

< Y`XYb hUh`]b`F Y]gVUWÅ .`9fgh\ Y`ZYf  
VYZfY]Yb`F c``ghi \`ZU\ fYf]b`bUWÅ`I bZU``°

9fgh\ Y`ZYf`fYhhYb` , \*!`Å\ f][ Y`F c``ghi \`ZU\ fYf]b`bUWÅ  
J Yf\_Y\ fgi bZU``VY]`F Y]gVUWÅ " `GUWÅ gWÅ UXYbž`\_Y]bY  
J Yf`YhhYbž`Dc`]nY]`Yfa` ]hhY`h"



? fY]gghfU» Y`8; :`%-`VY]`F Y]gVUWÅ ž`, ( %, &`F Y]gVUWÅ ž  
8Yi hgWÅ`UbX`!`5a``%, " ' ð b ] ' & \$ & )`\_Ua`Yg`[ Y[ Yb`%\*.`' )`I \`f`Ui Z  
XYf`? fY]gghfU» Y`8; :`%-`VY]`F Y]gVUWÅ`ni`Y]bYa`VYa`Yf\_Yb`gk`YfhYb  
J cfZU``°`9]b`\*`&!`Å\ f][ Yf` :`U\ fYf`Y]bYg`?`Y]bh`fUbgdc`fhYfg`j`Yfgi`WÅ`hY`ž  
Y]bYb`HfU`\_hcfž`[ Y`Yb`\_hj`cb`Y]bYa` )` ( !`Å\ f][ Yb`HfU`\_hcfZU\`fYfž`ni  
ØVYf\`c`Ybž`cV`k`c\`Xcf`h`Y]b` , VYf\`c`j`YfV`ch`VYgh`UbX`" `8Yf  
HfU`\_hcfZU\`fYf`V`]b`\_hY`]b`XYb`9b`hgWÅ`i`ggž`bUWÅ`i`]b`\_g`UVni`V]Y[ Ybž  
UVYf`XYf`5VV]Y[ Yj`cf[ Ub[ \`UhY`bcWÅ`b]WÅ`h`VY[ cbbYb`"  
;`ØW`\_]WÅ`Yfk`Y]gY`\_Ua`Yg`ni`\_Y]bYa`Ni`gUa`a`Yb`ghc`» ž`YX`cWÅ  
a`i`gghY`XYf` :`U\ fYf`XYg`HfUbgdc`fhYfg`Ui`gk`Y]WÅ`Ybž`i`a`Y]bYb  
I bZU``ni`j`Yfa`Y]XYb`" `8]Yg`ZØ\`fhY`XUni`ž`XUgg`Yf`j`cb`XYf` :`U\ fVU\`b  
UV`\_Ua`i`bX`]a`GhfU» Yb[ fUVYb`ni`a`GhY\`Yb`\_Ua`ž`k`Å\`fYbX`XUg  
 :`U\ fnYi [ `Xfc\`hY`i`a`ni`\_]ddYb`" `a`HfUbgdc`fhYf`VYZUbX`g]WÅ`Y]bY

, \*!Å\ f][ Y`F c`ghi \`ZU\ fYf]b"

8 Ub\_`XYg`gW`bY`Yb`9]b[ fY]ZYbg`j`cb`9fgh\Y`ZYfbž`X]Y`ni`a`HY]`a`]h  
HfU`\_hc`fYb`Ub`fØW`\_hYbž`\_cbb`hY`XUg`GW`]a`a`ghY`j`Yf\]bXYfh`k`YfXYb`  
G]Y`fY`hhY`hYb`X]Y`F c`ghi \`ZU\ fYf]b`Ui`g`XYa` :`U\fnYi` [ `i`bX`hfi` [ `Yb`  
g]Y`g]W`X`Yf`]bg` :`fY]Y`"æ`B`UW` [ `Ub` [ `ghY`hY`g]W` \`YfUi`gž`XUgg`X]Y`  
GYb]cf]b`i`bj`Yf`Y`mh`V`]YVž`k`Ug`i`bhYf`XYb` [ `Y` [ `YVYbYb`i`a`gh`Å`bXYb`  
U`g` [ `fc`»`Yg` ;`ØW`\_` [ `Yk`YfhY`h`k`YfXYb`\_`Ubb`"8`Yf`GUW`gW`UXYb`Ua`  
?`Y]bh`f`Ub`gd`cf`hYf`\]Y`h`g]W`]b` ;`fYbnYbž`UVYf`X]Y`Dc`]nY]`8]b[ c`Z]b`  
\`Uh`i`a` [ `Y\YbX`X]Y`9fa`]h`i`b` [ `Yb`ni`a`i`bZU`\`Yf` [ `Ub` [ `Y`  
Ui`Z` [ `Ybca`a`Yb`i`bX`dfØ`Zh`X]Y` [ `YbUi`Yb`i`a`gh`Å`bXY`XYg`J`cfZU`gž`  
k`]Y`]X`c`k`U`"XY`VYf]W`hYh`"

