

: Y \ ` Y f ` U a ` : Y g h k U [ Y b . ` 6 ] V Y f U W X  
\_ c f f ] [ ] Y f h ` % ) ` > \ \ f Y ` U ` h Y b ` G h U X h [ f U V Y b °

5 a ` ( " \$ + " & \$ & ) ` [ Y g h U ` h Y b ` 6 Y f b X ` C h c ` i b X ` g Y ] b ` H Y U a  
\ ] g h c f ] g W X Y : Y g h k U [ Y b ` Z Ø f ` X Y b ` G W X Ø h n Y b Z Y g h ! N i [ ` ] b  
6 ] V Y f U W X ž ] b \_ ` i g ] j Y ` ? c f f Y \_ h i f Y b "



6 ] V Y f U W X ž ` 8 Y i h g W X ` U b X ! ` : & ` 6 ] V Y f U W X ` j Y f g U a a Y ` b ` g ] W X ` ] b  
X ] Y g Y f ` K c W X Y ` k ] Y X Y f ` H U i g Y b X Y ` j c b ` A Y b g W X Y b ` n i a ` h f U X ] h ] c b Y ` ` Y b  
G W X Ø h n Y b Z Y g h ž ` Y ] b Y a ` X Y f [ f Ø » h Y b ` ? ] b X Y f ! ` i b X ` < Y ] a U h Z Y g h Y ` ] b  
C V Y f g W X k U V Y b " ` 8 ] Y g Y g ` > \ \ f ` n ] Y \ h X ] Y ` j Y f U b g h U ` h i b [ ` b ] W X h ` b i f  
k Y [ Y b ` X Y f ` V i b h Y b ` : Y g h n Ø [ Y ` i b X ` \ ] g h c f ] g W X Y b ` l a n Ø [ Y ` X ] Y  
5 i Z a Y f \_ g U a \_ Y ] h ` U i Z ` g ] W X ž ` g c b X Y f b ` U i W X ` U i Z [ f i b X ` Y ] b Y g [ U b n  
V Y g c b X Y f Y b ` 5 g d Y \_ h g ž ` X Y f ` Y f g h j c f ` ? i f n Y a ` U b g ` @ ] W X h ` \_ U a . ` 9 ] b  
g h Å X h Y V U i ` ] W X Y f : Y \ ` Y f ` U i Z Y ] b Y a ` X Y f : Y g h k U [ Y b ` k i f X Y ` b U W X ` % )  
> \ \ f Y b ` Y b h X Y W \_ h i b X ` \_ c f f ] [ ] Y f h ` K ] Y ` g W X k U Y V ] g W X Y " X Y ` V Y f ] W X h Y h ž  
\ U h h Y b ` 6 Y f b X ` C h c ` i b X ` g Y ] b ` H Y U a ` j c b ` U W X h ` A ] h g h f Y ] h Y f b ž ` X ] Y ` g Y ] h  
X Y a ` : f Ø \ U \ f ` Y X Y b ` 8 ] Y b g h U [ U V Y b X ` U a ` : Y g h k U [ Y b ` Z Ø f ` X Y b  
< ] g h c f ] g W X Y b ` : Y g h n i [ ` k Y f \_ Y ` b ž ` X ] Y g Y b ` : Y \ ` Y f ` a ] h ` < i a c f  
U i Z [ Y b c a a Y b "

