

: Ua ]`mDfca ]gY`cZ'6fYj UfX`K ]bg`~ %\$\$\$?  
; fUbh`hc : ][ \h`<ca Y`YggbYgg

: Ua ]`mDfca ]gY`cZ'6fYj UfX`gYW fYg`U`~ %\$\$\$z\$\$\$`[ fUbh`Zfca  
: `cf]XU`6`i Y` : ci bXUh]cbž`Yb\UbW]b[ `YZcfhg`U[ U]bgh`ZUa ]`m  
\ca Y`YggbYgg"



7cWŁUž: `cf]XUž`I G5`!`ð`U`fYa Uf\_UV`Y`UW\]Yj Ya Ybhž: Ua ]`m  
Dfca ]gY`cZ'6fYj UfX`\Ug`VYYb`Uk UfXYX`h\Y`dfYgh[ ]ci g`GUdd\]fY  
5k UfX`Zfca `h\Y : `cf]XU`6`i Y` : ci bXUh]cbž`U`cb[ `k ]h`U`[ YbYfci g  
[ fUbh`cZ`~ %\$\$\$z\$\$\$`H\]g`\cbcf`a Uf\_g`U`g[ b]Z]WUbh`a ]`YghcbY`Ug  
: Ua ]`mDfca ]gY`VYWŁa Yg`h\Y`Z]fgh`cf[ Ub]nUh]cb`Zfca `6fYj UfX  
7ci bhm`hc`fYWŁ]j Y`h\]g`hcd`Uk UfX``H\Y`fYWŁ[ b]h]cbž`WŁ`YVfUhYX`cb  
ð bY`%`ž&\$&`ž`\][ \`][ \hg`h\Y`cf[ Ub]nUh]cb g`j ]hU``fc`Y`]b  
dfYj Ybh]b[ `ZUa ]`m\ca Y`YggbYgg`UbX`]hg`XYX]WU]cb`hc`gi ddcfh]b[  
W\]`XfYb`]b`bYYX``5WŁcfX]b[ `hc : `cf]XU`HcXUmž: Ua ]`mDfca ]gY  
gYfj YX`cj Yf``ž+\$\$\$`ZUa ]`Yg`]b`&\$&(`žVcUgh]b[ `Ub`]a dfYgg]j Y`- +I  
gi WWŁgg`fUhY`]b`hfUb]g]h]cb]b[ `ZUa ]`Yg`hc`ghUV`Y`\ci g]b[ ž`k \]WŁ  
gdYU\_g`j c`i a Yg`UVci h`h\Y]f`YZZYWh]j YbYgg`]b`h\Y`WŁa a i b]hm"

H\Y`[ fUbh'k ]``Vc`ghYf': Ua ]`mDfca ]gY`g`]bZfUghfi Whi fY`UbX  
dfc[ fUa`gžYb\UbW]b[ `h\Y]f`UV`]hm'hc`dfcj ]XY`YggYbh]U`fYgci fW`g  
Zcf`ZUa ]`Yg`ZUW]b[ `ca`Y`YgggYgg": ci`bXYX`]b`&\$+\$`Vm`cWU`  
fY`][ ]ci`g`YUXYfgž: Ua ]`mDfca ]gY`Ya`d`cmg`Ub`]bbcj Uh] Y  
]bhYfZU]h`a`cXY`h\Uh`YbWci fU[ Yg`Wc`UVcfUh]cb`k ]h\]b`h\Y  
Wca`a`i`b]hm`DUfh]W]dUh]b[ `ZUa ]`Yg`a`i`gh`a`YYh`gdYW]Z]W  
Wf]hYf]U`gUj ]b[ `Uh`YUgh`, \$i`cZ`h\Y]f`]bWca`Y`UbX`a`U]bhU]b]b[  
Ya`d`cma`Ybh`Ug`dUfh`cZ`h\Y]f`ci`fbYm'hck`UfX`ghUV`]hm`H\]g  
dfcUWh]j`Y`UddfcUW`Ya`VcX]Yg`U`Wca`a`]ha`Ybh`hc`bch`↑`gh  
dfcj ]X]b[ `hYa`dcfUfmig\Y`hYf`Vi`h[ ]Ybi`]bY`mYa`dck`Yf]b[ `ZUa ]`Yg  
hc`fY[ U]b`h\Y]f`Zcch]b[ "

