

? i `hi fY``Y`GW`ÄhnY`j`c b`@c b[ `5 b.  
Hci f]ga i g`Vcca h`&\$&(`

B [ i mYb`HUb`E i cWVYf]W`hYh`ØVYf`XYb`5bgh]Y[ `XYg  
Hci f]ga i g`]b`@c b[ `5 b`i bX`X]Y`9f`U`hi b[ `i`hi fY``Yf`FY`]\_hY  
ni f: `ØfXYfi b[ `XYg`?i`hi fhci f]ga i g"



HUb`5bž`J]YhbUa`!`B[imYb`HUb`EicWžghY`jYfhfYhYbXYf  
8]fY\_hcf`XYg`A]b]ghYf]i`a`g`ZØf`?i`hi`fž`Gdcfh`i`bX`Hci`f]ga`i`gž  
VYf]W`hYhY`ØVYf`X]Y`VYXYi`hYbXYb`:`c`fhgW`f]hhY`VY]`XYf`9f`U`hi`b[  
gck]Y`XYf`:`ØfXYfi`b[`\]ghcf]gW`Yf`i`bX`\_i`hi`fY`Yf`FY`]\_hY`]b  
JYfV]bXi`b[`a`]h`XYf`9b`hk`]W`\_i`b[`XYg`Hci`f]ga`i`g`8]Yg[`YgW`U`a`]a  
F`U`a`Yb`Y]bYf`\_Øfn`]W`UV[`Y`U`hYbYb`?`cbZYfYbnž`X]Y`XUg`N]Y`  
j`YfZc`[`hYž`]bbcj`Uhj`Y`ž`Yb`ni`f`FYghUi`f]Yfi`b[`X]YgYf`k`Yfhj`c`Yb  
Gh`hYb`ni`X]g`\_i`h]YfYb`i`bX`@Ogi`b[`Yb`ZØf`VYghY`YbXY  
GW`k`]Yf][`\_Y]hYb`ni`Z]bXYb`8]Y`H`Ya`Yb`XYf`?`cbZYfYbn`g]bX  
VYgcbXYfg`fY`Yj`Ubhž`XU`g]W`X]Y`FY[`]Yfi`b[`XYf`Dfcj`]bn`@cb[`5b  
j`Yfgh`f`h`XYf`J`YfV]bXi`b[`nk`]gW`Yb`?i`hi`f`i`bX`Hci`f]ga`i`g  
k`]Xa`Yh`

@cb[`5b`Yfk`UfhYh]a`!`U`f`&\$\$(`Y]bY`VYY]bXfi`W`YbXY`5bnU`j`cb  
&`\$`\$`\$`\$`6Ygi`W`Yfbž`k`Ug`Y]bY`J`YfXcdd`i`b[`]a`J`Yf[`]Y]W`ni`a  
J`cf`U`f`XUfghY`h`8]YgYf`5bgh]Y[`]j`cb`)`(`i`[`Ya`À»`XYa  
ZYgh[`Y`Y[`hYb`D`Ub`nY][`h`XUg`k`UW`gYbXY`b`hYfYggY`Ub`XYf`FY[`]cbž  
]bgVYgcbXYfY`Ub`XYb`h`]ghcf]gW`Yb`i`bX`\_i`hi`fY`Yb`5hhfU`\_h]cbYb`  
I`bhYf`XYb`6Ygi`W`Yfb`g]bX`(``\$`\$`\$`ž`X]Y[`]Yn]Y`h[`]Y`\_ca`a`Yb`g]bXž  
i`a`j`YfgW`]YXYbY`h`]ghcf]gW`Y`Gh`hYb`ni`VYg]W`h[`]Yb`i`bX`Ub  
\_i`hi`fY`Yb`:`YghYb`hY]`ni`bY`a`Yb`8]Yg`VY`Y[`h`XUg`DchYbn]U`j`cb  
\_i`hi`fY`Yb`FY`]\_hYb`i`bX`9]bf]W`hi`b[`]Yb`U`g`hci`f]gh]gW`Y  
5hhfU`\_h]cbYbž`k`]Y`Ui`W`]a`6i`W`?i`hi`f`hci`f]ga`i`g.  
A`Uf`\_hghfi`\_hi`fYbž`:`U`gh`i`X]Ybž`DYfgdY`\_h]j`Yb`VYgW`f]YVYb`k`]fXž  
XUg`i`bhYf`XYf`G6B`-`+`,`(`,`\*`+`%`%`\*`)`j`Yf`ÖZY`bh]W`h`k`i`fXY`

