

:]j Y`7YbhfU`': `cf]XU`8fi [`7cbgd]fUhc fg
: UW`8YWUXYg`6Y\]bX`6Ufg

:]j Y`fYg]XYbhg`cZ`CgW`c`U`7ci bhmZUW`Yb[h\m`d`f]gcb
gYbhYbWg`Zcf`h\Y]f`fc`Yg`]b`U`W`WU]bY`hfUZZ]W_]b[`W`bgd]fUWm
fYj YU`YX`Vm`ZYXYfU`']bj Ygh][Uh]cbg"



?]gg]a a YYZ': `cf]XUž`I G5`!`H\Y`ghfYYhg`cZ?]gg]a a YY`\Uj Y
VYW`a Y`h\Y`VUW_Xfcd`Zcf`U`fYW`bh`Xfi [`hfUZZ]W_]b[`gU[U`h\Uh`\Ug
`YZh`Z]j Y`]bX]j]Xi U`g`ZUW]b[`YZh`m`d`f]gcb`gYbhYbWg`"H\Y`I "G"
8YdUfha Ybh`cZ`ž gh]W`fBC`ž`Ug`cZ]W]U`m`Ubbci bW`X`h\Y`[i]`hm
d`YUg`UbX`W`Uf[Yg`U[U]bgh`h\YgY`XYZYbXUbhgž`U`YbhUb[`YX`]b`U
W`WU]bY`W`bgd]fUWm`h\Uh`fYZYWhg`U[fck]b[`Xfi [`]ggi Y`]b`7YbhfU`
: `cf]XU`"H\cgY`Uk U]h]b[`gYbhYbW]b[`]bWi XY`@]g`Fi VYb`A Ufh]bYn
7U`XYfcbž`E`i Ua U]b`5`]ei Y`6UfVYfž`6YfbUfXc`5bhcb]c`6fYUž`5]g\U
B]W`Y`Y`GUbW`Ynž`UbX`9j Y`mb`7U`XYfcb"

5W`cfX]b[`hc`7`]W_]C`f`UbXc`ž`A Ufh]bYn`7U`XYfcbž`Uh`↑ gh`&`*`mYUfg
c`Xž`]g`]b`Zcf`U`hc`i [`ghfYhW`ž`ZUW]b[`VYhk YYb`) `hc`(` \$`mYUfg`]b
ZYXYfU`d`f]gcb`UZhYf`d`YUX]b[`[i]`hmicb`ž`bY`) "H\Y`W`Uf[Yg

U[U]bgh\`ja`]bWi`XY`gi`dd`m]b[`WcWU]bY`hc`fYhU]`XYU`Yfgž`U`WU]b
h\Uh`bchUV`m]bWi`XYX`6UfVYfž`k`c`bch`cb`m'gc`X`Xfi`[`g`Zfca`]\`g
UdUfha`Ybh`Vi`h`k`Ug`U`gc`WUf[`YX`k`]h\`dcggYgg]b[`U`Z]fYUfa`]\`b
Z`fh\YfUbW`c`Z`Xfi`[`hfUZZ]W_]b[`"6UfVYf`ZUW`g`U`ghU[`[`Yf]b[
dchYbh]U`gYbhYbW`c`Z)`mYUfg`hc`]\`ZY`]b`df]gc`b"

