

G!6U\b`i bX`I !6U\b`]b`K ]Yb.  
; fc» VUi ghY``Y`ZØ\fh`ni `l a `Y]hi b[ Yb`°

A cXYfb]g]Yfi b[ gUfVY]hYb`]b`? U[ fUb`i bX`G!6U\b!GdYffYb`V]g  
đ b]`&\$&) `VYY]bZi ggYb`XYb`J Yf\_Y\fgZi gg`"K ]W[h][ Y  
=bZcfa Uh]cbYb`ZØf`DYbX`Yf"



? U[ fUb`ž`2 ghYffY]W`!`K ]Yb`ghY\`h]j cf`[ fc»Yb`J Yf`ÀbXYfi b[ Yb`]a  
ÖZYbh]W`Yb`BU\j Yf\_Y\`f.`8]Y`G!6U\b`@]b]Y`G( ) `k ]fX`]b`XYb  
\_ca a YbXYb`K cW`Yb`hY`]k Y]gY`[ YgdYffh`ž`i a `Xf]b[ YbX  
bchk YbX][ Y`9f\U`hi b[ gl`i bX`A cXYfb]g]Yfi b[ gUfVY]hYb  
Xi fW`ni ZØ\`fYb`"K ]Y`XYf`2 5A H7`VYf]W`hYh`ž`ghUfhYh`X]Y`YfghY  
D\UgY`X]YgYf`GdYffY`j cb`<YfbU`g`V]g`<UbXY`g\_U]ž`X]Y`V]g`ni a`"%&"  
đ b]`&\$&) `UbXUi Yfb`k ]fX`"9]b`GW`]YbYbYfgUhnj Yf\_Y\`f`a ]h`6i ggYb  
gcf[ h`XUZØf`ž`XUgg`X]Y`F`Y]gYbXYb`hfc`hnXYa`Ubg`N]Y`\_ca a Yb`"Gc  
k YfXYb`<U`hYghY``Yb`k ]Y`K ]Yb`<YfbU`g`fGY]hYbVYf[ [ UggYž  
7nUfhcfmg\_] [ UggYk`i bX`K ]Yb`; Yfgh\`cZ`f] Yfgh\`cZYf`GhfU»Yk  
VYX]Ybh"

5V`XYa`"%&""đ b]`V]g`ni a`&""đ b]`k ]fX`XUbb`X]Y`nk Y]hY`D\UgY`XYf

GdYffY`Zc`[ Ybž]b`XYf`XYf`5VgWk`b]hh`<Y`][ YbghUXh`V]g`<UbXY`g\_U]  
VYhfcZZYb`]gh`5i Wk`\\Yf`k`]fX`a`]h`Y]bYa`9fgUhmj`Yf`\_Y`f`[ YUfVY]hYh`  
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; Y`VUfX!; UggYk`i`bX`K`]Yb`<UbXY`g\_U]`f9b`[ Yfh`ghfU»Yk`

## A cXYfb]g]Yfi b[ `XYf`K`]YbYf`@]b]Yb

8cWk`X]Y`5fVY]hYb`VYgWk`fAb`\_Yb`g]Wk`b]Wk`h`bi`f`Ui`Z`X]Y`G`(`)"8]Y`  
**K`]YbYf`@]b]Yb`**gYhnYb`VYbZU`g`Y]bYb`\_`UfYb`:`c\_i`g`Ui`Z`X]Y`I`(  
i`bX`X]Y`:`Y]g!9fbYi`Yfi`b[ Yb`k`A`fYbX`XYf`Gca`a`Yfa`cbUhY`"  
Nk`]gWk`Yb`XYa`&,"`ž`b]i`bX`XYa`%"`GYdhYa`VYf`k`]fX`X]Y`I`(  
nk`]gWk`Yb`Gk`chYb]b[ `i`bX`:`f]YXYbgVfØW`\_Y`[ YgdYffh`8Yf`:`fi`bX`  
8]Y`Hi`bbY`]bZfUghfi`\_hi`f`]gh`a`]hh`Yfk`Y]Y`ØVYf`%&\$`š`fY`U`hi`bX`  
VYbØh[ h`Y]bY`i`a`ZUggYbXY`GUb]Yfi`b[ "

Ni`f`9b`h`Ughi`b[ `XYf`:`U`f`[`ÀghY`k`]fX`X]Y`I`(`]b`X]YgYa`NY]hfUi`a`  
nk`]gWk`Yb`<Y`][ YbghUXh`i`bX`Gk`chYb]b[ `]gck`]Y`nk`]gWk`Yb`  
<ØhhY`XcfZi`bX`Gk`chYb]b[ `]k`Y]hYfZU`fYb`":`Øf`ni`g`Àhn`]Wk`Y`  
?UdUn]h`ÀhYb`ghY`Yb`X]Y`GhfU»YbVU`b`]b]Yb`9(`i`bX`8`VYfY]hž`i`a`  
X]Y`@Yi`hY`VYei`Ya`V]g`ni`a`Gk`chYb]b[ `]ni`Vf]b[ Yb`"

