

; Ybi gg'di f. ' < Ua Vi f[ Yf': ccX!: Ygh]j U`  
a ]h']bhYfbUh]cbU`Yb ' < ] [ \ ` ] [ \ hg°

9f`VYb`G]Y`XUg`HYghg]Y [ Yf!: ccX!: Ygh]j U`Ua`%' "GYdhYa VYf  
&\$&) ]b`XYf': UVf]\_`C hhYbgYb`'`Y]b'; Ybi gg`ZØf': ccX]Yg'a ]h  
]bhYfbUh]cbU`Yf'?ØWXY°



6UfbYfghfU»Y'' \*ž'&&+\*) ' < Ua Vi f[ ž'8Yi hgW`UbX`!'5a`%' "GYdhYa VYf'&\$&) ]gh`Yg`YbX`]W`gck Y]h`8 Ug'a ]h`GdUbbi b[  
Yfk UfhYhY`HYghg]Y [ Yf!: ccX!: Ygh]j U`ÖZbYh`gY]bY`HØfYb`]b`XYf  
: UVf]\_`]b`C hhYbgYbž' < Ua Vi f[ " '8]YgY`\_i`]bUf]gWXY`J YfUbgH`hi b[  
j Yfgdf]W`h`ZØf`U`Y; Ybi ggVY [ Y]ghYfhYb`Y]b`i bj Yf [ Ygg`]W`Yg  
9f`YVb]g" '5V`%+`I` \f`XØfZYb`g]W`X]Y`6Ygi W`Yf`Ui`Z]b`8]bY`5fci bX  
a ]h`Y]bYf`J ]Y`nU`X`]bhYfbUh]cbU`Yf'?Øgh`]W`\_Y]hYb`ZfYi Ybž`X]Y`b]W`h  
bi f`XYb; Ui a Yb`j Yfk Ø\bYbž`gcbXYfb`Ui W`XUg`< Yfn`Ø`Yf  
gW`U [ Yb`UggYb"

8 Ug': Ygh]j U`]gh`gdYn]Y`ZØf`X]Y` < Ua Vi f [ Yf': ccX]Yg'i bX`U`Yž`X]Y  
X]Y; Ughfc!GnYbY`]YVYbž`\_cbn]d]Yfh`K ]Y; **Ybi gg'; i ]XY**  
VYf]W`hYhž`Yfk UfhYh`X]Y; ÅghY`Y]b`UVk YW`g`i b [ gfY]W`Yg`A YbØž

XUg'a ]h]bbcj Uh]j Yb'GdY]gYb'Ui Zk UfhYh"8]Y'5i gk U\`fY]W\hij cb  
; `UnYX'7Ui `]Zck Yf'j ca '7UfXUa ca 'V]g'\]b'ni 'Y]bYa 'k Ufa Yb  
6]fbYbWfi a V`Y'a ]h'Zi ZZ][ Ya 'J Ub]`YYgdi a U'j cb`XYf'5`hYb`F UXYf  
GW\i `Y"i bX`XUg']gh'bi f`XYf'5bZUb[ °

9]b`\_i `]bUf]gW\Yg`9f`YVb]g`]b`a Y\`fYfYb  
; Åb[ Yb

- J c fgdY]gYb.
  - H\U]`ÅbX]gW\Yf`A Y`cbYbgU`Uhj ca `8Yf`D`UmYf
  - F]bXYfhUhUf'j ca `; f]`F cmU`<Ua Vi f[
  - M a `Hi U`Di `GU`Uhj ca `>b[ `>b[
  - 8cg`HUWċg]j cb`> Ub`G]b`A ]YXc
- <Ui dh[ Åb[ Y.
  - A ]gc!GY`Yf]Y!GhYU`\_j ca `B UmU
  - DUW\Yf]!DUghU`j cb`7 UgU`X]`F ca U
  - DcW\]YfhYf`GhY]bVi`hij ca `; c`XgW\ÅhnW\Yb
- 8YggYfh.
  - K Ufa Yf'6]fbYbWfi a V`Y`j cb`XYf'5`hYb`F UXYf  
GW\i `Y

