

@YVYbg[ YZU\ f`]a `F \Y]b. `GWk ]a a Yf  
][ bcf]YfYb `K Ufbi b[ Yb `hfchn  
6UXYi bZÄ`Y°

<c\Y`HYa dYfUhi fYb`j]b`? Ò`b`ZØ\ fYb`ni `6UXYi bZÄ`Yb`]a  
F \Y]b`"GhUXhi bX`8@F; `k UfbYb`j cf`XYb`; YZU\ fYb`j cb  
GhfÒa i b[ Yb"



? Ò`b`ž`8Yi hgWk`UbX`!`8]Y`< ]mYk Y`Yž`X]Y`X]Y`GhUXh? Ò`b`XYfnY]h  
ZYgh`]a` ; f]ZZ`Uhž`Vf]b[ h`b]Wk`h`bi f`\c\Y`HYa dYfUhi fYb`j cb`ZUgh`(\$  
; fUX`a` ]h`g]Wk`ž`gcbXYfb`Ui`Wk`Y]bY`J ]Y`nU\`Ub`; YZU\ fYb`ZØf  
6UXY[ ÄghY`"BUW`XYa` ; fcb`Y]Wk`bUa`g!K`cWk`YbYbXY`]gh`X]Y`NU\`  
XYf`GWk`]a`a`Yf`]b`XYb`; Yk`ÄggYfb`XYg`F \Y]b`UbXg`fY[ Y`fYWk`h  
Yi d`cX]Yfh`"K ]Y`\_ghU"XY`VYf]Wk`hYhž`[ UV`Yg`a`Y\ fYfY`6UXYi bZÄ`Yž  
XUfi bhYf`hfU[ ]gWk`Y` : Ä`Y`k` ]Y`XYb`HcX`Y]bYg`XfY]Ä\ f][ Yb`> b[ Yb  
Ua`F`Uh\Yf`GYY`i bX`Y]bYg`(\$!`Ä\ f][ Yb`A`UbbYg`Ua`G]VYfgYY`]b  
@Yj`Yf`\_i`gYb`"8]Y`GhUXh? Ò`b`ž`X]Y` : Yi`Yfk`Y\ f`i`bX`X]Y`8@F; `k`UfbYb  
Y]bXf]b[ `]Wk`j`cf`XYb`; YZU\ fYb`ž`X]Y`XYf`F \Y]b`a` ]h`g]Wk`Vf]b[ hž  
VYgcbXYfg`]b`ghUf`\_ZfYei`Ybh]YfhYb`i`ZYfVYfY]Wk`Yb`k`]Y`? Ò`b!

F cXYb\_]fWXYb"

; i h'ni 'k ]ggYb.'9]b'U`[ Ya Y]bYg'6UXYj YfVch'ja 'F\Y]b'[ ]Vh'Yg  
b]W h''8]Y'Ni ghAbX][ \_Y]h'`Y[ h'VY]a 'K UggYfghfU»Yb! 'i bX  
GWX]ZZU\ fhgUa h''5`YfX]b[ g'YI ]gh]YfYb'9]bgW fAb\_i b[ Ybž  
VY]gd]Y`gk Y]gY' ]b'6YfY]WXYb'a ]h'ghUf\_Yf'GhfÒa i b[ ž']b'XYf'BÀ\Y  
j cb'GWX]ZYb'i bX'6Ui k Yf\_Yb" 'č'XYf'?Ò`bYf'čbYbghUXhž  
Y]bgW`Y»` ]W`XYf'F\Y]bdfca YbUXY' ]b'8Yi mž'[ ]h'Y]b  
GWXk ]a a j YfVch''5b'gUbX][ Yb'6i W hYb' ]b'F cXYb\_]fWXYb  
\ ]b[ Y[ Yb'g]bX'GWXk ]a a Yf'k ]`\_ca a Yb"8]Yg'k ]fX'YXcW`j cb'XYf  
Dc`nY]'U'g'dfcV'Ya Uh]gW`Ub[ YgY\YbžXU'g]Y'cZi'b]W h'Y]b[ fY]ZYb  
\_Ubbž'k Ybb'X]Y'; YZU\ fYb' ][ bcf]Yfh'k YfXYb"

