

H]a ' K ]`X`Ui g`GWk UbXcfZ. ; YgWk ]Wk hY`VY]
XYb`I G!A UghYfg`[ YgWk f]YVYb`°

H]a ' K ]`X`Ui g`GWk UbXcfZ`YfcVYfh`X]Y`K UggYfg\_]!K Y`h
9fgha U`g`U`Y`j ]Yf`ð b]cf`A UghYfg`8 ]gn]d`]bYb`[ Yk cbbYb"
BÅWghYf`K Yhh\_Ua dZ]b`7U`[ Ufm"



GWk k UbXcfZž`8Yi hgWk`UbX`!`9]b`ghfU`YbXYf`GhUf`Ua`K UggYfg\_]!
< ]a a Y`]gh`H]a ' K ]`X`Ui g`GWk UbXcfZž`XYf`VY]`XYb`X]Yg`Å`f][ Yb
I G!A UghYfg`ZØf`Y]bY`GYbgUh]cb`gcf[ hY" `8Yf`%+!`Å`f][ Y`5h`Yh`Uh
Yg`[ YgWk UZž`]b`XYf`5`hYfg`\_UggY`ð b]cf`A Yb`]b`U`Yb`j ]Yf
8 ]gn]d`]bYb` `G`U`ca ž`Hf]W\_g\_]ž`Gdfi b[ `i bX`?ca V]bUh]cb` `XYb
YfghYb`D`Uhn`ni `VY`Y[ Yb" `8Ua ]h`a UWk h`Yf`b]Wk h`bi`f`g]Wk`gY`Vghž
gcbXYfb`Ui Wk`X]Y`FY[ ]cb`ghc`nž`XYbb`Yf`]gh`XYf`YfghY`HY]`bY`a Yfž
XYf`X]YgYg`?i bghghØW\_]b`XYf` ; YgWk ]Wk hY`XYf`K Yhh`Åa dZY
j c`VfUWk h`Uh" `A ]hhY`VUmYf]gWk Y`VYf]Wk hYhž`XUgg`XYf
K Yhh\_Ua dZ]U[ `ZØf`K ]`X` gY`f`UbghfYb[ YbX`k Uf`/Yf`UVgc`j ]YfhY
]bg[ YgUa h`XfY]J cf`Åi ZY`i bX`XfY]: ]bU`Åi ZY"

GY]bY`VYY]bXfi W\_YbXYb`@Y]ghi b[ Yb`ZØ`fhYb`]\]a a Y`\cW`ni

Y]bYa ` \]ghcf]gWXYb`G]Y[ `]b`7U`Uk Um; UfXYbgž; Ycf[ ]Užk c`X]Y  
' &"`đ b]cf`A UghYfg`ghUhhZUbXYb"5b`X]YgYa `9j Ybh`hf]i a d\]YfhY`Yf  
b]W`h`bi`f`]a `Hf]W\_g\_]`a ]h, ž+) \$`Di b\_hYbž`gcbXYfb`Ui W`]a `G`U`ca  
i bX`Gdfi b[ ž`k c`Yf`(") `VY]" , : i » i bX`%+ + : i » `YffY]W`hY" `đ`XYf  
đ b]cfYb!Gdfi b[ X]gn]d`b`g]W`YfhY`Yf`g]W`a ]h`gY]bYa `Gdfi b[ `j`cb  
%+ + : i » `XYb`YfghYb`D`Uhn`j`cf: fUbw]gWc` ; ]cf[ ]g`Ui`g`5f[ Ybh]b]Yb  
a ]h`%+ & : i » ž`k `À`fYbX`6; `6]W`\_`Ym`Ui`g`XYb`l`G5`XYb`Xf]hhYb`D`Uhn  
VY`Y[ `hY" `8]YgY`9fZc`[ Y`a`UW`Yb`K ]`X`ni`a`YfghYb`5h`YhYbž`XYf  
U`Y`đ b]cfYb!H]hY`VY]`XYb`A`ÀbbYfb`[ Yk`cb`bYb`U`h" `I`G5`K`UhYf`  
G\_]`YVh`Yfj`cfž`XUgg`Yg`b]W`h`bi`f`Z0f`K ]`X`ž`gcbXYfb`Ui W`Z0f`XYb  
[ YgUa`hYb`K`UggYfg\_]gdcfh`Y]b` \]ghcf]gW`Yf`A`ca`Ybh`k`Uf"

