

HYW!; ]dZY` ]b '@ I Ya Vi f[ . '? =i bX'? fmdhc  
fYj c`i h]cb]YfYb`X]Y`K ]fhgW UZh°

@ I Ya Vi f[ 'j YfUbghU`hYh`XYb`BYI i g`HYW!; ]dZY`Ua` '%+"`i bX`  
%, "' ð b] '\$&)' a ]h: c\_i g`Ui Z'? =i bX'? fmdhck Å\fi b[ Yb"', VYf  
+\$\$\$`HY]`bY\`a Yf`Yfk UfhYh"



@ I Yl dc`H\Y`6cl ž%, , & '@ I Ya Vi f[ ž '@ I Ya Vi f[ '!`5a` '%+"  
i bX`%, "' ð b] '\$&)' ]bXYh]b '@ I Ya Vi f[ `X]Y`nk Y]hY`5i g[ UvY`XYg  
BYI i g`@ I Ya Vci f[ `ghUhh`'8]YgY`VYXYi hYbXY`J YfUbghU`hi b[ `k ]fX  
]a` '@ I Yl dc`H\Y`6cl`UV[ Y\U`hYb`i bX`Yfk UfhYh`ØVYf`+\$\$\$  
HY]`bY\`a Yf`Ui g`XYf`]bhYfbUh]cbU`Yb`HYW!GnYbYžXUfi bhYf  
=bj Ygha`YbhZcbXg`i bX`8Y`Y[ Uh]cbYb`Ui g`j YfgW ]YXYbYb`@`AbXYfb`"  
; Ugh[ YVYf`XYf`J YfUbghU`hi b[ `g]bX`?Ua`Y`5a` fci bY`j cb`H\Y`8chg  
i bX`A ]\_Y`?cYX]b[ Yf`j cb`A U]gcb`A cXYfbYžX]Y`Y]bY`J ]Y`nU\`j cb  
H\Ya`Yb`ni f`FYZYI ]cb`XYg`i I Ya Vi f[ ]gW`Yb`HYW!² \_cgmghYa`g  
dfÅgYbh]YfYb`k YfXYb`"

A ]h`ØVYf`&\$\$`FYXbYfbž`%\$\$`5i gghY`Yfb`i bX`" \$\$`GhUfh`i dg`V]YhYh  
XUg`BYI i g`@ I Ya Vci f[ `Y]b`ZUW`hYbFY]W`Yg`Dfc[ fUa`a`"'8]Y

H\Ya YbgWk Yfdi b\_hY`Y[ Yb`]bgVYgcbXYfY`Ui Z? Øbgh`WYf  
≠hY`][ YbnžHYWbc`c[ ]Y`i bX`K ]fhgWUZh`Ni`XYb`< Ò\Ydi b\_hYb  
nÀ\`Yb`FYXbYf`k ]Y`6f]Ub`5fa ghfcb[ ž; fØbXYf`j cb`7c]bVUgYž`i bX  
<]fcg\`A ]\_hUb]ž79C`j cb`FU`i hYb"

? =i bX`? fmdhc`]a` : c\_i g

9]b`nYbhfU`Yg`H\Ya U`XYf`X]Yg`À\`f][ Yb`J YfUbghU`hi b[ `g]bX`X]Y  
GmbYf[ ]Yb`nk ]gWYb`? Øbgh`WYf`≠hY`][ Yb`n`f? ≠i bX  
? fmdhc k À\`fi b[ Yb`"8]YgY`J YfV]bXi b[ `k ÀW`ghi bX`\Uh`XUg  
DchYbn]U`ž`X]Y` : ]bUb`nk Y`h`bUW\`U`h][ `ni`fYj c`i h]cb]YfYb"  
? fmdhc k À\`fi b[ Yb`k ]Y`6]hW`b]i bX`9h\YfYi a`j Yf`ÀbXYfb`XUg  
hfUX]h]cbY`Y` ; Y`Xj Yfgh`ÀbXb]gž`k À\`fYbX`? =XUni`VY]hf`À[ hž`X]Y  
9ZZ]n]Ybn`i bX`≠hY`][ Ybn`X]YgYf`X][ ]hU`Yb`K À\`fi b[ Yb`ni`ghY][ Yfb"  
? =\_Ubb`]a` ? fmdhc!A Uf\_h`Y]b[ YgYhnh`k YfXYbž`i a`VYggYfY  
< UbXY`gghfUhY[ ]Yb`ni`Yb`hk ]W\_Y`bž`F]g]\_Yb`ni`a` ]bXYfb`i bX`bYi Y  
≠j Ygh]h]cbga Ò[ `]W`\_Y]hYb`ni`Yb`hXYW\_Yb`"? =9W`c`Yf`\_`Àfhž`XUgg`5=  
7c]bg`i bX`Hc\_Ybg`X][ ]hU`Y`J Yfa Ò[ Ybgk YfhY`g]bXž`X]Y`gdYn]Y`ni`f  
l bhYfghØhni b[ `j cb`? ≠HYWbc`c[ ]Yb`Yb`hk ]W\_Y`h`k`i fXYb"