## 6UXYi bZÀ`Y`i bX'F Yhhi b[ gY]bgÀhnY

8]Y'i bVYfYWXYbVUfY'GhfÒa i b[ 'XYg'F\Y]bg'\_Ubb'gY`Vgh[ YØVhY  
GWXk ]a a Yf'ØVYfZcfXYfb"9]b'k Y]hYfYg'6Y]gd]Y`i bX'Y]bY  
YfbØW hYfbXY'FYU`]hÀh'g]bX'X]Y'K Ufbi b[ Ybž'X]Y'VY]j ]Y'Yb  
6UXY[ ÀghYb'b]W h'Ubni \_ca a Yb'gWXY]bYb"8]Y'8@F; `Uh'VYfY]hg  
a Y\ fZUW`XUfUi Z` ]b[ Yk ]YgYbžXUgg[ YZÀ`f']WXY'GhfÒa i b[ Yb'i bX  
K Y`Yb'j cb'[ fc»Yb'GWX]ZYb'GWXk ]a a Yf' ]bg'GhfUi WXY'b'Vf]b[ Yb  
\_ØbbYbž'k ]Y' &( f\Y]b"XY'VYf]W hYh"BUW`Y]bYa 'F Yhhi b[ gY]bgUhn  
]b'F cXYb\_]fWXYb'Ua 'K cWXYbYbXY' [ ]b[ Yb'gcZcfh'k ]YXYf'k Y]hYfY  
GWXk ]a a Yf' ]bg'K UggYfž'i b[ YUW hYh'XYf'VYghY\YbXYb  
K Ufbi b[ Yb"

8]Y'GhUXh'?Ò`b'\ Uh'gdYn]Z]gWXY'J Yf\ U'hYbgh]ddg'ZØf'BchZÀ`Y`ja  
F\Y]b'Ui g[ Y[ YVYb.'GWXk ]a a Yf'gc`hYb'a ]h'XYf'GhfÒa i b[  
gWk ]a a Ybž`Ui h'fi ZYbž'i a '5i Za Yf\_gUa \_Y]h'ni 'YffY[ Ybž'i bX  
b]Ya U`g'gY`Vgh]bg'K UggYf'gdf]b[ Ybž'i a 'ni '\Y`ZYb" 'Gc`hY'g]W  
'Ya UbX' ]b'; YZU\ f'VYZ]bXYbž' ]gh'Yg'k ]W h][ ž'XYb'Bchfi Z%%&'ni  
k À\Yb'i bX'X]Y'G]hi Uh]cb'dfÀn]gY'ni 'gW`XYfb" 'č'Y]bYa 'BchZU`  
\_Ubb'Ui W`Y]b'F Yhhi b[ gf]b[ 'ni [ Yk cfZYb'k YfXYbž'c\ bY'g]W  
gY`Vgh'i ba ]hY`VUf' ]b'; YZU\ f'ni 'Vf]b[ Yb"8]YgY'Y]bZUWXYbž'UVYf  
'VYbYfYhYbXYb'F UhgW`À[ Y'k YfXYb'b]W h'ja a Yf'VYZc`[ h"

; YbYfY`Y'K Ufbi b[ Yb'i bX'9a dZY\`i b[ Yb

8]Y`GhUXh`k Ufbh`Ui gXfØW`\_]W` j cf`XYa` `GW`k ]a` a` Yb`]b`j ]Y`Yb`  
6U[ [ YfgY`Yb`ž`X]Y`c`Zhid`f]j` Uh`i` bX`'b]W`h`i` [ Yg]W`Y`fh`g]bX`" `9]b`  
hfU[ ]gW`Y`g`6Y]gd]Y`" ]gh`XYf`Hc`X`Y]b`Y`g`%` !`Å`f][ Yb`'A` ÅXW`Y`bg`ž`XUg`  
]a` `F`U`h`Y`f`G`Y`Y`Y`fh`f`Ub`\_`"; Yb`Y`f`Y`" ]gh`X`U`g`6`U`X`Y`b`' ]b` ; Yk` Å`gg`Y`fb`' ]b`  
Ö`Z`Y`b`h`]W`Y`b` ; fØ`b`U`b`'U[ Yb`'k` ]Y`'X`Y`a` `5`U`W`Y`b`Y`f`K` Y]`Y`f`j` Y`f`V`ch`Y`b`"  
8`c`W`'Y`g`[ ]V`h`U`i` g[ Yk` ]Y`g`Y`b`Y`6`U`X`Y`Y]b`f]W`h`i` b[ Yb`'k` ]Y`'X`Y`b`  
: Ø`\` ]b[ Y`f`'G`Y`Y`ž`9`g`W`Y`f`'G`Y`Y`i` bX`'j` ]b[ gh`Y`f`6`U`X`ž`X]Y`'Y`X`c`W`'Y`V`Y`b`Z`U`"g`  
U`i` Z`Y][ Yb`Y` ; YZ`U`f`[ Y`b`i` h`h`k` Y`f`X`Y`b`'gc`" `h`Y`b`"