## 9]b`j`c`fV]`X`]W`Yf`HfU]b]b[`gUb`gUhn

8]Y`J`cfVYfY]hi`b[ `Ui`Z`gc`W`]bhYbg]j`Y`K`Yhh\_`Aa`dZY`[`YgW`U` \]j`cfUV  
i`bhYf`XYf`@Y]hi`b[ `gY]bYg`HfU]bYfg`A`Uhh`F]bm]b` : `cf]XUž`k`c`K`]`X  
gY]bY` : `À` \] [ `\_Y]hYb`k`Y]hYf`j`YfZY]bYfhY" `B`UW`X`Y`a` `K`Y`hh`\_`Ua`d`Z  
[ `Ò`bbhY`Yf`g]W`Y`]bY`j`]Yfh`À`[ ] [ `Y`DUi`gYž` \`Uh`Y`Xc`W`X`X]Y  
HfU]b]b[`gY]b` \`Y]hYb`gW`bY`k`]YXYf`Ui`Z[`Ybca`a`Yb" `K`Y]hYfY  
K`Yhh\_`Aa`dZY`ghY` \`Yb`VYj`cfž`a`]h`XYf`l`&%!K`Y`ha`Y]ghYfgW`UZh]b  
7U`[`Ufmž`?`Ub`UX`Už`j`ca` " `%"`đ` `]`V]g" ` "5i` [ `i`gh`&\$&) `U`g`b`À`W`ghYa  
[ `fc`»`Yb`N]Y" `K`]`X`d`U`bhž`]b`a`]b`XYghYbg`Y]bYa` `K`Y`hh`VYk`YfV`Ui`Z  
XUg`Dc`XYgh`ni` `\_ca`a`Yb"

8`Ug`HfU]b]b[ `]gh`Y]b`Yb`hgW`Y]XYb`XYf`6`YghUb`XhY]`a`Y]bYg  
@YVYbgž`j`Yff`À`h`K`]`X`ž`XYf`h`À`[ `]W`j`]Yf`V]g`Z0b`Z`A`U`Z0f`" `\$`V]g`(`)  
A`]bi`hYb`hfU]b]Yfh" `8]YgY`8]gn]d`b` \`Uh`gW`cb`]b`ŕ`b[`Yb`đ` \`fYb  
: `f0W`hY`[`YhfU[`Yb" `A`]h`bi`f`%"`đ` \`fYb`[`Yk`Ubb`Yf`VYfY]hg`gY]bY  
YfghY`8Yi`hgW`Y`A`Y]ghYfgW`UZh]b`U`Y`b`j`]Yf`?`UhY[`cf]Yb" `GY]bY  
gdcfh]W`Y`?`Uff]YfY`[`Y` \`h`Y`Xc`W`Z0VYf`b`Uh]cb`U`Y`9fZc`[`Y` \]b`Ui`g`/`Yf  
ghfYVh`Ui`W`[`fc`»`Y`N]Y`Y`]a`]bhYfbUh]cb`U`Y`b`K`Y`hh`VYk`YfV`Ub"  
8`YfnY]h`b]a`a`h`K`]`X`Ub`\_`Y]bYfYb`K`Y`hh\_`Aa`dZYb`]b`K`]Yb`i`b`X  
5a`VYf[ `hY]ž`i`a`f`Ub[ `]ghYbdi`b\_hY`ni`gUa`a`Y`b`ž`VYj`cf`Yf`g]W`Ui`Z  
X]Y`9i`fcdUa`Y]ghYfgW`UZh]b`f`Y`W`h`c`ž`đ`U]Ybž`j`cfVYfY]hYh"

