

: Y`X\cW\_Ym! : ]bU`Y. ' < Ufj YghY\i XYf`H< 7  
i bX`7fYZY`XYf`< H7`k YfXYb`A Y]ghYf°

< Ufj YghY\i XYf`H< 7`i bX`7fYZY`XYf`< H7`[ Yk ]bbYb`&\$&) `X]Y  
XYi hgWXYb` : Y`X\cW\_Ym!A Y]ghYfh]hY` `]b`gdUbbYbXYb  
: ]bU`gd]Y`Yb"



A ÒbWXYb [ `UXVUW ž`8 Yi hgW`UbX`!`9]b`[ fc» Yf`HU[ `ZØf`XYb  
XYi hgWXYb : Y`X\cW\_Ymgdcfh. `5a` `%"`đ b]`&\$&) `k i fXYb`XYf  
< Ufj YghY\i XYf`H< 7`VY]`XYb`8 Ua` Yb`i bX`XYf`7fYZY`XYf`< H7`VY]  
XYb`< YffYb`ni` `bYi` Yb`XYi hgWXYb`A Y]ghYfb`[ Y\_fØbh`8]Y  
Gh]a` a` i` b[ `]b`XYb`GhUX]Yb`\_ØbbhY`b]W`h`VYggYf`gY]bž`i` bX`XUg`U`h  
gY]bYb` ;` fi` bX`8`Yf`?` Ò`b`Yf`GhUXh!`5`bnY][` Yf`VYf]W`hYhž`XUgg`XYf  
7fYZY`XYf`< H7`]a` `9bXgd]Y`[ Y[ Yb`XYb`F`ch`K` Y]gg`?` Ò`b`a` ]h` `.%  
[ Yk`Ubb`"J`cf`fi` bX`" `( \$`\$`Ni` gW`Ui` Yfb`]b`XYf`5fYb`U`Y]ZYfhYb`g]W`  
X]Y`VY]XYb`HYUa` g`Y]b`gdUbbYbXYg`8`i` Y`" `B`UW`Y]bYa` `F`ØW`ghU`b`X  
ni`f`< U`VnY]h`XfY`hY`7fYZY`X`Ui` Zi` bX`Yfn]Y`hY`]b`XYf`nk` Y]hYb`< `À`ZhY  
[ `Y]W`XfY]`HcfY. `A`Ug]`DZU`b`X`h`hf`UZ]b`XYf` `%"`A`]bi`hYž`[ YZc`[`hj`cb  
@`i`WUg`6`UW`a`Ubbž`XYf`]b`XYf`(`%"`i`bX`)`%"`A`]bi`hY`[ `Y]W`nk`Y]a`U`  
ni`gW`i`[ `"?`Ud]h`À`b`B]\_`Ug`K`Y`Yb`k`Uf`j`c`Yf`@`V`ZØf`XUg`HYUa` `i`b`X

VYnY]W\ bYhY`X]Y`@Y]ghi b[ `U`g` i bZUggVUf "

6Y]`XYb`8Ua Yb`\_Àa dZhYb`X]Y`Gd]Y`Yf]bbYb`XYg`<Ufj YghY\i XYf  
H<7`[ Y[ Yb`XYb`8ØggY`XcfZYf`<7`i bX`\c`hYb`g]W\`a`]h`Y]bYa  
&.%lG]Y[ `XYb`H]hY`"8]Y`HcfY`Yfn]Y`hYb`9a` ]]U`@UbXg\i h'f&&"  
A ]bi hYŁ`i bX`@Ui fU`GUYb[ Yf`fl ) "A ]bi hYŁž`k`À\fybX`XYf  
8ØggY`XcfZYf`<7`bi f`Y]ba U`YfZc`[ fY]W\`k`Uf"8]YgY`A Y]ghYfgW\UZh  
]gh`ZØf`X]Y`8Ua Yb`XYg`<H<7`j`cb`VYgcbXYfYf`6YXYi hi b[ ž`XYbb`Yg  
]gh`]\f`YfghYf`:`Y`Xh]hY`gY]h`%-`+`'i bX`XYf`]bg[ YgUa`h`%) "H]hY`XYg  
J YfY]bg"5i »YfXYa`g]W\Yfh`g]W\`<H<7`XUa`]h`X]Y`HY]`bU\`a`Y`Ub  
XYf`9i`fc`<c`W\_Ym`@YU[ i Y`f9<@t"

