

0 D V V D F K X V H V  
6 W D W H Z L G H  
5 H F R U G V 5 H W H  
6 F K H G X O H

4 X L F N \* X L G H  
6 F K H G X O H 1 X P E H U

8 S G D W H G I U R P W K H 0 D V V D F K X V H W W V 6 W D  
5 H F R U G V 5 H W H Q W L R Q 6 F K H X G X I O H ' D W D E D  
5 H Y L V H G ' H F H P E H U

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\$GPLQLVWUDWLRQ

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\$ E \$OO RWKHU UHFRUGV

\$ 3ROLF\ DQG 3URFHGXUH 5HFRUGV

\$ ([HFXWLYH UHFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

\$ ([HFXWLYHV &RUUHVSRRQGXHEMFHFDQ)LOHV  
5HWDLQ \HDUV  
'RFXPHQWV WKH H[HFXWLYHV\ PRQLWRULQJ DQG GHFLVLRQ PDNLQ  
,QFOXGHV PHPRV OHWWHV UHSRUWV QRWHV LVVXH GRFXPHQ  
UHFRUGV DQG RWKHU PDWHULDOV ILOHG E\ VXEMHFW

\$ ([HFXWLYHV %ULHILQJ )LOHV  
5HWDLQ \HDUV  
'RFXPHQWV PDWHULDOV XVHG WR EULHI H[HFXWLYHV RQ XSFRPLQ  
RWKHU DFWLYLWLHV ,QFOXGHV EULHILQJ ERRNV VKHHWV DQG V

\$ (OHFWHG 2IILFH 7UDQVLWLRQ )LOHV  
5HWDLQ \HDUV  
'RFXPHQWV WKH SURFHVV WR WUDQVIHU JRYHUQDQFH RI DQ RIILF  
,QFOXGHV EULHILQJ ERRNV LVVXH VXPPDULHV RUJDQL]DWLRQ D  
ORJLVWLFDO GHWDLOV DQG UHODWHG FRUUVSRQGHQFH

\$ &RPPLWWHH UHFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

\$ &RPPLWWHH (VWDEOLVKPHQW &KDUJHV DQG OHPEHUVKLS 5  
3HUPDQHQW  
'RFXPHQWV WKH RULJLQDO HVWDEOLVKPHQW RI WKH FRPPLWWHH D  
RUJDQL]DWLRQ FKDUJHV RU IXQFWLRQV SROLF\ DQG PHPEHUVKLS  
GRFXPHQWDWLRQ UHODWHG OHJLVODWLRQ FKDUJHV PHPEHUVKLS

\$ 6WDQGLQJ &RPPLWWHHV &RXQFLOV %RDUGV DQG &RPPLVV  
3HUPDQHQW  
'RFXPHQWV WKH DFWLYLW\ RI FRPPLWWHHV FRXQFLOV ERDUGV D  
WKH SULPDU\ FRS\ RI PLQXWHV ,QFOXGHV GRFNHWV DJHQGDV PL  
DQG VXSSRUW PDWHULDOV

\$ &RPPLWWHH 5HFRUGV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ IURP  
'RFXPHQWV WKH DFWLYLWLHV RI LQWHU DJHQF\ RU LQWUD DJHQF\  
LQFOXGHG DV SDUW RI DQRWKHU UHFRUG VHULHV ,QFOXGHV DJHQ  
LQIRUPDWLRQ DQG UHODWHG FRUUVSRQGHQFH

\$ %RDUG &RXQFLO &RPPLWWHH 'RFNHWG &DVH )LOHV 1RW  
UHFRUGV VHULHV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ IURP  
'RFXPHQWV ZRUN EURXJKW EHIRUH FRPPLWWHHV DQG ERDUGV DV S  
,QFOXGHVVXEPLVVLRQV DSSURYDOV DQG GHQLDOV GLVFXVVLRQ C

\$ &RPPLWWHH OHPEHUV 5HFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV DFWLYLWLHV RI HPSOR\HHV DV PHPEHUV RI FRPPLWWH  
DUH SHUIRUPHG DV SDUW RI WKHLU RIILFLDO GXWLHV ,QFOXGHV P  
DJHQGDV DQG QRWHV PLQXWHV UHSRUWV DQG UHODWHG FRUUV

\$ D ([HFXWLYHV UHFRUGV  
5HWDLQ \HDUV

\$ E \$OO RWKHU UHFRUGV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ

\$GPLQLVWUDWLRQ

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\$ 7DVN )RUFH 5HFRUGV



\$GPLQLVWUDWLRQ

\$ 3URJUDP 3XEOLFDWLRQ 5HFRUGV  
3HUPDQHQQW 6HQG KDUGFRSLHV RI HDFK SXEOLFDWLRQ DQG RU  
/LEUDR\XPHQWV WKH SURGXFWLRQ RI SXEOLFDWLRQV WR SURPRWH  
,QFOXGHV\RXUFH PDWHULDOV GUDIWV FRS\ HGLW PDWHULDOV MR  
GLVSOD\ PDWHULDOV SKRWRJUDSKV SURGXFWLRQ QHJDWLYHV D

\$ D )LQDO RIILFLDO SXEOLFDWLRQV  
3HUPDQHQQW 6HQG KDUGFRSLHV RI HDFK SXEOLFDWLRQ D  
WKH 6WD\H\DU\

\$ E \$OO RWKHU UHFRUGV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ

\$ F 8QLTXH RU SRWHQWLDLDO\ KLVWRULFDLDO\ LQWHUHV  
5HYLHZ E\ \$UFKLYHV DIWHU DGPLQLVWUDWLYH XVH FHDVHV

\$ 2IILFH 0DQDJHPHQW

\$ 2IILFH 6RFLDO \$FWLYLW\ 5HFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH QRQ EXVLQHVV UHODWHG VRFLDO DFWLYLWLHV RI  
FKDULWLHV ZRUN GRFXPHQWV YROXQWHHU ZRUN RXWVLGH RI WKH  
&KULVWPDV SDUWLHV VRFLDO JDWKHULQJ SDUWLFLSDWLRQ DQG

\$ D 3D\PHQW GRFXPHQWDWLRQ  
5HWDLQ \H\DUV

\$ E \$OO RWKHU UHFRUGV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ

\$ H VH0•( ZRUN R €@`€ @p€T` G VWV D`pÀ SSRTÀ` LVWV À 0P d €T p  
'RFXPHQW•d!RPHF À 0 GDSC9RUN RđÀ Q T` FB đ VVLcsPT€ @p€T`0! V•f R@  
?HC  
Bf

&KULVWPDV 0đ€p€`0``°€p€đ “ 2mEDRNPV • P ODR 71

\$GPLQLVWUDWLRQ

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\$ ,QWHU \$JHQF\ 5HODWLRQV 5HFRUGV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ IURP  
'RFXPHQWV WKH LQWHUDFWLRQ DQG FRRUGLQDWLRQ EHWZHHQ WK  
UHJXODWRU\ DJHQFLHV HVSHFLDOO\ ZKHUH DSSURYDO RYHUVLJKV  
,QFOXGHV EDFNJURXQG VXSSRUW PDWHULDOV UHSRUWV QRWHV  
DQG TXHVWLRQQDLUHV DQG UHODWHG FRUHVSRQGHQFH

\$ )HGHU~~W~~DWH 5HODWLRQV 5HFRUGV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ IURP  
'RFXPHQWV DJHQFLHV UHODWLRQV ZLWK RWKHU DJHQFLHV RU ER  
RYHU DJHQF\ DIIDLUV DQG EXVLQHV

\$ 6SHFLDO 5HODWLRQV 5HFRUGV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ IURP  
'RFXPHQWV WKH FRRUGLQDWLRQ DQG FRPPXQLFDWLRQ EHWZHHQ V  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ IURP  
'WU•'WPWLLRQ 'WQV 50@p À €ed`€ ð`p `0PöP€5 € €€P0 0p0` Äp0`€0Đu„ð`  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ IURP  
p`€ € p`0p•À Ed• P€ Ep`ð0 00À 0P`Äp0€ĐppXĐppU @VVLRQpÀ 0P@ p0P€  
DQSDWH WUHRXQQG V VW 'WOD FLWRXQURUY VWWV RUWUVWRQR F  
5 F LD@LPRW RSU GHRQRU RHVSQFHRQ E&UPLQ @WU îĐ TuC\$ a@0`€ €

\$GPLQLVWUDWLRQ

\$ E \$OO RWKHU UHFRUGV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ

\$ 3XEOLF \$SSHDUDQFHV 6SHHFKHV DQG :ULWLQJV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ IURP  
'RFXPHQWV VSHHFKHV DQG ZULWLQJV RI PDQDJHUV DQG VWDII DV  
ZKHUH WKHVH DUH ILOHG VHSDUDWHO\ IURP RWKHU UHFRUG VHULHV  
PHPRUDQGD QRWHV DXGLR YLVXDO PDWHULDOV YLGR WDSH WU  
FRUUHVSRQGHHQFH

\$ 2PEXGVPDQGYRFDWH 5HFRUGV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH LQWHUDFWLRQ EHWZHHQ WKH RIILFH DQG WKH SX  
RI JRYHUQPHQW ILQG DQG VXFFHVVIXOO\ XWLOL]H WKH VHUYLFHV  
EDFNJURXQG PDWHULDOV UHIHUUDO\ DQG UHODWHG FRUUHVSRQ

\$ D &DVHV WKDW LQVWLJDWHG SROLF\ RU SURFHGXUDQ  
3HUPDQHQW

\$ E \$OO RWKHU UHFRUGV  
5HWDLQ \HUV

\$ 6SHFLDO (YHQWV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

\$ 6SHFLDO (YHQW 5HFRUGV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ IURP  
'RFXPHQWV WKH DJHQF\ UROH LQ WKH DGPLQLVWUDWLRQ SODQ  
VSHFLDO HYHQWV DQG DFWLYLWLHV VXFK DV GLQQHUV OHFWXUHV  
WRXUV ,QFOXGHV SODQQLQJ DQG DUUDQJPHQW UHFRUGV DQQRX  
GRFXPHQWDWLRQ DQG UHODWHG FRUUHVSRQGHHQFH

\$ &RQIHUHQFH 6HPLQDU DQG :RUNVKRS 3DUWLFLSDQW 5HFRUGV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ IURP  
'RFXPHQWV FRQIHUHQFHV DWWHQGHG E\ VWDII ,QFOXGHV SURJUD  
SURPRWLRQDO PDWHULDOV UHJLVWUDWLRQ UHFRUGV DJHQGDV S  
PDWHULDOV KDQGRXWV DQG UHODWHG FRUUHVSRQGHHQFH

\$ &RQIHUHQFH 6HPLQDU DQG :RUNVKRS 6SRQVUR 5HFRUGV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH DJHQF\ UROH LQ WKH DGPLQLVWUDWLRQ SODQ  
FRQIHUHQFHV ,QFOXGHV SODQQLQJ DQG DUUDQJPHQW GRFXPHQW  
DQQRXQFPHQWV UHJLVWUDWLRQ DQG DWWHQGDQFH OLVWV UHS  
DQG UHODWHG FRUUHVSRQGHHQFH

\$ D )HHV RU 3D\PHQWV  
5HWDLQ \HUV

\$ E \$OO RWKHU UHFRUGV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

\$ 6SHFLDO 3URMHFWV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV





% /HJDO 5HYLHZ 5HFRUGV

6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

% /HJDO 2SLQLRQ 5HFRUGV

3HUPDQHGW

'RFXPHQWV WKH DJHQF\ UROH LQ WKH SURFHVV WR GHYHORS U  
RSLQLRQV RQ OHJDO PDWWHUV GLUHFWO\ UHODWLQJ WR DJHQF\ S  
EDFNJURXQG PDWHULDOV OHJDO FRXQVHO RSLQLRQV \$WWRUQH\  
6XSHUYLVRU RI 3XEOLF 5HFRUGV UHTXHVWV DQG RSLQLRQV QRWH

% /HJDO 5HYLHZ 5HFRUGV

6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

'RFXPHQWV WKH LQWHUQDO UHYLHZ RI WKH SURYLVLRQV RI GRFXP  
ZRUGLQJ SURFHVVHV DQG SURFHGXUHV ZKHUH D IRUPDO OHJDO  
,QFOXGHV DJHQF\ UHTXHVWV IRU DVVLVWDQFH EDFNJURXQG VXSS  
FRUUHVSRRQGQFH

% D )LOHG 6HSDUDWHO\

5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ

% E )LOHG ZLWK 5HODWHG 6XEMHFW )LOH

5HWDLQ DFFRUGLQJ WR WKH DSSURSULDWH UHFRUG VHULHV

6HULHV /HJDO 2SLQLRQ 5HFRUGV

% /HJDO \$QQRXQFHPHQWV DQG \$GYHUWLVHPHQWV 5HFRUGV

6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

'RFXPHQWV WKH RIILFLDO SRVLQJ RI DQ\ DJHQF\ EXVLQHVV WR Z  
QHZZVOHWWHUV

% D &RQWUDFW \$QQRXQFHPHQWV

5HWDLQ \HDUV DIWHU FRQWUDFW ODVW SD\PHQW RU FORVH

% E \$OO 2WKHU 5HFRUGV

5HWDLQ \HDUV

% /HJDO ,VVXH 5HFRUGV

6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

&RQVLVWV RI UHIHUHQFH DQG EDFNJURXQG PDWHULDOV FROODWH  
LVVXH DQG WRSLFV RI D SRWHQWLDO OHJDO QDWXUH UHODWHG

% D 6XPPDU\ DQG 6XEVWDQWLYH 6XSSRUW ODWHULDOV

5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ

% E \$OO 2WKHU 5HFRUGV

5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ

% 'HOHJDWLRQ RI \$XWKRULW\ 5HFRUGV

5HWDLQ \HDUV DIWHU LQDFWLYH UHYRNHG RU VXSHUVHGHG XQC  
DJHQF\ OHJDO FRXQVH

'RFXPHQWV WKH GHOHJDWLRQV RI VWDWXWRU\ RU RWKHU DXWKRU  
GHOHJDWLRQV GHOHJDWLRQ FRGHV DQG GHVFULSWLRQV GHVLJQ  
DGYLVRU\ RSLQLRQV DQG UHODWHG FRUUHVSRRQGQFH

% (WKLFV DQG &RQIOLFW RI ,QWHUHV 5HFRUGV

6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

'RFXPHQWV WKH PRQLWRULQJ RI DJHQF\ EXVLQHVV WKDW QHFHVVL  
SUREOHP DUHDV FRQFHUQLQJ HWKLFDO LVVXH RU FRQIOLFW RI L  
RI LPSDUWLDOLW\ ILQDQFLDO GLVFORVXUH IRUPV GLVFORVXUH P  
HPSOR\PHQW RU EXVLQHVV QRWLFH RI RXWVLGH OHJDO RU DFFRX  
DQG UHODWHG FRUUHVSRRQGQFH

% D (PSOR\HH 5HFRUGV

5HWDLQ ZKLOH HPSOR\HG

% E ,VXXH )LOHV  
5HWDLQ \HDUV

% &RQWUDFW DQG \$JUHHPHQWV /HJDO )LOHV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH OHJDO GHYHORSRPHQW DQG DFFHSWDQFH RI FRQW  
PRQLWRULQJ RI OHJDO FRPSOLDQFH ZLWK WKH SURYLVLRQV H[SH  
,QFOXGHV OHJDO VXSSRUW PDWHULDOV ILQDO DXWKRUL]HG DQG H  
UHSRUW DQG FRPSOLDQFH PRQLWRULQJ GRFXPHQWV WHUPLQDWLF  
FRUUHVSRQGQFH

% D /DQGPDUN RU 1RWHZRUK\ &RQWUDFW  
3HUPDQHGW

% E &RQWUDFWV 8QGHU 6HDO  
5HWDLQ \HDUV

% F \$OO 2WKHU 5HFRUGV  
5HWDLQ \HDUV DIWHU FORVH RI FRQWUDFW DQG DIWHU GDV

% /DQG 0DQDJHPPHQW DQG \$FTXLVLWLRQ 5HFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH DSSUDLVDO DQG DFTXLVLWLRQ RU VHOOLQJ RI DJ  
SODQQLQJ UHSRUWV DSSUDLVDO UHSRUWV VXUYH\ UHSRUWV DQG  
DGMXVWPHQWV WLWOH VHDUFKHV HQYLURQPHQWDO VLWH DVVHV  
UHODWHG FRUUHVSRQGQFH

% D /DQG 5HFRUGV  
3HUPDQHGW

% E 3URSHUWLHV 1RW 3XUFKDVHG  
5HWDLQ \HDUV DIWHU ILQDO DFWLRQ

% F 3URIHVVLRQDO \$SSUDLVDO 6HUFLFHV  
5HWDLQ \HDUV DIWHU FRQWUDFW FORVH

% G \$OO 2WKHU 5HFRUGV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRO

% 3XEOLF 5HFRUGV

6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

% 3XEOLF 5HFRUGV 5HTXHVW 5HFRUGV  
5HWDLQ \HDUV DIWHU ODVW DFWLYLW\  
'RFXPHQWV UHTXHVWV IRU DFFHVV WR UHFRUGV E\ PHPEHUV RI WK  
SHUVRQV RU HQWLWLHV DV DOORZHG IRU LQ 0DVVDFKXVHWWV \*HQ  
,QFOXGHV UHTXHVWV UHODWHG FRUUHVSRQGQFH UDWLRQDOHV  
LQIRUPDWLRQ UHVSRQVH OHWWHUV 6XSHUYLVRU RI 3XEOLF 5HFR

/HJDO DQG 5HJXODWRU\

% 0DVVDFKXVHWWV (QYLURQPHQWDO 3ROLFH 3XEOLF 5HFRUGV  
5HWDLQ \HDUV DIWHU ODVW DFWLYLW\  
'RFXPHQWV UHTXHVV IRU DFFHVV WR DJHQF\ UHFRUGV E\ PHPEHU  
RWKHU DJHQFLHV RU HPSOR\HHV DV DOORZHG IRU LQ 0DVVDFKXV  
RWKHU VWDWXWHV ,QFOXGHV UHTXHVV 3RZHUV RI \$WWRUQH\  
IRU UHGDFWLRQ RU ZLWKKROGLQJ LQIRUPDWLRQ UHVSRQVH OHWW  
2SLQLRQV 6XPPDU\ OLVWLQJ RI LQIRUPDWLRQ SURYLGHG DQG UHC

% )DLU ,QIRUPDWLRQ 3UDFWLFHV \$FW ),3\$ 5HTXHVV 5HFRUGV  
5HWDLQ \HDUV DIWHU ODVW DFWLYLW\  
'RFXPHQWV UHTXHVV IRU DFFHVV WR SHUVRQDO GDWD E\ GDWD V  
DV SHUPLWWHG E\ 0DVVDFKXVHWWV \*HQHUDO /DZV &KDSWHU \$ DC  
UHTXHVV UHODWHG FRUUHVSRRGHQFH UHVSRQVHV DQG VXEVV

% 1RQ 3DUW\ 6XESRHQD 5HFRUGV  
5HWDLQ \HDUV DIWHU ODVW DFWLYLW\  
6XESRHQDV IRU UHFRUGV IRU PDWWHUV LQ ZKLFK WKH DJHQF\ RU  
,QFOXGHV VXESRHQDV FRUUHVSRRGHQFH UHVSRQVHV DQG RWKH

% ,QYHVWLJDWLRQ DQG 0RQLWRULQJ 5HFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

% ,QYHVWLJDWLRQ &DVH )LOHV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

~~0DVVDFKXVHWWV (QYLURQPHQWDO 3ROLFH 3XEOLF 5HFRUGV 5HWDLQ \HDUV DIWHU ODVW DFWLYLW\ 'RFXPHQWV UHTXHVV IRU DFFHVV WR DJHQF\ UHFRUGV E\ PHPEHU RWKHU DJHQFLHV RU HPSOR\HHV DV DOORZHG IRU LQ 0DVVDFKXV RWKHU VWDWXWHV ,QFOXGHV UHTXHVV 3RZHUV RI \$WWRUQH\ IRU UHGDFWLRQ RU ZLWKKROGLQJ LQIRUPDWLRQ UHVSRQVH OHWW 2SLQLRQV 6XPPDU\ OLVWLQJ RI LQIRUPDWLRQ SURYLGHG DQG UHC~~



/HJDO DQG 5HJXODWRU\

% &LYLO ,QYHVWLJDWLRQ 5HFRUGV  
5HWDLQ \HDUV DIWHU FDVH ILQDO DFWLRQ XQOHVV D ORQJHU SH  
'RFXPHQWV LQYHVWLJDWLRQ RI FLYLO FRPSODLQWV ,QFOXGHV FR  
DQG UHODWHG FRUUHVSRQGHHQFH

% 6SHFLDO ,QYHVWLJDWLRQ 5HFRUGV  
5HYLHZ E\ WKH \$UFKLYHV \HDUV DIWHU FDVH FORVXUH XQOHVV D  
ORQJHU SHULRG  
'RFXPHQWV LQYHVWLJDWLRQV WR UHVSRQG WR LVVXH RU FRQFHU  
ZRUN ,QFOXGHV VFRSH RI LQYHVWLJDWLRQ FKDUJHV EDFNJURXQQ  
ZRUN SURGXFW ILQDO UHFRUGHHQFH

% .QWHUQDO .QYHVWLJDWLRQ 5HFRUGV

IULRGV  
QGXFWRU DFWLRQ  
JRXQG QRWHV DQ  
VFLSOLQH PHPRU  
I WR \$WWRUQH\

IO ,QWHUHVW

RQ SHULRGV

/HJDO DQG 5HJXODWRU\

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% E &DVH )LOHV .HSW E\ ,QVWLWXWLRQ  
5HWDLQ RULJLQDO ILOLQJ DQG D VXPPDU\ RI VXEVHTXHQW IL  
SOXV \HDUV

% F \$OO 2WKHU 5HFRUGV  
5HWDLQ \HDUV IURP OLFHQVH H[SLUDWLRQ RU FDQFHODWI

% /LFHQVXUH &RPSODLQVV ,QYHVWLJDWLRQV DQG +HDULQJV  
6HH VXE VFKHGHOHV IRU VSHF`0æRQ

% \$GPLQLVWUDWLYH /DZ \$SSHDOV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV FDVHV EURXJKW EHIRUH \$GPLQLVWUDWLYH /DZ -XGJHV  
QRWLFHV FRPSODLQWV DSSHDOV WUDQVFULSWV DQG UHODWHG

% D 6XPPDU\ 'RFNHVV DQG /RJV )LQDO )LQGLQJV DQG  
3HUPDQHQQW

% E \$OO 2WKHU 5HFRUGV  
5HWDLQ \HDUV DIWHU ILQDO FDVH DFWLYLW\

% /LWLJDWLRQ &DVH )LOHV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH DJHQF\ UROH LQ WKH OLWLJDWLRQ RI FDVHV LQ  
ZKHUH D FRPSODLQW KDV EHHQ ILOHG LQ FRXUW ,QFOXGHV LQYHV  
SURGXFW HYLGHQFH PRWLRQV DQG EULHIV SURFHGLQJ WUDQV  
FRXUW PDWHULDORV DQG UHODWHG FRUUVSRQGQFH

% D /HWWHUV 5HIHUULQJ &DVHV WR \$WWRUQH\ \*HQHUV  
3HUPDQHQQW

% E /DQGPUN 3ROLF\ 6HWWLQJ RU 1HZVZRUK\ &DVH  
3HUPDQHQQW

% F 6XPPDU\ &DVH /LVWV RU 'RFNHVV  
3HUPDQHQQW

% G &DVHV ,QYROYLQJ &KLOGUHQ  
5HWDLQ XQWLO FKLOG UHDFKHV DJH RI SOXV \HDUV

% H &ULPLQDO &DVHV  
5HWDLQ \HDUV DIWHU ILQDO DFWLRQ

% I &LYLO &DVHV  
5HWDLQ \HDUV DIWHU ILQDO DFWLRQ

% J \$OO 2WKHU 5HFRUGV QRW RWKHUZLVH VSHFLILHG  
5HWDLQ \HDUV DIWHU ILQDO FDVH FORVXUH LQFOXGLQJ SD  
\$WWRUQH\ HUDORV RIILFH XQOHVV D ORQJHU SHULRG LV UHTX

% K 0HGLFDO 5HFRUGV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ  
3HUPLVVLRQ IURP 5&% QRW UHTXLUHG IRU GHVWUXFWLRQ

% /LWLJDWLRQ LQJV &DVH ([KLELWV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
3URYLGHV D UHFRUG RI H[KLELWV SUHVHQWHG DV VXSSRUWLQJ GR  
KHDULQJV ERDUG GRFNHW FDVHV RU RWKHU FDVHV

% D ([KLELWV 1RW D )DFWRU LQ \$SSHDOV  
5HWDLQ XQWLO FDVH FORVHV

% E \$OO 2WKHU 0DWHULDORV  
5HWDLQ DV IRU FDVH ILOHV

% /HJDO %ULHIV DQG 7HVWLPRQ\ 5HFRUGV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV LI QRW LQFOXGLQJ  
'RFXPHQWV LQGLYLGXDO VWDII RU DJHQF\ UHSUHVHQWDWLYH LQW  
RWKHU OHJDO IRUXP ,QFOXGHV FDVH EDFNJURXQG FWHQW DORQJ  
FRUUVSRQGQFH



& )DFLOLWLHV 0DQDJHPPHQW

6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

& )DFLOLWLHV 0DQDJHPPHQW 5HFRUGV

6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

'RFXPHQWV WKH GDLO\ URXWLQH DGPLQLVWUDWLRQ RI IDFLOLWLH

FRQWURO GRFXPHQWV VHFUXLW\ PRQLWRULQJ UHFRUGV KRXUV R

YLVLRU ORJV ZDWHU WHVWLQJ ILUH FRQWURO LQFLGHQW UHSR

VFKHGXOLQJ VSHFLDO HYHQW SUHSDUDWLRQV UHJXODWRU\ UHSR

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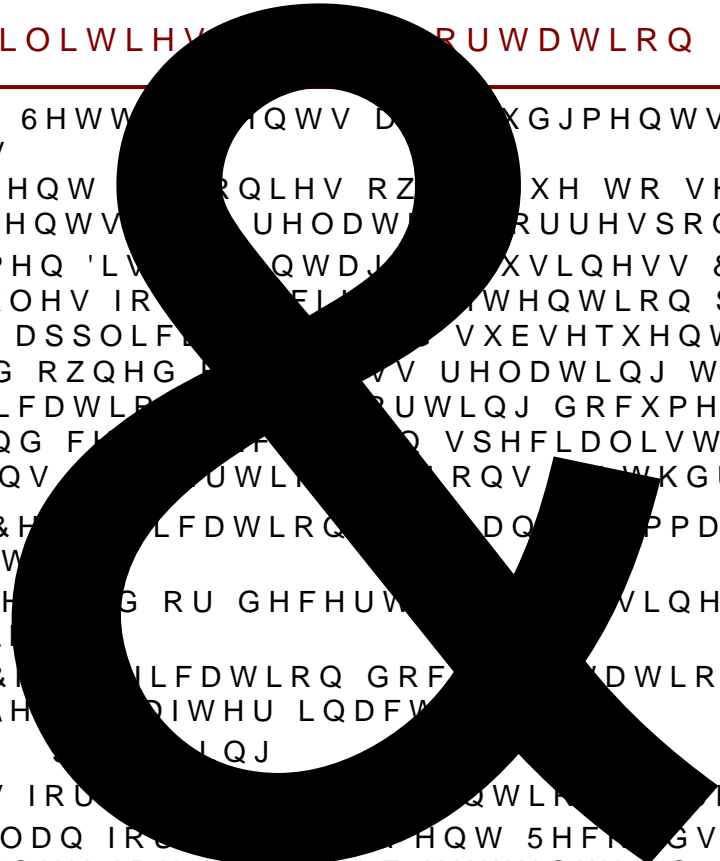
Sp À QWDUHCHS By WFAHQWA R @ 0 HQ WDOP + HDUWK @\HDP @ p m@ p 5H  
5HWDLQ \HDUV

& E \$OO RWKHU DJHQFLHV

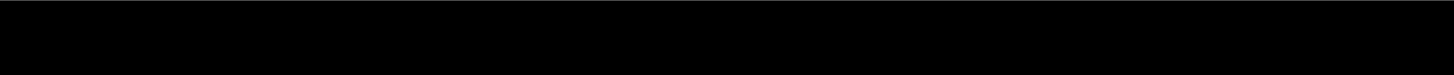
5HWDLQ \HDUV







& 3URSHU\ 6HWW\ QWV D\ XGJPHQWV 3D\PHQW 5HFRUG  
 5HWDLQ \HDUV  
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 VXSSRUW GRFXPHQWV UHODW RUUHVSRRQGQFH  
 & 0LQRUL:WPHQ 'LV QWDJ XVLQHVV &HUWLILFDWLRQ 5  
 6HH VXE VFKHG\XOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
 'RFXPHQWV WKH DSSOLF VXEVTXHQW FHUWLILFDWLRQ  
 GLVDGYDQWDJHG RZQHG V UHODWLQJ WR ELGGLQJ IRU VM  
 ,QFOXGHV DSSOLFDFWLRQ UWLQJ GRFXPHQWDWLRQ SHUVR  
 ILHOG QRWHV DQG F VSHFLDOLVW UHSRUWV LQLWL  
 GHWHUPLQDWLRQV UWLQJ RQV WKGUDZDOV DQG UHO  
 & D &H LFDWLRQ DQ PPDULHV  
 3HUPDQHQW  
 & E 'H G RU GHFHU VLQHVVHV  
 5HWDLQ \H  
 & F & LFDWLRQ GRF DWLRQ  
 5HWDLQ \H DIWHU LQDFW  
 & &RQVWUXFWLRQ LQJ  
 6HH VXE VFKHG\XOHV IRU QWLR LRGV  
 & 0DVWHU 30DQ IRU HQW 5HF LGV  
 6HH VXE VFKHG\XOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
 2YHUDOO SODQ IRU GHYHORSPHQW RI VWDWH SURSHU\ WR EH GL  
 DSSURYDOV E\ FLWLJHQV DGYLVRU\ FRPPLWWHH UHXVH FRPPLWW  
 E\ DSSOLFDEOH ODZV  
 & D )LQDO DGRSWHG SODQ  
 3HUPDQHQW  
 & E \$OO RWKHU UHFRUGV  
 5HWDLQ \H DUV DIWHU ODVW DFWLRQ  
 & 3URSHU\ 6HWW\ QWV D\ XGJPHQWV 3D\PHQW 5HFRUGV  
 6HH VXE VFKHG\XOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
 6H & p € € } 3V D OOFPHWWVQQ WVQ @ @ @ @ @ 0 @ 0 • À @ p 0 LV





& 3UH &RQVWUXFWLRQ

6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

& &RQVWUXFWLRQ 3URMHFW 'HVLJQHU 6HOHFWLRQ 5HFRUGV  
5HWDLQ \HDUV IURP ILQDO DFFHSWDQFH ( RI SURMHFW  
'RFXPHQWV WKH SURFHVV WR VHOHFW GHVLJQHUV IRU FRQVWUXFW  
VFRSH RI ZRUN DSSOLFDWLRQV DQG 'HVLJQHU 6HOHFWLRQ %RDU  
LQLWLDOHG VHOHFWLRQ DQG ILQDO HYDOXDWLRQ RI GHVLJQHU

& &RQVWUXFWLRQ 3URMHFW %LG 5HFRUGV  
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'RFXPHQWV WKH SURFHVV WR ELG RQ VWDWH FRQVWUXFWLRQ SUR  
DSSOLFDWLRQV IRU FHUWLILFDWLRQ VHFUXULWHV IRU ELGV ERQG  
DSSOLFDWLRQV IRU FHUWLILFDWLRQ VHFUXULWHV IRU ELGV ERQG  
UHYLHZV DQG DZFWLÂF FRUGVU €ð`0•00ðÀ`F™4ë° !< )1RV&†M& 6cÂF &R  
DSSOLFDWLRQV IRU FHUWLILFDWLRQ VHFL`pULWLHV IRU ELP ISPtÂ  
UHYLHZV DQG DZFWLÂF FRUGV

& &RQVWUXFWLRQ 0DQDJHPHQW  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
& 3URMHFW 0DQDJHPHQW  
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ODQG EXLOGLQJV DQG IDFLOLWLHV DQG ZDWHUZHUV ,QFOXGHV S  
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DQG VFKHGXOH DQG UHODWHG FRUHVSRQGHQFH  
& D \$UFKDHRRORJLFDO PDWHULDOV DQG UHFRUGV DQG  
GRFXPHQWDWLRQ  
3HUPDQHQW  
& E )LQDO DV EXLOW SODQV SURMHFW VXPPDULHV DQ  
3HUPDQHQW  
& F 6XUYH\ UHSRUWV DQG VXUYH\RUV ILHOG ERRNV  
3HUPDQHQW  
& G /DQG GLVSRVLWLRQ YLWDO UHFRUGV  
3HUPDQHQW  
& H &RQVWUXFWLRQ SKRWRJUDSKV  
5HYLHZ E\ WKH \$UFKLYHV \HDUV DIWHU ILQDO SURMHFW DF  
& I /DQGPUN SURMHFWV  
5HYLHZ E\ WKH \$UFKLYHV RI DOO PDWHULDOV \HDUV DIWHU  
DEDQGRQPHQW  
& J &HQWUDO \$UWHU\ 7XQQHO 3URMHFW 5HFRUGV  
5HWDLQ \HDUV DIWHU SURMHFW FORVH DQG VXEMHFW WR U  
& K 6FKHGXLQJ DQG SURJUHVV VXPPDU\ GRFXPHQWDW  
5HYLHZ E\ WKH \$UFKLYHV \HDUV DIWHU ILQDO SURMHFW DF  
& L 6WDWXV DQG RWKHU QDUUDWLYH UHSRUWV  
5HYLHZ E\ WKH \$UFKLYHV \HDUV DIWHU ILQDO SURMHFW DF  
& M 3XEOLF UHODWLRQV UHFRUGV  
5HYLHZ E\ WKH \$UFKLYHV \HDUV DIWHU ILQDO SURMHFW DF  
& N \$OO RWKHU UHFRUGV  
5HWDLQ \HDUV DIWHU ILQDO SURMHFW DFFHSDQFH RU DED  
& O 0DWHULDOV WHVWLQJ VDPSOHV  
5HWDLQ \HDUV DE,,... 5`QDO @Pp€PÀ

)DFLOLWLHV 7UDQVSRUWDWLRQ DQG &RQVWUXFW

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& &RQVWUXFWLRQ 3URMHFW &RVW \$FFRXQWLQJ 5HFRUGV  
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& E 6RLO VDPSOHV  
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& F \*HRORJLF WHVWV UHSRUWV SKRWRJUDSKV PDSV D  
3HUPDQHGW

& 3URSHUW\ 0DQDJHPHQW  
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& D &RQWUDFW UHODWHG UHFRUGV  
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& E \$OO RWKHU UHFRUGV  
5HWDLQ \HDUV

& F %DFNJURXQG UHVXUFH ILOH  
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& 5HDO (VWDWH DQG /DQG 8VH  
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& D 'HQLHG DSSOLFDQW UHFRUGV  
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& E \$OO RWKHU UHFRUGV  
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& 6WDWH /HDVLQJ 5HSRUWV  
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& D 2IILFLDO FRS\  
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& E \$OO RWKHU FRSLHV  
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& 6WDWH 3URSHUW\ ,QYHQWRU\ 5HSRUWV  
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& 5HDO (VWDWH 'LVSRLWLRQ 3URSRVDO 5HFRUGV  
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& 5HDO (VWDWH 'LVSRLWLRQ 'LVFORVXUH 5HFRUGV  
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PDQGDWHG E\ 0\*/ -

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& 5HDO (VWDWH 'LVSRLWLRQ 5HFRUGV  
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& D /DQG UHFRUGV  
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& E \$OO RWKHU UHFRUGV  
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& 5HDO 3URSHUW\ 9LWDO 5HFRUGV  
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& /DQG 6XUYH\ 5HFRUGV  
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& 7UDQVSRUWDWLRQ 0DQDJHPHQW  
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LQFOXGH FRUH GRFXPHQWV 2ULJLQDO \$SSOLFDWLRQV &HUWLILFD  
\$SSURYDO RI 6DOH DQG 0HPRUDQGXP ,QFOXGHV LV &RUUHVSRRG  
DQG 7UDQVFULSWV RI +HDULQJV

& ,QWHUVWDWH /LFHQVH &HUWLILFDWLRQ )LOHV  
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IRUPV DQG SHUPLWV

& 9HKLFOH ,GHQWLILFDWLRQ 'HYLFHV DQG \$SSOLFDWLRQV IRU  
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7KHVH UHFRUGV LQFOXGH YHKLFOH LQIRUPDWLRQ GULYHU LQIRU  
7KH\ DOVR LQFOXGH \$SSOLFDWLRQV IRU 30DWH 'HFDOV 6WDPSV  
E\ FRPPHUFLDO YHKLFOH RZQHUV RU RSHUDWRUW S@ pÀ•À`@|DQG