?i`hi`fY`Y`5`\_h]j`]h`hYb`i`bX  
6]`Xi`b[`g]b]h]Uh]j`Yb

æ`F`U`a`Yb`X]YgYf`9b`hk`]W`\_i`b[`\UVYb`X]Y`j`Yfk`U`hYhYb  
\]ghcf]gW`Yb`i`bX`\_i`hi`fY`Yb`Gh`hYb`fi`bX`&`(+`:`fi`ddYb`a`]h  
]bg[`YgUa`h`Yhk`U`%`&\$`\$`6Ygi`W`Yfb`Ya`dZUb[`Ybž`XUfi`bhYf`j`cf  
U`Ya`:`Yk`Yf`\_gW`U`žga`]h[`]YXYfž`ž`[`YbX`]W`Y`i`bX`Ghi`XYbhYb`  
9f[`ÀbnYbX`XUni`k`i`fXYb`ØVYf`(``%`\$`\$`?i`fgY`ni`f`DZY[`]Yž`9f`U`hi`b[`ž  
F`YghUi`f]Yfi`b[`]i`bX`:`ØfXYfi`b[`\]ghcf]gW`Yf`FY`]\_hY`Xi`fW`[`Y`ZØ`h`ž  
Ub`XYbYb`VY]bU`Y`%`&+`\$`\$`\$`HY]`bY`a`Yf`hY]`bU`a`Yb`8]YgY  
6]`Xi`b[`g]b]h]Uh]j`Yb`g]bX`Y]b`nYb`hfU`Yf`6YghUbXhY]`XYf`GhfUhY[`]Y  
ni`f`:`ØfXYfi`b[`]XYg`?i`hi`f`hci`f]ga`i`g]b`@cb[`5bž`i`bX`g]Y`n]Y`Yb

XUfUi ZUVžXUg`K ]ggYb`i bX`X]Y`K YfhgWÅhni b[ `ZØf`X]Y`\_i `hi fY`Y`  
9fVgWÅUZh`XYf`F`Y`[ ]cb`ni `ghY`][ Yfb"

B [ i mYb`A ]b` \`GUb [ ž`ghY`j` YfhfYhYbXYf`J`c`fg]hnYbXYf`XYg  
J`c`\_g`ca ]hYfYg`XYf`GhUXh`HUb`5bž` \`cV`X]Y`6YXYi`hi`b [ `XYg  
: `i`gghci`f]ga`i`g` \`Yfj`c`f`i`bX`VfUWÅhY`gY]bY`≠YYb`ni`f  
FYghUi`f]Yfi`b [ ` \]ghc`f]gWÅYf`F`Y`\_hY`Y]b`"8]Yg`[ YgWÅ]Y`h`ja  
FU`a`Yb`i`a`ZUggYbXYf`D`ÀbYž`X]Y`XUfUi`ZUVn]Y`Ybž`XYb`K`Yfh  
X]YgYf`F`Y`\_hY`]b`Ni`gUa`a`Yb` \`Ub [ `a`]h`XYf`Hci`f]ga`i`gYb`hk`]W`\_i`b [   
bUWÅ` \`U`h`][ `ni`ZØf`XYfb"

## 5i`gV`]W`\_i`bX`<`YfUi`gZc`fXYfi`b [ Yb

5i`ZXYf`?`cbZYfYbn`k`i`fXY`YVYbZU`g`X]g`\_i`h]Yfhž`k`]Y`X]Y`9f` \`U`hi`b [   
i`bX`:`ØfXYfi`b [ ` \]ghc`f]gWÅYf`i`bX`\_i` `hi`fY`Y`f`F`Y`\_hY`b]WÅh`bi`f`U`g  
DZ]WÅhž`gc`bXYfb`U`g`d`f`U`\_h]gWÅY`5`\_h]j`]hÅh`ni`f`i`a`gYhni`b [ `XYf`  
F`Ygc`i`h]cb`B`f`")`%`XYg`DUfhY`\_ca`]hYfYg`XYf`Dfcj`]bn`@`cb [ `5b  
VYhfUWÅhYh`k`]fX`"9g`k`i`fXYb`\_cb`\_fYhY`D`ÀbY`j`c`f [ YgWÅ`U [ Ybž`i`a  
X]Y`<`YfUi`gZc`fXYfi`b [ Yb`VY]`XYf`F`YghUi`f]Yfi`b [ `XYf`F`Y`\_hY`ni  
VYk`Å`h`][ Yb`i`bX`XYfYb`hci`f]gh]gWÅYb`K`Yfh`ni`a`U`i`ja`]YfYb"

Ni`gUa`a`YbZUggYbX`Åggh]g]WÅ`gU [ Ybž`XUgg`@`cb [ `5b`Ui`ZY]bYa  
j`]Y`j`Yfgd`fYWÅYbXYb`K`Y [ `]ghž`X]Y`J`YfV]bXi`b [ `nk`]gWÅYb`?`i`hi`f`i`bX  
Hci`f]ga`i`g`k`Y]hYf`ni`ghÅf`\_Yb`"8Yf`?`ca`V]bUh]cb`j`cb  
9f` \`U`hi`b [ ga`U»`bU`a`Yb`i`bX`U`\_h]j`Yb`Hci`f]ga`i`gYb`hk`]W`\_i`b [ Yb  
k`]fX`Y]bY`GWÅ`ØggY`fc`Y`VY]`XYf`GWÅUZZ`b [ `bUWÅ` \`U`h`][ Yf  
k`]fhgWÅUZh`]WÅYf`J`c`fhY]`Y`ZØf`X]Y`F`Y`[ ]cb`ni` [ YgWÅf]YVYb"

8YhU]`g	
C`f`h	HUb`5bž`J]YhbUa
E`i`Y`Y`b	<ul style="list-style-type: none"><li>• k`k`k`"j`]YhbUa`"j`b</li><li>• k`k`k`"XY [ fi`mhYf`"W`a</li></ul>

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