8 Ug`HYUa`i bhYf`XYf`@Y]hi b[`j cb`N]a`a YfYfa`Y]ghYf`i bX  
F YghUi`fUhc`f`6YfbX`C`hnc`\\Uh`Yg`g]W`ni`f`5i`Z[`UVY`[`Ya`UW`hž`X]Y  
: Yghk`U[`Yb`b]W`h`bi`f`ZU`fVYfY]h`ni`\\U`hY`bž`gcbXYfb`Ui`W`Y]b  
Ui`h`Y`bh]gW`Yg`6]`X`XYf`GhUXh[`YgW`]W`hY`ni`j`Yfa`]hhY`b`" `b`X]YgYa  
>U`f`ghY`Yb`VYgcbXYfg`X]Y`j`Yf`6]VYFUW`Yf`GhUXhnc`fY`]a  
A`]hhY`di`b`\_`hž`k`cVY]`Y]b`bYi`Yfž`Yhk`U` ,`ž&\$`A`YhYf`Ub[`Yf`K`U[`Yb  
b]W`h`a`Y`f`Yi`]ghYbhY`GhUXhnc`fY`nY][`h`8`UVY]`k`]fX`XUg`Y`hnhY  
Yf`U`hY`bY`GhUXhnc`fž`XUg`i`a`Yf`Hc`fž`a`]hY]bYa`gdYn]Y`Yb`K`U[`Yb  
df`AgYbh]Yfh`8`Yf`7`ci` .`b`XYf`Y`hnhY`b`GUb]Yfi`b[`\\U`hY`a`Ub`HY]`Y  
XYg`i`a`Yf`Hc`fg`ZU`gW`a`cbh]Yfhž`k`Ug`Yfgh`j`cb` ;`i`bh`Yf`8`U`]bhYbž  
Y]bYa`Y`Y`Ya`U][`Yb`GN!F`YXU`\_h]cbg`Y]hYfž`VYa`Yf`\_`h`k`i`fXY`" `X`hnh  
nY][`h`XYf`bYi`Y` :`Yghk`U[`Yb`XUg`i`a`Yf`Hc`f`\_`c`ffY`\_`h`i`a`]h`XYa  
GhUXh[`fUVYb`j`c`f`XYf`GhUXh`a`Ui`Yf`"9]b`k`Y]hYfYf` :`Yghk`U[`Yb`XYf  
 :`Å`VYf[`fi`ddY`Yf`\\Y`h`YVYbZU`g`Y]bY` :`f]gW`\_i`f`a`]h  
8`UW`fYdUfUhi`fYb`i`bX`5bghf]W`"

## 9]b`9f`YVb]g`Z0f`X]Y`[`Ub`nY` :`Ua` ]`Y

5a`8]YbghU[`ZUbX`XYf`<`0`Ydi`b`\_`h`XYg`G`W`0`hnYbZYghYg`ghUhh`8`Yf  
<]ghc]gW`Y` :`Yghni`[`ž`bUW`X`Y`a`6]VYfgW`]Y»`Yb`i`bX`X`Y`a`6i`bhYb  
 :`Yghni`[`Ua`A`cbhU[`ž`XYf`X]Y`GhUXh]b`Y]bY`YVYbX][`Y`NY]hfY]gY  
Xi`fW`X]Y` ;`YgW`]W`hY`j`Yfk`UbXY`h`"HY]`bY`a`Yf`b`\\]ghc]gW`Yb  
?`cgh0a`Yb`j`cb`XYf`GhUi`ZYfnY]h`V]g`ni`f`6]ga`UfW`!`Y`fUž`j`Y`Y`\\cW  
ni`F`cggž`YfZfYi`hYb`X]Y`Ni`gW`Ui`Yf`"5i`Z`XYa` :`Yghd`Uhn`Ua  
 ;`][`Y`VYf[`gcf[`hY`Y]b`j`Yf[`b0[`i`b[`gdUf`\_`a`]h` :`U`f[`YgW`Å`ZhYb`i`bX  
`a`V]ggVi`XYb`Z0f`Ui`g[`Y`UggYbY`Gh]a`a`i`b[`" <]Yf`\_`c`b`bhY`a`Ub`b]W`h  
bi`f`X]Y`\_`0gh]W`Yb`\_i`]bUf]gW`Yb`5b[`YVchY`XYf`F`Y[`]cb`[`Yb]Y»`Ybž  
gcbXYfb`Ui`W`X]Y`5ha`cgd`Å`fY`XYf` :`Y]Yf`]W`\_Y]hYb`Ui`ZgUi`[`Ybž`k`]Y  
**gk`f`"XY`Yf`\_`Å`fh"**

