

# 6Ui [ YbY\ a ][ i b[ 'Z0f`J UVU`]!GdU`]b C`W\ ]b[ . `B Yi Yg`9f\c`i b[ g!DUfUX]Yg`bU\h°

8 Ug`@UbXfUhgUa h: 0fghYbZY`XVfi W\_`[ YbY\ a ][ hY`XYb`6Ui  
XYg`J UVU`]!GdUg`]b`C`W\ ]b[ ž`XYf`K Y``bYgg`i bX`9f\c`i b[  
Z0fXYfh"



C`W\ ]b[ ž`8 Yi hgW\`UbX`!`5a``%,`" `: ; ` ' ] & \$ & ) ` [ UV`XUg`@UbXfUhgUa h  
: 0fghYbZY`XVfi W\_`[ f0bYg`@]W\hZ0f`XUg`J UVU`]!GdU`]b`C`W\ ]b[ " `8 ]Y  
6Ui [ YbY\ a ][ i b[ `]gh`Y]b`k ]W\h[ Yf`GW\ f]hh`Z0f`XUg`[ Yd`UbhY  
9f\c`i b[ gdUfUX]Ygž`XUg`X]Y`F`Y[ ]cb`Yf\YV`]W\`VYfY]W\Yfb`k ]fX"  
8]YgY`bYi Y`K Y``bYggUb`U[ Y`k ]fX`b]W\h`bi`f`Y]bYb`GUi`bU!`i`bX`GdU!  
6YfY]W\ž`gcbXYfb`Ui`W\`[ Ughfcbca ]gW\Y`5b[ YVchY`i`bX`Y]bYb  
<chY`VYfY]W\`gck ]Y`i`bhYfgW\]YX`]W\Y`GW\k ]a`a`!Dcc`g`i`a`ZUggYb"  
8]Y`;`YbY\ a ][ i b[ `]\_Ua``k`Yb[ ]Yf`U`g`j ]Yf`A`cbUhY`bUW\`XYa  
#\_fUZhYfYhYb`XYg`6YVUi`i`b[ gd`Ub gž`k`Ug`X]Y`8`mbUa ]\_`XYg`Dfc`Y`\_hg  
i`bhYfghY]W\h`"@UbXfUh`H\ca`Ug`?`Ufa`Ug]b`nY][ hY`g]W\`VY[ ]Y]ghYfh  
j`cb`X]YgYf`:`fY]nY]ha`0[ `]W\`\_Y]hž`X]Y`XYb`K ]fhgW\UZhg!`i`bX  
Hci`f]ga`i`gghUbXcfh: 0fghYbZY`XVfi W\_`ghÅf`\_Yb`gc``ž`k ]Y``fU!ZZV"XY  
VYf]W\hYh"

8 Ug`J UVU`!GdU`k ]fX`ja` ; Yk YfVY[ YV]Yh; Y]gY`Vi ``UW ž`X]fY`\_h`Ua  
GhØfnYf`K Y]\Yfž`Yb`hghY`Yb`i bX`Y]bY`ϕj`Ygh]h]cb`j`cb`Yhk U`(\$  
A`j`cbYb`9i`fc`XUfghY`Yb`"8]Y`?`Ò`bYf`J UVU`!`?`YhY ž`X]Y`VYfY]hg`j`b  
8 ØggY`XcfZ`i bX`6Yf`b`YfZc`[ fY]W`GdUg`VYhfY]Vhž`d`Ubh`Y]b  
GUi bUXcfZ`ja`VU`bYg]gW`Yb`Gh]"8]YgYg`k ]fX`Ui`ZY]bYf  
VYY]bXfi`W`YbXYb`:`À`W`Y`j`cb`" \*"\$`\$`\$`E`i`UXfUha`YhYfb`D`Uhn`ZØf  
nk`Ò`Z`GUi`bYbž`ϕ`bYb`!`i`bX`5i`»`Ybdcc`g`gck`]Y`F`ØW`ni`[`gc`fhY  
V]YhYb`"6Ygc`bXYfg`gdUbbYbX`]ghž`XUgg`XYf`[`Yd`UbhY  
HU[`Ygh]W`YhdfY]g`VY]fi`bX`" -`9i`fc`"Y[`Yb`k`]fX`ž`k`À`fYbX  
Ga`Ufhd`cbYg`ja`GdU!6YfY]W`j`YfVchYb`g]bX`"8]Y`J`Yfa`i`hi`b[``]Y[`h  
bU`Yž`XUgg`X]Y`5b`U[`Y`ni`Yf`c`i`b[`gVYXØfZh][`Yb`9`hYfb`d`UggYb  
k`]fX`ž`k`À`fYbX`bcW`i`b`\_`Uf`]ghž`cV`Yg`Y]bY`5`hYfgVY[`fYbni`b[  
[`YVYb`k`]fX`"8]YgY`BYi`][`\_Y]hYb`ghUa`a`Yb`j`cb`  
h\Yfa`YbdcfhU`"XY"

