

⌘]b `h\Y `: i b. `B Yk VYffm' \$' - /g `: fYY
: Ua]`m'8Um'DUW_YX `k]h\ `5Wh]j]h]Yg°

⌘]b `B Yk VYffm'DUf_g `UbX `F YWfYUh]cb `Zcf`U `ZfYY `: Ua]`m: i b
8Um'cb `† `m%- `Uh'9Ughcb `B Yk VYffm'Gdcfhg'7ca d`YI ž
ZYUhi f]b[`gdcfhgž'a i g]Wž`UbX `ZccX"



9Ughcb `B Yk VYffm'Gdcfhg'7ca d`YI ž&(, , \$ `BK `%'h\ `5j Yž
B Yk VYffmž: @ž`I G5 `!`9I W]hYa Ybh`]g`Vi]`X]b[`]b `B Yk VYffm'Ug`h\Y
DUf_g `UbX `F YWfYUh]cb `8YdUfha Ybh[YUfg`i d`Zcf`Ub `]bWfYX]V`Y
: Ua]`m: i b `8UmigWXYXi `YX `Zcf`GUhi fXUmž `† `m%- žZfca `%'U"a " `hc
%`d"a " `Uh`h\Y `9Ughcb `B Yk VYffm'Gdcfhg'7ca d`YI ž`cWUhYX `Uh
&(, , \$ `BK `%'h\ `5j Y`H\]g'a i W!Ubh]W]dUhYX `Yj Ybh`dfca]gYg`U
XUm]Z`YX `k]h\ ``Ui [\hYfž`UWh]j]hmž`UbX `Wca a i b]hm`gd]f]hž`gi]hUV`Y
Zcf`U``U[Yg" `6Ygh`cZ`U`ž`UhYbXUbW`]g`Wca d`YhY`m`ZfYY°

H\Y`Yj Ybh`k]``cZZYf`U`d`Yh\cfU`cZ`UWh]j]h]Yg`fUb[]b[`Zfca
VUg_YhVU``žj c``YmVU``ž`UbX`d]W_`YVU```hc`gcZhVU```UbX`VUgYVU``ž
UddYU`]b[`hc`gdcfhg`Ybh`i g]Ughg`UbX`ZUa]`]Yg`U`]_Y`Hc`_YYd`h\Y
YbYf[m`\][\ž`h\YfY`k]``U`gc`VY`a i g]Wž`ZccX`hfi W_g`X]g\]b[`i d

XY`J]ci g'cdh]cbgž`U`Vci bW`^ci gY`Zcf`h\Y`_]Xgž`UbX`d`Ybhm`cZ`Zi b
[Ua`Yg`hc`_YYd`mci b[`cbYg`YbhYfhU]bYX`"J`YbXcfg`k`J``VY`cb`g]hY
cZZYf]b[`gdcfhg`[YUfž`U`cb[g]XY`bcbdfcZ]h`UbX`UXj`cWUWm`hUV`Yg
dfcj`X]b[`]bZcfa`Uh]cb`cb`j`U`i`UV`Y`^cWU`gYfj`JW`gž`a`U_]b[`h\]g`XUm
bch`†`gh`Yb`^cmUV`Yž`Vi`h`fYgci`fW`Zi`^hcc`"

7ca`a`i`b]hm`7c`b`bY`W]cb`^UbX`7Y`YVfUh]cb`

7ca`a`i`b]hm`Yj`Ybhg``_]Y`h\]g`cbY`Xc`U`[`ccX`XYU``]b`Vf]b[`]b[
dYcd`Y`hc[`Yh\Yf`"5g`fYdcfhYX`Vmi:`]Y`XXf]j`Yž`h\YgY`[`Uh\Yf]b[`g`UfY
YggYbh]U``Zcf`ghfYb[`h\Yb]b[``^cWU``VcbXg`UbX`W`YVfUh]b[`W`^hi`fU`
X]j`Yfg]hm`^H\Ym`UfY`]bghfi`a`YbhU``]b`Xf]j`]b[`dcg]h]j`Y`W\Ub[`Y`UbX
cZZYf`bi`a`Yfci`g`VYbYZ]hgž`]bWi`X]b[`Vi`]X]b[``cb[`!hYfa
fY`Uh]cbg\]dg`UbX`dfca`ch]b[`Wj`]WdUfh]W]dUh]cb`"H\Y`]a`dcfhUbW`
cZ`ZcghYf]b[`U`gYbgY`cZ`VY`cb[`]b[`k`]h\]b`h\Y`W`a`a`i`b]hm`WUbbch
VY`cj`YfghUhYXž`UbX`Yj`Ybhg``_]Y`h\Y`:`Ua`]`mi:`i`b`8Um`UfY`U`j`]hU`
dUfh`cZ`h\Uh`a`]gg]cb`"

