

A ]\_Ym'A UX]gcb '7Y`YVfUhYg'C gWUf'K ]b. '5  
B Yk 'GhUf']b '<c`mk ccX°

A ]\_Ym'A UX]gcb 'k ]bg'6Ygh'5WhfYgg'Zcf' / ei ch/5bcfU/ ei ch/Uh  
h\Y'&\$&) 'C gWUfgž\][ \)][ \h]b[ '<c`mk ccX/ , \$' - /g'Ya Yf[ ]b[  
hU`Ybh'UbX'ghfcb[ 'Wc`UVcfUh]cbg"



<c`mk ccXž'I G5'!'H\Y'[ ]hn'UbX'[ `Ua ci f'cZ'<c`mk ccX`WUa Y  
U']j Y'cb'A UfW\ 'ž&\$&) žUh'h\Y' - +h\ '5WUXYa m'5k UfXgž'k \YfY'U  
fYa Uf\_UV`Y'hU`Ybh'Ya Yf[ YX'j ]Whcf]ci g" A ]\_Ym'A UX]gcb'W]bW\YX  
h\Y'Wc] YhYX'6Ygh'5WhfYgg'C gWUf'Zcf'\Yf'ci hghUbX]b[ 'dYfZcfa UbW  
]b' 5bcfUž 'U'6fcc\_`mb!gYh'Wc'a YXm!XfUa U`X]fYW\YX`Vm'h\Y  
UWU]a YX'GYUb'6U\_Yf" A UX]gcbž'cb`m'&) ž\Ug'ei ]W\_`m'VYWc'a Y'U  
\ci gY\c`X'bUa Yž\Uj ]b[ 'dfYj ]ci g'm[ U]bYX'fYWc[ b]h]cb'Zfca '\Yf  
fc`Y']b'h\Y': L'gYf]Yg' 6YhhYf'H\]b[ g"

⊕'UXX]h]cb'hc'k ]bb]b[ '6Ygh'5WhfYggž' 5bcfU 'U`gc`WUdhi fYX'h\Y  
Uk UfXg'Zcf'6Ygh'D]Whi fY'UbX'6Ygh'8]fYWhcfž'gc`]X]Zm]b[ ' ]hg'd`UW` ]b  
C gWUf'\ ]ghcfm" 6U\_Yfž`\_bck b'Zcf'\ ]g'i b]ei Y'ghcfmY` ]b[ ž'k fchY'h\Y  
h]hY'fc`Y'cZ' 5bcfU 'gdYW]Z]WU`m'Zcf'A UX]gcb" 'H\ ]g'Wc`UVcfUh]cb

\Ug'dfcj Yb'hc'VY'U'fYgci bX]b[ 'gi WW'ggž'Ug'h\Y'Z'a 'U'gc'k cb'hk c  
UXX]h]cbU'CgWUfgž]bWi X]b[ '6Ygh': ]a '9X]h]b[ 'UbX'6Ygh'Cf][ ]bU'  
GWfYYbd'Umž'U'hYghUa Yb'h'hc' ]hg'ei U' ]hm'UbX'WfYUhj] ]hm"

C gWUf'B ][ \h'< ][ \` ][ \hg

H\Y'WfY a cbmž'\cghYX'Vm'7cbUb'C 6f]Yb'UbX'VfcUXWUgh`]] Y'Zfca  
h\Y'8c'Vm'H\YUhY'Uh'Cj Uh]cb'<c`mk ccXž'W'YVfUhYX'h\Y  
fYg]]YbW'cZ@c'g'5b[ Y'Ygž'dUfh]W'Uf'm]b'h\Y'k U\_Y'cZ'h\Y  
XYj UghUh]b[ 'k ]XZ]fYg'h\Uh'ghfi W'Gci h\Yfb'7U' ]Zcfb]Už'WU]a ]b[  
'j] Yg'UbX'X]gd'UW]b[ 'Wci bhYgg' ]bX]j ]Xi U'g" 'h'g'U'ghUf'fY a ]bXYf  
h\Uh'k \]Y'h\Y'Z'a ]bXi ghfm'h\f] Ygž'h'U'gc'WUff]Yg'h\Y'W\U''Yb[ Yg  
cZ'h\Y'k cf'X'Ufci bX' ]h"

