

HI =Gi ]ggY. 'F Y\_c fXVi W Xi b[ Yb 'i bX 'bYi Y  
F Y]gYn]Y`Y`ZØf`XYb`Gca a Yf`&\$&) °

HI =Gi ]ggY`VYf]W hYh`ØVYf`F Y]gYk UW ghi a `&\$&) žVY`]YVhY  
N]Y`Y`i bX`bYi Y`6Øfcg`]b`NØf]W ""@Ugh!A ]bi hY!5b[ YVchY  
Vcca Yb"



NØf]W ž`GW k Y]n`!`K Ug`g]bX`X]Y`BYi ][ \_Y]hYb`]a `F Y]gY`U\ f`&\$&) 3  
HI =Gi ]ggY`\_Ubb`dcg]hj Y`9bhk ]W`i b[ Yb`a Y`XYb.`BUW`XYf  
K ]bhYfgU]gcb`&\$&(`#&) `j YfnY]W bYh`XUg`l bhYfbY`a Yb`Y]b`gc`]XYg  
K UW ghi a `i bX`Y]bY`J ]Y`nU` ``j cb`[ YZfU[ hYb`F Y]gYn]Y`Yb"  
6YgcbXYfg`X]Y`\_`Ugg]gW Yb`A ]hY`a Yf`AbXYf`k ]Y`; f]YW Yb`UbX  
i bX`GdUb]Yb`ž`j cf`U`Ya `A U`cfWUž`ghY`Yb`cW`]a `?i fg`VY]`XYb  
F Y]gYbXYb""@Ui h`UVci hhfUj Y`"W`YffY]W hY`; f]YW Yb`UbX`gc[ Uf  
Y]b`bYi Yg`6i W Xi b[ g`cW ž`k Å`fYbX`GdUb]Yb`VYgcbXYfg`VY]`@Ugh!  
A ]bi hY!6i W Xi b[ Yb`ghUf`\_`bUW [ YZfU[ h`k ]fX"

8cW`Yg[ ]Vh`b]W h`bi f`U`hY`6Y`\_UbbhY`]a `5b[ YVch`"A Ufc`\_\_c`i bX  
Hi bYg]Yb`UVYb`g]W`U`g`5i ZghY][ Yf`XYf`GU]gcb`Yfk ]YgYb`i bX  
nY][ Yb`nk Y]ghY`][ Y`K UW ghi a `gfUhYb`": YfbYf`fUb[ ]YfYb`X]Y`i G5

i bX`X]Y`J YfY]b][ hYb`5fUV]gWXYb`9a ]fUhY`i bhYf`XYb`VY`]YVhYghY  
@Ub[ ghfYW\_Ybn]Y`Yb`"l bX`k Ug`X]Y`j cb`j ]Y`Yb`F Y]gYbXYb  
gY\`b`]W\gh`[ Yk ØbgW\hY`5i gnY]h`b`XYf` : YfbY`VYhf]Zh`HUbGUb]Už  
]bgVYgc bXYfY`X]Y`ϕgY`GUbG]VUfž`YhUV`]Yfh`g]W\`U`g`bYi Yg`\Y» Yg  
F Y]gYn]Y`a ]h`YVYbZU`g`ghUf\_Ya`K UW\ghi a "

## 6Y`]YVhY`Gca a Yfn]Y`Y`i bX`ghY][ YbXY B UW\ZfU[ Y

8]Y`VY`]YVhYghYb`Gca a Yfn]Y`Y`ja` , VYfV`]W\_`ϕ`XYf`?i fn!`i bX  
A ]hY`ghfYW\_Y`g]bX` ; f]YW\Yb`UbXž`GdUb]Ybž`X]Y`HØf\_Y]ž`Y [ mdhYb  
i bX`NmdYfb`X]Y` : Uj`cf]hYb`"@Ub[ ghfYW\_YbF Y]gYbXY`n]Y\`h`Yg`]b`X]Y  
l G5ž`X]Y`J YfY]b][ hYb`5fUV]gWXYb`9a ]fUhYž`HUbGUb]Už`? UbUXU`i bX  
X]Y`A U`YX]j`Yb`"6Ygc bXYfg`YfZfY`i`]W\`ZØf`X]Y`Gdc bHUbF Y]gYbXYb.  
8]Y`B UW\ZfU[ Y`bUW\`F Y]gYb`ja`Gd`hgca a Yf`i bX`<YfVgh`]gh  
[ Ygh]Y[ Ybž`k Yg\`U`V`HI =VYfY]hg`XUg`G]hnd`Uhn`cbh]b[ Yb`h`ZØf  
<YfVgh`&\$&) `Yf\`Ò\`h`\Uh`Ni XYa`k ]fX`X]Y`GU]gcb`]b` ; f]YW\Yb`UbX  
j`Yf`Ab[ Yfh`F`cXcg`i bX`?cg`ghY\`Yb`V]g`ni a` , "Bcj`Ya VYf`VYfY]h  
i bX`?fYhU`V`Y]Vh`gc[ Uf`V]g`ni a`%) ""Bcj`Ya VYf`cZYb"

