

D\c`<cU`DUghYi f`ZÀ`h`Ui g`A]W\Y`]b`&\$&) .
K Ug`V`Y]Vh`j ca `Fi \a 3

5a `+``› b]`&\$&) `k i fXYb`g]YVYb`D\c!F YghUi fUbhg`]b`<c!7\]!
A]b\!GhUXhj ca `A]W\Y`]b`; i]XY`Ui g[YnY]W\byhžk À\fybX
D\c`<cU`DUghYi f`ZY`h"



DUghYi f!GhfU» Yž' < c!7\]!A]b\!GhUXhž'J]YhbUa '!8]Y
X]Yg'À\ f][Y'J YfÖZZYbh]W\i b['XYg'A]W\Y']b'; i]XYg'ZØf'&\$&) '\Uh'ZØf
5i ZfY[i b[']b' < c!7\]!A]b\!GhUXh[Ygcf[h"J cf'U''Ya 'X]Y
5Vk YgYb\Y]h'XYg'VY_UbbhYb'F YghUi fUbhg'D\c' < cU'DUghYi f'j cb
XYf'@]ghY '\Uh'ZØf'; Ygd f'ÀW\gghc ZZ[Ygcf[h"8 Ug'F YghUi fUbhž'XUg']b
XYb''YhnhYb'nk Y] ð\ fYb'Ui g[YnY]W\ bYh'k i fXYž'k i fXY'bi b'b]W\h
a Y\ f']b'XYf'? UhY[cf]Y'6]V'; ci fa UbX'Ui Z[YZØ\ fhž'X]Y'g]YVYb
UbXYfY'D\c!F YghUi fUbhg'i a ZUggh"8]Yg[Y\h'Ui g'XYb'6Yf]W\hYb
j cb'J]YhbUa "j b' i bX'H\Ub\ b]Yb"j b '\Yfj cf"

8]Y'g]YVYb'Ui g[YnY]W\ bYhYb'F YghUi fUbhg']b'XYf'? UhY[cf]Y'6]V
; ci fa UbX'g]bX.

- D\c'7\Uc
- D\c' < cUb[
- D\c' < i cb['6]b\
- D\c'@Y
- D\c'A]b\
- D\c'D\i cb[
- D\c'A]Yb'; U'?m'8cb[

⇒ 'J cf'U\ f'k UfYb'bcW\ 'UW\h'D\c!F YghUi fUbhg']b'X]YgYf'? UhY[cf]Y
[Y']ghYhž'k Ug'X]Y'FYXi n]Yfi b[']b'X]YgYa 'ð\ f'i a gc
VYa Yf_Ybgk YfhYf'a UW\h"D\c' < cU'DUghYi f'V'Y]Vh'YXcW\ 'Y]b
VY'YVhYg'N]Y''ZØf'9]b\Y]a]gW\Y'i bX'Hci f]ghYbž']bgVYgcbXYfY'ZØf
Ui g'ÀbX]gW\Y'; ÀghYž'X]Y'X]Y'5ha cgd\ÀfY'i bX'X]Y'GdYn]U']hÀhYb
XYg' < Ui gYg[Yb]Y» Yb'gck]Y'9f]bbYfi b[gZhcg'a UW\Yb"

8]Y'; YgW\]W\ hY'j cb'D\c' < cU'DUghYi f

D\c' < cU'DUghYi f'k]fX'gY]h'ØVYf') \$'ð\ fYb'ZUa]']Yb[YZØ\ fh"8]Y
; fØbXYf]bž': fUi 'B[i mYb'H\]'L]Ya ž'\Uh'X]Y'J YfUbhk cfhi b[
a]hhYfk Y]Y'Ub']\ fY'?]bXYf'ØVYf[YVYb"8Yf'B Ua Y'XYg
F YghUi fUbhg'ghUa a h'j cb'Y]bYa 'GhfU» Ybj Yf_Ài ZYf'bUa Ybg' < cUž
XYf'j cf'ZUgh'* \$'ð\ fYb'D\c']b'XYf'DUghYi f!GhfU» Y'j Yf_Ui ZhY"
Ni XYa '[Yk]bbh'XUg'F YghUi fUbh'Xi fW\ 'XYb'6Ygi W\ 'dfca]bYbhYf

