

QUALIDADE DE VIDA DE PROFISSIONAIS ATUANTES NA ÁREA DE REABILITAÇÃO DE UM HOSPITAL ESCOLA NO INTERIOR DO RIO GRANDE DO SUL

Quality of life of professionals working in the area of rehabilitation of a school hospital in the interior of Rio Grande do Sul state

Calidad de vida de profesionales atuantes en la area de rehabilitación de un hospital escuela en el interior del estado de Rio Grande do Sul

Resumo

Introdução: O trabalho é uma das atividades que compõem o cotidiano das pessoas, sendo assim, este conceito mantém uma relação com as discussões sobre processo saúde-doença e a qualidade de vida dos trabalhadores. **Objetivo:** Mensurar a qualidade de vida e riscos de adoecimento que podem incidir sobre fisioterapeutas, fonoaudiólogos e terapeutas ocupacionais de um Hospital Escola do interior do Rio Grande do Sul. **Método:** Este estudo caracteriza-se como quantitativo, descritivo, utilizou-se o WHOQOL-bref e um questionário sociodemográfico como instrumentos para a coleta de dados. **Resultados:** O Hospital Escola conta com 38 fisioterapeutas, 11 fonoaudiólogos e três terapeutas ocupacionais, totalizando 52 profissionais da área da reabilitação, mas deste total aceitaram participar do estudo 24 profissionais, sendo 18 (75%) fisioterapeutas, quatro (16,6%) fonoaudiólogos e dois (8,4%) terapeutas ocupacionais. Observou-se a prevalência de profissionais do sexo feminino (22 [91,6%]), a média de idade foi de 34,1 anos, a maioria dos participantes eram celetistas (23 [95,8%]). Quanto aos afastamentos do trabalho, 10 (41,6%) se afastaram; 10 (41,6%) sofreram acidentes de trabalho; e 13 (54,1%) apresentaram algum tipo de doença osteomuscular. Quanto à qualidade de vida, a média do escore final do WHOQOL-bref foi de 70,2, sendo que os domínios físicos (60,2) e ambientais (67,5) apresentaram as médias mais baixas. **Considerações Finais:** Pode-se compreender as condições de saúde e trabalho de profissionais da área da reabilitação, bem como, a interferência destes na qualidade de vida dos profissionais.

Palavras-chave: Fisioterapia, Terapia Ocupacional, Fonoaudiologia, Qualidade de Vida, Saúde do Trabalhador.

Abstract

Introduction: Work is one of the activities that make up people's daily lives, thus, this concept maintains a relationship with discussions on the health-disease process and the quality of life of workers. **Objective:** To measure the quality of life and risks of illness that may affect physiotherapists, speech therapists and occupational therapists of a School Hospital in a municipality in the state of Rio Grande do Sul. **Method:** This study is characterized as quantitative, descriptive, the WHOQOL-bref and a sociodemographic questionnaire were used as instruments for data collection. **Results:** School Hospital has 38 physiotherapists, 11 speech therapists and three occupational therapists, totaling 52 professionals in the area of rehabilitation, but of this total they agreed to participate in the study 24 professionals, 18 (75%) physiotherapists, four (16.6%) speech therapists and two (8.4%) occupational therapists. It was observed the prevalence of female professionals (22 [91.6%]), the mean age was 34.1 years, the majority of participants were regulated by the CLT (23 [95.8%]). As for absence from work, 10 (41.6%) were away; 10 (41.6%) suffered work accidents; and 13 (54.1%) had some type of musculoskeletal disease. Regarding quality of life, the mean of the WHOQOL-bref final score was 70.2, and the physical (60.2) and environmental (67.5) domains presented the lowest means. **Final Considerations:** It is possible to understand the health and work conditions of rehabilitation professionals, as well as their interference in the quality of life of professionals.

Keywords: Physical Therapy, Occupational Therapy, Speech Therapy, Quality of Life, Occupational Health.

