

DZY [ Y!GW b ]hnY`^U[ X`VY[ Y]ghYfh`GW Ø`Yf.  
6Yfi ZY`gd]Y`Yf]gW`Yb hXYW\_Yb °

GWØ`Yf`XYf`\* F`]b`@UbXgVYf[ `Yf`YVYb`DZY[ YVYfi ZY  
]bhYfU\_hj] `Ua``%\$`" † b]`&\$&) "`†h]Uhj] Yb`ni`f  
6Yfi Zgcf]Ybh]Yfi b[ `ghÄf\_Yb`BUW`k`i`W`g"



@UbXgVYf[ `Ua` `@YW`ž`8`Yi`hgW`UbX`!`5a``%\$`" † b]`&\$&) `ZUbX`Ub  
XYf`x`Ubb!K`]b\_`cZYf!FYU`gW`i`Y`f`K`F`L`]b`@UbXgVYf[ `Y]bY  
gdUbbYbXY`DZY[ Y!GW b ]hnY`^U[ X`ghUhh`X]Y`fi`bX`%(`\$`GWØ`Yf]bbYb  
i`bX`GWØ`Yf`XYf`,`"?`UggYb`]b`XYb`6Ubb`nc[ "`8]Y`J`YfUbghU`hi`b[`ž  
cf[ Ub]g]Yfh]j`ca`5i`gV]`Xi`b[`gj`YfVi`bX`DZY[ Y`@UbXgVYf[ `Ua` `@YW`ž  
`UhhY`XUg`N]Y`ž`XYb`†`[`YbX`]W`Yb`Ui`Z]bhYfU\_hj]`Y`5fh`i`bX`K`Y]gY  
XYb`DZY[ YVYfi`ZbÄ`Yfni`Vf]b[`Yb`"<]YfVY][`]b[ `Yg`b]W`h`bi`fi`a  
gd]Y`Yf]gW`Y`9`Ya`YbhY`ž`gcbXYfb`Ui`W`i`a`dfUI`]gbU`Y`9]bV`]W\_Y`]b  
X]Y`<`YfUi`gZc`fXYfi`b[`Yb`i`bX`A`Ö[ `]W`\_Y]hYb`XYg`DZY[ YVYfi`Zg`  
[@UbX\\_fY\]g`@UbXgVYf\[ `VYf\]W`hYh`ØVYf`X\]Y`j`YfgW`\]YXYbYb  
GhUh\]cbYbž`X\]Y`XYb`†`b\[`Yb`HY\]`bY`a`YbXYb`Y\]b`i`a`ZUggYbXYg`6\]`X  
XYg`6Yfi`ZgZY`XYg`VchYb"](#)

8]Y`GW\ b]hnY`U[ X`i a ZUgghY`gYW\ g`UVk YW\ g`i b[ gfY]W\ Y  
GhUh]cbYbž`Ub`XYbYb`X]Y`GW\Ø`Yf]bbYb`i bX`GW\Ø`Yf`i bhYf  
UbXYfYa`9fghY`<]ZY`Yf`YfbhYbž`Ub`Y]bYa`A cV]`hÅhgdUfW\i fg  
hY]`bU\ a Yb`i bX`Ub`8Ya Ybng]a i`Uh]cbggd]Y`Yb`gck ]Y`Y]bYf  
FUi gW\ Vf]`Yb!7\U`Yb[ Y`ni f`Gi W\ hdfÅj Ybh]cb`a ]hk ]f\_hYb`"5i W\  
X]Y`<ÅbXYXYg]bZY\_h]cb`i bX`Y]b`?Uff]YfYhi fa`ni f  
DZY[ YUi gV]`Xi b[ `ghUbXYb`Ui ZXYa`Dfc[ fUa`a`"8]YgY`5\_h]cbYb  
k UfYb`b]W\ h`bi f`Y\ffY]W\ ž`gc bXYfb`VchYb`XYb`?]Xg`Ui W\`X]Y  
A Ò[ `]W\ \_Y]hž`gd]Y`Yf]gW\`Ub`X]Y`H\Ya Yb`XYf`DZY[ Y`\YfUb[ YZØ\ fh  
ni`k YfXYb`"8 Ug`9b[ U[ Ya Ybh`XYg`@UbX\_fY]gYg`ZØf`Y]bY`U\_h]j Y  
6Yfi Zgc f]Ybh]Yfi b[ `]gh`gdØfVUfž`YVYbgc`k ]Y`X]Y`dcg]h]j Y`F`YgcbUbN  
XYf`ž [ YbX`]W\ Yb`ni`X]YgYf`A U» bU\ a Y"

## J ]Y`ZU`h`XYf`DZY[ YVYfi ZY

8cW\`k Ug`a UW\ h`XYb`DZY[ YVYfi ZY][ Ybh]W\`gc`j ]Y`ZÅ`h][ 3`8Yf  
6Yfi ZgVYfY]W\`j YfY]bh`XfY]`<Ui dhVYfi ZY.`X]Y`; Ygi bX\Y]hg!`i bX  
?fUb\_YbdZY[ Yž`X]Y`?]bXYf\_fUb\_YbdZY[ Y`gck ]Y`X]Y`5`hYbdZY[ Y`  
**DZY[ YUi gV]`Xi b[ "bYh`k Y]gh`XUfUi Z`]bž`XUgg`U`Y**  
5i gni V]`XYbXYb`]b`XYf`DZY[ Y`a ]h`XYa`N]Y`ghUfhYbž  
DZY[ YZUW\ ZFUi`cXYf`DZY[ YZUW\ a`Ubb`ni`k YfXYb`"B UW\`Y]bYf  
[ fi bX`Y[ YbXYb`5i gV]`Xi b[ `UVYb`g]Y`X]Y`A Ò[ `]W\ \_Y]hž`g]W\`Ui Z  
Y]bYb`XYf`6YfY]W\`Y`ni`gdYn]U`g]YfYbž`k ]Y`Yhk`U`X]Y`5`hYbdZY[ Y  
cXYf`X]Y`?]bXYf\_fUb\_YbdZY[ Y`"8]YgY`J ]Y`ZU`h]gh`Ygž`X]Y`j ]Y`Y`ni  
Y]bYa`9]bgh]Y[ `]b`X]YgYb`6Yfi Z`a`ch]j ]Yfhž`b]W\`h`ni`Y`hnhž`k Y]`X]Y  
B UW\ ZFU[ Y`bUW\`: UW\ \_fÅZhYb`]b`XYf`DZY[ YVfUbW\`Y`ghYh][`k`ÅW\`gh"

