

I f`Ui VgW YW\_`&\$&) . `F Y]gYk Ufbi b[ Yb`ZØf  
A ]hhY`a YYf`ÀbXYf`g]bX`XU°

F Y]gYk Ufbi b[ Yb`XYg`5i gk Åfh][ Yb`5a hg`ZØf`Gca a Yf`&\$&)  
VYhfY ZYb`ÿ [ mdhYbž`=gfUY`ž`@]VUbc bž`Gmf]Yb`i bX`@]VmYb`"  
G]W Yf\Y]hg\ ]bk Y]gY`VYUW hYb`"



G]bU]! < U`V]bgY`ž`ÿ [ mdhYb`!`8]Y`G]W Yf\Y]hg`U[ Y`ja  
A ]hhY`a YYffUi a `V`Y]Vh`Ub[ YgdUbbhž`i bX`XUg`5i gk Åfh][ Y`5a h`U  
ZØf`XYb`Gca a Yf`&\$&) `F Y]gYk Ufbi b[ Yb`ZØf`a Y`fYfY`@ÀbXYf`  
YfUi g[ Y[ YVYb`": ØbZ`@ÀbXYf`Ua`gØX`]W Yb`i bX`Øgh`]W Yb  
A ]hhY`a YYf`g]bX`VYhfc ZYb.`ÿ [ mdhYbž`=gfUY`ž`@]VUbc bž`Gmf]Yb`i bX`  
@]VmYb`"6YgcbXYfg`ZØf`ÿ [ mdhYb`[ ]Vh`Yg`Y]bY`HY`]fY]gYk Ufbi b[ ž`X]Y  
Ui Z`hYffc]gh]gW Y`5\_hj ]h`hYb`gck ]Y`a` ]]h`Åf]gW Y  
5i gY]bUbXYfgYhni b[ Yb`]b`gdYn]Z]gW Yb`F Y [ ]cbYb`\]bk Y]gh`8Uni  
[ Y\ØfYb`XYf`BcfXYb`XYf`G]bU]! < U`V]bgY`ž`XUg`; fYbn[ YV]Yhni  
=gfUY`fUi » Yf`HUVUŁ`gck ]Y`Yb`hY[ YbY`HY`]Y`XYf`GU`UfU`"  
=bX]j ]Xi Y`Y`5i gZØ[ Y]a`hci f]gh]gW Yb`GØXYb`XYg`G]bU]ž`Yhk U`]b  
G\Ufa`Y`!G\Y]\_`ž`gc`hYb`bi f`]b`6Y[ `Y]hi b[ `cfhg\_i bX][ Yf` : Ø\YfY  
YfZc`[ Ybž`VYf]W hYh`YW c & ("XY"

: Øf`gUY`i bX`XYb`@VUbc b`VYgWXY]b][ h`XUg`5i gk`Åfh][ Y`5a h`nk Uf  
X]Y`[ fi bXg`Àhn`]WXY`6YfY]gVUf`\_Y]hž`YXcW`VYghY`Yb`Yf`YV`]WXY  
F]g]\_Yb`" `b`X]YgYb`@`ÀbXYfb`g]bX`c`\_U`Y`GdUbbi b[ Ybž`]bghUV`]Y  
b`ZfUghfi`\_hi`fYb`i bX`a`Ò[`]WXY`9]bFY]gYj`Yfk`Y][ Yfi b[ Yb`Xi`Y`[ fc»Y  
6YXYb`\_Yb`" `6YgcbXYfg]`ja` ; UnUghfY]ZYb`gck`]Y`ja`GØX`]VUbc b`i bX  
K`Ygh`c`fXUb`UbX`YffgW`h`Y]bY`[ YZ`À`f`]WXY`G]WXYf`Y]hg`U[ Yž`X]Y  
Xi`fW`\_f]Y[ Yf]gWXY`5i`gY]bUbXYfgYhni b[ Yb`[ Ydf`À[ h]gh`" `b`Gmf]Yb  
V`Y]Vh`X]Y`G]hi`Uh]cb`Yi`hfYa` ]bghUV`]ž`hfchn`XYg`A`UW`hk`YW`gY`g]`ja  
8YnYa`VYf`&\$`&(`" `8]Yg`ZØ`fhni`VYgcbXYfYb` ; YZU`fYbž  
]bgVYgcbXYfY`ZØf`@` 6H`E`!DYfgcbYb`gck`]Y`ZØf`8Yi`hgWXY`a`]h  
gmf]gWXYf`<`Yf`\_i`b`Zž`X]Y`F]g]\_Yb`k`]Y`b`UZh]Yfi b[ Yb`cXYf  
Nk`Ub[ gfY`\_fi`h]Yfi b[ Yb`Ui`g[ YgYhnh`g]bX`"