; ÅghY`Ub`5i Za Yf_gUa _Y]h'gc`VYgi W`hY`]a`>\f'&\$&'`X]Y`?!Dcd!
 ; fi ddY`Gi dYf`>b]cf`XUg`@c_U`žk Ug`XYa`F YghUi fUbh'ni
 Yf\YV`]W`Ya`gcn]U`Yb`A YX]Yb]bhYfYggY`j Yf\U`Z"

Hfchn`XYf`<YfUi gZcfXYfi b[Ybž`X]Y`X]Y`; Ughfcbca]YVfUbW`Y
 XYfnY]h`Xi fW`YVhž`V`Y]Vh`D\c`<cU`DUghYi f`bUW`Y][YbYb`5b[UVYb
 VY]`XYb`?i bXYb`k Y]hYf\]b`VY`]YVh"8 Ug`F YghUi fUbhdYfgcbU`]gh
 ghUf`_VYgW`ÅZh][h'a]h`XYf`Ni VYfY]hi b[`i bX`XYa`GYfj]W`XYf
 GdY]gYbž`k Å\fybX`X]Y`?i bXYbnU`\`]a`J Yf[`Y]W`ni`ZfØ\YfYb
 >\fyb`[Ygi b_Yb`]gh"8 Ug`HYUa`VYhcbhž`XUgg`X]Y`6Yk Yfhi b[Yb
 Xi fW`A]W`Y`]b`j Uf]]YfYb`_ØbbYb`i bX`g]Y`k Y]hYf\]b`VYghfYVh`g]bXž
 \fyb`; ÅghYb`Y]bYb`[i hYb`GYfj]W`ni`V]YhYb"

8]Y`A]W`Y`]b!@]ghY`&\$&)

8 Yf`A]W`Y`]b`; i]XY`&\$&) `i a ZUggh]bg[YgUa h`%, %
 [Ughfcbca]gW`Y`9]bf]W`hi b[Yb`]b`<Ubc]ž`8U`B`Ub[`i bX`<c!7\]!
 A]b\!GhUXh"8]Y`5i ZhY]i b[`]gh`k]Y`Zc`[h

?UhY[cf]Y	5bnU\`	BYi
F YghUi fUbhg`a]h Y]bYa`A]W`Y`]b! GhYfb	-	%
F YghUi fUbhg`a]h`6]V ; ci fa UbX	*`	-
5i g[Yk Å`hY F YghUi fUbhg Ui Z[fi bX`XYf GdY]gYbei U`]hÅh	%-	%{

8]Y`[Yghf]W`YbY`5i gnY]W`bi b[`j cb`D\c`<cU`DUghYi f`k]fZi: fU[Yb
 \]bg]W`h]W`XYf`E i U`]hÅh`i bX`6Yk Yfhi b[g_f]hYf]Yb`Ui Zž`XcW`XUg
 F YghUi fUbh`V`Y]Vh`Y]b`ZYghYf`6YghUbXhY`]`XYf`_i`]bUf]gW`Yb
 @UbXgW`UZh]b`<c!7\]!A]b\!GhUXh"9g`V`Y]Vh`UVni k UfhYbž`k]Y`g]W`
 X]Y`G]hi Uh]cb`ZØf`XUg`HfUX]h]cbgfYghUi fUbh`Yb`hk]W`Y`]b`k]fX`i bX`cV
 Yg`a Ø[`]W`Yfk Y]gY`]b`XYb`_ca a YbXYb`>\fyb`ni fØW`_Ui Z`X]Y
 A]W`Y`]b!@]ghY`Z]bXYh"

8YhU]`g	
C fh	DUghYi f!GhfU» Yž' < c! 7 \]!A]b\!GhUXhž'J]YhbUa
E i Y`Yb	<ul style="list-style-type: none"> • k k k "j]YhbUa "j b • h\ Ub\ b]Yb"j b

6Ygi W\ Yb `G]Y`i bg`Ui Z. `Y]bY!fY]gY"XY