

< YffYbVYf[' _bUW_h'K Y`hfY_c fX`a]h
`YVYbX][Ya `K]bXfUX`i bX`) - ,
HY]`bY\ a Yfb`°

⊕ < YffYbVYf[`k i fXY`Ua ` ` \$"\$*"&\$&) `Y]b`K Y`hfY_c fX`ZØf`XUg
[fØ» hY`a YbgW\`]WY`K]bXfUX`a]h) - , `HY]`bY\ a Yfb
Ui Z[YghY`h`ž`i a `ZØf`K]bX_fUZhini `k YfVYb"



< YffYbVYf[ž`8 Yi hgW\`UbX`! ⊕ < YffYbVYf[` \Uh`Ua `&- " ' † b]
&\$&) `Y]b`gdUbbYbXYg`9j Ybh`ghUhh[YZi bXYbž`XUg`]b`X]Y
; YgW\`]W\hgVØW\Yf`Y]b[Y\Yb`k]fX.`) - , `A YbgW\Yb`\UVYb`Y]bYb
bYi Yb`K Y`hfY_c fX`ZØf`XUg`[fØ» hY`g]W\`XfY\YbXY`a YbgW\`]WY
K]bXfUX`Ui Z[YghY`h`8 Ua]h`k i fXY`XYf`j cf\Yf][Y`FY_c fX`j cb
&\$%+ `]b`K]Ybž`XYf`a]h`&* \$`HY]`bY\ a Yfb`Ui Z[YghY`h`k i fXYž
XYi h`]W\`ØVYfhfc ZYb`"8]YgYg`YVYbX][Y`K]bXfUX`XfY\hY`g]W
hUhgAW\`]W\ž`UbXYfg`U`g`XUg`ghUh]gW\Y`DYbXUbh`]b`K]Yb"
C f[Ub]g]Yfh`k i fXY`X]Y`5_h]cb`j cb`j YfgW\]YXYbYb`K]bX_fUZh!
⊕]h]Uh]j Yb`Ui g`XYf`FY[]cbž`XUfi bhYf`FØW_Ybk]bX`< YffYbVYf[`i bX
DfcK]bX_fUZh`BYW_Uf!5`Vž`X]Y`U`Y`Y]b`[Ya Y]bgUa Yg`N]Y`

j YfZc`[hYb. Y]b`NY]WXYb`ZØf`X]Y`K]bX_fUZhi`ni`gYhmYbž`X]Y`U`g
gUi VYfY`i`bX`_cghYb[Øbgh][Y`9bYf[]Yei Y`Y`XYf`Ni`_i`bZi[]`h`8]Yg
VYf]W`hY`h`X]Y`?`fnVV`"XY"

8Yf`FY`_cfXj Yfgi W`k`Uf`XUg`9f[YVb]g`a`cbUhY`Ub[Yf
J`cfVYfY]hi`b[Yb`"6YfY]hg`%(`HU[Y`j`cf`XYa`9j`Ybh`k`i`fXY`Y]b
Ui`g[Y`_Ø[Y`hY`g`GmghY`a`VY]`Y]bYf`;`YbYfU`dfcVY`[YhY`ghY`h`9]b``\$
A`YhYf`[fc»Yf`?`fY]XY`_fY]g`a`Uf`_]YfhY`XYb`F`chcfVYfY]W`ž`k`À`fYbX
Y]b`&)`A`YhYf`Ub[Yg`HfUdYn`ZØf`ni`g`À`m`]W`Y`C`f]Ybh]Yfi`b[`gc`f[hY`
8Ua`]h]g]W`X]Y`HY]`bY`a`Yf`b]W`h`bi`f`g]W`Yf`ZØ`hYbž`gcbXYfb`Ui`W`
cdh]gW`Y]b`Y]bXfi`W`_gj`c`Yg`6]X`UV[UVYbž`Yf`Y]hYb`g]Y`ZUfV][Y
5fa`V`À`bXYf.`%`\$`\$`[fØbYž[Y`VY`i`bX`V`Ui`Y`ZØf`X]Y`K]bXfUXZØ[Y`
gck]Y`&`\$`\$`k`Y]»Y`ZØf`XYb`Hi`fa`"Gc[Uf`-,`HY]`bY`a`Yf`c`b`Y
5fa`V`À`bXYf`j`Yfk]f`_]W`hYb`]`f`9b[U[Ya`Ybh`ZØf`X]Y`K]bX_fUZhi`9]b
Hfca`a`Y`f`m`h`a`i`g`U`Z`XUVY]ž`X]Y`F`chcfYb`gmb`W`fcb`]b
6Yk`Y[i`b[`ni`gYhmYb`"

