



hU`Ub`hci f]ghg`Xfcd`g\Ufd`mi bXYf`h\Y`Yd]XYa]W
k]``UZZYWh`h\Y`df]W`cZ`a]Wfcb`gd\Yf]WU``b+%,
dck XYf

h]g`fYdcfhYX`h\Uh`hci f]ga`fYj`Ybi`Y`b`&\$&\$`k]``Xfcd`g\Ufd`mi`hc`%+`() `V]``]cb`Yi`fcg`z`U`XYWfYUgY`
cZ`&*`,") `V]``]cb`Yi`fcg`Zfca``&\$%-`" `7Uf`c`GUb[`U``]z`WU]fa`Ub`cZ`h\Y`:`YXYfUh]cb`cZ`hU`]Ub`7`Ua`VYfg`
cZ`7ca`a`YfW`z`gU]X`h\Uh`h\Y`W`ffYbh]g]hi`Uh]cb`]b`h\Y`bUh]cbU`hci`f]ga`a`Uf`_Yh]`g`j`Yfm]gYj`YfYz`UbX`
YZZYWh]j`Y`a`YUgi`fYg`a`i`gh`VY`hU`_Yb`hc`fYj`]hU`nY`h\Y`bUh]cbU`hci`f]ga`a`Uf`_Yh`

5Ww`fX]b[`hc`di`V`]Wcd]b]cb`gi`fj`Ym`XUhU`Zfca`fYgYUfW`]bgh]hi`h]cbg`z`bYUf`m`%\$\$\$`W`ca`dUb]Yg`
]b`h\Y`hU`]Ub`hci`f]ga`]bXi`ghfm`UfY`Uh`f]g`_`cZ`VUb`_fi`dHm`UbX`a`Um`cgY`((`\$Z`\$`\$`c`Vg`"A`Uf]bU`
8Ybh]z`ck`bYf`cZ`U`YUh`Yf`g\cd`]b`J`UfY`bb`Uz`U`d]Whi`fYgei`Y`Z]g\]b[`j`]`U[`Y`cb`@`U`_`7ca`cz`gU]X`
h\Uh`&\$&\$`k]``VY`WUhUghfcd\]WZcf`\Yf`"H\Y`g\cd`"UW`g`ZcfY][`b`W`ghca`Yfg`UbX`\Yf`hi`fbcj`Yf`\Ug`
Xfcd`dYX`g\Ufd`m`6Y`ZcfY`h\Y`ci`hVfYU`_`z`hU`m`f]g`hci`f]ga`]bXi`ghfm`UWw`ci`bhYX`Zcf`bYUf`m`%(`i`cZ`
;`8D`"H\Y`W`"Udgy`cZ`h\]g`_`Ym`Yw`bca`]WXf]j`Yfz`W`ci`d`YX`k`]h`h\Y`W`cgi`fY`cZ`fYghUi`fUbhg`UbX`
fYghUi`fUbhg`Zcf`gYj`YfU`a`cb`h`g`z`\Ug`d`i`b[`YX`h\Y`W`ci`bhf`m]bhc`]hg`k`cfgh`fYW`gg]cb`g]bW`K`cf`X`
K`Uf`=]b`&\$&\$`"

5ZZYWhYX`Vm`h\Y`hU`]Ub`hci`f]ghg`Xfcd`g\Ufd`mi`bXYf`h\Y`Yd]XYa]Wz`h\Y`a]Wfcb`gd\Yf]WU``b+%,
dck XYf`a`Uf`_Yh]`g`W`Ub[]b[`fUd]X`m`"H\Y`gY`W`Ub[`Yg`UfY`]bX]WUhc`fg`cZ`a`Uf`_Yh[`fck`h`"H`]g`mYUfI`
cbI`mYUf`i`dk`UfX`hfYbX`]b`h\Y`a`Uf`_Yh]`bX]WUhg`h\Uh`h\Y`bYI`h`YVfi`Ufm`&\$&%&\$&*`k]``g\ck`Ub`
cj`U`Vi`hghYUXm[`fck`h`"Z`mci`UfY`cc`_b[`Zcf`a]Wfcb`gd\Yf]WU``b+%, `dck XYf`cf`Vi`mia]Wfcb`
gd\Yf]WU``b+%, `dck XYf`]b`Vi`_`z`d`YUgY`gYbX`Ub`Ya`U]`hc` [gU`Yg`&4`bUbchfi`b`W`ca`"](#)

H\Y`df]W`cZ`a]Wfcb`gd\Yf]WU``b+%, `dck XYf`W`bh]bi`Yg`hc`VY`UZZYWhYX`Vm`ZUW`hcf`gi`W`Ug`a`Uf`_Yh`
[`fck`h`a`ca`Ybh`a`z`j`Uf]ci`g`cddcfhi`b]h]Yg`UbX`W`U`Yb[`Yg`"<`ck`Yj`Yfz`Xi`f]b[`h\Y`ZcfYWUgh`dYf]cX`
Zfca``&\$&\$`hc`&\$&*`z`h\Y`[`cVU`a]Wfcb`gd\Yf]WU``b+%, `dck XYf`gU`Yg`a`Uf`_Yh]`g`YI`dYWhYX`hc`
W`bh]bi`Y`hc`VY`UVcj`Y`Uj`YfU[`Y`"H\Y`[`fck`h`fUHy`k]``W`bh]bi`Y`hc`]b`WfYUgY`"h]g`YI`dYWhYX`h\Uh`
Zfca`hc`XUm`hc`bYI`h`k`YY`_`z`h\Y`df]W`cZ`a]Wfcb`gd\Yf]WU``b+%, `dck XYf`k]``]b`WfYUgY`hc`U`W`fhU]b`
YI`hYbh`"

