

A ]hhY`U`hYf`]W\ Yg`6i f[ ZYgh]b  
K c`\_YbghY]b. `9]b`GdY\_hU\_Y`ZØf`X]Y`[ Ub nY  
: Ua ]`Y`°

9f`YVYb`G]Y`XUg`' &"`6i f[ ZYgh]b`K c`\_YbghY]b.  
A ]hhY`U`hYf`]W\ Yg`< UbXk Yf\_žF ]hhYf`U[ Yf`i bX`i bhYf`U`hi b[  
j ca `&- "A U]`V]g`%"`ž b]`&\$&) "



K c`\_YbghY]bž`8Yi hgW\`UbX`!`8Ug`' &"`6i f[ ZYgh]b`K c`\_YbghY]b  
ghY`hj cf`XYf`HØf" `5a `&- "A U]ž`XYa `HU[ `j cb`7`f]gh]`<]a a Y`ZU`fhž  
YfØZZbYh`XUg` : Yghž`XUg`ØVYf`j ]Yf`HU[ Y`V]g`ni a `%"`ž b]`UbXUi Yfb  
k ]fX" `ē`X]YgYf`NY]h`k YfXYb`X]Y`6Ygi W\Yf`Ui ZY]bY`nUi VYf`UZhY  
FY]gY`]b`X]Y`J Yf[ Ub[ Yb`Y]h`XYg`A ]hhY`U`hYfg`YbhZØ`fh" `6@=7?  
VYf]W\hYhž`XUgg`XUg` : Ygh`Y]b`i a ZUggYbXYg`Dfc[ fUa a `Ub  
5\_hj] ]h`hYb`V]YhYh"

< ]ghcf]gW\Y`< UbXk Yf\_g\_ØbghY`k YfXYb`ni a `@VYb`Yfk YW\_h"  
< UbXk Yf\_Yf`]b`\\ ]ghcf]gW\Yf`?`Y]Xi b[ `nY][ Yb`]\fY` : Yfh][ \_Y]hYbž

XUfi bhYf'Y]b'GWa ]YXž'Y]bY': ]nYf]b'i bX'X]Y'DcfnY''Uba U'Yf]b  
A Uf]cb'6cb]hn''Ni XYa 'k ]fX'Y]b'6UXY\Ui g'a ]h\Y]» Yb'K UggYfb  
i bX'Xi ZhYbXYb'^2`Yb'Y]b[ Yf]W\hYhž']b'XYa '6UXYZfUi Yb'XUg  
A Uf\_hj c`\_YfZf]gW\Yb''I bhYf\U'hi b[ 'V]YhYh'H\Yc'H\YcXcf'U`g  
FY]a YgdfYW\Yfž'XYf'\i a cf] c``Xi fW'XUg'Dfc[ fUa a 'ZØ\h"  
8UbYVYb'dfÅgYbh]YfhFi Xc`Zc'Y]bY'gdUbbYbXY': Yi Yf!'i bX  
: U\_]fg\ck "

## 5\_h]j ]hÀhYb`i bX`I bhYf\U`hi b[

9]b`nYbhfU`Yg'9`Ya Ybh'XYg'6i f[ ZYghg']gh'XUg'F ]hhYf`U[ Yfž'k c`X]Y  
H\Øf]b[ Yf'F ]hhYf`XUg'@U[ Yf'YVYb`gck ]Y'gdUbbYbXY'?Åa dZY  
nY][ Yb''A i g]\_U']gW`k ]fX'XUg': Ygh]j U`j cb`\]ghcf]gW\Yb  
A i g]\_UbhYb`VY[ `Y]hYhž'X]Y'a ]h'hfUX]h]cbY`Yb`æghfi a YbhYb  
gd]Y`Yb''B Ua `UZhY'; fi ddYb`k ]Y' 8fUWc': Ui W]i a ž`ffY[ Ub[  
i bX`<YfnV`i h`k YfXYb`ZØf'X]Y'a i g]\_U']gW`Y`I bhYf\U`hi b[  
gcf[ Yb"