9]b`:`Y`gh`ZØf`U`Y`

8]Y`J`YfU`bghU`hi`b[`V`ch`XYb`6Ygi`W`Yfb`Y`Xc`W`a`Y`f`U`g`bi`f`XYb
FY`_cfXj`Yfgi`W`"9]b`F`U`a`Ybdfc[fUa`a`a`]h`FY`XY`VY]hf`À[Yb`i`bX
A`i`g]_`gc`f[hY`ZØf`ZY`gh]W`Y`Gh]a`a`i`b["]:`Øf`Y]bY`k`]`_ca`a`YbY
5V`_Ø`i`b[`VY]`XYf`gca`a`Yf`]W`Yb`<]hnY`gc`f[hYb
GW`U`hhY`bgdYbXYfž`B`YVY`Xi`gW`Yb`i`bX`gck]Y`;`Yhf`À`b`_Y`gh`À`b`XY`
I`a`k`Y`ha`]b]ghYf]b`H`Y`_U`K`U`_Yf`k`ØfX][hY`XYb`9fZc`[`XYf
K]bX_fUZhi]b`6UXYb!K`Øf`hY`a`VYf[`i`bX`VYf]W`hY`hY`ž`XUgg]b`XYf
FY[]cb`VYfY]hg`,`\$\$`K]bXf`À`XYf`]b`6Yhf]YV`g]bX`"Ni`XYa`g]bX
k`Y]hYfY`%"`&`\$`\$`K]bXf`À`XYf`]b`D`Ubi`b["

8Ug`9j`Ybh`k`Uf`ni`[`Y]W`Y`HY]`Y]bYf`VfY]hYfYb`8]g`_i`gg]cb`ØVYf
YfbYi`YfVUfY`9bYf[]Yb`i`bX`XYb`?`]a`Uk`UbXY`" `ϕ`6ØV`]b[Yb`i`bX
I`a`[YVi`b[`]gh`X]Y`K]bX_fUZhi`a`ghf]hhYbž`i`bX`X]Y`ϕ]h]Uh]j`Yb
gYhmYb`Ui`Z`6Øf[YfVYhY]][i`b[ž`i`a`X]Y`5`_nYdhUbn`ZØf
K]bX_fUZhd`fc`Y`_hY`ni`Yf`Ø`Yb`"8Yf`FY[]cbU`d`Ub`ZØf`K]bX_fUZhi]b
Ghi`hh[Ufh`k`i`fXY`Yfgh]a`5df]`&`\$`&) `VYgW`c`ggYb`" `ϕ`Y]bYa
[YgW`Y]hYfhYb`]bhYf`_ca`a`i`bU`Yb`D`fc`Y`_h`k`i`fXY`Y]b`K]bX`d`Uf`_]a
?`fY]g`6ØV`]b[Yb`[Yd`Ub`h`"

9]b`k Y`hk Y]hYf`HfYbX

8Yf`FY_cfX`]b`<YffYbVYf[`]gh`HY]`Y]bYf[`cVU`Yb`6Yk Y[i b[`]b
 ni `YfbYi YfVUFYb`9bYf[]Yei Y`Yb"@Ui h`Y]bYa `6Yf]W`h`XYf
 =hYfbUh]cbU`Yb`5[Ybhi f`Z0f`9fbYi YfVUFY`9bYf[]Yb`fH`9B`5Ł
 YffY]W`h`X]Y`k`Y`hk`Y]hY`Ghfca`YfnYi [i b[`Ui`g`YfbYi YfVUFYb
 9bYf[]Yb`]a` `]U`f`&\$&(`Y]b`FY_cfXb]j YUi `a`]h`Y]bYa `Ni VUi `j`cb
),) ;] [Uk Uhž`k`cVY]`X]Y`YfbYi YfVUFYb`9bYf[]Yb`-`&ž) `DfcnYbh
 XYg[YgUa`hYb`?UdUn]h`HgUi`gVUi`g`Ui`ga`UW`hYb`"8Yf`Ni`k`UW`g`XYf
 K`]bX_fUZh`\Uh`YXcW`Y]bYb`F`0W_[Ub[`YfZU`fYbž`k`Ug`nY][hž`XUgg
 \]Yf`bcW`j`Y`Gd]Y`fUi`a`bUW`cVYb`]gh`5b`X]YgYf`GhY`Y`]gh`X]Y
 9]bV]bXi b[`]b`fY[]cbU`Y`Dfc`Y`hY`k`]Y`XUg`]b`<YffYbVYf[
 VYgcbXYfg`k`]W`h[" "

8Ug`YVYbX][Y`K`]bXfUX`]b`<YffYbVYf[`ghY`h`gca`]h`b]W`h`bi`f
 Y]bYb`bYi Yb`K`Y`hfY_cfX`XUfž`gcbXYfb`]gh`Ui`W`Y]b`ghUf`_Yg
 Gma`Vc`Z0f`X]Y`Ni`_i`bZh`XYf`K`]bX_fUZh`i`bX`X]Y`Xf]b[YbXY
 B`chk`YbX][_Y]hž]b`YfbYi YfVUFY`9bYf[]Yb`ni`]bj`Ygh]YfYb`"8Yf`HU[
 k`Uf`Y]bY`Y]bXfi`W_gj`c`Y`8Ya`cbghfUh]cb`XYg`9b[U[Ya`Ybhg`XYf
 60f[Yf`Z0f`Y]bY`gUi`VYfY`i`bX`bUW`\U`h][Y`9bYf[]Yni`_i`bZh`k`]Y
 Ui`W`X]Y`HU[YggW`Ui`VYf]W`hYh"

8YhU]`g	
C`fh	<YffYbVYf[ž`8Yi`hgW`U`bX
E`i`Y`Y`b	<ul style="list-style-type: none"> • k k k "_fnVV"XY • k k k "hU[YggW`Ui`"XY • k k k "YfbYi YfVUFYbYf[]Yb"XY

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