

# : Y`X\_fYi n`Ua `6]VYf[ .`K ]Y`DYgh`i bX 5bXUW`h`X]Y`F Y[ ]cb`j YfV]bXYb

9fZU`fYb`G]Y`a Y`f`ØVYf`X]Y`A Uf]YbUbXUW`h`Ua `6]VYf[ `]b  
DUggUi `i bX`j`fY`\\]ghcf]gW`Y`J YfV]bXi b[ `ni f`DYgh`j cb`%\* ( - "



DUggUi ž`8Yi hgW`U`bX`!`5a`-`"A U]`&\$%( `k i fXY`Ui Z`XYa `6]VYf[  
Y]b`:`Y`X\_fYi n`Y]b[ Yk Y]`hž`XUg`\\Yi hY`U`g`k ]W`h[ Yg`NY]W`Yb`XYf  
A Uf]Ybj YfY`fi b[ `]b`XYf`F Y[ ]cb`ghY`h`"GY]h`%%`đ`fYb`Yf]bbYfh  
X]YgYg`?`fYi n`b]W`h`bi f`Ub`gd]f]hi Y`Y`K YfhYž`gcbXYfb`]gh`Ui W`Y]b  
Y]bXfi W`\_gj c`Yf`C fh`XYf`5bXUW`h`ZØf`nU`fY]W`Y`:``Ài V][ Y`"8Yf  
GhUbXcfh`a Uf\_]Yfh`X]Y`:`fYbnY`nk ]gW`Yb`C VYf!`i bX`B]YXYfVUmYfb  
i bX`\\Uh`Y]bY`VYk Y[ YbXY`:`YgW`]W`hYž`X]Y`V]g`]b`XUg`đ`f`%\* ( -  
ni fØW`fY]W`hž`U`g`k À`fYbX`XYf`j Yf`YYfYbXYb`DYgh`Y]bY  
@VYVbga ]hY`ØVYf[ UVY`nk ]gW`Yb`XYb`6Øf[ Yfb`j cb`5fV]b[ `i bX  
B]YXYfVUmYfb`ghU`hZUbX`"8Ua U`g`k Uf`X]Y`5b[ gh[ fc» ž`g]W`]b`X]Y  
8ØfZYf`ni `VY[ VYVbž`k Ug`X]Y` , VYf[ UVYb`Ub`Y]bYa `VYgh]a a hYb  
D`Um`YfZcfXYf`]W`a UW`hY`"8Ug`VYf]W`hY`h`XUg`6]ghi a `DUggUi "

ϕ`X]YgYa `ϕ\`f`j`YfgUa`a`Y`hYb`g]W`Yhk`U`%\$\$`A`YbgW`Yb`ni`f`  
5bXUW`hž`XUfi`bhYf`j`]Y`Y`?`]bXYf`i`bX`À`hYfY`<`YffYb`"i`bhYfghØhnh`  
j`cb`[`fc`»`Yb`DYfgØb`]W`\_Y]hYb`k`]Y`5`c]g`8`U`i`i`bX`GYdd`GW`fY]bYf`  
ZUbXYb`X]Y`6Ygi`W`Yfž`X]Y`ni`i`i`»`ž`a`]h`XYa`F`UX`c`XYf`gc`[`Uf`a`]h`  
U`hYb`HfU`\_hc`fYb`ni`f`5b`\\`Ø`Y`\_Ua`Ybž`Y]bYb`gW`\_]W`hYbž`UVYf`  
Y]bXfi`W`\_gj`c`Yb`F`U`a`Yb`ZØf`X]YgY`\\Y]]`[`Y`NYfYa`cb]Y`"DZUffYf`  
BY`gcbž`XYf`ZØf`X]Y`5bfi`Z`b`[`XYf`;`chYga`i`hYf`A`Uf]U`  
j`YfUbhk`cfh]W`nY]W`bYhYž`\_fUi`hY`X]Y`U`hYb`K`i`bXYb`Ui`Z`]bXYa`Yf`  
Y]b`[`fc`»`Yg`6Yk`i`gghgY]b`ZØf`X]Y`5b`Y[`Yb`XYf`A`YbgW`Yb`gW`i`Z`8`U`  
Yf`g]W`[`YfUXY]b`ϕX]Yb`Ui`Z`À`hž`ØVYfbU`a`X]Y`i`Øfv]hYb`DUhYf`  
æ`gYZ`?`UbbUbU]W`\_U`"

