

B UWX 'F Y[Ybk cWY. 'GcbbY 'i bX 'K Åfa Y
Vf]b [Yb 'ZfÒ\ `]WXY 'Gh]a a i b ['ni fØW_ °

9fZU\ fYb 'G]Y 'X]Y 'U_hi Y`Y 'K YhhYfj cf\ YfgU [Y 'ZØf 'X]Y
I W_Yfa Uf_ 'Ua '%%" ' † b] ' &\$&). 'GcbbYbgWXY]bž'a]'XY
HYa dYfUhi fYb 'i bX 'hfcW_YbY 'BÅW hY"



I W_Yfa Uf_ž'8Yi hgW\`UbX '! 'B UWX 'Y]bYf`Ub [k]Yf][Yb 'K cWY
a]h'Ghi fa 'i bX 'FY [Yb '_ÖbbYb 'X]Y '6fUbXYbVi f [Yf 'YbX ']W
Ui ZUha Yb. '8]Y 'GcbbY '\Uh'g]W\`Yb hgW\`cggYbž'ni fØW_ni _Y\ fYb"
K]Y 'XYf 'I **W_Yfa Uf_ '? i f]Yf** 'VYf]W hYhž'g]bX 'Ua '\Yi h][Yb 'A cf [Yb
bcW\`YhhY 'GWUi Yf'ni 'Yfk UfhYbž 'YXcW 'k]fX 'g]W 'X]Y '@U [Y
gW bY`'Yb hgdUbbYb" 'ā '@Ui ZY 'XYg 'HU [Yg 'cW_Yfh'X]Y '6Yk Ò_i b [
Ui Zi bX 'UV 'XYa 'gdÅhYb 'B UWX a]hU ['_ÖbbYb 'X]Y 'GcbbYbghfU\`Yb
k]YXYf 'b] j c`Yb 'NØ [Yb ' [YbcggYb 'k YfXYb"

8]Y 'HYa dYfUhi fYb 'b 'X]YgYf 'NY]h'ghY][Yb 'Ub [YbY\`a 'Ui ZK YfhY
nk]gW Yb '%, 'i bX '&%'; fUX" '9]bY 'k U\`f]W 'k]`_ca a YbY
J YfÅbXYfi b [' : Øf 'X]Y 'B UWX hini '8cbbYfghU ['g]bX 'bi f [Yf]b [Y
K c`_Yb 'Yfk UfhYh'`Øfh]W\`_ÖbbYb 'ZUWY 'BYVY 'ZY 'XYf 'Yb hghY\`Ybž

k cVY]`X]Y`HYa dYfUhi fYb`Ui Z)`V]g` , ; fUX`g]b_Yb`k YfXYb``5a
8 cbbYfghU[`gY`Vgh`V`Y]Vh`Yg`hfcW_Ybž`a]h`< ÒW`ghk YfhYb`V]g`ni `&)
; fUX` `YbX`]W`Zf]gW`Yg`K YhhYf`

J c f \ Y f g U [Y ` Z Ø f ` X] Y ` _ c a a Y b X Y ` K c W X Y

K]Y`XYf`8 Yi hgW`X`K`Y`hhYf`X]Y`b`gh`XYhU]``Y`fh`VY`gW`fY]V`hž`gc`f[h
Y]b`Y`a`À»][`k`Ufa`Y`A`YY`fY`g`i`Z]b`J`Y`fV]b`Xi`b[`a`]h
< cW`X`fi`W`_Y]b`Zi`gg`ZØ`f`Y]b`Yb`ghUV]`Yb`K`Y`hhY`fj`Y`f`Ui`Z]b
6f`Ub`XY`b`Vi`f[`i`b`X`6`Y`f`b``5V[`Y`g`Y`\`Y`b`j`c`b`X`Y`b`Y`hh`Y`b`G`W`U`i`Y`fb
\`Y`i`h`Y`A`c`f[`Y`b`k`]f`X`X`U`g`K`Y`hh`Y`f`h`f`c`W`_`Y`b`i`b`X`Z`f`Y`i`b`X`Z`f`Y`i`b`X`W`ž`c`\`b`Y
k`U`fb`f`Y`Y`j`U`bh`Y`9`f`g`W`X`Y]b`i`b[`Y`b`"

