

6ca VYbXfc\i b[ 'Ub' l b]'K ]Yb.  
=bbYbghUXh`U\ a [ Y`Y[ hž[ Ubny`GhUXh`]b  
5 b[ gh°

9]b`A Ubb`Xfc\hY`Ua` "%&"' ě b]'&\$&) `Ub`XYf`HI`K ]Yb`a ]h`Y]bYf  
6ca VYž`k Ug`ni`'9j U\_i ]Yfi b[ Yb`i bX  
J Yf\_Y\fgY]bgWk fÅb\_i b[ Yb`ZØ\fhY"



HYWk b]gWk Y`l b]j Yfg]hÅh`K ]Ybž`K ]Ybž`² ghYffY]Wk`!`<Yi hY`]gh  
Y]b`hU[ žXYf`ZØf`X]Y`HYWk b]gWk Y`l b]j Yfg]hÅh`K ]Yb`i bX`X]Y`K ]YbYf  
=bbYbghUXh`]b`Y]bYa` i bfi` \][ Yb`@]Wk`hghY`h`'9]b`A Ubb`U`h`Yi`hYž  
Ua` "%&"' ě b]'&\$&) ž`a ]hYb`ja` :`cmYf`Y]bYg`l b]j Yfg]hÅhg[ YVÅi XYg  
a ]h`Y]bYf`6ca VYbXfc\i b[ `ZØf`5i ZfY[ i b[ `[ Ygcf[ h`A ]h`XYb  
K cfhYb` ;`Y]Wk`a UWk`hYg`6i`a`a`U`Ufa ]YfhY`Yf`Y]bYb  
G]Wk`Yf`Y]hga ]hUfVY]hYfž`XYf`i`a [ Y\YbX`X]Y`Dc`nY]`]bZcfa ]YfhY`"  
8 Ug`9f[ YVb]g3`9]bY`gcZcfh][ Y`9j U\_i ]Yfi b[ `XYg;` YVÅi XYgž  
k`Å\fybX`g]Wk`a Y\fyfy`<i`bXYfh`Ghi`X]YfybXY`]b`XYb  
F`Åi`a` `]Wk`\_Y]hYb`Ui`Z`]Y`hYb"

8 Ug[ YgUa hY'; Y`AbXY`k i fXY[ fc» fAi a ][ `UV[ YgdYffhzi bX  
GdfYb[ ghcZZYI dYfhYb`gc`Yb`XUg`j YfX`W`h][ Y`DU`Yhi bhYfgi W`Ybž  
gcVU`X`U`Y`]b`G]W`Yf\Y]h`g]bX`"9g`V`Y]Vh`YXcW`i b[ Yk ]ggž`cV`g]W`  
\]bhYf`XYf`8 fc\i b[ `hUhg`W`]W`Y]b`GdfYb[ gUhn`j YfV]f[ h`"đ`XYf  
GhUXh`\YffgW`h`Y]b`gdØfVUFYf`GW`cW`i bX`5b[ ghž`XU`X]YgYf`J cfZU`  
b]W`h]gc`Yfh]gh`"@Ui h`đZcfa Uh]cbYb`j cb`H!Cb`]bY`hfUhYb`]b`XYb  
`YhnhYb`K cW`Yb`UbXYgk Y]h`Y]bY`J]Y`nU`\`A`b`]W`Yf`8 fc\i b[ Yb  
Ui Zž`k Ug`a ]h`Y]bYa `5a c`\_Ui Z`]b`; fUn`]b`J YfV]bXi b[ `[ YVfUW`h  
k YfXYb`\_ÖbbhY"

