

@Ub [ YbVUW X Yf ; fi bXgW i `Y`ghUfhYh  
Ui ZfY [ YbXYb `l bhYff]W h`]a `K U`X °

@Ub [ YbVUW X `V]YhYh`UV`Gca a Yf`&\$&) `l bhYff]W h`]a `K U`X  
Ub" `8Yf`GW i `k U`X`ZØfXYfh`BUW X`U`h][ `Y]hi bX`gcn]U`Y  
?ca dYhYbnYb`XYf`GW Ø`Yf"



@Ub [ YbVUW ž`8Yi hgW X `UbX `!`!`@Ub [ YbVUW `k ]fX`UV`XYa  
\_ca a YbXYb`GW i `U`f`Yhk Ug [ Ubñ`6YgcbXYfYg`Y]b [ YZØ`fh`XYf  
l bhYff]W h`]a `K U`X`8]Y`c`\_U`Y` ; fi bXgW i `Y`ni gUa a Yb`a ]h`XYf  
; Ya Y]bXY`d`Ubhž`Y]bYb`GW i `k U`X`ni `fYU`]g]YfYbž`XYf`b]W h`bi f  
U`g`bYi Yf`@Yfbc`fh`X]Yb`hž`gcbXYfb`Ui W X]Y`6Y [ Y]ghYfi b [ `XYf  
? ]bXYf`ZØ`f`X]Y`BUhi`f`k`YW`\_`h`8]Y`!`h]Uh]j Y` [ Y`h`Ui`Z`X]Y`Yb [ U [ ]YfhY  
@Y`fYf]b`A ]f]Ua `6UmY`f`Y]b`ni`fØW`ž`X]Y`X]Y`≠YY`XYf  
K U`Xd`ÄXU [ c [ ]\_ ]b`X]Y`GW i `Yb`Vf]b [ h`8]YgYg`?cbnYdh`V]YhYh`XYb  
\_Y]bYb`@YfbYbXYb`X]Y`A`Ö [ `]W`\_Y]hž`]b`Y]bYa `bUhi`fbU`Yb`l`a`ZY`X  
Z`ÄW`YfØVYf [ fY]ZYbX`ni`YfbYb`i`bX`g]W`VYgcbXYfg`a ]h`H`Y`a`Yb  
k ]Y`BUW X`U`h][ `Y]hi`Ui`gY]bUbXYfni`gYmYb`"A`Yf`\_i`f`VYf]W`hY`hž`X`Ugg  
Y`XY`?`UggY`Y]bYb`ZYghYb`K`cW`Yb`hU [ `]a`K`U`X`j`YfVf]b [ Yb`k ]fXž  
Ui »Yf`VY]`ghUf`\_Ya`f`Y [ Yb`i`bX`Ghi`fa`"

9]b`k Y]hYfYf`HY]`X]YgYg`Dfc`Y`hg`]gh`XYf`gc [ YbUbbhY  
K U`Xfi W\_gUW`"8 Uf]b`Z]bXYb`X]Y`GW`Ø`Yf.]bbYb`k ]W`h][ Y`i`hYbg]`Yb  
k ]Y`GcbbYbWfYa`Yž`ϕgY`\_hYbgdfUmž`?UddYb`i`bX`A`Ø`hØhYb`"Ni`XYa  
ZØ`fYb`X]Y`? ]bXYf`Y]b`K U`XVØW`\_Y]bž`]b`XYa`\_g]Y`]\fY`9f`YVb]ggY  
ZYgh`U`hYb`\_ØbbYb`"6Øf[ Yfa`Y]ghYf]b`Gi`gUbbY`<cmYf`i`bhYfghØhnh  
XUg`J`cf`UVYb`i`bX`\_`YVh`X]Y`J`cfhY]Y`XYf`bUhØf`]W`Yb`i`a`[ YVi`b[  
XYg`GW`i`k U`XYg`\_`Yfj`cfž`X]Y`XYb`GW`Ø`Yfb`b]W`h`bi`f`K`]ggYb  
j`Yfa`]hY`hž`gcbXYfb`Ui`W`\_`gc]U`Y`:`Ä`][`\_Y]hYb`ZØfXYfh"

## 8 Ug`?`cbnYdh`XYf`K`U`Xd`ÄXU[`c`[`]\_

8 Ug`?`cbnYdh`XYf`K`U`Xd`ÄXU[`c`[`]\_`\_`Uh`g]W`\_`]b`XYb`\_`YhnhYb`\_`ϕ`\_`fYb  
]a`a`Yf`gh`Äf`\_`Yf`YhUV`\_`Yfh`i`bX`[`Yk`]bbh`Ub`6YXY`i`hi`b[`"8]YgY`:`cfa  
XYf`6]`Xi`b[`ZØfXYfh`b]W`h`bi`f`XUg`J`Yfgh`Äb`Xb]g`i`bX`X]Y`5`\_`nYdhUbn  
ZØf`bUW`\_`U`h][`Y`K`U`XVYk`]fhgW`U`Zi`b[`ž`gcbXYfb`VYfY]hYh`X]Y  
GW`Ø`Yf.]bbYb`Ui`W`\_`Ui`Z]Y]b`Y`gY`VghVYgh]a`a`hY`A`]h[`YghU`hi`b[`\_`]\`fYf  
l`a`k`Y`h`j`cf`"@Ui`h`@K`:`6UmYfb`\_`ØbbYb`X]Y`? ]bXYf`Xi`fW`\_`XYb  
l`bhYff]W`h]a`\_`K`U`X`gc]U`Y`i`bX`Ya`ch]cbU`Y`?`ca`dYhYbnYb  
Ybhk`]W`\_`Y`b`i`bX`\_`YfbYbž`J`YfUbhk`cfhi`b[`ZØf`X]Y`BUhi`f`ni  
ØVYfbY`\_`a`Yb"

