

A chc ffUXZU\ fYf' fUgh'ja  
6Ui ghY`YbVYfY]Wk . 'GWk YfYf' l bZU`Ui Z'5  
) ) - °

9]b'† b[ Yf'A chc ffUXZU\ fYf'j Yfi fgUWk h'Ua ' " ' † b] '\$&)' 'Ui Z  
XYf'5') ) - 'VY'; fYa VYf[ 'Y]bYb'gWk YfYb' l bZU`Xi fWk  
ØVYf\Ø\hY'; YgWk ]bX][ \_Y]h"



; fYa VYf[ \cj Ybž'8Yi hgWk `UbX'!'8Yf'GcbbhU[ UVYbX`\Uh'ZØf  
Y]bYb'&%! Å\][ Yb'A chc ffUXZU\ fYf'Ui Z'XYf'5') ) - ]b'F]Wk hi b[ '?Øb  
hfU[ ]gWk Y'K YbXi b[ Yb' [ Ybca a Yb"; Y[ Yb'&&'l \fž'\_i fn'j cf'XYa  
5i hcVU\ b\_fyi n'; fYa VYf[ 'ja '6Ui ghY`YbVYfY]Wk ž[ Yf]Yh'Y]b  
: U\ fYf'Y]bYf'Gi ni \_]a ]h'ØVYf\Ø\hYf'; YgWk ]bX][ \_Y]h' ]b'Y]bYb  
gWk YfYb'5i ZU\ fi bZU`"8Yf'A chc ffUXZU\ fYf'dfU`hY' i b[ YVfYa gh  
]bg' < YW\_ Y]bYg'? ]Už'k cVY] Yf'bi f'a ]h'Y]bYa ' < Y'a ž'Y]bYa 'H!G\]fhž  
\_i fnYb' < cgYb' i bX'6UXYgWk `UddYb'Ui g[ YghUhhYh'k Uf" K Å\ fYbX'Yf  
gWk YfY'GWk ØfZk i bXYb'XUj cbhfi [ 'i bX' ]b'Y]bY'? ]b]\_ [ YVfUWk h  
k YfXYb'a i gghYž'Yf' ]h'Y]bYf'XYf'XYfY] `bgUggYb'XYg'? ]Už'VYbZU`g  
&%`Å\ fY'U'hž'bi f'Y]Wk hY'6'Yggi fYb"8 ]Y'Dc`nY] ZU bX'Ua ' l bZU`cfh

<]bk Y]gY`Ui ZY]bYb`a Ò[ `]WXYb`5`\_c`c`Y]bZi gg`XYg  
A chcffUXZU\fyfg`i bX`Y]»`Y]bY`6`i hdfcVY`UbcfXbYb`"8 Ug  
J Yf\_Y\fg\_ca a ]ggUf]Uh`&`\Uh`U`Y`NYi [ Yb`[ YVYhYbž`g]W`ni  
a Y`XYb`"

K Ug`gU[ h`i bg`X]YgYf`I bZU``ØVYf`X]Y`G]WXYf\Y]hj`cb  
A chcffUXZU\fyfb3`@Ui h`5857`\UVYb`A chcffUXZU\fyf`Y]b`j`]YfZUW  
\Ò\Yfyg`F]g]\_cž`]b`Y]bYb`I bZU``j`Yfk`]W\_Y`h`ni`k`YfXYbž`i bX`X]Y  
J Yfi b[ `ØW\_hYbfUH`Y]gh`g]YVYba`U`gc`\_c`W`k`]Y`VY]`5i`hcZU\fyfb`  
8]Y`HFU[ ]\_`]gh`c`Zi`b]W`h`bi`f`]b`XYb`NU\`Yb`ni`g`Y\`Ybž`g`cb`XYfb`Ui`W  
]b`XYb`\`Ài`Z][`ghYb`J`Yf`Y`hni`b[`Ybž`k`Y`W`Y`VY]`I`bZ`Y`b  
j`cf`\_ca`a`Yb`"GW`ÀXY`!<]fb!HfUi`a`Uh`U`i`bX`H\`cf`UI`!J`Yf`Y`hni`b[`Yb  
g]bX`i`b`hYf`XYb`A`chc`ff`UX`ZU\`fy`fb`Ub`XYf`HU[`Y`gc`f`X`bi`b[`"8`Y  
GhUh]gh]\_Yb`VY`Y[`Ybž`X`Ugg`ØVYf`)`\$\$`h`ØX`]W`Y`I`bZ`Y`d`fc`\_`U`f`]b  
8Yi`hg`W`\`Ub`X`[`Y`g`W`Y`\`Yb`i`bX`Z`Ugh`%`\$`\$`\$`A`chc`ff`UX`ZU\`fy`f`g`W`k`Y`f  
j`Yf`Y`h`h`k`Y`f`XYb`"

