

G]W\ Yf\ Y]h'Ub`K ]Ybg`GW i`Yb. '9`hYfb  
Ui Z[ Yfi ZYbž']\fY`? ]bXYf`ni`ghÀf\_Yb`°

B UW\`XYa`'5a`c`\_`Ui`Z`]b`'; fUn`Ua``%'`"\$\*"`&\$&)`gcf[ h`X]Y  
G]W\ Yf\ Y]hg`U[ Y`Ub`GW i`Yb`]b`K ]Yb`ZØf`6Ygcf[ b]g`i`bhYf  
9`hYfb`i`bX`GW Ø`Yfb`"



K ]Ybž`²`ghYffY]W\`!`B UW\`XYa`'hfU[ ]gW\Yb`5a`c`\_`Ui`Z`]b`'; fUnž`VY]  
XYa`'bYi`b`ð`[ YbX`]W\Y`i`bX`Y]bY`@Y\fyf]b`i`\f`@YVYb`j`Yf`c`fYbž  
ghY\Yb`9`hYfb`i`bX`GW Ø`Yf`]b`K ]Yb`i`bX`]a`i`[ YgUa`hYb`@UbX`i`bhYf  
GWcW`"8]Y`i`bg]W\Yf\Y]h`i`bX`5b[ gh`i`a`X]Y`G]W\Yf\Y]h`Ub  
GW i`Yb`k`YfXYb`]b`nU`\fY]W\Yb`5bfi`ZYb`VY]`XYf`A`5`%`%`'`?`]bXYf!  
i`bX`ð`[ YbX\`]Z`Y`XYi`h]W\`"DfYggYgdYfW\Yf]b`ð`[ f]X`DØgW`a`Ubb  
VYf]W`hYhj`cb`Y]bYf`:`i`h`VYgcf[ hYf`5bfi`ZY`j`cb`9`hYfbž`X]Y`g]W`i`a  
XUg`K`c`\`']\fYf`?`]bXYf`gcf[ Yb`"ð`X]YgYa`Ni`gUa`a`Yb\Ub[`]gh`Yg  
j`cb`nYbhfU`Yf`6YXYi`hi`b[ ž`k`]Y`9`hYfb`]\fYb`?`]bXYfb`[ YfUXY`Y`hnh  
ni`f`GY]hY`ghY\Yb`"

8]Y`YfghY`FY[ Y`"Ui`hYh`Fi`Y`VYk`U\fyb`°`DØgW`a`Ubb`f`Å`h`XYb  
9`hYfbž`\_Y]bY`@U]Yb!DgmW`c`c`[ Yb`ni`gd]Y`Ybž`gcbXYfb`]b`YfghYf`"

@]b]Y`XU`ni`gY]b`i`bX`Ui`Za`Yf\_gUa`ni`ni` \ÖfYb"; YfUXY`VY]  
? ]bXYf[ UfhYb\_]bXYfb`gc`hY`XUg`H\Ya`U; YZU\fyb`ja`GWxi`U`hU[  
b]Wxh`U\_h]j`Ub[ YgdfcWXYb`k`YfXYb"GhUhhXYggYb`gc`hYb` : fU[ Yb  
\_]bX[ YfYWxh`i`bX`VY`i`hgUa`VYUbhk`cfhYh`k`YfXYbž`i`a`G]WXYf\Y]h  
i`bX`J`YfhfUi`Yb`ni`j`Yfa`]hY`b"9`hYfb`gc`hYb`YXcW`XUfUi`Z  
UWxhYbž`\fY`Y][ YbYb`Y`b[ ghY`b]Wxh`Ui`ZX]Y`? ]bXYf`ni`ØVYfhfU[ Ybž  
gcbXYfb`Y]bY`<U`hi`b[ `XYf`6Yhfc`ZYb\Y]h`ni`nY][ Yb"

