

: Y]Yfb`G]Y`a ]h°` \$`>U\ fY`GWk UfhngWk Y  
J ]`U` `6Ø\ bY`ZfY]`ZØf`? Øbgh`Yf°

: Y]Yfb`G]Y`XYb` ` \$"; YVi fhghU[ `XYf`GWk UfhngWk Y`J ]`U`]b  
GhY[ `]hn!NY\`YbXcfZ`Ua `\*""GYdhYa VYf`a ]h`Y]bYa `Vi bhYb  
; UfhYbZYgh`6Yk YfVYb`G]Y`g]Wk`V]g`ni a `&%" † `]`ZØf`5i Zhf]hhY"



; fi bYk U`XghfU» Y` ) ž`%&%" `6Yf`]bž`8 Yi hgWk`UbX`!`8 ]Y  
GWk UfhngWk Y`J ]`U`]b`GhY[ `]hn!NY\`YbXcfZ`k ]fX`]b`X]YgYa `>U\ f` \$  
>U\ fY`U`hi bX`ZY]Yfh`X]YgYb`VYgcbXYfYb`5b`Ugg`a ]h`Y]bYa  
ZYgh]WkYb`; UfhYbZYgh`5a `\*""GYdhYa VYf`k ]fX`XYf`H]hY` `6Ø\ bY  
ZfY]`ZØf`GhY[ `]hn!NY\`YbXcfZ` `j ]Y`Y`?Øbgh`Yf]bbYb`i bX`?Øbgh`Yf  
Ubn]Y\`Ybž`X]Y`X]Y`j ]Y`ZÄ`h[ Y`?`i`hi fgnYbY`XYg`6Yn]f\_g  
fYdfÄgYb]YfYb`a ÖW`hYb`"8 Ug`: Ygh`Z]bXYh`]a `a U`Yf]gWkYb`; UfhYb  
XYf`J ]`U`ghUhi bX`V]YhYh`Y]bY`D`UhhZcfa `ZØf`5i Zhf]hhY`Ui ZY]bYf  
C dYb!5]f!6Ø\ bY"

8 ]Y`GWk UfhngWk Y`J ]`U`ž`X]Y`g]Wk`]b`XYf`; fi bYk U`XghfU» Y` )  
VYZ]bXYhž`]gh`a Y\`f`U`g`bi`f`Y]b`J`YfUbgU`hi b[`gcfh`"GY]h`]\`fYf  
9fÖZbi b[ `U`g`ÖZYbh]WkY`?`i`hi fY]b]Wkhi b[ `]a `>U\`f`%-`-` )`V]YhYh

g]Y`?Øbgh`Yf]bbYb`i bX`?Øbgh`Yfb`Y]bY`Gd]Y`ghÀhhY`ZØf`?c.bnYfhYž  
@Ygi b[ Yb`i bX`H\YUhYfUi ZZØ\fi b[ Yb`"8]Y`J]`U`k i fXY`j cb  
7\`f]gh]Ub`<Y]XYW\_Y`]b`XYb`đ\`fYb`%, - ) #%, - \*`YfVUi hi bX`X]YbhY  
i fgdfØb[ `]W`U`g`Gca`a`Yfg]hn`XYg`6Ub\_]Yfg`7Uf`GWk Ufhnž`k cVY]  
X]Y`9]bk Y]i b[ `]a`đ\`f`%, - , `ghUhhZUbX`"8]YgY`\]ghc]f]gWY`?i`]ggY  
hfÀ[ h`ni`Y]bYf`]b]gd]f]YfYbXYb`5ha`cgd`ÀfY`VY]"

## 6Yk YfVi b[ `i bX`HY]`bU\`a`Y`

: Øf`XUg`; UfhYbZYgh`k`YfXYb`\_Øbgh`Yf]gWY`6Y]hfÀ[ Y`[ Ygi`W`hž`X]Y  
a`U]`ja`U`ZØbZ`A`]bi`hYb`XUi`Yfb`XØfZYb`"l`a`]g]W`ni`VYk`YfVYbž  
a`ØggYb`đ`hYfYgg]YfhY`Y]bYb`\_i`fnYb`K`YfXY[ Ub[ `]gc`k`]Y`Y]bY  
6YgW`fY]Vi`b[ `]`fYg`[ Yd`UbhYb`6Y]hfU[ g`]b`HYI`hZcfa`f`a`U]`ja`U`  
Y]bY`GY]hYŁ`i`bX`Y]b`\_i`fnYg`J`XYc`Y]bY]WYb`"8]Y`6Yk`YfVi`b[ gZ]gh  
YbXYh`Ua``&%"`đ`]`&\$&)`i`a``%&`l`f`"K`]W`h][ `]ghž`XUgg`X]Y  
hY]`bY\`a`YbXYb`?Øbgh`Yf`]a`6Yn]f`\_GhY[ `]hn!NY`\`YbXcfZ`k`c\`bYb  
cXYf`Xcfh]`fYb`5fVY]hggW`k`Yfdi`b`h`\UVYb"

