



? Uf]V]\_!FcUXg\ck`&\$&) . '9bhXYW\_Yb'G]Y  
Hfc dYbZ'i gg'i bX'; Ybi gg°

9bhXYW\_Yb'G]Y X]Y ? Uf]V]\_!FcUXg\ck g`&\$&) ]b'XYf'GWk Y]n.  
BYhk cf\_]b[ žDfÀgYbhUh]cbYb'i bX'\_i `]bUf]gWY<][ \`][ \hg  
k UfhYb'Ui Z'G]Y°



? cbghUb nž'8 Yi hgW`UbX !'8 ]Y ? Uf]V]\_žY]b'HfUi a n]Y ``ZØf'j ]Y`Yž  
gd]Y`h]a 'GYdhYa VYf`&\$&) 'ja 'FU\ a Yb'XYf'À\ f]WYb'GWk Y]nYf  
? Uf]V]\_!FcUXg\ck 'YfbYi h'Y]bY'nYbhfU`Y'Fc``Y''8 ]Y  
**5fVY]hg[ Ya Y]bgWUZh?** Uf]V]\_ ``ÀXh'XUni 'Ub'XfY]``YV\UZhYb  
5VYbXYb 'b'j YfgW]YXYbY'GhÀXhY'Y]b'i bX'j Yfgdf]WWhžgÀa h']WYb  
FY]gYZfYi bXYb 'Y]b'j c``i a ZÀb[ ']WYg'9f'YVb]g'ni 'V]YhYb"''8 ]Y  
9j Ybhg'ZjbXYb 'Ua '& ''GYdhYa VYf']b'?cbghUb n]a '?cbn]ž'Ua '&('  
GYdhYa VYf']b'6UgY']a ' ; Ugh\cZni a ' ; c`XYbYb'GhYfbYb'i bX'Ua  
& ''GYdhYa VYf']b'NØf]W ']a '5i VfYm'ghUh'5``Y'5VYbXY'ghUfhYb  
i a '%, "" \$'I \f'a ]h'Y]bYa 'Vi bhYf'F Y]gYa Uf\_hžk c'X]Y  
HY]bY\ a YbXYb ']b'YbhgdUbbhYf'5ha cgd\ÀfY'a ]h'\_Uf]V]gWYb  
DUfhbYfb ']bg'; YgdfÀW \_ca a Yb '\_ÒbbYb"

8 Ug`? cbnYdh`XYf`FcUXg\ck`]gh`VfY]h`[ YZÀWX Yfh`'9g`fY]WX h`j cb  
h]YZ[ Y\YbXYb`DfÀgYbhUh]cbYb`XYf`hY]`bY\`a` YbXYb`DUfhbYf`V]g`\`]b  
ni`\_i`]bUf]gWX Yb`GWX a`Ub\_Yf`b`VY]a`'5VYbXYggYb``5V`&\$"\$\$`I`\\f  
ghY\Yb`]bZcfa`Uh]j`Y`DfÀgYbhUh]cbYb`Ui`ZXYa`Dfc[ fUa`a`žX]Y  
9]bV`]W\_Y`]b`X]Y`j`]Y`ZÀ`h][ Yb`'5b[ YVchY`XYf`?Uf]V]\_`[ YVYb``8Yb  
\_fØbYbXYb`5VgWX`i`gg`V]XYb`Y]bY`J`YfUVgWX]YXi`b[ `gck`]Y`Y]bY  
J`Yf`cgi`b[ `UhhfU\_h]j`Yf`DfY]gYž`X]Y`XYb`'5VYbX`i`bj`Yf[ Ygg`]WX  
a`UWX`Yb"

9f`YVb`]gfY]WX`Y`F ØW\_V`]W\_Y`i`bX`gdUbbYbXY  
5i`gV`]W\_Y

8 Ug`9j`Ybh]j`YfZc`[ h`b]WX`h`bi`f`Y]bYb`i`bhYf\U`hgUa`Yb`'5bgUhñž  
gcbXYfb`Ui`WX`XUg`N]Y`ž`XYb`B`Yhk`cf\_]b[ !5gdY\_h`]b`XYb  
J`cfXYf[ fi`bX`ni`fØW\_Yb``8Ug`[ ]Vh`UWX`Yi`hYb`X]Y`A`Ø[ `]WX`\_Y]hž`g]WX  
Ui`gni`hUi`gWX`Ybž`bg]XYf]bZcfa`Uh]cbYb`ni`gUa`a`Y`b`i`bX  
gdUbbYbXY`?cbhU\_hY`ni`\_bØdZYb``8]Y`?Uf]V]\_`gY`Vgh`V]YhYh`XUZØf  
[ Ybi`[ `;`YgdfÀWX`gghcZZz`XYbb`g]Y`]gh`VY`\_Ubbh`ZØf`]`fY`hfUi`a`\\UZhYb  
GUbXghfÀbXYž`DU`a`Yb`i`bX`X]Y`ZufVYbZfc\Y`@YVYbgUfh``8]Yg`k`]fX  
b]WX`h`bi`f`Ui`Z`X]YgYf`FcUXg\ck`h\Ya`Uh]g]Yfž`gcbXYfb`Ui`WX`Ui`Z  
XYf`dUfU`Y`ghUhž`bXYbXYb`FcUXg\ck`XYf`  
**5fVY]hg[ Ya`Y`b`gWX`UZh`?Uf]V]\_`[ a`A`U`&\$&)ž`X]Y`]b`GhÀXhYb`k`]Y  
<Ubbcj`Yfž`8cfha`i`bXž`A`U]bn`i`bX`<Y]`Vfcbb`UV[ Y\U`hYb`k`]fX"**