Ni g`Àhn`]W`ni`XYb`h\YcfYh]gWYb``a di`gYb`V]YhYh`XUg`BYI`i`g  
@`l`Ya`Vci`f[ `dfU\_h]gWY`9]bV`]W\_Y`]b`X]Y`5bk`YbXi`b[ Yb`j`cb`? =]a  
? fmdhc!A Uf\_hž`k ]Y`Ui`hca`Uh]g]YfhY`< UbXY`gghfUhY[ ]Yb`i`bX  
6Yhfi [ gYf\_Yb`bi b[ `8]YgY`9b`hk ]W\_`i`b[ Yb`ghY`Yb`Y]bY  
J YfVYggYfi b[ `XYf`HfUb`gU\_h]cbg[ YgW`k ]bX][ \_Y]hž`G]WYf\Y]h`i`bX  
dYfgcbU`]g]YfhY`B`i`hnyfYfZU`fi b[ Yb`]b`5i`gg]W`hž`k À\`fYbX`g]Y  
[ `Y]W`nY]h][ `?cghYbYZZ]n]Ybn`j YfgdfYWYb"

< YfUi gZcfXYfi b[ Yb`i bX

Ni \_i bZhgdYfgdY\_h]j Yb

Hfchn`XYf`nU`\`fY]WYb`J cfhY`Y`[ ]Vh`Yg`Ui W`< YfUi gZcfXYfi b[ Yb  
i bX`F]g]\_Yb`VY`]XYf`≠hY[ fUh]cb`j`cb`? =]b  
? fmdhc k À\`fi b[ ghfUb`gU\_h]cbYb`"8]Y`hYWbc`c[ ]gWY`?ca`d`YI ]h`Àhž  
8UhYbg]WYf\Y]hž`fY[ i`Uhc`f]gWY`I`bg]WYf\Y]hYb`i bX`X]Y`j`c`Uh]Y  
A Uf\_h`UbX`gW`UZ`h`a`ØggYb`VYfØW\_g]W`h][ h`k`YfXYb`"8Yb`bc`W`nY][ Yb  
9l`dYfhYb`Ui`Zž`XUgg`X]Y`Ni`\_i`bZhgdYfgdY\_h]j`Yb`j`]Y`j`YfgdfYWYbX

g]bX"8]Y'5i hca Uh]Yfi b[ 'j cb' < UbXY`gdfcnYggYb'i bX'X]Y  
 DYfgcbU`]g]Yfi b[ 'j cb': ]bUbnX]YbghY]ghi b[ Yb' \_ÒbbhYb'X]Y  
 6fUbWXY`bUWX`U'h][ 'j YfÀbXYfb" '@YggYbh]Y` \YVh\Yfj cfž'XUgg'X]Y  
 [ Yd`UbhYb': cfa UhY`XYg'BYI i g@ I Ya Vci f[ ž'ni `XYbYb`Yhk U'%%\$  
 DUbY`gž'J cfhfÀ[ Y'i bX'K cf\_g\cdg[ Y\ ÒfYbž'h]YZfY'9]bV`]W\_Y`]b  
 X]YgY`\_ca d`YI Yb'H\Ya Yb'V]YhYb'k YfXYb"

8]Y'?ca V]bUh]cb'j cb'? =i bX'? fmdhck À\fi b[ Yb' \_ÒbbhY`Xi fWX'X]Y  
 GWUZZ b[ ' ]bhY``][ YbhYfž`YfbZÀ\][ Yf'GmghYa Y'b]WX'h'bi f'X]Y  
 : ]bUbnk Y`h'hfUbgZcfa ]YfYbž'gcbXYfb'Ui WX' ]bbcj Uh]j Y`bYi Y  
 ; YgW`Àžga cXY`Y`YhUV`YfYb" ã F U\ a Yb'XYg'BYI i g  
 @ I Ya Vci f[ 'k ]fX'X]Y'8]g\_i gg]cb'ØVYf'X]YgY'Ui žfY[ YbXYb  
 9bhk ]W\_i b[ Yb'ja 'J cfXYf[ fi bX'ghY\Yb"

8YhU]`g	
Cfh	@ I YI dc`H\Y`6cl ž%, , & @ I Ya Vi f[ ž @ I Ya Vi f[
Ei Y`Yb	<ul style="list-style-type: none"> <li>• k k k "`YggYbh]Y`"i</li> <li>• _]!YWX c"XY</li> </ul>

6Ygi WX Yb'G]Y'i bg'Ui Z.`a Y]b!k ]Yb"bYh