)LVFDO

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' ,QGSHQG\$QWRXQWBQJUROO 6\WVHFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
,

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)LVFDO

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' \*UDQW DQG &RQWUDEFW &RVW \$FFRXQWLQJ 5HFRUGV  
5HWDLQ \HDUV DIWHU ODVW SD\PHQW



' 5RXWLQH \$FFRXQWLQJ 5HFRUGV  
5HWDLQ \HUV  
'RFXPHQWV WKH JHQHUDO DGPLQLVWUDWLRQ DQG UHFRQFLOLDWLRQ  
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WKDW DUH QRW JUDQWV RU FRQWUDFWV

' %DQN DQG &DVK 5HFRUGV  
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FKHFNV EDODQFH ERRNV UHFHLSWV EDQN GHSRVLW VOLSV DQG  
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' 5HYHQXH V DQG 6DOHV 5HFRUGV  
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DSSOLFDWLRQV DQG WLFNHV VDOHV DV SRVWHG WR WKH 6WDWH  
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GLVEXUVHG ,QFOXGHV DSSOLFDWLRQV DSSURYDOV GDLO\ MRXUQ  
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' %LOOLQJ DQG &ROOHFWLRQV 5HFRUGV  
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DV SRVWHG WR WKH 6WDWH &RPSWUROOHU¶V V\WHPV DQG DFFRX  
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' D &ODLPV DQG GLVEXUVHPHQW GRFXPHQWDWLRQ LQY  
IXQGV  
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VSHFLILHG LQ WKH FRQWUDFW

' E \$OO RWKHU UHFRUGV  
5HWDLQ \HUV

)LVFDO

' %LG DQG 3URFXUHPHQW 5HFRUGV  
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' D \$ZDUGHG ELGV  
5HWDLQ \HDUV DIWHU ODVW SD\PHQW RU OLWLJDWLRQ  
' E 1RQ DZDUGHG ELG UHFRUGV RU VPDoo SURFXUHPHQW  
RU FRQWDFWV  
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LQFOXGHG LQ SURFXUHPHQW RU ELG UHFRUGV  
' 9HQGRU 5HODWLRQV 5HFRUGV  
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QRWHV DQG ORJV FRSLHV RI VHUYLFH FRQWUDFWV SURILOHV DQ  
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' &DSLWDO ,PSURYHPHQW 30DQ 5HFRUGV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV PDMRU FDSLWDO H[SHQGLWXUH DQG SURMHFW 30DQL  
PDWHULD0V DQG UHSRUWV ZRUNLQJ SDSHUV DQG QRWHV DQG UH  
' D )LQDO SODQ DQG VXEVWDQWLYH VXSSRUW PDWHULD  
3HUPDQHQW  
' E \$OO RWKHU UHFRUGV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ

)LVFDO

' %XGJHW 3UHSDUDWLRQ DQG 0RQLWRULQJ 5HFRUGV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH SURFHVV WR GHYHORS HVWLPDWH SURSRVH DQG  
DJHQF\ ,QFOXGHV EXGJHW JXLGHOLQHV ZRUN SDSHUV VSUHDGVRK  
GLVWULEXWLRQ UHSRUWV HVWLPDWHV DQG SURMHFWLRQV H[SHQ  
EXGJHW UHTXHVWV EXGJHW VXEPLVVLRQ OHWWHUV DQG UHODWH  
' D \$JHQF\ V SULPDU\ FRS\ RI EXGJHW JXLGHOLQHV DQG  
3HUPDQHQQW  
' E \$OO RWKHU UHFRUGV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ  
' )LVFDO \$XGLW 5HFRUGV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV \HDU HQG RU RWKHU DXGLWV RI DQ DJHQF\ V SURJUDP  
H[WHUQDO DXGLWV ,QFOXGHV DXGLW UHSRUWV ZRUN SDSHUV UH  
' D \$JHQF\ V SULPDU\ FRS\ RI ILQDO DXGLW UHSRUWV D  
3HUPDQHQQW  
' E \$XGLW EDFNJURXQG PDWHULDOV DQG ZRUN SDSHUV  
5HWDLQ \HDUV  
' )LVFDO 0RQLWRULQJ 5HFRUGV  
5HWDLQ \HDUV  
'RFXPHQWV WKH RYHUVLJKW RI ILVFDO RSHUDWLRQV RI VSHFLILF S  
ILVFDO V\WHP DV D ZKROH ,QFOXGHV ZRUNVKHHWV VSUHDGVRKHH  
UHSRUWV DQG UHFRPPHQGDWLRQV DQG UHODWHG FRUUVSRQGHQ  
' )XQG 'HYHORSPHQW 5HFRUGV  
3HUPDQHQQW  
'RFXPHQWV HIIRUWV WR GHYHORS DGGLWLRQDO RU VXSSOHPHQWD  
,QFOXGHV GLVFXVVRQ QRWHV OLVWV RI SRWHQWLDO WRSLFV VD  
VHFRQGDU\ FRSLHV RI UHMHFWHG DQG DFFHSWHG SURSRVDOV SO  
FRUUVSRQGHQFH  
' D 6XPPDU\ SODQQQLQJ GRFXPHQWV DQG SURSRVDOV W  
GLUHFWRQ RI WKH DJHQF\  
3HUPDQHQQW  
' E \$OO RWKHU UHFRUGV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ  
' )LVFDO 6\WHPV ,QWHUQDO &RQWURO 5HFRUGV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH LQWHUQDO PRQLWRULQJ DQG FRQWURO RI ILVFDO  
,QFOXGHV EDFNJURXQG VXSSRUW GRFXPHQWDWLRQ HYDOXDWLRQ  
GRFXPHQWDWLRQ DQG UHODWHG FRUUVSRQGHQFH  
' D 3ROLF\ DQG SURFHGXUH GRFXPHQWDWLRQ DQG VXE  
FRUUVSRQGHQFH  
5HWDLQ IRU WKH OLIH RI WKH V\WHP  
' E \$OO RWKHU UHFRUGV  
5HWDLQ \HDUV

' \*UDQW DQG \$LG UHFRUGV  
' 6WDWH 0XQLFLSDO )XQGLQJ 5HFRUGV  
5HWDLQ \HDUV  
'RFXPHQWV SD\PHQWV RI ORFDO DLG WR PXQLFLSDOLWLHV ,QFOXO  
EXGJHW DOORWPHQWV DQG UHODWHG FRUUVSRQGHQFH  
' 6WDWH (FRQRPLF RU 'HYHORSPHQW \*UDQWV 5HFRUGV  
5HWDLQ \HDUV DIWHU FORVH RI JUDQW  
'RFXPHQWV DLG JLYHQ WR SURJUDPV WR SURPRWH HFRQRPLF RU R  
DQG WKH VWDWH .QFOXGHV DSSOLFDWLRQV HYDOXDWLRQV JUDQ  
' 3D\UROO UHFRUGV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
' 7UDYHO ([SHQVH 5HFRUGV  
5HWDLQ \HDUV  
'RFXPHQWV WUDYHO H[SHQVHV RI VWDII DV SRVWHG WR 6WDWH &R  
UHFHLSWV FUHGLW FDUG VWDWHPHQWV WUDYHO DXWKRUL]DWLRQ  
FRUUVSRQGHQFH  
' 3D\UROO DQG %HQHILWV &DVH )LOHV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
3D\UROO UHJLVWHUV \HDU HQG VKRZLQJ SD\ VWXE GHWDLO IRU L  
GRFXPHQWDWLRQ VXIILFLHQW WR GRFXPHQW HPSOR\HH FUHGLWDE  
KLVWRULHV RI HPSOR\HHV ,QFOXGHV GHGXFWLRQV FUHGLWV GXH  
DQG DQ\ RWKHU PDWHULDQV DIIHFWLQJ HPSOR\HH SD\  
' D 3D\UROO UHJLVWHUV \HDU HQG  
5HWDLQ \HDUV  
' E \$OO RWKHU UHFRUGV  
5HWDLQ \HDUV DIWHU VHSUDWLRQ RI HPSOR\HH  
' 7LPH DQG \$WWHQGDQFH 5HFRUGV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV DFWXDO KRUV ZRUNHG E\ XQLW HPSOR\HHV DQG W\SH  
,QFOXGHV WLPH VKHHWV WLPH FDUGV DWWHQGDQFH IRUPV DEVH  
UHODWHG FRUUVSRQGHQFH  
' D )LVFD~~3D~~ UROO 2IILFH UHFRUGV  
5HWDLQ \HDUV  
' E 2ULJLQDWLQJ RIILFH UHFRUGV  
5HWDLQ \HDUV LI UHFRUGV FRQWDLQ XQLTXH GRFXPHQWDW  
3D\UROO 2IILFH VXFK DV RULJLQDO VLJQDWXUHV RWKHUZLV  
' : V  
5HWDLQ \HDUV  
'RFXPHQWV HPSOR\HH HDUQLQJV IRU WD[ UHSRUWLQJ SXUSRVHV ,  
DWWDFKPHQWV  
' 3D\UROO \$GPLQLVWUDWLRQ 5HFRUGV  
5HWDLQ \HDUV  
'RFXPHQWV WKH GDLO\ URXWLQH DGPLQLVWUDWLRQ DQG UHSRUWL  
SD\UROO ZDUUDQWV PRQWKO\ UHSRUWV DQG UHODWHG FRUUVSRQGHQFH

3HUVRQQH

( +XPDQ 5HVRXUFHV 3URJUDP 5HFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV SURJUDPV VSRQVRUHG E\ +XPDQ 5HVRXUFHV VXFK DV I  
WUDLQLQJ ,QFOXGHV SURJUDP KDQGRXWV DQG OLWHUDWXUH DW  
HPSOR\HH QHZVOHWWHUV DQG UHODWHG FRUUHVSRQGHHQFH

( D 3URJUDP GRFXPHQWDWLRQ DQG PDWHULDOV  
3HUPDQHQQW

( E \$OO RWKHU UHFRUGV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ

( (PSOR\HH \$ZDUGV DQG 5HFRJQLWLRQ 5HFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV DZDUGV JLYHQ WR HPSOR\HHV ,QFOXGHV DZDUG GHVF  
DQG UHODWHG FRUUHVSRQGHHQFH

( D 6XPPDU\ GRFXPHQWDWLRQ  
3HUPDQHQQW

( E \$OO RWKHU UHFRUGV  
5HWDLQ \H DU V DIWHU HPSOR\HH VHS DUDWLRQ

( \$JHQF\ 7HOH SKRQH 'LUHFWRULHV DQG 6WDII /LVWLQJV  
3HUPDQHQQW  
3URYLGHV D OLVWLQJ RI VWDII DQG RUJDQL]DWLRQDO XQLWV RI D

( 5HFUXLWPHQW DQG +LULQJ UHFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

( 5HFRPPHQGDWLRQ OHWWHUV  
5HWDLQ \H DU V  
'RFXPHQWV OHWWHUV VH QW RXW UHJDUGLQJ HPSOR\HHV RU SDVW  
UHFRPPHQGDWLRQ DQG RWKHU FRUUHVSRQGHHQFH

( 8QVROLFLWHG -RE \$SSOLFDWLRQV  
:KHQ ILOHV UHWDLQ \H DU RWKHUZLVH GLVFDUG  
'RFXPHQWV XQVROLFLWHG UHTXHVWV IRU HPSOR\PHQW ZLWK WKH  
DSSOLFDWLRQ DQG UHODWHG FRUUHVSRQGHHQFH

( 5HFUXLWPHQW DQG +LULQJ 5HFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH SURFHVV WR KLUH QHZ HPSOR\HHV ,QFOXGHV MR  
GHVFULSWLRQV MRE DSSOLFDWLRQV UHVXPHV LQWHUYLHZ QRWH  
WHVW UHVXOWV DSSURYDOV WR KLUH DQG UHODWHG FRUUHVSRQ

( D ([HFXWLYH SRVLWLRQ VH DUFKHV  
5HYLHZ E\ WKH \$UFKLYHV \H DU V DIWHU KLULQJ SURFHVV LV  
FRUUHVSRQGHHQFH

( E 1RQ H[HFXWLYH SRVLWLRQ VH DUFKHV  
5HWDLQ \H DU V DIWHU KLULQJ SURFHVV LV FORVHG

( -RE 3RVLWLRQ \$GPLQLVWUDWLRQ 5HFRUGV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ IURP  
3URYLGHV D UHFRUG DQG RU KLVWRU\ RI SRVLWLRQ GHVFULSWLRQ  
FKDUWV SRVLWLRQ DGYHUWLVH PHQW IRUPDWV FODVVLILFDWLRQ

( (PSOR\PHQW (OLJLELOLW\ 9HULILFDWLRQ , 5HFRUGV  
5HWDLQ \H DU V DIWHU GDWH RI KLUH RU \H DU V DIWHU HPSOR\PHQ  
ODWHU  
'RFXPHQWV LPPLJUDWLRQ DQG QDWXUDOL]DWLRQ UHTXLUHPHQWV  
FRPSOLDQH ZLWK WKH ,PPLJUDWLRQ 5HIRUP DQG &RQWUROUS\$FODV  
FRUUHVSRQGHHQFH

3HUVRQQHO

( \$IILUPDWLYH \$FWLRQ DQG (TXDO (PSOR\PHQW 2SSRUWXQLW\ 6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

( 3URWHFWHG (PSOR\HH 5HFRUGV 5HWDLQ \HDUV DIWHU VHSDUDWLRQ 'RFXPHQWV WKH LGHQWLILFDWLRQ RI HPSOR\HHV IDOOLQJ XQGHU YHWHUDQ RU PLQRULW\ IRU WKH SXUSRVH RI DFTXLULQJ HPSOR\PHQW VFXULW\ ,QFOXGHV VHOI LGHQWLILFDWLRQ IRUPV DQG VXSSRUW GRFXPHQWDWLRQ DQG UHODWHG QRWHV DQG FRUHVSRQGHQFH

( (PSOR\HH \$\$ \$FFRPPRGDWLRQ 5HFRUGV 5HWDLQ \HDUV DIWHU HPSOR\HH VHSDUDWLRQ 'RFXPHQWV WKH DJHQF\ UHDVRQDEOH DFFRPPRGDWLRQ DQG SUREGVLVDELOLWLHV LQ FRPSOLDQFH ZLWK WKH \$PHULFDQ :LWK 'LVDIUHTXHVWV PHGLFDO LQIRUPDWLRQ HQJLQHULQJ DQG GHVLJQ GRFXPHQWDWLRQ DQG UHODWHG FRUHVSRQGHQFH

( \$IILUPDWLYH \$FWLRQ DGPLQLVWUDWLRQ 5HFRUGV 6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV 'RFXPHQWV WKH DGPLQLVWUDWLRQ RI WKH SURJUDP WR SURPRWH HQYLURQPHQW ,QFOXGHV RYHUVLJKW GRFXPHQWDWLRQ RI SUDFW SXUFKDLVQJ DQG FRQWUDFWV DQG PD\ LQFOXGH RQJRLQJ DQDO\VDIILUPDWLYH DFWLRQ SURJUDP VXFFHVV DQG FRPSOLDQFH

( D ,QWHUQDOO\ SURGXFHG UHSRUWV SROLFLHV DQG 3HUPDQHQW

( E \$OO RWKHU UHFRUGV 5HWDLQ \HDUV

( \$IILUPDWLYH \$FWLRQ 3ODQV DQG 5HSRUWV 5HFRUGV 6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV 'RFXPHQWV UHSRUWV DQG SODQV VXEPLWWHG WR WKH 6WDWH 2IIL ,QFOXGHV SODQV UHSRUWV VWDWLWLFV JRDOV DQG UHODWHG

( D \$JHQF\ V SULPDU\ FRS\ RI ILQDO SODQV DQG VXEVDWULDOV 3HUPDQHQW

( E \$OO RWKHU UHFRUGV 5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVLRQ

( \$IILUPDWLYH \$FWLRQ 0RQPSOLDQFH 5HFRUGV 6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV 'RFXPHQWV WKH PRQLWRULQJ RI SURJUDPV DQG DFWLYLWLHV UHODFWLRQ UHTXLULQJ RYHUVLJKW UHYLHZ RSLQLRQ RU LQSXW ,QFRQWUDFW ELGV IRU ((2 UHTXLUHPHQWV PLQRULW\ DQG ZRPHQ SUIDFLOLWLHV KDQGLFDSSHG DFFHVV KLULQJ SXUFKDLVQJ DQG UH

( D &RQWUDFW UHODWHG GRFXPHQWDWLRQ 5HWDLQ \HDUV DIWHU FORVH RI ELG SURFHV

( E \$OO RWKHU UHFRUGV 5HWDLQ \HDUV RU XQWLO DGPLQLVWUDWLYH XVH FHDVHV

3HUVRQQHO

( (PSOR\HH UHFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
( (PSOR\HH &RQILGHQWLDOLW\ 6WDWHPHQWV  
5HWDLQ \H DU V DIWHU LQDFWLYH  
&RQVLVWV RI DJUHHPHQWV VLJQHG E\ HPSOR\HHV LQGLFDWLQJ WK  
FRQILGHQWLDOLW\ VWDQGDUGV RI WKH DJHQF\  
( (PSOR\HH :HE %URZVLQJ \$XWKRULJDWLRQV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH DXWKRULJDWLRQ RI HPSOR\HHV WR EH FRQQHFWH  
:(% IRU VWDWH ZRUN  
( D 'HSDUWPHQW RI 0HQWDO +HDOWK  
\H DU V  
( E \$OO RWKHU DJHQFLHV  
5HWDLQ \H DU V DIWHU LQDFWLYH  
( (PSOR\HH ,' &DUG 5HFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH SURFHVV WR SURGXFH ,' FDUGV IRU HPSOR\HHV ,  
SURGXFWLRQ GDWHV DQG UHODWHG FRUHVSRQGHQFH  
( D 'HSDUWPHQW RI 0HQWDO +HDOWK  
\H DU V  
( E \$OO RWKHU DJHQFLHV  
5HWDLQ GDWD DQG UHFRUGV XQWLO FDUG H[SLUHV RU LV YR  
( (PSOR\HH &RQWDFW ,QIRUPDWLRQ 5HFRUGV  
5HWDLQ GXULQJ SHULRG RI HPSOR\PHQW  
&RQVLVWV RI HPSOR\HH FRQWDFW LQIRUPDWLRQ FDUGV RU IRUPV  
IRUPV  
( (PSOR\HH 3HUVRQQHO &DVH )LOHV  
5HWDLQ \H DU V DIWHU VHS DUDWLRQ  
'RFXPHQWV LQGLYLGXDO HPSOR\HH ZRUN KLVWRULHV ,QFOXGHV M  
RIIHU DQG DFFHSWDQFH OHWWHUV SHUVRQQHO DSSRLQWPHQW DQ  
FRPPHQGDWLRQV SHUIRUPDQFH UHVLHZV DQG UHODWHG FRUHVSRQGHQFH  
FDOFXODWH FUHGLWDEOH SULRU VHUYLFH WLP L H GDWHV RI V  
DQG VXPPDULHV DQG DQXDO VDODU\ DORQJ ZLWK LGHQWLI\LQJ L  
VHFXULW\ QXPEHU DQG GDWH RI ELUWK  
( D ,QIRUPDWLRQ QHHGHG WR FDOFXODWH FUHGLWDEO  
5HWDLQ \H DU V DIWHU VHS DUDWLRQ  
( E 5HFRUGV UHODWLQJ WR SHUVRQV XQGHU PHGLFDO  
DUH DZDUGHG ZRUNHUV  
5HWDLQ \H DU V DIWHU VHS DUDWLRQ  
( F 6XSHUYLVRU RU 'HSDUWPHQWDO FRS\ RI SHUVRQQH  
ILOH 5HWDLQ \H DU V DIWHU VHS DUDWLRQ  
( G \$OO RWKHU UHFRUGV  
5HWDLQ \H DU V DIWHU VHS DUDWLRQ XQOHVV VWLSXODWHG I  
EDUJDLQLQJFRXQWDFWV RU DJUHHPHQWV



3HUVRQQHO

( (PSOR\HH 0HGLFDO DQG 3HUVRQDO 5HFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV PHGLFDO DQG SHUVRQDO PDWHULDOV RI DQ HPSOR\HH  
GLVDELOLWLHV GRFXPHQWDWLRQ KHDOWK UHODWHG LQVXUDQFH  
PHGLFDO OHDYH GRFXPHQWV PHGLFDO H[SRVXUH VXUYHLOODQFH  
DFFRPPRGDWLRQ

( D 0HGLFDO UHFRUGV UHODWHG WR H[SRVXUH WR KD]I  
5HWDLQ \HDUV IURP VHSDUDWLRQ

( E :RUNHUV FRPSHQVDWLRQ DZDUGHG FODLPV  
5HWDLQ \HDUV IURP VHSDUDWLRQ

( F \$OO RWKHU UHFRUGV  
5HWDLQ \HDUV IURP VHSDUDWLRQ

( (PSOR\HH +LVWRU\ &DUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
3URYLGHV VXPPDU\ LQIRUPDWLRQ RQ WKH HPSOR\PHQW KLVWRU\ R  
,QIRUPDWLRQ LQFOXGHV HPSOR\HHV QDPH VRFLDO VHFUXLW\ QXP  
RI SD\ DQG DQ\ FKDQJHV DIIHFWLQJ HPSOR\PHQW

( D 5HFRUGV GDWLQJ EHIRUH  
3HUPDQHQW

( E 5HFRUGV GDWLQJ DIWHU  
5HYLHZ E\ WKH \$UFKLYHV \HDUV DIWHU HPSOR\HH VHSDUDWLRQ

( (PSOR\HH 7UDLQLQJ DQG &HUWLILFDWLRQ 5HFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH WUDLQLQJ RI VWDII LQ FRPSOLDQFH ZLWK VWDWH  
,QFOXGHV WUDLQLQJ SURJUDP PDWHULDOV VHVLRQ VFKHGXOHV  
HGXFDFWLRQ GRFXPHQWDWLRQ LQ VHUFLFH GRFXPHQWDWLRQ FHU  
UHODWHG FRUHHVSRQGHQFH

( D ,I ILOHG VHSDUDWHO\ IURP SHUVRQQHO ILOH  
5HWDLQ \HDUV

( E ,I ILOHG LQ SHUVRQQHO ILOH  
5HWDLQ DV ORQJ DV SHUVRQQHO ILOH LV NHSW

( ,QWHUQ DQG 9ROXQWHHU 5HFRUGV  
5HWDLQ \HDUV DIWHU VHSDUDWLRQ  
'RFXPHQWV LQGLYLGXDO YROXQWHHU DQG LQWHUQ LQYROYHPHQW  
DSSOLFDWLRQV DJUHHPHQWV ZRUN SODQV DQG UHODWHG FRUHH

( 9LFWLPV RI \$EXVLYH %HKDYLRU /HDYH 5HFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV HPSOR\HU V GHWHUPLQDWLRQ UHJDUGLQJ JUDQWLQJ R  
( WR DQ HPSOR\HH ZKR LV RU ZKR VH IDPLO\ PHPEHUV DUH YLFWL  
LQ WKH HPSOR\HH V DEVHQFH IURP ZRUN

( D 'RFXPHQWDWLRQ SURYLGHG E\ HPSOR\HH  
'RFXPHQWDWLRQ SURYLGHG E\ HPSOR\HH DV UHTXLUHG XQG  
GHWHUPLQDWLRQ PDGH DV WR ZKHWKHU HPSOR\HH LV HOLJL

( E \$OO RWKHU UHFRUGV  
5HWDLQ \HDUV DIWHU HPSOR\HH VHSDUDWLRQ



( 3HUVRQQHO \$FWLRQV UHFRUGV

) \$GPLQLVWUDWLYH UHFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
) %ODQN )RUPV 6WRFN  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
&RQVLVWV RI EODQN IRUPV )RUP W\SHV LQFOXGH EXVLQHVV IRUPV  
FDUG VWRFN  
) D +DUGFRS\ PDVWHU VHW RI FXUUHQW DQG VXSHUVH  
3HUPDQHGW  
) E \$OO RWKHU PDWHULDOV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ  
) 3XEOLFDWLRQ 6WRFN  
&UHDWH DQG IROORZ D GLPLQLVKLQJ LQYHQWRU\ VFKHGXOH E\ SX  
ZKHUH VWRFN LV UHGXFHG HDFK \HDU  
&RQVLVWV RI FRSLHV RI SULQWHG PDWHULDOV FUHDWHG DQG RU V  
ERRNV MRXUQDOV FDWDORJV EURFKXUHV IO\HUV SRVWHUV EX  
LWHPV

) D 2OGHU WKDQ

,QIRU WERQ DQG 5HFRUGV QDJHPHQV

) 'RFXPHQW & RVLWLRQ ODWHULDOV  
5HWDLQ XQWLO D QLVWUDWLYH XVH FHDVHV 3HUPLVV  
ODWHULDOV VXFHQW UDGGRP QRWHV SUHOLPLQDU\ DQ  
WR DQ XQGHUVWDGLQJ RI WKH ILOH &RQVLVWV RI PDV  
GHVLJQ RU GHFORV OD\RXWV IRU LQGLYLGXDO GRFXP  
DQG SXEOLFDWLRQV ,QFOXGHV LQIRUPDO QRWHV VKR  
DQG OD\RXW WULDO VKHHWV DQG URXJKV VX@ p0P Fd

) \$XGLR 9LVXDO 7DSH RU 'LJLWDO 5HFRUGLQJV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
&RQVLVWV RI DJHQF\ SURJUDP GDWD FDSWXUHG DV VRXQG RU PRY  
GLVSDWFK WHOHSKRQH FDOO UHFRUGLQJV GLJLWDO PHVVDJLQJ V  
KHDULQJ WHVWLPRQ\ WDSHV LQYHVWLJDWRUV DXGLR DQG YLGR  
PLQXWHV DQG SURFHGHGLQJV UHFRUGLQJV RU RWKHU GLJLWDO UH  
)  
D 6HFXULW\ DQG VXUYHLOODQFH WDSHV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ  
)  
E 'LVSDWFK GLJLWDO PHVVDJLQJ SURJUDP LQWDNH  
5HWDLQ \HDU  
)  
F +HDULQJ DQG WHVWLPRQ\ WDSHV  
5HWDLQ \HDUV  
)  
G ,QYHVWLJDWLRQ WDSHV  
5HWDLQ \HDUV DIWHU FDUH FORVHG  
)  
H &RPPLWVHH SURFHGHGLQJV RU PLQXWHV  
5HWDLQ WDSHV \HDU DQG XQWLO WUDQVFULEHG RQ VXLWDE  
)  
I 3UHV FRQIHUHQFHV RU FHUHPRLHV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ  
)  
J 6SHFLDO SURMHFWV RU HYHQW UHFRUGLQJV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ  
)  
K :RUN WDSHV XVHG WR IDFLOLDWH ZRUN LQ SURJUH  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ  
)  
L 0RYLQJ LPDJH ILOPV  
5HYLHZ E\ WKH \$UFKLYHV DIWHU DGPLQLVWUDWLYH XVH FHDV  
)  
3KRWRJUDSKV 6OLGHV DQG ,OOXVWUDWLRQV  
5HYLHZ E\ WKH \$UFKLYHV DIWHU DGPLQLVWUDWLYH XVH FHDVHV  
&RQVLVWV RI DQ\ PDWHULDOV SURGXFHG RU PDLQWDLQH IRU WKH  
SKRWRJUDSKV ODQWHUQ VOLGHV JODVV SODWHV LOOXVWUDWLRQ  
)  
0DSV 'UDZLQJV DQG 3ODQV  
5HYLHZ E\ WKH \$UFKLYHV DIWHU DGPLQLVWUDWLYH XVH FHDVHV  
&RQVLVWV RI GUDZLQJV PDSV DQG SODQV SURGXFHG RU XVHG LQ  
)  
6\ VWHP ,QIUDVWUXFWXUH UHFRUGV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
)  
6\ VWHP 3URJUDPV \$SSOLFDWLRQV DQG &RGH 5HFRUGV  
5HWDLQ ZKLOH DQ\ UHODWHG EXVLQHVV GDWD DUH UHWDLQH LQ  
&RQVLVWV RI WKH VRIWZDUH XVHG WR UXQ DJHQF\ FRPSXWHU V\V  
DSSOLFDWLRQV  
)  
6\ VWHPV 0DLQWHQDQFH 0RQLWRULQJ DQG 7HVWLQJ 5HFRUGV  
5HWDLQ \HDUV  
&RQVLVWV RI YDULRXV FRPSXWHU RXWSXW UHSRUWV DQG SURFHG  
GLDJQRVWLQJ FRPSDUDWLYH RU UHWURVSHFWLYH DQDO\VLV RI V\V  
7KH UHSRUWV DUH XVHG WR PRQLWRU FKDQJHV WKDW PD\ EH LQGL  
DFWXDO FRQGLWLRQV ZDUUDQWLQJ FRUHFHWLYH DFWLRQV ,QFOX  
UHSRUW SURJUDPPHQJ GRFXPHQDWLRQ UHSRUWV UHSRUW SURG  
FRUHVSRQGHQFH

,QIRUPDWLRQ DQG 5HFRUGV 0DQDJHPHQW

---

) :HEVLWH 'RFXPHQWDWLRQ 5HFRUGV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH GHVLJQ FRQVWUXFWLRQ DQG XVH RI DJHQF\ ZHE  
RI SXUSRVH RI WKH VLWH GHVFULSWLRQV RI PDMRU IHDWXUHV DQ  
OLVWV RI OLQNV GHVFULSWLRQ RI GDWD VRXUFHV VFUHHQ GXPSV  
VQDSVKRWV DQG UHODWHG FRUUVSRQGQHFH

) D 6XPPDU\ GRFXPHQWDWLRQ  
3HUPDQHQW

) E \$OO RWKHU UHFRUGV  
5HWDLQ XQWLO VXSHUVHGHG

) 6\ VWHP 2SHUDWLRQV UHFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

) 5HFRUGV 0DQDJHPHQW 5HFRUGV  
3HUPDQHQQW

'RFXPHQWV WKH VWRUDJH UHWULHYDO DQG ILQDO GLVSRVLWLRQ  
RQ VLWH LQ WKH UHFRUGV FHQWHU RU LQ WKH DUFKLYHV ,QFOX  
DQG ER[ LQYHQWRU\ OLVWV UHWULHYDO UHTXHVWV DQG QRWHV U  
5HFRUGV &RQVHUYDWLRQ %RDUG DSSURYHG GLVSRVDO VFKHGXOHV  
GHVWUXFWLRQ DSSURYDOV 5&% 7 HOHFWURQLF UHFRUGV GH  
FRUUHVSRQGHHQH

) D 5HFRUGV GLVSRVDO VFKHGXOH  
3HUPDQHQQW

) E 5HFRUGV GLVSRVDO VFKHGXOH FDVH ILOHV  
5HWDLQ XQWLO GLVSRVDO VFKHGXOH LV VXSHUVHGHG

) F \$UFKLYDO WUDQVIHU GRFXPHQWDWLRQ  
3HUPDQHQQW

) G 5HFRUG LQYHQWRULHV DQG VXUYH\  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ

) H 5HFRUGV &RQVHUYDWLRQ %RDUG FRSLHV RI GHVWU  
3HUPDQHQQW

) I \$JHQF\ FRSLHV RI GHVWUXFWLRQ GRFXPHQWDWLRQ  
5HWDLQ \HUV

) J \$OO RWKHU UHFRUGV  
5HWDLQ \HUV

) 6\ VWHPV 'DWD 'HOHWLRQ 5HFRUGV  
5HWDLQ \HUV

'RFXPHQWV WKH GHOHWRQ RI HOHFWURQLF UHFRUGV DQG GDWD I  
0\*/ ,QFOXGHV GHOHWRQ SROLF\ DQG SURFHGXUHV DSSURYHG  
5&% GHOHWRQ UHSRUWV VFUDWFK UHSRUWV GHOHWRQ DX

) 6\ VWHP -RE 2UGHU 5XQ 5HFRUGV  
5HWDLQ \HUV

'RFXPHQWV MREV WR FUHDWH DQG UXQ UHSRUWV IRU DJHQF\ RIILF  
ZRUN RUGHUV SD\PHQW GRFXPHQWDWLRQ MRE UXQ VRXUFH FRGH  
FRUUHVSRQGHHQH

) 6\ VWHPV ,QWHUPHGLDWH :RUN )LOHV 5HFRUGV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ IURP  
&RQVLVWV RI IDFLQLVWUDWLYH GDWD FRGH QRWHV DQG UHSRUWV  
EDWFK SURFHVVLRQJ GDWD LQSXW VFDQQQLQJ ILOH PDLQWHQDQFH  
DQG SURFHVVHV

) 6\ VWHPV 8VH 5HSRUWV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ IURP  
&RQVLVWV RI UHSRUWV GRFXPHQWLQJ FRPSXWHU XVH IRU ILVFD  
UHFRYHU\ SXUSRVHV LQFOXGLQJ LQWHUQHWH XVH DQG ZHEVLWH DF

) 6\ VWHP \$XGLW 7UDLO 5HFRUGV  
5HWDLQ ZKLOH DQ\ UHODWHG EXVLQHVV GDWD DUH UHWDLQHGH LQ  
'RFXPHQWV WKH PRQLWRULQJ RI V\ VWHP XVH DQG DFWLYLWLHV WR  
GDWD DQG WR GHWHUPLQH V\ VWHP XVHU QHHGV 'DWD LQFOXGHV  
GDWHV DQG UHODWHG DXGLW GDWD ILHOGV

,QIRUPDWLRQ DQG 5HFRUGV 0DQDJHPHQW

) D 6XEVDQWLYH DXGLW WUDLO LQIRUPDWLRQ  
5HWDLQ ZKLOH DQ\ UHODWHG EXVLQHVV GDWD DUH UHWDLQ  
) E \$OO RWKHU UHFRUGV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ  
) F 'HSDUWPHQW RI 0HQWDO +HDOWK  
5HWDLQ \HUV

) 6\ VWHPV 6HFXULW\ 5HFRUGV  
5HWDLQ IRU WKH OLIH RI WKH V\ VWHP RU ZKLOH UHODWHG PDWLRQ  
KHOS VXEVDQWLDWH LQWHJULW\ RI WKH GDWD RWKHUZLVH UHW  
'RFXPHQWV SURYLVLRQV WR VHFXUH WKH V\ VWHP LWV GDWD DQG  
LQWUXVLRQ RU ORVV ,QFOXGHV PRQLWRULQJ SURJUDPV DQG SK\I  
SODQV DQG UHODWHG FRUHHVSRQGHQFH

) 'DWD 3URFHVVLRQ 9HULILFDWLRQ DQG 0RQLWRULQJ 5HFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
,QIRUPDWLRQ DQG GDWD WKDW FDQ EH XVHG WR GRFXPHQW WKDW  
PHWKRGV DUH HVWDEOLVKHG DQG DUH EHLQJ IROORZHG FRQVLVWH  
WKH DFWLYLWLHV GRQH WR SURFHVV YHULI\ DQG PRQLWRU GDWD  
PLFURILOP RU RWKHU UHFRUG NHHSLQJ V\ VWHPV ,QFOXGHV SURF  
LQIRUPDWLRQ WUDFNLQJ DQG URXLQJ ORJV EDWFK FRQWURO DQ  
PRQLWRULQJ UHSRUWV DQG FRGH GRFXPHQW TXDOLW\ FRQWURO U  
DVVXUDQFH SXUSRVHV DQG UHODWHG FRUHHVSRQGHQFH

) D 6XEVDQWLYH UHFRUGV  
5HWDLQ \HUV

) E \$OO RWKHU UHFRUGV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ

) 6\ VWHPV 7UDLQLQJ 5HFRUGV  
5HWDLQ \HUV  
'RFXPHQWV WKH WUDLQLQJ RI HPSOR\HHV UHODWLQJ WR WKHLU ZR  
,QFOXGHV WUDLQLQJ PDWHULDOV DQG GHVFULSWLRQV VHVLRQ D  
FRUHHVSRQGHQFH

) 6\ VWHP 'DWD UHFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

) 'DWD 6RXUFH 5HFRUGV  
5HWDLQ VRXUFH GRFXPHQWV XQWLO GDWD FDSWXUH LV YHWLW  
&RQVLVWV RI RULJLQDO GDWD VRXUFH PDWHULDOV VFK DV GDWD  
VRXUFHV RQ QRQ VWDQGDUG RU WUDQVLWLRQDO IRUPDWV PHGLD  
PDWHULDOV WKDW DUH VFKHGXOHG WR EH UHIRUPDWHG DQG O\ I  
PDWHULDOV WKDW DUH VFKHGXOHG WR EH UHIRUPDWHG @0``°€A1



