

? Ò`bg`C VXUW`cg][ \_Y]h. `; YgW ]W hYbž  
GW ]W\_gU`Y`i bX`XYf`5i Zfi Z`ni a `< UbXY`b`°

6Yhh]bU`A "`VY`Yi W`hYh`Ua `%"`\$`\$`\*`"&\$&) `]b`NØbXcfZ`X]Y  
< ]bhYf[ fØbXY`j`cb`C VXUW`cg][ \_Y]h`i bX`ZcfXYfh  
[ YgY`gW`UZh]W`Yg`l`a`XYb`\_Yb`"



NØbXcfZž`8Yi hgW`UbX`!`8 Ug`6]`X`XYf`C VXUW`cg][ \_Y]h`i`b`? Ò`b  
]gh`b]W`h`bi`f`hf`Ui`f][ ž`gcbXYfb`k`]fZh`Ui`W`j`]Y`Y`:`fU[ Yb`Ui`Z`  
@YgYffYdcfhYf]b`6Yhh]bU`A ``i`bhYfbU`a`Y]bY`:`U`ffUXhci`f`j`cb  
K`]XXYfgXcfZ`bUW`NØbXcfZ`i`bX`ØVYfei`YfhY`XUVY]`a`Uf`UbhY  
Di`b`\_hY`k`]Y`X]Y`8ca`d`UhY`i`bX`X]Y`<c`Ybnc`YfbVfØW`Y`5i`Z]`fYf  
GhfYW`Y`VY[ Y[ bYhY`g]Y`nU`fY]W`Yb`C VXUW`cgYbž`XUfi`bhYf`↑`b[ Y  
i`bX`U`hY`A`YbgW`Ybž`gck`]Y`\_fUb`\_Yb`A`YbgW`Yb```9g`a`UW`h`a`]W  
bUW`XYb`\_]W`ž`VYgW`fY]Vhig]Y`]fY`9a`dZ]bXi`b[ Yb`C`Zi`[ ]Vhig]Y  
Y]bYb`9i`fc`cXYf`ZfU[ h`bUW`?`UZZY`i`bX`9ggYbž`k`Ug`]f  
A`Ò[ `]W`\_Y]hYb`V]YhYhž`]bg`; Ygdf`AW`ni`\_ca`a`Yb`i`bX`gc`Y]bYb  
\_Y]bYb`9]bV`]W`]b`X]Y`GW`]W\_gU`Y`X]YgYf`A`YbgW`Yb`ni`[ Yk`]bbYb`  
X`XY`C VXUW`cg][ \_Y]h`k`]fX`j`cb`Y]bYf`; YgW`]W`hY`VY[ `Y]hYhž`VYhcbh  
g]Y``i`bX`XUg`gc`hY`i`bg`U`Y`ni`a`BUW`XYb`\_Yb`UbFY[ Yb`XYbb

\_Y]bYf`]gh`XUj`cf`[`YZY]hž`]b`gc`W`Y]bY`@U[`Y`ni`[`YfUHybž`k`]Y`  
YI`dfYgg`"XY`VYf]W`hYh"

Ϸ`8Yi`hgW`UbX`g]bX`X]Y`NU\`Yb`U`Ufa`]YfYbX`"Ϸ`a`Ϸ\`f`&\$&&`YVhYb`  
ØVYf`\*`\$\$`"\$\$\$`A`YbgW`Yb`c`b`Y`ZYghYb`K`c`b`g]hž`k`c`VY]`Yhk`U`  
)`\$`"\$\$\$`Ui`ZXYf`GhfU`»`Y`YVYb`Y]bY`9bhk`]W`i`b[`ž`X]Y]`a`a`Yf`  
VYgc`f[`b]gYffY[`YbXYf`k`]fX`"6Ygc`bXYfg`VYhfc`ZYb`g]bX`  
U`Y]bghY`YbXY`A`À`bbYfž`5`Y]bYfn]Y`YbXY`i`bX`\_]bXYffY]W`Y`  
:`Ua`j]Yb`"8]Y`:`fØbXY`ZØf`X]YgY`YfgW`fYW`YbXY`G]hi`Uh]cb`g]bX`  
j`]Y`Z`À`h[`ž`UVYf`Y]bY`À`i`Z[`Y`i`fgUW`Y`g]bX`ghY][`YbXY`A`]Yhd`fY]gY`  
i`bX`X]Y`a`Ub[`Y`bXY`J`YfZØ[`VUf`\_Y]hj`cb`K`c`b`fUi`a`"

