

5 [[fYgg]j Yf`Ni [fY]gYbXYf`gW\`À[h Ni [VY[`Y]hYf`i bX`Dc`n]ghYb`b]YXYf`

9]b`&+!`À\ f][Yf`hU`YbYf`[fY]Zi`Ni [VY[`Y]hYf`i bX`Dc`n]ghYb`
]a`97%+&`VY]`6Yf[YXcfZ`Ubž`bUW`XYa`Yf`_Y]bY` : U\ f`UfhY`
j`cfnY][Yb`_cbbhY"



6Yf[YXcfZž`8Yi hgW\`UbX`!`ð`XYf`K`Y`h`XYf`6U\bfY]gYb`_Ubb`Yg`
a`UbW`a`U`hi`fVi`Y`bh`ni [Y\Ybž`i`bX`Y]b`J`cfZU``Ua`%`" `ð`b]`&\$&`
Ui`Z`XYf`GhfYW`_Y`j`cb`6Yf`b`b`UW`i`<`Ua`Vi`f[`nY][`h`X]Yg`Y]b`Xf0W`_]W`"
9]b`&+!`À\ f][Yf`hU`Yb]gW`Yf`GhUUhgV0f[Yf`gcf[hY`]a`Ni [`97%+&`
Z0f`5i`ZfY[i`b[ž`U`g`Yf`VY]`Y]bYf` : U\ f`UfhYb`_cbhfc``Y`c`bY`[0h][Yb`
: U\ fgW`Y]b`Ub[YhfcZZYb`k`i`fXY``8]Yg`VYf]W`hY`hY`X]Y`6]`X``8Yf`
Ni [VY[`Y]hYf`gW`U`hY`hY`XUfUi`Z`]b`Y]bYb`a`]hfY]gYbXYb`
6i`bXYgdc`n]ghYb`Y]bž`i`a`X]Y`≠Ybh]h`À`h`XYg`A`UbbYg`ZYghni`ghY``Yb`"

8Yf`J`cfZU``b`U`a`Y]bY`XfUa`Uh]gW`Y`K`YbXi`b[ž`U`g`XYf`]hU`]Yb]gW`Y`
GhUUhgV0f[Yf`VY]a`i`<`U`h]b`6Yf[YXcfZ`j`Yfgi`W`hY`ž`Xi`fW`X]Y`
[Y0ZzbYhYb`Ni [h0fYb`ni`Z0W`hYb``8]Y` :`i`W`h[Y`Ub[`]`a`Y`XcW`
b]W`hž`XYbb`XYf`Dc`n]gh`i`bX`XYf`Ni [VY[`Y]hYf`_cbbhYb`]`b`Ua`

J Yf`UggYb`XYg`Ni [Yg`\]bXYfb" `b`XYf`XUfUi ZZc`[YbXYb
5i gY]bUbXYfgYhni b[`gW`i [`XYf`5b[fY]ZYf`a]h: Ai ghYb`Ui ZX]Y
VY]XYb`A`AbbYf`Y]b" `Hfchn`Yf\YV`]WYa`K]XYfghUbX`k Uf`XYf
Dc`n]gh]b`XYf`@U[Yz`XYb`A`Ubb`ni`6cXYb`ni`Vf]b[Yb`i`bX`ni
ZYggY`b`z`k`A`fYbX`X]Y`UbXYfYb`DUggU[]YfY`[YgdUbbhni`gU`Yb"

? Y]bY`J`Yf`Y`hnhYb`z`UVYf`Yf`YV`]WYf`5i`Zk`UbX

K]Y`X]Y`DfYggYdcfhU`j`Yfa`Y`XYh`z`[UV`Yg`[`ØW`_]WYfk`Y]gY`_Y]bY
J Yf`Y`hnhYb`i`bhYf`XYb`6YhY]][hYb" `8Yf`Ni [`gYhnhY`XUfUi`Z]b`gY]bY
: U\fh`d`Uba`A`»][`]b`F]WYhi`b[`g]WYfni`ghY`Yb`z`XUgg`X]Y`G]hi`Uh]cb`i`bhYf`?`cb`hfc`Y`V`]YV`z`k`i`fXY
ni`g`A`h`]WY`i`bhYf`gh`Ø`hni`b[`Xi`fW`UbXYfY`6i`bXYgdc`n]ghYb
Ub[YZcfXYfh`z`X]Y`g]W`VYfY]hk`j`][`ni`f`<]`ZY`VY[YVYb`U`hYb"

