

DfÄgYbhUh]cb`XYf`Ni`\_i`bZh.  
GUb]Yfi`b[`gd`ÀbY`ZØf`7\Ya`b]hnYf  
GWX`Ui`gd]Y`\`Ui`g°

6Øf[`Yfa`Y]ghYf]b`8`U[`a`Uf`Fi`gWXY]bg\_midfÄgYbh]Yfh`Ua`'&\*"`  
ð`b]`J`Uf]UbhYb`ni`f`GUb]Yfi`b[`XYf`GWX`Ui`gd]Y`VØ\`bY`]b`  
7\Ya`b]hn"



K`Ybb`Yg`i`a`X]Y`?`i`hi`f`]b`7\Ya`b]hn`[`Y`hž`g]bX`X]Y  
GUb]Yfi`b[`gUfVY]hYb`Ua`GWX`Ui`gd]Y`\`Ui`g`XYfnY]h`Y]b`\`Y]»`Yg  
H\Ya`U`"5a`8`cbbYfghU[`ž`XYb`&\*"`ð`b]`i`a`%\$`i`\`fž`k`YfXYb  
6Øf[`Yfa`Y]ghYf]b`8`U[`a`Uf`Fi`gWXY]bg\_mi`bX`6Øf[`Yfa`Y]ghYf  
A`]WX`UY`GhØhnYf`X]Y`[`YdfØZhYb`J`Uf]UbhYb`ni`f`ni`\_ØbZh][`Yb`Bi`hni`b[  
XYg`GWX`Ui`gd]Y`\`Ui`gYg`i`bX`XYg`i`:]`i`fYbh`YUhYfg`dfÄgYbh]YfYb`"  
8]YgY`J`YfUbghU`hi`b[`]gh`Y]b`k`]WX`h][`Yf`GWX`f]h]`b`XYf`D`Ubi`b[`]ni`f`  
GUb]Yfi`b[`XYg`<`Ui`gYg`Ub`XYf`N]YgWX`YghfU»`Yž`X]Y`VYfY]hg`gY]h  
&\$&&]a`";`Ub[`Y`]gh`8]Y`A`YX]Yb`g]bX`\`Yfn]WX`Y]b[`Y`UXYbž`Ub`XYf`  
DfÄgYbhUh]cb`hY]`ni`bY\`a`Ybž`k`]Y`7\Ya`b]hn"XY`VYf]WX`hYh"

8cW`k Ug`ghYW\_h`\\]bhYf`X]YgYf`GUb]Yfi b[ 3`8]Y`5fVY]hYb`n]Y`Yb  
XUfUi Z`UVž`j YfgW`]YXYbY`GhUbXcfhU`hYfbUh]j Yb`ni `dfØZYb``8UVY]  
k YfXYb`i bhYf`UbXYfYa`X]Y`9fgW`]Y» i b[ ž`X]Y`NYbhfU`]g]Yfi b[ `j`cb  
Bi hni b[ Yb`i bX`X]Y`h`YUhYfhYW`b]gW`Yb`i b`\_h]cbU`]h`hYb`]b`XYb  
: c`\_i`g`[ Ybca`a`Yb``N]Y`]gh`Ygž`XUg`GW`Ui`gd]Y`\\Ui`g`ni`\_i`bZhgZ`\\][  
ni`[ YghU`hYb`i bX`[ `Y]W`nY]h][ `XYb`6YXØfZb]ggYb`U`Yf  
H`YUhYfVYgi`W`Yf`[ YfYW`h`ni`k`YfXYb`

## 8Yf`GD=BB65I`U`g`5i`gk`Y]W`gd]Y`gh`hY

Gc`Ub[ Y`X]Y`GUb]Yfi b[ gUfVY]hYb`XUi`Yfbž`Z]bXYb`X]Y`5i`ZØ`fi`b[ Yb  
]a`GD=BB65I`ghUhhž`Y]bYf`Y`Ya`U`][ Yb`Gd]bbYfY]a`UgW`]bYbZUVf]\_  
]b`7`\\Ya`b]hn``8]YgY`5i`gk`Y]W`gd]Y`gh`hY`\\Uh`g]W`gY]h`i`fØ`\\U`f  
&\$&&`U`g`Z`b`\_h]cbU`i`bX`j`Y]`gY]h][ `Yfk`]YgYb``8]Y`Ni`gW`Ui`Yf  
\_ØbbYb`\\]Yf`Ui`Z`XfY]j`c`Z`b`\_h]cbgZ`\\][ Yb`6Ø`bYb`\\cW`\_Uf`h][ Y  
H`YUhYfdfcXi`\_h]cbYb`Yf`YVYbž`j`cb`K`Y`h`]hYfUhi`f`V]g`\\]b`ni  
nY]h[ Yb`Øgg]gW`Yb`GhØW`Yb``6YgcbXYfg`X]Y`<Ui`dhVØ`bY`\\Uh`g]W`  
ZØf`[ fc»Y`8fUa`Yb`i`bX`a`i`g]\_U`]gW`Y`DfcXi`\_h]cbYb`Y]bYb`B`Ua`Yb  
[ Ya`UW`h``8Yf`GD=BB65I`k`]fX`XUa`]h`b]W`h`bi`f`ni`a`C`fh`XYf  
\_i`hi`fY`Yb`6Y[ Y[ bi`b[ ž`gcbXYfb`Ui`W`ni`f`D`Uhhž`cfa`ZØf`bYi`Y  
Ÿgh`\\Yh]\_Yb`i`bX`Yi`dYf]a`YbhY`Y`i`cfa`Ybž`k`]Y`7`\\Ya`b]hn!;`i`]XY  
VYgW`fY]Vh`

