

< Ua Vi f[`hfUi Yfh'i a `C hh]`Y`F Y]a Yfg`
X]Y`À`hYghY` : fUi `B c fXXYi hgW`UbXg

C hh]`Y`F Y]a Yfgž`b`9]`VY_`[YVcfYbž`ghUfV`a]h`%%&`đ\`fYb`` Æ f
@YVYb`gd]Y[Y`h`X]Y`J Yf`ÀbXYfi b[Yb`XYf`j Yf[Ub[YbYb
8Y`_UXYb`k]XYf"



9]`VY_ž`8Yi hgW`UbX`!`8]Y`< Ua Vi f[Yf]b`C hh]`Y`F Y]a Yfg`]gh`Ua
9bXY`A U]`&\$&) `]a `5`hYf`j cb`%%&`đ\`fYb`j YfghcfVYb``G]Y`k Uf`b]W`h
bi`f`X]Y`À`hYghY` : fUi `GW`Ygk][!< c`ghY]bgž`gc bXYfb`Ui W`Y]bYg`XYf
À`hYghYb`YVYbXYb`A YbgW`Yb]b`8Yi hgW`UbX`` Æ f`@YVYb`]gh`Y]b
Y]bXfi W`gj c`Yg`NYi [b]g`XYg`K UbXY`gž`XYb`XUg`&\$``i bX`&%"
đ\`f\`i bXYfh`a]h`g]W`VfUW`hY"

5a `` \$``đbi Uf`%-`%`]b`< Ua Vi f[!9]`VY_`[YVcfYbž] YfVfUW`hY
C hh]`Y`F Y]a Yfg`Y]bY`?`]bX`Y]h`i bX`đ [YbXž`X]Y`VYfY]hg`]a `GW`UhYb
XYg`9fghYb`K Y`h`_f]Y[g`ghUbX``B UW`XYa `6Ygi W`XYf
< UbXY`ggW`i `Y`i bX`Y]bYf`UbgW`]Y»YbXYb`_Ui Za`Àbb]gW`Yb
5i`gV]Xi b[`UfVY]hYhY`g]Y`U`g`GY`_fYh`Af]b`]b`Y]bYa `J Yf`U[`` Æ fY
i bhYfbY`a Yf]gW`Y`5XYf`YbhZ`hYhY`g]Y`gW`]Y»`]W`ž`U`g`g]Y`g]W`a]h

nk Y]; YgWÅZhYb`ZØf`NY]hgWÅf]ZhYbž`HUVU_k UfYb`i bX`@c`hnc
gY`VghghÅbX][`a UWÅhY" "<]Yf`YfbhY`g]Y`Ui WÅ`]\fYb`ni _ØbZh][Yb
9\Ya Ubb`_YbbYb"

9]b`VYk Y[hYg`@YVYb

B UWÅ`XYf`DYbg]cb]Yfi b[`nc[`Yg`XUg`DUUf`]b`X]Y`a U`Yf]gWÅYb
ØghYffY]WÅ]gWÅYb`5`dYbž`k c`g]Y`Y]b`YfZØ`hYg`@YVYb`ZØ`fhYb" `B UWÅ
XYa`HcX`]\fYg`9\Ya Ubbg]a`š`Å`f`%- , &`_Y`fhY`C`hh]`Y`F`Y]a`Yfg
bUWÅ`8Yi hgWÅ`UbX`ni fØW`_i bX`"Y»`g]WÅ`]b`6UX`6Yj YbgYb`b]YXYf"
=a`š`Å`f`&`\$`%-`VYgWÅ`cgg`g]Y`]a`5`hYf`j`cb`%`\$`*`š`Å`fYbž`]b`X]Y
GYb]cfYb`fYg]XYbn`F`cgYb`cZ]b`];`fc»`UbgXcfZ`ni`n]Y`Ybž`k c`g]Y`V]g
ni`]\fYa`5V`YVYb`YVhY" `8]YgY`9bhgWÅY]Xi b[`k`Uf`b]WÅ`h`bi`f`Y]bY
dfU`_h]gWÅYž`gcbXYfb`cZYbVUf`Ui WÅ`Y]bY[`ØW`_]WÅYž`XYbbž`k]Y
5bXfÅ`5i Yž`XYf`J`c`fg]hnYbXY`XYf`; YgWÅ`ZhgZØ`fi b[`XYf`F`cgYb`cZ
GYb]cfYb`k`c`b`Ub`U[Ybž`VYf]WÅ`hYhž`k`Uf`]\fY`GY`VghghÅbX][`_Y]h`V]g
]bg`c`c`Y`5`hYf`VYY]bXfi W`_YbX" `F`Y]a`Yfg`VYfY]hYhY`]\fY`A`U`nY]hYb
gY`Vghini ž`[]b[`gdUn]YfYb`i bX`Yf`YX][`hY`_Y]bYfY`9]b`_Ai ZY`a`]h
Y]bYa`F`c`U`hcf"