) 'DWDEDVH &RQWHQW 5HFRUGV  
5HWDLQ EDVHG RQ WKH DSSURSULDWH UHFRUG VHULHV UHWHQWLRQ  
DQG IXQFWLRQ RI WKH GDWD  
&RQVLVWV RI WKH EXVLQHVV GDWD LQSXW RU RWKHUZLVH FDSWXU

) :HEVLWH &RQWHQW 5HFRUGV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH SRVWLQJ RI SURJUDP EXVLQHVV RQ ZHEVLWHV ,Q  
SXEOLFDWLRQV SROLF\ DQG RWKHU LWHPV

) D 2IILFLDO SXEOLF DQQRXQFHPHQWV DQG QRWLILFDW  
5HWDLQ \HDUV

) E &RQWUDFW UHODWHG PDWWHUV  
5HWDLQ \HDUV IURP FRQWUDFW FORVH

) F 3XEOLFDWLRQV  
3HUPDQHQW

) G \$OO RWKHU ZHE FRQWHQW  
5HWDLQ EDVHG RQ WKH DSSURSULDWH UHFRUG VHULHV UHWHQWLRQ  
FRQWUDFW IXQFWLRQ RI WKH GDWD

) /HJDF\ 'DWD 5HFRUGV  
5HWDLQ GDWD EDVHG RQ DSSOLFDEOH UHFRUG VHULHV :KHUH UHWHQWLRQ  
GHIXQFW DQG FORVHG UHFRUG VHULHV VXEPLW UHFRUGV WR WKH  
SHULRGV DQG WR GHWHUPLQH LI UHIRUPDWLQJ LV QHFHVVDU\ WR  
GDWD IRU WKH GXUDWLRQ RI WKH UHWHQWLRQ SHULRGV  
&RQVLVWV RI GDWD IURP VXSHUVHGHG RU GHIXQFW V\WHPV ZKHU  
RFFXUUHG RU PD\ QRW RFFXU 0DWHULDOV LQFOXGH KDUGFRS\ P  
SURJUDP DSSOLFDWLRQV IORSS\ GLNV &' 520 '9' 520 GDWD SXQ

) 5HWURVSHFWLYH 'DWD &RQYHUVLRQ 6RXUFH 5HFRUGV  
5HWDLQ RULJLQDO VRXUFH PDWHULDOV XQWLO YHULILHG DV FRPSO  
&RQVLVWV RI UHFRUGV IURP H\LVWLQJ ILOHV WKDW KDYH EHHQ VH  
IRUPDWV RU V\WHPV HVSHFLDOO\ HOHFWRULF VFDQQLQJ DSSOL  
,QFOXGHV GRFXPHQWV LPDJHV DXGLR YLVXDO WDSHV DQG GDWD

) 'DWD 3\$UFKLYDO' 6WRUDJH 5HFRUGV  
5HWDLQ EDVHG RQ WKH DSSURSULDWH UHFRUG VHULHV UHWHQWLRQ  
DQG IXQFWLRQ RI WKH GDWD &RQVLVWRFFXHVVUQHWF W÷DUHV WLF W÷D



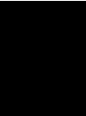
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% +RPH&RUSV ,QLWLDWLYH 5HFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH \$WWRUQH\ \*HQHUDO¶V LPSOHPHQWDWLRQ RI WKH +R  
DVVLVWDQFH WR GLVWUHVHG 0DVDFKXVHWWV KRPHRZQHUV ERUURZ  
DGPLQLVWUDWLYH DQG RUJDQL]DWLRQDO PDWHULDOV KRPHRZQHU FR  
ILQDQFLDO DQG RU RWKHU GRFXPHQWV SURYLGHG E\ KRPHRZQHUV IL  
SURYLGHG E\ EDQNV PRUWJDJH VHUULFHUV DQG RWKHU DJHQFLHV S  
ILOHG ZLWK WKH \$WWRUQH\ \*HQHUDO DV UHTXLUHG E\ VWDWXWH LQF  
\*HQHUDO LQWLNH LQWHUYLHZ VKHHWV QRWHV PHPRUDQGD DQG FRU  
DQG HOHFWURQLF UHFRUGV

% D \*UDQW RU SURJUDP VXPPDU\ LQIRUPDWLRQ  
3HUPDQHGW

% E +RPHRZQHU ILOHV  
5HWDLQ \HDUV DIWHU FORVXUH ILQDO DFWLYLW\ ILQDO DFWLRQ

% F &RSLHV RI QRWLFHV WR WKH \$\*  
5HWDLQ \HDUV

% G \$OO RWKHU UHFRUGV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ IURF



% D \*UDQW RU SURJUDP VXPPDU\ LQIRUPDWLRQ  
3HUPDQHQQW  
'RFXPHQWV DVVLVWDQFH SURJUDPV DW WKH \$WWRUQH\ \*HQHUDO 1V 2  
9LFWLP :LWQHVV \$VVLVWDQFH DQG FRPPXQLW\ EDVHG SURJUDPV VXI  
,QLWLDWLYH 9LFWLP &RPSHQVDWLRQ UHFRUGV LQFOXGH FODLP LQIR  
ORVW ZDJHV LQIRUPDWLRQ DQG SROLFH UHSRUWV UHODWHG FRUUH  
PDWHULDOV 9LFWLP :LWQHVV \$VVLVWDQFH UHFRUGV LQFOXGH FDVH  
FRUUHVSRRQGHQFH DQG RWKHU VXEVWDQWLYH VXSSRUW PDWHULDOV  
\$WWRUQH\ \*HQHUDO FDVHV &RPPXQLW\ EDVHG SURJUDP UHFRUGV  
PDWHULDOV UHVRXUFH LQIRUPDWLRQ UHODWHG FRUUHVSRRQGHQFH

QGSHHQGHQW \$JHQFLHV \$XQW\$EDWEHV  
\*RYHUQRU V &RXQFLO

% &RPPXWDWLRQ )LOHV \*UDQWHG  
5HWDLQ \HDUV DIWHU SDUGRQ LV JUDQWHG WKHQ WUDQVIHU WR W  
,QFOXGHV SHWLWLRQ \$GYLVRU\ %RDUG 5HSRUW \*RYHUQRU¶V GHFLV  
UHFRUGV DUH QRW VXEMHFW WR DXGLW

% &RPPXWDWLRQ )LOHV 'HQLHG  
5HWDLQ \HDUV DIWHU GDWH RI GHQLDO WKHQ WUDQVIHU WR WKH \$  
,QFOXGHV SHWLWLRQ \$GYLVRU\ %RDUG 5HSRUW \*RYHUQRU V GHFLVL  
UHFRUGV DUH QRW VXEMHFW WR DXGLW

% &RPPXWDWLRQ )LOH ,QGH[  
3HUPDQHQQW  
,QFOXGHV SHWLWLRQ \$GYLVRU\ %RDUG 5HSRUW \*RYHUQRU V GHFLVL  
UHFRUGV DUH QRW VXEMHFW WR DXGLW

% 3DUGRQV  
3HUPDQHQQW  
,QFOXGHV SHWLWLRQ \$GYLVRU\ %RDUG 5HSRUW \*RYHUQRU¶V GHFLVL  
UHFRUGV DUH QRW VXEMHFW WR DXGLW

% 9HWHUDQV¶ \$SSHDO &DVH )LOHV  
5HWDLQ \HDUV DIWHU UHVROXWLRQ  
9HWHUDQV¶ 6HUFLFHV 5HSRUW \*RYHUQRU¶V &RXQFLO GHFLVLRQV 7K

% 5HQGLWLRQ )LOHV  
5HWDLQ \HDUV  
,QFOXGHV FRUUHVSRQGHHQH WR DQG IURP \$WWRUQH\ \*HQHUDO 'LVW  
PHPRUDQGXP UHWXUQHGH ZDUUDQWV IRU LQGLYLGXDOV XQDEOH WR E  
SURFHGHGLQJV 2ULJLQDO FRS\ RI UHQGLWLRQV UHWDLQHGH E\ 6HFUHW  
5

% 5HQGLWLRQ ,QGH[  
3HUPDQHQQW  
6WRUHG DOSKDEHWLFDQ E\ QDPH

% -XGJH DQG &OHUN )LOHV

,QFOXGHV ]5 ðPLVLUW \*RYðPV

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Retain 6 years.

Permanent.

Permanent.

Permanent.

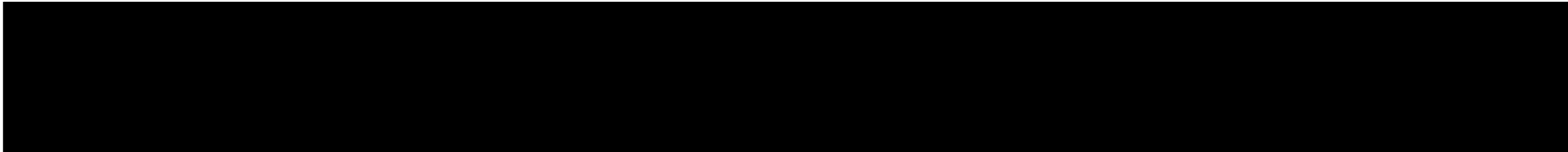
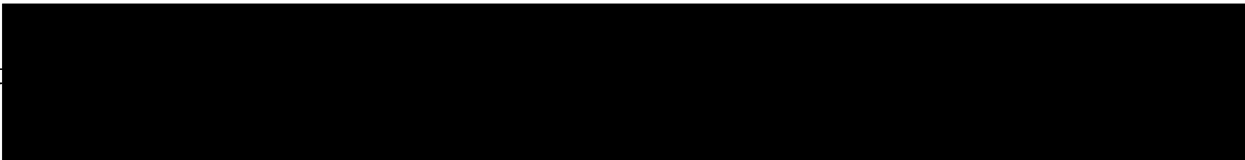
Retain 6 years.

Retain 6 years.

Retain 6 years

Retain 6 years.

Ret





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Retain 10 years.

Retain 3 years after last activity. 4 MGL 7(26); 66 MGL 10; 66A MGL.

Retain 6 years.

Retain 6 years.

% :DUG &RPPLVVLRQ ,QYHVWLJDWLRQ )LOHV  
3HUPDQHQQW  
,QFOXGHV PHHWLQJ QRWHV DXGLRWDSHV FRPPLWWHH GHOLEHUDWLR  
FKHFNV DQG SD\PHQW YRXFKHUV

% &RQILGHQWLDO /HJLVODWLYH )LOHV  
5HWDLQ \HDUV IURP WKH HQG RI WKH OHJLVODWLYH VHVVLQR  
,QFOXGHV UHYLHZV DQG UHFRPPHQGDWLRQV RQ OHJLVODWLYH ELOO

% &RQILGHQWLDO ,QYHVWLJDWLYH &DVH )LOHV  
5HWDLQ \HDUV DIWHU FDVH FORVHG  
)LOHV LQFOXGH LQYHVWLJDWLYH QRWHV VXESRHQDHG PDWHULDO WH  
UHSRUWV PHPRUDQGD DQG FRUUHVSRQGHHQFH

% &RQILGHQWLDO 0DQDJHPHQW &DVH )LOHV  
5HWDLQ \HDUV DIWHU FDVH FORVHG  
)LOHV LQFOXGH DQDO\VW V QRWHV UHSRUWV VXESRHQDHG PDWHULD  
FRUUHVSRQGHHQFH



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& M \$QQXDO 6WDWHPHQW RI \$FFUXLQJ \$QQXDO &RQWULEXWL  
5HWDLQ \HDUV

& N \$QDO\VLV RI 'HEW 6HUYLEFH )XQGV  
5HWDLQ \HDUV

& O ,QYHVWPHQW 5HJLVWHU  
5HWDLQ \HDUV

& P 2SHUDWLQJ %XGJHWV  
5HWDLQ \HDUV

& Q &HUWLILHG 5HSRUWV RI \$XGLWV  
5HWDLQ \HDUV

& R %DQN 6WDWHPHQWV LQFOXGLQJ 5HFRQFLOLDWLRQV DQG  
5HWDLQ \HDUV

& S 5HYROYLQJ IXQG LQFOXGLQJ &DVK 'LVEXUVHPHQW &DVK  
-RXUQDOV 7UDYHO 5HFRUGV  
5HWDLQ \HDUV

& T &RQWUDFW 5HJLVWHU  
5HWDLQ \HDUV IURP GDWH RI ODVW IHGHUDO DXGLW RU VWDWH \$  
PRVW UHFHQW

& # S y d 7 u E p ! @ G G E @ \$ D ` @ A T s P P € € 4 @ ` € p g t W 2 M @ 6 D E Y 0 P 0 \ V W € W O P R € D # 6 À



& &RQVXOWDQW 6HOHFWLRQ 'RFXPHQWV

5HWDLQ \HDUV

,QFOXGHV WKH 6FRSH RI :RUN :RUN KRXU (VWLDPWH 5HTXHVV IRU &  
RI ,QWHQW 5)4 VXEPLWDDOV 3URSRVDOV 6HOHFWLRQ &RPPLWWHH  
ZLWK ILUPV 7KLV VHULHV GRFXPHQWV WKH SURFHGXUHV XVHG WR V

& &RQVXOWDQW &RQWUDFW %RRN

5HWDLQ \HDUV

,QFOXGHV 6WDQGDUG &RQWUDFW )RUP DQG ,QVWUXFWLRQV 6FRSH R  
6WDWHPHQW ,QFRPH 'LVFORVXUH 6WDWHPHQW 3HUVRQV \$IILUPD  
3URYLVLRQV 6SHFLDO 3URYLVLRQV &RQVXOWDQW¶V )LQDO )HH 3URS  
ELQGLQJ DJUHHPHQW EHWZHHQ 0DVV+LJKZD\ DQG WKH 'HVLJQ &RQVX

7%\$!\$' .7cbgi `hUbh'7cbhfUWh'5a YbXa Ybh6 gi `hUbh'

UbhA A A A

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**Independent Agencies and Public  
Department of Transportation/Highway Division**

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& :HHNO\ 3URJUHVV DQG 7LPH 5HSRUW +('

6HYHQ \HDEV DIWHU WKH GDWH RI WKH DSSURYDO RI WKH &RQWUDFW  
FRQWUDFW DQG FRPSOHWLRQ RI WKH \$XGLW 6HFWLRQ 5HYLHZ  
7KLV LV D ZHHNO\ UHSRUW E\ &KLHI RI 3DUW\ WR 'LVWULFW 6XUYH\ (Q.  
SURLGHV GRFXPHQDWLRQ RI SHUVRQQHO ((2 UHSRUWLQJ DQG ZHHN  
ELOOLQJ

& \$\$\$OLFDFWLRQ IRU (PSOR\PHQW 6XUYH\RUV )LHOG 3HUVRQQHO IF

6HYHQ \HDEV DIWHU WKH GDWH RI WKH DSSURYDO RI WKH &RQWUDFW  
FRQWUDFW DQG FRPSOHWLRQ RI WKH \$XGLW 6HFWLRQ 5HYLHZ  
7KLV VHULHV LV D VLJQHG YHULILFDWLRQ RI HGXFDWLRQ DQG H[SHUL  
PHPEHUV TXDOLILFDWLRQV IXOILQV D FRQWUDFW UHTXLUHPHQW

& 0DLQWHQDQFH )XHO 5HFHLSWV

5HWDLQ \HDEV

7KLV LV D FRPSXWHU JHQHUDWHG UHSRUW LW LV XVHG WR UHIHUHQF  
RU IXHO W\SH

& 5DGLR /RJV

5HWDLQ \HDEV

7KLV VHULHV LV XVHG WR UHIHUHQFH LQFLGHQWV DFFLGHQWV DQG U  
WLPH GDWH DQG ORFDWLRQ 7KLV VHULHV LV PDGH XS RI W\SHG DQG  
FRPPXQLFDWLRQV

& 5RDGVLGH 0DLQWHQDQFH &RQWUDFWV

5HWDLQ \HDEV DIWHU FRPSOHWLRQ RI FRQWUDFW  
7KLV VHULHV LV XVHG WR GRFXPHQW DGKHUHQFH WR SURFXUHPHQW U  
VHULHV LV PDGH XS RI FRQWUDFW GRFXPHQWV ILQDQFLDO IRUPV DG  
HVWLPDWH WR DZDUG

& (TXLSPHQW +HDY\ /LJKW 5HSDLU 2UGHUV

5HWDLQ \HDEV

7KLV VHULHV LV XVHG WR LQLWLDWH DQG GRFXPHQW YHKLFOH UHSDLU  
YHKLFOH UHSDLU ZRUN RUGHUV

& 6QRZ ,FH 39¶V

5HWDLQ \HDEV

7KLV VHULHV LV XVHG WR GRFXPHQW SD\PHQW IRU KLUHG YHQGRU IRU  
6QRZ DQG ,FH 2SHUDWLRQV

& ,QPDWH /LWWHU \$VVLVWDQFH ,QIRUPDWLRQ

5HWDLQ \HDEV

7KLV VHULHV LV XVHG WR GRFXPHQW DGKHUHQFH WR GHSDUWPHQW SF  
,QWHUGHSDUWPHQWDO 6HUylFH \$JUHHPHQW ,6\$ DSSURYDOV ILQDQF  
SHUWDLQLQJ WR WKH OLWWHU LQPDWH SURJUDP

,QGHSHQGHQW \$JHQFLHV \$XQK3XUEOIFHV  
'HSDUWPHQW RI 7UDQVSRUWDWLRQ +LJKZD\ 'LYLVLR

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& &XVWRPHU 6HUYLEFH &HQWHU &XVWRPHU \$FFRXQW 'HPRJUDSKLF

& 7ROOLQJ +RVW 6\ VWHP 'DWD 'LJLWDO 9LGHR ,PDJHV  
(OHFWURQLF GDWD UHWDLQHG IRU GD\V  
,QFOXGHV YLGHR RI YHKLFOHV WUDYHOLQJ WKURXJK WROO ]RQHV

& 7ROOLQJ +RVW 6\ VWHP 'DWD +RVW 6\ VWHP &XVWRPHU 6HUYLEFH  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
5HFRQFLOLDWLRQ ILOHV DJHQF\ WULS ILOHV FRUUHFWLRQ ILOHV DF  
KRW OLVW UHODWHG DFNQRZOHGJPHQW ILOHV

&XVWRPHU 6HUYLEFH &HQWHU )LOH H[FKDQJH  
(OHFWURQLF GDWD UHWDLQHG IRU \HDU ZLWK H[FHSWLRQ RI KR

& E +RW OLVW GDWD  
(OHFWURQLF KRW OLVW GDWD UHWDLQHG IRU QR JUHDWHU WKDQ





**/Department of**  
**Transportation/ F Ygishfy oZA ohof J YhiWws ! F YvYni Y**

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7%&! ' +. 'FYdcfhg'cZ'HfUbgUW]cbg'DfcWggYX'H\fc i [\ 'FA J 'Cdh]WU'GWbb]b[  
Retain 7 years.

Reports needed to confirm eligibility of rebate/refund requests and payments made.

& 8QXVHG &KFNV RI 2EVROH5HX5HE DWDH N \$FFRXQW  
5HWDLQ \H DU DIWHU DXGLW RU \HDU &KHFNLFCJH DFFBRLXQWR RQRVUH  
FKHFNV PXVW EH GHVWUR\HG

& )XQGLQJ 5HSRUWV IRU \$XWRPDWLF 5HEDWHV  
5HWDLQ \H DU V  
)XQGLQJ UHSRUWV VKRZ DSSURYDO RI IXQGLQJ E\ &RPSWUROOHU  
DXWRPDWLFDOO\ SURGXFHG E\ 509 \$/\$56 6\ VWHP

& &URVV 5HIHUHQFH &KHFN 5HJLVWHU  
5HWDLQ \H DU V  
5HSRUW VKRZV SK\VLFD O FKHFN QXPEHU DQG ORJLFD O QXPEHU D  
UHIXQGV UHEDWHV EHLQJ SURFHVVHG

& )XQGLQJ 5HTXHVW 5HSRUWV  
5HWDLQ \H DU V  
)XQGLQJ UHSRUWV VKRZ DSSURYDO RI IXQGLQJ E\ &RPSWUROOHU  
PDQXDOO\ HQWHUH G LQWR \$/\$56

5HYHQXH 5HSRUWV

6HH VXE VFKHG XOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

& 'UDZHU 'DWH \$FWLYLW\ 5HSRUW  
5HWDLQ \H DU DIWHU DXGLW RU \H DU V ZKLFKH YHU LV VRRQHU  
/LVWV GHWDLO RI DOO WUDQVDFWLRQV SURFHVVHG 5HSRUW SUR  
WUDQVDFWLRQV DQG IHHV FROOHFWHG , QYHVWLJDWLRQV PD\ UH

& 'UDZHU 'DWH \$FWLYLW\ 5HSRUW RQ OLFURILFKH  
5HWDLQ \H DU DIWHU DXGLW RU \H DU V ZKLFKH YHU LV VRRQHU  
/LVWV GHWDLO RI DOO WUDQVDFWLRQV SURFHVVHG 5HSRUW SUR  
WUDQVDFWLRQV DQG IHHV FROOHFWHG , QYHVWLJDWLRQV PD\ UH

& 6@δ€`0p@,G€°0E XV 0pP@ €P0p@p€€`A R



& 'DLO\ 'HSRVLW /LVWLQJ  
5HWDLQ \HDU DIWHU DXGLW RU \HDUV ZKLFKHYHU LV VRRQHU  
/LVWV GDLO\ GHSRVLWV E\ 509 %UDQFK IRU 5HJLVWU\ IHHV 6DOH  
5HSRUW SURYLGHV GHSRVLW LQIRUPDWLRQ IRU DOO RIILFHV

& 2YHUULGH 5HSRUWV  
5HWDLQ \HDU DIWHU DXGLW RU \HDUV ZKLFKHYHU LV VRRQHU  
/LVWV DOO RYHUULGHV SHUIRUPHG IRU HDFK GD\ 5HSRUW LV XV  
HQVXUH XQDXWKRULJHG RYHUULGHV DUH QRW SHUIRUPHG

& &35 5HSRUW  
5HWDLQ \HDU DIWHU DXGLW RU \HDUV ZKLFKHYHU LV VRRQHU  
/LVWV FOHUN FDVK GUDZHUV WKDW DUH UH RSHQHG 3URYLGHV  
UH RSHQLQJ RI FOHUN FDVK GUDZHUV

& 'UDZHU 'HOHWH 5HSRUW  
5HWDLQ \HDU DIWHU DXGLW RU \HDUV ZKLFKHYHU LV VRRQHU  
/LVWV FOHUN GHSRVLW GDWD ZKHQ SXUJHG IURP 509 6\ VWHP \$/  
FRS\ IRUP ZKHQ XQDYDLODEOH RQ 509 6\ VWHP \$/\$56

& 0RWRU 9HKLFOH 2SHUDWRUV 0HULW 5DWLQJ 5HFRUGV  
5HWDLQ \HDUV  
'RFXPHQWV RSHUDWRUV UHFRUG RI GULYLQJ LQIUDFWLRQV DIIHFWLQJ  
FRXUWV DQG WKH PHULW UDWLQJ ERDUG

& 0RWRU 9HKLFOH 'ULYHU /LFHQVH ([DPV  
5HWDLQ \HDU RU XQWLO DGPLQLVWUDWLYH XVH FHDVHV  
'RFXPHQWV H[DPV JLYHQ WR OLFHQVHG GULYHUV

& 0RWRU 9HKLFOH \$FFLGHQW ,QYHVWLJDWLRQ 5HFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV PRWRU YHKLFOH UHODWHG LQYHVWLJDWLRQV RI KLW DQG  
GHDWK DQG WKHIW ,QFOXGHV LQFLGHQW UHSRUWV ZLWQHVV VWDWH  
PDWHULDORV DQG UHODWHG FRUUHVSRQGHH

& D )DWDOLWLHV  
3HUPDQHQW

& E +LW DQG UXQ DQG SHUVRQDO LQMXU\  
+LW DQG UXQ DQG SHUVRQDO LQMXU\ 5HWDLQ \HDUV DIWHU FOR

& F \$OO RWKHU UHFRUGV  
5HWDLQ \HDUV

& 0RWRU 9HKLFOH 7LWOH 5HJLVWUDWLRQ DQG 5HQHZDO 5HFRUGV  
5HWDLQ \HDUV  
'RFXPHQWV WKH SURFHVV WR UHJLVWHU WKH RZQHUV RI PRWRU YHKLFOH  
&HUWLILFDWHV RI 7LWOH ,QFOXGHV DSSOLFDWLRQV 509 UHJLVWUDWLRQ  
WLWOH DSSOLFDWLRQ IRU DPHQGPHQWV DQG DQ\ RWKHU VXSSRUWLQJ

& 3QLIRUP 7UDILF &LWDWLRQV 5HFRUGV  
5HWDLQ \HDUV DIWHU SDLG  
'RFXPHQWV WKH LVVXDQFH RI WUDIILF WLFNHVV

& 0RWRU 9HKLFOH \$FFLGHQW 5HSRUWV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
&RQVLVWV RI 3ROLFH \$FFLGHQW 5HSRUWV &5\$ DQG 2SHUDWRU \$FF

& D 5HJLVWU\ RI 0RWRU 9HKLFOHV FRS\  
5HWDLQ \HDUV

& E 3ROLFH 'HSDUWPHQWV FRS\  
5HWDLQ \HDUV

<sup>3DJH</sup> & 0RWRU 9HKLFOH 2SHUDWRUV /LFHQVLQJ DQG , &DUG 5HFRUGV  
5HWDLQ \HDUV  
HU@QVPu SRTWC DUWPHQWV FRS\  

---

7%%! \$- . 'A chcf'J Y\ ]WY '@]WbgY'D`UhY'5 dd`]WUh]cbg'F YWcfXg

Retain 25 years.

Documents applications for license plates.

7%%! %\$. 'A chcf'J Y\ ]WY 'F Ydcfhg

Retain 3 years.

Documents stolen vehicles, license plate loss, and other reports required to be filed with the Registry of Motor Vehicles.

7%%! %%. 'A chcf'J Y\ ]WY 'Hck ]b [ 'F Ydcfhg

Retain 3 years.

Documents reports of towed vehicles.

7%%! %&. 'A chcf'J Y\ ]WY '7]hUh]cbgž'DUf\_]b [ 'F YWcfXg

Retain 3 years after final payment or incident closure.

Documents the issuance of parking tickets.

7%%! %' . 'A chcf'J Y\ ]WY '7]hUh]cbgž'G 5 •aae P 0 @ 0 0 À6

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& 5HJLVWU\ RI 0RWRU 9HKLFOHV 5HYHQXH 2SHUDWLRQV 'HSRVLW  
5HWDLQ \HDIU DIWHU DXGLW RU \HDIU ZKLFKHYHU LV VRRQHU  
7KHVH DUH WKH UHSRUWV DQG DOO WKH VXSSRUWLQJ GRFXPHQWDWLR  
GHSRVLW VOLSV DQG DWWDFKPHQWV DODUV FSH FLJ FSF FDVK WUD  
FDVK EDJ ORJV RYHUULGH ORJV EDFNXS DFWLYLW\ IRUPV OHWWHU  
RYHU VKRUW IRUP FOHUN MXVWLILFDWLRQ IRUP 6ZHGD UHJLVWHU WD  
VWDWHPHQWV

& 5HJLVWU\ RI 0RWRU 9HKLFOHV 5HYHQXH 2SHUDWLRQV 5HEDWH  
5HWDLQ \HDIU  
7KHVH DUH UHSRUWV DQG DOO WKH VXSSRUWLQJ GRFXPHQWDWLRQ IR  
UHTXHVWV FXVWRPHU FRUHVSRQGHQFH UHEDWH GHQLDOV UHEDWH  
UHTXHVW ERRN FDVKHG UHEDWH FKHFNV EDQN VWDWHPHQWV VFDQQ  
ROG DFFRXQW IXQGLQJ UHSRUW FURVV UHWHUHQFH UHJLVWHU DQG I

& 5DQGRP 'UXJ 7HVWLQJ IRU 0RWRU 9HKLFOH DQG %RDW 2SHUDWR  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ IURP 5&%  
5DQGRP GUXJ WHVWV PDQGDWHG IRU PDULQH RSHUDWRUV DQG &'/ GUL

=QGSHQGHQW \$JHQFLHV DQG 3XEOLF \$XWKRULWL  
3XEOLF (PSOR\HH 5HWLUHPHQW \$GPLQLVWUDWLRQ &RI

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' )LQDQFLDO 6WDWHPHQWV  
5HWDLQ \HDUV  
3XEOLF (PSOR\HH 5HWLUHPHQW \$GPLQLVWUDWLRQ &RPPLVVLRQ 3(5  
WKH LQYHVWPHQW SHUIRUPDQFH RI UHWLUHPHQW V\VWHPV 7KH  
6WDWHPHQWV PRQWKO\FDVKERRN HQWULHV WULDO EDODQFHV MR  
FXVWRGLDO VWDWHPHQWV IURP UHWLUHPHQW V\VWHPV DQG 3HQY  
35,7

' 'DWD 4XHVWLRQQDLUHV  
5HWDLQ \HDUV  
5HODWHG PDWHULDOV WR SUHSDUH DSSURSULDWLRQ OHVWHUV XVH

' 9DOXDWLRQ :RUNSDSHUV  
5HWDLQ \HDUV  
%DFN XS GRFXPHQWV XVHG WR SURGXFH YDOXDWLRQV ZKLFK LQFOX

' 9DOXDWLRQ 'DWD :RUNSDSHUV  
5HWDLQ \HDUV DIWHU ILQDO UHSRUW  
\$QDO\VLV RI GDWD UHFHLYHG IURP ERDUGV WR SURGXFH YDOXDWLR

' 1RQ 9DOXDWHG 'DWD :RUNSDSHUV

' \$XGLW :RUN 3DSHUV

5HWDLQ \HDUV

'RFXPHQWV FRPPXQLFDWLRQV DQG ZULWLQJV LQ FRQQHFWLRQ WR HDF

6WDWH \$XGLWRU ,QFOXGHV FRPPXQLFDWLRQV GHWDLOLQJ WKH ZRUN

LQGHSHQGHQFH FHUWLILFDWHV HQWUDQFH FRQIHUHQFH IRUPV VXS

DXGLW HYLGHQFH REWDLQHG HYLGHQWLDU\ VRXUFHV WLPLQJ H[WHQ

' )LQDO \$XGLW 5HSRUWV

3HUPDQHQW

'RFXPHQWV DXGLW UHVXOWV ILQGLQJV FRQFOXVLRQV DQG UHFRPPHQ

YLHZV ÀIDQE`€0 LQJV FRQFOXVLRQV DQG UHFRPPHQGDWLRQ ðLRPÀ,

' D 3ODQQLQJ GRFXPHQW DQG FRPPXQLFDWLRQV ZLWK H[WH  
5HWDLQ \HDUV

' E :ULWWHQ UHVXOWV UHSRUW  
3HUPDQHGW  
:ULWWHQ UHSRUWV FRPPXQLFDWLQJ UHVXOWV RI WKH SHHU UHYL  
H[WHUQDO SHHU UHYLHZ HYDOXDWLQJ WKH VXIILFLHQF\ RI DQG V  
2SHUDWLRQV V\WHP RI TXDOLW\ FRQWURO

' %XUHDX RI 6SHFLDO ,QYHVWLJDWLRQ 5HFRUGV %6,

~~0\*HCHV KE'ZHF K HGPX'OHFL IIRFU USHWFALEFOLUHW ffoVAIGRAXDSTFEEURE V+@AEPVAHQGPB~~  
'RFXPHQWV UHFRUGV DQG VXSSRUWLQJ PDWHULDOV DFFXPXODWHG ZL  
IUDXGXOHQW FODLPV RU ZURQJIXO UHFHLSW RI SD\PHQW RU VHUYLFH  
,QFOXGHV LQYHVWLJDWLYH UHSRUWV ZLWQHVV VWDWHPHQWV EDQN

' D ,QYHVWLJDWLRQV ZLWK QR ILQGLQJV RI SUREDEOH FDXV  
5HWDLQ \HDUV DIWHU FDVH FORVXUH

5PHVD EQf@QA+hp, QEp @QYRQ %XUHDX dWQK QRM RUD PGP@ AP p 80 ° P ` À À

2IILFH RI WKH 6HFUHWDU\ RI WKH &RPPRQZHDOWK  
(OHFWLRQV 'LYLVLRQ

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\* 6WDWH 3ULPDU\ DQG (OHFWLRQ 1RPLQDWLRQV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
&HUWLILFDWHV RI QRPLQDWLRQ QRPLQDWLRQ SDSHUV REMHFWRQV  
XQGHU SURSHU UHJXODWLRQV EH RSHQ WR SXEOLF LQVSHFWLRQ DQ  
WRZQ FOHUNV VKDOO SUHVHUYH WKH VDPH LQ WKH RIILFHV IRU RQH \

\* D )RUP ( 6WDWH 3ULPDU\ 1RPLQDWLRQ 3DSHUV  
5HWDLQ \H DU IURP GDWH RI ILOLQJ

\* E )RUP ( 6WDWH (OHFWLRQ 1RPLQDWLRQ 3DSHUV  
5HWDLQ \H DU IURP GDWH RI ILOLQJ

\* F )RUP ( & 6WDWH &RPLWVHH 1RPLQDWLRQ 3DSHUV  
5HWDLQ \H DU IURP GDWH RI ILOLQJ

\* G )RUP ( % :DUG DQG 7RZQ &RPLWVHH 1RPLQDWLRQ 3DSHUV  
5HWDLQ \H DU IURP GDWH RI ILOLQJ

\* )HGHUO &DQGLGDWH )LQDQFLDO 5HSRUWV  
5HWDLQ \H DU  
3URYLGHV D UHFRUG RI UHSRUWV UHTXLUHG WR EH ILOHG E\ SROLWLF  
FRPLWVHHV IRU 3UHVLGHQWLD 6HQDWRULD DQG &RQJUHVVLRQDO  
(OHFWLRQV &RPLVLRQ ,QFOXGHV )(& IRUPV VFKHGHOH \$ VFKHGHOH  
VWDWHPHQWV

\* (OHFWRUO &ROOHJH 5HFRUGV  
3HUPDQHQQW  
'RFXPHQWV WKH DGPLQLVWUDWLRQ RI IHGHUO (OHFWRUO &ROOHJH  
RDWKV VDPH EDOORWV IHGHUO HOHFWRQ SURFHGXUH LQIRUPDW  
SURFHGHQJ

\* (OHFWLRQ 'LVWULFWV 5HFRUGV  
3HUPDQHQQW  
'RFXPHQWV DQ\ FKDQJHV WR YRWLQJ GLVWULFWV LQ FLWLHV DQG WRZ  
'LVWULFW 5HYLHZ &RPLVLRQ ,QFOXGHV SUHFLQFW PDSV FHQVXV G  
DQG VHOHFWPHQ DXWKRULJLQJ SUHFLQFWV DQG /('5& DXWKRULJDWLRQ

\* 9RWLQJ ODFKLQH &HUWLILFDWLRQ 5HFRUGV  
5HWDLQ \H DUV DIWHU GHFHUWLILFDWLRQ  
'RFXPHQWV WKH FHUWLILFDWLRQ RI YRWLQJ PDFKLQHV IRU DFFXUDF\  
HOHFWRQV ,QFOXGHV QRWLILFDWLRQV RI W\SHV RI PDFKLQHV XVHG  
WHVW UHVXOWV DQG UHODWHG FRUHVSRQGHQFH

\* 9RWHU 5HJLVWUDWLRQ 5HFRUGV  
5HWDLQ \H DUV DIWHU VXSHUVHGHG  
'RFXPHQWV WKH UHJLVWUDWLRQ RI YRWHUV ,QFOXGHV UHJLVWUDWLRQ

\* 3ROOLQJ 3ODFH 5HJLVWUDWLRQV  
5HWDLQ \H DUV  
'RFXPHQWV UHJLVWHUHG YRWHUV E\ SROOLQJ 3ODFH

\* (OHFWLRQ 5HWXUQV RI 7RZQ 2IILFHUV  
3HUPDQHQQW  
'RFXPHQWV DQXDO UHSRUWV IURP 7RZQ &OHUNV RI (OHFWLRQV RI 7RZQ  
UHVLJQDWLRQV DQG LQWHULP DSSRLQWPHQWV

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\* 5HFHLSWV IRU 1RPLQDWLRQ 3DSHUV  
5HWDLQ XQWLO DSSOLFDEOH HOHFWLRQ UHVXOWV DUH FHUWLILHG  
(OHFWLRQ 'LYLVLRQ V FRS\ RI UHFHLSWV SURYLGHG WR FDQGLGDWHV  
SDSHUV

