

B ØfbVYf[ g`@YVYbgni Zf]YXYb\Y]h`ZÄ`h`Ui Z  
bYi Yb`H]YZdi b\_h]a `; `ØW\_gUh`Ug`&\$&)

B ØfbVYf[ `fi hgWx.h`a `; `ØW\_gUh`Ug`&\$&) `Ui Z`D`Uhn`" \* `UV"  
Gi V`Y\_h]j Y`@YVYbgni Zf]YXYb\Y]h`g]b\_hž`hfchn`dcg]h]j Yf  
@YVYbgei U`]hÄhgXUhYb"



B ØfbVYf[ ž`8Yi hgWx`UbX`!`B ØfbVYf[ ž`Y]bY`GhUXh`a ]h`fY]WxYf  
; YgWx]WxhY`i bX`\_i `hi fY`Ya `9fVYž`Uhi]b`XYf`U\_hi Y`Yb  
@YVYbgni Zf]YXYb\Y]hgghi`X]Y`XYf`GØXXYi hgWxYb`?`UggYb`c`hYf]Y  
fG?`@`b]Wxh`X]Y`VYghYb`?`UfhYb`" `a `bYi YghYb`; `ØW\_gUh`Ug`VY`Y[ h  
X]Y`A`Yhfc`dc`Y`D`Uhn`" \* `i`bhYf`(` \$`XYf`[ fØ»`hYb`GhÄXhY  
8Yi hgWx`UbXgž`i bX`XUa ]h`]Y[ h`g]Y[ `Y]Wx`XfY]`D`ÄhnY`h]YZf`U`g`]a  
J`cf`U`f`"8]Y`gi V`Y\_h]j Y`@YVYbgni Zf]YXYb\Y]h`XYf`B ØfbVYf[ Yf  
VY`Äi Zh`g]Wx`Ui Z`\*`&`Di b\_hY`Ui ZY]bYf`G`U`U`j`cb`\$`V]g`%\$ž`k`Ug  
b]Wxh`bi`f`i`bhYf`XYa`GhÄXhYXi`fWx`gWx`b]h]j`cb`\*`ž`+`Di b\_hYb`"Y[ hž  
gcbXYfb`Ui`Wx`\_\]bhYf`XYb`VUmYf]gWxYb`f`ž`-(`Di b\_hY`i`bX  
Vi`bXYgk`Y]hYb`f`ž`+`Di b\_hY`k`YfhYb`ni`fØW`V`Y]Vh`"6YgcbXYfg  
Vf]gUbh]ghž`XUgg`B ØfbVYf[ `X]Y`b]YXf][`ghY`6Yk`Yfhi`b[ `i`bhYf`XYb  
XfY]`[`fc»`Yb`GhÄXhYb`6UmYfbg`Yf`\`Ä`hž`k`Ä`fYbX`A`ØbWxYb`a`]h`\*`ž`(`

Di b\_hYb`Ui ZF Ub[ `&+`i bX`5i [ gVi f[ `a ]h`+ž` ' `Di b\_hYb`Ui ZD`Uhm`(  
`Y[ h`8]Yg`VYf]W hYh`h!`c b` `]b Y"

