

Dc`mgUl `6Ui hnYb. `BYi Y`K Y[ Y`]b`XYf  
? i bghghc ZZUi gV]`Xi b[ `i bX`!Zc fgWÅ i b[

Dc`mgUl `]b`6Ui hnYb`ghÅf`h`5i gV]`Xi b[ `i bX`?ccdYfUh]cbYb`]b  
XYf`?i bghghc ZVfUbWÅY` `9]b`k`]WÅh[ Yf`GWÅf]hh`ZØf`X]Y  
FY[ ]cb"



8]Y`?i bghghc ZVfUbWÅY`]b`6Ui hnYb`nY][ h`g]WÅ`]bbcj Uhj`i bX  
ni`\_i bZhgcf]Ybh]Yfh`A`]h`Dc`mgUl`Y`J`"]b`XYf`9X]gc bghfU» Y`\\Uh`X]Y  
FY[ ]cb`Y]bYb`VYXYi hYbXYb`6]`Xi b[ ghfÅ[ Yfz`XYf`g]WÅ`Ui Z`X]Y`5i g!  
i bX`K`Y]hYfV]`Xi b[ `j`cb` : UWÅ`\_fÅZhYb`gdYn]U`]g]Yfh`\\Uh`8]YgY  
[ Ya`Y]bbØhn][ Y`C`f[ Ub]gUh]cbž`k`Y`WÅY`XYa` `@UbX`\_fY]g`6Ui hnYb  
Y`J`"Ub[ Y`\\Øfhž`gYhnh`Ui Z`dfUl`]gbU`\\Y`6]`Xi b[ gUb[ YVchY`i bX`\\YVh  
X]Y`6YXYi hi b[ `j`cb` : UWÅ`\_fÅZhYb`]b`Y]bYf`g]WÅ`fUgWÅ`k`UbXY`bXYb  
≠Xi ghf]Y`\\Yfj`cf`"K`]Y`VUi hnYb`"XY`VYf]WÅ`hYhž`[ UV`Yg`\_Øfn`]WÅ  
Y]b`HfYZZYb`nk`]gWÅYb`XYf`K`]fhgWÅ`UZhgZØfXYf]b`8cfYYb!7`\\Uf`chY  
< UbhgWÅ`\_Y`i bX`8f`"H`\\ca`Ug`GWÅ`a`]Xhž`XYf`U`g`bYi`Yf  
; YgWÅ`ÅZhgdUfhbYf`j`cb`Dc`mgUl`Zi`b[ ]Yfh"

8f`"GWÅ`a`]Xhž`dfca`cj`]YfhYf`7`\\Ya`\_]Yf`a`]hi`a`ZUggYbXYb

9fZU\ fi b[ Yb`j]b`XYf`<U`V`Y]hYf]bXi ghf]Yž`A`YX]n]bhYWX`b]\_`i`bX  
?`i`bghghc`Z]`YfUfVY]hi`b[`ž`gc``Dc`mgUl`XUVY]`i`bhYfghØ`hYbž`gY]bY  
5i`gV]`Xi`b[`gUb[`YVchY`k`Y]hYf`Ui`gni`VUi`Yb``J`cb`]\`a`Yf\`À`h`X]Y  
Cf[`Ub]gUh]cb`k`Yfhj`c``Y`a`di`gYž`i`a`X]Y`Ni`gUa`a`YbUfVY]h`a`]h  
bXi`ghf]Yi`bhYfbY`a`Yb`gck`]Y`XYf`8i`U`Yb`<c`W`g`W`i`Y`]b`6Ui`hYb  
ni`j`Yfh]YZb``9f`k`]fX`XUVY]j`cb`A`Uf`\_`c`?`fgY`\_`i`bhYfghØ`hnhž`k`Ug`Ui`Z  
Y]b`ghUf`\_`Yg`HYUa` `]\bk`Y]ghž`XUg`g]W`XØf`X]Y`Ni`\_`i`bZ`h`XYf  
?`i`bghghc`ZUi`gV]`Xi`b[`Yb[`U[`]Yfh`

