

⊕U\_`⊗\UbbYggcb.`?c`bYf`BYi ni [ Ub[ `a ]h  
K Ya V`Ym!HfÀi a Yb°

⊕U\_`⊗\UbbYggcbž`&&ž`i bhYfghØhnh`XYb`%": 7`?Ò`b`bUW  
gY]bYa `8YVØh]b`K Ya V`Ym"9f`gdf]W`h`ØVYf`Ghc`n`i bX  
HYUa [ Y]gh"



K Ya V`Ymž`@cbXcbž`J YfY]b][ hYg`? Òb][ fY]W`!`8Yf`%": 7`?Ò`b  
ZfYi hig]W`ØVYf`gY]bYb`bYi YghYb`BYi ni [ Ub[ ž`XYb`hU`Ybh]YfhYb  
⊕U\_`⊗\UbbYggcb"8Yf`&&!`À\`f][ Y`\Uh`Ua`j`Yf[ Ub[ YbYb  
K cW`YbYbXY`gY]bYb`J YfhfU[ `Ua` ; Y]»VcW\_\`Y]a`i bhYfnY]W`bYh  
i bX`k ]fX`X]Y`: UfVYb`XYg`J YfY]bg`i]b`XYf`\_ca`a YbXYb`GU]gcb  
j YfhfYhYb" `b`Y]bYa`YfghYb`b`hYfj ]Yk`a`]h: 7!HJ`[ UV`⊗\UbbYggcb  
gY]bY`J cfZfYi XY`Ui Z`X]Y`bYi Y`<YfUi gZcfXYfi b[ `ni a` `6YghYb"8Yf  
⊕`ÀbXYf`Ya`dZ]bXYh`Yg`U`g`[ fc»Y`9`fYž`ZØf`gc`W`Y]bYb  
hfUX]h]cbgY]W`Yb`7`i V`gd]Y`Yb`ni`XØfZYb`i bX`]gh`ZYgh  
YbhgW`cggYbž`]a`a Yf`%\$\$`DfcnYbh`ni`[ YVYb"

; YVcfYb`]b`9b[ `UbXž`Vf]b[ Y`⊗\UbbYggcb`Y]bY`gdUbbYbXY  
; YgW`]W`hY`a`]h"GY]b`J UhYfž`ž`\UbbYg`?Uf` ; i`l`ŕ`bggcbž`k`Uf

YVYbZU`g`Y]b` \Ui dhVYfi Z]WXYf: i » VU`Yfž`XYf`i bhYf`UbXYfYa `]b  
XYf`DfYa ]Yf`@YU[ i Y`ZØf`5ghcb`J ]`U`Ui Z]YZ`Gc`U[ `Yg`bU`Yž`XUgg  
gY]bYa `YfghYb`GhUX]cbVYgi W`]a `VYfØ`a hYb`K Ya V`Ym`GhUX]cb  
Y]bY [ Ub`n`VYgcbXYfY`6YXYi hi b[ `ni `Ua ` ` \]Yf`[ UV`Yf`Ui W`gY]b  
8YVØh`ZØf`X]Y`]g`ÅbX]gWXY`B Uh]cbU`a UbbgW`UZh"

## 8Yf`K Y[ `ni a `: 7`? Ø`b

æ\UbbYggcbž`XYf`U`g`A ]hY`ZY`Xgd]Y`Yf`U[ ]Yfhž`\Uh`VYfY]hg`ZfØ`\`a ]h  
XYa `: i » VU`gd]Y`Yb`VY[ cbbYbž`U`g`Yf`]b`gY]bYf`<Y]a Uh`g`UbX`ZØf  
XYb`c`U`Yb`: Ua ]]Ybj`YfY]b`Ⓢ`U`\_h]`k`Uf`" `a `] \f`&\$%, `ZY]YfhY`Yf  
a ]h[ YfUXY`Y]ba U`%) `] \fYb`gY]b`8YVØh]b`XYf`]g`ÅbX]gWXYb  
nk Y]hYb`@[ U`", VYf`X]Y`] \fY`nY][ hY`Yf`VYY]bXfi W`YbXY  
@Y]ghi b[ Yb`]b`j`YfgW`]YXYbYb`@[ Ybž`]bgVYgcbXYfY`]b`GW`k`YXYbž  
k`c`Yf`ZØf`≡`?`B`c`ff`\_Ød]b[ `YfZc`[ fY]W`k`Uf`"GY]bY`J`Y`gY]h][ `\_Y]hi`b`X  
gY]b`9b[ U[ Ya`Yb`h`Ui`Z`XYa`D`U`h`\`UVYb`]`a`Y]bYb`D`U`h`]b`XYf  
]g`ÅbX]gWXYb`B`Uh]cbU`a`UbbgW`UZh[ Yg]WXYfhž`k`c`Yf`a`]h`bi`f`%+  
] \fYb`XYVØh]YfhY`i`b`X`g`ca`]h`U`g`Y]bYf`XYf`Øb[ ghYb`Gd]Y`Yf`]b`X]Y  
; YgW`]W`hY`Y]b[ ]b[ "