5a `: fY]hU[`XØfZYb`g]W`X]Y`6Øf[`Y`f`X`Y`f`F`Y[]c`b`Ui`Z`gh`f`U`\`Y`b`X`Y`b
G`c`b`b`Y`b`g`W`X`Y]b`i`b`X`Y]b`Y`K`c`\`h`U`h`ZØ`f`X]Y`G]b`b`Y`Z`f`Y`i`Y`b`8]Y
HYa dYfUhi fYb`_`Y`hh`Y`fb`Ui`Z`V]g`ni `&, ; fUXž`gd`Y`n]Y``U`b`X`Y`f`; fY`b`n`Y
ni`G`U`W`g`Y`b`!`5`b`\`U`h``9]b`g`W`k`U`W`Y`f`V]g`a`À»][`Y`f`K`]b`X`k`]f`X`X]Y
k`U`fa`Y`@`Z`h`U`b[`Y`b`Y`\`a`j`Y`fh`Y]`Y`b``5`i`W`X`Y`f`G`U`a`g`h`U[`j`Y`f`g`d`f]W`h
j`j`Y``G`c`b`b`Y`b`g`W`X`Y]b`c`\`b`Y`F`Y[`Y`b`ž`a`]h`< ÒW`ghk`Y`fh`Y`b`j`c`b`&`*`V]g``\$
; fUX` `X`Y`f`G`c`a`a`Y`f`n`Y][`h`g]W`X`j`c`b`g`Y]b`Y`f`V`Y`gh`Y`b`G`Y]h`Y`°

? i f n Y f ` 6 `] W _ ` U i Z ` X U g ` ? `] a U `] b ` 6 f U b X Y b V i f [

8]Y`U`f`Y`gn`Y]h]W`X`Y`b`K`Y`hh`Y`f`_`U`d`f]c`Y`b`g]b`X`]b`6`f`U`b`X`Y`b`V`i`f[`_Y]b`Y
G`Y`h`Y`b`\`Y]h`A`]h`Y]b`Y`a`8`i`f`W`g`W`b]h`j`c`b`%) ; fUX`7`Y`g]i`g`ZØ`f`X]Y
HU[`Y`g`\`Ò`W`gh`Y`a`d`Y`f`U`h`i`f`Y`b`i`b`X`Y]b`Y`a``U`\`f`Y`g`a`]h`Y``j`c`b`%`\$` ; fUX
]g`h`X`U`g`?`]a`U`\]Y`f`X`i`f`W`U`i`g`k`Y`W`g`Y`\`U`Z`ž`k`]Y`U`i`Z`
`UY`b`X`Y`f`X`U`h`Y`b`]b`Z`c`b`U`W`ni`Y`g`Y`b`]g`h`8]Y`V`Y`gh`Y`F`Y]g`Y`n`Y]h
Y`f`g`h`f`Y`W`_`h`g]W`X`j`c`b`A`U]V]g`G`Y`d`h`Y`a`V`Y`f`ž`k`À`\`f`Y`b`X`X]Y`_`U`h`Y`b
A`c`b`U`h`Y`k`Y`b][`Y`f`U`h`f`U`_`h]j`g]b`X`"

6Y`g`c`b`X`Y`f`g`X`Y`f`A`c`b`U`h`ž`b]V`Y[`Y]g`h`Y`f`h`a`]h`X`Y`b`a`Y]g`h`Y`b
G`c`b`b`Y`b`g`h`i`b`X`Y`b` `Y]b`Y`U`i`g[`Y`n`Y]W`X`b`Y`h`Y` ; Y`Y[`Y`b`\`Y]h`ž`i`a`X]Y
B`U`h`i`f`g`W`Ò`b`\`Y]h`Y`b`X`Y`f`F`Y[]c`b`ni`Y`f`Y`V`Y`b``K`À`\`f`Y`b`X`X`Y`f`K`]b`h`Y`f
c`Z`h`h]Y`Z`i`b`X`Z`f`c`g`h][`U`i`g`Z`À`h`ž`g`h`Y`\`Y`b`X]Y`k`U`fa`Y`b`G`c`a`a`Y`fa`c`b`U`h`Y
]a`_`U`f`Y`b`?`c`b`h`f`U`g`h`X`U`ni``8]Y`_`Ø`b`Z`h][`Y`b`k`U`fa`Y`b`HU[`Y``U`X`Y`b`X`U`ni
Y]b`ž`X`U`g`: `f`Y]Y`ni`[`Y`b]Y`»`Y`b`i`b`X`X]Y`G`Y`Y`Y`V`Y]`U`i`Y`b`5`V`Y`b`X`Y`b
V`U`i`a`Y`b`ni``U`g`g`Y`b`"

6fUbXYbVi f[Yf'i bX'6Ygi WYf'XØfZYb'g]W'U'gc'Ui ZY]bY
 k i bXYfVUfY'NY]h'ZfYi Yb"GWbUddYb'G]Y'g]W' ÆfY'GcbbYbVf]`Y
 i bX'[Yb]Y» Yb'G]Y'X]Y'FØW__Y\ f'XYg'Gca a Yfg' `X]Y'K YhhYf`U[Y
 _ÖbbhY'`U'b]W'h'VYggYf'gY]b°

8YhU]`g	
C fh	I W_Yfa Uf_ž8Yi hgW`UbX
E i Y`Yb	<ul style="list-style-type: none"> • k k k "i W_Yfa Uf__i f]Yf"XY • k k k "Xk X"XY • k k k "`UYbXYfXUhYb"]bZc

6Ygi WYb'G]Y'i bg'Ui Z.'bU[!VfUbXYbVi f["XY