY`D`UhhZcfa`ž`X]Y`k`]W`h][ Y` ða`di`gY`ZØf`X]Y`ÖZZYbh]W`Y`i`bX  
 df]j`UhY`6Ui`!`i`bX`D`Ubi`b[ g[ Ya`Y]bgW`UZh`gY`hnh`5ba`Y`Xi`b[ `k`]fX  
 j`c`f`Ui`gg]W`h]W`h`UV`A`]hY`8YnYa`VYf`&`\$`&(`a`Ö[ `]W`gY]bž`gcbXUgg  
 ðhYfYgg]YfhY`X]Y` ;`Y`Y[ Yb`Y]h`\`UVYbž`g]W`fYW`hnY]h][ `ni  
 fY[ `]ghf]YfYb`"

:`Øf`k`Y]hYfY` ðZcfa`Uh]cbYb`\_`ÖbbYb` ðhYfYgg]YfhY`A`Uf]Y`GW`fØXYf  
 \_cb`hU`\_h]YfYbž`X]Y`i`bhYf`XYf`9!A`U]!5XfYggY  
 a`Uf]Y`gW`fcYXYf4`Vi` [ [ "XY`gck`]Y`hY`YZcb]gW`i`bhYf`Ž` (-  
 %) `+` `!` -` ( `(&`+`YffY]W`VUf`]gh`"

:`Øf`a`Y`\f`8YhU]`g`ni`a` `?`cb[ fYgg`VYgi`W`Yb`G]Y`V]hY`6Yf`]b`"XYž`  
 [ YVUYi`XY[ fi`Yb`]bZc`i`bX`b`UW`\`U`h][ Y!ghUXhYbhk`]W`\_i`b[ `!  
 \`YggYb`"XY`"

8YhU]`g`	
C`f`h`	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`"[ YVUYi`XY[ fi`Yb`]bZc`</li> </ul>

8YhU]`g

- bUW\ U`h][ Y!ghUXhYbhk ]W\_`i b [ !  
\YggYb"XY

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