

K Y]» Y : U \ bYb 'ØVYf 'XYf' < c \ Yb 'GhfU» Y .  
? Ò`b ' \_Àa dZh' [ Y [ Yb 'X]Y' < ]hnY °

þ ? Ò`b 'k Y \ Yb 'gY]h' ð b] '&\$&) 'k Y]» Y : U \ bYb 'ØVYf 'XYf' < c \ Y  
GhfU» Y ž' i a 'XUg' GhUXh\_`]a U'ni 'j YfVYggYfb' i bX  
5i ZYbh \ U'hgei U']hÀhni 'ghY][ Yfb"



< c \ Y 'GhfU» Y '%&!%' %ž') \$\* \* + '? Ò`b ž' 8 Yi hgW \ `UbX '!` ð`XYf  
? Ò`bYf' ðbYbghUXh'k Y \ Yb 'gY]h'? i fnYa 'k Y]» Y : U \ bYb 'ØVYf 'XYf  
< c \ Y 'GhfU» Y " 8 ]YgYg' bYi Y 'Dfc \\_h' \ Uh'XUg' 'N]Y' ž' XUg' ? `]a U' ]b' XYf  
ghUf\_`ZfYei Ybh]YfhYb '9]b\_Ui ZgghfU» Y'ni 'j YfVYggYfb ž' VYgcbXYfg' Ub  
XYb '\Y]» YghYb' Gca a YfhU[ Yb" 8 Ybb 'X]Y' < c \ Y 'GhfU» Y ž' Y]bY' XYf  
À`hYghYb' i bX' VY' YVhYghYb '9]b\_Ui ZgghfU» Yb' 8 Yi hgW \ `UbXgž'k ]fX  
cZha U`g' \_f]h]gW \ `U'g'j Yfk U \ f'cgh' i bX' U'g' 6` ]` [ !A Y]`Y  
k U \ f [ Ybca a Yb" 8 ]Y' < YfUi gZcfXYfi b [ ` ]Y [ h ]b' XYf' Yb [ Yb ž  
a ]hY' U`hYf' ]W \ Yb 'Ghfi \_hi f' XYf' GhfU» Y ž' X]Y' k Yb][ `D`Uhn' ZØf  
6Y [ fØbi b [ `cXYf' \_Ø \ `YbXY' 9`Ya YbhY' `Àggh" 8 cW \ `a ]h' XYb' bYi  
]bghU` ]YfhYb' k Y]» Yb : U \ bYb' nk ]gW \ Yb' XYb' < Ui gbi a a Yfb' %&%  
i bX' %' %k ]fX' j Yfgi W \ hž' Zf]gW \ Yb' K ]bX' ]b' XUg' 9]b\_Ui ZgYf' YVb]g' ni  
Vf]b [ Yb' i bX' GW \ UhYb' ni 'gdYbXYb"

8 Ug'Dfc\_Y'h'k i fXY'j ca 'GhUXha Uf\_Yh]b[ '?Ò'b'Y"J"' ]b]h]]Yfhi bX  
Xi fW'XYb' J YfZØ[ i b[ gZcbXg'?Ò'bYf'7]hm' [ YZØfXYfh"9]bY  
k ]ggYbgWUZh'WXY'6Y[ 'Y]hi b[ 'Xi fW'XUg' ?`]a U`UVcf'?Ò'bYf  
æbYbghUXh' 'Y]bYf'?ccdYfUh]cb'nk ]gWXYb'XYf' l b]j Yfg]hÅh'ni '?Ò'b  
i bX'XYf'5UWXYbYf'; fi bXj Yfa Ò[ Yb' 'gcf[ h'XUZØfž'XUgg'X]Y  
A U»bU\ a Y'Ui W'Y]bYf'[ fØbX'WXYb'9j U'i Uh]cb'i bhYfnc[ Yb'k ]fX"  
Ghi X]YfYbXY'UbU`mg]YfYb'X]Y'HYa dYfUhi fYb'k ]W`i b[ Yb']b'XYb  
6YfY]WXYb'a ]hi bX'c\ bY': U\ bYb'a ]h\ ]ZY' ]bghU` ]YfhYf  
A YggghUh]cbYb'"N]Y` ]gh'Ygž'X]Y'K ]f\_gUa \_Y]h'XYf  
J YfgWUhi b[ gY'Ya YbhY'ni 'Yj U'i ]YfYb'i bX'XUa ]h'9f\_Ybbhb]ggY  
ni '[ Yk ]bbYbž'X]Y'Ui W'ZØf'k Y]hYfY'A U»bU\ a Yb']b'XYf'æbYbghUXh  
j cb'6YXYi hi b[ 'gY]b'\_ØbbhYb'"8Ybb'Ui W'k Ybb'g]W'X]Y'?Ò'bYf  
A Yggi b[ Yb'Ui Z'c\_U'Y'; Y[ YVYb\Y]hYb'\_cbnYbhf]YfYbž'\_ØbbhYb'g]Y  
U'g'J cfV]'X'ZØf'Å\ b']WXY'Dfc\_Y\_hY ]b'UbXYfYb'GhÅXhYb'X]YbYb"

