

A U^cf'7fUg\ 'Uh'@U\_Y`UbX'≡bhYfgYWh]cb  
7Ui gYg'≡b'ǂ f]Yg'UbX'HfUZZ]W7\ Ucg

9a Yf[ YbWm'WfYk g'fYgdcbXYX'hc'U'j Y\]WY'WfUg\ ' ]b'Dc`\_  
7ci bhm'cb'ǂ `m'&\$ž&\$&) žWUi g]b[ ' ]b'ǂ f]Yg'UbX'hfUZZ]W  
X]gfi dh]cbg'Uh'\_Ym']bhYfgYWh]cbg"



? Uh\`YYb'FX'UbX'K 'A Ya cf]U`'6`j Xž'@U\_Y`UbXž'Dc`\_  
7ci bhmž'I G5 '!9a Yf[ YbWm'WfYk g'gdfUb[ ' ]bhc'UWh]cb'h\]g'dUgh  
Gi bXUmž'fYgdcbX]b[ 'hc'U'j Y\]WY'WfUg\ 'h\Uh'fYgi 'hYX' ]b' ]b'ǂ f]Yg'Uh  
h\Y'Vi gh' ]b[ ' ]bhYfgYWh]cb'cZ? Uh\`YYb'FX'UbX'K 'A Ya cf]U`'6`j X' ]b  
Dc`\_'7ci bhm'H\Y'Wc``g]cb'k Ug'fYdcfhYX'Uh'-.) +'U"a "ž'k jh  
fYgdcbXYfg'Uff]j ]b[ 'cb'h\Y'gWbY'VmUddfcI ]a UhY`m'%.&) 'U"a "ž  
UWwcfX]b[ 'hc'@cWU`'5WU]XYbh'FYdcfhg"

DUfUa YX]Wg'gk ]Zh'mUggYggYX'UbX'hfYUhYX'h\Y' ]b'ǂ fYX' ]bX]j ]Xi U`gž  
U'h\ci [ \ 'h\Y'gdYW]Z]WYI hYb'hcZ'h\Y]f' ]b'ǂ f]Yg'\Ug'mY'hc'VY  
X]gWcgYX"Gj YfU`'j ]Wh]a g'k YfY'hfUbgdcfhYX'hc'bYUfVm'a YX]WU`  
ZUW] ]h]Yg'Zcf'Zi fh\Yf'WUfY"H\Y'UZhYfa Uh\`WfYUhYX'U'gi VghUbh]U`  
fcUXV`cW`Uh'h\]g'\_Ym']bhYfgYWh]cbžX]gfi dh]b[ 'hfUZZ]WU`cb[ 'U'j ]hU`

Wc ff]Xcf`]b`@U\_Y`UbX`UbX`]a`dUWh]b[ ``cWU`Wca`a`i`hYfg"

## HfUZZ]WA`Um\`Ya`

?Uh\`YYb`FX`UbX`K`A`Ya`cf]U`6`j`X`UfY`\YUj`j`mhfUZZ]W\_YX`fci`hYg`  
h\Uh`WcbbYWh`fYg]XYbh]U`bY][`Vcf\ccXg`hc`Wca`a`YfW]U`\`i`Vg`"Dc`\_  
7ci`bhm`:`]fY`UbX`FYgW`Y`hcc`\_`WUf[`Y`cZ`h\Y`gW`bY`žX]fYWh]b[`  
hfUZZ]WUbX`Ybgi`f]b[`a`YX]WU`Ugg]ghUbW`k`Ug`df]cf]h]nYX`"8Ygd]hY`  
h\Y`\][`j`c`i`a`Yg`cZ`hfUZZ]W`b`hYfgYWh]cbg`\_]`Y`h\]g`cbY`cZ`hYb`  
dfYgYbh`WU`Yb[`Ygž`k`]h\`dc`]W`]bj`Ygh][`Uh]b[`h\Y`WU`i`gY`cZ`h\Y`  
WfUg\`UbX`[`Uh\Yf]b[`k`]hbYgg`UWW`i`bhg"

<]ghcf]WU`mž`Dc`\_`7ci`bhm`\Ug`k`]hbYggYX`Ub`i`dh]W\_`]b`UW]XYbhg`Uh`  
g][`bU`nYX`]bhYfgYWh]cbg`c`j`Yf`h\Y`dUgh`Z]j`Y`mYUfg`"H\Y`fYUgcbg`Zcf`  
h\YgY`]bW]XYbhg`ZfYe`i`Ybh`m]bj`c`j`Y`fYX`][`h`fi`bb]b[`žX]ghfUW`YX`  
Xf]j`]b[`ž`UbX`ZU]i`fY`hc`m]Y`Xž`\][`j`h]b[`h\Y`Wca`d`Yi`]h]Yg`cZ`h\]g`  
Vi`gm`UfYU`k`\YfY`a`i`h]d`Y`fcUX`i`gYfg`Wcbj`Yf[`Y`ž`gh`\ck`gUZ`Y`UfY`  
ci`f`fcUXg`k`\Yb`gi`W`UW]XYbhg`cW`f`k`]h\`U`Ufa`]b[`fY[`i`Uf]hm3`