## 7ca`a`i`b]hm`⇒`dUWh

: Ua ]`mDfca ]gY`fY`]Yg`\YUj ]`micb`h\Y`gi`ddcfh`cZ`h\Y`Wca`a`i`b]hmž  
dUfhbYf]b[ `k ]h\`cWU`Wcb[ fY[ Uh]cbg`hc`fchUhY`ZUa ]`Yg`Ua`cb[  
j`Uf]ci`g`g\Y`hYfg`Xi`f]b[ `h\Y`k`YY`\_"`K` \`]Y`dUfYbhg`UfY`ZcW`gYX`cb  
Ya`d`cma`Ybh`UbX`YXi`WUh]cbž`h\Y]f`W`]XfYb`VYbYZ]h`Zfca`Y`h\Yf  
j`]fhi`U`c`f`]b!`dYfgcb`WUggYg`H\]g`ghfi Whi fY`Ybgi`fYg`h\Uh`ZUa ]`Yg  
fYW`]j`Y`h\Y`bYW`ggUfm`YXi`WUh]cb`UbX`Z]bUbW]U`Ugg]ghUbW`k` \`]Y  
ZcghYf]b[ `U`gYbgY`cZ`Wca`a`i`b]hm`5g`\][` \][`hYX`Vm`GdUW`7cUgh  
@]j ]b[ ž`h\Y`cf[ Ub]nUh]cb`XcYg`a`cfY`h\Ub`↑`gh`dfcj ]XY`g\Y`hYf/]h  
UWh]j`Y`mYb[ U[ Yg`h\Y`Wca`a`i`b]hm]b`WfYUh]b[ ``Ugh]b[ `gc`i`h]cbg"

⇒`h\Y`VfcUXYf`WcbhYI`h`cZ`\ci`g]b[ `]bghUV`]hmž`h\Y`I`b]hYX`GhUhYg  
⇒`hYfU[ YbWm7ci`bW]`cb`<ca`Y`YgggYgg`fI`G⇒<Ł`ci`h`]bYg`Wf]h]WU`  
ghfUhY[ ]Yg`hc`UXXfYgg`j`Uf]ci`g`X]a`Ybg]cbg`cZ`\ca`Y`YgggYgg": cf  
YI`Ua`d`Yž`j`YhYfUb`g`X]gd`fcdcfh]cbUhY`m`ZUW`\ca`Y`YgggYggž  
dUfh]W`Uf`m`h\cgY`k ]h\`a`YbhU`\YU`h\`WU`U`Yb[ Yg`cf`X]gUV`]h]Yg"  
I`G⇒<`Ya`d\Ug]nYg`h\Y`bYXX`Zcf`]a`dfcj`YX`Wc`cfX]bUh]cb`VYhk`YYb  
a`]hUfm`UbX`j`YhYfUb`cf[ Ub]nUh]cbg`hc`dfYj`Ybh`Wf]gYg`Ua`cb[  
hfUb]g]h]cb]b[ `gYfj`]W`a`Ya`VYfg`A`cfYcj`Yfž`UXXfYgg]b[ `h\Y`]ggi`Yg  
ZUW]b[ `5a`Yf]WUb`⇒X]Ub`UbX`5`Ug`U`B`Uh]j`Y`Wca`a`i`b]h]Yg]g  
Wfi`W]U`ž`k` \YfY`gYj`YfY`\ci`g]b[ `g\cfhU[ Yg`cZhYb`fYgi`h]b  
g][`b]Z]WUbh]bghUV`]hm"

