

Hfi a d`]a `B U\ Yb `C ghYb. `A ]``]UfXYbXYU`g  
i bX`Yb[ Y`6UbXY`ni `8 ]\_hUhc fYb`°

8cbU`X`Hfi a d`i bhYfb]a a h`&\$&) `Y]bY`i a ghf]hhYbY  
B U\cghfY]gYžZc`\_i gg]Yfh`Ui Z`k ]fhgW\ UZh]W\Y`ϕhYfYggYb`i bX  
dYfg`Òb`]W\Y`6Yn]Y\i b[ Yb`"



F ]UXž`GUi X]!5fUV]Yb`!`8cbU`X`Hfi a d`\Uh`YfbYi h`]b`XYf  
]bhYfbUh]cbU`Yb`Dc`]h]\_`ZØf`5i ZgY\Yb`[ Ygcf[ h`8Yf`Y\Ya U][ Y  
DfÄg]XYbh`i bhYfbU\ a `Y]bY`j ]YfhÄ [ ] [ Y`F Y]gY`]b`XYb`B U\Yb`C ghYbž  
]b`XYfYb`A ]hhY`di b`\_h`k ]fhgW\ UZh]W\Y`ϕhYfYggYb`i bX`ghfUhY [ ]gW\Y  
DUfhhYfgW\ UZhYb`ghUbXYb`"5b`Ägg`]W\`X]YgYf`F Y]gYž`X]Y`XfY]  
GhUUhgVUb`\_YhhY`i bX`i i i f]ÖgY`J YfUbghU`hi b[ Yb`i a ZUgghYž  
\_ØbX][ hY`Hfi a d`a ]``]UfXYbgW\k YfY`ϕj Ygh]h]cbYb`]b  
Ni`\_i bZghYW\bc`c [ ]Ybž`9bYf [ ]Y!ϕZfUghfi`\_hi f`i bX`8UhYbnYbhfYb  
Ub`"ϕgVYgcbXYfY`X]Y`6Yn]Y\i b[ Yb`ni`XYb`; c`ZghUUhYbž`X]Y`ØVYf  
ϕ\fnY\bhY`[ YdfÄ[ h]g]bXžk i fXYb`k Ä\fybX`X]YgYf`F Y]gY`k Y]hYf  
j Yfh]YZh`"

⊕ F ]UXžk c`Yf`XYb`gUi`X]gW`Yb`? fcbdf]bnYb`A c\Ua`a`YX`V]b  
GU`a`Ub`fA`6GŁ`hfUZ`Z`Yf`\_`ÀfhY`Hfi`a`dž`XUgg`X]Y`I`G5`\_Y]bY`J`cfhf`À`[`Y  
ØVYf`@YVYbgk`Y]gY`a`Y`f`\`U`hYb`k`ØfXYb`"8]YgY`5i`ggU`[`Y`XYi`hYh  
Ui`ZY]bY`g][`b]Z]\_UbhY`5V`\_Y`f`j`cb`a`cfU`]gW`Yb`5bgdfØW`Yb`]b`XYf  
I`G!5i`»`Ybdc`]h]\_`\]b`"Hfi`a`dg`Yb`[`Y`J`YfV]bXi`b`[`Yb`ni`i`A`6G`g]bX  
b]W`h`bYi`/`Yf`\`Uh`k`À`f`Yb`X`gY]bYf`5a`hgnY]h`c`mU`ni`i`XYa`gUi`X]!  
UfUV]gW`Yb`? fcbdf]bnYb`[`YghUbXYbž`XYf`]\`a`gY]bYfgY]hg`k`Yfhj`c`Y  
I`bhYfghØhni`b`[`]b`[`YgW`À`Z]W`Yb`6Y`Ub`[`Yb`V]YhYh`"8]Y`J`YfV]bXi`b`[  
nk`]gW`Yb`Hfi`a`d`i`bX`XYa`gUi`X]gW`Yb`C`VYf`U`i`dh]gh`XUa`]h`b]W`h  
bi`f`dc`]h]gW`Yf`ž`gcbXYfb`Ui`W`k`]fhgW`U`Z]W`Yf`B`Uhi`f`"

## K ]fhgW`U`Z]W`Y`⊕`hYfY`ggYb`i`bX`A`]`]h`À`f`XYU`g`

8]Y`F`Y]gY`ZØ`fhY`Hfi`a`d`Ui`W`ni`i`Y]bYf`[`fc`»`Yb`6YghY`i`b`[`VY]  
6cY]b`[`i`bX`ni`i`Y]bYa`K`UZZYbXYU`i`a`]h`XYb`J`YfY]b][`hYb  
5fUV]gW`Yb`9a`]fUhYb`]a`K`Yfhj`cb`%ž(`A`])UfXYb`8c`Ufž`XYf  
A`])h`À`f`[`Yf`À`hi`a`ZUggh`"8]YgY`i`YgW`À`Z]W`g]bX`HY`]`j`cb`Hfi`a`dg  
,`VYfnYi`[`i`b`[`ž`XUgg`Yb`[`Y`K`]fhgW`U`Z]W`Yn]Y`i`b`[`Yb`i`f]YXYb  
ZØfXYfb`\_`ØbbYb`"8UfØVYf`\]bUi`g`XUfZ`b]W`hi`bVYa`Yf`\_`h`V`Y]VYbž  
XUgg`X]Y`i`c`ZghUUhYb`Y`hnh`Ni`[`Ub`[`ni`i`a`cXYfbYb`K`UZZYb`gmghYa`Yb  
Yf`U`hYb`ž`X]Y`ni`j`cf`Ui`ggW`]Y`»`]W`i`g`fUY`j`cfVY`U`hYb`k`UfYb`"  
8Ug`i`a`ghf]hhYbY`i`YgW`Yb`\_`Y]bYg`\_`UhUf]gW`Yb`@`I`i`Y`hgž`Y]bYf  
6cY]b`[`+`(+`!,`š`a`Vcž`gc```\_`ØbZ]h][`Hfi`a`d`U`g`5]f`i`cfW`C`bY`X]YbYb  
i`bX`k`]fZ]i`fU`[`Yb`ØVYf`⊕`hYfY`ggYb`\_`cbZ]\_`hY`Ui`Z`"