## 5a c\_ZU\fh]b'; fUn`U`g`a Ö[ `]W`Yf`5i g`ÖgYf

8 ]Y`5a c\_ZU\fh]b'; fUn`Ua `&\$"đ b]`&\$%) ž`X]Y`XfY]`A YbgW`Yb`XUg  
@YVYb`\_cghYhYž`XUfi bhYf`Y]b`j ]Yf`A`f][ Yg`?]bXž`\_ÖbbhY`XYf  
5i g`ÖgYf`ZØf`X]Y`U`hi Y`Y`b`8 fc\i b[ Yb`gY]b`"8 Yf`H`hYfž`5`Yb`F`ž  
XYf`ni`X]YgYf`NY]h`a ]h`Y]bYa `[ fØbYb`GI`J`Xi fW`X]Y`GhUXh`fUghYž  
\UhY`k`A`fYbX`gY]bYf`:`i W`h`Ui W`nk`Y]`DYfgcbYb`a ]h`Y]bYa  
A YggYf`Ub[ Y[ f]ZYb`i bX`k`Uf`YhnhYbX`]W`]b`XYf`Dc`]nY]]bgdY`\_h]cb  
ZYgh[ Ybca`a`Yb`k`cfXYb`"8]YgY`HfU[ ÖX]Yž`X]Y`" \*`k`Y]hYfY`DYfgcbYb  
j Yf`YhnhYž`V`Y]Vh]b`XYb`?`ÖdZYb`XYf`²`ghYffY]W`Yf`df`ÄgYbhi bX`\Uh  
UbgW`Y]bYbX`Y]bYb`h]YZb`GW`UhhYb`ØVYf`XUg`G]W`Yf\Y]hg[ YZØ\  
XYg`@UbXYg[ Yk`cfZYb`"8 Yf`:`U`k`UfZ`ni`XYa`j`]Y`Y`:`fU[ Yb`ni`f  
Ni fYW`bi b[ gZ`A`][ \_Y]h`XYg`H`hYfg`i bX`ni`XYb`9fa ]h`i b[ Yb`Ui`Z`

8 Yf`5a c`\_Ui Zž`VY]`XYa`XYf`:`U`fYf`Xi`fW`a`Y`fYfY`GhfU»`Yb`i`bX  
9]bVU`bYb`fUghYž`nY][ hY`Ui W`ž`k`]Y`gW`bY`g]W`gc`W`Y`J`cfZ`A`Y  
Ybhk`]W`Y`b`\_ÖbbYb`"9fa ]h`i b[ Yb`j`cb`Dc`]nY]ž`đhYfdc`i`bX`XYa  
6i bXYgUa`h`ZØf`J`YfZUggi`b[ ggW`i`hn`i`bX`HYffcf]ga`i`gVY`\_A`a`dŽ`b[  
Zc`[ hYbž`i`a`ni`j`YfghY`Ybž`k`]Y`Yg`ni`X]YgYa`J`cfZU```\_ca`a`Yb  
\_cbbhY`"5a`i`&-`"GYdhYa`VYf`&\$%\*`k`i`fXY`5`Yb`F`"gW`Y]Y`»`]W`ZØf  
ni fYW`bi b[ gZ`A`][ `VYŽ`bXYb`i`bX`ni`YVYbg`Ub[ Yf`<`UZh`j`Yfi`fhY]`h`  
GY]b`A`i`Z][ Yf`i`a`[ Ub[ `a`]h`5[ [ fYgg]cbž`[ YdUUfh`a`]h`Y]bYf`J]Y`nU`\  
dgmW`]gW`Yf`9f`\_fUb`\_i`b[ Ybž`k`]fZi`Y]b`bUW`XYb`\_]W`Yg`@]W`h`Ui`Z`X]Y  
H`Ya`Yb`XYf`dgmW`]gW`Yb`; Ygi`bX`Y]h`i`bX`k`]Y`g]Y`a`]h`?`f]a`]bU`]h`Äh  
j`Yfk`cVYb`g]bX"

## 8 ]Y`U`\_hi`Y`Y`G]W`Yf\Y]hg`U[ Y`]b`²`ghYffY]W`

8]Y'?'f]a ]bU`]hÅhgghU]gh]\_ ]b`² ghYffY]W`nY][ hž`XUgg`]a `đ\`f`&\$`&'  
 Yhk U') &, "\$\$\$`GhfUZhUHyb`Ub[ YnY][ h`k`i`fXYbž`k`Ug`XYb`\`ÒW`ghYb  
 GhUbX`gY]h`&\$%\*`XUfghY`h`5`Y`Y]b`]b`K`]Yb`YbhzU`Yb`ØVYf`Y]b`8f]hhY`  
 X]YgYf`J`Yf[ Y`Yb`Y`Y]b`5bnY]W`Yb`XUzØfž`XUgg`X]Y`GhUXh`]b`di`bW`hc  
 G]W`Yf`Y]h`Xi`fW`Ui`g`i`bhYf`8fi`W`\_`ghY`h`6Y`gcb`XYfg  
 VYa`Yf`\_`Ybgk`Yfh`]ghž`XUgg`X]Y`8fc[ Yb`\_`f]a ]bU`]hÅh`i`bX  
 K`]fhgW`UZhg`\_`f]a ]bU`]hÅh`]b`XYb`Y`hnhYb`đ\`fYb`ni`[ Ybca`a`Yb  
 \`UVYb"