\* ,QLWLDWLYH 3HWLWLRQ 6LJQDWXUH 6KHHWV  
5HWDLQ XQWLO WKH FORVH RI WKH OHJLVODWLYH \HWKH(OHFWLRQVUN  
DIWHU TXDOLILFDWLRQ  
6LJQDWXUH VKHHWV IRU SHWLWLRQV WKDW TXDOLILHG IRU FRQVLGHU

\* ,QLWLDWLYH 3HWLWLRQV IRU 3XEOLF 3ROLF\ 4XHVWLRQV  
5HWDLQ XQWLO DSSOLFDEOH HOHFWLRQ UHVXOWV DUH FHUWLILHG  
7KHVH FRQVWLWXWH LQVWUXFWLRQV WR D PHPEHU RI WKH \*HQHUDO &  
QRW JR WR WKH +RXVH &OHUN DV WKH\ DIIHFWRQO\ RQH UHSUHVHQV

\* 1RQ 4XDOLI\LQJ LQLWLDWLYH 3HWLWLRQ 6LJQDWXUH 6KHHWV  
5HWDLQ XQWLO DSSOLFDEOH HOHFWLRQ UHVXOWV DUH FHUWLILHG  
6LJQDWXUH VKHHWV IRU SHWLWLRQ WKDW GRHV QRW TXDOLI\ IRU FRQ

2IILFH RI WKH 6HFUHWDU\ RI WKH &RPPRQZHDOWK  
/REE\LVW 'LYLVLRQ

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\* /REE\LVWV¶ (PSOR\HUV )LQDQFLDO 'LVFORVXUH )LOLQJV  
5HWDLQ \HDU  
'RFXPHQWV WKH VHPL DQQXDO ILOLQJ RI ILQDQFLDO GLVFORVXUH UHS  
OREE\LVWV WR HIIHFW OHJLVODWLYH FKDQJH

\* /REE\LVW 2UJDQLJDWLRQ 5HJLVWUDWLRQ DQG )LQDQFLDO 'LVFORV  
5HWDLQ \HDU  
'RFXPHQWV WKH DQQXDO UHJLVWUDWLRQ RI OREE\LVWV OHJLVODWLYH  
6HFUHWDU\ RI 6WDWH¶V 2IILFH DQG WKH VXEVHTXHQW VHPL DQQXDO I  
,QFOXGHV LGHQWLILFDWLRQ DQG SKRWR 1RWLFH RI (PSOR\PHQW RU \$  
\$JHQW 5HJLVWUDWLRQV IRU 0XOWLSOH RU ,QGLUHFV (PSOR\HUV \$XW  
\$JHQW ([HFXWLYH DQG /HJLVODWLYH \$JHQW 5HSRUWLQJ 6WDWHPHQW  
&RQWULEXWLRQV 5HSRUWLQJ 6WDWHPHQW IRU (PSOR\HUV RI ([HFXWL  
GRFXPHQWDWLRQ DQG UHODWHG FRUUVSRQGHH

\* /REE\LVW 2UJDQLJDWLRQ )LOLQJV 0RQLWRULQJ 5HFRUGV  
5HWDLQ \HDU  
'RFXPHQWV UHSRUWV RI YLRODWLRQV RI ILOLQJ UHTXLUHPHQWV E\ QR  
ILOLQJ GLVFORVXUH ILOHV UHSRUWV RI YLRODWLRQ RI GLVFORVX  
FRUUVSRQGHH

\* /REE\LVWV DQG (PSOR\HUV 5HSRUWV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
3URYLGHV D VXPPDU\ RI OREE\LVW DQG HPSOR\HU UHJLVWUDWLRQV DQ  
0DVVDFKXVHWWV /REE\LVWV DQG (PSOR\HUV 5HJLVWUDWLRQ /LVWLQJ  
([SHQGLWXUHV DQG 6WDWLVLWLFDO 5HSRUW RI 6DODULHV DQG ([SHQG

\* D <HDU HQG UHSRUWV  
3HUPDQHQW

\* E ,QWHULP UHSRUWV  
5HWDLQ XQWLO \HDU HQG UHSRUW LV SXEOLVKHG



2IILFH RI WKH 6HFUHWDU\ RI WKH &RPPRQZHDOWK  
3XEOLF 5HFRUGV 'LYLVLRQ

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\* 1RWDU\ 3XEOLF \$SRVWLOOH 9HULILFDWLRQ 5HFRUGV  
5HWDLQ \HDU  
'RFXPHQWV WKH YHULILFDWLRQ RI QRWDU\ SXEOLF VLJQDWXUHV RQ G

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\* 5XOHV DQG 5HJXODWLRQV )LOLQJV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH RIILFLDO ILOLQJ RI VWDWH DJHQF\ UXOHV DQG UHJXO  
KHDULQJ GRFXPHQWDWLRQ DQG UHODWHG FRUUHVSRQGHHQFH

\* D :LWK 6HFUHWDU\ RI 6WDWH¶V 2IILFH  
3HUPDQHQQW

\* E \$OO RWKHU UHFRUGV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ IURP

\* \$FWV DQG 5HVROYHV )LOLQJV  
3HUPDQHQQW  
'RFXPHQWV WKH RIILFLDO ILOLQJ RI +RXVH DQG 6HQDWH \$FWV DQG 5H  
,QFOXGHV HQJURVVHG FRSLHV DQG DFFRPSDQ\LQJ VXSSRUW PDWHULD

\* 5HTXHVW IRU 2SLQLRQV  
.HHS XQWLO WKH HQG RI WKH FXUUHQW DGPLQLVWUDWLRQ  
7KLV LV D ORJ RI 5HTXHVW IRU 2SLQLRQV IURP WKH \*RYHUQRU¶V /HJLV  
6WDWH¶V /HJLVODWLYH 2IILFH 7KH SXUSRVH RI WKLV VHULHV LV WR V  
UHVSQRVH LV GXH DW WKH \*RYHUQRU¶V RIILFH

\* 6HFUHWDU\ RI 6WDWH¶V 5HVSQRVHV  
.HHS XQWLO WKH HQG RI WKH FXUUHQW DGPLQLVWUDWLRQ  
7KLV VHULHV LV WKH 6HFUHWDU\ RI 6WDWH¶V UHVSQRVHV WR UHTXHV  
VLJQDWXUH 7KH SXUSRVH RI WKLV VHULHV LV WR FRPPHQW RQ LPSDF  
6HFUHWDU\ DQG WKH ODZV RI WKH &RPPRQZHDOWK XQGHU ZKLFK WKH

\* /HJLVODWLRQ )LOHV 3DVVHG /HJLVODWLRQ 5HFRUG &RS\  
3HUPDQHQQW  
7KLV VHULHV LV XVHG WR WUDFN DJHQF\ LQSXW DQG SURJUHVV RI OH  
RIILFH WKDW ZDV SDVVHG E\ WKH \*HQHUDO &RXUW 7KLV VHULHV LQFC  
DJHQF\ TXHVWLRQQDLUHV DQG FRPPHQWV E\ VWDII SXEOLF KHDULQJV  
FRUUHVSRQGHHQFH 7KH\ DUH DUUDQJHG E\ ELOO QXPEHU

\* /HJLVODWLRQ )LOHV 8QSDVVHG  
3HUPDQHQQW  
7KLV VHULHV LV XVHG WR WUDFN DJHQF\ LQSXW DQG SURJUHVV RI OH  
RIILFH WKDW ZDV QRW SDVVHG E\ WKH \*HQHUDO &RXUW ,I WKH ELOO  
7KLV VHULHV LQFOXGHV FRSLHV RI ELOOV LQ YDULRXV VWDJHV DJHQ  
SXEOLF KHDULQJV FRPPXQLW\ WHVWLPRQ\ DQG FRUUHVSRQGHHQFH 7

\* /HJLVODWLYH /LDLVRQ &RUUHVSQRQGHHQFH  
5HWDLQ \HUV  
7KLV VHULHV LV FRUUHVSRQGHHQFH GRFXPHQLQJ LVVXH EURXJKW W  
PHPEHU RI WKH \*HQHUDO &RXUW FRQVWLWXHQW UHIHUUDO V FDVXDO  
DUH DUUDQJHG FKURQRORJLFDQ\

---

\* /HJLVODWLRQ 6WDWXV 5HSRUW

5HWDLQ \HDUV

7KLV LV D PRQWKO\ UHSRUW WUDFNLQJ SURJUHVV RI ELOOV WKURXJK  
DUUDQJHG FKURQRORJLFDOO\

2IILFH RI WKH 6HFUHWDU\ RI WKH &RPPRQZHDOWK  
&RUSRUDWLRQV 'LYLVLRQ

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\* &RUSRUDWLRQV 6HUYLEFH RI 3URFHVV 5HFRUGV  
5HWDLQ \HUV  
'RFXPHQWV WKH 6HFUHWDU\U UROH DV DJHQW IRU VHUYLFH RI SURFH  
VXPPRQV FRPSODLQWV DQG FRPSOLDQFH OHWWHUV LVVXHG E\ WKH

\* &RUSRUDWLRQV DQG %XVLQHVVHV 5HJXODWLRQ 5HFRUGV  
5HWDLQ \HUV DIWHU PLFURILOPLQJ DQG SXEOLF KHDULQJ  
'RFXPHQWV WKH UHJLVWUDWLRQ RI FRUSRUDWLRQV IRUHLJQ FRUSRU  
SXEOLF FKDULWLHV ,QFOXGHV DSSOLFDWLRQV DUWLFOHV RI RUJDQL  
FKDQJH RI RIILFHUV DQG GLUHFWRUV E\ODZV UHJLVWUDWLRQV 'HSD  
3XEOLF :RUNV RU %RDUG RI +LJKHU (GXFDWLRQ DSSURYDOV UHYLYD  
FRUUHVSRQGQFH

\* 8QLYHUVDO &RPPHUFDO &RGH )LOLQJV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH ILOLQJ ZLWK WKH 6HFUHWDU\U RIILFH RI 8QLYHUVDO  
DPHQGPHQWV DQG FRQLQXDWLRQV

\* D 3DSHU  
5HWDLQ SDSHU FRS\ \HUV DIWHU PLFURILFKH DQG YHULILFDWLRQ

\* E 0LFURILOP  
0DVWHU \HUV IURP GDWH RI ILOLQJ

\* 7UDGHPDUN 5HJLVWUDWLRQ )LOLQJV  
5HWDLQ \HUV DQG VXEMHFW WR UHYLHZ E\ WKH \$UFKLYHV  
'RFXPHQWV WKH UHJLVWUDWLRQ RI WUDGHPDUNV ZLWK WKH VWDWH  
GRFXPHQWDWLRQ DQG UHODWHG FRUUHVSRQGQFH

\* \$QQXDO 5HSRUWV RI &RUSRUDWLRQV \$. \$ 0DVV &RQGLWLRQV )L  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
,QFOXGHV FRUSRUDWH QDPH QDPH DQG DGGUHVHV RI RIILFHUV DQG  
LQIRUPDWLRQ DQG IHGHUDO LGHQWLILFDWLRQ QXPEHU 'XSOLFDWHV  
RU WKH 6WDWH 5HFRUGV &HQWHU

\* D 3DSHU FRS\  
5HWDLQ PRQWKV DIWHU PLFURILOPLQJ DQG YHULILFDWLRQ

\* E 0LFURILOP PDVWHU  
5HWDLQ \HUV

\* F 0LFURILOP GXSOLFDWH  
5HWDLQ \HUV

\* \$QQXDO 5HSRUWV RI 1RQ 3URILW &RUSRUDWLRQV )LOHG 3XUVX  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
,QFOXGHV FRUSRUDWH QDPH QDPH DQG DGGUHVHV RI RIILFHUV DQG  
LGHQWLILFDWLRQ QXPEHU 'XSOLFDWHV DUH DYDLODEOH DW WKH &RU  
&HQWHU

\* D 3DSHU FRS\  
5HWDLQ PRQWKV DIWHU PLFURILOPLQJ DQG YHULILFDWLRQ

\* E 0LFURILOP PDVWHU  
5HWDLQ \HUV IURP ILOLQJ

\* F 0LFURILOP GXSOLFDWH  
5HWDLQ \HUV IURP ILOLQJ



2IILFH RI WKH 6HFUHWDU\ RI WKH &RPPRQZHDOWK  
&RUSRUDWLRQV 'LYLVLRQ

\* 8QLIRUP &RPPHUFLDO &RGH 8&& )LQDQFLQJ 6WDWHPHQWV LQF  
5HWDLQ \HUV IURP ILOLQJ  
,QFOXGHV QDPH DQG DGGUHV RI GHEWRU DQG VHFUXHG SDUW\ D GH  
RI GHEWRU DQG VHFUXHG SDUW\

- \* D )LOHG SXUVXDQW WR 0\*/ F 3DSHU FRS\  
5HWDLQ \HUV IURP ILOLQJ
- \* E )LOHG SXUVXDQW WR 0\*/ F 0LFURILOP PDVWHU  
5HWDLQ \HUV IURP ILOLQJ
- \* F )LOHG SXUVXDQW WR 0\*/ F 0LFURILOP GXSOLFDWH  
5HWDLQ \HUV IURP ILOLQJ
- \* G )LOHG SXUVXDQW WR 0\*/ F 0LFURILOP VHFRQG GXSO  
5HWDLQ \HUV IURP ILOLQJ

\* 7HUPLQDWLRQ 6WDWHPHQWV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
7HUPLQDWHV D ILQDQFLQJ VWDWHPHQW ,QFOXGHV WKH QDPH DQG DG  
WKH RULJLQDO ILOH QXPEHU GDWH RI WHUPLQDWLRQ DQG VLJQDWXU

- \* D )LOHG SXUVXDQW WR 0\*/ F 3DSHU FRS\  
5HWDLQ \HUV IURP ILOLQJ
- \* E )LOHG SXUVXDQW WR 0\*/ F 0LFURILOP PDVWHU  
5HWDLQ \HUV IURP ILOLQJ
- \* F )LOHG SXUVXDQW WR 0\*/ F 0LFURILOP GXSOLFDWH  
5HWDLQ \HUV IURP ILOLQJ

\* &HUWLILFDWHV RI 2UJDQLJDWLRQ IRU /LPLWHG /LDELOLW\ &RPS  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

- \* D 3DSHU FRS\  
5HWDLQ \HUV DIWHU PLFURILOPLQJ DQG SXEOLF KHDULQJ
- \* E 0LFURILOP PDVWHU  
3HUPDQHGW
- \* F 0LFURILOP GXSOLFDWH  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ IURP

\* &HUWLILFDWHV RI 2UJDQLJDWLRQ IRU /LPLWHG /LDELOLW\ 3DUW  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

- \* D 3DSHU FRS\  
5HWDLQ \HUV DIWHU PLFURILOPLQJ DQG SXEOLF KHDULQJ
- \* E 0LFURILOP PDVWHU  
3HUPDQHGW
- \* F 0LFURILOP GXSOLFDWH  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ IURP

\* \$QQXDO 5HSRUWV IRU /LPLWHG /LDELOLW\ &RPSDQLHV DQG /LPL  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

- \* D 3DSHU FRS\  
5HWDLQ PRQWKV DIWHU PLFURILOPLQJ DQG YHULILFDWLRQ
- \* E 0LFURILOP PDVWHU  
5HWDLQ \HUV
- \* F 0LFURILOP GXSOLFDWH FRS\  
5HWDLQ \HUV

2IILFH RI WKH 6HFUHWDU\ RI WKH &RPPRQZHDOWK  
6HFXULWLHV 'LYLVLRQ

---

\* 5HJLVWUDWLRQ ([HPSWLRQ DQG 1RWLFH )LOLQJ 5HJLVWHU  
3HUPDQHQRW  
3URYLGHV D VXPPDU\ OLVWLQJ RI DOO QRWLFH ILOLQJV PDGH XQGHU \

\* ,VVXHUV &RQVHQW WR 6HUFLH RI 3URFHVV )LOLQJV  
5HWDLQ XQWLO GDWD LV YHULILHG RQ GDWDEDVH  
'RFXPHQWV WKH ILOLQJ RI 8QLIRUP &RQVHQW WR 6HUFLH RI 3URFHVV  
FRPSDQLHV RI VHFUWLHV ZKR DUH H[HPSWHG IURP UHJLVWUDWLRQ  
RI 3URFHVV )RUP 8 DQG UHODWHG VXSSRUW PDWHULDOV DQG FRUU

\* 6DOHV DQG \$GYHUWLVLQJ /LWHUDWXUH )LOLQJV  
5HWDLQ XQWLO UHYLHZ LV FRPSOHWHG  
'RFXPHQWV WKH ILOLQJ RI VDOHV DQG DGYHUWLVLQJ OLWHUDWXUH IU  
6HFXULWLHV 'LYLVLRQ WR GHWHUPLQH WKDW DGYHUWLVLQJ DQG SURP  
PLVOHDGLQJ SXUVXDQW WR \$ 0\*/ DQG WKDW PDWHULDOV UHIOHFV  
UHDGDELOLW\ ,QFOXGHV SURVSHFWXV SDPSKOHV FLUFXODU IRUP O  
LQWHQG HG IRU GLVWULEXWLRQ WR SURVSHFWLYH LQYHVWRUV DQG UI

\* ,QWHUSUHWDWLYH 2SLQLRQ 5HFRUGV  
6HH VXE VFKHG XOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH \*HQHUDO &RXQVHO RI WKH 6HFXULWLHV 'LYLVLRQ V U  
IRU OHJDO FODULILFDWLRQV RSLQLRQV RU H[SODQDWRQV RI WKH 6H  
SHUVRQV LQ FRPSOLQJ ZLWK WKH ODZ ,QFOXGHV LQLWLDO UHTXHVW  
PDWHULDOV DQG QRWHV IRUPDO OHJDO RSLQLRQ UHODVHV RU RWKH

\* D )LQDO 3URGXFWV DQG VXEVWDQWLYH VXSSRUW PDWHULDO  
3HUPDQHQW

\* E \$OO RWKHU UHFRUGV  
5HWDLQ \HUV

\* ,QTXLULHV DQG &RPSODLQWV 5HFRUGV  
6HH VXE VFKHG XOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH KDQGOLQJ RI URXWLQHO\ GLVSRVHG RI LQTXLULHV DG  
RU SRWHQWLDQ LQYHVWRUV UHODWLQJ WR VHFUWLHV ILUPV DJHQWV  
FRPSODLQW VXSSRUW PDWHULDOV DQG UHODWHG FRUHHVSRQGHH

\* D :LWKGUDZQ QRQ MXULVGLFWLRQDO RU LQFRPSOHWH LQ  
5HWDLQ \HUV

\* E \$OO RWKHU UHFRUGV  
5HWDLQ \HUV

\* ,QYHVWLJDWLRQ DQG (QIRUFHPHQW 5HFRUGV  
6HH VXE VFKHG XOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH LQYHVWLJDWLRQ RI SXEOLF RU SULYDWH ILUPV DJHQ  
HQIRUFHPHQW RI YLRODWLRQV RI WKH 8QLIRUP 6HFXULWLHV \$FW \$ O  
FRPSODLQW VXESRHQDV EDFNJURXQG DQG HYLGHQWLDU\ PDWHULDOV  
UHTXHVWV IRU RSLQLRQV DGPLQLVWUDWLYH VDQFWLRQ GRFXPHQW

\* D /DQGPUN DQG SROLF\ VHWWLQJ FDVHV  
3HUPDQHQW

\* E \$OO RWKHU UHFRUGV  
5HWDLQ \HUV DIWHU ILQDO VHWWOHPHQW RU DFWLRQ

\* \$GPLQLVWUDWLYH +HDULQJ (QIRUFHPHQW \$FWLRQ &DVH )LOHV  
3HUPDQHGW  
'RFXPHQWV WKH DGMXGLFDWRU\ SURFHGHGLQJV RI LQYHVWLJDWLRQV L  
RI DQ DGPLQLVWUDWLYH FRPSODLQW ,QFOXGHV DGPLQLVWUDWLYH FR  
SUH KHDULQJ FRQIHUHQFH PDWHULDOV EDFNJURXQG VXSSRUW PDWHU  
DQVZHUV H[KLELWV HYLGHQFH VHWWOHPHQW RU FRQVHQW RUGHU G  
QRWLFHV RI DSSHDO DQG UHODWHG FRUUVSRQGHQFH

\* ,QYHVWRU (GXFDWLRQ 3URJUDP 5HFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH 6HFXULWLHV 'LYLVLRQ SURJUDP FUHDWHG WR SURYLQ  
RQ PHWKRGV WR SURWHFW WKHPVHOYHV DJDLQV XQQHFHVVDU\ ULVN  
VLWXDWLRQ DQG QHHGV DQG VHWWLQJ UHDOLVWLF LQYHVWPHQW REM  
PDWHULDOV SXEOLFDWLRQV SURJUDP DGPLQLVWUDWLYH UHFRUGV W

\* D 6XEVWDQWLYH SODQQLQJ GRFXPHQWDWLRQ DQG VXPPDU  
3HUPDQHGW

\* E \$OO RWKHU UHFRUGV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ IURP

2IILFH RI WKH 6HFUHWDU\ RI WKH &RPPRQZHDOWK  
5HJLVWU\ RI 'HHGV

---

\* 'HHG 5HJLVWUDWLRQ 5HFRUGV

2IILFH RI WKH 6HFUHWDU\ RI WKH &RPPRQZHDOWK  
6WDWH ODWWHUV

---

\* 6WDWH 6HDO DQG 2WKHU 5HFRUGV

3HUPDQHQW

'RFXPHQWV WKH 6HFUHWDU\ V NHHSLQJ RI WKH 6WDWH 6HDO LQFOXG  
DERXW LWVXVH DV UHJXODWHG E\ 0\* / ,QFOXGHV FRPSODLQWV GH  
FRUUHVSRQGQFH

\* \$EROLVKHG &RXQW\ 5HFRUGV

5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ IURP 5&  
&RQVLVWV RI DQ\ UHFRUGV OHIW RYHU IURP FRXQWLHV WKDW KDYH E

\* 6WDWH &LWDWLRQV DQG \$ZDUGV 5HFRUGV

3HUPDQHQW

'RFXPHQWV DZDUGV E\ WKH VWDWH WR WKH SXEOLF IRU DFKLHYHPHQW

---

\* 3URSHUW\ \$SSUDLVHUV &HUWLILFDWLRQ 5HFRUGV

5HWDLQ \HDUV

'RFXPHQWV WKH UHJLVWUDWLRQ RI SURSHUW\ DSSUDLVHUV

\* +LVWRULF 3UHVHUYDWLRQ ,QIRUPDWLRQ 6RXUFH )LOHV

3HUPDQHQQW

'RFXPHQWV WKH GHYHORSRPHQW RI SUHVHUYDWLRQ SODQQQLQJ DQG UH  
ILHOG UHSRUWV SKRWRJUDSKV LQYHQWRU\ IRUPV SUH UHJLVWU\ LQ

\* +LVWRULF 3UHVHUYDWLRQ 5HVWULFWLRQV \$JUHHPHQW 5HFRUGV

3HUPDQHQQW

'RFXPHQWV WKH DJUHHPHQWV EHWZHHQ RZQHUV RI ODQG DQG WKH 0D  
RU D QRQ SURILW RUJDQLJDWLRQ UHJDUGLQJ WKH IXWXUH XVH RI KLV

\* (QYLURQPHQWDO 5HYLHZ DQG &RPSOLDQFH 5HFRUGV

5HWDLQ \HDUV LQ RIILFH WKHQ \HDUV LQ WKH 6WDWH 5HFRUGV &H

'RFXPHQWV 0DVVDFKXVHWWV +LVWRULFDO &RPPLVVLRQ V UHYLHZ RI S  
RU IHGHUDO IXQGLQJ DQG WKHLU HIIHFWV RQ KLVWRULF DQG DUFKDH

\* 1DWLRQDO 5HJLVWHU RI +LVWRULF 3ODFHV &RPSOLDQFH 5HFRUGV

3HUPDQHQQW

'RFXPHQWV WKH PRQLWRULQJ RI SURSHUWLHV LQ RU HOLJLEOH IRU L  
+LVWRULF 3ODFHV ,QFOXGHV ZULWWHQ VXPPDULHV SKRWRJUDSKV G

\* +LVWRULF 3UHVHUYDWLRQ &HUWLILFDWLRQ 5HFRUGV

3HUPDQHQQW

'RFXPHQWV 0DVVDFKXVHWWV +LVWRULFDO &RPPLVVLRQ KHOS WR SURS  
DQG SUHVHUYDWLRQ FRQVXOWDQWV DSSO\ IRU FHUWLILFDWLRQ WKDW

3HUPDQHQQW

'RFXPHQpV XV VVDFKXV2&WWV +LVZRUE IHC1DWL IHUV GHYHORSHUV DU

---

\* /LEUDU\ DQG \$UFKLYHV \$FFHVVLQR /RJ  
3HUPDQHQQ  
'RFXPHQWV WKH DFFHSWDQFH RI PDWHULDOV LQWR OLEUDULHV DUFK

\* \$UFKLYHV DQG 5HFRUGV &HQWHU 9DXOW 5HFRUGV  
5HWDLQ \HDUV  
'RFXPHQWV WKH PRQLWRULQJ RI UHFRUGV VWRUDJH DUHDV IRU VHFXL  
HQYLURQPHQWDO GDWD VKHHWV

\* /LEUDU\ DQG \$UFKLYHV 5HIHUHQFH 5HTXHVWV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV SDWURQ UHTXHVWV IRU LQIRUPDWLRQ RU PDWHULDOV IURP  
ODVVDFKXVHWWV \$UFKLYHV RU RWKHU DJHQF\ ZKHUH WKH UHVHDUFKH  
IURP YDXOWV RU FORVHG VWDFN DUHDV ,QFOXGHV UHTXHVW DQG UH  
GRFXPHQWDWLRQ

\* D \$UFKLYDO FROOHFWLRQV UHTXHVW IRUPV  
3HUPDQHQQ

\* E 3D\PHQW LQIRUPDWLRQ  
5HWDLQ \HDUV

\* F \$OO RWKHU UHFRUGV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLQR IURP

\* /LEUDU\ DQG \$UFKLYHV &DOO 6OLSV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLQR IURP 5&9  
'RFXPHQWV LQ KR XVH PRYHPHQW RI PDWHULDOV IURP VKHOYHV

\* \$UFKLYHV 5HVHDUFKHU 5HJLVWHUV  
3HUPDQHQQ  
'RFXPHQWV WKH UHJLVWUDWLRQ RI UHVHDUFKHUV WR WKH ODVVDFKXV  
LGHQWLILFDWLRQ VHFXLW\ DQG VWDWLWVWLFDO SXUSRVHV



2IILFH RI WKH 6HFUHWDU\ RI WKH &RPPRQZHDOWK  
6WDWH 5HFRUGV &HQWHU

\* 5HFRUGV 5HTXHVV 6KHHVV  
5HWDLQ \HDUV IURP FUHDWLRQ

\* 3URJUDP 3DUWLFLSDQW \$SSOLFDWLRQV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
,QFOXGHV FXUUHQW FDQFHOG ZLWKGUDZQ GHQLHG 3URJUDP 3DUWL  
DQG FRUUHVSRQGHH

\* D 3DSHU UHFRUGV  
5HWDLQ \HDU DIWHU LPDJLQJ

\* E ,PDJHG UHFRUGV  
5HWDLQ \HDUV IURP FDQFHOG ZLWKGUDZDO GHQLDO

\* 0LVFHOODQHRXV 5HFRUGV  
5HWDLQ \HDU  
,QWDNHV FDOO ORJV SKRQH PHVVDJHV ORJV RI FKHFNV UHJLVWHUH

\* \$SSOLFDWLRQ \$VVLVWDQW )LOHV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

\* D 3DSHU UHFRUGV  
5HWDLQ XQWLO LPDJHG

\* E ,PDJHG UHFRUGV  
5HWDLQ \HDU IURP FDQFHODWLRQ H[SLUDWLRQ

\* 'DWDEDVH RI \$SSOLFDWLRQ \$VVLVWDQWV  
5HWDLQ \HDUV ,QIRUPDWLRQ SHUWDLQLQJ WR D FDQFHOG RU H[SL  
\HDU IURP FDQFHODWLRQ H[SLUDWLRQ

\* 7UDLQLQJ &DOHQGDUV  
5HWDLQ \HDU

\* 6WDWH 3XEOLFDWLRQ /LVWLQJ  
5HWDLQ FRSLHV SHUPDQHQWO\ LQ WKH 6WDWH /LEUDU\ FROOHFWLRQ  
&RQVLVWV RI D OLVWLQJ RI VWDWH SXEOLFDWLRQV UHFHLYHG E\ WKH  
DQQXDO FRPSLODWLRQ

\* /LEUDULDQ &HUWLILFDWLRQ 5HFRUGV  
5HWDLQ \HDUV  
'RFXPHQWV WKH FHUWLILFDWLRQ RI SXEOLF OLEUDULDQV LQ WKH &RP  
&05 0\*/ &05

\* 5HIHUHQFH \$FWLYLW\ 5HSRUWV DQG 6WDWLVLWLFV  
3HUPDQHQW  
3HULRGLF FRPSLODWLRQ RI VWDWLVLWLFV RI UHIHUHQFH UHTXHVW U  
UHFHLYHG

\* /LEUDU\ 6HUylFHV DQG 7HFKQRORJ\ \$FW /67\$ UHFRUGV  
6LQFH WKH HQWLUH ILYH \HDU SDFNDJH RI GRFXPHQWV LV SHUWLQHQ  
GRFXPHQWV DVVRFLDWHG ZLWK WKDW ILYH \HDU SHULRG PXVW EH NH  
VXEPLWWHG 7\SLFDOO\ WKH ODVW UHSRUW VXEPLWWHG IRU D JLYHQ  
7KH /67\$ 6WDWH 3URJUDP KDV D ILYH \HDU IXQGLQJ F\FOH WKDW VWDU  
WKHK )LYH <HDU 3ODQ FRQWLQXH V ZLWK WKH DZDUGLQJ RI ILYH FRQ  
UHVSHFWLYH 5HSRUWV DQG HQGV ZLWK D )LYH <HDU (YDOXDWLRQ \$C  
IXQFWLRQ LQGSHSHQGHQWO\ RI WKH RWKHUV

\* 0DVVDFKXVHWWV 3XEOLF /LEUDU\ &RQVWUXFWLRQ 3URJUDP JUD  
5HWDLQ UHFRUGV IRU \HDUV DIWHU WKH FRSOHWLRQ RI WKH SURMH  
GXUDWLRQ RI WKH XQGHUO\LQJ ERQGV WKDW VXSSRUWHG WKH JUDQW  
)LOHV PD\ LQFOXGH FRPSOHWHG DSSOLFDWLRQ IRUPV VFKHPDWLF GU  
JHRWHFKQLFDO DQG KDJDUGRXV PDWHULDOV VXUYH\ PDSV SURSRV  
QHGH SKRWRJUDSKV OHJDO GRFXPHQWV PHHWLQJ PLQXWHV DQG D  
FRPPXQLFDWH WKH SURMHFW SURSRVDO UHYLHZ DQG LPSOHPHQWDW

< \$%! \$%. `< 9; =G`F Ydcfh`F YWcfXg

Permanent.

Documents reports on the institution sent to the U.S. Department of Education.

< \$%! \$&. `8YUbEg`F YWcfXg

Retain until administrative use ceases. Permission from RCB not required for destruction.

Document's the Dean's activities. Includes subject or correspondence files maintained for monitoring and decision making purposes.

< \$%! \$' . `GUhY``hY`7Ua di g`Cj Yfg][ \h`F YWcfXg

Retain until administrative use ceases. Permission from RCB not required for destruction.

Documents the management of satellite campuses. Includes reports, memos, directives, and related correspondence.

< \$&! \$%. `Ghi XYbh`5Xa ]gg]cbg`UbX`F Y[ ]ghfUh]cb`F YWcfXg

See sub-schedules for specific retention periods.

Documents applications to the school and subsequent progress. Includes transcripts, acceptance letters, transfer records, course credit sheets and evaluations, veteran information, and related correspondence.

< \$&! \$%`fIUŁ. `A Uhf]W`UHYX`Ghi XYbhg

Retain 5 years after graduation or separation from institution.

< \$&! \$%`fIVŁ. `5``ch\Yf`fYWcfXg

Retain 3 years.

H02]OB](\$MA]G]6]6]E]E]Y]M]R]B]L]S]S, tn n » tt pr]Ments

Retain 8 Years after separation from the pro]CCE  
See sub-schedules and corresponding retention periods.