; YgdfÀWxgUb[ YVc`hY`ZØf`À`hYfY`? ]bXYf

Y`hYfY`? ]bXYfž`X]Y`Ni` [ Ub[ `ni`A`YX]Yb`\UVYbž`VYbØh][ Yb`Y]bY  
UbXYfY`<YfUb[ Y\Yb`gk`Y]gY"9`hYfb`gc`hYb`g]Wx`U\_h]j`i`a  
; YgdfÀWxY`VYa`Ø\Yb`i`bX`[ Ya`Y]bgUa`a`]h`\fYb`? ]bXYfb`gYf]ÖgY  
A`YX]Yb`\_cbgi`a`]YfYb"K`]Wxh][ `]ghž`XUgg`X]Y`9`hYfb`g][ bU`g]YfYbž  
YXYfnY]h`ZØf`; YgdfÀWxY`ni`f`J`YfZØ[ i`b[ `ni`ghY\Ybž`k`Ybb`X]Y  
? ]bXYf`ØVYfZcfXYfh`g]bX"  
⊕`K`]Yb`[ ]Vh`Yg`ni`XYa`j`YfgWx]YXYbY`GYfj`]W!<ch`]bYgž`X]Y  
l`bhYfghØhni`b[ `V]YhYb.

- A`5`%`%`.\$`%`#`\$\$\$!,`\$`%`%
- DgmWxc!gcn]U`Yf`8`]Ybgh`\$`%`#`%`'`'`\$`
- F`Uh`Ui`Z`8`fU`h`%`(`+`

8]Y`VYhfc`ZYbYb` : Ua`j`]Yb`Yf`YVYb`]b`X]YgYb`HU[ Yb`Y]bYb  
5i`gbU`a`Yni`ghUbX"BYVYb`XYb`X]fY`\_hYb`GWxcW\_a`ca`YbhYb`Vf]b[ h  
X]Y`G]hi`Uh]cb`nU`\fY]WxY`<YfUi`gZcfXYfi`b[ Yb`a`]h`g]Wx"8Yf  
l`a`[ Ub[ `a`]h`HfUi`Yf`i`bX`GWxa`Yfn`\_Ubb`ni` ; YZØ\`Yb`XYf`-gc`Uh]cb  
ZØ\fyb"9g`]gh`k`]Wxh][ ž`XUgg`b]Wxh`bi`f`9`hYfbž`gcbXYfb`Ui`Wx  
A`]hgWxØ`Yf`Yfa`i`h][ h`k`YfXYbž`a`]hY]bUbXYf`ni`\_ca`a`i`b]n]YfYb"  
C`ZYbY` ; YgdfÀWxY`ØVYf`HfUi`YfYfZU`fi`b[ Yb`\_ØbbYb`\Y`ZYbž`U`Y  
6YhY]`][ hYb`ni`i`bhYfghØhnyb`i`bX`]b`XYb`5`hU[ `ni`fØW`ni`Z]bXYb"  
GWxi`Yb`gd]Y`Yb`]b`X]YgYa`DfcnYgg`Y]bY`k`]Wxh][ Y`F`c`Y`ž`]bXYa`g]Y  
<]ZY`i`bX`F`ØW`ni`[ gf`À`i`a`Y`VYfY]hghY`Yb"

l`bhYfghØhni`b[ `]b`XYf`GWxi`Y`

@Y`f`\_f`À`žhY`g]bX`Ui` »YfXYa`i`[ YZcfXYfhž`g]Wx`a`]h`\fYf`Y][ YbYb  
<]Zcg][ \_Y]h`Ui`gY]bUbXYfni`gYhnYb"l`bhYfghØhni`b[ `j`cb