Resumen

Introducción: El trabajo es una de las actividades que conforman la vida cotidiana de las personas, por lo tanto, este concepto mantiene una relación con las discusiones sobre el proceso salud-enfermedad y la calidad de vida de los trabajadores. **Objetivo:** Medir la calidad de vida y los riesgos de enfermedad que pueden afectar a los fisioterapeutas, logopedas y terapeutas ocupacionales de un Hospital Escuela del interior de Rio Grande do Sul. **Método:** Se caracteriza por ser cuantitativo, descriptivo, se utilizaron como instrumentos de recolección de datos el cuestionario WHOQOL-bref y un cuestionario sociodemográfico. **Resultados:** El Hospital Escola cuenta con 38 fisioterapeutas, 11 logopedas y tres terapeutas ocupacionales, totalizando 52 profesionales en el área de rehabilitación, pero de este total aceptaron participar en el estudio 24 profesionales, 18 (75%) fisioterapeutas, cuatro (16,6%) logopedas y dos (8,4%) terapeutas ocupacionales. Se observó la prevalencia de mujeres profesionales (22[91,6%]), la edad media fue de 34,1 años, la mayoría de los participantes fueron celetistas (23[95,8%]). En cuanto a la ausencia del trabajo, 10 (41,6%) estuvieron ausentes; 10 (41,6%) sufrieron accidentes de trabajo; y 13 (54,1%) tuvieron algún tipo de enfermedad musculoesquelética. En cuanto a la calidad de vida, la media de la puntuación final del WHOQOL-bref fue de 70,2, y los dominios físicos (60,2) y ambiental (67,5) presentaron las medias más bajas. **Consideraciones finales:** Es posible entender las condiciones de salud y de trabajo de los profesionales de la rehabilitación, así como su interferencia en la calidad de vida de los profesionales.

Palabras clave: Fisioterapia, Terapia Ocupacional, Fonoaudiología, Calidad de Vida, Salud del Trabajador.

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1mR		

)RQWHODERUDGD GDV DXWRUDV

1D DYDOLDomR GH TXDOLGDGH GH YLGD D +PpGLD %GRHHVFRUH ILQ
DSUHVHQWDGD SHORV SDUWLFLSDQWHV IRL GH 7DEHOD \$ TXD
S}H D FDSDFLGDGH GH HIHWXDU XPD FRPSRVLomR FXOWXUDO FRP RV
VRFLHGDGH FRQVLGHUD FRPR SDGUMR WGH2FRQDFEDOKR RH pEHPD GDV DWL
GDGHV KXPDDQDV TXH SUHHQFKH JUDQGH SDUWH GR WHPSR QD YLGD C
6HQGR DVVLP HVWH p XP GRV HOHPHQWRV TXH FRPS}HP D YLGD H TX
GDGH

\$ TXDOLGDGH GH YLGD H R WUDEDOKR VmR FRQFHLWRV DPSODPHO
D UHODomR GHVWHV FRP RGRUQFDVGR SRSGXDDOGR DV PpGLDV GRV
TXDWUR GRPtQLR \$PELHQWDO TXH RV 'RPtQLRV 3VLFROYJLFR H R 6RFL
RV YDORUHV PDLV DOWRV DPERV FRP PpGLD GH H RV 'RPtQLR \$PE
WDP DV PpGLDV PDLV EDL[DV VHQR H UHVSHFWLYDPHQWH 7

7DEHOD0pGLDV: 6242/ ±EUHQ

9DULiYHO	0pGLD	0tQLPR	0i[LPR
'RPtQLR	3VLFROYJLFR		
'RPtQLR	6RFLDO		
'RPtQLR	\$PELHQWDO		
'RPtQLR)tVLF		
(VFRUH)LQDO		

)RQWHODERUDGD SHODV DXWRUDV

\$V PpGLDV DSUHVHQWDGDV SHORV SDUWLFLSDQWHV QRV 'RPtQLR
PRQVWUDP TXH HVWHV QmR DSUHVHQWDP PXLWRV FRPSURPHWLPHQW
DQWHULRUPHQWH RV SDUWLFLSDQWHV GHVWH HVWXGR QmR UHIHULU
PR DQR UHIRUoDQGR RV UHVXOWDGRV DSUHVHQWDGRV SHORV SDUWL

2 'RPtQLR \$PELHQWDO DSUHVHQWRX D WHUFHLUD PDLRU PpGLD
QDVH LPSRUWDQWH FRQVLGHUDU RV IDWRUHV QHJDWLYRV H JHUDGRU
DPELHQWH GH WUDEDOKR SDUD TXH DVVLP VHMD SRVVtYHO WUDoDU
WUDEDOKR H WUDQVIRUPDU HVWH HP XP DPELHQWH PDLV VDXGiYHO