⇒fYb`%%&"`; YVi fhghU[`ZY]YfhY`C`hh]`Y`F`Y]a`Yfg]a`š`Å`bi`Uf`&`\$`&) ž`a`]h
;`ØW`_k`ØbgWÅYb`j`ca`6i bXYgdfÅg]XYbhYb`:`fUb`!`K`U`hYf
GhY]ba`Y]Yf" `5b`X]YgYa`HU[`k`i`fXY`g]Y`b]WÅ`h`bi`f`ZØf`]\f`5`hYfž
gcbXYfb`Ui WÅ`ZØf`]\fYb`i`bYfa`ØX`]WÅYb`@YVYbgk`]`Yb`i`bX`]\fYb
U`_hj`Yb`@YVYbggh]`[`YZY]Yfh" `Gc`WÅY`@YVYbg[`YgWÅ]WÅ`hYb`g]bX
VYgcbXYfg]b`NY]hYbž`]b`XYbYb`g]WÅ`XUg`6Yk`i`gghgY]b`i`a`X]Y
J`YfUb`hk`cfhi b[`ZØf`Å`hYfY`A`YbgWÅYb`]b`XYf`; YgY`gWÅ`UZh`k`UbXY`hž
j`cb[`fc»`Yf`6YXYi`hi`b["

5i Z`XYb`Gdi fYb`XYf`@YVYbgYfk Ufhi b[

F`Y]a`Yfg`_`Ub[`Y`@YVYbggd`UbbY`]gh`Ui`WÅ`Y]b`Gd]Y[`Y`V]`X`Y]bYg
`Ub[`Zf]gh][`Yb`HfYbXg]b`8Yi hgWÅ`UbX" `@Ui`h`8`Y`ghUh]g`U`h`g]WÅ`X]Y
@YVYbgYfk`Ufhi`b[`]b`XYb`Y`hnhYb`%)`\$`š`Å`fYb`a`Y`f`U`g`j`YfX`c`d`d`Y`h"
j`cb" , ž) `š`Å`fYb`ZØf`:`fUi`Yb`]a`š`Å`f`%` , +%`#`%` ,`%`Ui`Z` , `š`Å`fY`]a
š`Å`f`&`\$`&`%`#`&`\$`&' " `8]YgYf`5bgh]Y[`]gh]`c`f`U`Y`a`Ui`Z`:`c`f`hgWÅ`f]hY`]b
XYf`a`YX]n]b]gWÅYb`J`Yfg`c`f[`i`b[`ž`<`m[]YbYž`9fbÅ`fi`b[`i`bX`Y]bYf
j`YfVYggYfhYb`@YVYbgei`U`]h`h`ni`fØW`_ni`ZØ`fYb"

9g]ghVYa Yf_Ybgk YfhžXUgg'hfc'm'XYg'U`[Ya Y]bYb'5bgh]Y[g'XYf
 @YVYbgYfk Ufhi b['hUhgÅW`]W`Y]b'F ØW_[Ub[']b'XYb''YmhYb'ž\fyb
 ni 'j YfnY]W`bYb'k Ufž'k Ug'hY]'g'Ui Z'X]Y'\c\Y'GhYfV`]W`_Y]h'k Å\fybX
 XYf'7cfc bUdUbXYa]Y'ni fØW_ni ZØ\fyb']gh''Gc'_ØbbhY'X]Y
 j YfghÅf_hY'5i Za Yf_gUa _Y]h'Ui Z'X]Y'; Ygi bX\Y]h'Å'hYfyf'A YbgW`Yb
 ZØf'X]Y'Ni _i bZ]j cb'nYbhfU`Yf'6YXYi hi b['gY]b"

A]h'XYa 'HcX'j cb'C'hj]Y'FY]a Yfg'\Uh'X]Y'; YgY`gW`UZh'Y]bY'[fc»Y
 @YVYbg[YgW`]W`hY'j Yf'cfYbž'X]Y'i bg'Ui W`Ub'X]Y'9bhk]W`_i b[Yb
 XYf'@YVYbgi a ghÅbXY'Yf]bbYfhi bX'Ub'XYb'K Yfh'XYg'5'hYfg]a
 K UbXY'XYf'NY]h''Δfy'< UfhbÅW_[_Y]hi bX'@YVYbgZFYi XY'g]bX
 6Y]gd]Y'Yž'X]Y'i bg'UbFY[Ybž'Ui W`]a '5'hYf'U_h]j 'ni 'V`Y]VYb'i bX
 g]W`XYb'< YfUi gZcfXYfi b[Yb'XYg'@YVYbg'ni 'ghY''Yb"

8YhU]`g	
C fh	9]VY_ž'8Yi hgW`UbX
E i Y`Yb	<ul style="list-style-type: none"> • \Ua Vi f["h!c b`]bY"XY • k k k "hU[&("XY • k k k "XYghUh]g"XY

6Ygi W`Yb'G]Y'i bg'Ui Z.'bU[!\Ua Vi f["XY