8i`Y`hc`W`Ub[`Yg`]b`W`bgi`a`Yf`XYa`UbX`z]a`dcfh`UbX`YI`dcfh`W`bX]h]cbg`z`UbX`j`Uf]ci`g`]bj`Ygh[`Uh]cbg`
cb`h\Y`XYj`Y`cda`Ybh`cZ`a]Wfcb`gd\Yf]WU``b+%, `dck XYf`z`h\Y`W`ghc`Z`a]Wfcb`gd\Yf]WU``b+%,
dck XYf`]g`W`bghUb`h`m`W`Ub[]b[`HU`_`b[`]bhc`UWw`ci`bh`h\Y`W`ffYbh`a`Uf`_Yh`a`UWf`cYw`bca]W`
dUfUa`Yh`Yfg`z`j`U`i`Y`W`U]b`Ub`U`mg]g`z`W`Ub`bY`d`Uf`hb`Yfg`z`XYa`UbX`UbX`gi`dd`n`z`h\Y`W`ghc`Z`a]Wfcb`
gd\Yf]WU``b+%, `dck XYf`k]``U`gc`VY`UZZYWhYX`hc`U`W`fhU]b`YI`hYbh`"h]g`Ygh]a`UhYX`h\Uh`h\Y`W`ghc`Z`
a]Wfcb`gd\Yf]WU``b+%, `dck XYf`k]``]b`WfYUgY`g`][`h`m`Zfca`hc`XUm`hc`bYI`h`k`YY`_`"

<`ck`Yj`Yfz`?A`D5GG`dfcj`]XYg`\][`di`f]h`mia]Wfcb`gd\Yf]WU``b+%, `dck XYf`k]h`ghYUX`m`df]W`" `b`
cfXYf`hc`ZYYXVUW`_`hc`c`X`W`ghca`Yfg`z`h\Y`W`ca`dUb`m]g`gh]``]b`Z`"cdYfUh]cbg`hc`dfcj`]XY`a]Wfcb`
gd\Yf]WU``b+%, `dck XYf`k]h`W`ca`dYh]h]j`Y`df]W`" `gU]X`5]a`YY`z`gU`Yg`a`UbU[`Yf`cZ`?A`D5GG`"

5Vci`h`?A`D5GG`



? A D5GG`jg`U`hfi ghYX`[`cVU`WX Ya]WU`a UhYf]U`gi dd`Yf/`a Ubi ZUWih fYf`k]h`c] Yf`%&`mYUfg
YI dYf]YbW`b`dfcj]X]b[`gi dYf`\][\!ei U`]hm`WX Ya]WU`g`UbX`B`Ubca UhYf]U`g`5g`U`YUX]b[
bUbchYWXbc`c[m`XYj Y`cda Ybh`UbX`a]Wfcb`gd`Yf]WU``b+%` `dck XYf
a Ubi ZUWih fYfz? A D5GG`Xca]bUhYg`h`Y`a Uf`_Yh`Ci f`dfcZYgg]cbU`k cf`_hYUa `dfcj]XYg`dYfZYWh
gc`i]cbg`hc`Y`d`]a dfcj Y`h`Y`YZ]W]YbWmcZ] Uf]ci g`]bXi ghf]YgZ`WfYUhY`j U`i Yz`UbX`YUg]`m`WcdY
k]h`j Uf]ci g`WX`U`Yb[Yg`=-Zmci `UfY`cc_]b[`Zcf`a]Wfcb`gd`Yf]WU``b+%` `dck XYfz`d`YUgY`gYbX`Ub
Ya U]`hc. [gU`Yg&4 bUbchfi b`Wca](#)

CF`[c`hc`h`Y`Zc`ck]b[``]b_`

[\hhdg.##k k k " a dUgg`Wca #\]hUb\]i a VUgYX#Gd`Yf\]WU`!B\]h\]bc`!5`cm\]Dck XYf!B.\]H\]!` 8!Df\]bh\]b\[!A`YhU`!Dck XYf`\ha`](#)

[\hhdg.##k k k " a dUgg`Wca #\]hUb\]i a VUgYX#7`\\]bU\]Gi dd`m< \]\[\!Di f\]hm` 8!Df\]bh\]b\[!A`YhU`!Dck XYf!H7\(!Dck XYf!H\]*5`\(J`\ha`](#)

[\hhdg.##k k k " a dUgg`Wca #\]W`Y`VUgYX#< \]\[\!Gd`Yf\]WU`!` 8!Df\]bh\]b\[!5`cm\]Dck XYf!b+%`!bWcbY`!+%`!dck XYf!\ha`](#)