

J ]YbbU`]g`bYk .`@ Xk ][ `fYa U]bg`a Umc fž  
; U½`U[ U]b`J ]W`°

C b`> bY`%\$ž`&\$&) ž`h\Y`bYk `]bW`a VYbh`cZ`h\Y`W]hm  
[ c] Yfba Ybh`k Ug`Y`YW`YX`]b`J ]YbbUž`]bWi X]b[ `A ]W UY`  
@ Xk ][ `Ug`A Umc f`UbX`? Uh\ f]b`; U½`Ug`J ]W`A Umc f"



5a`%"`> b]`&\$&) `Uh`X]Y`GD²`]b`K ]Yb`X]Y`K Y]W`Yb`Z0f`X]Y  
\_ca`a YbXYb`>\`fY`[ YghY`h`K \Yb`h\Y`bca`]bUh]cb`cZ`A ]W UY`  
@ Xk ][ `Zcf`fY`!Y`YWh]cb`Ug`a Umc fž`h\Y`Wca`fUXYg`]a dfYgg]j Y`m  
g\ck YX`h\Uh`h\Y`m`fY`m`cb`Wcbh]bi`]hm`@ Xk ][ `fYW`j YX`\*-`ci`h`cZ  
%\$`\$`j U`]X`j chYg`UbX`UW`YdhYX`h\Y`Y`YWh]cb`k ]h\`h\Y`j ck`""@C K`""  
5h`\]g`g]XYž`? Uh\ f]b`; U½`k ]`UW`Ug`J ]W`A Umc fž`k \c`k Ug`U`gc  
W`cgYb`k ]h\`+`\$`j chYg`UbX`k ]`W`a dU][`b`Zcf`h\Y`WcbW`fbg`cZ  
`j ]b[ ž`fYg]XYbh]U`Wcbghfi`Wh]cb`UbX`k ca`Yb`"[k \]Yb`\[j`Uh`fYdcfhg](#)  
h\Uh`h\Y`B`Ycg`k ]h\`6Yhh]bU`9a`a Yf`]b[ `U`gc`dfYgYfj YX`U`gYWcbX`]b  
h\Y`j ]W`!a Umc fž`k \]W` \Ug`U`fYUXm`fYW`j YX`)`'`j chYg`"

`K ]h\`h\Y`bYk`WcbghY`Uh]cb`]b`h\Y`hck`b`\U`ž`h\Y`Vi`g]bYgg`[ fci`d  
X]j ]g]cb`]b`h\Y`a U[ ]ghfUhY`\Ug`U`gc`fYj ]gYX`": fca`bck`cbž`j Uf]ci`g

XYdUfha Ybhg`UfY`WYUf`m`X]ghf]Vi hYX`]b`c`fXYf`hc`VY`UV`Y`hc`a`YYh  
h\Y`gdYW]Z]WWU`Yb[ Yg`c`Z`h\Y`W]hm`Y`Z]W]Ybh`m`H\Y`]bbcj Uh]cbg  
h\Uh`UfY`j`U`]X`Zfca`hcXUm`UfY`h\Y`fYgi`h`c`Z`W`ca`dfY\Ybg]j`Y  
W`U`]h]cb`bY[ ch]Uh]cbg`UbX`U`WYUf`W`ca`a`]ha`Ybh`hc`h\Y`bYW`ggUfm  
W`cdYfUh]cb`k`]h\]b`h\Y`W]hm`[`cj`Yfba`Ybh`

`bYk`fYgdcbg]V`]h]Yg`UbX`X]j`]g]cb`c`Z  
XYdUfha Ybh`

`5`cc\_`Uh`h\Y`bYk`Vi`g]bYgg`[`fci`dg`g\`ck`g`h\Uh`h\Y`W]hm  
[`cj`Yfba`Ybh`\Ug`\UbXYX`cj`Yf`h\Y`hcd]Wg`c`Z`Y`Xi`WUh]cbž  
]bhY[`fUh]cb`UbX`a`Uf`\_Yhg`hc`h\Y`BYcg`6Yhh]bU`9a`a`Yf`]b[`k`]`  
h\YfY`ZcfY`VY`fYgdcbg]V`Y`Zcf`Y`Xi`WUh]cbU`UbX`]bhY[`fUh]cb`dc`]Wm`  
H\Y`hUg\_g`UfY`gi`ddcfhYX`Vm`h\Y`fYgdYW]j`Y`XYdUfha`Ybhg`c`Z`h\Y  
a`U[`]ghfUhYž`]bWi`X]b[`A`5`%\$`f\_]bXYf[`UfhYbgŁ`UbX`A`5`%`%fW]X  
UbX`mci`h\`k`Y`ZUFYŁ`