1R 'RPtQLR)tVLF -RVIDUPRXL PDLV EDL[D HVWH GDGR GHPRQVWUD
SDQWHV DSUHVHQWDP FRPSURPHWLPHQWRV QHVWH GRPtQLR (VWH U
QDGR j SUHYDORQFLD GH GRHQoDV RVWHRPXVFXODUHV UHODWDGDV S
RQDLV GD iUHD GD UHDELomR TXH DWDP QR DP ELHQM KRVSMDUHVWR H SRWRV GDUDP HQ
WH D DJHQWHV HVWUHVVRUHV URWLQD H VREUHFDUJD GH WUDEDOKR
WUDEDOKR HQWUH RXWURV H D DWLYLGDGHV ODERUDLV TXH H[LJH P
JXQV FDVRV HVIRUoR ItVLF (VWHV IDWRUHV DVVRFLDGRV D XPD MF

QmR UHDOL]DomR GDV SDXVDV SDUD GHVFDQVR SRGHP DR ORQJR GR
DWp FDXVDU DIDVWDPHQWR GD DWLYLGDGH ODERUDO TXH QWUHQDWD
omR VD~GH GRHQoD WUDEDOKR p XPD UHDOLGDGH YLYHQFLDGD SRU
SDOPHQWH DTXHOHV TXH GHVHPHQKDP VXDV IXQo}HV HP DPELHQWH
HQWHQGHU D UHODomR WUDEDOKR WUDEDOKDGRU TXDQWR D VXD VD~

\$V GLVFXVV}HV HP VD~GH GR WUDEDOKDGRU WrP UHVVDOWDGR D
WHQKDP FRPR REMHWLYR D UHGxomR RX HOLPLQDomR GRV ULVFRV GH
WUDEDOKR DWHQomR HP 6D~GH GR 7UDEDOKDGRU p XP FDPSPR LQWHUGL
ODXUHW DWH FRPSUHHQGH XP 3FRQMXQWR GH SUIWLFV WLFV
FDV VRFLDLV KXFLDQDULQVWLWXFLRQDLV UHDOL]DGDV SRU GLIHUHQ
HVSDoRV VRFLDLV GLVWLQWRV H LQIRUPDGRV SRU XPD PHVPD SHUVS

2V WHUDSHXWDV RFXSDFLRQDLV VmR SURILVVLRQDLV GD iUHD GD
FDPSPR GD DWHQomR j 6D~GH GR 7UDEDOKDGRU 3DWDH:SWRQDVEHRQDD
YHP DWXDQGR QD 3UHDELOLWDomR H UHGXFDomR SUHYHQomR GH G
SURPRomR VRFLDO'6BOYD 9HQGDQWFOR 5RGUEXPVOPHPHQWDP HVWi
GLVFXVVmR DR UHVVDOWDU TXH R WHUDSHXWD RFXSDFLRQDO DWXD 3
YLGdGHV ODERUDLV FRQGLo}HV SRVWRV RUJDQL]DomR\$R UHODo}HV
FXLGDU GD 6D~GH GR 7UDEDOKDGRU R WHUDSHXWD RFXSDFLRQDO Q
QD REVHUYDomR GD DWLYLGDGH GH ODERUDO PDV EXVFD DSUHHQGH
GH D SDUWLU GH TXHP WUDEDOKDGRU R H[HFXWD

\$V DWULEXLQ}HV GRV WHUDSHXWDV RFXSDFLRQDLV HP 6D~GH GR
FLGDV SHOD 5HVROXomR GH GH QBYHPGR 6VWD UHVROXomR RV
SHXWDV RFXSDFLRQDLV SRGHPKQDOWJLD ODERUDO SDUD LQWHUYHQ
7UDEDOKDGRU SURPRYHU Do}HV LQGLYLGXDO H RX FROHWLYR GH S
GH SURJUDPDV GH HGXFDomR SHUPDQHWH GH HGXFDomR HP VD~GH
FDSDFLGDGH SDUD R WUDEDOKR LGHQWLILFDU DYDOLDU H REVHUYD
VDP FRQVWLWXLU ULVFR j VD~GH RFXSDFLRQDO GR WUDEDOKDGRU S
SDFLRQDO UHDOL]DU D DQIOLVH HURQ{PLFD GD DWLYLGDGH ODERUD
DWHVWDGR RX ODXGR MXGLFLDO SHULFLDO H SUHVWDU VHUYLoRV GH
HVSHFLDOLPHGR DVVLP R WHUDSHXWD RFXSDFLRQDO GHYH DFROKH
HPRFLRQDLV H ItVLFDV DSUHVHQWDGDV SHOR WUDEDOKDGRU PHGRV
GH GDU VXSURWH H HQFDPLQKDPHQWRV

