

J ]YhbUa Yg]gWXY ? i `hi f`]a `: c\_i g.  
=bhYfbUh]cbU`]g]Yfi b[ `i bX`=XYbh]hÀh  
ghÀf\_Yb`°

K cf\_g\cd`ni f`=bhYfbUh]cbU`]g]Yfi b[ `XYf`j ]YhbUa Yg]gWXYb  
? i `hi f`Ua `&&"\$) "&\$&) `]b`J ]YhbUa "`N]Y`.: ÒfXYfi b[  
\_i `hi fY`Yf`=XYbh]hÀh"



8U\_`Bcb[ žJ ]YhbUa `!`8Yf`&&"A U] &\$&) `ghY\h[ Ubn`]a `NY]WXYb  
XYf`j ]YhbUa Yg]gWXYb`?i `hi f`"9]b`k ]W h][ Yf`K cf\_g\cdž[ Y`Y]hYh  
j cb`B[ i mYb`J Ub`<i b[ ž`A ]h[ `]YX`XYg`NYbhfU`\_ca ]hYYg`XYf`DUfhY]  
i bX`A ]b]ghYf`ZØf`?i `hi fž`Gdcfhi bX`Hci f]ga i gžj YfZc`[ h`XUg`N]Y`ž  
X]Y`j ]YhbUa Yg]gWXY`?i `hi f`]bhYfbUh]cbU`ni `d cg]h]cb]YfYb`i bX`Y]bY  
ghÀf\_YfY`\_i `hi fY`Y`=XYbh]hÀh]a `@UbX`gck ]Y`]a `5i g`UbX`ni  
ZØfXYfb`"8Yf`K cf\_g\cd`k i fXY`gck c`\\j cf`Cfh`U`g`Ui W`cb`]bY  
Ui g[ Yf]W`hYhž`k cXi fW`Y]bY`J YfV]bXi b[ `nk ]gWXYb`XYb`\*`  
Dfcj ]bnYb`i bX`GhÀXhYb`J ]YhbUa g[ YgW`UZZYb`k i fXY`"6YgcbXYfg  
dfca ]bYbh]j YfhfYhYb`k Uf`Ui W`Hcb`H\]`B[ cW<Ub\ž`X]Y  
ghY`j YfhfYhYbXY`J cfg]hnYbXY`XYg`J c`\_g\_ca ]hYYg`XYf`Dfcj ]bn`8U\_

Bcb[ žgck ]Y`nU\`fY]WXY`J YfhfYhYf`j YfgW]YXYbYf`5VhY]i b[ Yb`i bX  
GY\_hcfYb"

8Yf`K cf\_g\cd`X]YbhY`XYf`8]g\_i gg]cb`ØVYf`XUg`Dfc`Y\_h  
`hYfbUh]cbU`]g]Yfi b[ `XYf`j ]YhbUa Yg]gWXYb`?i `hi f`i bX  
J]YhbUa ]g]Yfi b[ `XYf`j]bhYfbUh]cbU`Yb`?i `hi f` žXUg`j ca  
DUfhY]\_ca ]hY`XYg`A ]b]ghYf]i a g`ZØf`?i `hi f`ž`Gdcf`hi bX`Hci f]ga i g  
Ybhk ]W\_Y`h`k i fXY`"8 Ug`< Ui dh]Y`X]YgYg`Dfc`Y\_hg`]gh`X]Y`Gh`f`\_i b[  
XYg`6Y]hfU[ g`XYf`j ]YhbUa Yg]gWXYb`?i `hi f`Ui Z]bhYfbUh]cbU`Yf  
9VYbY`"A ]b]ghYf`B [ i mYb`J Ub`<i b[ `cV`X]Y`ghfUhY[ ]gWXY  
6XYXi hi b[ `XYg`Dfc`Y\_hg`Yfj cf`i bX`VYhcbhYž`XUgg`Yg`X]Y  
]bhYfbUh]cbU`Y`GhY`i b[ `XYf`j ]YhbUa Yg]gWXYb`?i `hi f`YbhgWXY]XYbX  
j YfVYggYfb`gc`Y"

## Ghfi `hi f`XYg`Dfc`Y\_hg

8 Ug`Dfc`Y\_h]gh]b`gYW`g`< Ui dhY]`Y`[ Y[ `]YXYfhž`X]Y`Y]bY  
i a ZUggYbXY` ; fi bX`U[ Y`ZØf`X]Y`k Y]hYfY`\_i `hi fY`Y`9bhk ]W`\_i b[  
V]YhYb.

- ; fi bX`U[ Y`XYf`Dfc`Y\_hYbhk ]W`\_i b[
- ?cbhYi hž`7\UbW`b`i bX`<YfUi gZcfXYfi b[ Yb
- GhUbXdi b\_hYž`N]Y`Y`i bX`5i Z[ UVYb`V]g`&\$' ) `gck ]Y`J ]g]cb  
V]g`&\$()
- @Øgi b[ Yb
- 8i fW`ZØ`fi b[ gcf[ Ub]gUh]cb

9]b`nYbhfU`Yf`6YghUbXhY]`XYg`K cf\_g\cdg`k Uf`X]Y`9fØfhYfi b[ `XYf  
9bhk ]W`\_i b[ `XYf`j ]YhbUa Yg]gWXYb`?i `hi f`i bX`?i bgh]a `bYi Yb  
NY]hU`hYf`"8 UVY]`k i fXYb`Ui W`X]Y`Dc`]h]\_Yb`i bX`F ]W`h`b]Yb`XYf  
DUfhY]`ni f`hYfbUh]cbU`]g]Yfi b[ `XYf`?i `hi f`h`Ya Uh]g]Yfh`"9]b  
GW`k Yfdi b\_h`U[ `XUVY]`Ui Z`XYf`F c`Y`XYf`?i `hi f`i bX`XYf`?i `hi f!  
i bX`?fYUh]j k ]fhgW`UZh`ZØf`Y]bY`bUW`\U`h][ Y`9bhk ]W`\_i b[ `XYg  
@UbXYg"