## J`Y`Z`À`h][`Y`5i`gV]`Xi`b[`gUb[`YVchY`

8]Y`5i`gni`V]`XYbXYb`VY]`Dc`mgUl`XUVYb`[`i`hY`?`UfhYb`]b`]\`fYf  
VYfi`Z]W`Yb`@Ui`ZVU`b``8`YfnY]h`k`YfXYb`j`]Yf`5i`gV]`XYf`VYgW`ÀZh][`hž  
X]Y`+`\$`5i`gni`V]`XYbXY`]b`j`YfgW`]YXYbYb`6Yfi`ZYb`VYhfYi`Yb``Ni  
XYb`5i`gV]`Xi`b[`gVYfi`ZYb`[`Y`ØfYb`i`bhYf`UbXYfYa`.

- ?`i`bghghc`Z]`i`bX`?`Ui`hgW`i`\_`hYWX`bc`c[`Y`fY`Y`a`U`g`  
J`YfZU`fYbga`YWX`Ub]\_`YfŁ`
- A`UgW`]bYb!`i`bX`5b`U[`YbZØ`fYf`?`i`bghghc`Z`hYWX`b]\_`
- K`Yf`\_`nYi`[`a`YWX`Ub]\_`Yf`
- GYa`]bUfY`i`bX`VYfi`Z]W`Y`K`Y]hYfV]`Xi`b[`ž`]b`\_`i`g]j`Y`  
E`i`U`]Z]\_`Uh]cbYb`ZØf`XYb`];`UVY`ghUd`YfZØ`fYfgW`Y]b`

Dc`mgUl`XUVh`g]W`b]W`h`bi`f`Xi`fW`gY]bY`5i`gV]`Xi`b[`gUb[`YVchY`  
UVž`gcbXYfb`Ui`W`Xi`fW`i`a`ZUb[`fY]W`Y`8]YbghY]ghi`b[`Yb``8`Ug  
GdY`\_`hf`i`a`fY]W`h]cb`6Ya`i`ghYfi`b[`Yb`ØVYf`  
@UVcfX]YbghY]ghi`b[`Ybž`k`]Y`8`G7!`5bU`mgYb`V]g`ni`A`YggYb`XYg  
GW`a`Y`n]bXYi`i`bX`XYf`Yfh][`i`b[`j`cb`?`Y]bgha`Yb[`Yb``8`Ua`]h  
V`Y]Vh`a`Ub`Ua`Di`g`XYf`NY]h]b`Y]bYf`6fUbW`Yž`X]Y`g]W`gh`bX][`  
k`Y]hYfYbhk`]W`Y`h`

:`c`\_`i`g`Ui`Z`:`UWX`\_`f`À`ZhYg]W`Yfi`b[`i`bX`  
K`Y]hYfV]`Xi`b[`Yb`

9]b`k`]W`h][`Yg`N]Y`j`cb`Dc`mgUl`]gh`X]Y`l`bhYfghØ`hni`b[`j`cb`  
b]h]Uh]j`Yb`ni`f`:`UWX`\_`f`À`ZhYg]W`Yfi`b[`]b`XYf`FY[`]cb``BYVYb`XYb`  
\_`Ugg]gW`Yb`5i`gV]`Xi`b[`gVYfi`ZYb`k`YfXYb`ØVYfVYhf]YV`]W`Y`

5i gV]`Xi b[ gUb[ YVchY`i bX`@Y\ f[ Åb[ Y`]b`XYf`? i bghghc ZVfUbWkY  
Ub[ YVchYb``8Yf`GWk Yfdi b\_h`]Y[ h`\]Yf`Ui Z ZUWgdYn]Z]gWkYb  
: cfhV]`Xi b[ Yb`i bX`GYa ]bUfYbž`i a`XUg`]b[ Yb]YfhYWk b]gWkY  
DYfgcbU`cdh]a U`Ui Zni \_ØbZh][ Y`<YfUi gZcfXYfi b[ Yb  
j cfni VYfY]hYb`"Dc`mgUI "XY`V]YhYh`XUni`nU`\`fY]WkY`5b[ YVchYž`X]Y  
Ui Wk`?ccdYfUh]cbYb`a ]h: cfgWk i b[ gY]bf]Wkhi b[ Yb`VY]b`U`hYb`"

