

; fc» Yf`Ghfca Ui gZU``]b`K ]Yb.`A Y]X`]b[  
i bX`A Uf]U\ ]`Z`VYhfc ZZY b°

5a `&+ "\$\* "&\$&) ` [ UV`Yg`Y]bYb`Ghfca Ui gZU``]b`A Uf]U\ ]`Zi bX  
A Y]X`]b[ žXYf`hYW`b]gW`Y` ; f0bXY` \ UhhY`i bX`nk Y]`Ghi bXYb  
XUi YfhY"



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A Uf]U\ ]`Zž`2 ghYffY]W` !`5a `i: fY]hU[ bUW`a ]hhU[ žXYb`&+''& b]  
&\$&) ž`k i fXYb`X]Y`K ]YbYf`6Yn]f`\_Y`A Uf]U\ ]`Zi bX`A Y]X`]b[ ]`j`cb  
Y]bYa `d`0hn`]W`Yb`Ghfca Ui gZU``\Y]a [ Ygi W`h`8Yf`J`cfZU``  
YfY][ bYhY`g]W` [ Y[ Yb`%\*`i` \f`i bX`gcf[ hY`XUZ0fž`XUgg`nU\`fY]W`Y  
<Ui g`U`hY`]b`XYf`i`a [ YVi b[ `c`bY`Ghfca `Ui g`\_ca`a`Yb`a`i`gghYb`  
6YgcbXYfg`i`bYfZfYi` `]W`k`Uf`X]Y`G]hi`Uh]cb`Z0f`Y]b][ Y`DYfgcbYbž`X]Y  
]b`5i`Zn0[ Yb`ghYW`\_hYb`"8]Y`K ]YbYf`B`YhnY`hY`]hYb`a` ]hž`XUgg`X]Y  
Gh0fi b[ `i`a [ Y\YbX`]XYbh]Z]n]Yfh`k`i`fXY`i`bX`X]Y`HYW`b]\_Yf`Ub`XYf  
K ]YXYf\YfghY``i`b[ `XYf`Ghfca`j`Yfgcf[ i`b[ `UfVY]hYhYb`"@Ui`h`?`f`c`b`Y  
\_cbbhY`X]Y`Ghfca`j`Yfgcf[ i`b[ `]b`A`Y]X`]b[ `VYfY]hg`i`a` `%+.` ` -`i` \f  
k ]YXYf\Yf[ YghY`h`k`YfXYbž`k`À`fYbX`X]Y`5bk`c`b`Yf`]b`A`Uf]U\ ]`Z  
XfY]`A`]bi`hYb`gd`À`hYf`k ]YXYf`a`]h`Ghfca`j`Yfgcf[ h`k`i`fXYb`"

8]Y`i fgUWXYb`ZØf`XYb`Ghfca Ui gZU``]b`X]YgYb`VY]XYb`6Yn]f`\_Yb  
k YfXYb`Y]bYa`hYWXb]gWXYb`; YVfYWX`Yb`ni [ YgWf]YVYb``8]YgY  
`g]bX`VYgcbXYfg`fY`Yj Ubhž`XU`X]Y`fY[ Y`a`À»][ Y  
K Ufhi b[ `i bX` ðghUbX`U`hi b[ `XYf`Ghfca bYhnY`ZØf`X]Y  
5i ZfYWX`hYf`U`hi b[ `Y]bYf`ni j Yf`Àgg][ Yb`9bYf[ ]Yj Yfgcf[ i b[  
YbhgWXY]XYbX`]ghžk ]Y`Ui W`K ]YbYf`B`YhnY`VYhcbh`B`YVYb  
A Uf]U`Z`i bX`A`Y]X`]b[ `k UfYb`Ui W`X]Y`Ub[ fYbnYbXYb`; YV]YhY  
A Uf]U`@UbnYbXcfZ`F`UbbYfgXcfZ`i bX`Nk`Ò`ZUI ]b[ `VYhfcZYbžk`c`XYf  
Ghfca Ui gZU``YXcW`V]g`ni`nk`Y]`Ghi bXYb`Àb[ Yf`UbXUi`YfhY`

