

5i hc ]b`K Yf\_ghUhh]b`6i WX VUWX ]b  
: `Ua a Yb` : Yi Yfk Y\ f`]a` ; fc» Y]bgUhn°

9]bgÀhnY`XYf` : Yi Yfk Y\ f`]b`A Ø\`XcfZ`Ua` ðb. : U\fnYi [ VfUbX  
]b`6i WX VUWX`i bX`@U[ Yf\U`YbZYi Yf` i fgUWX`Y`i b`\_Ufž`\_Y]bY  
J Yf`YhnhYb"



6i WX VUWX ž`8 Yi hgWX`UbX`!`ð`XYf`\_`Y]bYb` ; Ya Y]bXY`GhYY [ `VY]  
6i WX VUWX`ghY\`h`X]Y` : Yi Yfk Y\ f`\`Yi hYž`Ua` (%) "'đ b]'&\$&) ž`j`cf  
Y]bYf` [ fc» Yb`< YfUi`gZcfXYfi`b [ "` ; Y [ Yb`%\*.%)`i` \`f`k`i`fXYb`X]Y  
9]bgUm\_f`À`ZhY`U`Ufa` ]Yfhž`k`Y`]b`Y]bYf`? Zn!K Yf\_ghUhh`Y]b`5i hc`]b  
6fUbX` [ YfUhYb`k`Uf`"8 Yf`9]bgUm`k`Uf`gWX`bY``]b`j`c`Y`a` ; Ub [ Yž`a` ]h  
nU\`fY]WX`Yb` : Yi Yfk Y\ f`Yb`Ui`g`XfY`]@UbX`\_fY]gYbž`b`Àa` `]WX  
A Ø\`XcfZ`@UbXg\`i`h`i`bX`9fX]b [ ž`X]Y`g]WX`ni`gUa` a`YbZUbXYbž`i`a  
X]Y`G]hi`Uh]cb`i`bhYf`?cbhfc`Y`ni`Vf]b [ Yb`"K`]Y` ðbgU`nUWX`&(  
VYf]WX`hYhž`\_cbbhYb`X]Y` : Yi Yfk Y\ f`Yi`hY`XUg`5i hc`fUgWX`Ui`g`XYf  
K`Yf\_ghUhh`Vf]b [ Yb`"i`bhYf`ZfY]Ya` <]a` a`Y`k`i`fXY`XUg` : Yi Yf  
YfZc` [ fY]WX` [ Y`ÒgWX`hž`VYj`cf`Yg`Ui`Z`XUg` ; YV`Ài`XY`ØVYf [ fY]ZYb  
\_cbbhY"

8]Y`G]hi Uh]cb`k Uf`YXcW`b]W`h`c`b`Y`F`jg]\_Yb"@Ui h`YfghYb  
=bZcfa Uh]cbYb`k i fXY`Y]bY`DYfgcb`Ui Z[ fi bX`XYf`ghUf\_Yb  
F Ui W`Yb`hk ]W`\_i b[ `a`O[ `]W`Yfk`Y]gY`j Yf`Yhnh""8]Y`[ YbUi Yb  
l fgUW`Yb`XYg` : Yi Yfg`g]bX`V]g`Yf`i b`\_Uf`z`k Ug`X]Y`9]bgUhn\_f`A`ZhY  
i bX`9fa ]h`Yf`j`cf`<YfUi gZcfXYfi b[ Yb`ghY`h"

## K Y]hYfY`6f`AbXY`XUbYVgh

8]YgY`5`Ufa ]Yfi b[ `\_ca`a`h`nY]h]W`b`U`U`b`Y]bYb`UbXYfYb  
; fc»VfUbXz`XYf`Ua` `8]YbghU[ UVYbX`]b`Y]bYf`@U[ Yf`U`Y`]b  
6i W`VUW`Ui`gVfUW`"8cfh`VfUbbhY`XYf`8UW`ghi` \`XYf`<U`Y  
`]W`hYf`c`z`i`bX`X]Y`GW`A`X`Yb`V`Y`Ui`Z`Yb`g]W`Ui`Z[ YgW`A`hnhY`%ž) `V]g  
&`A`]`cbYb`9i`fc`"K ]Y`X]Y`DUggUi`Yf`B`Yi`Y`DfYggY`VYf]W`hYhž  
a`i`gghY`X]Y`6fUbXa`Y`Xi`b[ `[ Y[ Yb`%,`.'`\$`I` \f`YfZc`[ Ybž`bUW`XYa  
NYi`[ Yb`F`Ui`W`Yb`hk ]W`\_i`b[ `V`Ya`Yf`\_hYb""5i`W` \]Yf`k`UfYb`Yhk`U`%)  
: Yi`Yfk`Y`fYb`Ui`g`XYb`@UbX`\_fY]gYb`A`Ø` \XcfZ`@UbXg`i`hi`bX  
9fX]b[ `]a` `9]bgUhn""8Yf`6fUbX`\_c`bbhY`YXcW`Yfgh[ Y[ Yb`&%`%)  
l` \f`[ Y`O`gW`h`k`YfXYbž`i`bX`X]Y`B`UW` `O`gW`UfVY]hYb`nc[ Yb`g]W`V]g  
gd`A`h]b`X]Y`B`UW`hi`bX`XUfØVYf` \]bUi`g`";`ØW`\_]W`Yfk`Y]gY`k`i`fXYb  
VY]`X]YgYa` `9]bgUhn`\_Y]bY`J`Yf`YhnhYb`[ Ya`Y`XYh"