A`cfYcj`Yfž`ghi`X]Yg`]bX]WUhY`h\Uh`U`ghU[`[`Yf]b[`+&`^cZ`Yj`Ybh
a`Uf`_YhYfg`d`Ub`^hc`ZcW`g`cb`W`a`a`i`b]hm`VUgYX`Yj`Ybhgž`UbX`]h`g
YUgm`hc`gY`Y`k`^m`^H\Ym`Vf]b[`dYcd`Y`hc[`Yh\Yf`UbX`YbW`ci`fU[`Y
Yb[`U[`Ya`Ybhž`gYh]b[`h\Y`ghU[`Y`Zcf`Zf]YbXg\]dž`i`bXYfghUbX]b[`ž
UbX`gi`ddcfh`Ua`cb[`bY][`^Vcfg`"H\Y`i`dW`a`]b[`:`Ua`]`mi:`i`b`8Um`]g
Ub`Yi`W`^Ybh`cddcfhi`b]hm`Zcf`fYg]XYbhg`hc`ghf]b[`^hc[`Yh\Yf`h\cgY
fY`Uh]cbg\]dg`]b`U`Zi`b`UbX`fY`Ui`YX`Uha`cgd`YfY`"

5`G]a`d`Y`K`Um`hc`9b`^cm`h\Y`8Um`

`Yh]b[`]bj`c`j`YX`cf`g]a`d`mig`ck`]b[`]i`d`Uh`h\]g`_]bX`cZ`[`Uh\Yf]b[
WU`b`VY`\][`^m`fYk`UfX]b[`"K`^Yh\Yf`mci`fY`^cc_]b[`^hc`Yb[`U[`Y`]b
Zf]YbX`m`W`a`dYh]h]cb`cb`h\Y`W`ci`fhg`cf`g]a`d`mi`Yb`^cm`U`XUm`]b`h\Y
gi`b`k`]h\`mci`f`ZUa`]mž`h\YfY`g`gca`Yh\]b[`Zcf`Yj`Yfmc`bY`Uh`h\]g
Yj`Ybh`"D`i`gž`]h`g`U`[`fYUh`fYUgcb`^hc`ghYd`ci`hg]XY`UbX`gUj`cf`k`^Uh
h\Y`^cWU`W`a`a`i`b]hm`^Ug`hc`cZZYf`"

H\Y`W\Ufa`^cZ`gi`W\`W`a`a`i`b]hm`[`Uh\Yf]b[`g``]Yg`]b`h\Y]f`UV`]`hm`hc
i`b]hY`dYcd`Yž`W`YVfUhY`hfUX]h]cbgž`UbX`gi`ddcfh`^cWU`Y`W`bca`]Yg`
:`Ua`]`Yg`WU`b`Yb`^cm`U`XUm`ci`h`k`\]Y`j`YbXcfg`[`U]b`j`]g[V`]`hm`UbX`

[fck 'h\Y]f'Vi g]bYggYgž'WfYUh]b['U'k]b!k]b'g]hi Uh]cb'Zcf'U`
]bj c`j YX"

: cf'a cfY`XYhU]`g'UVci h'h\]g'ZUbhUgh]WYj Ybhž'W\YW_`ci h'h\Y`cZZ]W]U`
Yj Ybh'dU[Y'cb': UWVcc_`'YfY"

5g'h\Y`Wci bhXck b'VY[]bgž`Yhg'fU`mihc[Yh\Yf'Ug'U`Wca a i b]hm
UbX'a U_Y'h\]g'mYUf g': Ua]m': i b'8Um'U'a Ya cfUV`Y`cbY°`6f]b[
mci f'Zf]YbXgž'ZJa]mž'UbX'U`YU'h\mXcgY`cZYbh\i g]Uga 'UbX
dUfh]W]dUhY`]b'h\]g'XY`][\hZ `W`YVfUh]cb'cZ`cWU`hc[Yh\YfbYgg"

8YhU]`g	
Cfh	9Ughcb'BYk VYffmGdcfhg'7ca d'YI ž&(, , \$ BK '%*h`5j YžBYk VYffmž: @žI G5
E i Y`Yb	<ul style="list-style-type: none">• k k k "a U]bghfYYhXU]`mbYk g"Wca• k k k "ZUWVcc_"Wca• k k k "Z]Y`XXf]j Y"Wca

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