## D`Ubi b[ `i`bX`l`a`gYhni`b[

8]Y`l`a`gYhni`b[`XYg`Dfc`Y`\_hg`ghY`h`YXcW`bcW`i`bhYf`XYa  
J`cfVY`U`hž`XUgg`Yg`Xi`fW`j`YfgW`]YXYbY`;`fYa`]Yb`[`YbY`a`][`h`k`]fX`"  
GcVU`X`X]YgY`<`ØfXYb`[`Ybca`a`Yb`g]bX`ž`ghUfhYh`j`cfUi`gg]W`h`]W  
Y]bY`6Ui`nY]h`j`cb`W]fWU`Y]bY]b`U`V`>`U`fYb`":`Øf`X]Y`D`Ubi`b[`i`bX  
XYb`6Ui`XYf`K`Y`bYggUb`U[`Y`nY]W`bYh`X]Y`:`]fa`U`<`@D9FH  
j`YfUbhk`cfh]W`ž`X]Y`i`a`ZUggYbXY`8]YbghY]ghi`b[`Yb`UbV]YhYhž`j`cb  
XYf`9b`hk`i`fZgd`Ubi`b[`V]g`ni`f`gW`ØggY`ZYfh][`Yb`,`VYf[`UVY`"K`]W`h][  
]ghž`XUgg`X]Y`j`YfgW`]YXYbYb`6YfY]W`Y`XYf`5b`U[`Y`k`]Y`9a`dZUb[`ž  
l`a`\_`Y]XYž`:`]hbYggž`K`À`fa`Yf`À`i`a`Y`i`bX`K`UggYfVYfY]W`i`d`fU`\_h]gW  
i`bX`Ub`gd`fYW`YbX`[`YghU`hYh`k`YfXYbž`XUa`]h`X]Y`;`À`ghY`Y]b`fi`bXi`a  
Ub[`YbY`a`Yg`9f`YVb]g`U`UVYbž`k`]Y`Ui`Z`]`d`Y`fh`"Yi`XUf[`Y`Y[`h`k`]fX`"

8 Ug`N]Y`]gh`Ygž`hÀ[``]W`fi`bX`)`\$\$`6Ygi`W`Yf`ni`Ya`dZUb[`Yb`ž`k`Ug  
b]W`h`bi`f`XYb`:`fY]nY]hk`Yfh`XYf`F`Y[`]cb`Y`Vhž`gcbXYfb`Ui`W`V]g`ni  
&\$`\$`bYi`Y`5fVY]hgd`À`hnY`gW`UZZYb`\_`Ubb`"6Øf[`Yfa`Y]ghYf`5bXfYUg  
A`U[`[`i`bX`K`]fhgW`UZhgfYZYfYb`h`A`UfW`";`Ya`a`Y`\_`Y`nY][`Yb`g]W  
cdh]a`]gh]gW`i`bX`[`Y`Yb`XUj`cb`Ui`gž`XUgg`XUg`Yf`Ø`hY  
J`Yf`\_`Y`fgUi`Z`\_`ca`a`Yb`Ua`GhUbXcfh`\_`Y]b`[`fc`»`Yg`DfcV`Ya`XUfghY`h`  
ϕ`XYf`J`Yf[`Ub[`Yb`Y]h`gW`Y]hYfhYb`À`b`]W`Y`J`cf`UVYb`]b`C`W`b[  
Ui`Z[`fi`bX`j`cb`A`]gghfUi`Yb`]b`XYf`;`Ya`Y]bXYž`XcW`X]Yga`U`  
gW`Y]bYb`X]Y`DYfgdY`\_h]`Yb`j`]Y`j`Yfgd`fYW`YbX`ni`gY]b"

ðg[ YgUa hij Yfgdf]W\hXUg`J UVU`!GdU`b`C`W\]b[ `Y]bY`gdUbbYbXY  
 9fk Y]hYfi b[ `XYg`fY]nY]hUb[ YVchg`i bX`\_ÒbbhY`XYf`FY[ ]cb`b]W\h  
 bi f`K c`\`VYZ]bXYbž`gcbXYfb`Ui W\`k ]fhgW\UZh`]W\Yb`5i ZgW\k i b[  
 Vf]b[ Yb``6`Y]VYb`G]Y`XfUbž`k ]Y`g]W\`X]YgYg`j ]Y`j YfgdfYW\YbXY  
 Dfc`Y`\_h`k Y]hYfYb`k ]W`Y`h`

8YhU]`g	
C fh	C`W\]b[ ž`8Yi hgW\`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "`fU!ZZV"XY</li> <li>• k k k "h\Yfa YbdcfhU"XY</li> <li>• k k k "\`dYfh"Yi</li> </ul>

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