8Yf`6fUbXi`fgUW`Y`k`]fX`j`cb`XYf`?`f]a`]bU`dc`nY]A`Ø` \XcfZ  
bUW`[ Y[ Ub[ Ybž`X]Y`9i`dYfhYb`ni`f`Gdi`fYbg]W`Yfi`b[ ` \]bni`[ Ync[ Yb  
 \Uh""8Ug`VYhfc`ZYbY` ; YV`Ai`XY`[ `]h`XYfnY]h`U`g`Y]bghi`fn[ YZ`A` \fXYhž  
k`Ug`X]Y`[ YgUa`hY`G]hi`Uh]cb`ni`g`A`hn`]W`\_ca`d`]n]Yfh"

## 8]Y`F`c`Y`XYf` : Yi`Yfk`Y` \f`

8]Y` : Yi`Yfk`Y` \f` \Uh]b`8Yi`hgW` `UbXz`i`bX`gc`Ui`W` \]Yf`]b`6UmYfbž  
Y]bY`nYbhfU`Y`F`c`Y`VY]`XYf` ; YZU` \fYbUVk`Y` \f""8Yf`<Ui`dhUi`ZhfU[  
VYghY` \h`b]W`h`bi`f`]b`XYf`6fUbXVY`\_A`dZ`b[ ž`gcbXYfb`Ui`W` `]a  
F`YhYbž`6Yf[ Yb`i`bX`GW`Ø`hnYb`j`cb`A`YbgW`Yb`VYb""9bXY`&\$&&  
[ UV`Yg`]bg[ YgUa`hifi`bX`(`,`"%%\$`\$` : Yi`Yfk`Y` \fYb`]a` `@UbX""K ]Y`  
**GhUh]ghU`nY][`hž` \UbXY`h`Yg`g]W`XUVY]`j`cfk`]Y[ YbX`i`a` `ZfY]k`j`]]`[ Y  
 : Yi`Yfk`Y` \fYb""8]YgY` \UVYb`]a` `X` \f`&\$&&ØVYf`&&-`"\$\$\$`9]bg`A`hnY  
VY]`6f`AbXYb`i`bX`9i`d`cg]cbYb`j`YfnY]W`bYh"**

8]Y`9]bgUhn\_f`A`ZhY`ghY` \Yb`XUVY]`c`Zhi`bhYf`Yb`cfa`Ya` `8fi`W`\_ž`XYbb

]a [ `Y]WXYb`>\f[ UV`Yg`' ' ' `HcXYgZ`Y`Xi fW`F Ui Wž: Yi Yf`i bX  
 : `Ua a Yb`"8]Y` : Yi Yfk Y\`f`VY]`i bg`\Uhig]W`ni bY\`a YbX`Ui W`Ui Z  
 FYhhi b[ g!`i bX`6Yf[ i b[ gX]YbghY`Ui g[ Yf]W`hYhž`V]YhYh`hYW`b]gW`Y  
 <]`ZY`i bX`gc[ Uf`H]YffYhhi b[ `Ub`"@Y]XYf`\_Ua`Yg`Ui h`U`hi Y`Yb  
 6Yf]W`hYb`Ui W`ni `Y]bYf`ghY][ YbXYb`NU\`j cb`5b[ f]ZYb`Ui Z  
 : Yi Yfk Y\`fa ]h[ `]YXYf"

8]Y`VY]XYb`6fÅbXY`]b`i bX`i a`6i W`VUW`nY][ Ybž`k ]Y`k ]W`h][  
 gW`bY`Yg`<UbXY`b`i bX`[ i h`cf[ Ub]g]YfhY` : Yi Yfk Y\`fghfi \_hi fYb  
 g]bX`"8]Y`6Øf[ Yf`\_ØbbYb`g]W`[ `ØW`\_]W`gW`ÅhnYbž`Ui Zgc  
 Yb[ U[ ]YfhY`9\`fYbUa`h]W`Y`nÅ\`Yb`ni `ØbbYbž`X]Y`VY]` ; YZU\`f  
 `YXYfnY]h`VYfY]h`g]bXž`\`fY`NY]hi bX`cZh`Ui W`]\`f`@YVYb`Ui Zg`Gd]Y`  
 ni `gYhnYb"

8YhU]`g	
C fh	6i W`VUW`ž`8Yi hgW`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "]bbgU`nUW` &amp;("XY</li> <li>• k k k "dbd"XY</li> <li>• XY"ghUh]ghU"Wča</li> </ul>

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