5VYf`k cfUb` `Y[ h`XUg3`8]Y`i fgUW X Y b`Z0f`X]Y`i bni Zf]YXYb` \ Y]h  
gW X Y]b Y b`j ]Y`gY]h][ ``9]b`< Ui dh\_f]h]\_di b\_h`]gh`X]Y  
i bhYfXi fW X gW X b]hh]W X Y`k ]fhgW X UZi]W X Y`9bhk ]W`\_i b[ ``Gc` `]gh`XUg  
6fi hhc]b`UbXgd f c Xi \_h`j cb`&\$`%`Ui Z`&\$`&`i a` ` ž+`i ` [ YZU` `Yb`  
k `À`fYbX`X`Yf`Gh`X`hY`Xi fW X gW X b]hh]bi f`Y]b Y b`F`0W`\_ [ Ub[ `j cb` `%ž&!  
j YfnY]W X b Y h Y``5i W X`X]Y` : fY]nY]ha` 0[ `]W X`\_Y]h Y b` `UggYb`ni  
k 0bgW X Y b` 0Vf][ `A ]h`YX][ `]W X`&-`ž` `E`i UXfUha` Y h Y fb  
9f`c`i b [ gZ`A`W X Y`d f c`9]bk c`b Y f` `Y[ h`B`0fbVYf[ `k Y]h`i bhYf`XYa  
8i fW X gW X b]hh`Ni XYa` `YVYb` ` \ ]Yf` ) ( ž+`i `XYf`9]bk c`b Y f`]b  
9]bdYfgcbYb` \ Ui g`U`hYbž`k Ug`YVYbZU` `g`a ]h`[ Yf]b [ YfYf  
@YVYbgni Zf]YXYb` \ Y]h`\_c f f Y`Yf h` `Hfch`X]YgYf`BY [ Uh]j di b\_hY`XUfZ  
b]W X h`0VYfgY` \ Yb`k YfXYbž`XUgg`X]Y`GhUXh`]b`cV`Y`\_h]j Yb  
@YVYbgei U`]h`hgZU`\_hc`fYb`Ui Z`D`Uhm`%\*`]a` `; YgUa` hfUb`\_]b [ `ghY` \ h`  
<]Yf`di b\_hYh`B`0fbVYf[ `a ]h`U`nYdhUV`Yb`A ]Yhd`fY]gYbž`Y]b Y f` `c` \ Y b  
9][ Ybhi`a`gei`chY`i`bX`[ Yf]b [ Yf`?`f]a ]bU`]h`h`A`h`A`h`(`,  
K`c`b`i`b [ gY]bVf0W X Y b`d f c`%\$`\$`\$`\$`9]bk c`b Y f`]gh`B`0fbVYf[  
g]W X Y f Y f`U`g`A`0bW X Y bž`k`c`Y`g` ) `9]bVf0W X Y` [ ]Vhž`i`bX`XUg`Ui`W X  
i`bhYf`XYa` `8i`fW X gW X b]hh`XYf` ( \$` [ f0»`hYb`Gh`X`hY`j`cb`%`%` `;`À` `Yb  
`Y[ h`

### @YVYbgni Zf]YXYb` \ Y]h`]b`6UmYfb

; Ubn`UbXYfg`g]Y` \ h`Yg`]a` `fYgh`]W X Y b`6UmYfb`Ui`gž`XUg`]bg[ YgUa`h`ni  
XYb`6i`bXYg`À`bXYfb`a ]h`XYf` `0W`ghYb`@YVYbgni Zf]YXYb` \ Y]h`]b  
8Yi`hgW X`UbX` [ Y` \ 0fh` `@Ui`h`Y]bYf`i`bhYf`gi`W X`i`b [ `VY`Y [ h`6UmYfb`]a  
; `0W`\_gUh`Ug`XYb`nk`Y]hYb`D`Uhmž` [ YfUXY`Y]ba`U` ` \ ]bhYf`<Ua`Vi`f [ `  
8]Y`@YVYbgni Zf]YXYb` \ Y]h`k ]fX` ` \ ]Yf`a ]h`+ž` `Di b\_hYb`VYk`YfhYhž  
k `À`fYbX`<Ua`Vi`f [ `+ž` , `Di b\_hY`YffY]W X h`8]YgY`YfZfYi` `]W X Y  
9bhk ]W`\_i b[ `]gh`bU` \ Yni`Ui`ZXYa` `B]j`YUi` `j`c f`XYf`7`c f c b U!  
DUbXYa` ]Y`i`bX`nY][`hž`XUgg`XUg`K`c` \ VYZ]bXYb`VYgcbXYfg`]a  
G0XYb`XYg` : fY]ghUUhYg` ` \ 0`Yf`]gh` `a` `B`c f XYb`g]Y` \ h`X]Y`@U [ Y  
 \ ]b [ Y [ Yb`b]W X h`gc`f`c`g][ `Ui`g` : fUb`\_Ybg`@YVYbgni Zf]YXYb` \ Y]h`]Y [ h  
VY][` [ YfUXY`Y]ba`U` `+ž`\*` `Di b\_hYb`i`bX`]gh`XUa` ]h`X]Y`b]YXf][`ghY`]a  
 : fY]ghUUhž`c`V`k`c` \ `g]Y`]a` `j`Yf [ `Y]W X`ni`a` `j`c f`U` \ f`f`ž`&` `Di b\_hY`  
 `Y]W X h` [ Ygh]Y [ Yb`]gh` `B`0fbVYf[ `VY`Y [ h` \ ]Yf`F`Ub [ `` ` `i`bX`n`À` `h`ni