## 8]Y`6YXYi`hi`b[ `j`cb`9fgh\Y`ZYf!`?`i`fgYb`

æ`B`chZ`Å`Yb`\_`Ø`bbYb`GY`\_i`bXYb`Y`bhgW`X]Y`XYbX`gY]bž`i`bX`c`Zh`  
j`Yf` [ `Y\Yb`V]g`ni`a`9]bh`fY`ZYb`XYf`F`Y`h`i`b` [ `g`\_`f`Å`ZhY`a`]bXY`ghY`bg`UW`h`  
A`]bi`hYb`"8`Ug`nY][`hž`k`]Y`k`]W`h][`Y`g`]ghž`Ui`Z`9fgh\Y`ZYf`n`Å`\`Yb`ni`  
\_`Ø`bbYb`"9fghY`<`]ZY`\_`Ubb`b]W`h`bi`f`@`YVYb`fY`hhYbž`g]Y`]gh`Ui`W`X]Y`  
DZ]W`h`Y]bY`g`Y`XYb`"J`]Y`Y`A`YbgW`Yb`g]bX`Y`X`c`W`j`Yfi`bg]W`Y`fh`i`bX`  
\`UVYb`5b[`ghž`]b`\_`f]h]gW`Yb`G]hi`Uh]c`bYb`Y`hk`Ug`ZU`gW`ni`a`UW`Yb`  
8`Yg`\`U`V`g]bX`i`a`ZU`ggYbXY`9fghY!`<`]ZY!`?`i`fgY`j`cb`5bV]Y`hY`fb`k`]Y`  
XYb`æ`\`Ubb]hY`fb`gc`k`]W`h][`"æ`XYb`Y`mhYb`š`\`fYb`\`UVYb`ØVYf`  
`\$\$\$`\$\$\$`A`YbgW`Yb`Ub`X]Y`gYb`?`i`fgYb`hY][`Ybca`a`Ybž`i`bX`XUg`  
5b[`YV`ch`f]W`hY`h`g]W`\_`Ub`U`Y`5`hY`fg!`i`bX`6Yfi`Zg[`fi`ddYb`"5i`W`  
?`]bXYf`i`bX`š` [ `YbX`]W`Y`k`YfXYb` [ `Yn]Y`h`ni`9fgh\Y`ZYfb`  
Ui`g` [ `YV]`XYh`"

8]Y`æ`\`Ubb]hY`f`V]Y`hYb`Y]bY`J`]Y`n`U`\`j`cb`?`i`fgYb`Ub`ž`X]Y`g]W`i`bhYf`  
Ub`XY`fYa`\_`Ub`Df]j`UhdY`fg`cbYbž`9`hY`fb`i`bX` :`Ø`\`fY`fgW`X]Y]b`Ub`k`Å`fhY`f`  
f]W`hYb`"5i`W`i`bhY`fbY`\`a`Yb`\_`Ø`bbYb`]`\`fY`A`]hU`fVY]hYb`XYb`U`g`  
VY`hf]YV`]W`Y`9fgh\Y`ZYf`gW`i`Yb`U`ggYb`"8]Y`6`fc`gW`Ø`fY` :`]h]b`  
9fghYf`<`]ZY`X]Y`bh`?`i`fghY`]bY`a`Y`fb`U`g`k`]W`h][`Y`  
9f]bbYfi`b[`ggh`Ø`hnY`ZØ`f`XUg`9f`Y`fb`hY`"6Y]`Y`XYa`ZØ`b`ZhYb`  
9fk`UW`gYbYb`]Y` [ `Yb`X]Y`?`Yb`b`hb]ggY`Ui`g`XYa`9fghY!`<`]ZY!`?`i`fg`  
VY`fY]hg`a`Y`\`f`U`g`ZØ`b`Z`š`\`fY`ni`fØW`ž`XU`Y`f`]gh`Y]bY`fY` [ `Y`a`Å`][`Y`  
5i`Zf]gW`i`b[`XYf`?`Yb`b`hb]ggY`i`bVY`X]b[`h`Ub`ni`fU`hYbž`k`]Y`  
`c`\`Ubb]hY`f`"XY`VY`hc`b`h`"