Documents Student, Staff, Faculty, and Administration records. Include M]r]3]pe]T]M]A]I] ta]M] o]T] if]a]r]a]t]i]b]n]c]e]  
vet]T] Al]n] Re] M] M] M] M] M]

VFH FXP5p F'VWTGXØYHV IR\ VUHHLVLY 5HWHQWDFTE 0€PH@p`

+ D 6XPPDU\ UHFRUGV  
3HUPDQHQQW

+ E \$OO RWKHU UHFRUGV  
5HWDLQ \HDUV

+ 6WXGHQW 5HFRUG 7UDQVFULSW 5HTXHVWV 5HFRUGV  
5HWDLQ \HDU  
'RFXPHQWV UHTXHVWV IRU VWXGHQW WUDQVFULSWV

+ \$FDGHPLF 3URJUDP \$GPLQLVWUDWLRQ 5HFRUGV  
5HWDLQ \HDUV  
'RFXPHQWV WKH URXWLQH GDLO\ DGPLQLVWUDWLRQ RI FRXUVHV DQG S  
UHIHUUDO RULHQWDWLRQ IDFLOLWDWLYH DQG RWKHU DGPLQLVWUDW

+ \$FDGHPLF \$GYLVHPPHQW 5HFRUGV  
5HWDLQ \HDUV DIWHU VWXGHQW JUDGXDWHV RU VHSUDUDWHV IURP DF  
'RFXPHQWV IDFXOW\ RU DFDGHPLF DGYLVRUV DGYLVHPPHQW RI VWXGHQ

+ 6WXGHQW ,QWHUQVKLSV DQG 3UDFWLFXPV 5HFRUGV  
5HWDLQ \HDUV DIWHU VHSUDUDWLRQ 5HFRUG ZLWK UHJLVWUDU  
'RFXPHQWDWLRQ RI ILHOG H[SHULHQFH

+ ,QGHSHQGHQW &RRSHUDWLYH RU \$OWHUQDWH 6WXG\ 5HFRUGV  
5HWDLQ \HDUV  
'RFXPHQWV DOWHUQDWLYH FRXUVH SURJUDPPLQJ

+ ,QWHUQDWLRQDO 6WXGLHV 3URJUDP 5HFRUGV  
5HYLHZ E\ WKH \$UFKLYHV DIWHU \HDUV  
'RFXPHQWV SURJUDPV RI IRUHLJQ VWXG\ VSRQVRUHG RU LQ FRQMXQU I

VFH FXP5p F'VWTGXØYHV IR\ VUHHLVLY 5HWHQWDFTE 0€PH@p`  
'RFXPHQWV €VSDPLOLFHPPHQW RI WKH W \$UPPLQLVSIHØ•BD°0` 0• pD `D0` € pE

+ I.PÀ \$DOO `pU PP€` Pp`  
5HWDLQ HQWD O DGPLQLVWUDWLYH € YH LHDVH`Q SHP LV`WDFTE 0•P 2"P0

+ :LWKGUDZDO )RUPV

+ \$FDGHPLF 'HJUHH \$XGLW 5HFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV UHYLHZ RI VWXGHQW FRXUVHZRUN WR GHWHUPLQH LI WKH  
WKHLU GHJUHH ,QFOXGHV GHJUHH DSSOLFDWLRQV GHJUHH DXGLWV  
IRUPV KRQRUV UHFRPPHQGDWLRQV DQG UHODWHG QRWHV DQG FRUUV

+ D \$SSURYHG GHJUHH DSSOLFDWLRQ  
5HWDLQ \HDUV DIWHU JUDGXDWLRQ RU VHSDUDWLRQ

+ E 'HQLHG RU ZLWKGUDZQ DSSOLFDWLRQ PDWHULDOV  
5HWDLQ \HDU

+ \*HQHUDO (GXFDWLRQDO 'HYHORSPHQW \*(' &HUWLILFDWLRQ 5HF  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH FHUWLILFDWLRQ WKDW DQ LQGLYLGXDO KDV SDVVHG  
HG

+  
6H  
3U  
5H

)QQ

6HH \

+ . 6WDWH 6WXGHQW \$VVHVPHQW ODWHULDOV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
3HUP†"P€ p

+ . 6WDWH 6WXGHQW \$VVHVPHQW 0DWHULDOV IRU 6SHFLDO SR  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
&RQVLVWV RI DFFRPPRGDWHG WHVW HGLWLRQV DQG RWKHU PDWHULDO  
VFRULQJ RI . VWDWHZLGH WHVW WDNHQ E\ VWXGHQWV ZLWK GLVDE  
6SHFLDO 7HVW (GLWLRQV DQG \$FFRPPRGDWLRQV 0DWHULDOV PD\ LQFC  
RUJDQL]HUV LQGLYLGXDOL]HG UHIHUHQFH VKHHWV WHPSODWHV FKH  
%UDLOOH WHVWV DQG \$GPLQLVWUDWRU FRSLHV

+ D 6SHFLDO WHVW HGLWLRQV  
5HWDLQ \HUV

+ E 6FRUH )HHGEDFN 7UDFNLQJ )RUPV DQG 5HSRUWV  
5HWDLQ \HUV DIWHU UHSRUWLQJ RI UHVXOWV

+ )DFXOW\ 3HUVRQDO DQG 3URIHVVLQDO 3DSHUV  
5HYLHZ E\ WKH \$UFKLYHV LI OHIW LQ FXVWRG\ RI LQVWLWXWLRQ  
&RQVLVWV RI IDFXOW\ UHVHDFK RU RWKHU PDWHULDOV ZKHUH OHIW

+ 7HQXUH DQG 3URPRWLRQ 5HFRUGV  
5HWDLQ \HUV  
'RFXPHQWV FDKQJHV LQ IDFXOW\ HPSOR\PHQW

+ 7HDFKHU &HUWLILFDWLRQ 5HFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH FHUWLILFDWLRQ RI WHDFKHUV E\ WKH 'HSDUWPHQW R

+ D 5HFRUGV EHIRUH  
5HWDLQ \HUV

+ E 5HFRUGV DIWHU  
5HWDLQ \HUV DIWHU H[SLUDWLRQ

+ )DFXOW\ \$SSRLQWPHQW 5HFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH DSSRLQWPHQW DQG VXEVTXHQW KLVWRU\ RI LQGLYL

+ D 6XPPDU\ UHFRUGV  
3HUPDQHQW

+ E \$OO RWKHU UHFRUGV  
5HWDLQ \HUV DIWHU VHSUDWLRQ

+ )DFXOW\ :RUNORDG 5HFRUGV  
5HWDLQ \HUV  
'RFXPHQWV ZRUN DVVLJQPHQWV RI LQGLYLGXDO IDFXOW\

+ 6SRQVRUH 5HVHDFK 5HFRUGV  
5HYLHZ E\ WKH \$UFKLYHV DIWHU \HUV DIWHU FORVH  
'RFXPHQWV JUDQWV WR SXUVXH DFDGHPLF UHVHDFK

+ 6WXGHQW (YHQW \$FWLYLWLHV \$SSOLFDWLRQV 5HFRUGV  
5HWDLQ \HUV  
'RFXPHQWV VWXGHQW SDUWLFLSDWLRQ LQ VSHFLDO DFWLYLWLHV



+ 6WXGHQW &OXEV DQG \$VVRFLDWLRQV 5HFRUGV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ IURP 5&%  
'RFXPHQWV WKH DFWLYLWLHV RI VWXGHQW UXQ FOXEV DQG DVVRFLDW

+ 6WXGHQW \*RYHUQPHQW 5HFRUGV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ IURP 5&%  
'RFXPHQWV DFWLYLWLHV RI VWXGHQW JRYHUQPHQW JURXSV

+ 6WXGHQW 1HZVSDSHU  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH SXEOLFDWLRQ RI WKH VWXGHQW QHZVSDSHU

+ D )LQDO SXEOLFDWLRQV  
3HUPDQHQW

+ E 3KRWRJUDSKV DQG DUWZRUN  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ IURP

+ F 1HZVSDSHU VWDII PHPRUDELOLD  
3HUPDQHQW

+ G 6XPPDU\ SROLF\ DQG DGPLQLVWUDWLYH UHFRUGV  
3HUPDQHQW

+ H \$OO RWKHU UHFRUGV  
5HWDLQ \HDUV

+ 6WXGHQW \$WKOHOLF 3DUWLFLSDWLRQ 5HFRUGV  
3HUPDQHQW  
'RFXPHQWV VWXGHQW SDUWLFLSDWLRQ LQ VSRUWV

+ D 6XPPDU\ GRFXPHQWDWLRQ ILOPV DQG SKRWRV  
3HUPDQHQW

+ E \$OO RWKHU UHFRUGV  
5HWDLQ \HDUV DIWHU VHSDUDWLRQ

+ 6WXGHQW \*ULHYDQFH DQG &RPSODLQW 5HFRUGV  
5HWDLQ \HDUV DIWHU FORVXUH  
'RFXPHQWV VWXGHQW FRPSODLQWV

+ 6WXGHQW 'LVFLSOLQH 5HFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH GLVFLSOLQH RI VWXGHQWV IRU LQIUFDWLRQ RI VFKRRO

+ D ([SXOVLQ UHFRUGV  
5HWDLQ \HDUV

+ E \$OO RWKHU UHFRUGV  
5HWDLQ \HDUV DIWHU VHSDUDWLRQ

+ 6WXGHQW 'LVDELOLW\ 5HFRUGV  
5HWDLQ \HDUV DIWHU VWXGHQW JUDGXDWHV RU ZLWKGUDZV  
3URYLGHV D UHFRUG RI GLVDELOLW\ LQIRUPDWLRQ RQ VWXGHQWV

+ ,QWHUQDWLRQDO 6WXGHQWV &DVH )LOHV  
5HWDLQ \HDUV DIWHU VHSDUDWLRQ  
'RFXPHQWV LQWHUQDWLRQDO VWXGHQWV HQUROOHG DW WKH VFKRRO

+ 6WXGHQW 6XSSRUW 6HUYLEFHV 5HFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV SURJUDPV WR VXSSRUW VWXGHQW OLIH

+ D 6XEVWDQWLYH VXPPDU\ GDWD  
3HUPDQHGW

+ E \$OO RWKHU UHFRUGV  
5HWDLQ \HDUV

+ 6SHFLDO 6HUYLEFHV 3URJUDP 5HFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV VSHFLDO SURJUDPV IRU VWXGHQWV QRW ZLWKLQ QRUPDO

+ D 6XPPDU\ UHFRUGV  
3HUPDQHGW

+ E \$OO RWKHU UHFRUGV  
5HWDLQ \HDUV

+ 6WXGHQW &RXQVHOLQJ 5HFRUGV  
5HWDLQ \HDUV DIWHU VHSDUDWLRQ  
'RFXPHQWV VRFLDO VHUYLEFHV SURYLGHG WR VWXGHQWV

+ 6WXGHQW &DUHHU DQG 3ODFHPHQW 5HFRUGV  
5HWDLQ \HDUV  
'RFXPHQWV UHFRUGV NHSW RQ ILOH IRU SODFHPHQW SXUSRVHV

+ 6WXGHQW +HDOWK &OLQLF 5HFRUGV  
5HWDLQ \HDUV  
'RFXPHQWV VWXGHQW FOLQLF KHDOWK KLVWRULHV ,QFOXGHV YLVLW  
DQG UHODWHG FRUHVSRQGHQFH

+ 5HVLGHQFH +DOO 5HFRUGV  
5HWDLQ \HDUV XQOHVV SHQGLQJ OLWLJDWLRQ  
'RFXPHQWV UHVLGHQFH KDOOV RFFXSDQF\ OLFHQVH DJUHHPHQWV IRU  
RUGHUV

+ /LEUDU\ %RUURZHUV 5HFRUGV  
5HWDLQ XQWLO LWHPV DUH UHWXUQH  
'RFXPHQWV OLEUDU\ XVH E\ SDWURQV

+ 6XEVWLWXWH &DUH 3URJUDP )LOHV \$ 5HJLRQDO 2IILFH ILOHV  
5HWDLQ \HDUV DIWHU FUHDWLRQ RI GRFXPHQW  
,QFOXGHV 5HJLRQDO 2IILFH ILOHV 2IILFH RI 5HFRUG DUUDQJHG DOSKDEH  
+ 6XEVWLWXWH &DUH 3URJUDP )LOHV % &HQWUDO 2IILFH ILOHV  
5HWDLQ \HDUV DIWHU FUHDWLRQ RI GRFXPHQW  
,QFOXGHV &HQWUDO 2IILFH ILOHV DUUDQJHG DOSKDEHWFDOO\ E\ FRUSRUDWH  
+ \*URXS 'D\ &DUH 6\$&& 3URJUDP )LOHV \$ 5HJLRQDO 2IILFH  
5HWDLQ \HDUV DIWHU FUHDWLRQ RI GRFXPHQW  
,QFOXGHV VFKRRO DJH &KLOG &DUH 5HJLRQDO 2IILFH ILOHV 2IILFH RI  
FRUSRUDWH QDPH  
+ \*URXS 'D\ &DUH 6\$&& 3URJUDP )LOHV % &HQWUDO 2IILFH  
5HWDLQ \HDUV DIWHU FUHDWLRQ RI GRFXPHQW  
&HQWUDO 2IILFH ILOHV DUUDQJHG DOSKDEHWFDOO\ E\ FRUSRUDWH QDPH  
+ )DPLO\ 'D\ &DUH 3URJUDP )LOHV \$ 5HJLRQDO \$UHD 2IILFH ILOHV  
5HWDLQ \HDUV DIWHU FUHDWLRQ RI GRFXPHQW  
5HJLRQDO \$UHD 2IILFH ILOHV 2IILFH RI 5HFRUG DUUDQJHG DOSKDEH  
+ )DPLO\ 'D\ &DUH 3URJUDP )LOHV % &HQWUDO 2IILFH ILOHV  
5HWDLQ \HDUV DIWHU FUHDWLRQ RI GRFXPHQW  
&HQWUDO 2IILFH ILOHV DUUDQJHG DOSKDEHWFDOO\ E\ FRUSRUDWH QDPH  
+ ,QYHVWLJDWLRQ )LOHV \$ 5HJLRQDO \$UHD 2IILFH ILOHV  
5HWDLQ \HDUV DIWHU FUHDWLRQ RI GRFXPHQW  
5HJLRQDO \$UHD )' & 2IILFH ILOHV ,QFOXGHV D FRS\ RI WKH FRPSODLQ  
FROODWHUDO FRQWDFWV UHSRUWV UHVROXWLRQ IRUP RU UHIHUUDO  
+ ,QYHVWLJDWLRQ )LOHV % &HQWUDO 2IILFH ILOHV  
5HWDLQ \HDUV DIWHU FUHDWLRQ RI GRFXPHQW  
&HQWUDO 2IILFH ILOHV ,QFOXGHV D FRS\ RI WKH FRPSODLQW FRSLHV  
UHSRUWV UHVROXWLRQ IRUP RU UHIHUUDO WR &HQWUDO 2IILFH 0D\ D  
UHFUGV LQWHULP ILQDO UHSRUWV PHPRV LQYHVWLJDWLRQ QRWHV  
DOSKDEHWFDOO\ E\ SURJUDP

([HFXWLYH 2IILFH RI (GXFDWLRQ &KDUWHU 6FKRRO

+ \$SSOLFDWLRQ 3URFHVV

6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

'RFXPHQWV WKH DSSOLFDWLRQ SURFHVV IRU DZDUGLQJ FKDUWHUV WR

GRFXPHQWV FUHDWHG RU UHFHLYHG E\ WKH 'HSDUWPHQW DQG WKH %R

(GXFDWLRQ GXULQJ WKH FRXUVH RI WKH DSSOLFDWLRQ SURFHVV IRU F

+ D )LQDO 'RFXPHQWV

5HWDLQ \HDUV DIWHU YRWH E\ %RDUG RI (OHPHQWU\ DQG 6HFRQ

([HFXWLYH 2IILFH RI (QHUI\ DQG (QYLDIRU/PHQWDO

, (QYLURQPHQWDO 1DWXUDO 5HVRXUFHV 0DQDJHPHQW 5HFRUGV  
5HYLHZ E\ WKH \$UFKLYHV \HDUV DIWHU LQDFWLYH  
'RFXPHQWV SODQV DQG VWXGLHV IRU VWDWH IDFLOLWLHV RQ KRZ EHV  
UHVRXUFHV DW WKRVH IDFLOLWLHV ,QFOXGHV SURMHFW GRFXPHQWV  
FRQFHUQ \$&(& UHFRUGV VXUYH\ VLWH DVVHVPHQWV \*,6 PDSV UH  
FRUHVSRQGQFH

, (QYLURQPHQWDO +LVWRULF 3UHVHUYDWLRQ 3URJUDP 5HFRUGV  
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'RFXPHQWV SURMHFWV LQFOXGLQJ JUDQW SURMHFWV SURSRVDOV V  
SUHVHUYH DQG SURWHFW KLVWRULF ODQGVFDSHV DQG UHJLRQV ,QFO  
UHSRUWV SKRWRJUDSKV DQG VOLGHV DFKDHRORJLFDO VXUYH\ UH  
VSHFLILFDWLRQV DQG GUDZLQJV FXUDWRUVKLS GRFXPHQDWLRQ DQ

, '(3 DQG %URZQILHOGV \*UDQW 3URJUDP 5HFRUGV  
5HYLHZ E\ WKH \$UFKLYHV \HDUV DIWHU FORVXUH  
'RFXPHQWV WKH SURFHVV WR JUDQW PRQLHV WR FOHDQ XS SROOXWHG  
DSSOLFDWLRQV DWRUQH\ QRWHV VLWH PDWHULDOV JUDQW SURJUD

, (QYLURQPHQWDO 'LVDVWHU 3ODQQQLQJ DQG 5HOLHI 5HFRUGV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV HIIRUWV WR SURWHFW DUHDV IURP HQYLURQPHQWDO GLVD

, D 6XPPDU\ GRFXPHQWV  
3HUPDQHQW

, E \$OO RWKHU UHFRUGV  
5HWDLQ \HDUV

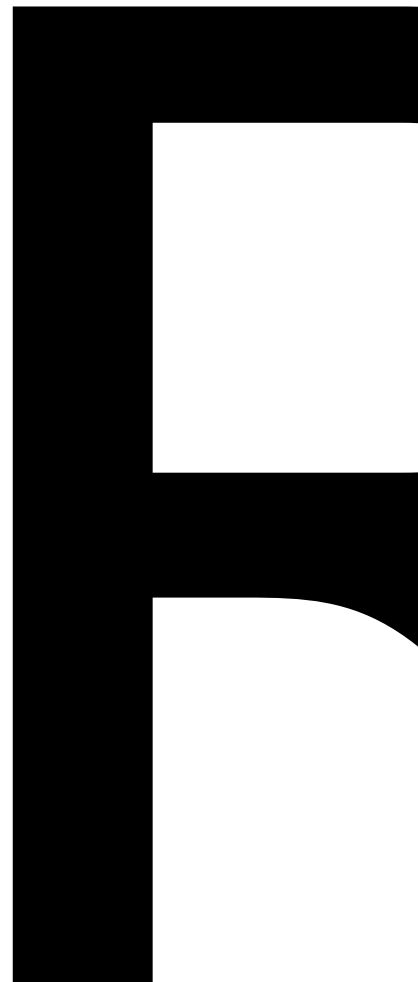
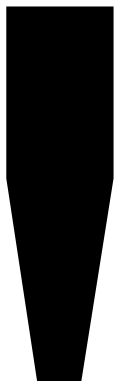
, &RQVHUYDWLRQ 'LVWULFW (OHFWLRQ &HUWLILFDWHV 5HFRUGV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ IURP 5&%  
'RFXPHQWV DUHDV WKDW KDYH EHHQ GHVLJQDWHG DV SURWHFWHG

, &RDVWDO &RPPXQLW\ 5HODWLRQV 5HFRUGV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ IURP 5&%  
'RFXPHQWV WKH FRRUGLQDWLRQ DQG SODQQQLQJ EHWZHHQ VWDWH DQ  
RI HQYLURQPHQWDO SURWHFWLRQ ,QFOXGHV LVVXHV DQG SUREOHPV  
JLYHQ DQG VXPPDULHV RI ZRUN DQG SURMHFWV XQGHUWDNHQ

, &RDVWDO 5HVRXUFHV DQG :HWODQGV 'HHG 5HVWULFWLRQ &DVH  
3HUPDQHQW  
'RFXPHQWV ODQG GHG UHVWULFWLRQV SODFHG RQ LQODQG DQG FRD  
SURWHFWLRQ RI QDWXUDO UHVRXUFHV ,QFOXGHV UHVWULFWLRQ RUG  
FRUHVSRQGQFH 7KH PDQDJHPHQW DQG PRQLWRULQJ RI DUHDV WKD

, :HWODQGV 3URMHFW \$SSURYDO 5HFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV DSSHDOV WR '(3 UHJDUGLQJ DSSOLFDWLRQV IRU FRQVWUX  
GHHG DUHDV DV GHWHUPLQH E\ ORFDO PXQLFLSDO &RQVHUYDWLRQ &  
RUGHU RI FRQGLWLRQV GHWHUPLQDWLRQV RI DSSOLFDELOLW\ GHQLD  
, D 8QDSSHDOHG GHWHUPLQDWLRQ RI DSSOLFDELOLW\ DQG R  
5HWDLQ GD\V IROORZLQJ PXQLFLSDO GHFLVLRQ  
, E \$SSHDOHG RUGHUV RI FRQGLWLRQ  
5HWDLQ \HDU DIWHU FHUWLILFDWH RI FRPSOLDQFH KDV EHHQ LVV  
, F \$SSHDOHG GHWHUPLQDWLRQV RI DSSOLFDELOLW\

5HYLHZ E\ WKH \$UFKLYHV DIWHU DGPLQLVWUDWLYH XVH FHDVHV  
'RFXPHQWV UHVRXUFHV UHTXLUH IRU SODQQLQJ DQG LPSOHPHQWDW  
\*,6 PDSV DQG RWKHU UHODWHG PDWHULD  
, (QYLURQPHQWDO ,PSDFW 6WXGLHV 6LWH \$QDO\VHV DQG 5HSRU  
3HUPDQHGW  
'RFXPHQWV UHUp @ pÀ` 3HDUÂ%U Q'Õ ë±YLURQPV DHT€P 6LRp ` } R RQ'Õ Q' »\_SE  
\*,6 P` 'RF 0ð€ DGP Â, »PDW Â!UV Àpð5 ~ Q]QR)4` °ÏYLURWKHU UHQW 0ëµ @ p RQ F







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, G 0HHWLQJ ILOHV  
5HWDLQ ILQDO PLQXWHV SHUPDQHQWO\ UHWDLQ DOO RWKHU UHFF  
, H &RQWLQXLQJ (GXFDWLRQ &RXUVH )LOHV  
5HWDLQ \HDUV DIWHU %RDUG¶V DSSURYDO RI FRXUVH

, )HGHUDO 6XSHUIXQG 6LWHV 5HFRUGV  
3HUPDQHQQW  
'RFXPHQWV WKH FOHDQXS RI VLWHV GHVLJQDW  
13/ 6XSHUIXQG VLWHV FRQVLVW RI WKH PRVW  
LGHQWLILHG LQ 0DVVDFKXVHWWV ,QFOXGHV IHI  
GRFXPHQWDWLRQ  
DQG GHOLVWLQJ GRFXPHQWDWLRQ

)HGHUDO 6XSH  
F ZDVWH VLWHV  
.OLW\ VWXGLHV

, +DJDUGRXV 0DWHULDOV 5LJKW 7R .QRZ 5H  
5HWDLQ \HUV  
3URYLGHV KDJDUGV LQIRUPDWLRQ IRU WKH SXU  
,QFOXGHV KDJDUGRXV PDWHULDOV XVHU OLVW

V  
RI FKHPDFDO VSI  
'WDQFHV OLVW

, +DJDUGRXV 0DWHULDOV &RQWIDJH\ 3OD  
5HWDLQ \HUV DIWHU LQDFWL  
'RFXPHQWV IDFLDQ\ SODQ\ WR  
WR SXEOLF\ 5HFRUGV\ DQ  
UHYLHZV DQG HQIRUFHPHQW LQ JDWLRQV  
FRUUHVSRQGQH

UGV  
/  
V  
JH  
DXGHV\ QV VX

, +DJDUGRXV :DVWH 6LWHV DQG 3LOOV 5H  
3HUPDQHQQW  
'RFXPHQWV WKH SURFHVV WR DS IRU PDLQW  
ZDVWH VLWHV LQ FRPSOLDQH ZLWK 6XSHUIXQG  
YDULDQH ORJ RI PDWHULDOV GHSRVLWHG DQ

DQG RU GHOLVW  
H UHJXODWLRQV  
IODWHG FRUUHVS

, &RQWDPLQDWHG 6LWH &OHDQXS 5HFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV FOHDQXS RI LQYROYLQJ KDJDUGRXV ZDVWH VSLOODJH RU

, D 6XPPDU\ UHSRUWV  
3HUPDQHQQW

, E \$OO RWKHU UHFRUGV  
5HWDLQ \HUV

, F 1RQ UHSRUWDEOH  
5HWDLQ \HUV

1RQ 5HSRUWDEOH ,QFOXGHV /HVW WKDQ V `p` ð ãQW

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, D \*HQBULF 6XPPDU\ UHSRUWV  
3HUPDQHQQW

, E \$OO RWKHU UHFRUGV  
5HWDLQ XQWLO VXPPDU\ UHSRUW LV SURGXFHG WKHQ GHVWUR\

, \$VEHVWRV 5HJXODWLRQ 5HFRUGV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH SURFHVV WR LQVSHFW UHYLHZ DQG HQIRUFH DVEHV  
LQVSHFWLRQ WHVW UHSRUWV GHFRQWDPDQDWLRQ SODQV EODQNHW  
DVEHVWRV VDPSOLQJ UHVXOWV DQG UHODWHG FRUUVSRQGHQFH

, D 1RWLILFDWLRQ IRUPV  
5HWDLQ \HDUV

, E \$OO RWKHU UHFRUGV  
5HWDLQ \HDUV

, +DJDUGRXV :DVWH 7UDQVSRUW DQG 'LVSRVDO 5HFRUGV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH WUDQVSRUWDWLRQ DQG GLVSRVDO RI KDJDUGRXV ZDV  
GLVSRVDO ,QFOXGHV 8QLIRUP +DJDUGRXV :DVWH ODQLHVWV 86 (36 IR  
RSHUDWLQJ UHSRUW VXPPDULHV IURP HDFK WUDQVSRUWHU

, D ODQLHVWV DQG UHFHLSWV  
5HWDLQ \HDUV

, E :DVWH 'LVSRVDO 6LWHV 6XPPDU\ GDWD  
3HUPDQHQQW

, 5DGLRDFWLYH :DVWH 'LVSRVDO 5HFRUGV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH WUDQVSRUWDWLRQ DQG GLVSRVDO RI KDJDUGRXV ZDV

, D ODQLHVWV DQG UHFHLSWV  
5HWDLQ \HDUV

, E :DVWH GLVSRVDO 6LWHV 6XPPDU\ GDWD  
3HUPDQHQQW

, \$LU 4XDOLW\ 7HVWLQJ DQG ORQLWRULQJ 5HFRUGV  
5HWDLQ \HDUV  
'RFXPHQWV WHVWLQJ RI DLU TXDOLW\ IRU UHSRUWLQJ WR WKH IHGHU  
&)5

, (QYLURQPHQWDO (TXLSPHQW 4XDOLW\ \$VVXUDQFH 5HFRUGV  
5HWDLQ \HDUV  
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PRQLWRULQJ HTXLSPHQW FDOLEUDWLRQ IRUPV TXDOLW\ FRQWURO IRU  
DQG UHODWHG FRUUVSRQGHQFH

, \$LU 4XDOLW\ 3XEOLF +HDOWK 6WXGLHV 5HFRUGV  
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KHODWK ,QFOXGHV ORJ ERRN UHSRUWV ILHOG QRWHV DQG RWKHU

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, &OHDQ \$LU DQG :DWHU 5HFRUGV  
5HWDLQ \HDUV  
'RFXPHQWV WKH UHJXODWLRQ PRQLWRULQJ DQG FRQWURO RI IDFLOLF  
SROOXWLRQ RU RWKHU DUHDV RI VSHFLDO FRQFHUQ IRU WKH SURWHFV  
DQG HTXLSPHQW GHVLJQ RSHUDWLQJ SURFHGXUHV SHUPLW DSSOLFD  
DQG ORJ ERRNV HQIRUFHPHQW RUGHUV DVVHVPHQW QRWLFHV DQG  
, OHGLFDO %LRORJLFDO DQG RWKHU :DVWH 'LVS RVDO 5HFRUGV  
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PDWHULDOV DSSURYDOV ZDLYHUV PRQLWRULQJ DQG FRPSOLDQFH D  
, D &HQWUDO 2IILFH &RS\ ':3 %RVWRQ  
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, E 2WKHU ':3 FRSLHV  
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, 6DIH :DWHU \$FW 0RQLWRULQJ DQG &RPSOLDQFH 5HFRUGV  
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'RFXPHQWV WKH PRQLWRULQJ RI 3:6 DQG SULYDWH V\ VWHPV IRU FRPS  
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FRUHVSRQGHQFH  
, 6DIH :DWHU \$FW ,QYHVWLJDWLRQ DQG (QIRUFHPHQW &DVH )LOHV  
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'RFXPHQWV WKH LQYHVWLJDWLRQ DQG HQIRUFHPHQW RI GULQNLQJ ZD  
:DWHU \$FW ,QFOXGHV FRPSODLQWV ILHOG QRWHV VXSSRUW PDWHUL  
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, 3:6 +LVWRU\ 5HFRUGV  
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GRFXPHQDWLRQ FOLSSLQJV DQG UHODWHG FRUHVSRQGHQFH  
, D &HQWUDO RIILFH FRSLHV %RVWRQ ':3  
3HUPDQHQW  
, E 7RZQ DQG UHJLRQDO FRSLHV  
5HWDLQ \HDUV  
, 3:6 &RQVWUXFWLRQ 3ODQ 5HYLHZ 5HFRUGV  
6HH VXE VFKHG XOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
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SXUVXDQW WR &05 DQG WKH 'HSDUWPHQW V 3\*XLGHOLQHV DQG  
6XSSOLHV  
, D &RQVXOWDQW V (QJLQHULQJ 5HSRUWV  
3HUPDQHQW

FR  
J  
IP  
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WL  
VH  
XP

, V WSRHSR JHQHS3URWHFWLRQ 3UR RWKHU APUHFRUGLF UHWHQWLRQ  
DVQG V WSRHSR JHQHP`€„u `€`0GQDQsV WSRHSR JHQHP p00P p€`p0` €P`p  
DVDO  
DGPLQLVWUDWLRQ UHFRUGV DQG UHODWHG†y•5HF@DLQ \HD

VF  
! )  
DG

---

, E 2WKHU ':3 FRSLHV  
5HWDLQ IRU DFWLYH SHULRG SOXV \H DU V

, :HOO 'ULO OHU 3URJUDP 5HFRUGV  
6HH VXE VFKHG XOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

, &RPSOHWLRQ 5HSRUWV  
6HH VXE VFKHG XOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
7KH VXEPLVVLRQ RI D &RPSOHWLRQ 5HSRUW LV UHTXLUHG E\ 6W  
WKHVH UHSRUWV WR WKH DSSURSULDWH DJHQF\ WKH\ DUH JHQHU  
VXEPLWWHG ZLWK DWWDFKHG PDSV 6LQFH WKH GDWD IURP W  
D 06 \$FFHV V GDWDEDVH

, D 3DSHU UHSRUWV  
3HUPDQH QW DW RIILFH RI GHSRVLVW

, E 'DWDEDVH  
3HUPDQH QW DW RIILFH RI FUHDWRU  
7KH VXEPLVVLRQ RI D &RPSOHWLRQ 5HSRUW LV UHTXLUHG E\ 6W  
WKHVH UHSRUWV WR WKH DSSURSULDWH DJHQF\ WKH\ DUH JHQHU  
VXEPLWWHG ZLWK DWWDFKHG PDSV 6LQFH WKH GDWD IURP W  
D 06 \$FFHV V GDWDEDVH

, ,QLWLDO 5HJLVWUDWLRQ :HOO 'ULO OHU \$SSOLFDWLRQ  
5HWDLQ IRU WKH OLIH RI WKH GULO OHU  
7KLV VHULHV LQFOXGHV WKH GULO OHU V FUHG HQWLDOV OLFHQV  
RU IHGHU DO LG QXPEHU DQG DIILGDYLWV

, 5HQHZDO \$SSOLFDWLRQV  
5HWDLQ \H DU V  
7KH :HOO 'ULO OHU 5HQHZDO \$SSOLFDWLRQ LV ILOHG DQQXDOO\ D  
7KHVH DSSOLFDWLRQV LQFOXGH WKH GULO OHU V VRFLDO VHFXYLV  
FRSLHV RI FKHFNV 7KLV VHULHV LV DUUDQJHG E\ \H DU WKHQ E\ U  
VHSDUDWH VHULHV IURP WKH ,QLWLDO \$SSOLFDWLRQ

, (QHUJ\ &RQVHUYDWLRQ 6HUYLFHV DQG \$VVLVWDQFH 5HFRUGV  
5HWDLQ \HDUV DIWHU FORVH RI JUDQW  
'RFXPHQWV SURJUDPV WR DVVLVW WKH SXEOLF WR FRQVHUYH HQHUJ\  
QRWHV DQG UHODWHG FRUHHVSRQGHQFH

, 3XEOLF 8WLLOLWLHV &DVH )LOHV  
3HUPDQHQW  
'RFXPHQWV WKH KHDULQJ RI FDVHV UHODWLQJ WR WKH UHJXODWLRQ F  
XVH DV EURXJKW EHIRUH WKH SXEOLF XWLLOLW\ WKURXJK WKH 3XEOLF  
0\*/ 0DWWHUV PD\ LQFOXGH OLFHQVLQJ UDWK DQG WDULII VHWWLQJ  
DQG RWKHU PDWWHUV ,QFOXGHV DQQXDO UHWXUQV SHWLWLRQV DSS  
DSSHDUDQFH EULHIV WUDQVFULSWV &RPPLVVLRQHU RUGHUV DQG GH

, 8WLLOLW\ &RPSDQ\ \$QQXDO 5HWXUQV 5HSRUWV  
3HUPDQHQW  
'RFXPHQWV ILQDO UHTXLUHG UHSRUWV RI XWLLOLW\ FRPSDQLHV

([HFXWLYH 2IILFH RI (QHUJ\ DQG (\$YIDLQPHQWDO  
'HSDUWPHQW RI &RQVHUYDWLRQ 5HVRXUFHV

---

, 3DUNV 6KLIW 5HFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV LQFLGHQWV DQG DFWLYLWLHV RQ VWDWH RZQHG UHFUHDW  
ORJ ERRNV GD\ XVH SHUPLWV DVVLJQPHQWV LQYHQWRULHV DQG UH  
, D 6KLIW ORJ ERRNV 5HG %RRNV  
5HYLHZ E\ WKH \$UFKLYHV \HDUV DIWHU LQDFWLYH  
, E \$OO RWKHU UHFRUGV  
5HWDLQ \HDUV  
, 7LPEHU +DUYHVWLQJ /LFHQVLQJ 5HFRUGV  
6HH VXE VFKHGXOH IRU VSHFLILF UHWHQWLRQ SHULRGV  
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, D 6XPPDU\ OLVW RI OLFHQVHHV  
3HUPDQHQQW  
, E 'HQLHG RU ZLWKGUDZQ DSSOLFDWLRQV  
5HWDLQ \HDUV  
, F \$SSURYHG OLFHQVH PDWHULDOV  
5HWDLQ \HDUV DIWHU OLFHQVH H[SLUH  
, )LVKLQJ DQG +XWLQJ /LFHQVLQJ 5HFRUGV  
6HH VXE VFKHGXOH IRU VSHFLILF UHWHQWLRQ SHULRGV  
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, D 6XPPDU\ OLVW RI OLFHQVHHV  
3HUPDQHQQW  
, E 'HQLHG RU ZLWKGUDZQ DSSOLFDWLRQV  
5HWDLQ \HDUV  
, F \$SSURYHG OLFHQVH PDWHULDOV  
5HWDLQ \HDUV DIWHU OLFHQVH H[SLUH  
, )RUHVWHU /LFHQVLQJ 5HFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
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, D 6XPPDU\ RI OLVW RI OLFHQVHHV  
3HUPDQHQQW  
, E 'HQLHG RU ZLWKGUDZQ DSSOLFDWLRQV  
5HWDLQ \HDUV  
, F \$SSURYHG OLFHQVH PDWHULDOV  
5HWDLQ \HDUV DIWHU OLFHQVH H[SLUH



, (QHUJ\ )DFLOLWLHV 6LWLQJ %RDUG 5HFRUGV

, 5HJXODWRU\ &DVH )LOHV  
5HWDLQ \HDUV

8WLQ\ )RUHFDVW 'RFNHVV ,QFOXGHV PDSV SODQV SKRWRV H  
RI LQWHQW KHDULQJ WUDQVFULSWV H[KLELWV DQG GHFLVLRQV  
DUH QRW VXEMHFW WR DXGLW

, \$GMXGLFDWRU\ &DVH )LOHV  
5HWDLQ \HDUV

)DFLOLW\ 6LWH 'RFNHVV ,QFOXGHV PDSV SODQV SKRWRV HQYLURQPHQWDO  
LQWHQW KHDULQJ WUDQVFULSWV H[KLELWV DQG GHFLVLRQV \$U  
DUH QRW VXEMHFW WR DXGLW

, +\GURHOHFWULF \*HQHUDWLQJ )DFLOLWLHV /LFHQVLQJ &DVH  
5HWDLQ \HDUV

,QFOXGHV FRUUHVSRQGHH PDSV DQG SODQV ILHOG QRWHV GH  
UHOHYDQW FRXUW GHFLVLRQV RU '(4( GHFLVLRQV OHWWHU RI DS  
QRW VXEMHFW WR DXGLW

, )HGHUO (QHUJ\ 5HJXODWRU\ &RPPLVVLRQ )(5& )LQJ )LO  
5HWDLQ \HDUV

,QFOXGHV PDSV SODQV SKRWRV HQYLURQPHQWDO LPSDFW UHSR  
WUDQVFULSWV DQG GHFLVLRQV 7KHVH UHFRUGV DUH QRW VXEMH

, 5HJXODWLRQ 5HYLHZ )LOHV  
5HWDLQ \HDUV

,QFOXGHV GUDIWV RI UHJXODWLRQV WHVWLPRQ\ KHDULQJ QRWLF  
7KHVH UHFRUGV DUH QRW VXEMHFW WR DXGLW

, QIRUPDWLRQ 5HTXHVWV 'DWD 5HOHDVH 5HTXHVWV  
5HWDLQ \HDU IROORZLQJ 1+(63 UHVSQRVH  
'RFXPHQWV UHTXHVWV IRU VWDWH OLVWHG VSHFLHV REVHUYDWLRQ L  
GHVLJQDWHG DV 3ULRULW\ +DELWDW

, 0(6\$ 3URMHFW 5HYLHZ 5HFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQW DSSOLFDWLRQV VXSSRUWLQJ LQIRUPDWLRQ IRU UHYLHZ R  
VWDWH OLVWHG VSHFLHV DQG ILQDO GHWHUPLQDWLRQV PDGH E\ 1+(  
H[HPSW IURP 0(6\$ UHYLHZ RU QRW ZLWKLQ 3ULRULW\ +DELWDW

, D 3URMHFWV H[HPSW IURP 0(6\$ UHYLHZ RU QRW ZLWKLQ 3  
5HWDLQ IRU \HDU IURP WKH GDWH RI WKH ILQDO GHWHUPLQDWL

, E 3URMHFWV GHWHUPLQHG WR EH D QR WDNH LQ DFFRUG  
5HWDLQ IRU \HDUV IURP WKH ILQDO GHWHUPLQDWLRQ PDGH E\ 1

, F 3URMHFWV GHWHUPLQHG WR EH &RQGLWLRQHG WR DYR  
5HWDLQ IRU \HDUV IURP WKH ILQDO GHWHUPLQDWLRQ PDGH E\ 1

, G 3URMHFWV GHWHUPLQHG WR UHVXOW LQ D WDNH RI D  
5HWDLQ IRU \HDUV IURP WKH ILQDO GHWHUPLQDWLRQ PDGH E\

, H 3URMHFWV ZKLFK 1+(63 KDV LVVXH G D &RQVHUYDWLRQ I  
5HWDLQ IRU \HDUV DIWHU LVVXDQFH RI D FHUWLILFDWH RI FRP  
DFWLRQ

, 1+(63 5HYLHZ RI 3URMHFWV XQGHU WKH -XULVGLFWLRQ RI WKH  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV DSSOLFDWLRQV DQG VXSSRUWLQJ LQIRUPDWLRQ IRU SUR  
(VWLPDWHG +DELWDW LQ DFFRUGDQFH ZLWK WKH :HWODQGV 3URWHF  
LQWHQW RUGHUV RI FRQGLWLRQV GHWHUPLQDWLRQV RI DSSOLFDEL  
PD\ LPSDFW VWDWH OLVWHG VSHFLHV &RPPHQW OHWWHUV E\ 1+(63 V  
3URWHFWLRQ RU D 7RZQ &RQVHUYDWLRQ &RPLVLRQ FRQFHUQLQJ S  
VSHFLHV