?`]a UgW'X i hn']b'?Ò'b

8 cW'X]Y'k Y]»Yb': U\ bYb'g]bX'b]W'hX]Y'Y]bn][ Y'A U»bU\ a Y']b  
?Ò'b'[ Y[ Yb'XYb'?`]a Uk UbXY'"'?`]a UgW'X i hn'i a ZUggh  
k Y]hfY]WXYbXY'GW'f]hhY'ni f'J Yff]b[ Yfi b[ 'j cb  
HfY]V\Ui g[ UgYa ]gg]cbYb'"8Yf'Xi fW'gW'b]h]WXY'6i bXYgVØf[ Yf  
dfcXi n]Yfh'XYfnY]h'fi bX'-'HcbbYb'7C&!9a ]gg]cbYb'dfc' ð\ fž  
k Å\ fYbX'XUg'N]Y`Ui Z'%ž)'HcbbYb'dfc'?cdZi bX'ð\ f'g]b\_Yb'gc`hY"  
l a 'X]Yg'ni 'YffY]WXYbž'g]bX'h]YZ[ fY]ZYbXY'J YfÅbXYfi b[ Yb']b'XYb  
[ Yk c\ bhYb '@YVYbgk Y]gYbž'XYf'9bYf[ ]Yj Yfgcf[ i b[ 'i bX'XYa  
'cbgi a j Yf\U'hYb'bc'hk YbX][ "'>XYf'\_Ubb'Xi fW'Y]bZUWXY  
A U»bU\ a Yb']a '5`hU[ '\_]a Udcg]h]j '\UbXY'b'gY]Yg'Xi fW'X]Y  
Bi hni b[ 'YfbYi YfVUfYf'9bYf[ ]Yei Y`Yb'cXYf'\_]a UZYi bX'WXY  
A cV]'hÅh'k ]Y'6i gž'6U\ b'cXYf'F UXž'gc'k ]fX'Ui Z'ghUXh!\_cY`b"XY  
VYhcbh"

8 ]Y'6YXYi hi b[ 'XYf'GhUXhVY[ fØbi b[

9]b'k Y]hYfYf'k ]W'h][ Yf'5gdY\_h'ni f'J YfVYggYfi b[ 'XYg'GhUXh\_]a Ug  
]gh'X]Y'GhUXhVY[ fØbi b[ "'8]YgY'\Uh]b'NY]hYb'XYg'?`]a Uk UbXY'g  
i bX'ghY][ YbXYf'HYa dYfUhi fYb']b'GhÅXhYb'Ub'6YXYi hi b[  
[ Yk cbbYb'"6Y[ fØbhY': ÅWXYb'fYXi n]YfYb'gc[ YbUbbhY'< ]hnY]bgY'b  
i bX'Yf\Ø\Yb'X]Y '@YVYbgei U]hÅh'Xi fW '@Åfa a ]bXYfi b[ 'i bX