6Y]`XYf`5b`_i`b`Zi`Ua`<`Ua`Vi`f[Yf`<`Ui`dhVU`b`c`Z`ØVYfb`U`a`Y]bY
k`Y]hYfY`GhfY]ZY`XYf`6i`bXYgdc`nY]`XYb`[YZYggY`hYb`A`Ubb" `9]bY
5hYa`U`_c`c`_cb`hfc`Y`Yf[UV`Y]bYb`K`Yfh]`cb`\$`ž`&`Dfca`j`Y`ž`k`Ug
X]Y`@U[Y`ni`g`A`h`]WY`Yg`_U`]YfhY" `8Yf`hU`]Yb]gWY`GhUUhgV`Øf[Yf
k`i`fXY`bUW`XYf`8i`fW`Z`Ø`fi`b[`U`Yf`dc`nY]`]WYb`A`U`»`bU`a`Yb
[Y[Yb`&&`\$\$`i`f`Yb`h`UggYb" `8cW`XUg`A`h`hY`Yf`VYggYf`UggYb
gc`Yb`z`XYbb`[Y[Yb`]b`Ui`ZYb`bi`b`a`Y`fYfY`GhfU]`YfZU`fYb
k`Y[Yb`9fgW`Y]WYb`g`j`cb`@Y]ghi`b[Yb`z`?`ØfdYfj`Yf`Yhni`b[ž
K]XYfghUbX`[Y[Yb`J`c`ghfYW`_i`b[gVYUa`hY`gck`jY`h`A`h]WYa`5b[f]Z
Ui`ZX]YgY"

G]WYf`Y]hg`U[Y`]b`XYi`hgWYb`6U`bYb

Gc`WY`J`cfZ`A`Y`g]bX`Y]XYf`_Y]b`9]bnY`ZU`" `@Ui`hY]bYa`6Yf]WYh]`cb
HU[YggWUi`gh]Y[`X]Y`NU`XYf`?`ØfdYfj`Yf`Yhni`b[Yb`]b
XYi`hgWYb`6U`b`ØZYb`i`bX`NØ[Yb`]a`f`&`\$`&(`]a`J`Yf[`Y]W`ni`a
J`cf`U`f`Ub" `b`XYb`YfghYb`nY`b`A`cb`UhYb`k`i`fXYb`ØVYf`%`\$`*`\$`\$
?`ØfdYfj`Yf`Yhni`b[Yb`]Y`a`Y`XYh`z`i`bX`Ui`W`X]Y`j`VYf[f]ZY`]b`NØ[Yb
g]bX`U`Ufa`YfYbX" `H`A[`]W`bi`hnYb`fi`bX`&`\$`A`j`]cbYb`F`Y]gYbXY`X]Y
ØVYf`)`"+`\$`\$`6U`b`ØZY`]b`8Yi`hgW`UbX`ž`k`Ug`X]Y`G]WYf`Y]hg`U[Y
ni`bY`a`YbX`YfUi`gZcfXYfh"

8]Y`8Yi`hgWY`6U`b`U`h`]b`XYb`Y`hnhYb`f`Yb`Yf`YV`]WY

ðj Ygh]h]cbYb`]b`G]W\Yf\Y]hga U» bU\ a Yb` [YhÀh][hž`i bhYf`UbXYfYa
 X]Y`5bnU\`XYf`J]XYc_Ua YfUg`]b`6U\ b\ÒZYb`Ui Z%%"\$\$\$`Yf\Ò\h"
 ða a Yf\]b`g]bX`ØVYf`, \$i`XYf`BU\j Yf_Y\fgnØ[Y`a]h`a Y`f`U`g
) "\$\$\$`?Ua YfUg`Ui g[YghUhhYhž`i a`8]YVghA\`Yb`i bX` ; Yk U`hhUhYb
 Ybh[Y[Ybni k]f_Yb`"FY]gYbXY`k YfXYb`ni XYa`Xi fW`fY[Y`a`À»][Y
 @Ui hgdFYW`YfXi fW`gU[Yb`i bX`<]bk Y]gY`gYbg]V`]g]Yfhž`i a`]\f
 ; YdÀW`_]a`5i [Y`ni`VY\U`hYb`"

8Yf`J`cfZU``]a`97%+&`nY][h`Y]bXfØW`_]W`ž`k]Y`k]W`h][`Y]b`ghUf`_Yg
 G]W\Yf\Y]hg_cbnYdhi bX`X]Y`DfÀgYbn`j`cb`C`fXbi b[g\ØhYfb`]a
 6U\bj Yf_Y`f`g]bX` `b]W`h`bi`f`ZØf`X]Y`FY]gYbXYbž`gcbXYfb`Ui W`
 ZØf`X]Y`5b[YghY``hYbž`X]Y`hÀ[`]W`ZØf`G]W\Yf\Y]hi bX`C`fXbi b[
 gcf[Yb`"

8YhU]`g	
Cfh	6Yf[YXcfZž`8Yi hgW\`UbX
Ei Y`Yb	<ul style="list-style-type: none"> • k k k "V]`X"XY • k k k "dfYggYdcfhU`"XY • k k k "hU[YggW`Ui "XY

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