Hfi`a`d`d`fcZ]h]Yfh`b]W`h`bi`f`dc`]h]gW`i`j`cb`X]YgYb`6Yn]Y`i`b`[`Ybž  
gcbXYfb`Ui`W`d`f]j`Uh`"8]Y`Hfi`a`d`C`f`[`Ub]nUh]cb`\_`ØbX][`hY`bYi`Y  
Dfc`Y`\_`hY`]b`XYf`F`Y`[`]cb`Ubž`XUfi`bhYf`Y]b`<`chY`i`]b`8i`VU]i`bX`Y]bYb  
;`c`ZWi`V`]b`?`UhUf`"5i`»`YfXYa`i`Zcf]Yfh`X]Y`Ni`gUa`a`YbUfVY]h`gY]bYf  
GØ`bY`]a`i`6YfY]W`?`fmdhc`k`À`fi`b`[`Yb`]b`bYf`U`V`XYf`F`Y`[`]cbž`k`Ug  
X]Y`J`YfZYW`hi`b`[`]cb`Hfi`a`dg`[`YgW`À`Z]W`Yb`i`bX`dc`]h]gW`Yb  
5`\_`hj`]h`À`hYb`k`Y]hYf`j`Yfgh`À`f`\_`h`"

## 5V`\_`Y`f`j`cb`a`cfU`]gW`Yb`5bgdfØW`Yb`

Hfi`a`dg`Zc`[`YbXY`GW`f]hhYž`X]Y`Y]bY`5i`Z`YVi`b`[`XYf`GUb`\_`h]cbYb  
[`Y`[`Yb`Gmf]Yb`VY]b`U`hYhYbž`j`YfXYi`h]W`Yb`gY]bY`GhfUhY`[`]Yž  
?`cbZ]\_`hY`j`cfk`]Y`[`YbX`Xi`fW`k`]fhgW`U`Z]W`Y`5b`fY]nY`ghUhh`Xi`fW`

a cfU`]gWXY', VYf`Y[ i b[ Yb`ni ``ÖgYb"``GY]b`6Ygi W`]b`XYf`FY[ ]cb  
gd]Y[ Y`hi`U`gc`b]W`h`bi`f`X]d`ca`Uh]gWXY`6Ya`Ø\i`b[ Yb`k`]XYfž  
gcbXYfb`Ui`W`ghUf`\_Y`Y][ Yb`Y`k`]fhgW`UZh`]W`Y`ϕhYfYggYb"``8Yf  
: c`\_i`g`Ui`Z]b`Ubn]Y``Y'; Yk`]bb`Y`gd]Y[ Y`h`g]W`gca`]h`Ui`W`]b`gY]b`Yb  
Ÿi`»`Yfi`b[ Yb`k`]XYfž`XUgg`6Yn]Y\i`b[ Yb`XYf`i`G5`ni`Ub`XYfYb  
@AbXYfb`Ui`Z`k`]fhgW`UZh`]W`Ya`Bi`hnYb`VUg]YfYb"

8]Y`Yb[ Y`6Yn]Y\i`b[ `ni`Ui`hc`\_fUh]gW`Yb`FY[ ]Yfi`b[ Ybž  
]bgVYgcbXYfY`]b`Gui`X]!5fUV]Yb`i`bX`?`UhUfž`k`]fZh`ni`XYa`X]Y':`fU[ Y  
Ui`Ž`k`]Y`g]W`gc`W`Y`5``]UbnYb`Ui`Z`X]Y`i`G!Dc``h]\_`Ui`gk`]f`\_Yb`i`bX  
k`Y`W`Y`g`A`U`W`h`j`Y`f`gh`Ab`Xb]g`\]YfXi`fW`[ YZÖfXYfh`k`]fX"K`À`fYbX  
Hfi`a`d`i`b`X`gY]b`Y':`Ua`]]Y`k`Y]hYf\]b`j`cb`]fYb'; YgW`À`ZhYb`]b`XYf  
FY[ ]cb`d`fc`Z]h]YfYbž`V`Y]Vh`UVni`k`UfhYbž`k`]Y`X]YgY`ghfUhY[ ]gW`Yb  
i`b`X`k`]fhgW`UZh`]W`Yb`9b`hgW`Y]Xi`b[ Yb`X]Y`Ub[ Zf]gh][ Yb`ϕhYfYggYb  
XYf`i`G5`]b`XYf'; c`ZfY[ ]cb`VYY]bZi`ggYb`k`YfXYb"

8YhU]`g	
Cfh	F]UXž`Gui`X]!5fUV]Yb
Ei`Y``Yb	<ul style="list-style-type: none"> <li>• k k k "nXZ"XY</li> <li>• k k k "a Yf_i f"XY</li> </ul>

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