

? ]bc!< ][ \ `][ \ hg`XYf`K cWY. `8]YgY` : ]`a Y  
Yfk UfhYb`G]Y`]b`² ghYffY]W` °

9fZU\ fYb`G]Y`U`Yg`ØVYf`X]Y`? ]bcdfc[ fUa a Y`]b`K ]Yb`i bX  
[ Ubn`² ghYffY]W`ZØf`X]Y`K cWY`j ca` `%( "`V]g`&\$`" `† b ]`&\$& ) "



K ]Ybž`² ghYffY]W` !`9]b`6`]W`\_]bg`? ]bcdfc[ fUa a `XYf  
\_ca a YbXYb`K cWY`nY][ hžXUgg`XYb`W]bYUgh]gWYb` : fYi bXYb`]b  
K ]Yb`j ca` `%( "`V]g`&\$`" `† b ]`&\$& ) `Y]bY`gdUbbYbXY`5i gk U\`  
VYj cfghY`h`K À\ fYbX`X]YgY`K cWY`]b`XYf`GhUXh`j ]Y`Y  
5i ZØ\ fi b[ Yb`Ui Z`XYa` `D`Ub`ghY`Ybž`k ]fX`Yg`[ `Y]W`nY]h][ `Y]bY  
FY]\Y`j cb`? ]bcg`[ YVYbž`]b`XYbYb`\_Y]bY`J cfghY`i b[ Yb  
ghUhhZ]bXYb`"Gc`VYf]W`hYh`**HJ !A YX**]Už`XUgg`X]Y`? ]bcg`]b`² ghYffY]W`ž  
XUfi bhYf`Ui W`XUg`VY`]YVhY`6i f[ `? ]bc`i bX`XUg`a cXYfb  
Ui g[ YghUhhY`hY`7]bYd`YI I ž`]b`X]YgYf`NY]h`nk Uf`U\_h]j`g]bXž`YXcW  
[ YfUXY`\_Y]bY`J cfZØ\ fi b[ Yb`[ Yd`Ub`h`g]bX"

K ]Yb`]ghni XYa` <Y]a Uh`nU\`fY]W`Yf`? ]bcgž`X]Y`]b`XYb`b`ÅW`ghYb  
HU[ Yb`Y]bY`J ]Y`nU\`Ub` : ]`a Yb`df`ÅgYbh]YfYbž`XUfi bhYf`XUg`5fh]g

ϕhYfbUh]cbU`i bX`XUg: ]`a WUg]bc"5i W`XUg`5i hc\_]bc`K ]Yb`U`h  
g]W`Y]bYb`B Ua Yb`[ Ya UW`h`i bX`AX`h?]bcZUbg`ni`VYgcbXYfYb  
: ]`a Yf`YVb]ggYb`Y]b"8]Y`J ]Y`ZU`h`Ub`Gd]Y`c`fhYb`fY]W`h`j`cb`XYb  
\_]Y]bYb`z`W`Ufa UbhYb`?]bcg`k ]Y`XYf: ]`a VØ`bY`K U]X`cZYb`V]g`V]b  
ni`[ fc»Yb`A`i`h]d`YI`!?]bcg`]b`XYb`j`YfgW`]YXYbYb`6i bXYg`AbXYfb`z  
X]Y`U`Y`ni`f: YgUa`h`Y]h`XYg`ØghY`ffY]W`]gW`Yb`?]bcUb[ YV`chg  
VY]hfU[ Yb"

< cW`]a`?`i`fg.`5b]a Uh]cbgZ]`a`U`g`bYi`Yg  
< ][ `]`][ `]`h

ϕ`X]YgYf`K`cW`Y`ghY`h`XYf`bYi`YghY`5b]a Uh]cbgZ]`a`gY]bY  
E`i`U`]h`h`Yb`i`bhYf`6Yk`Y]g"8]Y`<`UbX`i`b`[`gd]Y`h`Ui`Z`XYf`ϕ`gY`6Yf`\_`ž  
k`c`Y]bY`gdUbbYbXY: Y]bXgW`UZh`nk`]gW`Yb`K`\_]b[ Yfb`i`bX  
8fUW`Yb`Y`ffgW`h" `DfchU[ cb]gh`< ]W`\_g`ž`XUf[ YghY`h`j`cb`A`Ugcb  
H`Ua`Yg`ž`]gh`XYf`Gc`b`XYg`<`Ai`dh]b[ g`<`Ui`XfUi`Z`fl`YfUfX`6i`hYf`Ł  
8Yf: ]`a`ž`Y]bY`B`Yi`]bhYfd`fY`hUh]cb`j`cb`8fUW`Ybn`A`a`Yb`Y]W`h  
[ Ya UW`h`ž`k`]fX`j`cb`8Y`Ub`8Y`6`c]g`ž`XYa`\_]fYUh]`Yb`?`cdZ`V]bhYf`XYf  
i`fgd`fØb[ `]W`Yb`Hf]`c[ ]Y`ž`]bgnYb]Yfh" **A`Y`h`f`c`d`c`?** ]bc`Y`V`h`Y`f`j`c`f`ž  
XUgg`X]Y: fYi`bXgW`UZh`nk`]gW`Yb`< ]W`\_g`i`bX`XYa`8fUW`Yb  
C`b`Y`n`U`b`Y]bY`n`Y`b`hfU`Y`F`c`Y`gd]Y`hi`bX`X]Y`K`YfhY`XYf`K`\_]b[ Yf  
]a`Nk`Y]ZY`ghY`Yb`Aggh"