- `b`K`]Yb`k`i`fXYb`&\$`&'`fi`bX`i`,`)`("(\$`\$`8]YVghÅ`Y`  
 j`YfnY]W`bYhž`XYf`\`ÒW`ghY`K`Yfh`V]g`Yf"
- 8]Y`8fc[ Ybj`Yf[ Y`Yb`a`UW`hYb`Yhk`U`-`-`\*`\$`i`Ä`Y`Ui`gž  
 k`cVY]`7UbbUV]g`XUg`\`Äi`Z][ ghY`Gi`W`h[ ]Zh`k`Uf"
- Dc`]h]gW`a`ch]j`]YfhY`?`f]a ]bU`]hÅh`]gh`YVYbZU`g`Y]b`H\Ya`Už  
 a`]h`Y]bYf`5i`ZZ`Ä`][`\_`Y]h`fYW`hY`HUhYb`]b`K`]Yb"

++i`XYf`²`ghYffY]W`Yf`\`UVYb`J`YfhfUi`Yb`]b`X]Y`Dc`]nY]ž`k`Ug`]b  
 gc`W`i`bg]W`YfYb`NY]hYb`k`]W`h[(`]gh`8Ybb`cW`ZfU[ Yb`g]W`j`]Y`Yž  
 k`]Y`gc`W`Y`J`cfZ`Ä`Y`k`]Y`X]Y`6ca`VYbXfc`\`i`b[`i`bX`UbXYfY  
 ?f]a ]bU`]hÅhgk`Y`Yb`[ Yghc`ddh`k`YfXYb`\_`ÖbbYb`8Yf`GW`cW`\_`j`cb  
 ;`fUnž`]b`?`ca`V]bUh]cb`a`]h`XYf`k`UW`gYbXYb`?`f]a ]bU`]hÅhž`\`Uh`X]Y  
 8]g`\_i`gg]cb`ØVYf`G]W`Yf`Y]hga`U»`bU`a`Yb`i`bX`X]Y`F`c`Y`j`cb  
 DgmW`Y`i`bX`J`YfVfYW`Yb`YfbYi`h`Ub[ Yghc`»`Yb"

K`Ä`fYbX`X]Y`9fa`]hh`i`b[ Yb`ni`f`6ca`VYbXfc`\`i`b[`Ub`XYf  
 HYW`b]gW`Yb`i`b]j`Yfg]hÅh`k`Y]hYf`Ui`ZYbž`V`Y]Vh`UVni`k`UfhYbž`k`Y`W`Y  
 ?`cbgYei`YbnYb`X]Yg`ZØf`X]Y`G]W`Yf`Y]h`]b`K`]Yb`i`bX`XUfØVYf  
 \]bUi`g`\`Uh`<`c`ZYb`k`]fž`XUgg`gc`W`Y`J`cfZ`Ä`Y`b]W`h`ni`f`B`c`fa`U`]hÅh  
 k`YfXYb`i`bX`k`]f`VU`X`]b`Y]bYf`Zf]YX`]W`YfYb`i`a`[ YVi`b[`Y`YVYb  
 \_`ÖbbYb"

8YhU]`g	
C`fh	HYW`b]gW`Y`i`b]j`Yfg]hÅh`K`]Ybž`K`]Ybž` ²`ghYffY]W`
E`i`Y`Y`b	<ul style="list-style-type: none"> <li>• k`k`k`"h!`c`b`]bY"XY</li> <li>• XY"k`_]dYX]U"cf[</li> <li>• XY"ghUh]ghU"W`a</li> </ul>

6Ygi W\ Yb`G]Y`i bg`Ui Z.`a Y]b!k ]Yb"bYh