8]Y`5i`gk`U\`XYf`6Y]hfÀ[ Y`k`]fX`V]g`9bXY`đ`]`Xi`fW`XYb  
: UW`VYfY]W`?i`hi`f`GhY[ `]hn!NY`\`YbXcfZ[ Yhfc`ZYb`"8]YgYg`Dfc`Y`\_h  
k`]fX`]a`f`U\`a`Yb`XYf`: ØfXYfi`b[ `VYn]f`\_]W`Yf`\_i`hi`fY`Yf`Dfc`Y`\_hY  
]a`GhUXhfUi`a`f`b`9G8!`Ł`i`bhYfghØ`hnh`"l`bhYfghØ`hni`b[ `ZØf`XUg`9j`Ybh  
\_Ubb`VY]`A`U]`ja`]`]Ub`<U[ Ya`YmYf`YfZfU[ h`k`YfXYbž`YfY]W`VUf  
i`bhYf`\$`\$`-`\$&-`-`&&%(`cXYf`dYf`9!A`U]`Ub  
A`U]`ja`]`]Ub`<U[ Ya`YmYf4`VU!gn`VYf`]b`"XY"

## 8]Y`J]`U`i`bX`]\`f`9fVY`

8]Y`GWk`UfhngW`Y`J]`U`\`Uh`Y]bY`VYk`Y[ hY`; YgW`]W`hYž`X]Y`V]g`]b  
XUg`gd`ÀhY`%-`"đ\`f\`i`bXYfh`ni`fØW`fY]W`h`B`UW`XYa`HcX`j`cb`7Uf`  
GWk`Ufhn`]a`đ\`f`%-`%)`k`i`fXY`X]Y`J]`U`k`Y]hYf\`]b`j`cb`gY]bYb  
HØW`hYfb`VYk`c\`bh`"B`UW`XYa`Nk`Y]hYb`K`Y`h`\_f]Y[ `X]YbhY`XUg  
; YVÀi`XY`j`YfgW`]YXYbYb`Nk`YW`Ybž`VYj`cf`Yg`%-`\*`%]b`XYb`6Yg]hn  
XYg`@Ub`XYg`6Yf`]b`ØVYf[ ]b[ `"8Yf`HfUi`a`j`cb`Y]bYf`\_i`hi`fY`Yb  
Bi`hni`b[ `k`i`fXY`Xi`fW`X]Y`?i`hi`f]b]h]Uh]j`Y`@Ub`\_k`]hn`i`bX`XYb  
gd`ÀhYf`[ Y[ fØbXYhYb`HfÀ[ Yfj`YfY]b`?i`hi`f\`Ui`g`GWk`UfhngW`Y`J]`U  
F`YU`]hÀh"

A ]h`Y]bYa `b j Ygh]h]cbgj c`i a Yb`j cb`fi bX`%\$`A ]``cbYb`A Uf\_  
k i fXY`X]Y`J ]``U`]a `F U\`a Yb`Y]bYg`l a VUi g`]b`Y]b`?i `hi f\Ui g  
j Yfk UbXY`h`i bX`ÒZbYhY`%- - ) ]\fY`DZc fhYb`ZØf`X]Y`^ ZYbh`]W\`\_Y]h"  
8]Y`j ]Y`ZÀ`h][ Yb`9]bf]W\hi b[ Yb`]a `bYfYb`i a ZUggYb`Y]bY`; U`Yf]Yž  
Y]bYb`?c b nYfh`i bX`J YfUbghU`hi b[ ggUU`ž`Y]b`N]a a Yfh\YUhYf`gck ]Y  
K Yf\_g\h`hYb`ZØf`i bhYfgW\]YX`]W\Y`\_Øbgh`Yf]gW\Y`8]gn]d`]bYb`"5i W\  
Y]b`7UZÅž`XUg`5i gV]`Xi b[ gd`ÀhnY`ZØf`A YbgW\Yb`a ]h  
6Y\]bXYfi b[ Yb`UbV]YhYhž`VYZ]bXYh`g]W\`]a `9fX[ YgW\cgg"

8]Y`DUf\_Ub`U[ Y`\]bhYf`XYf`J ]``Už`X]Y`gY]h`C`\_hcVYf`&\$&&`XYb  
BUa Yb`7\Uf\_]k !DUf`\_hfÀ[ hž`VYfY]W\Yfh`X]Y`l a [ YVi b[ `ni gÀhn`]W\  
i bX`ÀXh`X]Y`6Ygi W\Yf`ni f`9f\`c`i b[ `Y]b`"J YfUbghU`hi b[ Yb`k ]Y  
5i gghY`i b[ Ybž`?c b nYfhY`i bX`?i bgh`\_i fgY`ZØf`?]bXYf`a UW\Yb`X]Y  
GW\k UfhngW\Y`J ]``U`ni `Y]bYa `YVYbX][ Yb`NYbhfi a `XYf`?i `hi f`i bX  
?fYUh]j ]hÀh`]b`6Yf`]b"

8]Y`GW\k UfhngW\Y`J ]``U`]gh`b]W\h`bi f`Y]b`C`fh`ZØf`?i bgh`i bX`?i `hi fž  
gcbXYfb`Ui W\`Y]b`k ]W\h][ Yf`6YghUbXhY]`XYg`\_i `hi fY`Yb`9fVYg`j cb  
GhY[ `]hn!NY`\YbXcfZ": Øf`k Y]hYfY`bZcfa Uh]cbYb`ØVYf`XUg  
VYj c fghY\YbXY`Ygh`i bX`X]Y`6Yk YfVi b[ ga`cXU`]hÀhYb`\_ØbbYb  
b`hYfYgg]YfhY`X]Y`cZ]n]Y`Y`GY]hY`XYg` : **UW\ VYfY]W\g`?i `hi f`  
VYgi W\Yb"**

8YhU]`g	
C fh	; fi bYk U`XghfU» Y` ) ž`%&%*) `6Yf`]bž 8Yi hgW\`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "VYf`]b"XY</li> <li>• XY"k ]_]dYX]U"c f[</li> <li>• k k k "_i bgh`YVYb!VYf`]b"XY</li> </ul>

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