, D &RPPHQW OHWWHUV  
5HWDLQ IRU \HDU IURP GDWH RI 1+(63 FRPPHQW OHWWHU

, E 3URMHFWV \$SSOLFDWLRQV QRW ZLWKLQ (VWLPDWHG +DE  
5HWDLQ IRU \HDU IURP GDWH RI 1+(63 GHWHUPLQDWLRQ

, 0(6\$ \$GPLQLVWUDWLYH \$SSHDOV DQG (QIRUFHPHQW &DVHV  
5HWDLQ \HDUV DIWHU FORVXUH RU ODVW DFWLRQ  
'RFXPHQWV 0(6\$ DGPLQLVWUDWLYH DQG FRXUW DSSHDOV DQG HQIRU

, 1+(63 &RPPHQW /HWWHUV 6XEPLWWHG E\ 1+(63 3XUVXDQW WR W  
5HWDLQ \HDUV IURP WKH GDWH RI WKH )LQDO 'HFLVLRQ PDGH E\ WK  
(QYLURQPHQWDO \$IIDLUV  
'RFXPHQWV FRPPHQWV OHWWHUV PDGH E\ 1+(63 WR WKH ([HFXWLYH 2  
\$IIDLUV FRQFHUQLQJ SURMHFWV XQGHU WKH MXULVGLFWLRQ RI WKH

, 6FLHQWLILF &ROOHFWLQJ 3HUPLWV DQG \$SSOLFDWLRQV  
5HWDLQ \HDUV IURP WKH GDWH RI D ILQDO GHWHUPLQDWLRQ E\ 1+(  
FROOHFWLRQ SHUPLW  
'RFXPHQWV WKH DSSOLFDWLRQ UHVXPHV SURWRFROV IRU FROOHFW  
FROOHFWLRQ SHUPLW LVVXH E\ 1+(63

- \$GPLQLVWUDWLRQ

6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

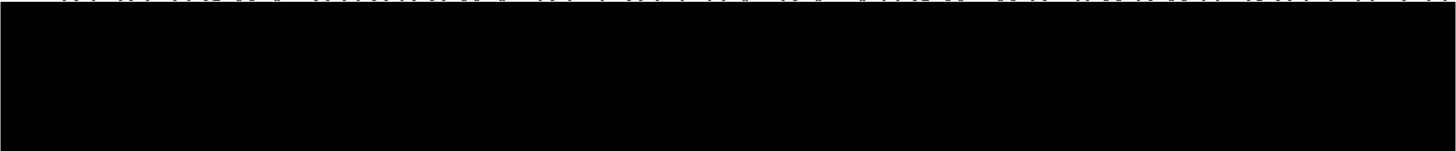
- 8QLIRUP 1DWLRQDO &ULPH 5HSRUWV  
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VXSSOLHG E\ IHGHUDO VWDWH DQG ORFDO ODZ HQIRUFHPHQW DJ  
7KH )%, DVVHPEOHV SXEOLVKHV DQG GLVWULEXWHV WKH GDWDV  
SURJUDPV WR JRYHUQPHQW ERGLHV DQG WR RWKHUV LQWHUHV

- &ULPH 5HSRUWV

6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

'RFXPHQWV UHSRUWV RI FULPHV DV VHQW WR 6WDWH &ULPH 2ILFL



5HWDLQ \HDEV

- 6SHFLDO (YHQWV DQG \$FWLYLWLHV 5HFRUGV

6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

'RFXPHQWV WKH DJHQF\ UROH LQ WKH FDULQJ RXW RI VSHFLDO  
VSRUWLQJ HYHQWV RU FRQFHUW ,QFOXGHV SODQQLQJ GRFXPHQ  
UHSRUW QDUUDWLYH DQG VXPPDU\ UHSRUWV DQG UHODWHG FR

- D 6XPPDU\ UHSRUWV

3HUPDQHQW

- E \$OO RWKHU UHFRUGV

5HWDLQ \HDEV RU XQWLO DGPLQLVWUDWLYH XVH FHDVHV ZKLFK

- (PHUJHQF\ 3ODQQLQJ DQG 5HVSQRVH 5HFRUGV

6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

'RFXPHQWV SODQQLQJ DQG UHDFWLRQ WR PDMRU HPHUJHQF\ RU GLV  
EDFNJURXQG VXSSRUW PDWHULDORV DQG UHODWHG FRUUVSRQGHQF  
GLVDVWHUV DQG HPHUJHQFLHV ,QFOXGHV LQFLGHQW UHSRUWV ILHO  
FRUUVSRQGHQFH

- D 6XPPDU\ UHSRUWV DQG VXEVWDQWLYH FRUUVSRQGHQFH

3HUPDQHQW

- E \$OO RWKHU UHFRUGV

5HWDLQ \HDEV

- &ULPLQDO +LVWRU\ )LOHV

3HUPDQHQW

,QFOXGHV LQIRUPDWLRQ FROOHFWHG RQ VXEMHFW P€Q FROOHFWHG  
3UWV u\$ÄPPÄöOP€P uOPÄ`



3XEOLF 6DIHW\ \$JHQFLHV

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- &ULPLQDO \$FWLYLW\ 6XUYHLOODQFH 5HFRUGV  
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'RFXPHQWV WKH PRQLWRULQJ RI VRXUFHV DQG ORFDWLRQV RI SRW  
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- ,QFLGHQWPSODLQW ,QYHVWLJDWLRQ 5HFRUGV  
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'RFXPHQWV UHVSQRVHV WR LQFLGHQWV WKDW GLG QRW UHTXLUH
- \$XWRPDWHG 5HVRXUFH /RFDWRU \$5/ 'DWD  
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- 6WDWH 3ROLFH 6KLIW UHFRUGV  
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- 0LVVLQJ 3HUVRQV 5HSRUWV 5HFRUGV  
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6DOH RI 8QFODLPHG 3URSHU\ &RQWURO GLVSRVDO FHUWLILFDWL
- D 0XUGHU DQG UDSH HYLGHQFH  
5HWDLQ \HDUV
- E \$OO RWKHU HYLGHQFH  
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- F )RXQG RU FRQILVFDWHG SURSHU\  
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- &ULPH 6FHQH 'RFXPHQWDWLRQ 5HFRUGV  
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- D 1RWHZRUK\ FDVHV  
5HYLHZ E\ WKH \$UFKLYHV DIWHU UHWHQWLRQ SHULRG HODSV
- E 0XUGHU DQG UDSH HYLGHQFH  
5HWDLQ \HDUV
- F \$OO RWKHU HYLGHQFH  
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- /RVW DQG 5HFRYHUHG 3URSHUW\ 5HFRUGV  
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- )LUHDUP \*XQVKRW :RXQG 5HSRUWV  
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- \$UUHVW 5HFRUGV  
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 LQYHQWRULHV DQG UHODWHG UHSRUWV DQG FRUHVSRQGHQFH

- D 2IILFLDO SRVWLQJ RI DGXOW UHFRUGV  
 3HUPDQHGW

- E 2IILFLDO SRVWLQJ RI MXYHQLOH UHFRUGV  
 5HWDLQ \HDUV

- F 6H[XDO DVVDXOW UHFRUGV  
 5HWDLQ \HDUV DIWHU ILQDO DSSHDO

- G \$OO RWKHU UHFRUGV  
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- &HOO ORQLWRULQJ 5HFRUGV  
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- 2IILFHUV 'DLO\ -RXUQDO  
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- 3URWHFWLYH &XVWRG\ 5HFRUGV  
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 VREULHW\ WHVW EUHDWK DQDO]HU WHVW UHVXOWV LI DSSOLFDE  
 GRFXPHQW WKH SURFHVV RI SODFLQJ D FLWL]HQ LQWR SURWHFWLY

- 'HWDLQHH 3URSHUW\ 5HFRUGV  
 5HWDLQ \HDUV DIWHU UHOHDVH  
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- 8VH RI )RUFH 5HSRUWV  
 5HWDLQ \HDUV  
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 RWKHUZLVH ,QFOXGHV GLVFKDUJH RI ZHDSRQV UHSRUWV . XVH U  
 MXVWLILFDWLRQV DQG UHODWHG FRUHVSRQGHQFH

- 5DPS 3HUPLWV  
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 DW /RJDQ DLUSRUW 7KXVH ILOHV DUH XVHG IRU UHIHUHQFH SXUSR

3XEOLF 6DIHW\ \$JHQFLHV

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- \$LUZLQJ 9LGHR  
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- 'DLO\ \$GPLQLVWUDWLYH -RXUQDO  
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- 6WDWH /DERUDWRU\ UHFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

- /DERUDWRU\ 4XDOLW\ \$VVXUDQFH 5HFRUGV  
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- &ULPH /DE &DVH 5HFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
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SHUVRQDO RU PDWHULDO LGHQWLILFDWLRQ RU RWKHU UHODWHG  
FRQWLQXLW\ VKHHWV FKDLQ RI HYLGHQFH FXVWRG\ ORJV LQYHQV  
UHSRUWV EDFNJURXQG VXSSRUW PDWHULDOV DQG UHODWHG FRU

- D &ULPLQDO DFWLYLW\ WHVWLQJ  
5HWDLQ \HDUV RU \HDUV DIWHU FDVH FORVHG DQG DSSHDOV H

- E 1RQ FULPLQDO DFWLYLW\ WHVWLQJ  
5HWDLQ \HDU DIWHU DQDO\VLV

- )RUHQVLF /DE 5HSRUWV  
5HWDLQ \HDUV  
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,QFOXGHV FKDLQ RI FXVWRG\ UHFHLSWV DQG ORJV VDP SOHV IRU  
UHVVXOWV DQG UHODWHG VXSSRUW PDWHULDOV DQG FRUUHVSRQG

- OHGLFDO ([DPLQHUV \$XWRSV\ &DVH )LOHV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH LQYHVWLJDWLRQ SURFHVV WR GHWHUPLQH WKH F  
GHDWK E\ YLROHQFH VXFK DV VXLFLGH PXUGHU JXQVKRW DXWR  
RI 0\*/ ,QFOXGHV KLVWRU\ VKHHW GHVFULELQJ PHGLFDO KLV  
DQG SROLFH UHSRUWV ILQDO \$XWRSV\ 5HSRUW D GHWDLOHG QDU  
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- 0DVVDFKXVHWWV 3URSHUW\ ,QVXUDQFH /RVV 5HSRUWV  
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DV UHTXLUHG E\ 0\*/

- 0DVVDFKXVHWWV \$XFRYHG 0RWRU 9HKLFOH 5HSRUWV  
5HWDLQ \HDUV  
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- )LUH 6HUYLEFHV 6WDWLWVLFDO 5HSRUWV  
3HUPDQHGW  
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- )XHO 7DQN )DFLOLW\ 3HUPLW 5HFRUGV  
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'RFXPHQWV WKH DSSOLFDWLRQ IRU SHUPLWV IRU XQGHUJURXQG VV  
WDQNV PDULQH IXHOLQJ IDFLOLWLHV DQG VHOI VHUYLFH JDV VWD

- )LUH 3URIHVVLQRDO &HUWLILFDWHG /LFHQVLQJ 5HFRUGV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH DSSOLFDWLRQ RI LQGLYLGXDOV WR HQJDJH LQ ILU  
FDQQRQ DQG PRUWU RSHUDWLRQV EODVWLQJ RSHUDWLRQV XVH  
EODFN VPRNHOOVV SRZGHU ILUH HTXLSPHQW WHVWLQJ DQG PDLQ  
DSSOLFDWLRQV WHVW VFRUHV VXSSRUWLQJ GRFXPHQWV UHQHZD  
OLFHQVH VWDWXV GRFXPHQWV

- D ([DPV DQG WHVWLQJ PDWHULDQV  
5HWDLQ \HDUV

- E \$OO RWKHU UHFRUGV  
5HWDLQ \HDUV DIWHU LQDFWLYH

- )LUH 0DUVKDO ,QVSHFWLRQ 5HFRUGV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV UHJXODWRU\ LQVSHFWLRQV RI IDFLOLWLHV RU LQGLYL  
WKH 6WDWH )LUH 0DUVKDO

- D ,I FLYLO DGPLQLVWUDWLYH RU FULPLQDO DFWLRQ  
5HWDLQ \HDUV DIWHU FDVH LV FORVHG

- E ,I QR FLYLO DGPLQLVWUDWLYH RU FULPLQDO DFWL  
5HWDLQ \HDUV DIWHU ODVW DFWLYLW\

- )LUH &RGH ,QYHVWLJDWLRQ 5HFRUGV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV LQYHVWLJDWLRQV FRQGXFWHG E\ FLYLOLDQ FRPSOLDQ  
ILUH FRGH YLRODWLRQV

- D &DVHV LQYROYLQJ QRWHZRUK\ SHUVRQV RU D GH  
3HUPDQHGW

- E \$OO RWKHU UHFRUGV  
5HWDLQ \HDUV DIWHU FDVH LV FORVHG

- )LUHILJKWLQJ \$FDGHP\ &RXUVH DQG &XUULFXOXP 5HFRUGV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH WUDLQLQJ RI 0DVVDFKXVHWWV ILUHILJKWHUV ,QF  
DQG VWXGHQW DGPLVLRQV DQG UHJLVWUDWLRQV

- D 2IILFLDO FRSLHV RI VFKHGHOHG FR &HVHULSOG FRXU  
**Dermanent**

- E ,QVWUXFWRU DQGPVWDDQVQJ  
3HUPDQHGW

- F &XUULFXOXP GHYHORSRUHQW  
5HWDLQ \HDUV



- )LUHILJKWLQJ \$FDGHP\ \$GPLVVLRQV











- 0LGGOHVH[ 6KHULII V 2IILFH
  - ,QPDWH &RPPLWPHQW\WKDUJHV /RJV DQG ,QGH[HV  
3HUPDQHQQW RQ DQ HOHFWURQLF UHFRUG NHHSLQJ V\VWHP  
'RFXPHQWV WKH SRVWLQJ RI LQPDWH FRPPLWPHQWV DQG GLVFKDUJ  
FRPPLWPHQW DQG RU GLVFKDUJH ORJV RU UHJLVWHUV DQG UHJLVW
  - ,QPDWHHWDLQHH &HQWUDO &DVH 5HFRUG  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH RIILFLDO ERRNLQJ DQG UHJLVWUDWLRQ RI DQ LQD  
)%, RIILFLDO UHVSQRVH WR ILQJHUSULQW LGHQWLILFDWLRQ FRPP  
ZDUUDQWV RU KDEHDV FRUSXV GRFXPHQWV GLVFKDUJH DQG SURS
  - D )LQJHUSULQW &DUGV DQG SKRWRJUDSKV  
3HUPDQHQQW RQ DQ HOHFWURQLF UHFRUG NHHSLQJ V\VWHP
  - E \$OO RWKHU UHFRUGV  
5HWDLQ \HDUV WKHQ PRYH WR HOHFWURQLF UHFRUG NHHSL
  - ,QPDWHHWDLQHH 3HUVRQDO 3URSHUW\ 5HFRUGV  
5HWDLQ \HDUV DIWHU ILQDO UHOHDVH WKHQ PRYH WR HOHFWURQLF  
'RFXPHQWV LQPDWH GHWDLQHH SHUVRQDO SURSHUW\ UHFHLYHG LQ  
SRVVHVVLQJ RI ,QFOXGHV SURSHUW\ VKHHWV FKDQJHV DQG UHO
  - ,QPDWHHWDLQHH \$FFRXQW 5HFRUGV  
5HWDLQ \HDUV DIWHU ILQDO UHOHDVH WKHQ PRYH WR HOHFWURQLF  
'RFXPHQWV DQ\ LQPDWHV SHUVRQDO PRQLHV RU VDYLQJV NHSW XG  
SXUFKDVHV IURP WKH FDQWHHQ VWRUH RU RWKHU ,QFOXGHV UHF  
UHFHLSWV EDODQFH UHSRUWV VWLSHQG UHFRUGV DQG UHODWHG
  - ,QPDWHHWDLQHH ,QVWLWXWLRQDO &DVH )LOH  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH KLVWRU\ RI LQGLYLGXDO LQPDWHV ZLWKLQ D JLYH  
LQFOXGH OHJDO FODVVLILFDWLRQ LQVWLWXWLRQDO SURJUDPPLO  
SDUROH
    - D +RXVH RI &RUHFWRUQV UHFRUGV  
5HWDLQ \HDUV DIWHU UHOHDVH WKHQ PRYH WR HOHFWURQLF
    - E -DLO UHFRUGV  
5HWDLQ \HDUV DIWHU UHOHDVH WKHQ PRYH WR HOHFWURQLF
  - ,QPDWHHWDLQHH 0HGLFDO 5HFRUGV  
5HWDLQ \HDUV DIWHU ILQDO UHOHDVH WKHQ PRYH WR HOHFWURQLF  
'RFXPHQWV LQPDWH PHGLFDO KLVWRULHV LQFOXGLQJ EXW QRW O  
EDFNJURXQG PDWHULDQV [ UD\V DQG SV\FKLDWULF HYDOXDWLRQ
  - 6KLIW &RPPDQGHUV 'DLO\ 5HSRUWV 3DFNDJH  
5HWDLQ \HDUV  
'RFXPHQWV VKLIW DFWLYLW\ VLJQLILFDQW RFFXUUHQFHV VHFUXL
  - 0LWWLPXV 5HFRUGV  
5HWDLQ \HDUV DIWHU UHOHDVH  
&RQVLVWV RI FRXUW ZULWV LQVWUXFWLQJ WKH MDLORU WR KROG

XEOLF 6DIHW\ \$JHQFLHV

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- \$OO 6KHULIIV

- \$QQXDO 5HSRUW WR WKH &RPPLVVLRQHU  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ IURP  
7KLV LV DQ DQQXDO UHSRUW WR WKH 'HSDUWPHQW RI &RUUHFWR

- \$SSOLFDWLRQ WR &RQGXF 6RFLDO 5HVHDFK  
5HWDLQ \HDUV DIWHU UHTXHV  
7KLV VHULHV LV WR UHFRUG DQG SURYLG DFFHVV WR LQPDWH¶V  
F VV G T &05

RH #ð) f À@0 0`Ð0@H DU HpEP` •0` @p€`0À@ @p€``À`` •` pÀpp0`€`  
7KLV LHULHV LV WVHD WR WUDWKãDIPLQwDL €H FQG SFRLYHQwÆRI  
7KLV LHULHV LV WVHD WR WUDWKãDQPDWH¶ LRU GSSODUFL €H FV V

5HWDLQ XİDUF ó W PQÀf W8 W|Q ;RøQwH¼WHYQ  
7KLV LHULHV LV WVHD WR WHWRQGD&D, İ Od€@P8 `U WI &QPDWH¶ L



3XEOLF 6DIHW\ \$JHQFLHV

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- ,QGLYLGXDO ,QVWLWXWLRQDO &DVH 5HFRUGV &DVH )LOHV  
5HWDLQ \HUV DIWHU UHOHDVH RU WHUPLQDWLRQ RI SDUROH  
7KLV VHULHV LV XVHG WR UHFRUG LQIRUPDWLRQ RQ LQPDWHV SXU  
- ,QGH[ WR ,QPDWHV  
7UDQVIHU WR DUFKLYHV IRU VHOHFWLYH UHWHQWLRQ  
7KLV VHULHV UHFRUGV DGPLVVLRQ DQG GLVFKDUJH RI LQPDWHV  
- ,QGXVWULHV 5HFRUGV  
5HWDLQ \HUV DIWHU DXGLW  
7KLV VHULHV LV XVHG WR UHFRUG WKH DFWLYLWLHV RI LQGXVWUL  
- 9Wd%8Ñ ] p,,`0P€Pœ00p`  
5HWDLQ \HUV DIWHU FR \OHWLRQ RI DXGLV I\OðLR LQR UHOHDVA



- 037& 6HSDUDWLRQ 1RWLFH  
5HWDLQ \HUV

\$IWHU \$FWLRQ 5HSRUW &RYHU /HWWHU 3DFNDJH  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

- %DVLF 5HFUXLW :KLWHDQDZGSHVHUYH &DUG  
5HWDLQ 3HUPDQHQWO\

&RPPLWWHH UHFRUGV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

- 'LVFLSOLQDU\ +HDULQJ 'HFLVLRQ /HWWHUV  
5HWDLQ \HUV

- 'LVFLSOLQDU\ +HDULQJ )LOHV  
5HWDLQ \HUV

&RXUVH DQG &XUULFXOD UHFRUGV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

- \$OO 6WXGHQW 2IILFHU DQG ,QVWUXFWRU ODQXDOV  
5HWDLQ SHUPDQHQWO\

- &HUWLILFDWLRQ 5HSRUW 2YHUDOO ILWQHVV HYDOXD  
5HWDLQ \HUV

- &ODVV 5DQNLQJV DQG \*3\$V  
5HWDLQ \HUV

- &ODVV 6FKHGHOH  
5HWDLQ \HUV

- &XUULFXOXP 'HYHORSPHQW 5HFRUGV  
5HWDLQ \HUV

- (YDOXDWLRQ 6KHHWV  
5HWDLQ \HUV

- /HVVRQ 3ODQV  
5HWDLQ SHUPDQHQWO\

- 6WDII ,QVWUXFWLRQ /RJV  
5HWDLQ SHUPDQHQWO\

- 7HVWV 4XLJJHV DQG \$QVZHU .H\V  
5HWDLQ \HUV

)LVFDO  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

- 3ROLFH &RUSV 5HFRUGV  
5HWDLQ 3HUPDQHQWO\

5HFUXLW DQG 5HVHUYH \$FDGHP\ )RUPV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

- (PHUJHQF\ 3URFHGXUHV  
5HWDLQ \HUV SRVW JUDGXDWLRQ

- )LUHDUPV 4XHVWLRQQDLUH  
5HWDLQ XQWLO JUDGXDWLRQ

- ,OOQH,QMXU\ 5HSRUW  
5HWDLQ \HUV



**K01-01: Safety and Health Records**

See sub-schedules for specific retention periods.

Documents the monitoring and planning for a safe and healthy work environment within the agency. Includes safety minutes, studies, and other support materials and notes.

K01-01 (a): Substantive reports and summary materials  
Permanent.

K01-01 (b): All other records  
Retain 5 years.

**K01-02: Health Studies and Surveys Records**

See sub-schedules for specific retention periods.

Documents special studies of medical research or practices.

K01-02 (a): Summary records  
Permanent.

K01-02 (b): All other records  
Retain until administrative use ceases. Permission from RCB not required for destruction.

**K01-03: Long Term Care Cost Reports**

Retain 20 years.

Documents reports on costs of medical institutions and programs as required by mandate.

**K01-04: Guardianships and Conservatorships Records**

Retain 6 years after final action, or until child reaches age of 21, plus 6 years, whichever is longer.  
8 documents situations where the state becomes guardian of persons within institutions or in the

K02-01: Health and Insurance Claim Records

FYhU]b`mYUfg"

8 cW a Ybhg`WU]a g`VmYa d`cmYg`hc`fYVW]j Y`VYbYZ]hg`cf`]bgi fUbW`dUma Ybhg"

K02-02: Social, Medical, and Economic Assistance Case Files

FYhU]b`mYUfg"

8 cW a Ybhg`h`Y`ghUHy`YVtbc`a`jWUgg]ghU]bW`]b`h`Y`Zcfa`cZVYbYZ]hg`a`cb]YgZ`ZccX`ghUa`dgZ`k`Y`ZUfY`dUma`YbhgZ`ZccX`cf`Wch`]b[`Z`cf`ch`Yf`hmdY`cf`X]gVi`fgYa`Ybh`=`bW`XYg`Y`[`J]`]m]UbX`UWVY`dHUbW`XcW`a`YbhU]cbZ`gdYVWU`VtbcX]h]cbgZ`WU]a`g`UbX`X]gVi`fgYa`YbhgZ`UbX`fY`UHyX`VtffYgdc`bXYbW"

K02-03: Client Advocacy Case Files

FYhU]b`mYUfg"

8 cW a Ybhg`U[`YbWm]Ugg]ghU]bW`hc`W]Ybhg`fYe`i`]f]b[`\Y`d`bUj`[`Uh]b[`h`Y`ghUHy`gmghYa`"=`bW`XYg`Vtbc`hU]bW`]bZcfa`Uh]cbZ`bchYgZ`dfcV`Ya`fYgc`i`h]cbZ`fYZYffU`Z`UbX`fY`UHyX`VtffYgdc`bXYbW"

K02-04: Social Services Appeals Case Files

FYhU]b`\*`mYUfg`UZhYf`Z]bU`fYgc`i`h]cb"

8 cW a Ybhg`W]Ybh`UddYU`g`k`\Yb`Y`[`J]`]m]Zcf`gYfj`JWg`]g`XYb]YX"=`bW`XYg`UddYU`gZ`Y`[`J]`]m]gi`ddcfh`a`UHyf]U`gZ`UbX`fY`UHyX`VtffYgdc`bXYbW"

K02-05: Social Services Case Files

FYhU]b`\*`mYUfg`UZhYf`Ugh`UWm]j`]m]"

8 cW a Ybhg`h`Y`fYZYffU`Z`Udd`]W]h]cbZ`UbX`gi`VgYe`i`Ybh]ggi`UbW`cZ`gYfj`JWg`UbX`cf`gi`dd`]YgZ`cf`ch`Yf`U]X`ci`hg]XY`cZ`X]fYVh`YVtbc`a`]WfY`]YZ"

K02-06: Disabled Persons Abuse and Neglect Records

GY`gi`V!`gW`YXi`Yg`Zcf`gdYVW]WfYhYbh]cb`dYf]cXg"

8 cW a Ybhg`WU]gYg`cZ`UVi`gY`U[`U]bgh`X]gUV`YX`dYfgcbg`Zfca`U[`Y`%-`hc`U[`Y`)-`"

K02-06 (a): DPPC file

FYhU]b`%`\$`mYUfg"

K02-06 (b): All other records

FYhU]b`\*`mYUfg`UZhYf`WU]gY`WcgYX"

K02-07: Elder Abuse and Neglect Case Files

GY`gi`V!`gW`YXi`Yg`Zcf`gdYVW]WfYhYbh]cb`dYf]cXg"

8 cW a Ybhg`UVi`gY`cZ`Y`XYfg"=`bW`XYg`Vtbc`a`d`U]bhgZ`]bj`Ygh[`Uh]cb`bchYgZ`XYhYfa`]bUh]cbgZ`UbX`fY`UHyX`VtffYgdc`bXYbW"

K02-07 (a): Elder Affairs copy

FYhU]b`%`\$`mYUfg"

K02-07 (b): All other records

FYhU]b`\*`mYUfg`UZhYf`WU]gY`WcgYX"

K02-08: Institutional Abuse and Neglect Records

FYhU]b`Zcf`]ZY`cZ]bgh]h`h]cb`d`i`g`\*`mYUfg`UbX`gi`V`YVh`hc`fYj`]Yk`Vm`h`Y`5`fW`]j`Yg"

8 cW a Ybhg`Vtbc`a`d`U]bhg`UbX`]bj`Ygh[`Uh]cbg`cZ`UVi`gY`cZ]bgh]h`h]cbU`]n`YX`dYfgcbg"

K02-09: Disability Rehabilitation Case Files

GY`gi`V!`gW`YXi`Yg`Zcf`gdYVW]WfYhYbh]cb`dYf]cXg"

8 cW a Ybhg`h`Y`Udd`]W]h]cb`Zcf`UbX`gi`VgYe`i`Ybh]ggi`UbW`cZ`gYfj`JWgZ`gi`dd`]YgZ`UbX`ch`Yf`U]X`hc`Ugg]gh`]b`h`Y`fY`UV`]`]h]cb`cZ`X]gUV`YX`]bX]j`]Xi`U`g`h`fci`[`\`dfc[`fUa`g`gi`W`Ug`9`a`d`cma`Ybh`GYfj`JW`D`fc[`fUa`UbX`h`Y`GHUHyk`]XY`<`YUX`=`b`i`fm`D`fc[`fUa`"=`bW`XYg`fYZYffU`gZ`Udd`]W]h]cbgZ`Udd`]W]h]cb`gi`ddcfh`a`UHyf]U`gZ`gYfj`JW`d`UbZ`Zc`ck`!`i`d`XcW`a`YbhU]cbZ`UbX`fY`UHyX`VtffYgdc`bXYbW"



? \$' ! \$% . ' 7 \ ] ` X ` 5 Vi gY ` UbX ` BY [ ` YWh ` 7 UgY ` : ] ` Yg

? \$' ! \$% fIUŁ . ' l bgi ddcfhYX`fYdcfhg`cZ`UVi gY ` UbX ` bY [ ` YWh

? \$' ! \$% fIVŁ . ' 5 `` ` ch \ Yf ` fYWŁ fXg

? \$' ! \$& . ' 7 \ ] ` XfYb ` ]b ` BYYX ` cZ`GYfj ]Wg`fI7 < =B GŁ ` 7 UgY ` : ] ` Yg

? \$' ! \$' . ' : Ua ] ` mUbX ` 7 \ ] ` X ` DfchYWh] Y ` GYfj ]Wg ` 7 UgY ` : ] ` Yg

? \$' ! \$' ` fIUŁ . ' =bhUWh`ZUa ] ` mifYWŁ fXg

? \$' ! \$' ` fIVŁ . ' J c ` i bhYYf`ZUa ] ` mifYWŁ fXg

? \$' ! \$' ` fIVŁ . ' G]b [ ` Y ` gYfj ]W ` gi Wk ` Ug`XUm`WUfYž` \ ca Ya U\_]b [ ` UbX ` VUVmg]hh]b [

? \$' ! \$' ` fIXŁ . ' GYfj ]Wg`fYZi gYXž`Zci bX ` ]bY ` ] [ ]V`Yž`fYZYffYX`cf`ch`Yfk ]gY`XYZYffYX

? \$' ! \$( . ' 7 \ ] ` X ` Gi Vgh]hi hY#: cghYf`7UfY`7UgY ` : ] ` Yg

? \$' ! \$) . ' 5Xcdh]cb`@Y [ U ` HfUW\_]b [ ` F YWŁ fXg

? \$' ! \$) ` fIUŁ . ' K \ YfY`Wk ] ` X ` k Ug`d`UWkX

? \$' ! \$) ` fIVŁ . ' K \ YfY`Wk ] ` X ` k Ug`bch`d`UWkX

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9I YW hjj Y`C ZZjW`cZ`<YU`h\`UbX`<i a Ub`GYfj jWg  
8YdUfha YbhcZ7\jXfYb`UbX`Ua j]Yg

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? \$' ! \$\* . '5Xcdh]cb`UbX` : cghYf`<ca Y`Ghi XjYg`F YWt`fXg

See sub-schedules for specific retention periods.

Permanent.

Retain 30 years.

See sub-schedules for specific retention periods.

Retain for the life of the lab plus 6 years.

Retain 6 years after closure.

Retain 3 years.

Retain 3 years.





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F YhU]b'' `mYUfg"

Documents reactions to medications and drugs.

F YhU]b'' \$`mYUfg"

Documents the inpatient care of individuals for mental health care in state facilities. Includes commitment papers and background support documentation, medical charts, progress reports, evaluations, and related correspondence. Also, any other materials considered part of the individual's inpatient medical record.

GY Y`gi V!gW`YXi `Yg`Zcf`gdYWZ]WfYhYbh]cb`dYf]cXg"

Documents laboratory test results or recordings that are filed separately from a patients' main case file.

F YhU]b`%\$`mYUfg"

F YhU]b`%\$`mYUfg"

GY Y`gi V!gW`YXi `Yg`Zcf`gdYWZ]WfYhYbh]cb`dYf]cXg"

Documents the admission and discharge of inpatients. Includes admission and discharge forms, support documentation, logs and registers, and related correspondence.

DYfa UbYbh"

DYfa UbYbh"

F YhU]b`&\$`mYUfg`UZhYf`X]gW`Uf[ Y"

F YhU]b'' \$`mYUfg`UZhYf`WcgY"

Documents the mental health care of patients/clients provided by state operated outpatient clinics, emergency services, crisis stabilization and/or the provision of mental health care by state operated mental health Community services (including Case Management/Case Coordination, residential services, transitional housing and any other state operated Community Service). Includes eligibility determination records, medical information, Individual Service Plans and/or other treatment plans evaluations, assessments, progress notes, correspondence, and any other materials considered part of the patient/client record.

F YhU]b'' \$`mYUfg"

Documents dental work on residents.

F YhU]b'' `mYUfg`UZhYf`gYdUfUh]cb"

Documents cash accounts of patients and residents.

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F YHJb`&\$`mYUfg`UZhYf`X]gVX Uf[ Y"

Documents the medical histories of patients admitted to hospitals, long term care facilities, soldiers' homes, and nursing homes. Includes eligibility, admittance, medical charts and notes, prescriptions, diet, reports, evaluations and plans, death reports, discharge papers and related correspondence.

GYG`gi`V!`gVXYXi`Yg`Zcf`gdYVWZ]WfYhYbh]cb`dYf]cXg"

Documents programs within the institution to promote recovery or well-being.

DYfa UbYbh"

F YHJb`' `mYUfg"

F YHJb`' `mYUfg`UZhYf`Z]bU`fY`YUgY"

Documents patient personal property held in storage for them by the institution. Includes inventory listings, releases, additions, or changes, and related correspondence.

F YHJb`\*`mYUfg`UbX`gi`V`YVh`hc`fYj`JYk`Vm`h`Y`5fVX`j]`Yg"

Documents consents for medical assistance, care, or surgery. Includes consent decrees, court orders, and Office of Quality Assurance correspondence.

F YHJb`i`bh]`dUh]Ybh`gYdUfUhYg"

Provides information on patients such as personal contacts to be used in case of emergency.

DYfa UbYbh"

Documents the legal commitment of individuals to institutions. Includes mittimi, legal docs authorizing commitments and transferals, applicant statements, physician certifications, and other papers, voluntary admissions.

GYG`gi`V!`gVXYXi`Yg`Zcf`gdYVWZ]WfYhYbh]cb`dYf]cXg"

Documents complaints of a "dangerous, illegal or inhumane" nature from or pertaining to DMH patients, clients, or other "recipient of services" and also documents any subsequent follow-up, investigation, or referral. Includes complaints, support materials, interview notes, fact-finding reports, decisions, referral for action, and related correspondence.

DYfa UbYbh"

F YHJb`' `mYUfg"

F YHJb`\*`mYUfg`UZhYf`Z]bU`WUgY`UVW]j`]hm]bW`i`X]b[`UbmiFYZYffYX`WUgY`UVW]j`]hm'

F YHJb`\*`mYUfg`UZhYf`Z]bU`WUgY`UVW]j`]hm]bW`i`X]b[`UbmiFYZYffYX`WUgY`UVW]j`]hm'











Documents Department of Public Health identification of cases of infectious disease and any subsequent follow-up. Includes intake documents, laboratory reports, physician notes, outreach notes, preventative actions, and related correspondence.

Documents complaints against medical staff or personnel.

Documents Department of Public Health identification of infectious disease outbreaks and any subsequent follow-up. Includes intake documents, laboratory reports, physician notes, interview notes, questionnaires, data analysis, summary reports, preventative actions, and related correspondence.

Documents the immunization of staff, patients, students, or the general public where the facility provided the immunization.

Documents inspections of recreational camps, minimal housing, correctional facilities, farm labor camps, lockups. Includes complaints, inspectional reports, responses, and related correspondence.

Documents the process to grant and monitor licenses and permits to individuals and business handling food and drugs. Includes permit applications, inspection reports, labels, corrective action plans, interstate shellfish forms, and related correspondence.

Documents care of animals kept for research purposes in compliance with 9 CFR 2.75. Includes individual care charts, animal id, diets, brooder charts, and related correspondence.

Documents the monitoring of humans and animals for research purposes. Includes research

·GYfj JWg

Documents the rectification of basic and advanced EMTs pursuant to 105 CMR 170.900. This series includes: memos, correspondence, application form and fee, CPR card, special credit letters, and discrepancy letters. Arranged alphabetically.

This series documents the approved training programs for EMTs pursuant to 105 CMR 170.960. Included in this series are: memos, correspondence, application for a course, course approval notice, roster of course attendees, and EMT numbers. Arranged numerically.

This series documents license ambulance services and certify ambulances pursuant to MGL c. 111C and 105 CMR 170.200. Included in this series are: memos, correspondence, applications for licenses/renewals and fee, inspection reports, and copies of licenses. Arranged alphabetically.

