

@UbXg\i h!HfYbX. `≠\ fY `A Y]bi b[ `nÀ\`h°  
DUf\_d`ÀhnYž? `]a U/ Ua d/C 6!K U\ ``&\$&\*

5a `&%"`đ b]`&\$&) `ghUfhYh`X]Y`I a ZfU[ Y` @UbXg\i h!HfYbX `ni  
H\Ya Yb`k ]Y`J Yf\_Y\`fž? `]a UgW\i hn`i bX`GhUXhYbhk ]W\_`i b[ "  
HY]`bU\`a Y`ØVYf`E F!7cXY"



@UbXg\i hž`8Yi hgW\`UbX`!`đ`@UbXg\i h`hi`h`g]W\`k Ug`5a `&%"`đ b]  
&\$&) `ghUfhYh`X]Y`a ]h`GdUbbi b[ `Yfk UfhYhY`I a ZfU[ Y` @UbXg\i h!  
HfYbX ž`X]Y`V]g`ni a `\*`" `đ `]``Ài Zh`"N]Y``]gh`Ygž`X]Y`A Y]bi b[ `XYf  
6Øf[ Yf]bbYb`i bX`6Øf[ Yf`gck ]Y`XYf`A YbgW\Yb`Ui »Yf\U`V`j cb  
@UbXg\i h`ni `k ]W\h[ ]Yb`H\Ya Yb`k ]Y`DUf\_d`ÀhnYbž`< UbXY`ž  
; Ughfcbca ]Y`i bX`XYf`VYj cfghY\YbXYb`C VYfVØf[ Yfa Y]ghYfk U\`  
&\$&`\*`ni `YfZUggYb`"8 ]Y`9f[ YVb]ggY`k YfXYb`]b`XYf` @UbXg\i hYf  
NY]hi b[ `j YfØZZYbh]W\hi bX`V]YhYb`gdUbbYbXY`F ØW\_V`]W\_Y`i bX  
J Yf[ `Y]W\Y`ni `ZfØ\YfYb`I a ZfU[ Ybž`X]Y`X]Y`9bhk ]W\_`i b[ `XYf`GhUXh  
Xc\_`i a Ybh]YfYb`"Gc`gdfUW\Yb`g]W\`ja `đ\`f`&\$%-`VYfY]hg`-`%l` `XYf  
HY]`bY\`a Yf`ZØf`XYb`5i gVUi `XYg`ØZZYbh]W\Yb`BU\j Yf\_Y\`fg`Ui g"

9]b`[ Ubni`[ fc»Yg`H\Ya U`]b`XYf`GhUXh]gh`XYf`I a k Y`h`i bX

?`]a UgW\i hn" `a `:\f'&\$&' `VYgW\`cgg`XYf`GhUXhfUh`Y]b  
?`]a UUbdUggi b[ g\_cbnYdh'gck ]Y`Y]bYb'?`]a UU\_h]cbgd`Ubž`XYf  
&\$&(`df`ÄgYbh]Yfh'k YfXYb`gc`""8Yf`6i X[ YhYbhk i fZ`ZØf`&\$&) `g]Y\h  
XUZØf', "\$\$\$\$`9i fc`j cf"l a `X]Y`@VYbgei U`]h`Ähi bX  
K YhhVYk YfVgZÄ\][`\_Y]h`XYf`GhUXhini `ghY][`Yfbž`\Uh`X]Y  
GhUXhj Yfk U`hi b[ `]b`Ni gUa a YbUfVY]h'a ]h: UW\VØfcg`GhfUhY[ ]Yb  
ni f`5bdUggi b[ `Ub'?`]a Uj YfÄbXYfi b[ Yb`YfUfVY]hYh"8]YgYg  
?cbnYdh`Y[ h`XYb`GW\k Yfdi b\_h`Ui Z`X]Y`5i gk ]f\_i b[ Yb`XYg  
?`]a Uk UbXY`g`Ui Z`X]Y`GhUXhYbhk ]W\_`i b[ `i bX`gc``Y]bYb  
bUW\`U`h][`Yb`5bdUggi b[ gdfcnYgg`Y]b`Y]hYb" `Gc`VYf]W\hYhY`X]Y  
GhUXhž`XUgg`- \$i `XYf`l a ZfU[ YhY]`bY\`a Yf`#j Ygh]h]cbYb`]b`Y]bY  
\_]a UZfYi bX`]W\Y`GhUXh`ZØf`k ]W\h][` \U`hYb"

## #bj Ygh]h]cbYb`ZØf`X]Y`Ni \_i bZh

8]Y`VUi `]W\Y`K Y]hYfYbhk ]W\_`i b[ `XYf`GhUXh`ghY\`h`YVYbZU`g`Ui Z`XYf  
HU[ YgcfXbi b[ "6YgcbXYfg]b`XYf`j Yf[ Ub[ YbYb`l a ZfU[ Y  
ZcfXYfhYb`- `i `BYi VUi hYb`ZØf`GW\i `Ybž`k Ug`X]Y`GhUXhini `Y]bYa  
#bj Ygh]h]cbgd`fc[ fUa a `j cb`%(`\$`A`j``]cbYb`9i fc`j YfUb`UgghY"  
5i »YfXYa `gdfYW\Yb`g]W\`\* \$i `XYf`6YZfU[ hYb`ZØf`Y]bYb`BYi VUi  
XYg`GhUXhh\`YUhYfg`Ui gž`Ui W\`k Ybb`X]YgYg`Dfc`Y`\_h'a ca YbhUb`Ui Z  
9]g`]Y[ h`9]b`k Y]hYfYg`6Y]gd]Y`ZØf`bUW\`U`h][`Y`#bj Ygh]h]cbYb`]gh  
X]Y`GUb]Yfi b[ `XYf`9]g\U`Yž`X]Y`a ]h`&' ž `A`j``]cbYb`9i fc`Y]bYb  
VY]bU\`Y`j c`gh`ÄbX][`Yb`l a VUi `YfZi \f"

