

DU`a '6Um'F Yg]XYbhg'5`Ufa YX`Ug  
K UghYk UhYf`Gd]``H\ fYUhYbg`@U[ ccb  
< YU`h\

DU`a '6Um'ZUW'g'U'g][ b]Z]WUbh'k UghYk UhYf`gd]``]bhc`⌘X]Ub  
F ]j Yf`@U[ ccbž'k ]h\`hYghg'cb[ c]b[ `hc`UggYgg`Ybj ]fcba YbhU`  
]a dUWh`UbX`fYWċj Yfm`YZZcfhg"



DU`a '6Umž': `cf]XUž'I G5`!`H\Y`W]hmicZ'DU`a '6Um]g`W ffYbh`m  
bUj ][ Uh]b[ `U`WX.U`Yb[ ]b[ `g]hi Uh]cb`Zc`ck ]b[ `U'g][ b]Z]WUbh  
k UghYk UhYf`gd]``]bhc`Hi f\_Ym'7fYY\_ž'k \]W\`WċbbYWĥYX`hc`h\Y  
⌘X]Ub`F ]j Yf`@U[ ccb""5g`fYdcfhYX`Vm'A mBYk g`%' ž'Ub`Ygh]a UhYX  
'`a ]``cb'[ U`cbg'cZ'k UghYk UhYf`YU\_YX`Xi Y`hc`U``]bY`VfYU\_ž  
h\ci [ \`WfYk g`Uj Y`gi W\ggZ ``mfYWċj YfYX`UVci h&`a ]``cb  
[ U`cbg'gc`ZUf""H\]g]bW]XYbh`h\Ug`fU]gYX`U`Ufa g`fY[ UfX]b[ `k UhYf  
ei U`]hm'UbX`]hg]a dUWh'cb`h\Y`cWU`YWċgmghYa "

5i h\cf]h]Yg`\Uj Y`d`UWX`k Ufb]b[ `g][ bg`U`cb[ `Hi f\_Ym'7fYY\_`hc  
U`Yfh`fYg]XYbhg`UVci h`h\Y`dchYbh]U``\UnUfXg'cZ'h\Y`X]gW\Uf[ Y""⌘

`][ \h'cZ'cb[ c]b[ `W'cbW'fbgž'k UhYf'gUa d`]b[ `Zfca `Zj Y'a cb]hc f]b[  
g]hYg']g'hU\_]b[ `d`UW`j]b`U`W'cbh]bi ci g`WmWYž'gWXYXi `YX'hc`Ugh'Zcf  
h\Y`bYI h'h\fYY'hc`Zci f'k YY\_g"DU`a `6Um'A Umcf`F cV`A YX]bU`\Ug  
Uggi fYX'h\Y`di V`]Wh\Uh'WfYk `a Ya VYfg'k ]`fYa U]b`cbg]hY  
h\fc i [ \ci h'h\Y`k YY\_`hc`cj YfgYY'h\Y`g]hi Uh]cb"

⇒a dUW'h'cb`K UhYf`E i U`]hm

H\Y`ei U`]hmicZ'k UhYf`]b`h\Y`U[ ccb`]g`Wfi W]U`Zcf`Ybgi f]b[ `h\Y  
gUZ'hmicZ`\i a Ub'gž`Ub]a U`gž`UbX`d`Ubh`]ZY""8UhU`Zfca `h\Y`@cf]XU  
⇒bg]hi hY g`&\$&(`fYdcfh`Ya d\Ug]nYg`\ck `dccf'k UhYf`ei U`]hm  
WUb`YUX'hc`XYj UghUh]b[ `YZZYWhgž'gi W\Ug`\Ufa Ži`U`[ U`V`cca g  
UbX`Z]g\`\_]`g"?Ym]bX]WUhc'fg'gi W\Ug'hYa dYfUhi fYž'd<`Yj Y`gž  
X]ggc`j YX`cl m[ Ybž`UbX`dc`i hUbhg`UfY`j ]hU`Zcf`UggYgg]b[ `k UhYf  
WYUb`]bYgg"⇒WfYUgYg`]b`VUWYf]U`Yj Y`g`\Uj Y`U`fYUXm`VYYb`bchYX  
]b`fYWb'h'gUa d`Yg`Zfca `Hi f\_Ym'7fYY\_ž`Ug`fYdcfhYX`Vm'h\Y`A Uf]bY  
FYgci fW'g'7ci bW]`fA F 7Ł"