BcW`\_`]bhYfYggUbhYf`k`]fX`Yg`Xi`fW`\_`XYb`6`]W`\_`ØVYf`X]Y`:`fYbnYb`XYf  
;`Ya`Y]bXY`\_`]\`bUi`g`"ϕ`B`UW`VUfc`fh`<Øf[`Yfhg`\_`Ui`gYb`[`]Vh`Yg`VYfY]hg  
gY]h`A`U]`&\$&(`Y]bY`Ä`\_`b`]W`Y`DfU]`]gž`k`c`k`ØW`Yb`h]W`\_`Y]b`HU[`\_`]a  
K`U`X`i`bhYff]W`hYh`k`]fX`"8]YgY`\_`ϕ]h]Uh]j`Y`k`]fX`j`cb`XYb`GW`Ø`Yfb  
[`YfbY`Ub[`Ybca`a`Yb`i`bX`nY][`hž`k`]Y`d`cg]h]j`\_`Y]b`gc`W`Yf`5bgUhm]b  
XYf`gW`i`\_`]gW`Yb`5i`gV]`Xi`b[`\_`Ui`Z[`Ybca`a`Yb`k`]fX`"8]Y  
@Ub[`YbVUW`Yf`:`fi`bXgW`i`\_`Y`gYhnh`bi`b`Ui`Z`X]YgYb`VYk`Ä`\_`fhYb`K`Y[  
i`bX`\_`ccdYf]Yfh`Yb[`\_`a`]h`XYa`\_`Xcfh][`Yb`GW`i`k`U`X"

## < ]ghc`f]gW`Yf`K`YfXY[`Ub[`\_`XYf`GW`i`k`Ä`XYf`

8]Y`\_`XY`XYf`GW`i`k`Ä`XYf`\_`Uh]`\_`fY`K`i`fnY`b`]b`GW`\_`Ygk`][`!`<`c`ghY]bž  
k`c`VYfY]hg`%`-`(`X]Y`YfghYb`GW`i`k`Ä`XYf`Ui`Z`?`U`\_`gW`\_`Ä[`Yb  
YbhghUbXYb`"ϕ`bYf`\_`U`V`k`Yb][`Yf`\_`ϕ`\_`fY`gh]Y[`\_`X]Y`NU`\_`\_`Ui`Z`ØVYf  
%`\$`\$`\$`GW`i`k`Ä`XYf`"8]YgY`\_`@Yfbc`fhY`i`bhYfghØhnhYb`X]Y`gW`i`\_`]gW`Y  
l`a`k`Y`hV]`Xi`b[`\_`i`bX`g]bX`Ui`W`\_`U`g`HY]`\_`bUW`\_`U`h][`Yf`9bhk`]W`\_`i`b[  
]a`\_`FU`\_`a`Yb`j`cb`5[`YbXU`\_`&%`ni`\_`j`YfghY`\_`Yb`"ϕ`6UmYfb`YfZfY`i`h]g]W`

X]Y`K U`XdÅXU[ c [ ]\_`YVYbZU`g`ni bY\`a YbXYf`6Y`YVh\Y]hž`i bX`Yg  
k ]fX`fY[ Y`a Å» ][ `Ub`XYf`K Y]hYfYbhk ]W\_`i b[ `X]YgYf`?cbnYdhY  
[ YUfVY]hYh`Gc`k YfXYb`n"6" `]b`GW`Ygk ][ !<c`ghY]b`gY]h`&\$%\*  
Å\`f`]W`U`hY`GW`i`k Å`XYf`fYj ]hU`]g]Yfh`i bX`a ]h`Y]bYa  
@JbXYgk U`XgW`i `dfY]g`Ui g[ YnY]W`bYhž`i a `j cfV]`X`]W`Y  
K U`XUfVY]h`ni `c`b`c`f]YfYb`f`G8K Ł"

8Yf`:`c\_`i g`Ui Z`bUhi fbU\`Y`6]`Xi b[ `nY][ hž`k ]Y`k ]W`h][ `Yg`]ghž`XYb  
?]bXYfb`b]W`h`bi f`K ]ggYb`ni `j Yfa ]hhY`bž`gc`bXYfb`g]Y`Ui W`  
Ya ch]cbU`a ]h`XYf`B`Uhi f`ni `j YfV]bXYb`"8Yf`i bhYff]W`h`]a `K U`X  
V]YhYh`XUVY]`X]Y`A Ò[ `]W`\_Y]hž`XUgg`X]Y`GW`Ø`Yf.`]bbYb  
gY`Vghk ]f\_gUa `k YfXYb`i bX`Xi fW`i [ Ya Y]bgW`UZh]W`Yg`@YfbYb  
J YfUbhk cfhi b[ `ZØf`X]Y`i a k Y`h`ØVYfbY\`a Yb"

8YhU]`g	
C fh	@Jb[ YbVUW`ž`8Yi hgW`U`bX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "a Yf`_i f"XY</li> <li>• k k k "gXk "XY</li> <li>• k k k "`k Z"VUmYfb"XY</li> </ul>

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