## G]WXYf`Y]hg`U[ Y`]b`ÿ`[ md`hY`b

8]Y`G]WXYf`Y]hg`U[ Y`]b`ÿ`[ md`hY`b`k`]fX`U`g`U`\_hi`Y`ghUV`]`Ub[ YgY`Ybž  
XcW`Yg`[ ]Vh`k`Y]hYf`]b`F]g]\_Yb`Ui`Z[ fi bX`a`Ò[`]WXYf`hYffcf]gh]gWXYf  
5bgW`À[ Yž]bgVYgcbXYfY`ja`G]bU]"`6YgcbXYfg`[ YZ`À`f`]W`g]bX`XYf  
B`c`fXYb`XYf`G]bU]!<U`V]bgY`i bX`XUg`À[ md]gW!]gfUY`]gWXY  
; fYbn[ YV]Yhž`k`]Y`Ui`gk`UYfh][ Yg!Ua`h`XY`VYf]W`hYh`8U`Yf`k`]fX  
j`cb`i bVY[ `Y]hYhYb`5i`gZØ[ Yb`ja`GØXYb`XYf`G]bU]!<U`V]bgY`  
UV[ YfUhYb`"Ni`XYa`Z]bXYb`a`]h`Àf]gWXY`C`dYfUh]cbYb`j`cf`U`Ya`]b  
XYb` ; fYbn[ YV]YhYb`ni`@]VmYb`i bX`Gi`XUb`ghUhh`"

8]Y`]b`bYb`dc`]h]gWXY`@U[ Y`]b`ÿ`[ md`hY`b`[ ]`h`U`g`Ub[ YgdUbbhž`YXcW`  
ghUV]"`8]Y`G]WXYf`Y]hg`\_f`À`Z`h`Y`U`VYb`i`a`ZUggYbXY  
9]b[ f]ZZgVYZ[ [ b]ggYž]bgVYgcbXYfY`bUW`hgž`i bX`\_f]h]gWXY  
ÿi`»`Yfi b[ Yb`\_Ò`bYb`ghfUZfYW`h]W`j`YfZc`[ h`k`YfXYb`"5i`W`k`Ybb  
X]Y`?`f]a`]bU`]h`À`hg`f`UhY`U`[ Ya`Y]b`b]YXf][ ]ghž`gc`hYb`FY]gYbXY`j`cf  
gYi`i`Y`Yb`,`VYf[ f]ZYb`i bX`?`Y]b`\_f]a`]bU`]h`À`h`J`cf]g]W`h`k`U`hYb  
`UggYb`"6YgcbXYfg]b`l`f`Ui`Vg[ YV]YhYb`g]bX`VYhfØ[ Yf]gWXY  
J`Yf`U`hYb`gk`Y]gYbž]bgVYgcbXYfY`Xi`fW`HUI`]ZU`fYfž`ni  
VYcVUW`hYb`"

## F`Y]gY]bZc`fa`Uh]cbYb`i bX`9a`dZY`\`i b[ Yb

F`Y]gYbXY`bUW`ÿ`[ md`hY`b`gc`hYb`g]W`j`cfUV`]bZc`fa`]YfYb`i bX  
Zc`[ YbXY`9a`dZY`\`i b[ Yb`VYUW`hYb.`8]Y`F`Y[ ]ghf]Yfi b[ ]b`XYf

?f]gYbj c fgc f[ Y`]ghY` 9`YZUbX` i bX`XYf`6Yni [ `XYg`BYk g`YhhYfg  
 cXYf`XYf`5dd` G]WXYf`FY]gYb` `g]bX`XUVY]`k ]W[h][ "8Yg`K`Y]hYfYb  
 gc`hYb`X]Y`9]bFY]gYVYgh]a` a`i`b[ `Yb`]a` `J`cfZY`X`VY]`XYb  
 ni`gh`Å`bX][ `Yb`6Y`Å`OfXYb`c`XYf`6`chgW`U`ZhYb`YfZfU[ `h`k`YfXYb`"5`W`hYb  
 G]Y`Ui`Z`Ui`g`fY]W`YbX`F`Y]gY`\_`f`Ub`\_`Y`bg`W`i`hn`i`b`X`j`YfZc`[ `Yb`G]Y  
 k`Å`f`Y`b`X``À`f`Y`g`5`i`Z`Y`b`h`Å`U`hg`X]Y`U`\_`hi`Y`Y`b`B`U`W`f]W`hYb`i`b`X  
 K`Y`hhY`f`V`Y`f]W`hY`"

