

; `Y]gUfVY]hYb`]b`K ]Yb.`@]b]Y`(' `V]g  
GYdhYa VYf`i a [ Y`Y]hYh°

6Ui UfVY]hYb`XYf`K ]YbYf`@]b]Yb`]b`; Yfgh`cZ`l a `Y]hi b[ Yb  
XYf`@]b]Yb`(' `i bX`- `V]g`GYdhYa VYf`&\$&) "'8YhU]`g`ni  
`YbXYfi b[ Yb`\]Yf"



›Öf[ Yf`GhfU» Yž`%%, \$`K ]Ybž`² ghYffY]W`!`5V`XYa`%) "' ð b]'&\$&)  
k ]fX`X]Y`›Öf[ Yf`GhfU» Y`]b`K ]Yb`ni a`GW`Ui d`Uhm`i a`ZUb[ fY]W`Yf  
; `Y]gUfVY]hYb`XYf`K ]YbYf`@]b]Yb`"8]YgY`A U» bU`a Yb`Vf]b[ Yb  
b]W`h`bi f`Y]bY`l a`Y]hi b[ `ZÖf`X]Y`GhfU» YbVU`b`]b]Y`(' ž`gcbXYfb  
Ui W`5i gk ]f`\_i b[ Yb`Ui ZX]Y`@]b]Y`- `a ]h`g]W`"8]Y`6Ui UfVY]hYb  
k YfXYb`j cfUi gg]W`h`]W`V]g`GYdhYa VYf`&\$&) `UbXUi Yfbž`k Yg`U`V  
g]W`DYbX`Yf`i bX`:`U`f[ `ÀghY`Ui Z`YfbYi hY`Y`bXYfi b[ Yb`]a  
ÖZYb`h]W`Yb`J Yf`\_Y`f`gbYh`Y]bghY`Y`b`a`ØggYb`"K ]Y` ) a ]b`"Uh  
VYf]W`hYh`ž`k ]fX`X]Y`@]b]Y`(' `nk ]gW`Yb`BYi k U`XY[ [ `i bX  
9`hYf`Y]bd`Uhm`k ]Y`[ Yk c`b`h`j Yf`\_Y`f`Ybž`YXcW`UV`9`hYf`Y]bd`Uhm  
i a [ Y`Y]hYh`"8]Y` ð`bYbghUX`h`V`Y]V`h`]b`X]YgYf`NY]h`ZÖf`X]Y`@]b]Y`('`  
b]W`h`X]fY`\_h`YffY]W`VUf"

Ÿ\`b`jW\`VYhfcZZYb`]gh`XjY`@]b]Y`-`ž`XjY`k`À\`fYb`X`X]YgYf`6Ui`d\`UgY  
bi`f`nk`]gW`Yb`K`YghVU\`b\`cZi`bX`F`cgYbghY]b[`UggY`Z`À\`fh`l`a`X`Yb  
:`U\`f[`ÀghYb`Y]bY`i`b`\_ca`d`n]YfhY`5b`fY]gY`]b`X]Y`≠bYbghUXh`ni  
Yfa`Ò[`\`W`Ybž`Ya`dZY\`Yb`X]Y`K`]YbYf`@]b]Yb`U`hYfbUh]j`Y  
J`YfV]bXi`b[`Yb`"6YgcbXYfg`\`]ZfY]W\`]gh`XjY`@]b]Y`(`&ž`XjY`Ub`XYf  
<U`hYghY`Y`J]bnYbn[`UggY`Y]bY`l`a`ghY][`Ya`Ò[`\`W`\_Y]h`nk`]gW`Yb`XYf  
@]b]Y`(`&i`bX`XYf`(`V]YhYh`8]YgY`C`dh]cb`]gh`]XYU`ž`i`a`]b`X]Y  
≠bYbghUXh`cXYf`ni`f`l`\*`ni`i`[`Y`Ub[`Yb`"8UfØVYf`\]bUi`g`gYhnYb`X]Y  
@]b]Yb`&i`bX`(`ni`g`Àhn`]W`Y`i`U\`fnYi`[`Y`Y]bž`i`a`X`Yb`[`Yk`c\`bhYb  
GYfj`]W`U`i`ZfYW`hni`Yf\`U`hYb`"