6YggYfYK`Y`h"]bZc`ghY`h`ZYghž`XUgg`ØVYf`)`\$`"\$\$\$`K`c`b`i`b[`Yb`]b`  
8Yi`hgW`UbX`Y`YfghY`Yb`"8]YgY`@Y`Yfgh`À`bXY`k`YfXYb`À`i`Z[`ZØf`  
GdY`\_i`Uh]cb`Yb[`Ybi`hnhž`k`À`fYbX`A`YbgW`Yb`Ui`ZXYb`GhfU`»`Yb`  
YVYb`a`ØggYb"

## 8]Y`j`YfghYW`\_hY`5fa`i`h`

9fghUi`b`]W`]ghž`XUgg`b]W`h`YXYf`C`VXUW`c`gY`hUhg`À`W`]W`Ui`ZXYf`  
GhfU`»`Y`YVh`"J`]Y`Y`A`YbgW`Yb`g]bX`]b`?`c`Y`\_h]j`i`bhYf`\_Øb`ZhYb`c`XYf`  
YVYb`h`Ya`dcf`À`f`VY]:`fYi`bXYb`c`XYf`J`Yfk`UbX`hYb`Y]bY`:`cfa`ž`X]Y`  
c`Zi`U`g`j`YfXYW`\_hY`K`c`b`i`b[`g`cg][`\_Y]h`VYnY]W`bYh`k`]fX`"5b`ZUb[`  
&\$&(`k`UfYb`fi`bX`)`&"\$\$\$`A`YbgW`Yb`]b`8Yi`hgW`UbX`  
k`c`b`i`b[`g`cgž`XUfi`bhYf`Yhk`U`(+`"\$\$\$`C`VXUW`c`gY`"8]Y`  
<`Ui`dhi`fgUW`Y`ZØf`X]YgY`G]hi`Uh]cb`g]bX`À`i`Z[`A`]YhgW`i`XYbž`XU`  
X]Y`A`]YhYb`]b`Gh`À`X`hYb`k`]Y`?`Ø`b`]a`a`Yf`a`Y`f`ghY][`Yb`"9]b`J`]YfhY`  
XYg`j`YfZØ[`VUfYb`9]b`\_ca`a`Ybg`a`ØggYb`<`Ui`g`U`hY`ZØf`K`c`b`Yb`  
Ui`ZVf]b[`Ybž`VY]`Ufa`i`hg[`Y`Z`À`f`XYhYb`A`YbgW`Yb`gc[`Uf`ZUgh`X]Y`  
<`À`ZhY`"GhUh]ghU`nY][`hž`XUgg`g]W`X]Y`NU\`XYf`Gcn]U`k`c`b`i`b[`Yb`  
]b`XYb`Y`hnhYb`Ϸ\`fYb`XfUgh]gW`fYXi`n]Yfh`U`h`i`bX`j`]Y`Y`A`YbgW`Yb`  
i`bhYf`gW`k`]Yf][`Yb`6YX]b[`i`b[`Yb`YVYb`a`ØggYb"

8]YgY`[`YgY`gW`UZh]W`Yb`<`YfUi`gZcfXYfi`b[`Yb`ZØ`fYb`ni`Y]bYa`  
&c`Yb`A`U`»`Ub`;`Yk`U`h[`Y[`Yb`C`VXUW`c`gY`"GY]h`%`-`-`k`i`fXYb`\*`&`\*`  
Xc`\_i`a`Ybh]YfhY`HcXYgZ`À`Y`j`YfnY]W`bYh`i`bX`a`]bXYghYbg`&"`\$\$`  
:`À`Y`gW`k`YfYf`?`ØfdYfj`Yf`Yhni`b[`ZYgh[`YghY`h`"8]YgY`DfcV`Ya`Uh]`  
k`]fX`Xi`fW`J`cfi`fhY]`Y`i`bX`8]g`\_f]a`]b]Yfi`b[`[`Y[`Yb`ØVYf`  
C`VXUW`c`gYb`k`Y]hYf`j`YfgW`À`f`Zh`Ni`XYa`]gh`XYf`Ni`[`Ub[`ni`

