

? Ò`b`d`Ubh`fUX]\_U`Y`A U» bU`a Yb`ZØf  
GUi VYf\_Y]h`i bX`G]WYf\Y]h`]b`I !6U`b!  
GhUh]cbYb`°

? Ò`b`d`Ubh`A U» bU`a Yb`ni f`J YfVYggYfi b[ `j cb`G]WYf\Y]h  
i bX`GUi VYf\_Y]h`]b`I !6U`b` \ ÒZYb`ž i a `CVXUW`cg][ \_Y]h`i bX  
8fc[ YbdfcV`Ya Uh]\_`ni `VY\_`Äa dZYb`"



? Ò`b`ž`8Yi hgW`X`UbX`!`8]Y`? Ò`b`Yf`J Yf\_Y`f`g!6Yhf]YVY`f`P`J`6E`\\UVYb  
[ fc`»Y`D`ÄbY`ž`i`a`X]Y`G]WYf\Y]h`i bX`GUi VYf\_Y]h`]b`XYb`I !6U`b!  
GhUh]cbYb`XYf`GhUXh`ni`j`YfVYggYfb`" `b`5bVYhfUW`h`XYg  
ni bY`a YbXYb`DfcV`Ya`g`a`]h`CVXUW`cg][ \_Y]h`i bX`8fc[ Yb`cbgi`a  
k`i`fXY`Y]b`A U» bU`a YbdU\_Yh`[ YgW`bØfh`ž`XUg`b]W`h`bi`f`X]Y  
b`ÄW`h`]W`Y`G`W`Y]Y`»`i`b[ `VYgh]a`a`hYf`<`U`hYghY`Yb`ž`gcbXYfb`Ui`W  
UbXYfY`5bg`ÄhnY`ni`f`I`bhYfghØhni`b[ `XYf`VYhfc`ZYbYb`A`YbgW`Yb  
i`a`ZUgg`h`?`J`6!`J`cfghUbXgj`cfghnYbXY`GhYZUb]Y`<`UU\_g`\\YVh`\\Yfj`cfž  
XUgg`Y]b][`Y`XYf`A U» bU`a Yb`Ui`g`Y][`YbYb`A`]hY`b`Z]bUb`n]Yfh  
k`YfXYb`\_`ÖbbYb`ž`k`Ä`fYbX`UbXYfY`Ui`Z`dc`h]gW`Y`I`bhYfghØhni`b[  
Ub[`Yk`]YgYb`g]bX`"8]Y`?`cghYb`ZØf`X]Y`j`c`gh`ÄbX][`Y`I`a`gYhni`b[

\_ÖbbhYb`a Y\fyfY`A ]`]cbYb`9i fc`VYhfU[ Ybž`X]Y`?J 6`a i gg`YXcW  
@Ögi b[ Yb`Z]bXYbž`XU`U`Y]b`ja` `U\f`&\$&` `Y]b`J Yf`i gh`j cb`%` %ž(  
A ]`]cbYb`9i fc`j YfnY]W\byh`k`i fXYž`i bX`X]Y`GhUXh`?Ö`b`fYW\byh  
YVYbZU`g`a ]h`\c\Yb`8YZ]n]hYb`]b`XYf`Ni`\_i`bZn`

9]b`nYbhfU`Yg`9`Ya` Ybh`XYg`D`Ubg`VY]b\U`hYh`X]Y`9]bZØ\fi b[ `]`cb  
Fc`hc`fyb`Ub`<U`hYghY`Ybž`X]Y`X]Y`b`ÅW\h]W\Y`GW`Y`Y`i b[  
Yfa`Ö[ `]W\Yb`gc`Yb`"9]b`D]`chdfc`Y`\_h`Ua` `5ddY`cZd`Uhn`gc`  
nY][ Ybž`cV`X]YgY`A`U»bU\`a`Y`Y`ZY`\_h]j` `]gh`Ni`XYa` `d`Ubh`X]Y`?J 6ž  
Y]bYb`G\`i`h`Y!6i`g`Y]bni`gYhnYbž`XYf`cVXUW`cgY`A`YbgW\Yb`ni  
B`chgW`U`ZghY`Yb`Vf]b[ hž`gck`]Y`Y]bYb` `K`Åfa`Y!F`Ui`a` `]b`Y]bYa  
?J 6!6i`g`Ubni`V]YhYb`"8]YgY`8]YbghY]ghi`b[ Yb`\_ÖbbhYb`VYgcbXYfg  
]b`XYb`\_U`hYb`A`cbU`hYb`j`cb`6YXY`i`hi`b[ `gY]b`i`bX`YfZcfXYfb  
ni`gÅm`]W\Y`&ž` `A ]`]cbYb`9i fc`ZØf` `) `GhY`Ybž`X]Y`&(`Ghi`bXYb`Ub  
&\$`<U`hYghY`Yb`dfÅgYbh`gY]b`gc`Yb`

