

Hf]\_chg!HfYbX. 'Gc 'YfcVYfb ': i » VU``ZUbg 'X]Y  
A cXYk Y`h]b`6Yf`]b`°

9f`YVYb`G]Y`X]Y`ZUgn]b]YfYbXY`K`Y`h`XYf`: i » VU``hf]\_chg`]b`  
6Yf`]b.`@Y]XYbgW`UZh`A`cXY`i`bX`B`cghU`[`]Y`j`YfY]bh]a`  
( ( Hf]\_chg`!@UXYb`"



6Yf`]b!K`]`a`YfgXcfZ`8`Yi`hgW`UbX`!`b`XYf`K`Y`h`XYg`: i » VU``g`  
\UVYb`Hf]\_chg`Äb[`gh`\fYb`D`Uhn`U`g`a`cX]gW`Y`C`V`Y`\_h`Y`i`b`X`  
Ya`ch]cbU`Y`>Yb]h]h`ghf`Ä`[`Yf`[`Y]i`b`XYb`"G]Y`j`YfV]b`XYb`gdcf]W`Y`  
@Y]ghi`b[`a`]h[`YgY``gW`UZh]W`Yf`6YXYi`hi`b[`i`b`X`g]b`X`b]W`h`g`Y`h`Y`b`  
HY]`XYf`Dcd`\_i`h`i`f`"9]b`6Y]gd]Y`Z0f`X]Y`k`UW`g`Y`b`XY`6Y`]YVh\Y]hj`cb`  
Hf]\_chg`V]Yh`Y`h`XYf`&&!`Ä`f][`Y`N]UX`:`cfbUgUž`XYf`]b`6Yf`]b!`  
K`]`a`YfgXcfZ`XYb`@UXYb`((`Hf]\_chg`VYhfY]Vh";`cfbUgUž`Y]b`  
`Y]XYbgW`UZh]W`Yf`:`Ub`j`cb`<`Yfh`U`6G7`ž`\`Uh`g`Y]b`Y`@Y]XYbgW`UZh`  
Z0f`Hf]\_chg`g`Y]h`g`Y]b`Yf`?`]b`X\Y]h]b`Y]b`Y`b`Zcf]YfYb`XYb`Cb`]b`Y!G\cd`  
i`b`X`Y]b`Y`b`d`lmg]g`W`Y`b`@UXYb`i`a`[`Yk`Ub`XY`h`Hfchn`XYg`gdcf]W`Y`b`  
B]YXYf[`Ub[`g`j`cb`<`Yfh`U`6G7`ž`XYf`]b`XYf`GU]gcb`&\$&(`#&)`k`Yb][`Yf`  
<`Y]a`g]Y[`Y`U`g`j`Yf`\_U`i`Zh`Y`Hf]\_chg`j`YfnY]W`b`Y`h`Y`ž]gh`X`U`g`>`h`Y`f`Y`gg`Y`  
Ub`:`Ub`U`fh]\_Y`b`i`b[`YVfc`W`Y`b`"@Ui`h`f`V`V`&(`\_`c`b`b`h`Y`b`X]Y`

A YfWUbx]g]b[ !9]bbU\ a Yb`]a `J YfY]b`gc [ Uf` [ YghY][ Yfh`k YfXYb"