`H\Y`GD²`Ug`U`gc`a`UXY`W`Ub[`Yg`]b`]hg`fUb\_g.`6UfVUfU`Bcj`U\_  
hU\_Yg`cj`Yf`h\Y`XYdUfha`Ybh`Zcf`Z]bUbW`ž`Vi`g]bYggž`k`cf\_ž  
]bhYfbUh]cbU`UbX`X][`]hU`M`i`f`dfYXYW`ggcf`DYhYf`<`Ub\_Y`W`Ub[`Yg  
hc`h\Y`ZYXYfU`[`cj`Yfba`Ybh`H\]g`XYdUfha`Ybh`]g`bch`cb`m  
fYgdcbg]V`Y`Zcf`Y`W`bca`]W]ggi`Ygž`Vi`h`U`gc`d`Umg`U`W`bhfU`fc`Y`]b  
h\Y`X][`]h]nUh]cb`c`Z`h\Y`W]hm`

8]Y`J`YfUbhk`cfh]W`\_Y]hYb`]b`XYf`GhUXhYbhk`]W\_]i`b[`i`bX`A`cV`]hÅh  
`]Y[`Yb`k`Y]hYf\]b`VY`]i``]G]a`Už`X]Y`Ui`W`X]Y`K`]YbYf`GhUXhk`Yf\_Y  
VYhfYi`Yb`k`]fX`E`i`Ygh]cbg`UVci`hi`fVUb`d`Ubb]b[`Ug`k`Y``Ug`ZccX  
dfchYW]cb`UbX`hfUZZ]WW`c`fX]bUh]cb`UfY`XYU`h`k`]h\`YfY`[?i f\]Yf`](#)  
\Ug`]bZcfa`YX`h\Uh`a`Uf\_Yhg`k`]`bc`cb[`Yf`VY`dUfh`c`Z`h\Y]f  
XYdUfha`Ybhg`

`ZcW`g`c`b`W]a`UhY`UbX`gcW]Yhm`

`5bch\Yf`]a`dcfhUbh`UfYU`]g`h\Y`XYdUfha`Ybh`c`Z`~~Ø~~f[`Yb  
7nYfbc\cfgn\_mž`k`\]W`\_]g`fYgdcbg]V`Y`Zcf`W]a`UhY`dc`]Wž  
Ybj`]fcb`a`YbhU`dc`]Wm`UbX`dYfgcbbY``a`UhYfg`I`bXYf`\]g  
`YUXYfg\]dž`h\Y`ZcW`g`k`]`VY`cb`h\Y`J]YbbYgY`VUh\gž`k`\]W`UfY

bck`VY]b[`]bhY[fUhYX`]bh`hg`XYdUfha`Ybh"b`h\Y`gcWjU`Z]Y`Xž`hcčž  
DYhYf<UW\_Yf`fYa`U]bg`fYgdcbg]V`Y`Zcf`\YU`h\`UbX`gdcfhž`k`\\W\`]g  
g][`b]Z]Wb`h`Zcf`\YU`h\`WUfY`UbX`gcWjU`gYfj`jW`g`]b`h\Y`Wjhm"

`H\Y`\][`k`ca`Ybfg`ei`chU`]b`h\Y`Wjhm`gYbUhYž`k`\\W\`]g`bck`\*\*`"+i`ž  
]g`U`gc`]bhYfYgh]b[``H\]g`g\ck`g`h\Uh`h\Y`Wjhm[`]cj`Yfba`Ybh`bch`cb`m  
UhhUW\Yg`]a`dcfhUbW`h`c`Yei`U`]hmž`Vi`h`U`gc`hU\_Yg`h\Y`X]ZZYfYbh  
dYfgdYWh]j`Yg`k`j`h\]b`h\Y`[`]cj`Yfba`Ybh`gYf]ci`g`m`A`Umcf`@`Xk`][  
Ya`d\Ug]nYg`h\Y`]a`dcfhUbW`c`Z`W`cdYfUh]cb`UbX`d`Ub`g`h\Uh`h\Y  
Wi`V`W\U]fa`Ub`g\]d`]b`h\Y`Wi`V`UW`W`a`a`cXUh]cb`]g`U`gc`XYWjXYXž  
k`\\YfYVm`\Y`k`Ubhg`h`c`W`bh]bi`Y`æ`gYZ`HUi`W\Yf`Ug`Wi`V`W\U]fa`Ub"

`K`j`h\`U``c`Z`h\YgY`W\Ub[`]Ygž`J]YbbU`g\ck`g`h\Uh]h]g`k`]`b[`]h`c  
dfcUWh]j`Y`m`UXXfYgg`h\Y`W\U`Yb[`]Yg`c`Z`h\Y`Z`hi`fY``H\Y`bYk`hYUa  
\Ug`WYUf`m`dcg]h]cbYX`]hgY`Z`UbX`fY`]Yg`c`b`W`cdYfUh]cb`UbX  
W`a`a`]h`a`Ybh`h`c`U`Wjhm`k`cfh\`]j]b[``H\Y`W`a`]b[`]a`cb`h`g`k`]`g\ck  
\ck`h\YgY`dfc`Y`W`g`k`]`VY`]a`d`Ya`YbhYX`]b`W`b`W`fYhY`hYfa`g"

8YhU]`g	
E`i`Y``Yb	<ul style="list-style-type: none"><li>• k`k`k`"k`]Yb"[`]j`"Uh</li><li>• _i`f]Yf"Uh</li></ul>

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