⊕`U`fY`UhYX`Wc`bhY`hž`Wcbg]XYf`h\Y`fYW`bh`WUgY`]bj`c`j`]b[`&+!mYUf!`  
c`X`DUi`7UghY`Ubc`5dcbhYž`k`\c`ZUW`X`gYf]ci`g`WUf[`Yg`  
ghYa`a`]b[`Zfca`U`j`Y\]W`Uf`\ca`]W]XY`h\Uh`hcc`\_`d`UW`]b`  
Bcj`Ya`VYf`&\$&(`"FYdcfhg`Zfca`7c`Y[`Y`Gdcfhg`K`]fY`fYj`YU`h\Uh`  
j`]XYc`Yj`]XYbW`g\ck`g`U`hfc`i`V`]b[`hfYbX`]b`Dc`\_`7ci`bhmž`k`\YfY`  
Xf]j`Yfg`k`YfY`bch`ghc`dd]b[`Zcf`gW`cc`Vi`gYg`5dcbhY`k`Ug`fYW`cfXYX`  
hfUj`Y`]b[`Uh`U`ghU[`Yf]b[`%\$%`a`d`\`ŧ`gh`Z]j`Y`gYW`cbXg`VY`ZcfY`  
WfUg\]b[`]bh`c`U`j`Y\]WY`Xf]j`Yb`Vm`,`(!mYUf!c`X`8cbU`X`G\Y`Vm`  
K`f][`hž`k`\c`UhYf`gi`W`a`VYX`hc`\]g`]b`ŧ`f]Yg`]b`U`\cgd]hU`"

H\]g`]bW]XYbh`i`bXYfgW`fYg`bch`cb`m`h\Y`dYfgcbU`hfU[`YX]Yg`h\Uh`  
Uf]gY`Zfca`fYW\_Ygg`Xf]j`]b[`Vi`h`U`gc`h\Y`VfcUXYf`]a`d`]WWh]cbg`cZ`  
gdYYX!fY`UhYX`UW]XYbhg`cb`ci`f`fcUXk`Umg`K`]h\`5dcbhY`g`  
UXa`]gg]cb`cZ`ZUh][`i`Y`Zfca`U`b][`h`cZ`k`cf`\_`Ug`\]g`ŧ`gh]Z]WWh]cb`Zcf`  
gdYYX]b[`ž`h\Y`WUgY`fU]gYg`YggYbh]U`ei`Ygh]cbg`UVci`h`Xf]j`Yf`  
fYgdcbg]V`]hm`UbX`fcUX`gUZ`hm"

GUZY`8f]j`]b[`A`UhhYfg`

H\Y`fYWb`h`Wc``]g]cb`Uh`h\Y`?Uh\`YYb`F`X`UbX`K`A`Ya`cf]U``6`j`X`  
]bhYfgYWh]cb`gYfj`Yg`Ug`U`ghUf`\_`fYa`]bXYf`cZ`h\Y`i`f[`Ybh`bYYX`Zcf`  
Xf]j`Yfg`hc`VY`j`][`J`Ubh``9a`Yf[`YbW`idYfgcbbY`ghfYgg`h\Uh`  
]a`a`YX]UhY`a`YX]WU``UhYbh]cb`]g`j`]hU``Zcf`WfUg`\`j`]Wh]a`gZ`Ug`bch`U``  
]b`↑`f]Yg`a`Ub]ZYgh]a`a`YX]UhY`m``9bgi`f]b[`f`cUX`gUZ`hm]gb`h`↑`gh`U`  
a`UhhYf`cZ`UV]X]b[`V`migdYYX``a`]hg/`]hg`UVci`h`ZcghYf]b[`U`W`h`fY`  
cZ`WUfY`UbX`fYgdcbg]V]``hm`Ua`cb[`U``f`cUX`i`gYfg"

5g`Dc`\_`7ci`bhm`bUj`][`UhYg`h\Y`W\U``Yb[`Yg`dcgYX`Vm`\`][`h`fUZZ]W`  
j`c`i`a`Yg`UbX`UWW]XYbh`ZfYe`i`YbWmž`fYg]XYbhg`UfY`YbWc`i`fU[`YX`hc`  
dfUWh]W\`WU`i`h]cb`UbX`Wc`bg]XYf``Y[`U``Uj`Ybi`Yg`Zcf`Ybgi`f]b[`h\Y]f`  
f][`h`g`UfY`dfchYWHYX`g\ci`X`h\Ym`Z]bX`h\Ya`gY`j`Yg`WU`i`[`h`]b`  
i`bZcfhi`bUhY`g]hi`Uh]cbg``8cW`a`Ybh]b[`h\Y`gW`bY`UbX`Wc`bhUWh]b[`U`  
Y[`U`dfcZYgg]cbU`WU`b[`c`U``cb[`k`Um]b`gUZY[`i`UfX]b[`WU]a`g`  
fY`UhYX`hc`a`YX]WU``cf`dfcdYfhm`XUa`U[`Yg"

8YhU]`g	
Cfh	?Uh\`YYb`F`X`UbX`K`A`Ya`cf]U``6`j`Xž` @U_Y`UbXž`Dc`_`7ci`bhmž`l`G5`
E`i`Y``Yb`	<ul style="list-style-type: none"><li>•`c`WU`UWW]XYbh`fY`d`c`f`hg"Wc`a`</li><li>•`Wc``Y[`Ygd`c`fhgk`]fY`"i`gUhc`XUm"Wc`a`</li></ul>

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