? i `hi fY`Y`J ]Y`ZU`h`]b`J ]YhbUa

9]b`6`]W`\_Ui Z`X]Y`j ]YhbUa Yg]gWXY`?i `hi f`nY][ h`YXcW`Ui W`XYfYb

j ]Y`gWk ]Wk h[ Y`fY`][ ]OgY`DfU`h]\_Yb`" `b`J ]YhbUa` ` [ ]Vh`Yg`\_Y]bY  
 Y]b\Y]h]Wk Y`fY`][ ]OgY` ; Ya` Y]bgWk UZh`"8 ]Y`J ]YhbUa` YgYb`bY][ Yb`ni  
 dfU[ a` Uh]gWk Yb`@Ogi` b[ Yb`žXYfYb` ; `Ui` VYbgZcfa` Yb`g]Wk`ghUf`\_Ub  
 XYb`gcn]U`Yb`Ghfi` \_hi` fYb`i` bX`K` Y`hUbgWk`Ui` i` b[ Yb`cf]Ybh]YfYb`"  
 6YgcbXYfg`XYf`5\`bYb`\_i` `hgck` ]Y`Ub]a` ]gh]gWk`Y`HfUX]h]cbYb  
 bY\`a` Yb`Y]bY`nYbhfU`Y`F`c``Y`Y]bžXYbb`XYf` ; `Ui` VY`Ub`X]Y  
 l`bghYfV`]Wk`\_Y]h`XYf`GY`Y`Y`Aggh`X]Y`J`cfghY``i` b[ `ni` ž`XUgg  
 J`YfghcfVYbY`Ua` `@YVYb`XYf` : Ua` ]]Y`hY]`bY\`a` Yb`"

8]Y`9\`fi` b[ `XYf`5\`bYb`]gh]a` `?`cbZ`n]Ub]ga` i` g`ZYghj`YfUb`\_Yfhž`k`c  
 Ui` Wk` ``Ub[ Zf]gh][ Y`D`Ubi` b[ `i` bX`GdUfgUa` \_Y]h`VYhcb`h`k`YfXYb`"  
 Ni`XYa` `gd]Y`Yb`XYf`Huc]ga` i` gž`a` ]h`gY]bYa` `GhfYVYb`b`UWk  
 <Ufa`cb]Y`nk` ]gWk`Yb` ; Y]ghi` bX`A`UhYf]Yž`gck` ]Y`XYf`6i`XX\]ga` i` gž  
 XYf`Y]bY`A` ]gWk`i` b[ `Ui` g`j`YfgWk`]YXYbYb` ; `Ui` VYbggmghYa` Yb  
 XUfghY`hž`Y]bY`k` ]Wk`h[ Y`F`c``Y`]a` `fY`][ ]OgYb`@YVYb`J ]YhbUa` g`"

8Yg`K`Y]hYfYb`g]bX`WU`"%&`A`]]`cbYb`7\`f]ghYb`]ja` `@UbXž`X]Y  
 k`À\`fYbX`XYf`\_c`cb]U`Yb`NY]hž]bgVYgcbXYfY`Xi`fWk`XYb  
 ?Uh`c`n]ga` i` gž`j`YfVfY]hY`h`k`i`fXYb`i` bX`YVYbZU`g`XYb`5\`bYb  
 [YXYb\_Yb`"8]Y`j`YfgWk`]YXYbYb` ; `Ui` VYbggmghYa` Y`gck` ]Y`XYf`  
 \_i`hi`fY``Y`F`Y]Wk`hi`a` `XYf`J ]YhbUa` YgYb`hfU[ Yb`ni`f  
 Ui` »Yf[ Yk`Ò\`b`]Wk`Yb`J ]Y`ZU`h`XYf`B`Uh]cb`VY]"

8Yf`K`cf`\_g\`cd`\`Uh`gca` ]h`b]Wk`h`bi`f`XUg`N]Y`ž`X]Y`j` ]YhbUa` Yg]gWk`Y  
 ?i`hi`f`]bhYfbUh]cbU`ni` `gh`Af`\_Ybž`gcbXYfb`Ui` Wk` ]\`fY`K`i`fnY`b`i` bX  
 HfUX]h]cbYb`ni` `VYk`U\`fYb`i` bX`k`Y]hYfni` [ YVYb`"8]Y`8]g`\_i`gg]cbYb  
 i` bX`Df`AgYb`hUh]cbYb`k`À\`fYbX`X]YgYf`J`YfUbghU`hi` b[ `X]YbhYb`U`g  
 k`Yfhj`c``Y` ; fi` bX`U[ Y`Z0f`X]Y`ni` \_0bZh][ Y` :`0fXYfi` b[ `i` bX  
 J`YfVfY]hi` b[ `XYf`j` ]YhbUa` Yg]gWk`Yb`?i`hi`f`]ja` `5i`g`UbX`"

K`Y]hYfY` `bZcfa` Uh]cbYb`ni` `X]YgYa` `H\`Ya` U`Z]bXYb`G]Y`Ui` Z`  
**j ]YhbUa` "j`b`i` bX` [ Yfa` Ub`W`b`hYf!gh`W`c`a` "**

8YhU]`g	
C`f`h	8U`_`B`cb[ ž`J ]YhbUa
E`i`Y``Yb	<ul style="list-style-type: none"> <li>• k`k`k` "j ]YhbUa` "j`b`</li> <li>• k`k`k` "[ Yfa` Ub`W`b`hYf!gh`W`c`a` "</li> </ul>

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