9]b`J`]gU`]gh`Z`Ø`f`X]Y`9]b`f`Y]gY`Y`f`Z`c`f`X`Y`f`]W`Å`i`b`X`\_`U`b`b`Y`b`h`k`Y`X`Y`f`j`c`f`U`V  
 c`X`Y`f`V`Y]`5`b`\_`i`b`Z`h`V`Y`U`b`h`f`U[ `h`k`Y`f`X`Y`b`"Ni`X`Y`a` `a`Ø`gg`Y`b`X]Y  
 9]b`Z`Å`f`V`Y`gh]a` a`i`b[ `Yb`Z`Ø`f`6`Uf[ `Y`X`i`b`X`V`Y`gh]a` a`hY`;`Ø`hY`f  
 V`Y`U`W`h`Y`h`k`Y`f`X`Y`b`"8`J`Y`a`Y`X]n]b]g`W`Å`Y`J`Y`f`g`c`f[ `i`b[ `j`U`f]]Y`f`h`ž`k`c`V`Y]  
 X]Y`J`Y`f`g`c`f[ `i`b[ `j`b`?`U]f`c`U`g`Ui`g`f`Y]W`Y`b`X`[ `j`h`ž`Ui`»`Y`f`Å`U`V`Y`X`c`W`  
 c`Z`h`b]W`h`X`Y`a` `k`Y`gh`Y`i`f`c`d`Å]g`W`Å`Y`b`G`h`U`b`X`U`f`X`Y`b`h`g`d`f]W`h`"æ`d`Z`b[ `Y`b  
 [ `Y[ `Y`b`;`Y`V`Z]Y`V`Y`f`i`b`X`D`c`c`\_`Ø`b`b`Y`b`Y`b`U`W`Å`<`Y`f`\_`i`b`Z`hg`U`b`X  
 Y`f`Z`c`f`X`Y`f`]W`Å`g`Y]b`ž`k`Å`f`Y`b`X`F`Y]g`Y]a`d`Z`b[ `Y`b`[ `Y[ `Y`b`<`Y`d`U`h]h]g`5`ž  
 8`Y`b[ `i`Y!:]`Y`V`Y`f`i`b`X`H`c`k`i`h`Y`a`d`Z`c`Å`Y`b`k`Y`f`X`Y`b`"

8]Y`@U[ `Y`]b`@]V`m`Y`b`V`Y]V`h`Z`f`U[ `j`i`b`X`i`b`Ø`V`Y`fg]W`h`]W`ž`X`U`X]Y  
 gh]U`h`]W`Å`Y`b`G`h`f`i`\_`hi`f`Y`b`[ `Y`g`W`Å`k`Å`W`h`g]b`X`i`b`X`X`U`g  
 ;`Y`gi`b`X`Å`Y]h`gg`m`gh`Y`a` `gh`U`f`\_`V`Y`g`W`Å`X][ `h`8]Y`X`Y`i`hg`W`Å`Y`6`c`hg`W`Å`U`Z`h`b  
 H`f]d`c`g`]g`]gh[ `Y`g`W`Å`c`gg`Y`b`ž`k`c`X`i`f`W`Å`\_`c`b`gi`U`f]g`W`Å`Y`i`b`h`Y`f`gh`Ø`h`ni`b[  
 b`i`f`]b`5`i`g`b`U`Å`a`Y`Z`Å`Y`b`Ø`V`Y`f`H`i`b]g`a`Ø[ `]W`Å`]gh`8]Y  
 G]W`Å`Y`f`Å`Y]hg`U[ `Y`]b`G`m`f]Y`b`]gh`Y`V`Y`b`Z`U`g`Y`i`h`f`Y`a` `]b`gh`U`V]ž`k`U`g  
 ni`g`Å`h`n`]W`Å`Y`;`Y`Z`U`Å`f`Y`b`Z`Ø`f`F`Y]g`Y`b`X`Y`a` `]h`g]W`Å`V`f]b[ `h`"

8YhU]`g	
C fh	G]bU]! < U`V]bgY`ž`Ÿ [ mdhYb
E i Y`Y`b	<ul style="list-style-type: none"> <li>• k k k "YW`c`&amp;(`XY</li> <li>• k k k "Ui`gk`UYfh][`Yg!`Ua`h`XY</li> </ul>

6Ygi`W`Å`Y`b`G]Y`i`bg`Ui`Z`Y]b`Y`!`f`Y]g`Y`"XY