8]Y`J YfUbgU`hi b[ `XUi Yfh`V]g`\$\$.' \$`I \f`i bX`k ]fX`j cb`Y]bYa  
j ]Y`ZÅ`h[ Yb`6Ø\bYbdfc[ fUa a `VY[ `Y]hYhž`XUg`HU`\_fi bXYb`a ]h`XYb  
HYghg]Y[ Yfb`XYg'; Ybi gg!A ]W\Y`&\$&) `i a ZUggh"8Ua ]h`V]YhYh`XUg  
: Ygh]j U`b]W\h`bi f`gW\ a UW`\_UZhY`GdY]gYbž`gcbXYfb`Ui W\  
]bhYfYggUbhY`9]bV`]W\_Y`]b`X]Y`K Y`h`XYf'; Ughfcbca ]Y"; YhfÅb\_Y  
k ]Y`K Y]bY`i bX`k Y]hYfY`8f]b\_g]g]bX`]a `H]W\_YhdFY]g]j cb`UV`%&-  
9i fc`]b`\_i g]j Y"

HfYbXg`i bX`9b hk ]W`\_i b[ Yb`]b`XYf` : Ygh]j U`!  
? i `hi f

8 Ug`HYghg]Y[ Yf!: Ygh]j U`ghY`h`b]W\h`bi f`ZØf`\_i `]bUf]gW\Yb; Ybi ggž  
gcbXYfb`gd]Y[ Y`h`Ui W\`X]Y`U`\_hi Y`Yb`HfYbXg`]b`XYf  
; Ughfcbca ]YgnYbY`k ]XYf"@Ui h: ccX` : Ygh]j U`g`[ Yk ]bbYb  
BUW\`U`h[ ]\_Y]h`i bX`\_i `hi fY`Y`J ]Y`ZU`h`Ub`6YXYi hi b[ ""8Ug` : Ygh]j U`  
k ]fX`fY[ ]cbU`Y`Ni hUhYb`j Yfk YbXYb`i bX`\_fYUh]j Y`5bgÅhnY`ni f

F YXi n]Yfi b[ 'j cb '@VYbga ]hY'j YfgWk YbXi b[ 'j YfZc`[ Yb"

9]b`k Y]hYfYf`k ]W'h][ Yf`HfYbX`g]bX`hYWkbc`c[ ]gWkY`ϕbcj Uh]cbYb.  
8]Y`A Ò[ `]W`\_Y]h`ni f`C b`]bY!6i W`i b[ `i bX`X]Y`ϕhY[ fUh]cb  
]bhYfU`h] Yf`9f`YVb]ggY`k YfXYb`Ui W`XUg` : Ygh]j U`VYfY]WkYfb" `Gc  
\_ÒbbYb`6Ygi WkYf`]b`X]Y`\_i` ]bUf]gWkY`?i`hi f`Y]bhUi WkYb`i bX  
Xi fWk`@]j Y!GhfYUa ]b[ `gck ]Y`K cf\_g`cdg`Y]bYb`[ Ub`n`bYi Yb  
Ni [ Ub[ `ni`XYb` ; Yf]Wk`hYb`Yf`U`hYb"

C V`ZØf` : Y]bgWka YW`Yf`cXYf`BYi [ ]Yf][ Yž`XUg`HYghg]Y[ Yf! : ccX!  
 : Ygh]j U`k ]fX`š b[ `i bX`5`h`ni gUa a YbVf]b[ Yb`i bX`X]Y  
ZUbhUgh]gWkY`J ]Y`ZU`h`XYf`]bhYfbUh]cbU`Yb`? ØWkY`df`ÀgYbh]YfYb" `A Ub  
XUfZ[ YgdUbb`h`gY]bž`k Y`WkY`bYi Yb` ; YgWka UW`gYf`YVb]ggY`i bX  
\_i`hi fY`Yb`9]bV`]W`\_Y`Yg`]b`X]YgYa`ϕ\`f[ YVYb`k ]fX" `8Ug`9j Ybh  
j Yfgdf]Wk`hž`Y]b` : Ygh`ZØf`U`Y`G]bbY`ni`k YfXYb`°

: Øf`b`À`YfY`ϕZcfa Uh]cbYb`i bX`H]W`\_Yhg`\_ÒbbYb`ϕhYfYgg]YfhY`X]Y  
: UVf]\_`VYgi WkYb`cXYf`X]Y`cZZ]n]Y`Yb`@]b\_g`ni a` ; Ybi gg` ; i ]XY  
i bX`ni f` : UVf]\_`bi`hYb"

8YhU]`g	
C fh	6UfbYfghfU»Y" *ž&&+*)`<Ua Vi f[ ž 8Yi hgWk`UbX
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "[ Ybi gg[ i ]XY!\Ua Vi f[ "Wka</li> <li>• ZUVf]_`XY</li> <li>• ZccX!ZYgh]j U`g"Wka</li> </ul>

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