8 Yf` : i » VU``]gh`VYfØ\ a h`ZØf`X]Y`Ui » Yf[ Yk Ò\ b`]W\ Yb`A ca YbhY  
i bX`X]Y`i bj Yf[ Ygg`]W\ Yb`Gd]Y`Yfž`X]Y`a ]h`XYb`Hf]\_chg]j YfVi bXYb  
g]bX" `8]YgY`HYI h]`Y]bgÅhnY`g]bX`k Y]h`a Y\ f`U`g`bi f`?`Y]Xi b[ /g]Y  
j Yfk U\ fYb`gdcfh]W\ Y`<]ghcf]Yb`i bX`k YfXYb`j cb` : Ubg`U`g`HY]`  
]\ fYf`dYfgÒb`]W\ Yb` ðXYbh]h`h`i bX` ; Ya Y]bgW\ UZh`VYhfUW\ hYh" `8]Y  
Ya ch]cbU`Yb`6]bXi b[ Ybž`X]Y` : Ubg`a ]h`]\ fYb`Hf]\_chg`Y]b[ Y\ Yb`  
gY]`Yg`Xi fW\ `XUg`HfU[ Yb`]a `GhUX]cb`cXYf`XUg`HY]`Yb`]b`gcn]U`Yb  
A YX]Yb` `nY][ Yb`X]Y`\_i `hi fY``Y`6YXYi hi b[ `X]YgYf`<Ya XYb" `8f"  
 : UV]Ub`DY`gž`Gdcfh]gmW\ c`c [ Yž`VYgW\ fY]Vh`X]Y  
GUa a Y``Y]XYbgW\ UZh`U`g`Y]bY`a cXYfbY` : cfa `XYg`J Yf`Ub[ Ybg  
bUW\ `ðXYbh]h`h"

? i `h][ Y`Hf]\_chg`i bX`]\ f` [ YgY``gW\ UZh`]W\ Yf  
9]bZ`i gg

8]Y` : Ugn]bUh]cb`ZØf` : i » VU``hf]\_chg`]gh`b]W\ h`bYi ``K ]Y`  
**XYi hgW\ fYhhYb "Wc a** `VYhcbhž`g]bX`Y]b][ Y`Hf]\_chg`ni `k U\ fYb  
=cbYb` [ Yk cfXYb" `8Uni `nÀ\ `Yb`VY]gd]Y`gk Y]gY`XUg`VfUg`]Ub]gW\ Y  
Hf]\_ch]j cb`%- + \$ž`XUg`XYb`K A !Hf]i a d\ `j cb`DY`Å`gma Vc`]g]Yfhž  
i bX`XUg`Hf]\_ch`XYg`XYi hgW\ Yb`HYUa `g`j cb`%- - \$ž`XUg`XYb`YhnhYb  
H]hY``j cf`XYf`K ]YXYfj YfY]b][ i b[ `j Yf\_ØfdYfh" `8]YgY  
Ui » Yf[ Yk Ò\ b`]W\ Yb`8Yg][ bg`g]bX`b]W\ h`bi f`9f]bbYfi b[ gghØW\_Yž  
gcbXYfb`Ui W\ `NY]h\_UdgY`bž`X]Y` [ YgY``gW\ UZh`]W\ Y`9bhk ]W`\_i b[ Yb  
k ]XYfgd]Y[ Y`b"

9]b`k Y]hYfYf`5gdY\_hž`XYf`X]Y`6Y`]YVh\Y]h]j cb` : i » VU``hf]\_chg  
ghY][ Yfhž`g]bX`]bbcj Uh]j Y`8Yg][ bg`i bX`@]a ]hYX`9X]h]cbg" `8Yf`%": 7  
l b]cb`6Yf`]b`\Uh`VY]gd]Y`gk Y]gY`gY]bY`Hf]\_chg`ZØf`X]Y`GU]gcb  
&\$&( #&) `]b`Y]bYf`A cXYbgW\Ui `j cf`XYa `6Yf`]bYf` : YfbgY\hi fa  
dfÅgYbh]Yfh" `Gc`W\ Y`J YfUbgU`hi b[ Yb`hfU[ Yb`ni f`J YfV]bXi b[ `j cb  
Gdcfhi bX`A cXY`VY]`i bX`VYk Y]gYbž`XUgg`Hf]\_chg`U`g` : Ug\]cb!  
ñYa g`k U\ f[ Ybca a Yb`k YfXYb"

