

Dc`nY]`]b`BYi`\_Ö`b.`5bh]gYa`]h]gWY`  
J`cfZÄ`Y`j`cf`@c`\_U`gcf[`Yb`ZØf`5i`ZfY[`i`b[`°

Dc`nY]`Yfa`]hhY`h`i`b`BYi`\_Ö`b.`5bh]gYa`]h]gWY`J`cfZÄ`Y`]b`  
Y]bYa` `@c`\_U`VYgWÄZh[`Yb`X]Y`6Y\ÖfXYb`Ua` `%( "\$\*"&\$&)"`



9a`gYf`GhfU»`Yž`%&\$)`-`6Yf`bž`8Yi`hgW`UbX`!`5a`5VYbX`XYg`  
%( " ' ð b ] ' & \$ & )`\_Ua`Yg]b`BYi`\_Ö`b`ni`a`Y\fyfyb`Dc`nY]Y]bgÄhnYbž`  
X]Y`ja`Ni`gUa`a`Yb\Ub[`a`]h`Ubh]gYa`]h]gWYb`ÿi`»`Yfi`b[`Yb`ghY\Yb`  
@Ui`h`VYf`]b`"XY`\UhY`Y]bY`%,`!`Ä\`f[`Y`[`Y`[`Yb`&\$.`')`i`\f`XYb`  
`b\UVYf`Y]bYg`@c`\_U`g`i`b`XYf`9a`gYf`GhfU`Y`VY`Y]X[`h`8`]YgY`  
Ubh]gYa`]h]gWY`6Ya`Yf`\_i`b[`ZØ\fhY`ni`Y]bYa`YfghYb`9]b[`fY]ZYb`XYf`  
Dc`nY]ž`XcW`X]Y`†`b[`Y`:`fUi`j`Yf`Y»`XYb`Cfhž`VYj`cf`X]Y`  
9]bgUhn\_fÄZhY`Y]bhFUZYb`"

I`a`&%.%\$`i`\f`hUi`W`hY`X]Y`%,`!`Ä\`f[`Y`YfbYi`h`ja`\_@c`\_U`Ui`Zž`k`c`X]Y`  
Dc`nY]j`\fy`DYfgcbU`Y]b`ZyghghY`hY`"`Ä`f`ni`Zc`[`Y`\UhY`g]Y`X]Y`  
VY`Y]X[`YbXY`ÿi`»`Yfi`b[`Y`XcW`b]W`h`X]fY`\_h`Ub`XYb`6YhfY]VYf`  
[`Yf]W`hY`hž`gcbXYfb`Ub[`YV`]W`]b`Y]bYa`d`f]j`UhYb`HY`Y`Zcb[`Ygd`fÄW`

[ YhÀh][ h"8]Y'G]hi Uh]cb`Yg\_U`YfhY`k Y]hYfž`U`g`i a`&&.` \$`i` \f`]\f  
%(!`À`f`][ Yf`6fi XYf`;` ÀghY`XYg`@c\_U`g`UbdÖVY`hY`i bX`Y]bYb  
DZUghYfghY]b`]b`XYfYb`F]W]hi b[ `k UfZ";` `ØW`]W]Yfk Y]gY`hfUZXYf  
GhY]b`bi`f`Y]bY`@]hZU» gÀi`Y`ž`i bX`Yg`[ UV`\_Y]bY`J Yf`YhmhYb`"8Yf  
đ [ YbX`]W]Y`k i fXY`XUfUi Z]b`]XYbh]Z]n]Yfh`i bX`]b`X]Y`CV\i h`gY]bYf  
GWk YghYf`ØVYf[ YVYb`"8Yf`Dc`]nY`]W]Y`GhUUhgW]i hn`XYg  
@UbXYg\_f]a ]bU`Ua hg`\Uh`bi b`X]Y`9fa ]h`i b[ Yb`ØVYfbca a Yb"

