

NY]hfY]gY`]bg`A]hhY`U`hYf.
: Ua]`]YbZØ\fi b[`]b`B ÒfX`]b[Yb`Ua`%' "
> `]°

9f`YVYb`G]Y`Y]bY`NY]hfY]gY`]b`XUg`a]hhY`U`hYf`]W`Y`B ÒfX`]b[Yb`
VY]`Y]bYf`: Ua]`]YbZØ\fi b[`Ua`%' "\$+ "&\$&)"`>hnh
fYgYfj]YfYb`°



B ÒfX`]b[Ybž`8Yi hgW`U`bX`!`K`Ybb`]f`Ui`ZXYf`Gi`W`Y`b`UW`
Y]bYa`gdUbbYbXYb`: Ua]`]YbUi`gZi`[`gY]Xž`XUbb`a`Yf`_`h`Yi`W`X`Yb`
%'`" `& \$&)"`j`cf`"5b`X]YgYa`GcbbhU[`Z]bXYh`]b`B ÒfX`]b[Yb`Y]bY`
GhUXhZØ\fi b[`ZØf`: Ua]`]Yb`i`bX`?]bXYf`ghUhh`!`bhYf`XYa`A`chhc`
NY]hfY]gY`]b`XUg`a]hhY`U`hYf`]W`Y`B ÒfX`]b[Yb`"Agghg]W`X]Y`
;`YgW]W`hY`XYf`GhUXh`\Ui`hbU`\Yf`YVYb`"8]Y`Hci`f`VY[]bbhi`a`
%%`\$`\$`!` \fi`bX`XUi`Yfh`Yhk`U`-`\$`A`]bi`hYb`"8Yf`DfY]g`j`cb`+ž`\$` `dfc`
HY]`bY`a`Yf`i`bX`*`ž\$`\$` `ZØf`?]bXYf`a`UW`h`XUg`5b[`YV`ch`VY`gcb`XYfg`
UhhfU`_hj`" `HfY`Zhi`Yi`W`U`b`X`Yf`F`Uh`\Ui`ghfY`ddY`Ua`A`Uf`_`hd`Uhn`i`bX`
Yf`_i`bXYh`a`]h`Y]bYa`Yf`ZU`fYbYb`;`i`]XY`X]Y`Y]bn][`Ufh][`Yb`9W`_Yb`
X]YgYf`\]ghcf]gW`Yb`GhUXh`"9]bY`j`cf`Yf][`Y`F`YgYfj`]Yfi`b[`k`]fX`

Ya dZc\`Yb`i bX`_Ubb`VY]`XYf`Hci f]gh!`bZcfa Uh]cb`i bhYf`XYf
HY`YZcbbi a a Yf`\$- \$, %, (%%*`[Yh`h][h`k YfXYb`"8cbUi`!F]Yg
U_hi`Y`VYf]W`hYh`ØVYf`X]YgYg`gdUbbYbXY`9j`Ybh"

5VYf`B`ØfX`]b[Yb`\Uh`bcW`a Y`f`ni`V]YhYb`°8]Y`GhUXhž`X]Y
GW`U[nY]`Yb`Xi fW`]\fY`VYY]bXfi W`_YbXYž`_ca`d`Yhh`VY[Y`VUfY
GhUXha`Ui`Yf`a`UW`hž`]gh`Ui`W`VY`_Ubbh`ZØf`XYb`9]bgW`U[_fUhYf
Y]bYg`A`YhYcf]hYb`i bX`\Uh`XUVY]`Xi fW`Ui`g`XUg`DchYbn]U`ž`g]W`
i bhYf`XYb`GY`Yb`gk`ØfX][_Y]hYb`6UmYf]gW`!GW`k`UVYb`g`ni
VY`Ui`dhYb`"9]b`Fi`bX[Ub[`Xi fW`X]Y`GhUXh`nY][h`X]Y`a`U`Yf]gW`Yb
: UW`k`Yf`_`Ai`gYf`i`bX`i`f][Yb`;`UggYbž`X]Y`Ui`g`Y]bYf`UbXYfYb`NY]h
ni`ghUa`a`Yb`gW`Y]bYb`"B]bUg`: UW`k`Yf`_]YVY`\YVh`X]Y
W`Ufa`UbhY`5`hghUXh`i`bX`XYfYb`VYXYi`hYbXY`_i`hi`fY`Y`;`YgW`]W`hY
\Yfj`cf"