GWxi `dgmWxc`c [ Yb`i bX`? f]gYbgYY`gcf [ Yfb`]gh`XUVY]i bYf`Ägg]Wx`  
 5i ghUi gW`ØVYf`HfUi Yf`a`]h`XYb`GW`ØYfb`gc`h`b]Wx`h`Ui Z  
 5i gbU\`a`Yg]hi Uh]cbYb`VYgW`fÄb`\_h`V`Y]VYbž`gcbXYfb`gc`h`Y`Ui Wx  
 ]a`@Y\fd`Ub`j`YfUb`\_Yfh`gY]bž`i`a`Y]bY`[`Ygi`bXY  
 5i gY]bUbXYfgYhni b[ `a`]h`XYa`H\Ya`U`HcX`ni`ZØfXYfb`"8]YgY  
 k]Wx]h][`Yb`];`YgdfÄWY`\_ØbbYb`YbhgWY]XYbX`gY]bž`i`a`XYb`↑`b[`Yb  
 A`YbgWYb`ni`Y`ZYbž`X]Y`bYi`Yb`FYU`]hÄhYb`ni`j`YfUfVY]hYb`"

6i bXYgdfÄg]XYbh`5`Yi`UbXYf`J`Ub`XYf`6Y`Yb`VYnY]Wx`bYh`XYb  
 J`cfZU`"b`];`fUn`U`g`i`bVYgW`fY]V`]Wx`Yb`<`c`f`f`c`f`i`bX`VYhcbh`XYb  
 GW`a`Yfn`XYf`5b[`Y\`Øf][`Yb`"8]YgYf`hfU[`]gW`Y`J`cfZU`"U`h[`Ub`n  
 2`ghYffY]Wx`YfgW`ØhYfhž`i`bX`Yg`]gh`gdØfVUfž`k`]Y`U`Y`[`Ya`Y]bgUa`]b  
 Gc`]XUf]hÄ`h`i`bX`HfUi`Yf`ni`gUa`a`YbghY\`Yb`"5i`Wx`6i`bXYg`\_Ub`n`Yf  
 7\`f]gh]Ub`GhcW`\_Yf`gdfUW`j`cb`Y]bYa`Xi`b`\_`Yb`HU[`i`bX`\_ØbX][`hY  
 Y]bY`XfY]hÄ`[`][`Y`GhUUhghfUi`Yf`Ub`"8]Y`5bhY]`bU\`a`Y`Ui`g`XYa`!`  
 i`bX`5i`g`UbXž`j`cb`8Yi`hgW`\_UbX`ØVYf`hU`]Yb`V]g`ni`f`i`\_fU]bYž`nY][`hž  
 XUgg`X]YgY`HfU[`ØX]Y`k`Y]h`ØVYf`X]Y`];`fYbnYb`2`ghYffY]Wx`g  
 \]bUi`g[`Y\`h`!`X]YgYf`gW`k`YfYb`NY]h[`]h`Ygž`XYb`gc`n]U`Yb  
 Ni`gUa`a`Yb`U`h`ni`ghÄf`\_Yb`i`bX`XYb`VYhfcZYbYb`];`Ua`j]Yb`X]Y  
 l`bhYfghØhni`b[`ni`\_ca`a`Yb`ni`UggYbž`X]Y`g]Y`gc`Xf]b[`YbX  
 VYbØh][`Yb`"

9]b`6`]W`\_`Ui`ZX]Y`nYbhfU`Y`5i`Z[`UVY`XYf`GW`i`Yb`nY][`hž`XUgg`g]Y  
 b]Wx`h`bi`f`6`]Xi`b[`gc`fhY`g]bXž`gcbXYfb`Ui`Wx`F`ØW`ni`[`gfÄi`a`Y`i`bX  
 GhØhnYb`]b`?`f]gYbg]hi`Uh]cbYb`XUfghY`Yb`"8Yf`F`Ui`a`ZØf`HfUi`Yf`i`bX  
 5i`ghUi`gW`]gh`XUVY]i`bYf`Ägg]Wx`ž`i`a`XYb`?`]bXYfb`X]Y`F`ØW`\_`Y\`f  
 ]b`XYb`5`hU[`ni`Yf`Y]Wx`hYfb`"

8YhU]`g	
C`f`h	K`]Ybž`2`ghYffY]Wx
E`i`Y`Y`b	<ul style="list-style-type: none"> <li>• k`k`k`"a`Y]bVYn]f`_"Uh</li> <li>• c`f`Z`"Uh</li> <li>• XYi`hgW`Yg!`gW`i`d`c`f`hU`"XY</li> </ul>

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