'HVWH PRGR GLDQWH GHVWH JUXSR GH WUDEDOKDGRUHV R WHU
DWXDU D SDUWLU GD UHDOL]DomR GH HVSDoRV PRPHQWRV GH UHIOH[
JHVWRUHV D GLVFXWLU H HQFRQWUDU VROXo}HV SDUD RV SRVVtYHLV
GH SURSRU Do}HV GH SUHYHQomR H SURPRomR HP VD~GH YROWDGDV
PDQGDV DSUHVHQWDGD SHORV WUDEDOKDGRUHV R WHUDSHXWD RFXS
QD UHDELOLWDomR GH WUDEDOKDGRUHV TXH Mi HVWmR DGRHFLGRV R
QD UHLQVHUomR ODERUDO GH WUDEDOKDGRUHV DIDVWDGRV GR VHX S

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3RGMH REVHUYDU QHVWH HVWXGR D SUHYDOrQFLD GH SDUWLFLS
FRP PpGLD GH LGDGH UHODWLYDPH-QMHTMR YCHPS BRQDWGWBQWH D MI
GH WUDEDOKR QHP VHPSUH VmR UHDOLJDGDV FRPSRUWDPHQWR HVWH
omR GH VD~GH GRV WUDEDOKDGRUHV DR ORQJR GR WHPSR \$ PDLRUL
DIDVWRX GR WUDEDOKR RX VRIUHX QHQKXP DFLGHQWH GH WUDEDOKR
FLSDQWHV QHQKXP DSUHVHQWRX TXDGURV GH DGRHFLPHQWR SVtTXL
WRV GH XVR FRQWtQXR \$ PDLRULD GRV SDUWLFLSDQWHV PHQFLRQRX
GRHQoDV RVWHRPXVFXODUHVXHUHWDDVSRGHP HVWDU UHODFLRQDGDV
WUDEDOKR VHQGR UHVXOWDQWHV GH HVIRUoR UHSHWLWLVR H Piv SF
EDOKR

1HVWH HVWXGR IRL SRVVtYHO LGHQWLILFDU D SHUFHSoMR GH S
WDomR VREUH VXD TXDOLGDGH GH YLGD 1HVWH VHQWLGR ILFRX HYL
DSUHVHQWDUDP PHQRU HVFRUHV IRUDP RV \$PELHQWDLV H)tVLFrv \$
QRV 'RPtQLRV \$PELHQWDLV SRGH HVWDU UHODFLRQDGD DRV IDWRUHV
EDOKR HP TXH HVWHV SURILVVLRQDLV HVWmR LQVHULGRV RV TXDLV D
XPD URWLQD GH WUDEDOKR LQWHQV-DHODYHHV LGD QHVEEDOKRQVHFUXLG
UHWDRV SDFLHQWHV FRP GLIHUHQWHV QHFHVVLGDGHV H FRPSOH[L
SRXFR UHFRQKHFLPHQWR SURILVVLRQDO \$V EDL[DV PpGLDV GRV 'RPt
DVVRFLDGDV jV GRHQoDV RVWHRPXVFXODUHV UHIHULGDV SHORV SDU
PXVFXODUHV SRGHP RFDVLRQDU OHV}HV HP P~VFXORV WHQG}HV DU
OLPLWDo}HV QRV PRYLPHQWRV DOpP GH TXDGURV H[FHVVLVRV GH GR
WUDEDOKDGRUVDH DIBD WUDEDOKR

6HQGR DVVLPVWRUWHODHYDQWH R GHVHQYROYLPHQWR GH HVWXGRV
RV SRVVtYHLV ULVFRV GH DGRHFLPHQWRV GLUHFLRQDGRV SDUD SURI
ILVLRWHUDSHXWDV IRQRDXGLyORJRV H WHUDSLD RFXSDFLRQDO SR
PR RXWURV SURILVVLRQDLV GD iUHD GD VD~GH PDQWpP FRQWDWR GI
VLWXDo}HV GH OHLWR H UHDOL]DP IXQo}HV TXH H[LJHP GD VXD FDSD
HPRFLRQDO SDUD VXSULU DV QHFHVVLGDGHV GH VH XV SDFLHQWHV 8
GR IRL R WDPDQKR GD DPRVWUD GH SDUWLFLSDQWHV ILVLRWHUDSHX
WDV RFXSDFLRQDLV R TXH GLILFXOWD D JHQHUDOL]DomR GRV UHVX
WD XP FRQMXQWR GH LQIRUPDo}HV TXH SRGHP VXEVLGLDU Do}HV GH
VD~GH MXQWR D HVVHV SURILVVLRQDLV FRQVLGHUDQGR WDPEpP DV
o}HV H RUJDQL]DomR GR WUDEDOKR DOpP GDV UHODo}HV LQWHUSHVV