9]b`6`]W\_`Ui Z`X]Y`K`Y]hYfV]`Xi b[ ghfYbXg`]b`8Yi hgWk`UbX`nY][ h  
ni XYa ž`XUgg`XYi hgWk`UbXk`Y]h]a`a`Yf`a`Y`f`: UWk`\_f`ÅZhY`Y]bY  
Z`bX]YfhY`5i gV]`Xi b[ `]b`XYf`? i bghghc ZZhYWk b]\_`UbghfYVYb``8Ug`  
GØXXYi hgWk`Y`? i bghghc ZZhYb`hfi`a`f`G?`NŁ`U`h`g]Wk`gY]h`gY]bYf  
; fØbXi b[ `]a`i`Y\`f`%`-`\*`%`U`g`ZØ`fYbXY`b`gh]hi`h]cb`]b`XYf  
K`Y]hYfV]`Xi b[ `YhUV`]Yfh`i bX`V]YhYh`Å`f`]Wk`ØVYf`%` "\$\$\$  
HY]`bY`a`Yf.]bbYb`X]Y`A`Ø[ `]Wk`\_Y]hž`\`fY`: Å`\][`\_Y]hYb`]b`gdYn]Y`Yb  
@Y\`f[ Åb[ Yb`i bX`GYa ]bUfYb`ni`j`Yfh]YZYb``A`h]`\`fYb`Y][`YbYb  
HYWk b]\_U`Ub`a`Y`fYfYb`GhUbXcfhYb`i bX`Y]bYa`ghUf`\_Yb  
DfUI`]gVYni`[ `V`Y]Vh`XUg`G?`N`Y]b`i`bj`Yfn]Wk`hVUfYf`DUf`hbYf`ZØf`X]Y  
K`Y]hYfV]`Xi b[ `j`cb`b`[`Yb]Yi`fYb`i bX`: UWk`\_f`ÅZhYb`"

6YgcbXYfg`]bhYfYggUbh]gh`XUg`9j`Ybh`6Ui`hnYbYf`Gd`ÅhgWk`]Wk`h`ž  
XUg`Ua``%&`\$`-`"&\$&` )`ghUhhZ]bXYh`i bX`9]bV`]W\_Y`\]bhYf`X]Y`?`i`]ggYb  
j`cb`Dc`mgUI`V]YhYh`<`Yf`k`YfXYb`]bhYfYgg]YfhY`6Ygi`WkYf`a`Y`f`  
ØVYf`X]Y`A`Ø[ `]Wk`\_Y]hYb`i bX`5b[ YVchY`YfZU`fYb`\_ØbbYb``K`Yf`U`gc  
Y]bYb`6`]W\_`Ui Z`X]Y`Ni`\_i`bZh`XYg`? i bghghc ZVYfY]Wk`g`k`YfZYb  
a`ØW`hY`ž`gc`hY`g]Wk`X]YgYg`9j`Ybh`b]Wk`h`Yb`h[ Y`Yb`i`UggYb`"

A`h]Y]bYa`\_`UfYb`: c`\_i`g`Ui Z`6]`Xi b[ `i`bX`K`Y]hYfV]`Xi b[ `hfY]Vh  
Dc`mgUI`X]Y`9bhk`]W\_`i`b[ `XYf`? i bghghc ZVfUbWkY`]b`6Ui`hnYb`j`cfUb  
i bX`g]WkYfh`X]Y`;`fi`bX`U[ Yb`ZØf`\_ØbZh][ Y`<YfUi`gZcfXYfi`b[ Yb`  
Ni`\_i`bZh`gc`f]Ybh]YfhY`b]h]Uh]j`Yb`i bX`DUf`hbYfgWk`UZhYb`j`Yfgd`fYWk`Yb  
Y]bY`dcg]h]j`Y`9bhk`]W\_`i`b[ `ZØf`X]Y`\_ca`a`YbXY`NY]h`"

8YhU]`g	
E`i`Y`Y`b	<ul style="list-style-type: none"><li>• k k k "VUi`hnYb`"XY</li><li>• dc`mgUI`"XY</li><li>• k k k "g_n"XY</li></ul>

6Ygi W\ Yb 'G]Y 'i bg 'Ui Z. 'bU[ !gUW\ gYb "XY