Gcn]U`Y]ghi b[ Yb` \Äi Z[ 'a ]hVØfc\_fUh]gWXYb' < ØfXYb' j YfVi bXYbž  
 k Ug`X]Y`G]hi Uh]cb`ZØf'j ]Y`Y`bcW`k Y]hYf'j YfgW`ÄfZ`"8 ]Y`5a`dY`!  
 FY[ ]Yfi b[ ` \Uh`Ub[ Y\_ØbX][ hž`Ä`f`W`%\$\$\$`\$\$\$`Gcn]U`k c` \bi b[ Yb  
 VUi Yb`ni`k c`Yb`/XcW` ]a` \Äf`&\$&&`k`i`fXYb`bi`f`&)"\$\$\$  
 i a [ YgY`h`h`"

## 9]b`l`a`XYb`\_Yb` ]gh`b`c`h`k`Yb`X][

K ]Y`6Y`h`h`b`U`A`"Y]b`X`f]b[ `]W`U`b`a`Y`f`\_`hž`V`f`U`i`W`h`Y`g`Y]b  
 [ Yg`U`a`h[ Yg`Y`g`W`U`Z`h`]W`Y`g`l`a`X`Y`b`\_`Y`b`ž`i`a`X`Y`l`f`g`U`W`Y`b`X`Y`f  
 C`V`X`U`W`c`g][ \_Y]h`ni`h`Y`a`U`h]g]Y`f`Y`b`i`b`X`@`Ø`g`i`b[ Yb`ni`Z]b`X`Y`b`"8`Y`f  
 J`c`f`g`W`U[ `ni`f`l`a`k`]X`a`i`b[ `Y`Y`f`g`h`Y`Y`b`X`Y`f`6`Ø`f`c`Z`Ä`W`Y`b`ni  
 K`c` \b`f`U`i`a`\_`Ø`b`b`h`Y`Y]b`K`Y[ `g`Y]b`ž`i`a`X`Y`K`c` \bi`b[ g`b`c`h`ni  
 `]b`X`Y`f`b`";`Y]W`n`Y]h][ `a`i`g`g`Y`g`a`Y`f`U`i`Z`g`i`W`Y`b`X`Y  
 l`b`h`Y`f`g`h`Ø`h`ni`b[ g`U`b[ Y`V`c`h`Y`[ Y`V`Y`b`ž`X`U`a` ]h`X]Y`A`Y`b`g`W`Y`b`f`Y`W`h`n`Y]h][  
 <`]Z`Y`Y`f` \U`h`Y`b`ž`V`Y`j`c`f`Y`g`ni`Y]b`Y`f`C`V`X`U`W`c`g][ \_Y]h`\_`c`a`a`h`K`]f  
 U`Y`g]b`X`[ Y`Z`f`U[ hž`X]Y`G]hi`Uh]c`b`b]W`h`b`i`f`ni`V`Y`c`V`U`W`h`Y`b`ž`g`c`b`X`Y`f`b  
 U`\_`h]j`ni` \U`b`X`Y`b`i`b`X`ni` \Y`Z`Y`b`"

5a`9`b`X`Y`V`Y]V`h`X]Y`9`f`\_`Y`b`b`h`b]g.`<`]b`h`Y`f`Y`X`Y`f`C`V`X`U`W`c`g][ \_Y]h  
 g`h`Y` \h`Y]b`Y` ;`Y`g`W` ]W`h`Y`"l`b`X`j`]Y`Y]W`h`\_`Ø`b`b`Y`b`k`]f`X`i`f`W`9`a`d`U`h` ]Y  
 i`b`X`J`Y`f`g`h`Ä`b`X`b]g`Y]b`Y`b`\_`Y]b`Y`b`H`Y]`X`U`ni`V`Y]h`f`U[ Y`b`ž`X]Y`\$,`%\$\$\$  
 [ Y`g`Y`g`W`U`Z`h`]W`Y`b`A`]g`g`g`h`Ä`b`X`Y`ni`V`Y`g`Y]h][ Y`b`"

8`Y`h`U]`g`	
C`f`h`	N`Ø`b`X`c`f`Z`8`Y`i`h`g`W`U`b`X`
E`i`Y`Y`b`	<ul style="list-style-type: none"> <li>• k`k`k`"Y`l`d`f`Y`g`g`"X`Y`</li> <li>• k`k`k`"V`Y`g`g`Y`f`Y`k`Y`h`"]b`Z`c`</li> <li>• X`Y`"g`h`U`h]g`h`U`"W`c`a`</li> </ul>

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