æ`gY]bYa `YfghYb`æ`hYfj`]Yk`VYhc`bhY`æ\UbbYggcbž`XUgg`]`a`XYf  
HYUa`[ Y]ghi`Ua`<`YfnYb`]Y[ h`9f`a`ØW`hY`g]W`b]W`h`bi`f`U`g`Gd]Y`Yfž  
gcbXYfb`Ui`W`U`g`HY]`XYg`HYUa`g`Yb[ U[ ]YfYb`" `W`k`]`X`Ug`6YghY  
ZØf`a`Y]b`HYUa`ž`]Y»`Yf`X]Y`: Ub`g`k`]ggYb`"A`]h`X]YgYf`9]bghY`i`b[  
\_ØbbhY`Yf`Y]bY`k`Yfhj`c`Y`9f[ Åbni`b[ `ZØf`XYb`: 7`?`Ø`b`k`YfXYbž`XYf  
ghYhg`Ui`Z`XYf`Gi`W`Y`b`UW`Y`f[ Y]n][ Yb`i`b`X`hU`Y`b`h]YfhYb`Gd]Y`Yfb  
]gh"

## 9]b`Gd]Y`Yf`a`]h`j`]Y`D`chYbn]U`

GY]b`HU`Y`bh`V`Y]V`h`b]W`h`i`b`V`Ya`Yf`\_h`" `]WU`"Gc`k`i`f`XY  
æ\UbbYggcb`g`ck`c`\`]b`GW`k`YXYb`U`g`Ui`W`]b`9b[ `UbX`U`g`Y]bYg  
XYf`j`]Y`j`Yfgd`fYW`Yb`XghYb`HU`Y`bhY`[ YZY]Yfh`" `a`C`\_hc`VYf`&\$&\$  
nÅ`\`hY`]b`X]Y`Vf]h]gWXY`NY]hi`b[ `H`Y`;`i`UfX]Ub`gc[ Uf`ni`XYb`\*`\$  
j`]Y`j`Yfgd`fYW`Yb`XghYb`Gd]Y`Yfb`XYf`K`Y`hž`X]Y`&\$`\$`'[ YVc`fYb  
k`i`f`XYb`"Gc`W`Y`5i`gnY]W`bi`b[ Yb`g]b`X`Y]b`\_`UfYf`6Yk`Y]g`ZØf`gY]b  
DchYbn]U`ž`XUg`]`a` `Y`ZYb`\_Ubbž`g]W`b]b`XYf`XYi`hgW`Yb`&"  
6i`b`XYg`][ U`ni`Y`hUV`]YfYb"

9]b`6`jW\_Ui Z`X]Y`GhUh]gh]\_j YffÅhž`XUgg`æ\UbbYggcb`VYfY]hg`''`  
 @ÅbXYfgd]Y`Y`ZØf`-g`UbX`UVgc`j ]Yfh`\Uhž`]b`XYbYb`Yf`j ]Yf`HcfY  
 Yfn]Y`hY`Qa "k ]\_]dYX]U"c f[ Q`A ]h`X]YgYf`9fZU\fi b[ `Vf]b[ h`Yf`b]W`h  
 bi f`HU`Ybh`a ]hž`gcbXYfb`Ui W`X]Y`b`Òh][ Y`F`Y]ZYž`i a `]b`Y]bYa  
 Ubgdfi W`gj c``Yb`l a ZY`X`k ]Y`XYf`6i bXYg][ U`YfZc`[ fY]W`ni `gY]b"

8]Y`i: Ubgi]b`?`Ò`b`\_`ÒbbYb`ig]W`U`gc`Ui Z`gdUbbYbXY`Gd]Y`Y`a ]h  
 æ\UbbYggcb`ZfYi`Yb``8]Y`j`cfZfYi`XY`Ui Z`X]Y`bYi`Y`GU]gcb`a`UW`h  
 g]W`VYfY]hg`VYa`Yf`\_`VUfž`i`bX`XYf`i: 7`?`Ò`b`\Uh`a ]h`X]YgYa  
 BYi`ni [ Ub[ `j ]Y``Y]W`h`Y]bYb`YW`hYb`7ci`d`[ Y`UbXYh``6`Y]Vh`ni  
 \cZYbž`XUgg`XYf`↑`b[ Y`-g`ÅbXYf`X]Y`9fk`Ufhi`b[ Yb`YfZØ``Yb`\_`Ubb  
 i`bX`XUg`HYUa`i]b`XYb`\_ca`a`YbXYb`Gd]Y`Yb`i`bhYfgh`Ø`hnhž`XYbb  
 Y]bYg]gh`g]W`Yf.`5i`ZXYa`i`D`Um`k ]``Yf`i]a`a`Yf`XUg`6YghY`[ YVYb`  
 QWXYQ`

8YhU]`g	
Cfh	K`Ya`V`Ymž`@cbXcbž`J`YfY]b][`hYg`?`Òb][`fY]W`
Ei`Y``Yb	<ul style="list-style-type: none"> <li>• ZWXY</li> <li>• Yb`"k ]_]dYX]U"c f[</li> <li>• XY`"a "k ]_]dYX]U"c f[</li> </ul>

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