: Øf`XUg`:] [ i`fYb`h`YUhYf`ghY`h`Y]bY`gYdUfUhY`6Ø`bY`VYfY]hž`Ui`Z`XYf  
VY`\_UbbhY`A`ÅfW`Yb`i`bX`[ YgY`gW`UZh`]W`fY`Yj`UbhY`H`\\Ya`Yb`ZØf  
ž`b[ `i`bX`5`h`Ui`ZVYfY]hYh`k`YfXYb``5i`W`ZØf`X]Y`\_Y]bYb  
H`YUhYf`]YV`\\UVYf`]gh`\\]Yf`Y]b][ Yg`[ YVchYb`i`gW`]Y»`]W`gc`Yb`X]Y  
?`Y]bYb`XUg`?`i`hi`fYf`YVb]g`b]W`h]j`YfdUggYb``8]Y  
GUb]Yfi b[ gUfVY]hYb`Ua`GW`Ui`gd]Y`\\Ui`g`k`YfXYb`j`cfUi`gg]W`h`]W`  
V]g`&\$&(`UbXUi`Yfbž`k`Ug`VYXYi`hYhž`XUgg`X]Y`7`\\Ya`b]hnYf`bcW`  
Y]bY`K`Y]Y`]a`GD=BB65I`j`Yfk`Y]Yb`XØfZYbž`VYj`cf`g]Y`ni`fØW`\_]bg  
fYbcj`]YfhY`GW`Ui`gd]Y`\\Ui`g`\_Y`fYb`

## 9]b`6`]W`\_`bUW`C`VYf`\\Ui`gYb

I`a`XUg`DchYbn]U`j`cb`GUb]Yfi b[ Yb`]b`XYf`H`YUhYf`UbXgW`UZh`ni  
j`YfXYi`h`]W`Ybž`c`\\bh`g]W`Y]b`6`]W`\_`bUW`C`VYf`\\Ui`gYb``8cfh`Ui`Z`Yb  
YVYbZU`g`i`a`ZUb[ fY]W`Y`A`cXYfb]g]Yfi b[ gUfVY]hYb``8cfh`]gh`XUg

N]Y`žX]Y`j YfU`hYhY` ; YVÄi XY!`i bX`6Ø\bYbhYWk b]\_`Ui Z`Y]bYb  
 ni \_i bZhgzÄ\`][ Yb`GhUbX`ni `Vf]b[ Yb``Jcf`U`Ya `X]Y`5\_i gh]\_`gc``  
 j YfVYggYfhi bX`6Uff]YfYZfY]\Yh[ YgWkUZZYb`k YfXYbž`k ]Y`g]Y`Ui Z`  
**H\YUhYf!cVYf\Ui gYb"XY`gWk]`XYfb``9]bY` ; YgUa hgUb]Yfi b[ žX]Y`  
 Yg`Yfa Ò[ `]WkYb`gc``žXYb`H\YUhYfVYhf]YV`ZØf`U`Y`ni [ Äb[ `]Wk`i bX  
 Y]b`UXYbX`ni `[ YghU`hYbž]gh`Ui Wk`\]Yf`a`j c``Yb` ; Ub[ Y`**

A ]h`5i [ Yb`i bX`<YfnYb`Ui Z`X]Y` ; cfhYbtk ]W\_`i b[ `XYf`6Ø\bYb  
 [ Yf]Wk hYhž`V`Y]Vh`UVni k UfhYbž`k ]Y`X]Y`DfÄgYbhUh]cb`XYf  
 GUb]Yfi b[ gj Uf]UbhYb`]b`7\Ya b]hn`j Yf`Ui ZYb`k ]fX`i bX`k Y`WkY  
 bYi Yb`A Ò[ `]Wk\_Y]hYb`g]Wk`Yf[ YVYb``8]Y`H\YgY`ghY`h`Zgh`i a  
 Ui Wk`]b`Ni \_i bZh`?i`hi`f`]b`XYb`i bhYfgWk]YX`]Wk ghYb` ; UW`hhYb`ni  
 Yfa Ò[ `]WkYbž`VfUi Wk`h`Yg`A i hž`9b[ U[ Ya Ybhi bX`XYb`6`]W\_`Ui Z  
 ]bbcj Uh]j Y`@Øgi b[ Yb``8]Y`\_ca`a YbXYb`A cbUhY`k YfXYb`gdUbbYbX  
 i bX`X]Y`H\YUhYf`]YV\UVYf`XØfZYb`g]Wk`Ui Z`BYi Yg`ZfYi Yb`°

8YhU]`g	
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "WkYa b]hn"XY</li> <li>• k k k "WkYa b]hn![ i ]XY"XY</li> <li>• h\YUhYf!cVYf\Ui gYb"XY</li> </ul>

6Ygi WkYb`G]Y`i bg`Ui Z.`bU[ !gUWk gYb"XY