I`bhYfghØ`hnh`k`]fX`< ]W`\_g`j`cb`gY]bYb: fYi`bXYb`5ghf]X`fB]W`c`DUf`\_Yf`Ł  
i`bX`XYa`K`UZYbgW`a`]YX: fcV]Ub`fB]W`\_: fcgh`Ł"; Ya`Y]bgUa  
ghY`Yb`g]Y`g]W`Y]bYf`U`hYb`6YXfc`i`b[ ž`X]Y`gck`c`X]Y`K`\_]b[ Yf  
U`g`Ui`W`X]Y`8fUW`Yb`[ YZ`A`fX`Yh"8]Y`H`Y`a`Yb: fYi`bXgW`UZh`ž`A`i`h  
i`bX`GW`]W`\_g`U`n]Y`Y`b`g]W`X`i`fW`X]Y`[ YgUa`hY`9fn`A`i`b[ i`bX  
a`UW`Yb`XYb: ]`a`ni`Y]bYa`9f`YVb]g`ZØf`ž`b[ i`bX`5`h"

6Uff]YfYzfY]Yg`? ]bc`ZØf`U`Y

9]b`k`]W`h][ Yf`GW`f]h`i]b`X]Y`Ni`\_]i`b`Zh`XYg`?]bcg`k`]fX`Ui`W`X`i`fW`  
X]Y: F`9H5`5DD`Yfa`Ø[ `]W`h`ž`X]Y`Y]b`VUff]YfYzfY]Yg`?]bcYf`YVb]g`ZØf  
gY`!`i`bX`X`ØfVY`]bXYfhY`A`YbgW`Yb`V]YhYh`Gc`W`Y`ϕ]h]Uh]j`Yb`g]bX  
YggYbh]Y`ž`i`a`U`Y`b`?]bcni`gW`Ui`Yfb`Ni`[ Ub[ `ni`[ Yk`A`fYb`i`bX  
X]Y`ϕ`\_]g]cb`ni`ZØfXYfb" ϕ`5b`Y`b`i`b[ `XUni`]bZcfa`]YfhY: **F`9H5**

i bX`GhUf\_g`ØVYf`j YfgWk]YXYbY': ]`a ZYgh]j U`g`i bX`XYfYb  
 9b[ U[ Ya Ybh`ZØf`6Uff]YfYZfY]\Y]h"Gc`gYhnh`g]Wk`VY]gd]Y`gk Y]gY`X]Y  
 6Yf`]bU`Y`gY]h`d\`fYb`YfZc`[ fY]Wk`ZØf`Y]b`]b`\_`i` gj] Yg': ]`a Yf`YVb]g  
 Y]b"

8]Y`8]U[ cbU`Yž`XUg`k ]Wk]h[ ghY': ]`a ZYgh]j U`]`b`² ghYffY]Wk`ž`]gh  
 YVYbZU`g`VY`\_Ubbh`ZØf`]\`fY`VUff]YfYZfY]Yb`5b[ YVchY`ž`X]Y`X]Y  
 HY]`bU\`a Y`Ub`\_`i` `hi` fY`Yb`J YfUbghU`hi` b[ Yb`ZØf`U`Y`A YbgWk`Yb  
 UhhfU`\_h]j `a UWk`Yb`"8]Yg`i bhYfghfY]Wk`h`X]Y`d`c`g]h]j Y`9b`hk ]W`\_`i` b[ `]b  
 XYf`\Y]a ]gWk`Yb': ]`a \_`i` `hi` fž`X]Y`ni` bY\`a YbX`Ui`Z`8]j Yfg]h`Å`hi` bX  
 Ni [ Åb[ `]Wk`\_Y]h`igYhnh"

: Øf`X]Y`? ]bck`cWk`Y`j`ca` `%( "`V]g`&`\$`" `ž` b]`&`\$`&) `ghY\`Yb`U`gc  
 gdUbbYbXY': ]`a Y`i` bX`]`bbc]`Uh]j Y`5b[ YVchY`Ubž`X]Y`gck`c`\`U`hY  
 U`g`Ui`Wk`b`Yi`Y`? ]bc`]YV\`UVYf`Ub`gd`fYWk`Yb`gc`h`Yb`"C`V`]a` `\_'Y]b`Yb  
 Dfc[ fUa`a`\_]bc`c`XYf`]a` `[ fc» Yb`A`i` `h]d`Yi`ž`X]Y`5i`gk`U\`\_`ØbbhY  
 j ]Y`Z`Å`h[ Yf`b]Wk`h`igY]b`°

8 YhU]`g	
C fh	K ]Ybž`² ghYffY]Wk
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "hj`!a`YX]U"Uh</li> <li>• k k k "a`Yhfc`dc`!`_]bc"Uh</li> <li>• k k k "[`fYhUi`bXghUf`_g"XY</li> </ul>

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