: Øf'X]Y'[ UbnY': Ua ]]Y'[ ]Vh'Yg'nU\`fY]W\Y'5\_h]j ]hÀhYb'' H\YUhf] a  
Di dU`YfnÅ`\h'ZYggY`bXY'; YgW\W\hYbž'k Å\fybX'? ]bXYf`]\fY  
; YgW\W`\_]W`\_Y]h'VY]a`5fa Vfi ghgW\]Y» Yb`hYghYb`\_ØbbYb"  
? ]bXYfgW`a ]b`Yb`i bX'Y]b`\]ghcf]gW`Yg'? Ufi ggY``g]bX`Yf[ ÅbnYbXY  
5hhfU\_h]cbYbž'YVYbgc`k ]Y`X]Y`\]ghcf]gW`Yb`I a nØ[ Yž`Ub`XYfYb  
Gd]hnY`XYf'6Øf[ Yfa Y]ghYf'a ]h'GW`UbX[ Y][ Y`Xi fW`X]Y`A Yb[ Y  
n]Y`h"

## J YfdZ`Y[ i b[ `i bX`^2 ZZbi b[ gnY]hYb

8]Y`J YfdZY[ i b[ `Ua`': Ygh']gh'YVYbgc`j ]Y`ZÅ`h][ ``; Uf\_ØW\Yb`i bX  
HUj YfbYb`V]YhYb`Y]bY`VfY]hY`5i gk U\`Ub`GdY]gYb`i bX'; YhfÅb\_Ybž  
XUfi bhYf`F ]hhYfV]Yfž`A Yhž`6fUhYb`i bX': `UXYb``8]Y`^2 ZZbi b[ gnY]hYb  
XYg': YghYg'g]bX`k ]Y`Zc`[ h`5a`8cbbYfghU[ ž'XYa`&-"`A U]ž`ÖZZbYh'Yg  
VYfY]hg`UV`%\$`I \fž`Ua`': fY]hU[ `UV`%\*`I \f`i bX`Ua`GUa`ghU[ `i bX  
GcbbhU[ `Yk Y]`g`UV`%%`I \f``9]b`VYgcbXYfYg`<][ \`][ \h`8Yf`6Ygi W\  
XYg`A i gYi a g]j cb': fY]hU[ `V]g`GcbbhU[ `]gh]a`9]bhf]hgdFY]g  
Ybh\U`hYb"

8 Ug'6i f[ ZYgh]b`K c`\_YbghY]b']gh`b]W\h`bi f'Y]bY'; Y`Y[ Yb\Y]hž']b

X]Y`a ]hhY`U`hYf`]WXY`?i`hi`f`Y]bni`hUi`WXYbž`gcbXYfb`k`]fX`Ui`W`j`cb  
nU\`fY]WXYb`UbXYfYb`\]ghcf]gWXYb`A`Àf`hYb`i`bX`F`YYbUW`ha`Y`bh!  
9j`Y`bhg`i`b`8`Yi`hgW`X`UbX`VY[`Y]hYh`"5`\_`hi`Y``Y`J`YfUbghU`hi`b[`Y`b`g]bX  
i`bhYf`UbXYfYa`X`Ug`A`]hhY`U`hYf`]WXY`K`Y`\`bUW`hga`Uf`\_`h]b  
8`cfha`i`bX`i`bX`X]Y`8`fYgXbYf`F`Ui`b`À`W`hY`"8`]YgY`9j`Y`bhg`nY][`Y`b`X  
X]Y`:`Ugn]bUh]cb`ZØf`X]Y`J`Yf[`Ub[`Y`b`\`Y]hž`X]Y`j`]Y`Y`A`Y`bgW`X`Y`b`]b  
8`Yi`hgW`X`UbX`hY]`hž`gc`A`5`F`9;`"

8YhU]`g	
C`f`h	K`c`_`Y`b`g`h`Y]bž`8`Yi`hgW`X`UbX
E`i`Y``Y`b	<ul style="list-style-type: none"> <li>• k`k`k`"V`]W`_`"XY</li> <li>• k`k`k`"a`UfY[`"bYh</li> </ul>

6Ygi`W`X`Y`b`G]Y`i`b`g`U`i`Z.`Y]bY`!fY]gY`"XY