K ]XYf`7`U`Yb[ Yg`UbX`9ZZcfhg

: i fh\Yfa cfYž]hg]a dcfhUbh'hc \][ \][ \h'h\Y'[ fck ]b[ 'WcbWfb  
 fY[ UfX]b[ 'mci h\ \ca Y`YggbYgg"5'ghU[ [ Yf]b[ 'bi a VYf +\$\$ž\$\$\$  
 mci h\ 'U[ YX%' !%+'UbX'' ") 'a ]``cb'mci b[ 'UXi 'hg'U[ YX  
 %, !&) YI dYf]YbW\ca Y`YggbYgg]b'U'[ ]j Yb'mYUf"i G=7<  
 UXj cWUhYgZcfYI dUbX]b[ 'dfc[ fUa g'hU]`cfYX'hc'h\]g'XYa c[ fUd\]Wž  
 i bXYfgWcf]b[ 'h\Y'i f[ YbWmicZXYj Y`cd]b[ 'dfchYWh]j Y`ZUWhc'fg'hUh  
 dfYj Ybh'mci h\ 'Zfca 'ZU``b[ 'jbhc \ca Y`YggbYgg"GdYWU`UhhYbh]cb  
 ]g'U'gc '[ ]j Yb'hc'gi fj ]j c'fg'cZ'Xca Ygh]Wj ]c`YbWž'Ug'h\]g'fYa U]bg'U  
 `YUX]b[ 'WU' gY'cZ\ca Y`YggbYgg'Ua cb[ 'ZUa ]`Yg"

5g': Ua ]`mDfca ]gY'cZ'6fYj UfX'a cj Yg'Zcfk UfX'k ]h\ ]hg'bYk `m  
 UWe' ]fYX'[ fUbhž'h\Y\cdY']g'hc']bgd]fY'U'a cfY'Wc``UVcfUh]j Y  
 UddfcUW'k ]h\]b'h\Y'Wca a i b]hm'hc'hUW\_Y\ca Y`YggbYgg  
 YZZYWh]j Y`m"9b\UbW]b[ 'h\Y]f'dfc[ fUa g'UbX'ghfYb[ h\Yb]b[  
 Wca a i b]hmYb[ U[ Ya Ybh'k ]``VY'j ]hU``hc'a U\_]b[ ``Ugh]b[ 'WUUb[ Y"  
 K ]h\ 'XYX]WUhYX'cf[ Ub]nUh]cbg``\_Y': Ua ]`mDfca ]gY`YUX]b[ 'h\Y  
 WUf[ Yž'h\YfY g'Wfhu]b`mgca Yh\]b[ 'hc'VY'gU]X'Zcf'h\Y'dck Yf'cZ  
 Wc``UVcfUh]cb']b'h\Y'Z][ \h'U[ U]bgh\ca Y`YggbYgg"

5g'k Y`W`YVfUhY'h\]g'j ]hU``fYWc[ b]h]cbž]hg'WYUf'h\Uh'h\Y'fcUX  
 U\YUX'fYe' ]fYg'Wc``YWh]j Y`YZZcfhž'bch'† gh'Zfca ``cWU`cf[ Ub]nUh]cbg  
 Vi h'h\Y'Ybh]fY'Wca a i b]hm"5ZhYf'U`ž'h\Y'VYgh'k Um'hc'hUW\_Y'Ub  
 ]ggi Y'Ug'Wca d`YI 'Ug\ca Y`YggbYgg]g'hc'Wca Y'hc[ Yh\Yf'k ]h\ 'U  
 ghfcb[ '\UbX'UbX'Ub'cdYb'\YUfh"

: cf'a cfY'XYhU]`g'cb'h\]g'fYa Uf\_UV`Y'UW.]Yj Ya Ybhž'WXYW`ci h'h\Y  
 Ž ``Ufh]WY'Zfca : `cf]XU'HcXUm'UbX`YUfb'a cfY'UVci h'h\Y]f  
 a ]gg]cb'Uh'GdUW`7cUgh`@j ]b[ "Hc'i bXYfghUbX'h\Y'VfcUXYf  
 ghfUhY[ ]Yg'UXXfYgg]b[ 'bUh]cbU`\ca Y`YggbYgg]ggi Ygž'j ]g]h'h\Y'  
 I G=7< 'k YVg]hY"

8YhU]`g	
Cfh	7cWcUž: `cf]XUž'I G5
Ei Y`Yb	<ul style="list-style-type: none"> <li>• k k k "Z'cf]XUhcXUm"Wca</li> <li>• gdUW`WcUgh`j] ]b[ "Wca</li> <li>• k k k "i g]W`"[ cj</li> </ul>

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