9]bY`]bhYfYggUbhY`C dh]cb`ghY][ h`ZØf`F Y]gYbXYž`X]Y`\_i fnZf]gh][ Y  
9bhgW\Y]Xi b[ Yb`a`Ò[ Yb.`@Ugh!A ]bi hY!5b[ YVchY`g]bX`k Y]hYf\`]b  
VY`]YVh`@Ui`h`hi`]"W\`g]bX`gc`W\Y`F Y]gYb`]XYU`ZØf`U`Yž`X]Y`ZYI ]VY`  
g]bX`i bX`gdc bHUb`Y]bY`5i gnY]h`b`Y\`a`Yb`a`ÒW\hYb`"CV  
l`hfU`\_i fnYbhgW\`cggYbY`cXYf`dF Y]gVYk`i`gghY`F Y]gYbXYž`@Ugh!  
A ]bi hY!F Y]gYb`V]YhYb`cZh`X]Y`A`Ò[ `]W\`\_Y]hž`F Yghd`ÀhnY`cXYf`Ghc`fbc!  
: fY]d`ÀhnY`ni`bi`hnYbž`a`Y]gh`ni`[ Øbgh][ YfYb`DfY]gYb"

## 8Yf`6`]W\_`]b`X]Y`Ni`\_i bZh`i bX`HI =g K UW\ghi a

8 Ug`ϕ\`f`&\$&'`ghY`hY`VYfY]hg`Y]bYb` ; YbYgi`b[ gdfcnYgg`ZØf`XYb  
k`Y`hk`Y]hYb`Hci`f]ga`i`g`gY]h`XYf`DUbXYa`]Y`XUf`]"hV`"W\`a`VYf]W\hYhž  
XUgg`X]Y`6i`W\i`b[ gnU\`Yb`ja`ϕ\`f`&\$&(`hY]`k`Y]gY`XUg`J`cf]7`cfc`bU!  
B]j`YUi`ØVYfhfYZZYb`"8]Y`Dfc[ bcgY`ZØf`&\$&) `g]Y\`h`Y]bYb`5bgh]Y[  
XYf`l`a`gUha`Ò[ `]W\`\_Y]hYb`ja`]bhYfbUh]cbU`Yb`F Y]gYj`Yf`\_Y\`f`Ui`Z  
Yhk`U`)`6]`]cbYb`l`G!8c`Uf`j`cfž`k`À\`fYbX`X]Y`F Y]gY`i`gh`hf`cn

≠ZUh]cb`i b[ YVfcWkYb`V`Y]Vh"

Ni gÄhn`]Wk`d`Ubh`HI =Gi ]ggYž`gY]b`<chY`!DcfhZc`]c`j cb`XYfnY]h`(' (Ui Z\*\$ \$\$`<chY`g`Ui gni VUi Yb``9]b`bYi Yf`<Ui dhg]hn`k i fXY`\_Øfn`]Wk]b`NØf]Wk`YfÖZbYhž`XYf`a cXYfbYb`5fVY]hgUbgd fØWkYb`[ YfYWk h k ]fX``8]Y`bYi Yb`6Øfcg`gYhnYb`Ui Z: `YI ]V`]hÄh`i bX 5fVY]h[ YVYfUhhfU\_hj ]hÄh` `XUg`]gh`XYf`f]Wk h[ Y`GWk f]hh`ZØf`HI =]b X]YgY`g]Wk`k UbXY`bXY`NY]h"

≠g[ YgUa`h`nY][ h`g]Wk`ž`XUgg`X]Y`F`Y]gYVfUbWkY`j cf`Y]bYf Ui ZfY[ YbXYb`NY]h`ghY`hž`]b`XYf`gck c`b`bYi Y`HfYbXg`U`g`Ui Wk hfUX]h]cbY`Y`N]Y`Y`Y]bY`F`c`Y`gd]Y`Yb``I bX`k Yf`k`Y]ž`j ]Y`Y]Wk h k ]fX`X]Y`bÄWk`ghY`@Ugh`A ]bi hY`!F`Y]gY`ZØf`G]Y`ni`Y]bYa i bj Yf[ Ygg`]WkYb`5VYbhYi Yf`

8YhU]`g	
Cfh	NØf]Wk`ž`GWk`k`Y]n
EiY`Yb	<ul style="list-style-type: none"> <li>• UVci hhfUj Y`"Wk</li> <li>• k k k "hi ]"Wk</li> <li>• k k k "]hV"Wka</li> </ul>

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