Executive Office of Health and Human Services/  
Shift Records for State Institutions and Hospitals

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K10-01: Resident Death Report Records

K10-02: Restraint and Seclusion Records

K10-03: Death Records

K10-04: Ambulance Trip Institutional Records

K10-05: Birth Records

K10-06: Shift Code Emergency Response Records

K10-06 (a): Summary documentation

K10-06 (b): All other records

K10-07: Shift Reports

K10-08: Visitors Records

K10-08 (a): Where patient files are permanent

K10-08 (b): Where patient files are not permanent

K10-09: Intern and Resident Training Records

K10-10: Daily Census

Executive Office of Health and Human Services/  
Shift Records for State Institutions and Hospitals

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K10-10 (a): Summary data reports

K10-10 (b): All other records

K10-11: Paramedics Communication Logs



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This series is made up of Blue Cross Blue Shield contracts with Ambulatory Care providers.

This series includes Acute Hospitals Credit and Collection Procedures.

Documents the process to license treatment programs. Includes applications, inspection reports, deficiency correction orders, background support materials, license approvals and related correspondence.

Documents the process to grant licenses to alcohol and drug counselors. Includes applications, background support materials and related correspondence.

Documents complaints against licensed programs or licensed counselors, and includes investigations, reports and findings, agency actions, hearing proceedings [non-methadone], transcriptions and related correspondence.

Documents appeals submitted to the State Methadone Authority from clients discharged from Opioid Treatment Programs including the record of the program hearing including audiotape and the determination on appeal.

001: Unit and Community Records

6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ VFKHGXOHV

001-01: Client Sign In Sheets

5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ IURP  
'RFXPHQWV FOLHQWV UHSRUWLQJ WR GLVWULFW RIILFHV DQG SUR.

001-02: Daily Census and Daily Bed Counts

5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ IURP  
'RFXPHQWV WKH FOLHQWV RQ HDFK XQLW LQFOXGLQJ QDPH GDWH  
FRPPLWPHQW GDWH UHJLRQ OHYHO DQG SURMHFWHG GLVFKDUJH

001-03: Drug Testing Results

3ULPDU\ FRS\ UHWDLQ LQ FOLHQW ILOH 6HH UHFRUG VHULHV 2  
'RFXPHQWV GUXJ WHVWLQJ UHVXOWV RI FOLHQWV

001-04: Electronic Monitoring (ELMO) Reports

3ULPDU\ FRS\ UHWDLQ LQ FOLHQW ILOH 6HH UHFRUG VHULHV 2  
'RFXPHQWV HOHFWRQLF PRQLWRULQJ WUDFNLQJ RI FOLHQW

001-05: Fire Safety Reports

5HWDLQ \HUV  
'RFXPHQWV ILUH GULOO UHSRUWV DW SURJUDPV DQG IDFLOLWLHV  
LQVSHFWLRQV

001-06: Intake and Discharge Logs

5HWDLQ \HUV  
'\ Â/R0 Âp PÇ LQ WKH LQWDNH DQG GLVFKDUJH \$p&R GRFXPHQWV

001-07: Internal Investigative Reports

5HWDLQ \HUV  
'RFXPHQWV WKH ILOLQJ RI \$P@`à L€@VXPHÀ p€P @ð0P€•À€IXPHÀ

001-08: Licenses and Certificates

5HWDLQ \HUV  
'RFXPHQWV OLFHQVHV IRU H@GL '<6 IDFLOLW\ LQFOXGLQJ 'HSDUWF

001-09: Medication Log

5HWDLQ \HUV DIWHU GLVFKDUJH  
'RFXPHQWV DOO PPÇLFDO LQIRUPDWLRQ DERXW FOLHQWV LQ '<6 X

001-10: Medication Files

5HWDLQ \HUV DIWHU GLVFKDUJH  
'RFXPHQWV 'KH WUHDWPHQW RI FOLHQWV LQFOXGLQJ UHJXODU PP

([HFXWLYH 2IILFH RI +HDOWK' B S D U W P H D Q W RI <RXWK 6HUYL



002-01: Client Files

5HWDLQ \H DUV DIWHU GLVFKDUJH IURP '<6  
'RFXPHQWV FOLHQW LQIRUPDWLRQ LQFOXGLQJ FOLHQW SKRWRJUDS  
SROLFH UHSRUWV FRXUW UHFRUGV ELUWK FHUWLILFDWHV 557 5  
H[DPLQDWLRQV LPPXQL]DWLRQV VHUYLFH GHOLYHU\ SODQ SDURQ  
VWDIILQJ QRWHV JHQHUDO FRUHHVSRQGHHFH UHOHDVHV SV\FKRQ  
WUHDWPHQW 1DUUDWLYH FDVH KLVWRU\ '<6 DVVHVVPHQWV WUHD

004-02: Bail Report  
5HWDLQ \HDUV

,QGHSHQGHQW \$JHQFLHV \$XQK3XUJLQV  
+HDOWK 3ROLF\ &RPPLVVLRQ 2IILFH RI 3DWLHQW 3URV

---

. &RQVXPHU +HDOWK ,QVXUDQFH ,QTXLULHV DQG 2WKHU ,QTXLULH  
5HWDLQ \HDUV DIWHU WKH FRQVXPHU FRQWDFWHG 2IILFH RI 3DWLHQ  
7KLV VHULHV GRFXPHQWV LQTXLULHV ILOHG E\ FRQVXPHUV UHJDUGLQ  
HQUROOPHQW ZDLYHUV RWKHU TXHVWLRQV DERXW KHDOWK LQVXUDQ  
LVVXH DQG UHODWHG PDWHUV ,QFOXGHV UHFRUGV RI SKRQH FDO  
ELOOV PT`ð`ð0ð€pp€P`ð0 ÀSKP`ð0RWKPTXHV3

'HSDUWPHQW RI 7HOHFRPPXQLFDWLRQ 5HFRUGV

% 'LYLVLRQ \$SSHOODWH 'HFLVLRQV

3HUPDQHQQW

'RFXPHQWV WKH ILQGLQJV DQG RSLQLRQV UHQGHUHG E\ WKH 'LYLVLRQV  
UHJDUGLQJ GHQLDOV RI IUDQFKLVH OLFHQVH UHQHZDOV RU WUDQ  
SULRU WR -XQH DUH DUUDQJHG QXPHULFDOO\ ZLWK DQ '3\$' SUH  
WKH\ DUH GHVLJQDWHG E\ '3&79' WKH \HDU DQG FDVH QXPEHU

% \$SSHOODWH 'RFNHWV 6XSSRUW 0DWHULDO

3HUPDQHQQW

'RFXPHQWV WKH RIILFLDO UHFRUG RI DQ DSSHOODWH SURFHGLQJ  
PRWLRQV PHPRUDQGXP FRUUVSRQGHQFH WUDQVFULSW DQG H[K  
E\ WKH SDUWLHV WR WKH SURFHGLQJ UHFHLYHG DQG PDLQWDLQ  
DSSHDOV RI GHQLDOV RI IUDQFKLVH OLFHQVHV UHQHZDOV DQG W

% 5DWH 'HFLVLRQV

3HUPDQHQQW

'RFXPHQWV WKH ILQGLQJV DQG RSLQLRQV UHQGHUHG E\ WKH 'LYLVLRQV  
UHJXODWLRQ SURFHGLQJV 7KH GRFNHWV IRU FDEOH RSHUDWRUV  
DOSKDEHWLFDOO\ IROORZHG E\ WKH \HDU WKH UDWH SURFHGLQJ  
IRU EDVLF VHUFLFH WLHU UDWHV RU (64 IRU HTXLSPHQW UDWHV

% 5DWH 5HJXODWLRQ 3URFHGLQJV 6XSSRUW 0DWHULDO

3HUPDQHQQW

'RFXPHQWV WKH RIILFLDO UHFRUG RI D UDWH UHJXODWLRQ SURFH  
DQG IHGHUDO ILOLQJ IRUPV SOHDGLQJV PRWLRQV PHPRUDQGXP  
H[KLELWV 'RFNHWV DUH DUUDQJHG DOSKDEHWLFDOO\ E\ FDEOH RS  
SURFHGLQJ LV FRPPHQFHG DQG WKH W\SH RI ILOLQJ ,1& LV IRU  
(TXLSPHQW UDWHV < ,1& < (48

% 5XOHPDNLQJ 3URFHGLQJV 6XSSRUW 0DWHULDOV

3HUPDQHQQW

'RFXPHQWV WKH RIILFLDO UHFRUG RI D UXOHPDNLQJ SURFHGLQJ  
FRPPHQWV DQG QRWLFHV RI KHDULQJ PRWLRQV PHPRUDQGXP FR  
'RFNHWV DUH DUUDQJHG QXPHULFDOO\ ZLWK DQ '35' SUHFHGLQJ WK  
LQWHUHVWHG SDUWLHV DUH FROOHFWHG DQG PDLQWDLQH E\ WKH  
UXOHPDNLQJ SURFHGLQJ

% 5XOHPDNLQJ 'HFLVLRQV

5HWDLQ \HDUV

'RFXPHQWV WKH )LQGLQJV DQG 2SLQLRQV UHQGHUHG E\ WKH 'LYLVLRQV  
GHFLVLRQV )LQDO UXOHV DUH SURPXOJDWHG \$UUDQJHG QXPHULF  
QXPEHU 5HJXODWRU\ GHFLVLRQV UHQGHUHG E\ WKH 'LYLVLRQ LQ  
RU DSSHDOLQJ UHJXODWLRQV

% )RUP \$QQXDO

5HWDLQ \HDUV DIWHU ILOLQJ

'RFXPHQWV FRPSODLQW ILOLQJV SUHYLRXVO\ ILOHG TXDUWHUO\  
DQQXDOO\ 7KLV LV D UHSRUW WKDW DOORZV 'LYLVLRQ DQG ORFDO  
W\SH RI VHUFLFH FRPSODLQWV DQG VSHFLILF VHUFLFH LQWHUUXS

\$ 0\*/



% )RUP &RPSODLQW )RUPV  
5HWDLQ \HDUV DIWHU ILOLQJ  
)RUP \$ /LFHQVHH &RPSODLQW 5HFRUG )RUP )RUP % 4XDUWHU  
)RUP & 6LJQLILFDQW 6HUylfH ,QWHUUXSWLRQ )RUP 7KHVH LWH  
IRUPV DUH ILOHG DQQXDOO\ 5HSRUW VHULHV WKDW DOORZV  
WUDFN TXDUWHUO\ WKH QXPEHU DQG W\SH RI FRPSODLQWV WKH R

% )RUPV  
5HWDLQ \HDUV DIWHU ILOLQJ  
'RFXPHQWV DQQXDO ILQDQFLDO UHSRUWV IURP HDFK FDEOH RSHUD  
V\|VWHP RU FOXVWHUV RI V\|VWHPV )RUP LV D FRQILGHQWLDO IL  
DQG ORFDO FRPPXQLWLHV WR WUDFN WKH ILQDQFLDO VWDWXV RI

% ,QLWLDO )UDQFKLVH \$JUHHPHQWV  
5HWDLQ \HDUV IURP GDWH RI H\|HFXWLRQ  
7KHVH DUH FRQWUDFWV EHWZHHQ 0XQLFLSDOLWLHV &DEOH 2SHU  
PXQLFLSDOLW\

% 5HQHZDO )UDQFKLVH \$JUHHPHQWV  
5HWDLQ \HDUV IURP GDWH RI H\|HFXWLRQ  
\$ UHQHZHG FRQWUDFW EHWZHHQ D FDEOH RSHUDWRU DQG PXQLFL  
PXQLFLSDOLW\

% )RUP  
7HUP RI OLFHQVH \HDUV IRU LQLWLDO OLFHQVHV DQG \HDUV I  
\$SSOLFDWLRQV IRU LQLWLDO DQG UHQHZDO FDEOH OLFHQVHV ILOH  
DQG WKH 'LYLVLRQ 7KLV IRUP DOORZV WKH ORFDO FRPPXQLW\ DQ  
RSHUDWRU\|V OLFHQVH SURSRVDO

% )RUP  
7HUP RI OLFHQVH QRW WR H\|FHGG \HDUV IRU LQLWLDO OLFHQVH  
'RFXPHQWV WKH DSSOLFDWLRQV IRU WKH WUDQVIHU RI FDEOH OLF  
PXQLFLSDOLWLHV DQG WKH 'LYLVLRQ 7KHVH IRUPV DOORZ WKH OR  
HYDOXDWH WKH RSHUDWRU\|V DELOLW\ WR DVVXPH WKH FRQGLWLR

% )LOOLQJ 7HUPLQDWLRQ RI 6HUylfH )LOOLQJ  
5HWDLQ \HDUV  
'RFXPHQWV WKH FDEOH RSHUDWRU\|V DQQXDO ILOLQJ FRQVLVWLQ  
SUDFWLFHV QRWLFH VDP SOH RI V ELOO DQG D VDP SOH RI D ZRUN  
FDEOH RSHUDWRU\|V FRPSOLDQFH ZLWK WKH 'LYLVLRQ\|V ELOOLQJ

% 5DWH &DUGV DQG &KDQQHO /LQH XSV  
3HUPDQHGW  
3ULQWHG 5DWHV DQG VHUYLFH RIIHULQJV

'LYLVLRQ RI %DQNV 5HFRUGV

/ 1HZ &KDUWHUV DQG +ROGLQJ &RPSDQ\ \$FTXLVLWLRQ 5HFRUG  
6HH VXE VFKHG XOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV SHWLWLRQV IRU ZKLFK SXEOLF KHDULQJV DUH UHTXLU  
,QFRUSRUDWLRQ\|V GHFLVLRQV UHODWLYH WR GHSRVLWRU\ LQVWL  
PDWHULDOV KHDULQJ WUDQVFULSWV ERDUG GHFLVLRQV DQG UH

/ D 1HZ EDQN DQG FUHGLW XQLRQ FKDUWHUV  
5HWDLQ \HDUV

/ E +ROGLQJ FRPSDQ\ DFTXLVLWLRQV DQG RWKHU UHO  
5HWDLQ \HDUV

# ROADRYI

21LFH QVPHU IDLU DQG XVLGHY THJXODW

/ \$QQ DO W EPLVV RQV  
5HWDLQ \ DUV

'RFXPHQWV UHSRUWV UHTXLUHG WR EH VXEPLWWHG WR WKH FRPP  
XQLRQV FRQVXPHU ILQDQFH FRPSDQLHV ILQDQFLDO VHUYLFHV FR  
RWKHU ILVFDO HQWLWLHV ,QFOXGHV ORFDWLRQV RI RIILFHV DQG  
'RFXPH WR RWHVXVLWWHG0UWQ HQV RSWLU5IIGWHG WR VP FRUÐV O  
XQR ESYDLWLRWYÐ •` 2 0à`À e€p`ðp€`0ð `@ Àð00€P@0@ p0PP@ `° Z



/ /LFHQVLQJ 5HFRUGV

/ /RDQ \$SSHDO %RDUG &DVH )LOHV  
5HWDLQ \HUV  
'RFXPHQWV FRQVXPHU DQG ILQDQFLDO LQVWLWXWLRQ DSSHDO WR  
ERDUG UHJDUGLQJ PRUWJDJH DQG VPDOO EXVLQHVV ORDQ GHQLDO  
GHWHUPLQDWLRQV DQG UHODWHG FRUUHVSRQGHHQFH

/ 5HVHDFK 5HSRUWV DQG :RUN 3DSHUV  
5HWDLQ \HUV  
\$QDO\VLV LV SHUIRUPHG LQ VXSSRUW RI SURSRVHG OHJLVODWLRQ  
UHVSRQVHV WR OHJLVODWLYH DQG H[HFXWLYH EUDQFK LQTXLULHV

/ &RPPLVVLRQHUV 'RFXPHQWV  
3HUPDQHQW  
)LOHV JHQHUDWHG E\ DQG IRU WKH EDQN FRPPLVVLRQHUV DQG GHS  
'LYLVLRQ RI ,QVXUDQFH

/ ,QVXUDQFH /LFHQVLQJ DQG )LOLQJV 5HJLVWHU  
3HUPDQHQW  
3URYLGHV D OLVWLQJ RI DJHQW EURNHU SURGXFHUV RI LQVXUDQF  
LQGLYLGXDO DGYLVRUV OLFHQVHG LQ 0DVVDFKXVHWWV DJHQFLHV  
DJHQFLHV 3XEOLF )LUH /RVV \$GMXVWHUV 6XUSOXV /LQH %URNHUV  
'DPDJH \$SSUDLVHUV 3 DQG & DJHQFLHV DQG RWKHUV

/ ,QVXUDQFH &RPSDQ\ /LFHQVLQJ 5HFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH OLFHQVLQJ RI LQVXUDQFH FRPSDQLHV VXFK DV SU  
DQG KHDOWK WLWOH IUDWHUQDO DQG KHDOWK LQVXUDQFH FRPS  
0DVVDFKXVHWWV ,QFOXGHV LQVXUDQFH FRPSDQ\ DSSOLFDWLRQV  
LQFOXGLQJ RXW RI VWDWH IRUHLJQ GRLQJ EXVLQHVV LQ 0DVVDFK  
SHUVRQQHO DQG HDUQLQJV DQXDO UHSRUW VXEPLVVLRQV ILQD  
ZLWKGUDZDO QRWLILFDWLRQV \$UWLFOHV RI 2UJDQLJDWLRQ IRUH  
OLFHQVXUH LQ DQRWKHU VWDWH SDUWQHUVKLS DJUHHPHQWV PH  
GLVVROXWLRQ FRUSRUDWH PHUJHU GRFXPHQWV DQG UHODWHG F

/ D 5RXWLQH IDFLOLWDWLYH SURFHVVLRQJ PDWHULDOV  
5HWDLQ \HUV

/ E 'HQLHG DSSOLFDWLRQV  
5HWDLQ \HUV

/ F ,QVXUDQFH &RPSDQ\ /LFHQVLQJ GRFXPHQWDWLRQ  
5HWDLQ \HUV DIWHU FXUUHQW OLFHQVLQJ SHULRG HGGV

/ ,QVXUDQFH &RPSDQ\ 3RZHUV RI \$WWRUQH\ 5HFRUGV  
5HWDLQ \HUV DIWHU LQDFWLYH  
\$OORZV DQ LQVXUDQFH FRPSDQ\ WR LQVXUH DQ DSSOLFDQW IRU U  
,QFOXGHV SRZHUV RI DWWRUQH\ DQG UHODWHG EXVLQHVV WUDQV

/ 6XUSOXV /LQHV &RPSDQ\ /LFHQVLQJ 5HFRUGV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH OLFHQVLQJ RI VXUSOXV OLQHV LQVXUDQFH FRPSDQ\  
ZHOO E\ VWDQGDUG FDUULHUV DQG DLGV LQ WKH FROOHFWLRQ RI  
WKH DJHQW DQG SODFHG ZLWK D VXUSOXV OLQHV FRPSDQ\ ,QFOXGLQJ  
H[DPLQDWLRQV RI FRPSDQLHV LQFOXGLQJ RXW RI VWDWH IRUHLJQ  
KLVWRU\ DQG DFWLYLWLHV SHUVRQQHO DQG HDUQLQJV ILQDQFLD  
ZLWKGUDZDO QRWLILFDWLRQV \$UWLFOHV RI 2UJDQLJDWLRQ IRUH

/ %XVLQHVV (QWLW\ ,QVXUDQFH /LFHQVLQJ 5HFRUGV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
%DWFKHG DJHQW DSSRLQWPHQWV ID[HV DUWLFOHV RI GLVVROXWL  
FHUWLILFDWH RI H[LVWHQFH OHWWHUV RI JRRG VWDQGLQJ SDUW

/ 6SHFLDO 5LVN %URNHU /LFHQVLQJ 5HFRUGV 6XUSOXV /LQHV  
 \HDUV  
'RFXPHQWV WKH OLFHQVLQJ DQG VXEVTXHGW ILOLQJV RI VSHFLDO  
ZKR VHOO LQVXUDQFH WKDW VWDQGDUG FDUULHUV FDQQRW KDQG  
HDUWKTXDNHV ,QFOXGHV DSSOLFDWLRQV H[DPLQDWLRQ DQG OLF  
RXW RI VWDWH EURNHUV FRPSODLQW DQG GLVFLSOLQDU\ VXPPD  
&RPSDQ\ \$QQXDO %XVLQHVV \$FWLYLW\ 5HSRUW DQG 6SHFLDO %UR  
)LOLQJV

/ ,QVXUDQFH 3ROLF\ )RUPV DQG 5DWH )LOLQJV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH DSSURYDO RI OLIH SURSHUW\ DQG FDXDOW\ LQ  
FRPSHQVDWLRQ IRU VDOH E\ OLFHQVHG LQVXUDQFH FRPSDQLHV D  
DQG UDWI ILOLQJV ,QFOXGHV SROLF\ IRUPV UXOH DQG UDWI ILO  
DQG FHUWLILFDWLRQV DQG UHODWHG FRUHVSRQGHQFH

/ D \$SSURYHG SROLF\ GRFXPHQDWLRQ  
5HWDLQ \HDUV DIWHU LQDFWLYH  
F 'LVDSSURLQJ 3RUW PDWHUWLQJ  
/ E 'LVDSSURYHG SROLF\ PDWHULDQV  
5HWDLQ \HDUV

/ +HDWK ,QVXUDQFH 3ROLF\ )RUPV 5DWHV DQG 6WDWLVWLFD  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH SURFHVV WR DSSURYH DQG RU DFFUHGLW KHDOWH  
ILOLQJV DV UHTXLUH E\ VWDWXWH IRU LQVXUDQFH FRPSDQLHV Q  
FRUSRUDWLRQV GHQWDO VHUFLF FRUSRUDWLRQV IUDWHUQDO R  
FRUSRUDWLRQV RIIHULQJ PDQDJHG FDUH SODQV ,QFOXGHV SROLF  
UHJXODWRU\ DQG VWDWLVWLFD ILOLQJV VXSSRUW PDWHULDQV

/ D \$SSURYHG SROLF\ IRUPV DSSOLFDWLRQV UDWI  
UHJXODWRU\ ILOLQJV  
5HWDLQ \HDUV

/ E 5DWH DQG VWDWXWRU\ UHJXODWRU\ DQG VWDW  
5HWDLQ \HDUV

/ F 'LVDSSURYHG RU LQDFWLYH SROLF\ IRUP UDWI  
DQG VWDWLVWLFD  
5HWDLQ \HDUV

/ G ,QGLYLGXDO ORQJ WHUP FDUH LQVXUDQFH IRUP  
5HWDLQ \HDUV

/ \*URXS ODUNHWLQJ 3ODQ 5HFRUG  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH DSSURYDO RI JURXS ODUNHWLQJ SODQV IRU DXWR

/ :RUNHUV &RPSHQVDWLRQ 3UHIHUUHG 3URYLGHU \$UUDQJHPHG  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH ILOLQJ DQG DSSURYDO RI FRQWUDFWXDO DUUDQJ  
DQG PDQDJHG FDUH HQWLWLHV WR DOORZ LQMXUHG ZRUNHUV WR  
FDUH IDFLOLWLHV SXUVXDQW WR &05 ,QFOXGHV DUUDQJHPH  
UHYLHZ PDWHULDOV &RPLVLRQHUV DSSURYDOV DUUDQJHPHQV  
UHODWHG FRUHVSRQGHQFH

/ D \$SSURYHG DUUDQJHPHQWV GRFXPHQDWLRQ  
5HWDLQ \HDUV DIWHU LQDFWLYH

/ E 'LVDSSURYHG DUUDQJHPHQW PDWHULDOV  
5HWDLQ \HDUV

/ &RQVXPHU ,QVXUDQFH (GXFDWLRQ 3URJUDP 5HFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH '2, SURJUDP FUHDWHG WR SURYLGH SRWHQWLDO  
RQ PHWKRGV WR SURWHFW WKHPVHOYHV DJDLQVW XQQHFHVVDU\ U  
UHDOLVWLF REMHFWLYHV ,QFOXGHV HGXFDWLRQ PDWHULDOV SXE  
UHFRUGV WHVWLPRQLDOV DQG UHODWHG FRUHVSRQGHQFH

/ D 6XEVDQWLYH SODQQLQJ GRFXPHQDWLRQ DQG VX  
PDWHULDOV  
3HUPDQHQW

/ E \$OO RWKHU UHFRUGV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVLRQ

/ ,QVXUDQFH &RPSDQ\ 0DUNHW &RQGXF 5HFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH RQ JRLQJ SHULRGLF H[DPLQDWLRQ UHYLHZ DQG  
VHOI LQVXUDQFH JURXS DQG VPDOO PXWXDO LQVXUDQFH JURXS  
ILVFD VROYHQF\ DQG IUDXG SRWHQWLDO 5HSRUWV PD\ EH XVHG  
RXW RI VWDWH FRPSDQLHV ZLVKLQJ WR GR EXVLQHVV ZLWKLQ WKH  
UHSRUW VXSSRUW GRFXPHQDWLRQ DQG RXW RI VWDWH PDUNH  
VWDQGLQJ DQG RWKHU LQIRUPDWLRQ JDWKHUHG XQGHU WKH V @  
5HWDLQ XQWLO DGPLQLVWUDWLYSRUWV PD\LRQ





/ F &DVH ORJV DQG GHFLVLRQ VXPPDULHV  
3HUPDQHQW

/ '2, \$GPLQLVWUDWLYH /DZ &DVH )LOHV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV LQVXUDQFH UDWL VHWWLQJ FDUHV DV ZHOO DV FDUHV  
HQIRUFHPHQW RI LQVXUDQFH ODZV ,QFOXGHV DGPLQLVWUDWLYH  
DQVZHUV EDFNJURXQG VXSSRUW PDWHULDOV PRWLQV RUGHUV  
VHWWOHPHQW RU FRQVHQW RUGHU GRFXPHQWDWLRQ GHFLVLRQV  
QRWLFHV RI KHDULQJV KHDULQJ WUDQVFULSWV DQG UHODWHG F

/ D 5RXWLQH FRXUW SURFHGXUDO DGPLQLVWUDWLRQ U  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FDUHV 3HUPLVVLRQ

/ E ([KLELWV WKDW ZLOO QRW EH D IDFWRU LQ DSSHDO  
5HWDLQ XQWLO ILQDO FDUH FORVXUH



/ G /DQGPDUN RU QHZVZRUK\ FDUHV WKDW VHW EHQF  
3HUPDQHQW IRU DOO UHFRUGV DQG PDWHULDOV

/ H &DVHV LQYROYLQJ ILVDO DFTXLVLWLRQ PHUJHU  
5HWDLQ \HDUV DQG WKHQ VXEMHEW WR UHVLHZ E\ WKH \$U



% E \$SSOLFDWLRQV ,QFRPSOHWH RU :LWKGUDZQ E\ \$S  
 5HWDLQ \HDUV IURP ODVW DFWLYLW\

% F \$SSOLFDWLRQV 'HQLHG E\ %RDUG  
 5HWDLQ \HDUV IURP ODVW DFWLYLW\

% G \$SSOLFDWLRQV ZKHUH %RDUG JUDQWHG 3DUWLDO  
 5HWDLQ \HDUV IURP ODVW DFWLYLW\

% H \$SSOLFDWLRQV IRU 5HQHZDO  
 5HWDLQ RULJLQDO RU HOHFWURQLF FRS\ \HDUV IURP FDK  
 % I \*HQHUDO &RUHVSRQGHQFH LQFOXGLQJ &RQLQX  
 4XHVWLRQQDLUH  
 5HWDLQ RULJLQDO RU HOHFWURQLF FRS\ RQH UHQHZDO F\F

% L 3OXPELQJ 3URGXFW \$SSURYDO ILOHV  
 5HWDLQ \HDUV IURP GDWH DSSURYDO H[SLUHV

% M 3OXPELQJ DQG 6KHHW 0HWD 3HUPLW ,QVSHFWLRQ  
 5HWDLQ \HDUV IURP GDWH RI ILQDO LQVSHFWLRQ

% \$ 3URIHVVLQRDO /LFHQVXUH &RPSODLQW )LOHV  
 6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
 'RFXPHQWV WKH LQYHVWLJDWLRQ SURVHFHWLRQ DQG DGMXGLFDW  
 LQGLYLGXDOV RU FRPSDQLHV HQJDJHG LQ XQOLFHWVHG SUDFWLFH  
 VWDII DVVLJQPHQWV FRPSODLQWV RUGHUV WR VKRZ FDXVH SOH  
 ILQDO GHFLVLRQV FRQVHQW DJUHHPHQWV DQG UHODWHG FRUHV  
 SDWLHQW ILQDQFLDO DQG KLJKO\ SHUVRQDO UHFRUGV DQG GRFX  
 OLFHQVHHV SODFHG RQ GLVFLSOLQDU\ VWDWXV

% \$ D 'LVPLVVHG &RPSODLQW  
 5HWDLQ \HDUV IURP WKH GDWH FRPSODLQW GRFNHWHG

% \$ E &ORVHG 6WDII \$VVLJQPHQWV DQG ,QYHVWLJDWLY  
 5HWDLQ \HDUV IURP WKH GDWH RI RSHQLQJ

% \$ F &ORVHG ZLWK 'LVFLSOLQH &RPSODLQW ILOHV  
 5HWDLQ \HDUV IURP GDWH FRPSODLQW LV GRFNHWHG

% \$ G 1RQ YLRODWLRQ ,QVSHFWLRQ IRUPV  
 5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ

% \$ I 0RQLWRULQJ 5HFRUGV RI /LFHQVHHV RQ 'LVFLSOL  
 5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ

% 6WXGHQW 5HFRUGV  
 6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
 'RFXPHQWV LQIRUPDWLRQ FRQWDLQH LQ D VWXGHQW UHFRUG IUR  
 VFKRRO

% D \$WWHQGDQFH 5HFRUGV  
 5HWDLQ \HDUV

% E 'RFXPHQWV 5HIHUUHQJ WR /HDYHV RI \$EVHQFH  
 5HWDLQ \HDUV

% F 7UDQVFULSWV  
 5HWDLQ \HDUV

% G 3URJUHVV 5HSRUWV DQG 6WXGHQW &RPSODLQWV  
 5HWDLQ \HDUV

% H ([WHUQVKLS 5HFRUGV  
5HWDLQ \HDUV  
% I &HUWLILFDWHV RI &RPSOHWLRQ  
5HWDLQ \HDUV  
% J 'RFXPHQWV 5HIOHFWLQJ 3D\PHQWV  
5HWDLQ \HDUV  
3D\PHQWV PD\ EH PDGH E\ VWXGHQW RU RQ EHKDOI RI VWXG  
% K /RDQ 'RFXPHQWV  
5HWDLQ \HDUV DIWHU JUDGXDWLRQ RU VHSDUDWLRQ IURP  
/RDQ GRFXPHQWV LQFOXGLQJ GLVFORVXUH IRUPV DQG GLVE  
% L (QUROOPHQW \$JUHHPHQWV  
5HWDLQ \HDUV DIWHU JUDGXDWLRQ RU VHSDUDWLRQ IURP

'LYLVLRQ RI 6WDQGDUGV 5HFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
7 5W 'LYLVLRQ GRFXPHQWV DQGPFIYLAWVXOAWTJUXODWLQE AEJUÀLT°H

/ 8QLIRUP &RPPHUFLDO &RGH )LQDQFLDO 6WDWHPHQWV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV UHSRUWV IRU UHJXODWLRQ SXUSRVHV

/ 8QLIRUP &RPPHUFLDO &RGH )LQDQFLDO 6WDWHPHQWV  
3HUPDQHQW  
'RFXPHQWV UHSRUWV IRU UHJXODWLRQ SXUSRVHV

/ D 2IILFLDO FRS\  
3HUPDQHQW

/ E \$OO RWKHU UHFRUGV  
5HWDLQ \HDEV

/ 7D[ 3ROLF\ DQG \$QDO\VLV 5HSRUWV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV '25 DQDO\VLV RI SRWHQWLDLQ LPSDFWV RI WD[ ODZ FKD  
&RPPRQZHDWK WD[ FROOHFWLRQ 5HSRUWV PD\ DOVR DQDO\]H LP  
VXFK DV WD[ DPQHVV\ 5HSRUWV PD\ EH ZULWWHQ IRU LQWHUQDO  
\$GPLQLVWUDWLRQ DQG )LQDQFH WKH /HJLVODWXUH RU WKH \*RYH

/ D )LQDO UHSRUWV  
3HUPDQHQW

/ E 5HSRUW GDWD DQG QRWHV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ IURP

/ 7D[ ,VVXHV DQG 3ROLF\ 3URSRVDO 5HFRUGV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ IURP  
'RFXPHQWV WKH UHFRPPHQGDWLRQ RU SURSRVDO RI WD[ SROLF\ R  
H[WHUQDO UXOHV DQG UHJXODWLRQV RU OHJLVODWLRQ ,QFOXGHV  
UHFRPPHQGDWLRQV SURSRVHG OHJLVODWLRQ DQG UHODWHG FRU

/ 7D[ &XVWRPHU 6HUFLFH UHFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

/ 7D[SD\HU \$GYRFDWH &DVH )LOHV  
5HWDLQ \HDEV DIWHU ILQDO FDVH DFWLYLW\  
'RFXPHQWV DJHQF\ KHOS IRU LQGLYLGXDOV ZLWK WD[ SUREOHPV R  
DGYRFDWH SUREOHP UHVROXWLRQ RU FXVWRPHU VHUFLFHV ,QFO  
EDFNJURXQG PDWHULDOLV DXGLW SDSHUV UDWK DQG FDOFXODWL  
DQG UHODWHG FRUHHVSRQGHQFH

/ 7D[SD\HU &XVWRPHU 6HUFLFH 5HFRUGV  
5HWDLQ \HDEV  
'RFXPHQWV WKH LQWDNH DQG KDQGOLQJ RI WD[SD\HU LQTXLULHV I  
GRFXPHQWV EDFNJURXQG DQG VXSSRUW GRFXPHQWDWLRQ DXGLW  
DGMXVWPHQWV DQG FRUHHFWLRQV VKHHWV DQG UHODWHG FRUHH

/ '25 3UREOHP 5HVROXWLRQ &DVH )LOHV  
5HWDLQ \HDUV DIWHU ILQDO DFWLYLW\  
'RFXPHQWV WKH KDQGOLQJ RI WD[SD\HU LQTXLULHV GLVSXWHV  
GRFXPHQWV EDFNJURXQG VXSSRUW UDWL DQG FDOFXODWLRQ V  
FRUUHVSRRQGQFH

/ 7D[ 3UDFWLWLRQHU (OHFWURQLF )LOLQJ \$XWKRUL]DWLRQV  
5HWDLQ \HDUV  
'RFXPHQWV WKDW LQGLYLGXDO LQFRPH WD[ FOLHQWV KDYH JLYH  
%ORFN DXWKRUL]DWLRQ WR ILOH WKHLU UHWXUQV HOHFWURQLF  
'HFODUDWLRQ IRU (OHFWURQLF )LOLQJ 0 IRUPV 7KLV LV D

/ 7D[ )LOLQJV UHFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

/ 7D[ 5HWXUQ )LOLQJV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH PRQWKO\ TXDUWHUO\ RU DQQXDO ILOLQJ E\ LQ  
RWKHU HQWLWLHV RI WD[HV RZHG WR WKH &RPPRQZHDOWK RI ODY  
,QFRPH 7D[ 3HUVRQDO DQG &RUSRUDWH &RUSRUDWH ([FLVH ([F  
5RRP 2FFXSDQF\ 7D[ 6DOHV DQG 8VH DQG :LWKKROGLQJ 7D[ ,QF  
IRUP VXSSRUW UHFHLSWV FKHFNV SD\DEOH WR '25 DQG UHODWH

/ D ,QWDNH WD[ ILOLQJ VRXUFH GRFXPHQWV VFDQQHG LQW  
5HWDLQ XQWLO YHULILHG DV FDSWXUH RQR 0\$667\$; V\WHP

/ E (OHFWURQLF ILOLQJV  
5HWDLQ XQWLO YHULILHG DV FDSWXUH RQR 0\$667\$; V\WHP

/ F +DUGFRS\ UHFRUGV WKDW KDYH QRW EHHQ VFDQQHG RU  
5HWDLQ \HDUV

/ G \$OO RWKHU UHFRUGV  
5HWDLQ \HDUV

/ : V  
'LVFDUG KDUGFRS\ DIWHU LQIRUPDWLRQ LV FDSWXUH RQR 0\$667\$  
&RQVLVWV RI : IRUPV UHFHLYHG E\ '25 ZKLFK HPSOR\HHV PXVW  
ZLWKKROGLQJ DOORZDQFHV RQ LQFRPH WD[ UHWXUQV RU FKDQJL

/ 7D[SD\HU (VWLPDWHG 7D[ 3D\PHQW )RUPV  
'LVFDUG KDUGFRS\ DIWHU LQIRUPDWLRQ LV FDSWXUH RQR 0\$667\$  
'RFXPHQWV SD\PHQWV WR '25 GXULQJ WKH \HDU WR DOOHYLDWH I  
RI RIILFLDO WD[ ILOLQJ ,QFOXGHV (VWLPDWHG 7D[ 3D\PHQW )RUP