5b`UbXYfYf`GhY``Y`nY][`Yb`X]Y`l a ZfU[ Ybž`k ]Y`k ]W\h][`XYb  
@UbXg\i hYfb`XUg`H\`Ya U`J Yf`\_Y\`f`]gh`\*`\*`i `i bhYfghØhnYb`X]Y  
GW\UZZ b[ `j cb`': U\`ffUXghfU»Ybž`k Ä\`fYbX`Y]b`6Øf[ YfVY[ Y\`fYb`ZØf  
Y]bY`Ui hcZfY]Y`BYi ghUXh]a `A U]`&\$&' `gW\Y]hYfhY""8Yf`@UbXg\i hYf  
J Yf`\_Y\`fgj YfVi bX`f#5J J Ł`k ]fX`UV`&\$&(`HY]`XYg`A ØbW\`bYf  
J Yf`\_Y\`fgi bX`HUF]Zj YfVi bXg`fA J J Ł`i bX`j Yfgdf]W\hž`X]Y`A cV]`]h`Äh  
]bbYf\U`V`XYf`GhUXh`k Y]hYf`ni `j YfVYggYfb"

## ?`]a UgW\i hn`]a `: c\_i g

l a `X]Y`ni \_ØbZh][`Y`GhUXhYbhk ]W\_`i b[ `]b`@UbXg\i h`bUW\`U`h][`ni  
[`YghU`hYbž`\Uh`X]Y`GhUXhj Yfk U`hi b[ `Ui W\`XUg`?cbnYdh`ni f  
\_]a Ucf]Ybh]YfhYb`GhUXhYbhk ]W\_`i b[ `]b`5i ZhfU[ `]Y[ YVYb" `#

X]YgYa `FU\`a Yb`k YfXYb`<UbX`i b[ gZY`XYf`k ]Y`bUW\`U`h][ Yg  
 6Ui Ybž`9bhk ]W\_`i b[ `j YfX]W\hYhYf`6YVUi i b[ `i bX`bUW\`U`h][ Y  
 AcV]`h`h`i bhYfgi W`h`"8]YgY`GhfUhY[ ]Yb`gc``Yb`XUni `VY]hfU[ Ybž`X]Y  
 HfY]V\`Ui g[ UgYa ]gg]cbYb`ni `fYXi n]YfYb`i bX`X]Y`gh`Xh]gW`Y  
 ÆZfUghfi \_hi f`\_]a UzFYi bX`]W\`ni `[ YghU`hYb`"8]Y`9f`\_Ybbhb]ggY`Ui g  
 XYa `?cbnYdh`V]`XYb`X]Y` ; fi bX`U[ Y`ZØf`\_ØbZh][ Y`D`Ubi b[ Yb`i bX  
 k YfXYb`]b`X]Y`9bhgW`Y]Xi b[ g\_f]hYf]Yb`XYf`GhUXhYbhk ]W\_`i b[  
 a ]hY]bVYnc[ Ybž`k ]Y`XYf`GhUXhfUh`Ua `&\*"A U]`&\$&` `VYgW\`cgg"

I a `Ub`XYf`I a ZfU[ Y`hY]`ni bY\`a Ybž`\_ØbbYb`ÆhYfYgg]YfhY`[ UbN  
 Y]bZUW\`XYb`E F!7cXY`gWUbbYb`cXYf`X]Y`GY]hY`XYf` @UbXg\`i hYf  
 NY]hi b[ `VYgi W`Yb`"BYVYb`XYf`A Ø[ `]W\`\_Y]hž`X]Y`Y][ YbY`A`Y]bi b[  
 ni `j YfhYhYbž`[ ]Vh`Yg`Ui W`DfY]gY`ni `[ Yk ]bbYbž`XUfi bhYf`Y]b  
 \cW`k Yfh][ Yg`GUa gi b[ !HUV`Yh`"æ `<YfVgh`&\$&` `k ]fX`ni XYa `Y]bY  
 fYdf`ÀgYbhUh]j Y`HY`YZcbi a ZfU[ Y`ni `XYb`\_ca a YbXYb`C6!`i bX  
 GhUXhfUhgk U\`Yb`Xi fW\ [ YZØ\`fhž`X]Y`XYb`6Øf[ Yfb`Y]bY`Gh]a a Y  
 [ YVYb`gc``"

Gc`V`Y]Vh`@UbXg\`i hY]b`]bhYfYggUbhYg`DZUghYfž`Ui ZXYa `j ]Y`Y  
 H\Ya Yb`i bX`HfYbXg`]b`6Yk Y[ i b[ `g]bX` `j cb`XYf`J Yf`\_Y\fgdc`]h]\_  
 ØVYf`XYb`?`]a UgW`i h`V]g`\]b`ni f`GhUXhYbhk ]W\_`i b[ `

8YhU]`g	
C fh	@UbXg\`i hž`8Yi hgW\`UbX
E i Y``Yb	<ul style="list-style-type: none"> <li>• k k k "]Xck U"XY</li> <li>• `UbXg\`i h"XY</li> <li>• k k k "i a k Y`hVi bXYgUa h"XY</li> </ul>

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