## 6Ui`dfc`Y`\_hY`]b`[`Ub`n`K`]Yb`

B]W`h`bi`f`]b`XYf`∅f[`Yf`GhfU»`Yž`gcbXYfb`Ui`W`Ub`UbXYfYb  
6Ui`ghY`Y`b`k`]fX`\_f`ÀZh][`[`YUfVY]hYh`i`≠`XYf`<Ø`hY`XcfZYf`GhfU»`Y  
ghY\`Yb`]a`@Ui`ZY`XYg`∫\`fYg`%"+)`\$`A`YhYf`;`Y]gk`YW`gY`Ubž`i`a  
@Ub[`gUa`ZU\`fghY`Y`b`ni`VYgY]h][`Yb`"8]YgY`A`U»`bU\`a`Yb`\`UVYb  
VYfY]hg`Ua`i`+"5df]`VY[`cbbYb`i`bX`n]Y\`Yb`g]W`V]g`9bXY`ž`b`]cXYf  
5bZUb[`ž`]`&\$&)`"K`À\`fYbXXYggYb`k`]fX`X]Y`@]b]Y`(-`Y]b[`YghY`hž  
XcW`X]Y`@]b]Y`)`&k`]fX`j`Yf`Àb[`Yfhž`i`a`X`Yb`J`Yf`\_Y\`f  
Ui`ZfYW`hni`Yf\`U`hYb`"@Ui`h`X`Yb`K`]YbYf`@]b]Yb`k`]fX`X]Y`i`i`U`g  
5i`gk`Y]W`fci`hY`X]YbYb`i`bX`X]Y`GhfYW`\_Y`XYf`a`]h`Yfk`Y]Y  
Y]b[`YghY`hYb`@]b]Y`(-`UVXYW`\_Yb`"K`]YbYf`@]b]Yb`]bZcfa`]Yfh  
k`Y]hYf`"

8]Y`Gca`a`Yfa`cbUhY`ghY\`Yb`ni`XYa`i]a`NY]W`Yb`i`a`ZUggYbXYf  
≠ZfUghfi`\_hi`fa`cXYfb]g]Yfi`b[`Yb`"Gc`k`]fX`VY]gd]Y`gk`Y]gY`nk`]gW`Yb  
&`,`i`ž`b`]i`bX`%"GYdhYa`VYf`X]Y`K`]YbYf`G!6U\`b`nk`]gW`Yb  
:`cf]XgXcfZi`bX`DfUhYfghYfb`[`YgdYffh`<][`\`][`\h`]gh`Ui`W`X]Y  
HY]`gdYffi`b[`XYf`l`(`nk`]gW`Yb`:`f]YXYbgVfØW`\_Y`i`bX`GW`chhYbf]b[`ž  
k`cVY]`Y]b`9fgUhngfU»`YbVU\`b`9(`nk`]gW`Yb`Bi`»`XcfZi`bX  
GW`chhYbf]b[`Y]b[`Yf]W`hYh`k`]fX`"Ni`g`Àhn`]W`\_`ØbbYb`i`U\`f[`ÀghY`Ui`Z  
gdYn]Y`Y`²`66!6i`ggY`]a`GW`]YbYbYfgUhnj`Yf`\_Y\`f`ni`fØW`\_`fY]ZYb`"  
A`Y\`f`≠Zcfa`Uh]cbYb`XUni`V]YhYh`X]Y`DfYggY`K`]Yb`"

:`Un]h`

8]Y`U`i`ZYbXYb`l`a`VUi`UfVY]hYb`Ua`i`K`]YbYf`J`Yf`\_Y\`f`gbYhn]g]bX`Y]b

ghUf\_Yg`NY]WXYb`ZØf`X]Y`A cXYfb]g]Yfi b[ `i bX`XYb`5i gVUi `XYf  
 ðZfUghfi \_hi f" `5i W`k Ybb`X]Y`l a `Y]hi b[ Yb`i bX`GdYffYb  
 l bUbbY\ a `]W\_X]hYb`a ]h`g]W`Vf]b[ Ybž`]gh`X]Yg`bchk YbX][ ž`i a  
 `Yhnh]W`X]Y`E i U`]h`Åhi bX`9ZZ]n]Ybn`XYg`ÖZZYbh]WXYb`J Yf\_Y\fg`ni  
 j YfVYggYfb": U\ f[ ÅghY`gc ``hYb`g]W`fY[ Y`a Å»][ `ØVYf`X]Y  
 YbXYfi b[ Yb`]bZcfa ]YfYb`i bX`Ui Z[ i h`Ui g[ YVUi hY`5`hYfbUh]j Yb  
 ni fØW\_[ fY]ZYbž`i a `]\fY`F Y]gYb`]b`XYf`GhUXh`gc`fY]Vi b[ g`cg`k ]Y  
 a Ö[ `]W`ni ` [ YghU`hYb"

8 YhU]`g	
C fh	ðf[ Yf`GhfU» Yž`%%, \$`K ]Ybž`² ghYffY]W
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k ") a ]b"Uh</li> <li>• k k k "k ]YbYf`]b]Yb"Uh</li> <li>• dfYggY"k ]Yb"[ j "Uh</li> </ul>

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