8]Y`A`U]!FcUXg\ck`k`]fX`Y]b)[ Y`VYgcbXYfY`<][ \`][ \`hg`VY]b\U`hYbž  
k`]Y`Yhk`U`Y]bY`J`Yf`cgi`b[ `j`cb`FY]gYb`i`bX`Y]b`gca`a`Yf`]WX`Yg`66Ež  
XUg`X]Y`HY]`bY\`a`YbXYb`\_i`]bUf]gWX`j`Yfk`Ø\`bYb`k`]fX``B`YVYb`XYa  
5i`ghUi`gWX`a`]h`9I`dYX]YbhYb`i`bX`:`UWX`Yi`hYb`\_ØbbYb`X]Y`;`ÀghY  
`bZcfa`Uh]cbYb`ØVYf`VY`]YVhY`\_Uf]V]gWX`Y`F`Y]gYn]Y`Yž`X]Y`j`cb  
DUfhbYfb`k`]Y`XYa`:`J`5`A`Ufh]b]e`i`Y`i`bX`J`]j`U`K`mbX\`Ua  
i`bH`YfghØhnh`k`YfXYbž`Yf\U`hYb`"

?`Y]bY`F ØW\_ni`[ gcfhY`i`bX`[ fc»`Y`'5VYb`hYi`Yf

8cWX`k`Ug`dUggh`VYggYf`ni`a`?Uf]V]\_!`U]f`U`g`Y]bY`\_,`VYfb`UWX`h`b[  
]b`Y]bY`XYf`Y]b`UXYbXYb`<chY`g`X]YgYf`FY[ `]cb3`8]Y`\_Uf]V]gWX`Y  
<chY`!`bZfUghfi`\_hi`f`fY]WX`h`j`cb`ZUa`]`]Yb[ YZØ\`fhYb`<chY`g`V]g`\`]b`ni

`i | i f]ōgYb 'F Ygc fhg`i bX `gdf]W h`F Y]gYbXY 'YYXYb '5`hYfg`Ub ``CV  
fca Ubh]gW Y `GhfUbXi f`Ui VY `cXYf`UWh]cb[ Y`UXYbY : Ua ]`YbZYf]Yb  
X]Y ? Uf]V]\_ `Uh`ZØf`YYXYb `Yhk Ug`ni `V]YhYb``K `À\ fYbX ? i VU`ZØf  
gY]bY ``]ghcf]gW Yb `Ni W\_Yffc\fZY`XYf`VYfØ\ a h]ghž`cW\_h`X]Y  
8ca ]b]\_Ub]gW Y `F Ydi V`]\_a ]h`i bYbX]W Yb `GhfÀbXYb `i bX `Y]bYa  
i a ZUb[ fY]W Yb : fY]nY]hUb[ YVch"

5VYf`Ui W X]Y `6U\ Ua Ug`a ]h`\fYb `+\$`!`bgY`bžX]Y `567!`bgY`b  
f`fi VUž`6cbU]fYž`7i fUĀUcŁ`i bX `X]Y `Hi f\_g`i bX `7U]Wcg` `a ]h`\fYa  
Xf]hh[ fÒ» hYb ? cfU`Ybf]ZZ` `g]bX `k U\fY `DUFUX]YgY `ZØf HUi W Yf`i bX  
GWb c fW Yf` `9f\_i bXYb `G]Y `X]Y `V`i YbXY `I b hYfk UggYfk Y`h`cXYf  
Yb hgd Ubb Yb `G]Y `Y]bZUW `Ub `Y]bYa `HfUi a ghfUbX`<]Yf`\_Ubb `YYXYf  
X]Y `Uf]V]gW Y @VVYbgZfYi XY `i bX ; UghZfYi bXgW UZh` \Ui h bU\  
Yf`YVYb ` `Yg`]gh`XYf]XYU`Y `FU\ a Ybž`i a `bYi Y `I f`Ui Vgd`ÀbY`ni  
gW a ]YXYb `i bX `g]W `]bgd]f]YfYb `ni ``UggYb "

: Øf`U`Y `5VYbhYi Yf`i gh][ Yb `]gh`X]Y ? Uf]V]\_ [ Ubn`À\ f][ `Y]b  
VY `]YVhYg`N]Y `ž`k cVY]`X]Y `VYghY `NY]h`ZØf`F Y]gYb `nk ]gW Yb  
Bcj Ya VYf`i bX `5df]` `]Y[ h`<c`Yb `G]Y `g]W `X]Y ? Uf]V]\_ `X]fY\_ h`bUW  
<Ui gY ` `cXYf`bcW VYggYf `a UW Yb `G]Y `g]W `Ui Zž`i a `X]YgY  
nUi VYf\ UZhY `F Y[ ]cb`dYfgÒb`]W ni `Yf`YVYb "

8 YhU]`g	
Cfh	? cbghUb nž`8 Yi hgW `UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "hfUj Y`bYk g"W</li> <li>• i b[ Y!fY]gYdfcZ]g"XY</li> <li>• k k k "hfUj Y`_Uf]V]_ "W</li> </ul>

6Ygi W Yb `G]Y `i bg`Ui Z `i bgYfY! \ chY`g"XY