8]Y`I`a`[`YVi`b[`Yf`_i`bXYb

B`ØfX`]b[Yb`]Y[h]b`Y]bYf`FY[]cb`j`c`Yf`A`Ø[`]W`_Y]hYb`"8]Y
I`a`[`YVi`b[ž`VY`_Ubbh`U`g`6UmYf]gW`!GW`k`UVYbž`\Uh`Y]b][Yg`ZØf
B`Uhi`f`]YV`UVYfž`;`YgW`]W`hg]bhYfYgg]YfhY`i`bX`:`Ua`]`Yb`ni`V]YhYb`
Gh`X`hYhf]dg`b`UW`5i`[`gVi`f[`cXYf`8]`]b[Yb`Ub`XYf`8cbUi`ž`k`c
VYY]bXfi W`_YbXY`GW`ØggYf`i`bX`\]ghcf]gW`Y`6Ui`k`Yf`_Y`Ui`Z
9bhXYW`_i`b[`k`UfhYbž`g]bX`Y]b`A`i`gg`"I`bX`ZØf`X]Y`?`Y]bg`hYb`[`]Vh`Yg
]b`XYf`B`Å`\Y`@9;`C`@5B`8`8Yi`hgW`_UbX`i`bX`XYb`bYi`Yf`ØZb`YhYb
D9DD5`D`= `DUf`ž`X]Y`YXYg`?`]bXYf`Yfn`\`Ø`Yf`gW`U[Yb`UggYb`"
CbY`A`]`]cb`D`UW`g`bYbbh`Y]b][Y`XYf`UhhfU`_hj`ghYb`5i`gZi`[`gn]Y`Y
]b`XYf`FY[]cb"

8]Y`GhUXh`gY`Vgh]gh`b]W`h`bi`f`Y]b`5bn]Y`i`b[`gdi`b`_h`ZØf
;`YgW`]W`hg]bhYfYgg]YfhY`ž`gcbXYfb`Ui`W`ZØf`X]Y`[`YgUa`hY`:`Ua`]`Y`"
J`cb`U`d`U`_U`!VY[`Y]ghYfhYb`:`Y]bgW`a`YW`Yfbž`X]Y`Ui`Z`XYb`@Ja`U!
i`bX`5`d`U`_U`ØZb`i]b`XYf`I`a`[`YVi`b[`X]Y`fi`]\][Yb`H]YfY
_YbbYb`YfbYb`a`ØW`hYbž`V]g`ni`F`UXZU`fYb`]a`;`YcdUf`_F]Yg`_`Yf
Z]bXYh`k`]f`_]W`Y`XYf`Yhk`Ug`b`UW`gY]bYa`;`YgW`a`UW`"8]Y
gdYn]Y`Y`6UmYf]gW`!GW`k`UVYb`@Ui`gW`h`ci`f!5dd`V]YhYh
gdUbbYbXY`;`YgW`]W`hYb`i`bX`]bhYfYggUbhY`bZcfa`Uh]cbYb`ni
j`YfgW`]YXYbYb`GY`Yb`gk`ØfX][_Y]hYb`]b`XYf`;`Y[`YbX`"

A]h`Y]bYf'gc`j]Y`ZÅ`h][Yb`5i gk U\``Ub`5_hj]hÅhYb`i bX
 GY\Ybgk ØfX][_Y]hYb`]gh`6UmYf]gWk!GWk UVYb`XYf`]XYU`Y`C fh`ZØf
 Y]bYb`i bj Yf[Ygg`]WkYb`i: Ua `]YbUi gZi [``8]Y`VYj c fghY\YbXY
 GhUXhZØ\fi b[`]b`B ØfX`]b[Yb`j Yfgdf]Wk h`Y]b`k Y]hYfYg`<][\`][\h`]b
 X]YgYa `k i bXYfj c``Yb`HY]`8Yi hgWk`UbXg`ni `k YfXYb"

8YhU]`g	
C fh	B ØfX`]b[Yb`ž8Yi hgWk`UbX
E i Y``Yb	<ul style="list-style-type: none"> • k k k "XcbUi !f]Yg!U_hi Y``"XY • b]bUgZUWk Yf_`]YVY"XY • cbY!a]``]cb!d`UWg"Wca

6Ygi WkYb`G]Y`i bg`Ui Z.`bU[!VUmYfb"XY