## G]W\Yf\Y]hg`c`bnYdh`i`bX F`Y]b][`i`b[`ga`U»bU\`a`Yb

9]b`k`Y]hYfyg`5i`[`Yba`Yf`\_]Y[`h`Ui`ZY]bYa` `j`YfVYggYfhYb  
G]W\Yf\Y]hg`c`bnYdhž`XUg`Ui`W\`X]Y`9]bghY`i`b[ `]`cb`" ` , `bYi`Yb  
A`]hUfVY]hYfb`i`a`ZUgghž`i`a` `X]Y`G]W\Yf\Y]h]b`XYb`<U`hYghY`Yb`ni  
Yf\`Ö\`Yb`"B`YVYb`XYf`DYfgcbU`]g]Yfi`b[ `XYf`G]W\Yf\Y]hgX]YbghY`k`]fX  
Ui`W\`Y]bY`Å`i`Z][`YfY`FY]b][`i`b[ `XYf`i`!6U\`b\`ÖZY`a` `]h`gdYn]Y`Y`b  
F`Y]b][`i`b[`ga` `]hY`b`[`YZcfXYfh`"9`hYfb`a`UW\Yb`g]W\`Gcf[`Yb`i`a` `X]Y  
G]W\Yf\Y]h]`\fyf`?]bXYf`Ui`Z`XYa` `GW`i`k`Y[`ž`k`Ug`X]Y  
B`chk`YbX][`\_Y]h`X]YgYf`A`U»bU\`a`Yb`i`bhYfghfY]W\h`Ni`XYa` `gc`Yb  
:`U\`f[`Ugha`UbU[`Yf!HY`Ua`g`Y]b[`YZØ\`fh`k`YfXYbž`X]Y`ni`a` `Y]bYb  
H]W`\_Yh`cbhfc`Yb`Xi`fW`ZØ\`fYbž`ni`a` `UbXYfYb`UVYf`Ui`W\`U`g  
5bgdfYW\`dUf`hbYf`X]YbYb`i`bX`ZØf`a`Y\`f`G]W\Yf\Y]h]b`XYb`6U\`bYbž  
6i`ggYb`i`bX`Ub`XYb`<U`hYghY`Yb`gc`f[`Yb`gc`Ybž`k`]Y`F`UX]c`9fZh  
VYf]W\`hYh`

## 8]Y`G]hi`Uh]cb`XYf`C`VXUW\`cgYb`]b`?`Ö`b

I`bhYfXYggYb`V`Y]Vh`X]Y`:`fU[`Y`bUW\`XYf`i`bhYfghØhni`b[ `ZØf  
k`c\`bi`b[`g`cgY`A`YbgW\Yb`Y]b`nYbhfU`Yg`H\`Ya`U`"8Yf`Gcn]U`X]Ybgh

? Uh\c`]gW\Yf`A`ÀbbYf`fG? A`É`VYhc`bhž`XUgg`<`]ZY`ZØf`X]YgY  
 A`YbgW\Yb`Xf]b[`YbX`YfZc`fXYf`]W\`]ghž`i`bX`d`ÀX]Yfh`XUZØfž`g]Y`b]W\h  
 Y]bZUW\`k`Y[`ni`gW\]W\_Yb"5b\_Y`7c`][`bcb`j`ca`G?A`k`Y]gh`XUfUi`Z  
 \]bž`XUgg`j`]Y`Y`B`chgW\`UZghY`Yb`i`bUhhfU`\_hj`i`bX`c`Zha`]h`k`Yb][  
 Df]j`Uhgd\`ÀfY`Ui`g[`YghUhhY`h`g]bX"CVXUW\`c`g][`\_Y]h`k`]fX`Ui`W\`U`g  
 :`c`[`Y`XYg`Ub[`YgdUbbhYb`K`c\`bi`b[`ga`Uf`\_hYg`]b`?`Ò`b`[`YgY\`Ybž`k`c  
 XYf`A`Ub[`Y`Ub`K`c\`bfUi`a`i`bX`X]Y`ghUf`\_`[`Ygh]Y[`YbYb`A`]YhYb`ni  
 Y]bYa`HYi`ZY`g`\_fY]g`ZØ\`fYb"5bXfYUg`9hhYž`Y]b`YfZU\`fYbYf  
 GhfYYhk`cf`\_Yfž`k`Ufbhž`XUgg`j`]Y`Y`A`YbgW\Yb`]b`dfY`\_ÀfYb  
 @YVYbg`U[`Yb`b]W\h`Ui`gfY]W\YbX`VY\`UbXY`h`k`YfXYb`i`bX`X]Y  
 [`YgY`g`W\UZh`]W\Y`i`bhYfghØhni`b[`UVb]a`a`h"8]Yg`i`bhYfghfY]W\h`X]Y  
 8f]b[`]W\Y]hž`gc`n]U`Yb`K`c\`bfUi`a`ni`gW\UZZYbž`i`a`XUg`nYbhfU`Y  
 DfcV`Ya`XYf`K`c\`bi`b[`g`c`g][`\_Y]h`ni`UXfYgg]YfYbž`k`]Y`h!`c`b`]bY  
 ZYghghY`h"

8]Y`?`J`6`ghY\`h`U`gc`j`cf`[`fc»`Yb`<`YfUi`gZc`fXYfi`b[`Ybž`XYbb  
 k`À\`fYbX`g]Y`A`U»`bU\`a`Yb`ni`f`J`YfVYggYfi`b[`d`U`bhž`V`Y]Vh`X]Y  
 [`fi`bXg`À`h`n]W\Y`DfcV`Ya`Uh]\_`XYf`K`c\`bg]hi`Uh]cb`]b`?`Ò`b`VYghY\`Yb"  
 8Ug`N]Y`a`i`gg`gY]bž`gck`c\`XYa`G]W\Yf\`Y]hgVYXØfZb]g`XYf  
 :`U\`f[`ÀghY`[`YfYW\h`ni`k`YfXYb`U`g`Ui`W\`XYb`\]ZgVYXØfZh][`Yb  
 A`YbgW\Yb`fYgdY`\_hj`c`ni`VY[`Y[`bYb`i`bX`]bYb`i`bhYfghØhni`b[`ni  
 V]YhYb"

8YhU]`g	
Cfh	?Òbž8Yi hgW\`UbX
EiY`Yb	<ul style="list-style-type: none"> <li>• k k k "_ghU"XY</li> <li>• k k k "fUX]cYfZh"XY</li> <li>• k k k "h!c b`]bY"XY</li> </ul>

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