## GhUh]gh]\_Yb`i`bX`I`bZU``Ub`U`mgYb

8]Y`b`Yi`Y`ghYb`NU\`Yb`XYg`GhUh]gh]gW`Yb`6i`bXYgUa`hYg`nY][`Ybž  
X`Ugg`gY]h`&`\$`\$`\$`nk`Uf`X]Y`NU\`XYf`Hc`hYb`i`bX`GW`k`Y`fj`Yf`Y`h`h`Y`b  
i`b`hYf`A`chc`ff`UX`ZU\`fy`fb`[`Y`gi`b`\_`Yb`]`ghž`XYfyb`d`fc`n`Y`b`hi`U`Yf`5`b`hY]`  
Ub`U`Y`b`J`Yf`\_`Y\`f`gh`c`hYb`Y`X`c`W`\_`ghY`h][`[`Y`gh]Y[`Yb`]gh`"6`Y`gc`b`XY`fg  
[`Y`Z`\`f`XY`h`g]b`X`'t`b[`Y`i`U\`f`Y`f`]a`'5`h`Y`f`nk`]g`W`Y`b`%)`i`b`X`&(`\_`U`f`Y`b`ž  
X]Y`VY]`Z`Ugh`Y`XYa`'j`]Y`fhYb`I`bZU``V`Y`h`f`c`Z`Y`b`g]b`X`",`V`Y`f`Y]b`8`f]h`hY`  
X]Y`g`Y`f`I`bZ`Y`g]b`X`5`Y]bi`bZ`Y`ž`\`Ài`Z][`j`Y`fi`fg`U`W`h`X`i`f`W  
:`U\`f`Z`\`Y`f`c`XY`f`Ø`V`Y`f`\`Ò`h`Y`:`Y`g`W`k`]b`X][`\_`Y]h`Y`b`"6`Y]`?`c``]g]c`b`Y`b  
a`]h`Ub`XY`f`Y`b`J`Yf`\_`Y\`f`ghY]`b`Y`\`a`Y`fb`g]b`X`,`V`Y`f`\`c`Z`Y`\`Y`f`i`b`X  
i`b`Ub[`Ya`Y`gg`Y`b`Y`:`Y`g`W`k`]b`X][`\_`Y]h`Y`b`X]Y`<`Ui`d`hi`fg`U`W`Y`b`"

8]Y`g`Y`Y`fg`W`f`Y`W`\_`Y`b`XY`G]h`i`Uh]c`b`Y`f]b`b`Y`f`h`X`U`f`U`b`ž`k`]Y`k`]W`h][`Y`g`]ghž  
U`g`A`chc`ff`UX`ZU\`fy`f`j`Y`f`U`b`h`k`c`f`h`i`b[`g`V`Y`k`i`g`g`h`ni`\_`\`Ub`XY`b`"b  
X]Y`g`Ya`'G]b`b`Y`Ya`d`Z]Y`\`h`XY`f`5`8`5`7`XY`b`:`U\`f`Y`fb`ž`[`YY][`b`Y`h`Y  
G`W`i`h`n`Ui`g`f`Ø`gh`i`b[`ni`h`f`U[`Yb`i`b`X`f`Y[`Y`a`À»][`Y`G]W`X`Y`f`\`Y]hg`W`Y`W`\_`g  
]\`f`Y`g`:`U\`f`n`Y`i`[`g`X`i`f`W`ni`Z`Ø\`f`Y`b`"5`V`Y`f`U`i`W`X`Y  
G`h`f`U»`Y`b]b`Z`f`U`gh`i`\_`h`i`f`gc`h`Y`j`Y`f`V`Y`gg`Y`f`h`k`Y`f`XY`b`"A`U»`b`U\`a`Y`b`k`]Y  
X`U`g`N`i`f`Ø`W`\_`g`W`b`Y]X`Y`b`j`c`b`6`Y`d`Z`U`b`ni`b[`Y`b`\_`Ø`b`h`Y`b`X`U`ni  
V`Y]h`f`U[`Y`b`ž`I`bZ`Y`ni`f`Y`X`i`n]Y`f`Y`b`"

Ni gUa a Yb[ YZUggh'nY][ h'X]YgYg'9fY][ b]g'k ]YXYf'Y]ba U`ž'XUgg'Ui Z  
 XYf'GhfU» Y'j ]Y`Y'; YZU\ fYb`Ui Yfbž'VYgcbXYfg'ZØf'A c h c f f U X Z U \ f Y f "  
 9]b'ghUf\_Yf': c\_i g'Ui Z'G]W\Yf\Y]hgVYk i gghgY]b`i bX  
 J Y f U b h k c f h i b [ g V Y k i g g h g Y ] b ` \_ Ö b b h Y ` X U n i ` V Y ] h f U [ Y b ž ` X ] Y  
 I b Z U ` f U h Y ` n i ` g Y b \_ Y b ` i b X ` Y b h g d f Y W \ Y b X ` n i ` j Y f \ ] b X Y f b ž ` X U g g  
 g c ` W \ Y ` h f U [ ] g W \ Y b ` I b Z ` ` Y ` k ] Y ` ] b ` X Y f ` 5 ` ) - ` k ] Y X Y f \ c ` h k Y f X Y b  
 a Ø g g Y b "

8YhU]`g	
Cfh	; fYa VYf[ \cj Ybž'8Yi hgW\`UbX
Ei Y`Yb	<ul style="list-style-type: none"> <li>• k k k "f\Y]b]gW\Y! Ub nY][ YbV`UYhhYf"XY</li> <li>• k k k "UXUWXY</li> <li>• k k k "Ui hc\Ui g"XY</li> </ul>

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