## K`Y]hYfY`6Ui`ghY`Yb`i`bX`BYi`Yfi`b[ Yb

8]Y`A`cXYfb]g]Yfi`b[`gUfVY]hYb`g]bX`HY]`Y]bYf`[`fØ»Yf`Ub[`Y`Y[`hYb`  
C`ZZYbg]j`Yž`X]Y`X]Y`**K`]YbYf`@]b]Yb`**XYfnY]h`j`cfUbhfY]VYb`"a`š`fY`  
&\$&(`k`i`fXYb`VYfY]hg`&&`A`j`]cbYb`9i`fc`]b`X]Y`š`ZfUghfi`\_hi`f`  
]bj`Ygh]Yfhž`i`bX`XUg`[`Y]Wk`Ui`Z`%\$`\$`6Ui`ghY`Yb`"8Ug`9f`[`YVb]g.`;`ž`  
?`]ca`YhYf`:`Y]gY`i`bX`)"`K`Y]Wk`Yb`k`i`fXYb`YfbYi`Yfh`":`Øf`&\$&)  
gc`Yb`gc`[`Uf`%%`?]`ca`YhYf`:`Y]gY`i`bX`(`)`bYi`Y`K`Y]Wk`Yb`  
\\]bni`\_ca`a`Yb`"

6YgcbXYfg]a`:`c\_i`g`ghY`Yb`X]Y`:`Y]gUfVY]hYb`Ui`Z`XYf`  
<ØhhY`XcfZYf`GhfU»Yž`XYf`@UbXghfU»Yf`<Ui`d`ghfU»Y`gck`]Y`]b`XYf`  
Gk`Uk`h`Ui`g[`UggY`"("<]Yf`k`YfXYb`i`a`ZUb`[`fY]Wk`Y`  
GUb]Yfi`b[`gUfVY]hYb`Xi`fWk`[`YZØ`f`hž`Y]b][`Y`@]b]Yb`a`ØggYb`XU`Yf`  
i`a`[`Y`Y]hYh`cXYf`\_i`fn[`YZØ`f`h`k`YfXYb`"5i`Wk`X]Y`I`!6U`b!GhUh]cb`  
?U[`fUb`k`]fX`V]g`9bXY`ž`b]a`cXYfb]g]Yfhž`i`bX`X]Y`GhUh]cb`  
HgWk`YfhY[`UggY`k`]fX`j`cb`A`U]V]g`8YnYa`VYf`&\$&)`fYbcj`]Yfh`"

8]Y`F Y]gYbXYb`\_ÒbbYb`g]W`XUfØVYf`\\]bUi`g]a`<YfVgh`&\$&) `Ui`Z  
 bYi`Y`GhfU»YbVU`b`]b]Yb`ZFYi`Yb.`8]Y`@]b]Y`%&`k`]fX`X]Y`6Yn]f`\_Y`,`ž  
 -ž`&\$`i`bX`&`a`]hY]bUbXYf`j`YfV]bXYbž`k`À`fYbX`X]Y`@]b]Y`&`+`j`cb  
 GhfYVYfgXcfZ`ni`f`l`&!GhUh]cb`5gdYfb`BcfX`ZØ`fYb`k`]fX`"5i`W`X]Y  
 @]b]Y`%,`Yf`À`h`Y]bY`J`Yf`Àb[`Yfi`b[`nk`]gW`Yb`XYa`&`"i`bX`" `"  
 6Yn]f`\_`"

8]Y`K` ]YbYf`@]b]Yb`UfVY]hYb`n]Y`ghfYV][`XUfUbž`X]Y`E`i`U`]h`À`h`i`b`X  
 J`Yf`À`gg`]W`\_Y]h`XYg`B`U`j`Yf`\_Y`f`g`ni` `[`Yk`À`f`Y]ghYb`i`b`X`X]Y  
 J`Yf`\_Y`f`g]b`ZfUghfi`\_hi`f`ZØf`X]Y`Ni`\_i`b`Zi`Z]h`ni`a`U`W`Yb`"A`]h`X]Y`g`Y`b  
 i`a`ZUggYbXYb`A`cXYfb]g]Yfi`b[`Yb`gc``b]W`h`bi`f`XYf`":`U`f`\_ca`Zcfh  
 Yf`\\`Ò`hž`gcbXYfb`Ui`W`X]Y`Ni`j`Yf`À`gg][`\_Y]h`XYg`[`YgUa`hYb`GmghYa`g  
 [`Yg]W`Y`fh`k`YfXYb`"K`]f`X`Øf`ZYb`[`YgdUb`bh`gY]b`ž`k`]Y`X]Y`6Ui`UfVY]hYb  
 X]Y`A`cV]`]h`À`h]b`K` ]Yb`j`Yf`À`bXYfb`k`YfXYb`"

8YhU]`g	
Cfh	?U[ fUbž`2 ghYffY]W`
EiY`Yb	<ul style="list-style-type: none"> <li>• k k k "cYUa hWUh</li> <li>• k k k "k ]YbYf`]b]Yb"Uh</li> <li>• dfYggY"k ]Yb"[j "Uh</li> </ul>

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