< ]bhYf[ fi bX`ni`5bh]gYa ]h]ga i g`]b

8 Yi hgW`UbX

8Yf`J cfZU``]b`BYi`\_Ö`b`ghY``h`YX][` ]W]`Y]bYb`XYf`nU`\fY]W]Yb  
Ubh]gYa ]h]gW]Yb`5i`gXfi`W\_gZcfa`Yb`XUfž`X]Y`]b`8Yi`hgW`UbX  
ni`bY`a`YbX`VYcVUW]hY`h`k`YfXYb`"@Ui`h`hU[ YggW]Ui`"XY`k`i`fXYb  
gY]h`XYa`A`UggU`\_Yf`XYf`<`Ua`Ug`]b`=gfUY``Ua`i`+"`C`\_hc`VYf`&\$&'  
]bg[ YgUa`h`&`&`(-`Ubh]gYa ]h]gW]`a`ch]j`]YfhY`GhfUZhUhYb`]b  
8Yi`hgW`UbX`fY[ ]ghf]Yfh":`Y`]i`?`Y]bž`XYf  
5bh]gYa ]h]ga`i`gVYUi`ZhfU[ hYž`\_f]h]g]YfhY`VYfY]hgž`XUgg`Y]b  
VYXYi`hYbXYf`HY`]X]YgYf`GhfUZhUhYb`Yfghi`K`cW]Yb`cXYf`A`cbUhY  
bUW]`XYa`J`cfZU``VY[ Ub[ Yb`k`i`fXY"

=a`i`J`f`&\$&&`k`UfYb`Yg`fi`bX`&""`\$\$`Ubh]gYa ]h]gW]Y`GhfUZhUhYbž`i`bX  
?`Y]b`Ài`»`Yfhž`XUgg`ØX]gW]Y`A`]hVØf[ Yf`ni`bY`a`YbX`5b[ gh`\UVYbž  
g]W]`ÖZZYbh]W]`ni`nY][`Yb`"8]Y`NU`\`XYf`6Ygi`W]Y`]b`GmbU[ c[ Yb  
i`bX`VY`]ØX]gW]Yb`J`YfUbghU`hi`b[ Yb`]gh`fØW`\_`Ài`Z[ ž`k`Ug`X]Y  
dfY`\_`ÀfY`[ YgY``gW]UZh]W]Y`@U[ Y`j`YfXYi`h]W]h`"`æ`gYZ`GW]i`ghYfž  
DfÀg]XYbh`XYg`NYbhfU`fUhg`XYf`đ`XYbž`k`Y]gh`Ui`Z`X]Y`[ fc»`Y  
dgmW]gW]Y`6Y`Ughi`b[ `]\]bž`X]Y`j`]Y`Y`ØX]gW]Y`A`YbgW]Yb  
Ya`dZ]bXYb"

? f]h]\_`i`bX`:`cfXYfi`b[ Yb

?`Y]b`ZcfXYfhž`XUgg`XYf`GhUUhi`bX`X]Y`;`YgY``gW]UZh`\_Y]bY`F`Ài`a`Y  
ZØf`đ`XYb`\Ugg`ni`UggYb`XØfZYbž`gY`Vgh]b]W]hi`bhYf`XYa  
8YW`\_a`UbhY`XYf`?`i`bghZfY]\Y]h`Ni`XYa`d`ÀX]Yfh`Yf`ZØf`Y]bY`F`Y`Zcfa  
XYg`DUfU[ fUZyb`%`\$`]a`XYi`hgW]Yb`GhfUZ[ YgYhnVi`W]ž`i`a  
5bh]gYa ]h]ga`i`g`Y`ZY`\_h]j`Yf`ni`VY`\_`Àa`dZYb`"GW]i`ghYf`\YVh`\Yfj`cfž

XUgg'fYW\hgYI hfYa 'a ch]j ]YfhYf'5bh]gYa ]h]ga i g'X]Y' [ fÒ» hY  
6YXfc\i b[ 'XUfghY``hž'XU'X]YgY'GhfÒa i b[ '[ i h'cf[ Ub]g]Yfh']gh"

I a 'Ui Z'Ubh]gYa ]h]gW\ 'a ch]j ]YfhY'J cfZÄ``Y'Ui Za Yf\_gUa 'ni  
a UW\Ybž'\Uh'XYf'NYbhfU'fUh'XYf'ž XYb'X]Y' ? Ua dU[ bY  
, GhcdFYdYUh]b[ Ghcf]Yg']bg'@VYb' [ Yfi ZYb""8]Y  
5i gY]bUbXYfgYhni b[ 'a ]h'5bh]gYa ]h]ga i g'V`Y]Vh'Y]bY'nYbhfU`Y  
< YfUi gZcfXYfi b[ 'b'XYf'XYi hgW\Yb'; YgY``gW\UZh""8]Y'j YfghÄf\_hYb  
Dc`]nY]Y]bgÄhmY' ]b': Ä`Yb'k ]Y'X]YgYa 'j YfXYi h]W\Yb'X]Y  
8f]b[ 'W\ \_Y]hž'X]YgYb'DfcV`Ya Yb'YbhgW\`cggYb'Ybh[ Y[ Ybni hfYhYb"

8YhU]`g	
C fh	9a_gYf'GhfU» Yž'%%&\$) - '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 "gd]Y[ Y`"XY</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