## Ghfca Ui gZÀ``Y`]b`K ]Yb

ðg[ YgUa`h`k`i`fXY`X]Y`G]hi Uh]cb`i`bhYf`?`cbhfc``Y`[ YVfUWX`hž`i`bX`X]Y  
K ]YbYf`B`YhnY`VYf]WX`hYhYbž`XUgg`bi`b`U`Y`?`i`bX]bbYb`i`bX`?`i`bXYb  
k ]YXYf`a`]h`Ghfca`j`Yfgcf[`h`g]bX``8]YgY`k`ÒWX`Ybh]WX`Yb`F`ØW`V`]W`\_Y  
Ui`Z`X]Y`Ghfca`j`Yfgcf[`i`b[ `nY][ Yb`Ui`W`X`Yb`[`fc»`Yb`Gd]Y`fUi`a`Ub  
<`YfUi`gZcfXYfi`b[ Ybž`a`]h`XYbYb`X]Y`GhUX`h`hY`]k`Y]gY`\_`cbZfc`bh]Yfh  
]gh`Gc`[ UV`Yg`]b`XYb`YfghYb`gYWX`g`A`cbUhYb`XYg`&]`fYg`&\$\$)  
VYfY]hg`+` `Ghfca`Ui`gZÀ``Y`]b`K ]Ybžk`cVY]`X]Y`J`YfhY`]i`b[ `bUWX  
6Yn]f`\_Yb`Ui`ZgW`i`ggfY]WX`Y`9]bV`]W`\_Y`V]Y`hYh``9]b`hmd]gWXYg`6`]X  
nY][`h`g]WX`Ui`W`]b`XYf`Ghfca`Ui`gZU``ghUh]gh]\_žk`c`VY]gd]Y`gk`Y]gY  
:`Uj`cf]hYb`a`]h`+`5i`gZÀ``Yb`i`bX`K`À`f]b[ `a`]h`\*``YfUi`gghYWX`Yb`

8]Y`GhUh]gh]\_Yb`]bg[ YgUa`h`V]YhYb`Y]bY`]bhYfYggUbhY`DYfgdY`\_h]j`Y  
Ui`Z`X]Y`J`Yfgcf[`i`b[`gghUV`]h`Àh]b`X`Yf`GhUX`h`K`À`fYbX`]b`XYb  
V]g`Yf][ Yb`<`U`V`U`fYgnU`Yb`&\$\$)`Y]bY`XYi`h]WX`Y`Ni`bU`a`Y`Ub  
5i`gZÀ``Yb`ni`j`YfnY]WX`bYb`]ghž`gWXY]bYb`X]Y`K ]YbYf`B`YhnY`VYa`Ø`hž  
XYfUfh][ Y`J`cf`\_ca`a`b]ggY`]b`XYb`;`f]ZZ`ni`VY`\_ca`a`Yb``8]Yg`]gh`VY]  
Y]bYf`GhUX`h`k`]Y`K ]Ybž`X]Y`gck`c`U`g`\_i`hi`fY`Yg`U`g`Ui`W`U`g  
k`]fhgW`UZh]WX`Yg`NYb`hfi`a`Y]bY`k`]WX`h][ Y`F`c`Y`gd]Y`hž`i`bYf`Àgg`]WX`

:`Øf`U`Y`<`Ui`gVYg]hnYf`i`bX`6Yk`c`bYfž`X]Y`j`cb`\_ØfnYfYb`cXYf  
`Àb[ YfYb`Ghfca`Ui`gZÀ``Yb`VYhfcZYb`g]bXž`U`hYb`X]Y`K ]YbYf`B`YhnY  
Ui`W`H]ddg`VYfY]hž`k`]Y`]b`gc`WX`Yb`G]hi`Uh]cbYb`Ua`VYghYb  
j`cfni`[ Y`Yb`]gh``9g`k`]fX`Ya`dZc`Ybž]a`a`Yf`Y]b`B`ch]`cffUh]Ub  
HUgWXYb`Ua`dYb`i`bX`6UhhYf]Yb`VYfY]mi`U`hYb``8]Y`fY[ Y`a`À»][ Y  
,`VYfdfØZ`b[ `j`cb`B`chZU`d`ÀbYb`ZØf`5i`ZnØ[ Y`\_Ubb`YVYbZU`g`b]WX`h  
gW`UXYb`

8YhU]`g	
C fh	A Uf]U\ ]`Zž'² ghY ffY]Wx
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "_fcbY"Uh</li> <li>• k k k "k ]YbYfbYhnY"Uh</li> <li>• ghfca Ui gZU``"cf[</li> </ul>

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