B UW\ \ U`h][ \_Y]h`]a ` : i » VU``

K Å\fybX'g]W\X]Y`Hf]\_ch\_i`hi`f'k`Y]hYfYbhk`jW\_Y`hž]gh  
 BUW\U'h][\_Y]h'Y]b'ni`bY\`a`YbX'k`jW]h][Yf':`U\_hcf`]a`':`i`»`VU`''`8]Y  
 8Yi`hgW\Y':`i`»`VU`''`@[U`fB:`@t`\U]j`cf`Y]bYa`'š\`f`?`f]hYf]Yb`ZØf`XYb  
 7C`&!:`i`»`UVXfi`W`\_XYf`?'i`Vg`ZYgh[`Y`Y[`h''5`\_hi`Y''\`UVYb`&\$`j`cb`'` ,  
 6i`bXYg`][Uj`YfY]bYb`']\`fYb':`i`»`UVXfi`W`\_VYfY]hg`Yfa`\_]hhY`hž`k`Å\fybX  
 X]Y`a`Y]ghYb`?'i`Vg`Y`hnh`Ui`W`\_j`YfUbhk`cfh]W\Y`ZØf  
 BUW\U'h][\_Y]hgZfU[`Yb`VYgW\ÅZh][`Yb`''5`''YfX]b[`g`\UVYb`'bi`f`gYW\g  
 jYfY]bY`\_cb`\_fYhY`N]Y`Y`ni`f`FYXi`\_h]cb`']\`fYf`9a`]gg]cbYb  
 ZYgh[`Y`Y[`hž`k`Ug`'Ui`h`8`Yi`hgW\`UbXZi`b`\_`Y]b`\_`UfYf  
 <UbX`i`b[`gVYXUfZ]gh"

9g]gh`b]W\h`bi`f`X]Y`5i`g[UVY`bYi`Yf`Hf]\_chg`i`bX`XYfYb`8Yg][bgž  
 X]Y`X]Y':`Ub[`Ya`Y]bXY`VYgW\ÅZh][`h''5i`W\X]Y`5fhi`bX`K`Y]gYž`k`jY  
 Hf]\_chg`\Yf[`YghY`'h`k`YfXYbž`fØW`\_hj`Yfa`Y`\fh]b`XYb':`c`\_i`g''8Yf  
 HfYbX`\]b`ni`fYW\W`hYb`A`UhYf]U`]Yb`i`bX`Y]bYa`'Ö`c`c`[`]gW\Yb  
 6Yk`i`ggHgY]b`k`]fX`Ui`W\`j`cb`XYb':`Ubg`VY[`fØ`»`h''8]YgY`9bhk`jW`\_i`b[  
 \_ÖbbhY`Y]bY`k`]W]h][Y`F`c`''Y`ZØf`X]Y`Ni`\_i`bZi`XYg':`i`»`VU`''`g`gd]Y`Yb  
 i`bX`XYb`9]bZi`gg`XYf`?'i`Vg`Ui`Z`X]Y';`YgY`gW\UZh`i`bhYfghfY]W\Yb"

æg[`YgUa`h`nY][`hg]W\ž`XUgg':`i`»`VU`''`hf]\_chg`Y]bY`VYa`Yf`\_Ybgk`YfhY  
 jYfV]bXi`b[`nk`]gW\Yb`'æYbh]hÅhž`?'i`hi`f`i`bX`æbcj`Uh]cb`gW\UZYb"  
 8]Y`6Y[`Y]ghYfi`b[`ZØf`X]YgY`GhØW`\_Y`k`]fX`b]W\h`bi`f`Xi`fW\`']\`fY  
 Ågh\Yh]gW\Y`5bn]Y\i`b[`g`\_fUZhž`gcbXYfb`Ui`W\`Xi`fW\`']\`fY`h]YZYfY  
 Ya`ch]cbU`Y`6YXYi`hi`b[`Ub[`Yhf]YVYbž`k`Å\fybX'g]W\XYf':`i`»`VU`''  
 ni`f`[`\_Y]W\Yb`NY]h`XYb`<YfUi`gZcfXYfi`b[`Yb`XYf`BUW\U'h][\_Y]h  
 ghY`'h"

8YhU]`g	
Cfh	6Yf`]b!K`]`a`YfgXcfZž`8Yi`hgW\`UbX
Ei`Y`Yb	<ul style="list-style-type: none"> <li>• k k k "fVV&amp;("XY</li> <li>• k k k "XYi`hgW`fYhhYb`"W`a</li> <li>• k k k "XYi`hgW\`UbXZi`b`_`XY</li> </ul>

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