H\Y`D`UmYfg`]b`h\Y`8fUa`U

C`h\Yfg`]b`h\]g`hUb[`YX`k`YV`]bWi`XY`"(!mYUf!c`X`6UfVYfž`"%!mYUf!
c`X`6fYUž`&)!mYUf!c`X`GUbWYnž`UbX`) +!mYUf!c`X`9j`Y`mb
7U`XYfcb`h\Y`a`ch\Yf`c`ZA`Ufh]bYn`7U`XYfcb`k`c`\`Ug`VYYb
]a`d`]WUhYX`]b`h\Y`gWYa`Y`hcc`"6fYU`\`]a`gY`Žž`k`]h\`U`\]ghcfm`c`Z
ZY`cbm`Wc`bj`]Wh]cbgž`k`Ug`Zci`bX`k`]h\`Z]fYUfa`gž`Ug`k`Ug`6UfVYfž
k`c`gY`k`YUdcb`k`Ug`X]gWc`j`YfYX`bYI`h`hc`VU[`g`c`Z`WcWU]bY`fYUXm`Zcf
X]ghf]Vi`h]cb`"÷gYYa`g`h\Y`Xfi`[`hfUXY`\UX`U`Z]fa`[`f]d`cb`h\YgY
]bX]j`]Xi`U`gž`Ug`A`Ufh]bYn`7U`XYfcb`]g`fYdcfhYX`hc`\`Uj`Y
Wc`UVcfUHyX`k`]h\`6fYU`hc`fYgi`dd`m`6UfVYf`k`]h\`WcWU]bY`↑`gh
VYZcfY`h\Y`WfUW`Xck`bg`VY[`Ub"

H\Y`]bj`Ygh[`Uh]cb`k`Ug`U`c`]bhY`Zcfh`h\Uh]bj`c`j`YX`h\Y`:`6=g`GUZY
GhfYYhg`HUg_`:`cfW`ž`Ug`k`Y`Ug`c`WU`dc`]W`UbX`ZYXYfU`U[`YbW]Yg
`]Y`h\Y`6i`fYUi`c`Z`5`Wc`\c`ž`HcVUW`Wcž`:`]fYUfa`g`UbX`9I`d`cg]j`Yg
UbX`:`cf]XU`<][`\k`UmDUHfc`"@Uk`YbZcfW`a`Ybh`c`Z]W]U`g`YI`YW`hYX
UffYgh`k`UffUbhg`UbX`X]gWc`j`YfYX`U`hfc`i`V`]b[`UffUm`c`Z`Z]fYUfa`g`UbX
WcWU]bY`\`]XXYb`]b`j`Uf]ci`g`c`WUh]cbgž`]bWi`X]b[`fYg]XYbW`g`]b`_YX
hc`h\Y`UW`gYX`"A`Ufh]bYn`7U`XYfcb`k`Ug`h\Y`Ugh`hc`d`YUX`[`i`]hmž
k`fUdd]b[`i`d`U`WUgY`h\Uh`gYbh`g`c`W`k`Uj`Yg`h`fci`[`\`h\Y
Wc`a`a`i`b]hm"

K`]XYf`7cbhYI`h`c`Z`8fi`[`HfUZZ]W_]b[

H\Y`XfUa`U`]b`?`]gg]a`a`YY`]gb`h`↑`gh`Ub`]gc`UhYX`]bW]XYbh"
5W`c`fX]b[`hc`h\Y`I`"G`"GYbhYbW]b[`7ca`a`]gg]cbž`Xfi`[`hfUZZ]W_]b[
Wc`bh]bi`Yg`hc`dcgY`U`g][`b]Z]WUbh`WU`Yb[`Yž`k`]h\`%,`ž\$&-`WUgYg
fYWc`fXYX`gdYW]Z]WU`m`Zcf`h\]g`c`ZYbgY`]b`Z]gWU`mYUf`&\$&(`"
Ghf_]b[`mž`,`("(`c`Z`h`c`gY`gYbhYbW`X`Zcf`Xfi`[`hfUZZ]W_]b[`k`YfY
a`Ybž`\][`\][`\h]b[`U`dfYj`U`Ybh`hfYbX`h\Uh`fYgcbUhYg`h`fci`[`\
j`Uf]ci`g`Wc`a`a`i`b]h]Yg`"H\]g_]bX`c`Z`W]a`Y`]g`cb`h\Y`[`cj`Yfba`Ybh`g

fUXUf`UbX`j]g`gYYb`Ug`Wf]h]WU`Zcf`Uk`YbZcfW`a`Ybh`hc`hUW`Y"