5i`W`XUg`\\]ghc]gW`Y`9fVY`XYf`GhUXh`k`]YXYfZ]bXYh]g]W`]b`XYb  
8`UfV]Yhi`b[`Yb`"Gc`Yf]bbYfhY`Y]bY` ;`fi`ddY`Ub`X]Y`GhUi`ZYfž`X]Y  
6]VYfUW`%`%`+\$`XUg`A`Uf`hfYW`h`j`Yf`]Y`Ybž`k`Å`fYbX`Y]bY`UbXYfY  
 ;`fi`ddY`?`U]gYf` :`f]YXf]W`" `="`i`bX`gY]b` ;`Yz`[`Y`XUfghY`hž`X]Y`%(` ,` ,  
XUg`K`UddYbFYW`h`Z0f`X]Y`F`Y]W`gghUXh`j`Yf`]Y`Yb`"8]YgYg` :`Ygh`hfÅ[`h  
b]W`h`bi`f`ni`f`9f`U`hi`b[`j`cb`HfUX]h]cbYb`VY]ž`gcbXYfb`Z0fXYfh  
Ui`W`XUg` ;`Ya`Y]bgW`UZhg[`Y`Z0`\\`ž`k`Ug`]b`XYf`\\`Yi`h][`Yb`NY]h  
VYgcbXYfg`k`]W`h][`]gh"

HfUX]h]cbYb`i bX`]\fY`6YXYi hi b[

K ]Y`i bhYf`\_i`hi f!i bX!bUhi f"Wca`ni`YbhbY\ a Yb`]ghž`g]bX  
\_i`hi fY``Y` : YghY`k ]Y`XUg`GWØhnYbZYgh]b`6]VYfUW`b]W`h`bi`f`Y]b  
Vi bhYg`HfY]VYbž`gcbXYfb`Ui W`Y]bY`k ]W`h][ Y`D`UhhZcfa`ZØf`gc n]U`Y  
=bhYfU\_h]cbYb`i bX`J YfbYhni b["`G]Y`V]YhYb`Y]bYb`9]bV`]W`\_]b`X]Y  
; YgW`]W`hYž`6fAi W`Y`i bX`HfUX]h]cbYb`i`Y]b`YW`hYg` : Ygh`XYf  
=Yb]h]h`hi bX`<Yf`\_i bZh"

6Y`\_UbbhY` : Yg]W`hYf`k ]Y`6]VYfUW`g`@UbXfUhi`A Uf]c` : `UgYfž`XYf`gY]b  
YfghYg`GWØhnYbZYgh]a`5a`h`ZY]YfhYž`k`i`fXYb`i`a`cf]c``]b`GnYbY  
[ YgYhnhž`U`g`Yf`j`cb`Y]bYf`F`Ai VYfVUbXY`[ YZUb[ Yb`[ Ybca`a`Yb  
k`i`fXY`"Gc`W`Y`9f`YVb]ggY`gW`UZZYb`i`bj`Yf[ Ygg`]W`Y`9f]bbYfi b[ Ybž  
k ]Y`XUg`DUUf`A Uf[ U`7fYhcb`i`bX`<Ubg!5`VfYW`h`A`cgYf`Ui`g  
6]VYfUW`nY][ hž`XUg`VY]a`GWØhnYbZYgh`Ui`ZY]bUbXYf`hfUZ`i`bX  
gY]hXYa`VYgcbXYfY`A`ca`YbhY`a`]hY]bUbXYf`j`YfV]bXYh"

8 Ug`GWØhnYbZYgh`YbXYh`Ua`GcbbhU[ ž`XYb`&`" `ž`a`]h`Y]bYa  
[ fUbX]cgYb` : Yi`Yfk`Yf`\_"`6Y[ `Y]hYh] cb`XYf`J`cfZfYi`XY`Ui`ZX]Y  
\_ca`a`YbXYb`HU[ Yž`gYhnh`6]VYfUW`YfbYi`h`Y]b`NY]W`Yb`ZØf  
\_i`hi fY``Y`J ]Y`ZU`h`i`bX` : Ya`Y]b`gW`UZh`X]Y`Xi`fW`X]Y  
[ YbYfUH]cbgØVYf[ fY]ZybXYb`HfUX]h]cbYb`i`YVYbX][ [ Y\U`hYb  
k`YfXYb"

8YhU]`g	
Cfh	6]VYfUW`ž`8Yi`hgW`UbX
EiY``Yb	<ul style="list-style-type: none"> <li>• k k k "gW`k`UYV]gW`Y`XY</li> <li>• k k k "gk`f`XY</li> <li>• k k k "_i`hi`f!i`bX!bUhi`f"Wca</li> </ul>

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