

Ghfca Ui gZÄ`Y`]b`<c\Yb`BYi YbXcfZ.  
9I dYfhYb`UfVY]hYb`Ub`@Øgi b[ Yb`°

Ghfca Ui gZÄ`Y`]b`<c\Yb`BYi YbXcfZ`Ua`%( "\$\*"&\$& ) .  
I fgUWXYbž`U\_hi`Y`Y`GhØfi b[ Yb`i bX`\`ZFY]WXY`H]ddg`ni`f`  
J`cfVYfY]hi`b[`"



<c\Yb`BYi YbXcfZž`8Yi`hgW`UbX`!`ð`<c\Yb`BYi YbXcfZž`  
[ YbUi`Yf`[ YgU[ h`]b`XYf`DcghY]hnU`\`%\*)`(`\$ž`[ ]Vh`Yg`Ua` \`Yi`h][ Yb`  
%( " ' ð b ] ' & \$ & )`U\_hi`Y`Y`Ghfca`ghØfi`b[ Ybž`X]Y`XUg`  
J`YfUbhk`cfhi`b[ g[ YV]Yh`XYf`9"8`€`BYhn`;`a`V<`VYhfYZZYb`"HYW.b]\_Yf`  
g]bX`VYfY]hg`]a`9]bgUhnž`i`a`X]Y`DfcV`Ya`Y`ni`VY\`VYb`i`bX`X]Y`  
Ghfca`j`Yfgcf[ i`b[ `gW`bY`gha`Ø[ `]W`k`]YXYf`Yfni`ghY`Yb`"8]YgY`  
J`cfZÄ`Y`g]bX`HY]`Y]bYf`[ fØ»`YfYb`8]g\_i`gg]cb`ØVYf`X]Y`  
Ni`j`Yf`Ägg][`\_Y]h`XYf`Ghfca`j`Yfgcf[ i`b[ `]b`8Yi`hgW`UbX`"

K`]Y`X]Y`6i`bXYgbYhnU[ Ybhi`f`VYf]W`hYhž`U[ Yb`X]Y`  
8i`fW`gW.b]hngk`YfhY`ZØf`i`b[ Yd`UbhY`Ghfca`i`bhYfVfYW`i`b[ Yb`  
fG5`8`≠?`YbbnU`\`YbŁ`]b`8Yi`hgW`UbX`]b`XYb`YhnhYb`ð\`fYb`VY]`  
i`bhYf`%`A`]bi`hYb`"8]Yg`k`Y]gh`XUfUi`Z`\]bž`XUgg`hfc`hn`Y]bnY`bYf`

JcfZÄ`Y`X]Y`[ YbYfY`Y`J Yfgcf[ i b[ gei U`hÄh]a `@UbX`cW`V`Y]Vh`

## H]ddg`ni f`Ghfca Ui gZU`VYk Ä`h][ i b[

6Y]Y]bYa `Ghfca Ui gZU`]gh`Yg`k ]W]h[ ž`Fi `Y`ni `VYk U`fYb`"8]Y`  
**6Yf]W`hYfghUhi b[** `Ya dZ]Y`hž`ni bÄW`gh`X]Y`G]W]Yfi b[ Yb`]a  
G]W]Yfi b[ g\_UghYb`ni `ØVYfdfØZYb`"5i W`]gh`Yg`fUhgUa ž`X]Y  
Zc`[ YbXYb`9a dZ]Y`i b[ Yb`ZØf`XYb` : U`Y]bYg`Ghfca Ui gZU`g`ni  
VY`Yfn][ Yb.

- 6UhhYf]YVYhf]YVYbY` ; YfÄhY`gdUfgUa `bi hnYb"
- HUgW]Yb`Ua dYb`cXYf`? YfnYb`VYfY]h\U`hYb"
- K ]W]h[ Y`8UhYb`a ]h`Y]bYf`i bhYfVfYW]i b[ gZfY]Yb  
Ghfca j Yfgcf[ i b[ `fi GJ`cXYf`Dck YfVUb`\_g]W]Yfb"
- ; Ug\_cW]Yf`i bX`U`hVUfY`@YVYbga ]hY`]b`F Y]W]k Y]hY  
`UVYb"
- Hf]b\_k UggYf`j cffÄh][ `U`hYbž`]bgVYgcbXYfY`]b`< Ui g`U`hYb  
a ]hghfca UV`Äb[ ][ Yf`K UggYf] Yfgcf[ i b[ "
- BchZU`d`ÄbY`ZØf`< Ui g`U`hY`a ]h`a YX]n]b]gW`UV`Äb[ ][ Yb  
; YfÄhYb`YfghY`Yb"