H\Y`W'cbW'fb`YI hYbXg`VYmcbX`h\Y`W`ffYb'h'gd]`""5W'WcfX]b[ `hc`h\Y  
A F 7 g`&\$&(`⇒X]Ub`F ]j Yf`@U[ ccb`<YU`h`F YdcfhZYUhi fYX`Vm`H\Y  
DU`a `6UmYfž`h\Y`7YbhfU`⇒X]Ub`F ]j Yf`@U[ ccbž'k \]W\]bWi XYg  
DU`a `6Umž'gi ZYfg`Zfca ` dccf `YU`h`a Yhf]Wg" H\Y`fYdcfh  
]bX]WUhyX`cb[ c]b[ `]ggi Yg'gi W\Ug`hk c`\Ufa Ži`U`[ U`V`cca  
Yj Yb'hg`VYhk YYb`5i [ i gh`&\$&'`UbX`5i [ i gh`&\$&(`ž`UbX`U`hfci V`]b[  
hfYbX`cZ'gYU[ fUgg`W'cj YfU[ Y`fUhYX`Ug`j Yfm'dccf" `K ]h\`)&  
k UghYk UhYf'gd]`g`fYW'cfYXX`]b`h\Y`U[ ccb`k UhYfg\YX`cj Yf`h\Y  
dUgh`mYUfž`W'ca a i b]hm`W'cbW'fbg`UVci h'k UhYf'gUZ'hmiUbX  
YW'c[ ]WU`\YU`h`UFY`YgWU`Uh]b[ "

7ca a i b]hm⇒bj c`j Ya Ybh`]g`? Ym

5gDU`a `6Um[ fUdd`Yg'k ]h\`h\YgY`W\U`Yb[ Ygž`W'ca a i b]hm  
Yb[ U[ Ya Ybh`]g`gYYb`Ug`U`j ]hU`Y`Ya Ybh`]b`fYghcf]b[ `h\Y`\YU`h`cZ  
h\Y`U[ ccb""FYW'ca a YbXUh]cbg`Zfca `h\Y`<YU`h`F Ydcfhi bXYf`]bY  
h\Y`]a dcfhUbW`cZfYXi W]b[ `ZYfh`]nYf'i gYž'i d[ fUX]b[ `k UghYk UhYf  
hfYUha Ybh`]bZfUghfi W'hi fYž`UbX`hfUb'g]h]cb]b[ `Zfca `gYdh]WgmghYa g  
hc`gYk Yf`W'cbbYWh]cbg"FYW'bh`YZZcfhg`\Uj Y`gYYb`gi W'W'gg U  
gYdh]W'hc!gYk Yf`W'cbj Yfg]cb`dfc[ fUa `Ži bYXX`Vm'5FD5`\Ug

fYgi `hYX`]b`U`bchUV`Y`%) i `fYXi W]cb`]b`b]hfc[ Yb`fi bcZZ`]b  
hUf[ YhYX`bY][ \Vcf\ccXg"

6fYj UfX`7ci bhm7ca a ]gg]cbYfg`UfY`UW]j Y`migYY\_]b[ `j c`i bhYYfg  
Zcf`h\Y`GUj Y`Ci f`bX]Ub`F ]j Yf`@U[ ccb`7]h]nYb`Cj Yfg][ \h  
7ca a ]hhYYž`WU``]b[ `cb`fYg]XYbhg`hc`[ Yh`]bj c`j YX`]b``cWU`  
WŁbgYfj Uh]cb`]b]h]Uh]j Yg"7ca a i b]hm`dUfh]W]dUh]cb`]g`j ]Yk YX`Ug  
Ub`YggYbh]U``ghfUhY[ m]b`Yb\UbW]b[ `k UhYf`ei U`]hm`UbX`fYghcf]b[  
h\Y`XY`]WUhY`VU`UbW`cZ`h\]g`j ]hU``YWŁgmghYa "

5g`k Y`Uk U]h`h\Y`fYgi `hg`cZ`h\Y`cb[ c]b[ `k UhYf`ei U`]hm`hYghgž`h\Y  
Zi hi fY`\YU`h`cZ`h\Y`bX]Ub`F ]j Yf`@U[ ccb`\Ub[ g`]b`h\Y`VU`UbW`ž  
fYa ]bX]b[ `i g`U``cZ`h\Y`ja dcfhUbW`cZj ][ ]`UbW`UbX`WŁa a i b]hm  
UW]cb`]b`dfYgYfj ]b[ `ci f``cWU``Ybj ]fcba Ybh"

8YhU]`g	
Cfh	DU`a `6Umž: `cf]XUž`I G5
E i Y``Yb	<ul style="list-style-type: none"><li>• a mbYk g%' "WŁa</li><li>• `cj Yh\Y]f``cf[</li><li>• k k k "h\YdU`a VUmYf"WŁa</li></ul>

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