8i f]b[ '\Yf'UWW'dhUbW'gdYYW\ž'A UX]gcb'Yl dfYggYX'dfcZci bX  
[ fUh]hi XYž'YgdYW]U''m'UW\_bck 'YX[ ]b[ 'h\Y'gYl 'k cf\_Yf'Wca a i b]hmž  
Ug'\Yf'W\UfUW'Yf'XY'j Yg' ]bhc'h\Y'Wca d'Yl ]h]Yg'ZUW'X'Vm  
]bX]j ]Xi U'g' ]b'h\Uh'k cf'X" '6cfb'A ]\_UY'U'A UX]gcb'FcgVYf[ ' ]b'@cg  
5b[ Y'Ygž'g\Y'\Ug'Wca Y'U'cb[ 'k Umig]bW'\Yf'Z'a 'XYVi h' ]b'&\$%+"  
<Yf'fc'Y' ]b' 5bcfU ' ]bj c'j YX'Yl hYbg]] Y'dfYdUfUh]cbž' ]bWi X]b[  
ghi Xm]b[ 'Fi gg]Ubž'YUfb]b[ 'hc'dc'Y'XUbW'ž'UbX'Yj Yb'dYfZcfa ]b[  
\Yf'ck b'ghi bhg U'fYU'XYX]WUh]cb'hc'\Yf'WfUZh"

A UX]gcb g'ci fbYm'hc'h\Y'CgWUfg'k Ugb'h'k ]h\ci h'Wca dYh]h]cb""<ch  
cb'\Yf'\YY'g'k YfY'bca ]bYYg' ]\_Y'7mbh\ ]U'9f]j cž? Uf'U'GcZU  
; UgW' bž'UbX': YfbUbXU'HcffYg" '8Ya ]'A ccFY'k Ug'U'gc'Wcbg]XYfYX  
U'Zfcbh'fi bbYfž'Vi h'A UX]gcb g'65: H5'k ]b'† gh'VYZcfY'h\Y'CgWUfg  
VccghYX'\Yf'dfcZ]Yž'YUX]b[ 'hc'\Yf'i 'h]a UhY'hf]i a d\Uh'h\Y  
5WUXYa m'5k UfXg"

: ]a 'bXi ghfm'Hf]i a d\g

5bcfU 'dfYa ]YfYX'Uh'h\Y'dfYgh][ ]ci g'7UbbYg': ]a ': Ygh]j U'ž  
k \YfY' ]hgbU[ [ YX'h\Y'DU'a Y'X Cf'UbX'k Yb'h'cb'hc'Yl WfYX' ]hg  
a cXYgh' \* 'a ]' ]cb'Vi X[ Yh'Uh'h\Y'Vcl 'cZ]WV""': ]a 'Ybh\i g]Ughg'UbX  
Wf]h]Wg'k ]XY'midfU]gYX'h\Y'Z'a ž'k ]h\U' - \* i 'fUh]b[ 'cb'FchYb  
Hca UhcYgž'g\ck WUg]b[ ' ]hg'UddYU'Zuf'VYmcbX'h\Y'Uk UfXg'W]fW ]h"  
H\Y'BYk 'Mcf'\_H]a Yg'Yj Yb' ]bj ]hYX'A UX]gcb'hc'fYWca a YbX'\Yf

d]W\_g`Zcf`h\Y`VYgh]Z`a`g`c`Z`h\Y`&%gh`W`bhi`fmž`k` \YfY`g\Y`b`Ua`YX`  
h]hYg`\_`Y`5`a`cgh`Ua`ci`gž`A`UX`A`UI`.:`i`fm`Fc`UXž`UbX`Dc`fhfU]h`  
c`Z`U`@UXmicb`:]fYž`W`YVfUh]b[`h\Y`W]bYa`Uh]W`UbXgWUdY"