8 Yf`5i ZgW\ k i b[ `XYg`:`Y`X`\c`W\_Ymg`]b

8 Yi hgW\`UbX

: Y`X`\c`W\_Ym`]gh`Y]bY`XYf`YfZc`[ fY]W\`ghYb`c`ma`d]gW\Yb`GdcfhUfhYb  
]b`8Yi hgW\`UbXž`X]Yg`nY][ h`g]W\`Ui`W\`]b`XYb`GhUh]gh`\_Yb" `@Ui`h`  
**\c`W\_Ym`%\$`\$`"XY` \UVYb`X]Y`B`Uh]cbU`a`UbbgW\UZhYb`XYg`8Yi hgW\Yb`  
<c`W\_Ym`ł6i bXYg`fB`<6Ł`gY]h`%-`&`,`ghc`nY`%)`c`ma`d]gW\Y`A`YXU]`Yb`  
[ Yk`cbbYbž`XUfi`bhYf`j`]Yfa`U`:`c`X"8`Ug`nY][ hž`XUgg`<c`W\_Ym`b]W\`h  
bi`f`]b`XYf`6i bXYg`][ Už`k`c`X]Y`@][ U`Y]b[ `Y]g][ `i bX`a`]h`nk`Ō`Z  
HYUa`g`ghUf`\_`VYgYhnh]ghž`Y]bYb`[ fc»Yb`GhY`Ybk`Yfh`\Uh" `a  
K`Y`ha`Y]ghYfgW\UZhg!A`YXU]`Ybgd]Y[ Y`VY`Y[ Yb`X]Y`<YffYb`XYf  
XYi`hgW\Yb`B`Uh]cbU`a`UbbgW\UZh`bUW\XYb`\_]W\Y`D`ĀhnYž`a`]h`XfY]  
;`c`X!ž`nk`Y]G]VYf!`i bX`j`]Yf`6fcbnYa`YXU]`Yb"**

≠`Øb[ YfYf`NY]h`\_cbbhY`X]Y`a`Ābb`]W\Y`B`Uh]cbU`a`UbbgW\UZh`VY]  
XYb`C`ma`d]gW\Yb`Gd]Y`Yb`]b`DUf]g`&\$&(`X]Y`:`c`Xa`YXU]`Y`  
Yff]b[ Yb"8]Y`A`UbbgW\UZh`gYhnhY`g]W\`]a`:`]bU`Y`[ Y[ Yb`X]Y`  
B]YXYf`UbXY`Xi`fW\`i bX`Y]»`XUVY]`]\fY`:`Ubg`↑`VY`b"5i`W\`XYf`  
F`ØW`\_`Ub[ `j`cb`" +`\$`Ui`Z`'`\*`%`<c`W\_Ym]`YfY]bY`nk`]gW\Yb`&\$`%-`i bX`  
&\$`&%`nY][ hž`XUgg`hfch`XYf`<YfUi`gZcfXYfi`b[ Yb`bUW\`k`]Y`j`cf`j`]Y`Y`  
A`YbgW\Yb`XYa`<c`W\_Ymgdcfh`X]Y`HfYi`Y`\U`hYb"

8 ]Y`:`Ugn]bUh]cb`<c`W\_Ym

8 ]Y`6Y[ Y]ghYfi`b[ `ZØf`<c`W\_Ym`]ghi`b[ YVfcW\Yb` `k`Y`hk`Y]h`nĀ`\`h

XYf`Gdcfh`ini `XYb`VY`jYVhYghYb" `B]W`h`bi`f`X]Y`c`ma`d]gW`Y`6Ø`bY  
 VYZi`Yfh`XUg`b`hYfYggYž`Ui`W`c`\_`U`Y`7`i`Vg`i`bX`Hi`fb]YfY`gcf[`Yb  
 ZØf`bYi`Y`:`Ubg";`YfUXY`X]Y`9I`FC!<cW`Ym`7`Ua`d]cbg`g`]dg`&\$&)ž  
 X]Y`i`b`A`ÒbW`Yb[`UXVUW`ghUhhZ]bXYb`k`YfXYbž`n]Y`Yb`nU`fY]W`Y  
 Ni`gW`Ui`Yf`Ub"

: Øf`X]Y`jYfUbghU`hi`b[`k`YfXYb`gc[`Uf`(\$`\$`j`c`i`bhYYfg[`Ygi`W`hž`X]Y  
 ni`f`;`YghU`hi`b[`Y]bYg`i`bj`Yf[`Ygg]W`Yb`9j`Ybhg`VY]hfU[`Yb`gc`Yb"  
 5i`W`i`b`XYb`GdYW]U`C`ma`d]Wg`U`h`<cW`Ym`igY]h`&\$&(`gY]bYb`D`Uhn  
 [`YZ`bXYbž`k`Ug`X]Y`j]Y`ZU`h`i`bX`Ni`[`Ab[`]W`\_Y]h`XYg`Gdcfhg`k`Y]hYf  
 i`bhYfghfY]W`h"

8]Y`9fZc`[`Y`XYf`XYi`hgW`Yb`<cW`YmbUh]cbU`a`UbbgW`UZhYb`i`bX  
 X]YgY`A`Y]ghYfgW`UZhYb`Ui`Z`7`i`V!9VYbY`nY][`Yb`XYi`h]W`ž`XUgg`XYf  
 Gdcfh]b`8Yi`hgW`U`bX`Y]bY`Xf]hhY`8]a`Ybg]cb`YffY]W`h`U`h`X]Y  
 :`Ugn]bUh]cb`ZØf`<cW`Ym`k`ÅW`gh`k`Y]hYf"i`bX`a`]h`hU`Ybh]YfhYb  
 Gd]Y`Yfbž`Yb[`U[`]YfhYb`jYfY]bYb`i`bX`Y]bYa`hfYi`Yb`Di`V`\_i`a`]gh  
 X]Y`Ni`\_i`bZi`XYg`:`Y`X`cW`Ymg`Y]Yfni`UbXY`[`Yg]W`Yfh"

8YhU]`g	
Cfh	A`ÒbW`Yb[`UXVUW`ž`8Yi`hgW`U`bX
Ei`Y`Yb	<ul style="list-style-type: none"> <li>• k`k`k`"_ghU"XY</li> <li>• \cW`Ym%\$\$"XY</li> <li>• a`U[`Un]b"\cW`Ym"XY</li> </ul>

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