

7Uf]bU`K Ybb]b[ Yf. `J YfhfU[ `j Yf`Àb[ Yfh  
i bX`bYi Y`5i Z[ UVY`VY]`5i ghf]U`K ]Yb`°

7Uf]bU`K Ybb]b[ Yf`j Yf`Àb[ Yfh`]`fYb`J YfhfU[ `VY]`5i ghf]U  
K ]Yb`i bX`ØVYfb]a a h`X]Y`ghfUHy[ ]gWXY`9bhk ]W`i b[ `XYg  
: fUi YbZi » VU`g"



K ]Ybž`² ghYffY]W`!`ϕ`Y]bYf`gdUbbYbXYb`9bhk ]W`i b[ `ZØf`XYb  
: fUi YbZi » VU`i]b`² ghYffY]W` \Uh`7Uf]bU`K Ybb]b[ Yf`]`fYb`J YfhfU[  
VY]`5i ghf]U`K ]Yb`j Yf`Àb[ Yfhi bX`ØVYfb]a a h[ `Y]W`nY]h[  
k ]W`h[ Y`ghfUHy[ ]gWXY`5i Z[ UVYb`"8]Y`%&+!ZUWXY`B Uh]cbU`gd]Y`Yf]b  
\Uh`g]W`bUW`XYf`FØW`\_Y`f`j cb`@gU`A U`Ugž`X]Y`g]W`ni a  
GU]gcbYbXY`Ui g`XYa` `: i » VU`i[ YgW`ÀZh`ni fØW`n]Y`\hž`VYfY]h`Yf`\_`Àfhž  
X]Y`5[ YbXYb`]a` `6YfY]W`XYf`ghfUHy[ ]gWXYb`9bhk ]W`i b[ `XYg  
: fUi YbZi » VU`g`ni`ØVYfbY`a` Yb`"8]Yg[ YgW]Y`h`\UbX`]b`< UbX`a` ]h  
HfU]bYf`GhYZUb`?YbYgY]ž`XYf`bi b`X]Y`gdcfh]W`Y`@Y]hi b[ `]b  
8cddY`Zi b`\_h]cb`]bbY`Uh"

ϕ`XYf`UV[ Y`Ui ZYbYb`GU]gcb`nY][ hY`K Ybb]b[ Yf`]`fY`Gh`Àf`Y`Ui Z  
XYa`D`Uh.`G]Y`UVgc`j ]YfhY`&`,`j cb`&-`a`Ö[ `]WXYb`Gd]Y`Yb`i bX

Yfn]Y`hY`XfY]`HcfYžk`À\`fYbX`g]Y`YX][`]W`Y]bY`[`Y`VY`?`UfhY`Yf\`]Y`h`  
`ÀfY`Fc`Y`U`g`GhUa`a`gd]Y`Yf]b`i`bX`:`Ø\`fi`b`[`gZ][`i`f`\_`cbbhY`g]Y  
ØVYfnYi`[`YbX`i`bhYfa`Ui`Yfb`"?`YbYgY]`\`YVh`\`Yfj`cfž`XUgg`X]Y  
J`YfdZ]W`hi`b`[`j`cb`K`Ybb]b`[`Yf`b]W`h`bi`f`Y]bY`ghfUhY`[`]gW`Yž  
gcbXYfb`Ui`W`Y]bY`VYXYi`hYbXY`dYfgØb`]W`Y`9b`hgW`Y]Xi`b`[`ZØf  
XYb`J`YfY]b`]gh`" `K`]f`k`c`Yb`XYb`Y]b`[`YgW`U`[`YbYb`K`Y`[`Zc`fhgYhnYb  
i`bX`i`bg`k`Y]hYfYb`hk`]W`Y`b`ž`gc`"?`YbYgY]"`;`Ya`Y]bgUa`a`ØW`hYb`g]Y  
XYb`:`Ubg`:`fYi`XY`VYfY]hYb`i`bX`a`]hY`Zf]gh][`Y]bYb`H]hY`[`Yk`]bbYb`"