8]Y`5i gV]`Xi b[ `ni a`DZY[ Y\Y`ZYfž`Y]bY`j Yf\_ØfnhY`J Uf]UbhY`XYf  
DZY[ YZUW\ \_fUZh!5i gV]`Xi b[ ž`f]W\`hYh`g]W\`Ub`DYfgcbYb`a ]h`Y]bYa  
<Ui dhgW\`i`UVgW\`i`gg`"8]YgY`5i gni V]`XYbXYb`i bhYfghØhnYb  
DZY[ YZUW\`Yi hY`i bX`Y`fnhY`VY]`j YfgW\ ]YXYbYb`5i Z[ UVYbž`k ]Y`XYa  
A YggYb`XYg`6`i hXfi W\_g`cXYf`XYf`<]ZY`VY]`XYf`?ØfdYfdZY[ Y`"8]YgY  
: i b\_h]cb`]gh]b`j ]Y`Yb`9]bf]W\`hi b[ Yb`i bj Yfn]W\`hVUfž`k Ug`X]Y  
6YXYi hi b[ `XYf`DZY[ Y\Y`ZYf`]a`?fUb\_Yb\Ui gU`hU[ `i bhYfghfY]W\`h`  
**5i gV]`Xi b[ "XY`YVh`Yfj`cfž`XUgg`]b`X]YgYa`6Yfi ZgZY`X`YW\`hY**  
?Uff]YfYa Ò[ `]W\ \_Y]hYb`k UfhYbž`X]Y`Yg`Yfa Ò[ `]W\ Ybž`]bbYf\U`V  
\_ØfnYghYf`NY]h`Y]bYb`6Yfi ZgUVgW\`i`gg`ni`Yf`Ub[ Yb"

# 9]b`6`]W\_`]b`X]Y`Ni`\_i`bZh

8Yf`9fZc`[`XYf`DZY[`Y!GW`b]hnY`U[`X`\Uh`X]Y`ϕ]h]Uhc`fYb`VYfY]hg  
 ØVYf`Y]bY`fY[`Y`a`Å»][`Y`8i`fW`ZØ\fi`b[`Ub`k`Y]hYfYb`GW`i`Yb`]a  
 @UbX`\_fY]g`bUW`XYb`\_Yb`UggYb`"9g`]gh`ni`gdØfYb`ž`XUgg`XUg  
 9b[`U[`Ya`Ybh`XYg`@UbX`\_fY]gYg`@UbXgVYf[`Ua`@YW`ZØf`X]Y  
 BUW`k`i`W`gZØfXYfi`b[`i`bX`Y]bY`U`\_h]j`Y`6Yfi`Zgc`f]Ybh]Yfi`b[`]b`XYf  
 DZY[`Y`ni`Y]bYa`YW`hYb`;`Yk`]bb`ZØf`X]Y`GW`Ø`Yf`i`bX`X]Y`FY[`]cb  
 k`YfXYb`\_Ubb`"8Ub`\_Ub`U`Y`I`bhYfghØhnYfž`XUfi`bhYf`5a`Vi`Ub`hY  
 DZY[`YX]YbghYž`GW`i`Yb`i`bX`;`Ygi`bX`Y]hg]bgh]hi`h]cbYb`ž`X]Y`X]YgY  
 k`]W`h][`Y`ϕ]h]Uh]j`Y`Yfa`Ò[`]W`h`\UVYb`"

;`YfUXY`]b`Y]bYf`NY]hž`]b`XYf`X]Y`DZY[`YVfUbW`Y`Xf]b[`YbX  
 J`Yfgh`Åf`\_i`b[`]VYb`Øh][`hž`]gh`Yg`k`]W`h][`Yf`XYbb`Yž`↑`b[`Y`A`YbgW`Yb  
 ZØf`X]YgYb`6Yfi`Zni`VY[`Y]ghYfb`i`bX`]b`Yb`X]Y`J]Y`ZU`h`gck`]Y`X]Y  
 FY`Yj`Ubn`XYf`DZY[`YVYfi`ZY`b`Å`Yfni`Vf]b[`Yb`"8]Y`GW`b]hnY`U[`X  
 nY][`hž`k`]Y`j`]Y`gW`]W`h][`i`bX`YfZU\fi`b[`gc`f]Ybh]Yfh`Y]bY  
 6Yfi`Zgc`f]Ybh]Yfi`b[`]YghU`hY`h`k`YfXYb`\_Ubb`"

8YhU]`g	
Cfh	@UbXgVYf[`Ua`@YW`ž`8Yi`hgW`_UbX
EiY`Yb	<ul style="list-style-type: none"> <li>• k k k "`UbX`_fY]g!`_UbXgVYf[`"XY</li> <li>• k k k "dZY[`YUi`gV]`Xi`b[`"bYh</li> <li>• k k k "Ui`gV]`Xi`b[`"XY</li> </ul>

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