# J ]Y`ZÀ`h][ Y`? i fgUb[ YVchY

8 Ug`8 Yi hgWXY`F chY`? fYi n`fB F? Ě`V]YhYh`YVYbZU`g`Y]bY`VfY]hY  
 DU`YhhY`Ub`9fghY!<]`ZY!`? i fgYb`Ub`"8 ]YgY`fY]WXYb`j`cb`Y]bYa  
 Y]bhÅ[ ][ Yb`; fi bX\_i fg`ZØf` : Ø`fYfgWXY]bVYk`YfVYf`V]g` \]b`ni  
 gdYn]Y`Yb` : cfhV]`Xi b[ Yb`ZØf`VYhf]YV`]WXY`9fgh`Y`ZYf`"8 Yf  
 F ch\_fYi n\_i fg`ZØf`9fghY`<]`ZY`XUi`Yfh`]b`XYf`FY[ Y`Y]bYb`HU[ `i bX  
 VYghY`h`Ui`g`bYi`b`i`bhYff]W`hgY]b`Y]hYb`" : Øf`VYgh]a`a`hY  
 N]Y`[ fi ddYbž`k ]Y`DYfgcbYbž`X]Y`a` ]h`? ]bXYfb`ni`hi`b` \UVYbž  
 k`YfXYb`Ub[ YdUgghY`? i fgY`Ub[ YVchYb`"Ni`XYa` [ ]Vh`Yg`XUg`A`cXi`  
 <Yfn!@`b[ Yb`!K ]YXYfVY`YVi`b[ ž`XUg`ZØf`j ]Y`Y`HY]`bY`a`Yf`j`cb  
 nYbhfU`Yf`6YXYi`hi`b[ ]ghž`i`a` ]b`B`chg]hi`Uh]cbYb`gW`bY`fYU[ ]YfYb  
 ni`\_ÖbbYb`"8 Ug`8 F? ` \Uh`Ui`W`gdYn]Y`Y`? i fgY`ZØf`đ [ YbX`]WXY  
 Ybhk ]W`Y`hž`gcXUgg`g]Y`ni`\_U`\_hj`Yb`<Y`ZYfb`k`YfXYb`\_ÖbbYbž`X]Y`]b  
 B`chZÀ`Yb`Y]b[ fY]ZYb`\_ÖbbYbž`k ]Y`Ui`Z`Xf`\_"XY`ni`Y`YgYb`]gh"

8 Yf`J`cfZU`]b`F`Y]gVUW`Yf]bbYfhi`bg`XUfUbž`k ]Y`Yb`hgWXY]XYbX  
 Y]bY`[ i`hY`5i`gV]Xi`b[ ]b`9fghYf`<]`ZY`gY]b`\_Ubb`gY]Yg`ZØf`XYb  
 5`hU[ `cXYf`]b`VfYbn`]Yb`G]hi`Uh]cbYb`"X`XYf`\_Ubb`Y]bYb`6Y]hfU[  
 `Y]ghYbž`k ]fX`ni`f`<Y`X]b`cXYf`ni`a`<Y`XYb`XYg`5`hU[ gi`bX`gc`hY  
 g]W`b]W`hgWXYi`Ybž`9fghY`<]`ZY`ni`Y`fbYb`"8 Ybb`a`UbW`a`U`]gh`Yg  
 [ YbUi`X]YgYf`A`i`hž`XYf`@YVYb`fYhhYh"

8 YhU]`g	
C fh	? fY]gghfU»Y`8 ; : `%-`VY]`F Y]gVUW`ž , ( % , & F Y]gVUW`ž`8 Yi`hgW`Ub`X
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "]Xck U"XY</li> <li>• k k k "`c` \Ubb]hYf"XY</li> <li>• k k k "Xf_"XY</li> </ul>

6 Ygi WXYb`G]Y`i`bg`Ui`Z`b`U[ !VUmYfb"XY