9]b`6`]W`\_`Ui`Z`X]Y`<`YfUi`gZc`fXYfi`b`[`Yb`]a  
:`fUi`YbZi`»`VU```

:`fUi`YbZi`»`VU```]b`²`ghYffY]W`\_`]gh`]a`i`5i`Zk`]bXž`\`Uh`UVYf`bUW`k`]Y`j`cf  
a`]h`<`YfUi`gZc`fXYfi`b`[`Yb`ni`\_`\_`Àa`dZYb`"K`]Y`**BYi`Y`NY]h`**VYf]W`hYhž  
g]bX`X]Y`:`Y`\`À`hYf`ZØf`:`fUi`YbZi`»`VU`Yf]bbYb`]a`J`Yf`[`Y]W`ni`]`\`fYb  
a`Àbb`]W`Yb`?`c`Y`[`Yb`gY`\`f`b]YXF][`" `a`i`8i`fW`gW`b]hhj`YfX]YbYb  
:`i`»`VU`Yf]bbYb`]b`²`ghYffY]W`\_`YX][`]W`\*`\$\$`9i`fc`Vfi`hncžk`À\`fYbX  
A`ÀbbYf`ØVYf`,`"\$\$\$`9i`fc`j`YfX]YbYb`"J`]Y`Y`Gd]Y`Yf]bbYb`g]bX`b]W`h  
]a`DfcZ]!`YgW`Àzh`h`h][`i`bX`a`ØggYb`ni`g`Àhn`]W`Y`æVg`UbbY`a`Ybž  
i`a`ØVYf`X]Y`Fi`bXYb`ni`\_`ca`a`Yb`"

8]Y`:`YgW`]W`hY`XYg`:`fUi`YbZi`»`VU`g`]b`²`ghYffY]W`\_`]gh`]b]W`h`bi`f`j`cb  
9fZc`[`Ybž`gcbXYfb`Ui`W`j`cb`J`cfi`fhY]`Yb`i`bX`<`YfUi`gZc`fXYfi`b`[`Yb  
[`Ydf`À`[`h`&`\$`&`&`gW`UZhYb`Yg`X]Y`ÒghYffY]W`\_`]gW`Yb`:`fUi`Yb`]bg  
J`]YfhY`Z]bU`Y`XYf`9i`fcdUa`Y]ghYfgW`UZh`XcW`X]Y`G]W`hVUf`\_Y]h`XYg  
:`fUi`YbZi`»`VU`g`V`Y]Vh`[`Yf]b`["`Bi`f`%&`i`XYf  
GdcfhVYf]W`hYfghUhi`b`[`]b`ÒghYffY]W`\_`]gW`Yb`Df]b`ha`YX]Yb`VYhfYZZYb  
:`fUi`Yb`"i`5i`W`\`Yi`hY`g]bX`8]g\_f]a`]b]Yfi`b`[`Yb`i`bX`GYI`]ga`i`g`]a  
Gdcfh`\`Ài`Z][`ni`VYcVUW`hYbžk`Ug`X]Y`²`ZZYb`h]W`\_Y]hgUfVY]h`i`bX  
X]Y`9b`hk`]W`\_i`b`[`XYfgY`VYb`]a`a`Yf`k`]YXYf`YfgW`k`Yfh`"

9]b`bYi`Yf`K`Y`[`ZØf`5i`ghf]U`K`]Yb

A`]h`7Uf]bU`K`Ybb]b`[`Yfg`bYi`Yf`8`cddY`fc`Y`VY]`5i`ghf]U`K`]Yb`k`]fX  
Y]b`k`]W`h][`Yf`GW`f]h`]b`F`]W`hi`b`[`dfcZYgg]cbY`YfYf`Ghfi`\_`hi`fYb`]a  
:`fUi`YbZi`»`VU```[`Y`[`Ub`[`Yb`"K`Ybb]b`[`Yf`ZØ`\`h`g]W`\_Z]hi`bX`\`Uh`[`fc`»`Y  
@`gh`Ui`Z`:`i`»`VU```G]Y`k`]fX`g]W`\_U\_h]j`XUfi`a`\_`Øa`a`Yfbž`X]Y`"

ghfUhy[ ]gWXY`K`Y]hYfYbhk ]W`i b[ `XYg: fUi YbZi » VU`g`]a `J YfY]b  
j cfUbni hfY]VYb" `8Yf`J`YfY]b`i bX`gY]bY: Ubg`XØfZYb`[ YgdUbbh  
gY]bž`k Ug`X]Y`\_ca a YbXYb`š\`fY`Vf]b[ Yb`k YfXYb"

8]Y`ÒghYffY]W]gWXY: fUi YbZi » VU``UbXgWUZh`k ]fX`ni bY`a YbX  
]bhYfYggUbhYfž`Ui W`k Ybb`Yg`bcW`j ]Y`Y`GhY]bWXYb`]a `K`Y[ `[ ]Vh`  
A ]h`XYf`9I dYfh]gY`i bX`XYa `9b[ U[ Ya Ybhj cb`DYfgÒb`]W`\_Y]hYb  
k ]Y`K`Ybb]b[ Yf`\_Ubb`XYa `: fUi YbZi » VU``]b`² ghYffY]W`YXcW  
Y]bY`j ]Y`j YfgdfYWXYbXY`Ni \_i bZh`VYj cfghY`Yb"

8YhU]`g	
C fh	K ]Ybž`² ghYffY]W
E i Y`Yb	<ul style="list-style-type: none"><li>• gdcfhfYdcfh"V]n</li><li>• Z_!Ui ghf]U"Uh</li><li>• bYi YnY]h"Uh</li></ul>

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