XYb`i bni Zf]YXYbghYb`GhÅXhYb`]b`8Yi hgWÅ`UbXž`k Ug`X]Y`FY[ ]cb  
 : fUb\_Yb`ØVYfdfcdfh]cbU`VY`UghYh"5i WÅ`X]Y`<Ui dhghUXhž`6Yf`]bž  
 [Y\Öfh`a`h`D`Uhn`+`b]WÅ`h`ni`XYb`[`ØW`]WÅ`Yb`GhÅXhYb`X]YgYf  
 F Ub[ `]ghY"

: U\_hc fYb`ZØf`X]Y`I bni Zf]YXYb`Y]h

K Ug`hfÅ[ h`bi b`ni f`I bni Zf]YXYb`Y]h]b`X]YgYf`; Y[ YbX`VY]3`8]Y  
 gdYn]Y`Yb`<YfUi gZcfXYfi b[ Yb`]b`: fUb\_Yb`gWÅY]bYb`j ]Y`ZÅ`h][`ni  
 gY]b`"Gc`k`j]f\_Yb`g]WÅ`X]Y`I bhYfgWÅ]YXY`]b`XYf`k`j]fhgWÅ`UZh`]WÅ`Yb  
 @U[ Y`i bX`XYf`5fVY]hgd`UhnX]WÅ`hY`Ui Z`X]Y`@YVYbgni Zf]YXYb`Y]h`Ui g"  
 6YgcbXYfg`XYf`ÖZYb`h]WÅ`Y`BU`j Yf\_Y`f`i bX`X]Y`: fY]nY]h[ YghU`hi b[  
 g]bX`Å`Yf`Yb`hgWÅY]XYbXY`Di b\_hY" BØfbVYf[ `Å`Uh`XYZ]b]h]j  
 i b[ YbØ[ YbXY`: fY]nY]hUb[ YVchY`ni `V]YhYb"5i WÅ`k`Ybb`X]Y  
 U`[ Ya`Y]bYb`cV`Y\_h]j Yb`@YVYbgei U`]hÅhgZU\_hc fYb`[ i hY`9f[ YVb]ggY  
 nY][ Ybž`gh`X]Y`[ YZØ`hY`@YVYbgni Zf]YXYb`Y]h`XYi h]WÅ`fØW`Åi Z[ "  
 ð`Y]bYf`i a`ZfU[ Yž`X]Y`j cb`ž`]`&\$`&`V]g`ž`b]`&\$`&(`Xi fWÅ[ YZØ`fh  
 k`i fXYž`nY][ h]g]WÅ`ž`XUgg`[ fÖ»YfY`GhÅXhY`hYbXYbn]Y`][ Yf]b[ YfY  
 @YVYbgni Zf]YXYb`Y]h`Ui Zk`Y]gYb`i bX`\_`Y]bYfY`GhÅXhY`X]Y  
 ; `ØW\_gcVYf`Å`UbX`Å`UVYb"

Ni gUa`a`YbZUggYbX`\_ØbX][ h`X]Y`5i gk`Yfhi b[ `XYg`; `ØW\_gUh`UgYg  
 Ub.`ð`6UmYfb`YVh`Yg`g]WÅ`[ i h`UVYf`]b`BØfbVYf[ `\_ØbbhY`Yg  
 VYggYf`gY]b`"9g`V`Y]Vh`ni `c`ZYbž`XUgg`X]Y`J`YfUb`hk`cfh]WÅ`Yb  
 nY]hbU`Å`U»bU`Å`a`Yb`Yf[ fY]ZYbž`i`a`X]Y`@YVYbgei U`]hÅ`h`XYf  
 BØfbVYf[ Yf`ni`ghY][ Yfb`i bX`X]Y`GhUXh`Ui Z`XYb`; `ØW\_gk`Y[ `ni  
 Vf]b[ Yb`"K`Y]hYfY`ð`Zcfa`Uh]cbYb`ni`XYb`@YVYbgni Zf]YXYb`Y]h]Yb  
 UbXYfYf`VUmYf]gWÅ`Yf`FY[ ]cbYb`[ ]Vh`Yg`]b`Y]bYa`i`a`ZUggYbXYb  
 6Yf]WÅ`h]j`cb`**b`c`f`X`V`U`m`Y`f`b`**`i bX`Y]bYf`5bU`mgY`j`cb`**V`f`"X`Y`"**

8YhU]`g	
C fh	BØfbVYf[ ž`8Yi hgWÅ`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "h!cb`]bY"XY</li> <li>• k k k "bcfXVUmYfb"XY</li> <li>• k k k "Vf"XY</li> </ul>

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