5HIHUrQFLDV

2OLYHLUD \$/\$ *RQoDOYHV 0\$ %UHYHV &RQVLGHUDo}HV 6REUH D &H
VXD ,PSRUWkQFLD QR &RQWH[WR \$WXDO GH 0XQGLDOL]DomR GD &ULV
WD 3HJDGD -

7ROIR 65 3LFFLQLQL 9 6HQWLGRV H VLJQLILFDGRV GR WUDEDOKR
H HVWXGRV HPSULFRV EUDVLOHLURV 3VLFRRJLD- 6RFLHGDGH

5LEHLUR &9 /pGD '% 2 VLJQLILFDGR GR WUDEDOKR HP WHPSRV GH
(VWXGRV H 3HVTXLVDV HP 3VLFRRJLD

)HUQDQGHV 0\$ 0DUJLDOH 0+ 5LVFRV RFXSDFLRQDLV H DGRHFLPHQW
VD~GH PHQWDO \$FWD 3DXO (QIHUP

%DUURV 9\$ &DUUHWHLUR \$3 &OtQLFDV GR 7UDEDOKR FRQWULEXLo
VLO ,Q %HQGDVVROOL 3) 6REROO /\$ RUQRYD & 0HULVSHF WRYD V DSEDUO
FRPSUHHQV mR GR WUDEDOKR QD DWXDOLGDGH -6mR 3DXOR \$WODV

2UJDQL]DomR 0XQGLD-203D \$BQGM/LWXLomR GD 2UJDQL]DomR 0XQGLD
'LVSQRtYHO HP KWWS ZZZ GLUHLWRVKXPDQR V JXVSL JDU & LQGH[SK
\$ & \$ R-0XQG-LDD & %\$GH FRQVWGRUJFDQL]PXDQGLDQV DXGH
RPVZKR KWPO \$FHVV DGR HP MXQ