K ]Y`'U`\_`h`i` Y`"Y`'`b`Z`c`f`a` U`h]c`b`Y`b`'n`Y][ Yb`ž`g]bX`'j ]Y`Y`'6`U`X`Y`i` b`Z`Å`"Y`'U`i` Z`X]Y`  
A` ]gg`U`W`h`i` b[ 'j` c`b`'6`U`X`Y`f`Y[ Y`b`'n`i` fØ`W`\_`n`i` ZØ`f`Y`b`" `8]Y`'\`Å`i` Z][ gh`Y`b`  
l` fg`U`W`Y`b`'g]bX`'[ Y`g`i` bX`\`Y]h`]W`Y`'D`f`c`V`'Y`a` Y`ž`5`\_`c`\`c`"i` bX`  
G`Y`'V`ghØ`V`Y`fg`W`Å`m`i` b[ " `6`Y`g`c`b`X`Y`f`g`'V`Y]\_`Y]b`Y`b`'? ]b`X`Y`f`b`'[ ]h`ž`X`U`gg`  
g]Y`' ]b`\_`i` f`n`Y`f`'N`Y]h`Y`f`h`f]b`\_`Y`b`\_`Ö`b`b`Y`b`ž`g`Y`'V`gh`' ]b`'[ Y`f]b[ Y`b`  
K` U`gg`Y`f`a` Y`b[ Y`b`" `9`h`Y`f`b`'g]bX`'U`i` Z[ Y`f`i` Z`Y`b`ž`'Y`X`Y`f`n`Y]h`k` U`W`g`U`a` `n`i`  
g`Y]b`'i` bX`'\`f`Y`'? ]b`X`Y`f`'b]W`h`i`U`i` g`X`Y`b`'5`i` [ Y`b`'n`i` " `U`gg`Y`b`" `K` ]Y`'V`f`"X`Y`  
Y`f`\_`Å`f`h`ž`V]Y`h`Y`b`'G`W`k` ]a` a` \` ]Z`Y`b`\_`Y]b`Y`b`'n`i` j` Y`f`Å`gg][ Y`b`'G`W`i` h`n`j` c`f`  
9`f`h`f]b`\_`Y`b`"

8]Y`Y`b][ Yb`ž`X]Y`'g]W`' ]b`g`'K` U`gg`Y`f`'k` U[ Yb`'k` c`"Y`b`ž`'gc`" `h`Y`b`'gh`Y`hg`  
j` c`f`V`Y`f`Y]h`Y`h`i` bX`' ]b`Z`c`f`a` ]Y`f`h`g`Y]b`.' `9`g`[ ]h`ž`X]Y`'6`U`X`Y`f`Y[ Y`b`'n`i`  
V`Y`U`W`h`Y`b`ž`X]Y`'Y][ Y`b`Y`\_`Ö`f`d`Y`f`]W`Y`'j`Y`f`Z`U`ggi` b[ 'Y]b`n`i` g`W`Å`h`n`Y`b`'i` bX`  
\_`Y]b`Y`'f]g`\_`U`b`h`Y`b`'9`b`h`g`W`Y]X`i` b[ Y`b`'n`i` 'h`f`Y`Z`Y`b`" `G`W`' ]Y`»` ]W`' ]gh`X`Y`f`  
G`c`a` a` Y`f`'X`U`ž`'U`V`Y`f`'G]W`Y`f`Y`h`gh`Y`\`h`U`b`'Y`f`gh`Y`f`'G`h`Y`" `Y`°`

8YhU]`g	
C fh	?`Ö`b`ž`8`Y`i` hg`W`'`U`b`X`
E i`Y`"Y`b`	<ul style="list-style-type: none"> <li>• k k k "_ghU"XY</li> <li>• k k k "&amp;( f\Y]b"XY</li> <li>• k k k "Vf"XY</li> </ul>

6Ygi W`Y`b`'G]Y`'i` b`g`'U`i` Z.`a` Y]b`!`\_`c`Y`b`" `b`Y`h`