8`Yf`9]b`Z`i`gg`XYf`9`hYfb`i`b`X`gW`i` `]gW`Y  
l`bhYfgh0hni`b[

8cW`b]W`h`bi`f`gdcfh]W`Y`9fZc`[`Y`ghY`Yb`]a`:`c`\_`i`g`"K`]`Xg`9`hYfb  
i`bhYfgh0hnYb`]\`b`nk`Ufz`UW`hYb`Y`XcW`XUfUi`Z`b]W`h`ni`g`Y`\`f`]b  
gY]b`HfU]b]b[`Y]bni`[`fY]ZYbž`XUa`]h`Yf`gY`Vghgh`AbX][`V`Y]Vh`"GY]bY  
gW`i`]gW`Yb`J`YfdZ]W`h`i`b[`Yb`k`YfXYb`Xi`fW`Y]bY`[`i`hY  
?ccdYfUh]cb`a`]h`XYa`7`:`!`ma`bUg]i`a`]b`GW`k`UbXcfZ  
VYf0W\_g]W`h][`hž`gcXUgg`Yf`bUW`X`Yf`GW`i`Y`X]fY`\_`h]bg`HfU]b]b[  
[Y`Yb`\_`Ubbž`VY]`cf`Yf`UVYbXg`gY]bY`GW`i`UfVY]hYb`Yf`YX][`h`

8]Y`9fb`A`fi`b[`gd]Y`h`YVYbZU`g`Y]bY`Yb`hgW`Y]XYbXY`F`c`Y`]a  
HfU]b]b[`gdfcnYggž`i`a`X`Yb`\`c`Yb`5bZcfXYfi`b[`Yb`XYg  
K`UggYfg\_]gdcfhg[`YfYW`h`ni`k`YfXYb`"8`Ug`f]W`h][`Y`A`U`»`Ub  
J`cfVYfY]hi`b[`ž`i`bhYfgh0hni`b[`i`bX`d`Yfg0b`]W`Ya`9`\`f[`Y]n`gW`Y]bh  
X]Y`d`YfZY`\_`hY`A`]gW`i`b[`Z0f`X`Yb`Ui`ZghfYVYbXYb`K`UggYfgdcfh`Yf`ni  
gY]bž`XYf`]b`XYf`GnYbY`\`c`Y`K`Y`Yb`gW`A`[`hi`bX`X]Y`b`A`W`ghY  
;`YbYfUh]cb`j`cb`5h`Y`hYb`]bgd]f]Yfh`

æ`i`K`UggYfg\_]gdcfhž`XYf`%-`&&]cb`F`U`d`\`GUa`i`Y`gcb`]b`XYb`i`G5  
YfZ`bXYb`k`i`fXYž`YfZfYi`h]g]W`K`]`Xg`9fZc`[`[`fc»`Yf`6YUW`hi`b[`"  
8Yi`hgW`UbX`\`Uh`Y]bY`J`]Y`n`U`\`Ub`K`UggYfg\_]`]ž`Yb`i`bX`!`Ub`U[`Ybž  
X]Y`XUZ0f`gcf[`Ybž`XUgg`X]YgYf`Gdcfh`Ui`W`\`Yfni`UbXY`d`cdi`Af  
i`bX`\_`c`ghYb[`0bgh][`]gh`"@Ui`h`K`UggYfg\_]`GhUh]gh\_]`gh`K`UggYfg\_]`  
Ui`W`Z0f`fi`bX`)`("\$\$\$`A`YbgW`Yb`]b`8Yi`hgW`UbX`ni`[`Ab[`]W`ž`X]Y  
g]W`]b`GW`k`]a`a`j`YfY]bYb`Yb[`U[`]YfYb`"

A`h`gY]bYb`\`YfUi`gfU[`YbXYb`@Y]ghi`b[`Yb`i`bX`gY]bYa  
i`bYfa`0X`]W`Yb`HfU]b]b[`VY`Y[`h`H]a`K`]`Xž`XUgg`Yf`Ui`ZXYa`VYghYb  
K`Y[`]ghž`g]W`]b`XYf`K`Y`hY`]hY`XYg`K`UggYfg\_]gdcfhg`ni`YhUV`]YfYb`"  
A`Ub`XUfZ[`YgdUbb`h`gY]bž`k`Y`W`Y`k`Y]hYfYb`9fZc`[`Y`Yf`]b`XYf  
Ni`\_`i`bZ`ZY]Yfb`k`]fX`°

8YhU]`g	
C`f`h	GW`k`UbXcfZž`8Yi`hgW`UbX
E`i`Y`Y`b	<ul style="list-style-type: none"> <li>• k k k "a`]hhY`V`UmYf]gW`Y`"XY</li> <li>• k k k "i`gUk`UhYfg_]`"cf[</li> <li>• k`UggYfg_]`%\$`\$`"XY</li> </ul>

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