8]YgY`J cfVYfY]hi b[ Yb`\_ÖbbYb`X]Y`5i gk ]f\_i b[ Yb`Y]bYg  
Ghfca Ui gZU`g`Yf`YV`]W`fYXi n]YfYb`i bX`Y`ZYbž`i bbÖh][ Y`DUb]\_  
ni `j Yfa Y]XYb"

## Ghfca Ui gZÄ`Y`]b`8Yi hgW]`UbX`&\$&)

9]b`6`]W`\_Ui ZX]Y`Ghfca Ui gZÄ`Y`]b`8Yi hgW]`UbX`nY][ hž`XUgg  
6fUbXYbVi f[ `]a `]X`f`&\$&) `V]g`XUhc`]bg[ YgUa h`) &, `Ghfca Ui gZÄ`Y`  
j YfnY]W]bYh`Uh`8]Yg`ghY`h]a `; Y[ YbgUhn`ni `XYb`%) - \$`5i gZÄ`Yb  
XYg`J cf`U`fYg`i bX`Y[ h`bU`Yž`XUgg`Yg`]b`XYf`F Y[ ]cb`6Ya Ø`i b[ Yb  
[ ]Vhž`X]Y`J Yfgcf[ i b[ gghUV`]hÄh`ni `Yf`Ø`Yb`"@Ui h`XYb  
[ YgUa a Y`hYb`8UhYb`j cb`ghfca Ui gZU``cf[ `]gh`X]Y`GhUh]gh]\_`Ui Z  
X]Y`A`Y`Xi b[ Yb`ØVYf`Ghfca Ui gZÄ`Y`Ub[ Yk ]YgYb`i bX`k ]fX  
fY[ Y`a Ä`] [ `U`\_hi U`]g]Yfhž`i a `Y]b`[ YbUi Yg`6]X`XYf`G]hi Uh]cb`ni  
nY][ Yb"

≠g[ YgUa h`[ UV`Yg`XYi hgW]`UbX`k Y]h]a `]b`&\$&) `VYfY]hg`%`\$&(

Ghfca Ui gZÄ`Yžk Ug`XUg`6Yk i gghgY]b`ZØf`X]Y`j ]YfhY`Ä`f`]WXY  
 6Yk Yfhi b[ `i bX`XUg`A UbU[ Ya Ybhj cb  
 J Yfgcf[ i b[ gi bhYfVfYWxi b[ Yb`gWÄfZh"9"8 €`BYhni bX`UbXYfY  
 BYhnVYhfY]VYf`UfVY]hYb`XUfUbž`X]Y`Ni j Yf`Ägg][ \_Y]h`ni `j YfVYggYfb  
 i bX`DUfU`Y`Yb`ni `XYb`J cf`U`fYb`ni `n]Y`Yb`"8 Ug`J YfghÄbXb]g`XYf  
 FY[ Y`i b[ Yb`i bX`XYf`< ]bhYf[ fØbXY`\`]Zh`XUVY]ž`VYggYf`j cfVYfY]hYh  
 ni `gY]bžk Ybb`XUg`@]W`h`Y]ba U`Ui gV`Y]Vh"

9g`V`Y]Vh`UVni k UfhYbžk ]Y`g]W`X]Y`G]hi Uh]cb`]b`<c`Yb`BYi YbXcfZ  
 Ybhk ]W`Y`b`k ]fXž`XcW`gc`h`Yb`X]Y`VYhfcZZYbYb`5bk c`bYf`X]Y`cVYb  
 [ YbUbbhYb`H]ddg`VY`Yfn][ Ybž`i a` [ i h`Xi fW`X]Y`GhØfi b[ `ni  
 \_ca a Yb"

8YhU]`g	
C fh	<c`Yb`BYi YbXcfZ`8Yi hgW`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "bYk g"XY</li> <li>• k k k "Vi bXYgbYhnU[ Ybhi f"XY</li> <li>• ghfca Ui gZU`"cf[</li> </ul>

6Ygi W`Yb`G]Y`i bg`Ui Z.`bU[ !VfUbXYbVi f[ "XY