H\Y`ghUf!ghi`XXYX`b][`h`U`gc`c`b`c`f`Y`X`c`h\Y`f`b`c`h`Y`k`c`f`h`m`Z]`a`g`UbX`  
dYfZcfa`UbW`g``5Xf]Yb`6fcXmik`cb`h\Y`6Ygh5W`c`f`Uk`UfX`Zcf`\]g`  
fc`Y`]b`H\Y`6fi`hU`]ghž`UbX`NcÇ`GU`XUÍ`U`hcc`\_`c`a`Y`6Ygh`  
Gi`ddcfh]b[`5W`h`f`Y`gg`Zcf`\Y`f`d`Y`f`Zcfa`UbW`]b`9a`]U`DÅfYn``K`j`h`  
UW`Y]j`Ya`Ybhg`UW`f`c`gg`U`V`f`Y`UX`h`c`Z`W`U`h`Y`[`c`f]Y`g`ž`h\Y`C`g`W`U`f`g`g`Y`f`j`Y`X`  
Ug`U`j`j`j`X`f`Ya`]b`X`Y`f`c`Z`h\Y`d`c`k`Y`f`U`b`X`W`f`Y`U`h]j`j`h`m`k`j`h`]b`h\Y`Z]`a`  
]bXi`ghfm"

⊕`Y`f`d`c`gh`W`f`Ya`c`b`m`f`Y`Z`Y`W`h]c`b`g`ž`A`UX]g`c`b`Y`I`d`f`Y`g`g`Y`X`\Y`f`X`Y`g]f`Y`  
h`c`f`Y`hi`fb`\c`a`Y`UbX`g`d`Y`b`X`h]a`Y`k`j`h`\Y`f`d`i`d`d]Y`g`ž`\]b`h]b[`U`h`h\Y`  
V`U`Ub`W`g\Y`g`Y`Y`\_`g`V`Y`h`k`Y`Y`b`\Y`f`V`c`gg`c`a`]b[`W`U`f`Y`Y`f`U`b`X`d`Y`f`g`c`b`U`  
`]Z`"⊕`X`Y`Y`X`ž`h\Y`f`Y`g`g`c`a`Y`h`]b[`h`c`V`Y`g`U]X`Zcf`f`Ya`Ya`V`Y`f]b[`  
k`\Y`f`Y`m`ci`W`c`a`Y`Z`f`c`a`Ua`j`X`gi`W`U`W`W`c`U`X`Y`g`U`b`X`U`h`Y`b`h]c`b"

H\Y`Z`hi`f`Y``c`c`\_`g`V`f][`h`Zcf`A`]Y`m`A`UX]g`c`b`UbX`h\Y`d`f`c`Y`W`h`g`g\Y`  
k`]`d`i`f`gi`Y`b`Y`I`h`K`j`h`U`gc`]X`Z`ci`b`X`U`h]c`b`UbX`Ub`C`g`W`U`f`k`]b`i`b`X`Y`f`  
\Y`f`V`Y`h`ž`h\Y`g`\_`m]g`h`fi`m`h\Y``]a`j`h"

:`c`f`a`c`f`Y`c`b`h\Y`g`Y`a`Ya`c`f`U`V`Y`C`g`W`U`f`a`c`a`Y`bhgž`W`Y`W`\_`ci`h`G?`>  
6c`mk`ccX`BYk`gž`5D`BYk`gž`UbX`h\Y`Z`k`]b`b`Y`f`g`]gh`c`b`567`  
BYk`g"

8YhU]`g	
C`f`h	<c`mk`ccXž`I`G5
E`i`Y``Y`b	<ul style="list-style-type: none"><li>• g`_`V`c`mk`ccX`b`Y`k`g`W`c`a</li><li>• U`d`b`Y`k`g`W`c`a</li><li>• U`V`W`b`Y`k`g`[`c`W`c`a</li></ul>

6Ygi`W`Y`b`G]Y`i`b`g`U`i`Z.`a`Y]b`!`k`]Y`b`b`Y`h`