2OLYHLUD 0-, 6DQWRV ((\$ UHODomR HQWUH RV GHWHUPLQDQWHV V
VRFLDO &DGHUQR 6D~GH H 'HVHQYROYLPHQWR &XULWLED

3HUHLUD () 7HL[HLUD &) 'RV 6DQWRV \$ 4XDOLGDGH GH YLGD DERU
DomRHY EUDV (GXF)tV (VSRUWH-

:RUOG +HDOWK 2UJDQL]DWLRQ ,QVWUXPHQW WR (YDOXDWH 4XDOLW
WKH :+242/ 5DWLRQDOH DQG FXUUHQW VWDWXV ,QWHUQDWLRQDO -R

5LEHLURHW D,QVDOXEULGDGH HP IRQRDXGLRORJLD EUHYH UHYLVmR

6LOYDHW% DQ QWRPDV 2VWHRPXVFXODUHV HP)LVLRWHUDSHXWDV H
HQWH +RVSLWDODU 5HYLVWD 3HVTXLVD HP)LVLRWHUDSLD 6DOYDGR

6LOYD *H3V DDQRV j VD~GH UHODFLRQDGRV DR WUDEDOKR GH ILVLR
HP WHUDSLD LQWHQVLYD \$662%5\$),5 &LrQFLD

%UDJD 0\$W DQ DOLGDGH GH YLGD PHGL-QD5 SHORVW+242/FRP LGRVRV
UHVLGHQWHV HP -XL] GH)RUD 0* 5HY -\$36

)OHFN 03\$ 3URJUDP GH VD~GH PHQWDO RUJDQL]DomR PXQGLDO G
RUGHQDomR GR *UXSR :+242/ QR %UDV60 3RUWR \$OHJUH

:LWWP-DQGLUD 5 *ROGLP -5 %LRpWLFD H &XLGDGRV 3DOLDWLYRV
TXDOLGDGH GH YLGD \$FWD 3DXO (QIHUP

6DQWRV &(/HLWH 00- 2 3HUILO GR DOXQR LQJUHVV DQWH HP XPD X
FLGDGH GH 6mR 3DXOR 5HY %UDVLOHLUD (QIHUPDJHP

+DGGDGH\$W DQUPDomR GH SURILVVLRQDLV GH VD~GH QR EUDVLO X
5HY 6D~GH 3~EOLFD -

6RX]D &\$:LWWNRSI 3* 7KRIKHQ & 6D~GH GR WUDEDOKDGRU FXL
FLRQDO GRV VHUYLGRUHV GD iUHD KRVSLWDODU +8 5HYLVWD

3UHWWR 3D%WRUHS\$XQFDR DRPSRUWDPHQWRV UHODFLRQDGRV j VD
SURILVVLRQDLV GH DPEXODWyULRV GR 6LVWHPD OQLFR GH 6D~GH QR
56 (SLGHPLRO 6HUY 6D~GH -

0RQWHLURW-DQGRHFLPHQWR 3VtXLFR GH 7UDEDOKDGRUHV GH 8QLC
WHQVLYD 3VLFRO FLHQF SURI

/HOLV 8W DDVW~UEL RV 2VWHRPXVFXODUHV 5HODFLRQDGRV DR 7UDE
GH (QIHUPDJHP UHYLVmR LQWHJUDWLYD GD OLWHUDWXUD \$FWD 3DX

\$QGUDGH .2 \$QGUDGH 32 /HLWH /) 4XDOLGDGH GH 9LGD GRV 7UDE
6D~GH 5HYLVmR 'H /5MYHLUDWDX 8DHQWtILFD GR ,73\$&

)HUULJROR -3)HGRVVH ()LOKD 9\$9 6 4XDOLGDGH GH YLGD GH SU
EOLFD &DG 7HU 2FXS 8)6&DU-

-XQTXHLUD 7 7UDEDOKR VD~GH H 7HUDSLD 2FXSDFLRQDO XPD DE
GR ž &RQJUHVVVR %UDVLOHLUR GH 6LVWHPDV GR &HQWUR 8QLYHUVLW
YHO HP KWWS OHJDF\ XQLIDFHI FRP EU TXDUWRFEV DUWLJRV + +B
GH MXQ

ODXUR 0H&W 50 VFRV RFXSDFLRQDLV HP VD~GH 5HY (QIHUPDJHP 8(

:DWDQDEH 0 1LFRODX 60 \$ 7HUDSLD 2FXSDFLRQDO QD LQWHUIDFH
,Q 'H &DUOR 005 %DUWDORWWL && 2UJ 7HUDSLD 2FXSDFLRQDO Q
SHUVSHFWLYDV 6mR 3DXO8 3OH[XV

6LOYD)01 9HQG)D-QJFXOR 5RGULJXHV '6 \$ 7HUDSLD 2FXSDFLRQDO
WUDEDOKDGRU SDQRUPD GH SURGXomR ELEOLRJUiILFD &DG 7HU 2

/DQFPDQ 6 *KLUUGL 0, * 3HQVDQGR QRYDV SUIWLFDV HP WHUDSL
WUDEDOKR 7HU 2FXS 8QLY 6mR 3DXOR

&RQVHOKR)HGHUDO GH)LVLRWHUDSLD(8 2))7,7 2D5H 2R2FXSDFLRQDO
GH GH QRYHPEUR GH 'LKSVMQSYHOZE 2 FRILWR JRY EU QVLWH "S
\$FHVV DGR HP GH DJR

/DQFPDQH 00,QIRUPDU H UHIOHWLU XPD H[SHULrQFLD GH WHUDSLD
YHQomR GH ULVFRV j VD~GH GR WUDEDOKDGRU 5HY 7HU 2FXS 8QLY

&RQWULEXLomR GRV DXWRUHV 0DU 2DQW & 2DWR /R5W/XGR FRQFHSomR GR WH[WR PDQX
]DomR GH IRQWHV H RX DQiOLVHVH ULHDPD&DRUGR DW&RWR HGR WHOLEHOLH GH \$UD~MR
0DFKDGmR-DRWRUDV UHGDomR H UH \$OLVHR6GEVWUHLVBRQHW DGRUD GR HVWXGR FRQF
GR WH[WR PDQXVFULWR RUJDQL]DomR GH IRQWHV H RX DQiOLVHV H UHGDomR GR WH[V

6XEPHWLGR HP
\$SURYDGR HP
3XEOLFDGR HP