Gca`Y`fYW`bh`ghUhg`fYj`YU`h`U`h`h`Y`Uj`YfU[`Y`U[`Y`c`Z`]bX]j`]Xi`U`g`gYbhYbW`X`Zcf`Xfi`[`h`fUZZ]W_]b[`]g`Ufci`bX`'`,`mYUfgž`UbX`a`Ubm`c`ZYbXYfg`dcggYgg`]h`h`Y`hc`bc`df]cf`Wf]a`]bU`h`]ghc`fm`"b`hYfYgh]b[`]mž`h`Y`Uj`YfU[`Y`gYbhYbW`Zcf`Xfi`[`h`fUZZ]W_]b[`]g]hg`U`h`UVci`h`,`&`a`cbh`gž`Vi`h`h`Y`d`chYbh]U`W`cbgYei`YbW`g`WU`b`j`Ufm`V`UgYX`cb`h`Y`gdYW]Z]Wg`c`Z`Y`UW`WUgY`UbX`ZUW`h`c`fg`_]Y`Z]fYUfa`d`cggYgg]cb`cf`Y`UXYfg`\\d`fc`Yg`k`]h`]b`h`Y`W`b`gd]fUW`m`5`WYUf`d`U`h`Y`fb`Ya`Yf[`Yg.`h`Y`ghU`Yg`UfY`\\[`\\ž`UbX`h`c`gY`WU`i`[`\\h`]b`h`Y`Y`[`U`b`Y`hg`ZUW`gYj`YfY`fUa`]Z]WU]h]cbg`]bj`c`j`]b[`]Yb[`h`m`df]gcb`hYfa`g"

Cj`YfU`ž`h`Y`d`fYggi`fYg`c`Z`h`Y`Xfi`[`h`fUXY`Yi`hYbX]b[`]UW`c`gg`7YbhU`':`cf]XU`di`h`a`Ubm]bX]j`]Xi`U`g`U`h`f]g_`"K`]h`gYj`YfU`h`\\[`\\!`dfc`Z]Y`WUgYg`bck`]b`h`Y`gd`ch][`\\hž`]hg`j`]hU`Zcf`h`Y`W`c`a`a`i`b]hm`hc`fU`m`Ufci`bX`h`c`gY`fYW`c`j`Yf]b[`]Zfca`h`Y`[`f]d`c`Z`UXX]W]h]cb`UbX`Zcf`Uk`YbZcfW`a`Ybh`hc`W`b`h]bi`Y`h`Y]f`Y`Zcfhg`hc`X]ga`Ub`h`Y`h`Y`gY`XUb[`Yfci`g`bYhk`cf_g"

5g`h`]g`h`U`hYgh`WUgY`]i`ghfU`hYgž`h`Y`fY`g`a`i`W`k`cf`_`hc`V`Y`X`cbY`]b`UXX`fYgg]b[`]UbX`i`bXYfghUbX]b[`]h`Y`]b`hf]WUW]Yg`c`Z`Xfi`[`h`fUZZ]W_]b[`]H`Y`d`U`h`U`Y`UX`Zcf`h`c`gY`]bj`c`j`YX`]b`h`Y`gY`W`b`gd]fUW]Yg`a`Um`Y`UX`hc`df]gcb`k`U`gž`Vi`h`]hg`U`h`Y`b[`]fYa`]bXYf`c`Z`h`Y`cb[`]c]b[`]W`U`Yb[`]Y`ci`f`gcW]Yhm`ZUW`g`]b`W`c`a`V`U`h]b[`]Xfi`[`]fY`U`h`Y`X`Wf]a`Yg"

8YhU]`g	
Cfh	?]gg]a`a`YYž:`cf]XUž`I`G5
Ei`Y`Yb	<ul style="list-style-type: none">• k k k "W]W_c`f`UbXc"W`c`a• k k k "]W"[`cj• k k k "i`ggW[`cj

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