: Y]bghUi VV]bXi b[ "DZUbnyb` \Y`ZYb`b]W\h`bi f`Xi fW\`X]Y  
 5Vgcfdh]cb`j cb`GW\UXghcZZYb`i bX`X]Y`DfcXi`\_]cb`j cb`GUi YfghcZZ  
 g]Y`ZØfXYfb`Ui W\`X]Y`5fhYbj ]Y`ZU`hž]bXYa`g]Y`@YVYbgfÄi a`Y`ZØf  
 Y]bY`J ]Y`nU\`j cb`DZUbnyb`!`i bX`H]YfUfhYb`gW\UZZYb`"Dfc`Y`\_h`k ]Y  
 XUg`]b`?`Ö`b`nY][ Ybž`XUgg`X]Y`≠hY[ fUh]cb`j cb  
 gW\UhYbgdYbXYbXYb`9`Ya`YbhYb`k ]W\h][`]gh`i bX`gcf[ ZÄ`h][  
 [ Yd`Ubh`gck ]Y`[ YdZY[ h`k YfXYb`a`i`gg"

8 Ug`Ub[ Zf]gh][ Y`N]Y`XYf`?`Ö`bYf`J YfUbhk`cfh]W\Yb`]gh`Ygž`X]Y`<c`Y`  
 GhfU» Y`U`g` \cW\k Yfh][ Yg`9bhfYY`a` ]h` \c`Yf`5i ZYbh`U`hgei`U`]hÄ`h`ni  
 YhUV`]YfYb`"`a` `U`f`&\$&&`k`i`fXY`XUZØf`XUg` `@Y]hV`]X`ZØf`X]Y  
 <UbXY`g`U[ Yb`<c`Y`GhfU» Y`i`bX`GW\`]XYf[ UggY`j`YfUVgW\]YXYhž  
 k`Y`W\Yg`X]Y`VY]XYb`9]b`\_Ui`ZgghfU» Yb`]b`gYW\g`Ö`c`c`[ ]gW\`i`bX  
 Ägh`Yh]gW\`[ YghU`hYhY`E`i`Ufh]YfY`i`bhYfhY`]h`8]YgY`J ]g]cb`k`]fX`b]W\h  
 bi`f`ZØf`X]Y`c`\_U`Y`6Yj`Ö`\_Yfi`b[ ]cb`6YXYi`hi`b[ `gY]bž`gcbXYfb  
 \_ÖbbhY`Ui`W\`U`g`A`i`ghYf`ZØf`UbXYfY`GhÄXhY`X]YbYbž`X]Y`Ub`Ä`b`]W\  
 \_]a`UgW\`i`mZØfXYfbXYb`A`U» bU`a`Yb`]bhYfYgg]Yfh`g]bX`"Ni`XYa  
 \_ÖbbhY`X]Y`\_cbh]bi`]Yf`]W\Y`≠hY[ fUh]cb`j`cb`;`fØbZÄW\Yb`]b  
 ghÄXh]gW\Y`D`Ubi`b[ Yb`Y]bYb`[ fc» Yb`6Y]hfU[ `XUni`Y`]ghYbž`X]Y  
 CVYfZÄW\YbhYa`dYfUhi`f`ni`gYb`\_Yb`i`bX`X]Y`@YVYbgei`U`]hÄ`h`]b  
 i`fVUbYb`FÄi`a`Yb`ni`Yf\Ö`Yb"

8]Y`?`Ö`bYf`≠bYbghUXh`ghY`h`gca`]h`Ub`Y]bYa`K`YbXYdi`b`\_h`XU  
 `]Y[ h`k`]f`\_]W\`k`Ug`Ub`"A`]h`Y]bYf`?`ca`V]bUh]cb`Ui`g`\_fYUh]j`Yb`≠YXYb  
 i`bX`k`]ggYbgW\UZh]W\Yf`5bU`mgY`k`]fX`X]Y`GhUXh`[ Ya`Y]bgUa`Ui`Z  
 Y]b`\_]a`UfYg`]YbhYg`Ni`\_i`bZhg`a`cXY`""`]b[ YUfVY]hYh`"

|         |  |
|---------|--|
| 8YhU]`g |  |
| Cfh     | <c`Y`GhfU» Y`%&%!`%`%ž`) \$`*`+`?`Ö`bž<br>8Yi`hgW\`UbX   |
| Ei`Y`Yb | <ul style="list-style-type: none"> <li>• j`Yf`]YVh]b`_cY`b"W`a</li> <li>• k`k`k`"ghUXh!`_cY`b"XY</li> <li>• _]a`U!`k`]ggYb"XY</li> </ul> |

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