## 8]Y`Xi`b`\_`Yb`GW`UhhYb`XYf`;`YgW`]W`hY`

8]Y`;`YgW`]W`hY`XYg`6]VYf[`Yg`i`bX`XYf`XUa`]hj`YfVi`bXYbYb`  
5bXUW`h]gh`i`bhYb`bVUf`a`]h`XYb`5i`gk`]f`\_i`b`[`Yb`XYf`DYgh`  
j`YfVi`bXYb`"8]Y`gc`[`YbUbbhY`GW`k`UfnY`DYgh`ž`X]Y`9i`fcdU`UV`  
%`(`+`\\Y]a`gi`W`hYž`ZØ`fhY`ni`Y]bYa`XfUgh]gW`Yb`  
6Yj`Ø`\_Yfi`b`[`gfØW`\_`[`Ub`[`i`bX`j`Yf`À`bXYfhY`X]Y`;`YgY`gW`UZh`  
bUW`\\`U`h][`"Nk`]gW`Yb`&\$`i`bX`)`\$`A`\_`]cbYb`A`YbgW`Yb`j`Yf`c`fYb`\\f`  
@VYbž`i`bX`X]Y`J`cfghY`i`b`[`j`cb`?`fUb`\_`Y]hYb`U`g`;`chY`gghf`UZY`  
ZØ`fhY`ni`Y]bYf`j`Yfgh`À`f`\_hYb`J`YfY`\\fi`b`[`j`cb`<`Y]]`[`Yb`i`bX`Y]bYa`  
5bgh]Y[`Ub`K`U`Z`U`fhYb`"8Yf`D`Ub`hYb`K`]ggYb`5fh]\_Y`  
VYgW`fY]Vhž`k`]Y`A`YbgW`Yb`ja`A`]hY`U`hYf`c`Zh`\_Y]bY`?`Yb`hb]ggY`  
ØVYf`X]Y`i`fgUW`Yb`XYf`DYgh`\\UhhYb`i`bX`X]YgY`Z`À`gW`\_]W`Ui`Z`  
gW`YW`hY`@`Zh`c`XYf`GhYfbY`ni`fØW`\_ZØ`fhYb`"

8`Ug`6]X`XYf`DYgh`U`g`Ghf`UZY`;`chY`g`ZØ`fhY`ni`XYa`ni`f`J`YfZc`[`i`b`[`  
j`cb`A`]bXYf`\\Y]hYb`"ϕ`?`Ø`b`VY]gd]Y`gk`Y]gY`k`i`fXYb`bUW`  
GW`À`hni`b`[`Yb`a`]bXYghYbg`;`\$\$`ØX]gW`Y`6Øf[`Yf`C`dZYf`j`cb`  
Dc`[`fca`Ybž`XU`g]Y`U`g`j`Yfa`Y]bh]W`Y`6fi`bbYbj`Yf`[`]ZhYf`VYgW`i`X][`h`  
k`i`fXYb`"8]YgY`NY]hYb`k`UfYb`[`Ydf`À`[`h`j`cb`i`b`[`Yk`]ggYb`Y`b`[`ghYb`  
i`bX`Z`U`gW`Yb`5bgW`i`X][`i`b`[`Ybž`i`bX`X]Y`A`YbgW`Yb`gi`W`hYb`  
j`Yf`nk`Y]ZY`h`bUW`K`Y[`Ybž`a`]h`XYf`GYi`W`Y`i`a`ni`[`Y`\\Ybž`c`Zh`c`\\bY`  
YZZ`\_hj`Y`6Y`\\UbX`i`b`[`ga`Ø`[`]W`\_Y]hYb`"

J`cb`XYf`J`Yf`[`Ub`[`Yb`\\Y]h`ni`f`;`Y`[`Ybk`Ufh`

8]Y`@\fYb`Ui`g`XYf`DYgh`g]bX`Ui`W`ZØf`i`bg`\Yi`hY`j`cb`6YXYi`hi`b["`  
 K`JY`X]Y`5fh]\_Y`Ui`Z`6Uhh`Ya`YfW`Ubh`Yf`Ài`hYfhž`\UVYb`ig]W`j`JY`Y`  
 XYf`XUa`U`][`Yb`DfU`\_h]\_Ybž`b]W`h`ni`Y`hnh`X]Y`E`i`UfUbh`ÀbYž`U`g`  
 k`]f`\_gUa`Y`fk`]YgYb`"Hfch`n`XYg`A`Ub[`Y`g`Ub`a`YX]n]b]gW`Ya`K`]ggYb`  
 gi`W`hYb`X]Y`A`YbgW`Yb`bUW`A`Ò[`\]W`\_Y]hYbž`g]W`j`cf`XYf`  
 ?fUb`\_`Y]h`ni`g`W`ØhnYbž`]bXYa`g]Y`<m[`]YbY`d`fU`\_h]n]YfhYb`c`XYf`XUg`  
 K`cfh`;`chYg`Ub]YZYb"

Gc`ghY`h`XYf`6]VYf[`b]W`h`bi`f`\Yi`hY`Y]bYb`C`fh`XYg`;`Ui`VYbg`i`bX`  
 XYf`<c`Zbi`b[`\XUfž`gcbXYfb`]gh`Ui`W`Y]b`\_fUZh]c`Yg`Gma`Vc`XYf`  
 FYg]`Ybn`XYf`A`YbgW`Ybž`X]Y`h`fch`n`XYf`Xi`b`\_Y`ghYb`NY]hYb`b]Y`  
 ]\fYb`;`Ui`VYb`Ub`XUg`@]W`h`XYf`<c`Zbi`b[`]Yf`cfYb`\UVYb`"8]Y`  
 5bXUW`hi`bX`X]Y`Å`f`]W`Y`Ni`gUa`a`Yb`\_i`bZ`h`Yf]bbYfb`i`bg`XUfUbž`  
 XUgg`k`]f`]b`g`W`k`]Yf[`Yb`NY]hYb`;`Ya`Y]bgW`UZ`h`i`bX`l`bhYfghØ`h`ni`b[`  
 Z]bXYb`\_`ÒbbYb"

8YhU]`g	
C`fh	DUggUi`ž`8Yi`hgW`\UbX
E`i`Y`Y`b	<ul style="list-style-type: none"> <li>• k k k "V]ghi`a`!dUggUi`"XY</li> <li>• k k k "d`UbYh!k`]ggYb`"XY</li> <li>• k k k "VUhh`Ya`YfW`Ubh`"W`a</li> </ul>

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