/ (PSOR\HU :DJH 5HSRUWV

5HWDLQ WKDW KDUGFRS\ XQWLO FDSWXUH RQR 0\$667\$; 6\WHP  
'RFXPHQWV WKUVP 0WLP0 @



/ 7D[ /LWLJDWLRQ &DVH )LOHV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV FDVHV EURXJKW EHIRUH '25 DQG RU WKH \$SSHOODWH 7  
WD[ SD\PHQW LVVXHV ,QFOXGHV LQYHVWLJDWLRQ DQG HYLGHQFH  
SURFHHGLQJ WUDQVFULSWV GHFLVLRQV DQG GHWHUPLQDWLRQV  
FRUUHVSRQGQFH

/ D /HWWHUV UHIHUULQJ FDVHV WR WKH \$WWRUQH\ \*H  
3HUPDQH QW

/ E 5HWDLQ XQWLO H[SLUDWLRQ RI WKH SD\PHQW DJUHHPHQWV  
3HUPDQH QW

/ F &DVHV LQYROYLQJ SD\PHQW DJUHHPHQWV  
5HWDLQ XQWLO H[SLUDWLRQ RI WKH SD\PHQW DJUHHPHQW R  
RII RU \HDKLVFKHYHU SHULRG LV ORQJHU

/ G \$OO RWKHU UHFRUGV  
5HWDLQ \HDUV DIWHU FDVH FORVLQJ DQG DOO DSSHDOV D  
SHULRG LV UHTXLUHG E\ OHJDO FRXQVHO

/ \$SSHOODWH 7D[ %RDUG \$SSHDOV 5HFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV DSSHDOV WR WKH %RDUG WR KH DU DQG GHFLGH DQ L  
DEDWHPHQW ,QFOXGHV SOHDGLQJV H[KLELWV KHDULQJ WUDQVF  
RI DSSHDO UHTXHVWV IRU )LQGLQJV RI )DFW DQG 5HSRUW QRWL  
)LQGLQJV RI )DFW DQG 5HSRUW DQG UHODWHG FRUUHVSRQGQFH

/ D \$SSHDO GHFLVLRQ ERRNV  
3HUPDQH QW

/ E )LQGLQJV RI )DFW DQG 5HSRUW ERRNV  
3HUPDQH QW

/ F ([KLELWV  
5HWDLQ XQWLO DSSHDO LV FORVHG DSSHDO SHULRG KDV H[  
&RXUW \$SSHDOV DQG WKH 6XSUHPH -XGLFLDO &RXUW DUH H[K

/ G 'LVPLVVHG DQG RWKHUZLVH ZLWKGUDZQ DSSHDOV  
5HWDLQ \HDUV

/ H \$OO RWKHU UHFRUGV  
5HWDLQ \HDUV DIWHU DSSHDO LV FORVHG DSSHDO SHULRG  
WKURXJK &RXUW RI \$SSHDOV DQG WKH 6XSUHPH -XGLFLDO &RX

/ 7D[ &ROOHFWLRQ &DVH )LOHV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH &RPPLVVLRQHU V DWWHPSWV WR FROOHFW XQSD  
FLUFXPVWDQFH DV DOORZHG IRU LQ & 0\*/ DQG RWKHU VWDWXV  
OHY\ DQG VHL]XUH GRFXPHQDWLRQ SD\PHQW DJUHHPHQWV ILQ  
VXSSOHPHQWDO ILOHV DQG UHODWHG FRUUHVSRQGQFH



/ 7D[ :DUUDQW /LVWLQJV  
5HWDLQ \HDUV  
'RFXPHQWV WKH VLJQLQJ RII RI DVVHVPHQW OLVWV E\ DXWKRUL]H  
'25 LV DXWKRUL]HG WR DVVHVV WKH OLVWHG WD[HV DQG KDV EHJX  
VKRZQ /LVWLQJ LV D FRPSXWHU JHQHUDWHG SULQWRXW ZLWK WKH

/ 8QFROOHFWLEOH 7D[ 5HFRUGV  
5HWDLQ \HDUV  
'RFXPHQWV WKH ZULWH RII RI XQSDLG WD[HV QRW ZDUUDQWLQJ FR  
,QFOXGHV OLVWLQJV VXSSRUW GRFXPHQWDWLRQ DQG ZRUN SDS

/ 7D[ /LDELWLW\ 6HWWOHPHQW \$JUHHPHQW 5HFRUGV  
5HWDLQ \HDUV IURP ILQDO VHWWOHPHQW RU \HDUV ZKLFKHYH  
'RFXPHQWV DJUHHPHQWV EHWZHHQ WKH &RPPLVLRQHU DQG WD[SD  
/LVWV RI VHWWOHPHQW DUH LQFOXGHG LQ WKH FRPPLVLRQHU V D  
VHWWOHPHQWV EDFNJURXQG VXSSRUW PDWHULDOV DWWRUQH\ JH  
FRUUHVSRQGQFH

/ 7D[ 5HYHQXH \$FFRXQWLQJ 5HFRUGV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH PDQDJPHQW RI FDVK DQG UHYHQXH DV SDUW RI  
,QFOXGHV FDVK WUDQVDFWLRQV HOHFWRQLF IXQGV WUDQVDFWLR  
FDQFHOOHG FKHFNV UHFRQFLODWRQ UHSRUWV DQG UHODWHG F

/ E \$OO RWKHU UHFRUGV  
5HWDLQ \HDUV

/ 7D[ ,QYHVWLJDWRQ DQG 5HVHDUFK UHFRUGV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

/ 7D[ +LVWRU\ ,QTXLU\ 5HFRUGV  
5HWDLQ \HDUV  
'RFXPHQWV UHVSQRVHV WR LQTXLULHV IURP EXUHDXV ZLWKLQ '25  
2IILFH DQG RXWVLGH DJHQFLHV UHODWHG WR WD[ ILOLQJ KLVWRU  
5HWDLV \HDUV  
'RFXPHQWV UHVSQRVBQVAV  
FDQFHGX OOH@WUEAWCRORQ 'PÀpÀ €p``0À€&VWV EPG UA`+H  
FDQFHUHUQRTRQV  
FDQFHUHU@WGH @p@À 0@ðxV WR GER0 D€R%•Tœ U &UF csë5#2 lg2gUD ð 0• x\$ 7

/ 6WDWH )HGHUDO 7D[ ,QIRUPDWLRQ ([FKDQJH 5HFRUGV  
 6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
 'RFXPHQWV WKH H[FKDQJH RI LQIRUPDWLRQ EHWZHHQ '25 DQG ,56 D  
 DQG KDQGOLQJ RI ,56 GDWD E\ WKH VWDWH ,QFOXGHV DJUHHPHQW  
 DXGLW UHYLHZ GRFXPHQWDWLRQ SURFHVV VXSSRUW GRFXPHQWDW

/ D \$JUHPHQWV DQG XQGHUVWDQGLQJV  
 5HWDLQ \HDUV DIWHU H[SLUDWLRQ

/ E \$OO RWKHU UHFRUGV  
 5HWDLQ \HDUV

/ 7D[ +LVWRU\ 5HVHDFK 5HFRUGV  
 5HWDLQ \HDUV  
 'RFXPHQWV UHVSQRVHV WR LQTXLULHV IURP EXUHDXV ZLWKLQ '25  
 RIILFH DQG RXWVLGH DJHQFLHV UHODWHG WR WD[ ILOLQJ KLVWRU

/ 6SHFLDO 7D[ 5HVHDFK 5HFRUGV  
 5HWDLQ \HDUV  
 'RFXPHQWV VSHFLDO UHVHDFK RQ DUHDV VXFK DV '25 DQG \*RYHUG  
 KLVWRULHV ,QFOXGHV FHUWLILFDWHV RI ILOLQJ IRUP && 65 6  
 UHODWHG FRUHVSRQGHQFH

/ 7D[ &ULPLQDO ,QYHVWLJDWLRQ 5HFRUGV  
 5HWDLQ \HDUV DIWHU FORVXUH  
 'RFXPHQWV LQYHVWLJDWLRQV LQWR WD[ V\ VWHP DEXVH ,QFOXGHV  
 LQYHVWLJDWRU\ GRFXPHQWDWLRQ DXGLW UHSRUWV DQG UHODWH

/ (PSOR\HH 7D[ +LVWRU\ 5HFRUGV  
 5HWDLQ \HDUV  
 'RFXPHQWV UHVHDFK LQWR '25 \*RYHUQRU\ V RIILFH RU RWKHU HPS  
 ILOLQJ IRUP && 65 65 65 EDFNJURXQG FKHFNV DQG UHOD

/ 'HSDUWPHQW RI 5HYHQXH %XUHDX RI \$FFRXQWV  
 6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

/ &RXQW\ %XGJHW 5HFRUGV  
 3HUPDQHQW  
 'RFXPHQWV WKH 'HSDUWPHQWDO %XGJHW UHTXHVW DQG DOORWPHQ  
 PRQLWRULQJ DQG DQDO\VLV ,QFOXGHV GHSDUWPHQWDO EXGJHW U  
 DSSURYDO YRWHV )LQDQFLDO &RPPLWWHH FRUHVSRQGHQFH GHS  
 UHODWHG VXSSRUW PDWHULDOV DQG FRUHVSRQGHQFH

/ &LW\ 7RZQ 'HEW 6DOH 5HFRUGV  
 5HWDLQ \HDUV  
 3URYLGHV D UHFRUG RI WKH ELGGLQJ SURFHVV RI FLW\ RU WRZQ GI  
 VHFULWLHV EURNHUV ,QFOXGHV FLW\ DQG WRZQ GHEW SXEOLFDW  
 DSSOLFDWLRQV IRU FUHGLW UDWLQJ DQG FRPSHWLWLYH VHDOHG E

/ 0XQLFLSDO 6FKHGXOH \$ 5HSRUW 5HFRUGV  
 5HWDLQ \HDUV  
 \$ \HDU HQG VWDWHPHQW IURP WKH PXQLFLSDOLW\ GHWDLOLQJ UHY  
 DQG XVHV FKDQJHV LQ IXQG EDODQFH DQG FHUWDLQ EDODQFH VKH  
 0XQLFLSDO 'DWD %DQN IRU WKH XVH RI YDULRXV DJHQFLHV LQWHU  
 VHUYLFHV SURYLGHG DQG LQ PDNLQJ SROLF\ GHFLVLRQV

/ 0XQLFLSDO &DVK 5HFRQFLOLDWLRQ 5HSRUW 5HFRUGV  
5HWDLQ \HDUV  
'RFXPHQWV WKH \HDU HQG UHFRQFLOLDWLRQ RI FDVK IRU DOO PXQ  
FRPPXQLWLHV WR '25 IRU PRQLWRULQJ DQG DQDO\VLV SXUSRVHV

/ 0XQLFLSDO 7D[ 5DWH &HUWLILFDWLRQ 5HFRUGV 5HFDS 6KHH  
5HWDLQ \HDUV  
'RFXPHQWV VXEPLVVLRQV E\ ORFDO RIILFLDOV WR '25 IRU DSSURYD



/ 0XQLFLSDO /DQG 9DOXDWLRQ 5HFRUGV  
 3HUPDQHGW  
 'RFXPHQWV WKH ,GHQWLILFDWLRQ DQG YDOXDWLRQ RI ODQG LQ RQ  
 PXQLFLSDOLW\ 8VHG E\ WKH %XUHDX RI /RFDO \$VVHVPHQW GXUL  
 FHUWLILFDWLRQ SURFHVV WR UHYLHZ FXUUHQW YDOXH RI SDUFH

/ 3URSHUW\ 9DOXDWLRQ &HUWLILFDWLRQ 5HFRUGV  
 5HWDLQ \HDUV  
 'RFXPHQWV WKH UHYLHZ SURFHVV RI FLW\ DQG WRZQ ORFDO DVVH  
 RI WD[DEOH SURSHUW\ WR FHUWLI\ WKDW WKH\ UHSUHVHQW IXOO I  
 UHSRUWV DQG DQDO\VLV /\$ FHUWLILFDWLRQ DXGLW IRUPV /\$  
 WKH ORFDOO\ DVVHVHVG XWLOLW\ FHUWLILFDWLRQ VXPPDU\ FHUW  
 ILHOG DGYLVRUV¶ QRWHV DQG IROGHUV DQG UHODWHG FRUUHVS

/ 7D[ \$EDWHPHQW \$XWKRULW\ 5HTXHVWV 5HFRUGV  
 5HWDLQ \HDUV  
 'RFXPHQWV '25 /RFDO 6HUFLFHV SURFHVV LQJ DQG UHVSQVH WR V  
 RIILFLDOV IRU WKH &RPPLVVLRQH RI 5HYHQXH¶V DXWKRUL]DWLRQ  
 H[FLVHV LQWHUHV RU SHQDOWLHV UDWHV RU RWKHU FKDUJHV  
 SHWLWLRQH UHTXHVWV IRU DGGLWLRQDO LQIRUPDWLRQ IURP WK  
 FRUUHVS RQGQFH

/ /DQG RI /RZ 9DOXH \$IILGDYLW WR )RUHFORVH 5HFRUGV  
 3HUPDQHGW  
 'RFXPHQWV WKH &RPPLVVLRQH¶V DFWLRQ XSRQ D UHTXHVW IRU D  
 IRUHFORVXUH SXUSRVHV DQG ZKHUH DSSURSULDWH WKH H[HFWD  
 ,QFOXGHV ZULWWHQ UHTXHVWV VWDWHPHQWV DQG GRFXPHQDWL  
 HVVHQWLDO IDFVV DIILGDYLW LI DSSURYHG RU OHWWHU RI GHQLD

/ 3URSHUW\ 9DOXDWLRQ &RPSOLDQFH 3URJUDP 5HFRUGV  
 5HWDLQ \HDUV  
 'RFXPHQWV RQJRLQJ HIIRUWV WR DVVXUH WKDW PXQLFLSDOLWLHV  
 FDK YDOXH VWDQGDUGV ,QFOXGHV ORFDO VWXGLHV DQG LQLWLD  
 SURJUDP UHFRPPHQGDWLRQV DQG UHODWHG FRUUHVS RQGQFH

/ (TXDOL]HG 3URSHUW\ 9DOXDWLRQV (49V  
 6HH VXE VFKHG XOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
 'RFXPHQWV WKH %XUHDX RI /RFDO \$VVHVPHQWV HVWDEOLVKPHQW  
 \HDUV 7KHVH DUH WKH HVWLPDWH RI WKH IXOO DQG IDLU FDK YD  
 &RPPRQZHDWK DV RI D FHUWDLQ WD[DEOH GDWH ,QFOXGHV IRU I  
 FRPPXQLW\ VDOHV UHSRUW VXEPLVVLRQV VXPPDU\ DQDO\VLV IRUP  
 GHWHUPLQDWLRQV \$OVR LQFOXGHV ELHQQLDO UHSRUW DV DFFHS

/ D %LHQQLDO UHSRUWV  
 6HQG FRSLHV WR WKH 6WDWH +RXVH /LEUDU\

/ E \$OO RWKHU UHFRUGV  
 5HWDLQ \HDUV

/ 8WLOLW\ 9DOXDWLRQ &HUWLILFDWLRQ 5HFRUGV  
 6HH VXE VFKHG XOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
 'RFXPHQWV WKH YDOXDWLRQ SURFHVV RI FHUWDLQ WD[DEOH XWLO  
 IXOO DQG IDLU FDK YDOXH ,QFOXGHV DQXDO UHSRUW RI WHOH  
 YDOXH FRPSDQ\ UHWXUQV EXUHDX DQDO\VLV DQG YDOXDWLRQ G  
 DQG FRUUHVS RQGQFH

/ D 8WLOLW\ 9DOXDWLRQ 5HSRUWV  
3HUPDQHGW

/ E \$OO RWKHU UHFRUGV  
5HWDLQ \HUV

/ )DUPODQG 9DOXDWLRQ \$GYLVRU\ &RPPLVVLRQ 5HFRUGV )9\$8  
3HUPDQHGW

'RFXPHQWV WKH DFWLYLWLHV RI WKH ILYH PHPEHU PXOWLDJHQF\F  
GHWHUPLQLQJ DQG SXEOLVKLQJ DQQXDOO\ WKH DFUH YDOXH UDQJ  
ODQG ,QFOXGHV PLQXWHV YDOXDWLRQ UHSRUWV DQG UHODWHG

/ 2PLWWHG DQG 5HYLVHG \$VVHVPHQWV DQG 5ROOEDFN 7D[ 5H  
5HWDLQ \HUV

3URYLGHV D UHFRUG RI DQQXDO LQIRUPDWLRQ UHSRUWV RI 2PLWW  
5ROOEDFN WD[HV VXEPLWWHG E\ PXQLFLSDOLWLHV ZLWK VXSSRUW  
PRQLWRULQJ SXUSRVHV

/ 2ZQHUV 8QNQRZQ \$VVHVPHQW 5HFRUGV  
3HUPDQHGW

'RFXPHQWV WKH &RPPLVVLRQHUV FHUWLILFDWLRQ WKDW D ERDUG  
GLOLJHQFH FDQQRW DVFHUWDLQ WKH WUXH RZQHUV RI D SDUFHO R  
DXWKRUL]HV WKH %RDUG RI \$VVHVVRUV WR PDNH DQ DVVHVPHQW  
ZULWWHQ UHTXHVW IURP WKH ERDUG RI DVVHVVRUV D UHSRUW RI  
WUXH RZQHUV ZLWK DSSURSULDWH VXSSRUWLQJ GRFXPHQWDWLRQ  
DXWKRUL]LQJ WKH DVVHVPHQW RI RZQHUV XQNQRZQ

/ \$VVHVVRU 7UDLQLQJ 5HFRUGV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH WUDLQLQJ RI ORFDO DVVHVVRUV DV UHTXLUHG E\  
DSSOLFDWLRQV WHVW UHVXOWV DQG VXPPDU\ OLVW RI FHUWLILH

/ D 6XPPDU\ OLVW RI FHUWLILHG DVVHVVRUV  
3HUPDQHGW

/ E \$OO RWKHU UHFRUGV  
5HWDLQ IRU WKH SRWHQWLDO OLFHQVLQJ SHULRG SOXV \HD

/ &KLOG 6XSSRUW UHFRUGV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

/ &KLOG 6XSSRUW (QIRUFHPHQW &DVH )LOHV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV FDVHV UHODWLQJ WR DSSOLFDWLRQV IURP LQGLYLGXD  
RUGHUV IRU FKLOG VXSSRUW ,QFOXGHV DSSOLFDWLRQ IRU &KLOG  
VXSSRUW DJUHHPHQWV FRSLHV RI FRXUW RUGHUV ILQDQFLDO ED  
OLHQ GRFXPHQWDWLRQ DQG UHODWHG FRUHVSRQGHQFH

/ D +DUGFRS\ LQWDNH VRXUFH GRFXPHQWV VFDQQHG L  
5HWDLQ XQWLO YHULILHG DV FDSWXUH RQRW &20(76 ,0 V\VV

/ E +DUGFRS\ LQWDNH VRXUFH GRFXPHQWV WKDW KDYH  
5HWDLQ \HUV DIWHU FORVH RI FDVH

/ &KLOG 6XSSRUW 8QDVVLJQH \$VVHWV DQG 3URSHUW\ 5HFRUG  
5HWDLQ \HUV

'RFXPHQWV LQIRUPDWLRQ UHODWLQJ WR DEDQGRQHG SURSHUW\ X  
FROOHFWLRQV RU RWKHU XQGHVLJQDWHG DVVHWV LQ &KLOG 6XSS

---

/ '25 &KLOG 6XSSRUW 3UREOHP 5HVROXWLRQ &DVH )LOHV  
5HWDLQ \HDUV DIWHU ILQDO DFWLYLW\  
'RFXPHQWV WKH UHYLHZ DQG HQIRUFHPHQW RI FKLOG VXSSRUW SD  
LQTXLULHV ZDJH DWWDFKPHQWV ZRUNVKHHWV VXSSRUW DQG UH

/ &KLOG 6XSSRUW \$FFRXQW 6\VWHP 0RQLWRULQJ DQG &RQWUR  
5HWDLQ \HDUV RU XQWLO DGPLQLVWUDWLYH XVH FHDVHV ZKLFK  
'RFXPHQWV LQIRUPDWLRQ UHODWLQJ WR WKH SURFHVVVLQJ DQG PR  
7KHVH UHSRUWV DUH FRPSXWHU JHQHUDWHG

/ 8QGHUJURXQG 7DQN UHFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

/ 0XQLFLSDO 8QGHUJURXQG 6WRUDJH 7DQN 5HLPEXUVHPHQW 3  
5HWDLQ \HDUV DIWHU ILQDO FODLP DFWLYLW\  
'RFXPHQWV WKH SURJUDP WKDW JUDQWV IXQGV WR PXQLFLSDOLWL  
LQFXUUHG LQ UHPRYLQJ DQG RU UHSODFLQJ XQGHUJURXQG VWRUD  
E\ PDWFKLQJ PXQLFLSDO IXQGV ,QFOXGHV UHLPEXUVHPHQW UHTX  
VXSSRUW PDWHULDOV DQG UHODWHG FRUUHVSRQGQH

/ &ODLP 5HFRUGV  
5HWDLQ \HDUV DIWHU ILQDO FODLP DFWLYLW\  
'RFXPHQWV FODLPHUDWHG Ü

/ 7UHDVXUHU &DVK 0DQDJHPPHQW 5HFRUGV  
 6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
 'RFXPHQWV WKH IORZ RI IXQGV ZLWKLQ FDK PDQDJHPPHQW GHSDU  
 IURP IHGHUO JUDQW DQG DLG GLVEXUVHPPHQWV DQG PDWFKLQJ V  
 ORWWHU\ VDOHV 6WDWH /RWWHU\ )XQG DUH GHSRVLWHG LQWR D  
 DQG WKHQ GLVEXUVHG WR DSSURSULDWH SODFHV VXFK DV IRU OR  
 VWDWHPPHQWV GHSRVLW VOLSVDQFH FKHFN FKHFN UHJL  
 FDKLVHU UHJLVWHU DQG UHODWHG UHFRQFLOLDWLRQ ZRUNVKHH

/ D &DQFHOOHG FKHFN DQG ZDUUDQWV UHJLVWHUV  
 3HUPDQHQW

/ E &DQFHOOHG FKHFN DQG ZDUUDQWV  
 5HWDLQ \HDUV

/ F \$OO RWKHU UHFRUGV  
 5HWDLQ \HDUV

/ &DVK )RUHFDVWLQJ DQG 3RVLWLRQLQJ 5HFRUGV  
 6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
 'RFXPHQWV WKH SK\VLFDU UHFHLSW SODFHPPHQW DQG WUDFNLQJ  
 LQFRPH LQWR \$JHQF\ GHVLJQDWHG DFRXQWV RU VKRUW WHUP LQ  
 FXUUHQW H[SHQGLWXUH WUXVW PDLQWHQDQFH RU GHEW VHUYLE  
 LQYHVWPHQW GRFXPHQDWLRQ WUDQVIHU DSSURYDOV 7UXVWHH  
 ,QWHUHVW LQFRPH ZRUN SDSHUV ,QYHVWPHQW +ROGLQJ 5HSRUWV

/ D 3ULPDU\ GRFXPHQWV  
 5HWDLQ \HDUV

/ E :RUN SDSHUV DQG IDFLOLDWLYH WUDQVDFWLRQV  
 DQG FRQILUPDWLRQV  
 5HWDLQ \HDUV

/ 6WDWH 'HSRVLWRU\ \$JUHHPPHQW 5HFRUGV  
 5HWDLQ \HDUV DIWHU ZLWKGUDZDO IURP SURJUDP  
 'RFXPHQWV EDQNV ZLVKLQJ WR EHFRPH DSSURYHG DV GHSRVLWRU  
 PXVW EH DSSURYHG E\ 6WDWH 7UHDVXUHU ZKR LVVXH D &HUWLIL  
 XSRQ DSSURYDO OLDELWLW\ DJUHHPPHQWV VHFUXLW\ DJUHHPPHQW

/ 7UHDVXUHU ,QYHVWPHQW 5HFRUGV  
 6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
 'RFXPHQWV WKH DGPLQLVWUDWLRQ DQG PRQLWRULQJ RI VWDWH L  
 RI VWDWH\ PRQH\ PD\ EH LQYHVWHG LQ 86 7UHDVXU\ DQG 86  
 UH SXUFKDVH DJUHHPPHQWV PDUNHWLQJ GRPHVWLF HTXLW\ DQG

/ D 6XPPDU\ UHSRUWV  
 3HUPDQHQW

/ E \$OO RWKHU UHFRUGV  
 5HWDLQ \HDUV

/ 7UHDVXUHU /DQG DQG 'HHG 5HFRUGV  
 3HUPDQHQW  
 'RFXPHQWV ODQGV GHHGHG WR WKH &RPPRQZHDWK WKURXJK >HV  
 6WDWH@ HPLQHGW GRPDLQ JLIW RU EHTXHVW ,QFOXGHV WUDQV  
 WLWOH LQVXUDQFH SROLFLHV OHJDO VXSSRUW PDWHULDQV DQG



/ 3XEOLF 3URWHFWLRQ 3HUIRUPDQFH %RQG )LOLQJV  
5HWDLQ \HDUV DIWHU ERQG EHFRPHV LQDFWLYH  
'RFXPHQWV ERQGV ILOHG ZLWK WKH 7UHDVXUHU WR HQVXUH WKH S  
SURWHFWHG IURP ORVVHV GDPDJHV RU LQMXULHV UHODWLQJ WR  
SXW RQ ILUHZRUNV GLVSOD\ DQG RWKHU LQGLYLGXDOV UHTXLUH  
VWDWXWHV ,QFOXGHV ERQGV DQG DVVRFLDWHG FRUHVSRQGHQFH

/ 3XEOLF 2IILFLDO 3HUIRUPDQFH %RQG )LOLQJV  
3HUPDQHQQW  
'RFXPHQWV WKH ILOLQJ RI RULJLQDO H[HFHWHG ERQGV E\ RIILFHK  
IDLWKIXO SHUIRUPDQFH RI GXW\ DV VHW IRUWK E\ VWDWXWH 6XUH  
RIILFHKROGHU GHIDXOW

/ D 2IILFLDO %RQG 5HJLVWHUV RU RWKHU VXPPDULHV  
3HUPDQHQQW

/ E \$OO RWKHU UHFRUGV  
5HWDLQ \HDUV DIWHU H[SLUDWLRQ

/ 'HIHUHG &RPSHQVDWLRQ 3ODQ 5HFRUGV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH SURJUDP WR SURYLGH DQ DOWHUQDWLYH DQG RU  
VWDWH HPSOR\HHV DQG FRQWUDFW HPSOR\HHV 3ODQ LV YROXQW  
H[FHSW IRU FHUWDLQ WHPSRUDU\ DQG VHDVRODO HPSOR\HHV ,QF  
QHJRWLDWLRQ GRFXPHQWDWLRQ ILQDO DXWKRUL]HG GHIHUHG FR  
FRPSOLDQFH VXSSRUW PDWHULDOV ILOLQJV DQG UHSRUWV

/ D &RQWUDFW SODQ HVWDEOLVKPHQW DQG DSSURYDO  
3HUPDQHQQW

'RFXPHQWV WKH SURJUDP WR SURYLGH DQ DOWHUQDWLYH DQ  
SODQ VWUDWH HPSOR\HHV DQG FRQWUDFW HPSOR\HHV 3ODQ  
JRYHUQQPHQW ZHFNHVVIRU FHUWDLQ WHPSRUDU\ DQG VHDVRO  
ELG GRFXPHQWDWLRQ GRFXPHQWDWLRQ ILQDO DXWKR  
FRPSHQVDWLRQ SODQ DQGFRRSODQDQJXQGRUW PDWHULDO  
UHSRUWV

/ E \$OO RWKHU UHFRUGV  
5HWDLQ \HDUV DIWHU FRQWUDFW H[SLUHV DQG DOO FODLPV

/ \*DPHV (VWDEOLVKPHQW 'HYHORSPHQW DQG 5HYLHZ 5HFRUG  
3HUPDQHQQW  
3URYLGHV D UHFRUG RI WKH GHYHORSPHQW RI JDPHV ,QFOXGHV S  
FRQVLGHUDWLRQV DQG UHODWHG FRUHVSRQGHQFH

/ \*DPHV \$GPLQLVWUDWLRQ 5HFRUGV  
5HWDLQ \HDUV  
'RFXPHQWV WKH 7UHDVXUHU\U UROH LQ WKH GDLO\ DGPLQLVWUDW  
GRFXPHQWDWLRQ RI WLFNHVV DQG ERRNV WR DJHQWV ORVW DQG  
VXPPDULHV GUDZLQJ YHULILFDWLRQ RI ZLQQLQJ QXPEHUV UHJLR  
SURYLGHU UHFRUGV URXWLQHO\ GLVSRVHG RI LQTXLULHV DQG FR

/ /RWWHU\ 6DOHV \$JHQW /LFHQVLQJ 5HFRUGV  
5HWDLQ \HDUV DIWHU OLFHQVLQJ SRWHQWLDO H[SLUHV  
'RFXPHQWV WKH OLFHQVLQJ RI SHUVRQV WR VHOO ORWWHU\ WLFNH  
PDWHULDOV EDFNJURXQG FKHFNV DQG UHODWHG FRUHVSRQGHQ

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/ &KDULWDEOH \*DPLQJ /LFHQVLQJ 5HFRUGV  
5HWDLQ \HDUV DIWHU OLFHQVLQJ SRWHQWLDO H[SLUHV  
'RFXPHQWV WKH OLFHQVLQJ RI SHUVRQV WR UXQ JDPHV RI FKDQFH  
D QRQSURILW FKDULW\ ,QFOXGHV DSSOLFDWLRQV VXSSRUW PDWH  
FRUHVSRQGHQFH

/ /RWWHU\ &ODLP 5HFRUGV  
5HWDLQ \HDUV  
'RFXPHQWV URXWLQH DQG RU GLVSXWHG FODLPV IRU SUL]H ZLQQL  
PDWHULDOV >FODLP YDOLGDWLRQ IRUP@ GHFLVLRQ VXSSRUW PDW

/ /RWWHU\ /LHQV /HYLHV DQG 2UGHUV 5HFRUGV  
5HWDLQ \HDUV DIWHU LQDFWLYH  
'RFXPHQWV DQ\ OHJDO LQVWUXFWLRQV RU RUGHUV UHODWLQJ WR  
D WUXVW RU HVWDWH RU LQWHUFHSHWG LQ WKH FDVH RI FKLOG V

/ /RWWHU\ ,QYHVWLJDWLRQ DQG (QIRUFHPHQW 5HFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH LQYHVWLJDWLRQ RI JDPLQJ DJHQWV LQGLYLGXDO  
UHODWLQJ WR JDPHV DQG JDPLQJ DQG DQ\ VXEVTXHQW HQIRUFH  
,QFOXGHV FRPSODLQW OHWWHUV VXESRHQDV EDFNJURXQG DQG H  
UHTXHVV IRU RSLQLRQV DGPLQLVWUDWLYH VDQFWLRQ LQIRUPDW

/ D /DQGPDUN QRWHZRUK\ RU SROLF\ VHWWLQJ FDVH  
3HUPDQHQW

/ E \$OO RWKHU UHFRUGV  
5HWDLQ \HDUV DIWHU ILQDO VHWWOHPHQW RU DFWLRQ

/ /RWWHU\ \$GPLQLVWUDWLYH +HDULQJ &DVH )LOHV  
5HWDLQ \HDUV DIWHU FORVH  
'RFXPHQWV +HDULQJV DQG DSSHDOV IRU DQ\ DQG DOO DVSHFWV ID  
7\SLFDOO\ FODLPV DJHQW OLFHQVLQJ DJHQW ILVFDO VROYHQF\

/ \$EDQGRQH 3URSHUW\ 3URJUDP 5HFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH WUDFNLQJ RI \HDOO\ XQFODLPHG SURSHUW\ P...`ð0

/ (VWDWH 3XEOLF \$GPLQLVWUDWLRQ 5HFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH WUDFNLQJ RI SUREDWH HVWDWHV IRU ZKLFK D SX  
DSSRLQWHG WR VHUYH DV WKH ILGXFLDU\ RI WKH HVWDWH SXUVXD  
ZKHQ D SXEOLF DGPLQLVWUDWRU LV DSSRLQWHG WKH VWDWH WUI  
IRU DGPLQLVWUDWLRQ DQG VKDOO EH JLYHQ GXH QRWLFH RI VXE  
UHFHLYHG E\ WKH WUHDVXUHU LQFOXGH DOO SUREDWH ILOLQJV D  
DGPLQLVWUDWRU LQ IXUWKHUDQFH RI WKH DGPLQLVWUDWLRQ RI W  
DGPLQLVWUDWRU SUREDWHV DQ HVWDWH IRU ZKLFK WKHUH DUH 0  
UHFHLXDDGWV DF HRU Hð`GV RF IREQG B33 (q EXtUT6gW ë° Â T@ W @ÅQr@ P  
RFXPHQWV



/ D 6XPPDU\ UHFRUGV DQG HVWDEOLVKPHQW GRFXPHQW  
3HUPDQHQW

/ E 'HQLHG DSSOLFDQWV  
5HWDLQ \HUV

/ F \$OO RWKHU UHFRUGV  
5HWDLQ \HUV DIWHU DSSOLFDWLRQ SURFHVV HQGV

/ 7UHDVXUHU¶V 6DYLQJV %RQG 3URJUDP 5HFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH SURJUDP WR SURYLGH VDYLQJV ERQGV WR V

/ D 3URJUDP VXPPDU\ UHFRUGV DQG HVWDEOLVKPHQW  
3HUPDQHQW

/ E \$OO RWKHU UHFRUGV  
5HWDLQ \HUV

/ 6WDWH %RDUG RI 5HWLUHPHQW UHFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

/ 5HWLUHPHQW )LVFDO 6\VWHP 5HFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH DGPLQLVWUDWLRQ DQG PDQDJHPHQW RI WKH 5HW  
HPSOR\HHV

/ D \*HQHUDO /HGJHU DQG RWKHU VXPPDU\ UHSRUWV  
3HUPDQHQW

/ E \$OO RWKHU UHSRUWV  
5HWDLQ \HUV

/ 5HWLUHPHQW \$GPLQLVWUDWLRQ 5HFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV VWDWH HPSOR\HHV¶ EHQHILWV DQG UHWLUHPHQW FRYI  
LQVXUDQFH ERGLHV ,QFOXGHV DSSOLFDWLRQV SHUVRQQHO HQUR  
DQG DFFHSWDQFHV FRQGLWLRQV DQG SURYLVLRQV EHQHILFLDU\  
WR FRYHUDJH ZLWKGUDZDOV RU WHUPLQDWLRQ RI FRYHUDJH &2%  
UHWLUHPHQW GRFXPHQWV GLVDELOLW\ UHWLUHPHQW PHGLFDO DG  
FRUUHVSRQGQFH

/ D 2IILFLDO UHFRUGV ZLWK WKH %RDUG RI 5HWLUHPHQW  
DV JURXS  
5HWDLQ \HUV

/ E 2IILFLDO UHFRUGV ZLWK WKH %RDUG RI 5HWLUHPHQW  
5HWDLQ DV IRU EHQHILWV FDVH ILOHV

/ %HQHILFLDU\ 9HULILFDWLRQ )RUPV  
5HWDLQ \HUV  
6WDWH %RDUG RI 5HWLUHPHQW 9HULILFDWLRQ )RUP LVVXHGR QR O  
\HUV WR DOO EHQHILW UHFLSLHQWV SXUVXDQW WR &05 7  
GRFXPHQWV WKH HOLJLELOLW\ RI UHWLUHG PHPEHUV RU WKHLU QD  
D UHWLUHPHQW DOORZDQFH RU VXUYLYRU V DOORZDQFH ,Q WKH %  
UHFLSLHQW LV UHTXLUHG WR DWWHVW WR KLV KHU QDPH DGGUHV  
OLYLQJ HWF

/ 3HQVLRQ )UDXG ,QYHVWLJDWLRQ &DVH )LOHV  
5HWDLQ \HDUV DIWHU FORVH  
'RFXPHQWV LQYHVWLJDWLRQ E\ WKH 3HQVLRQ )UDXG 8QLW RI WKH  
\$GPLQLVWUDWLRQ &RPPLVVLRQ 3(5\$& LQWR DOOHJHG DEXVHV RI  
FRPSODLQWV FRSLHV RI WD[ UHWXUQV WHVWLPRQ\ LQYHVWLJDW

/ 5HVLUHPHQW 6\VVHP \$FFRXQW \$XGLW DQG 0RQLWRULQJ 5HFH  
5HWDLQ \HDUV  
'RFXPHQWV WKH PRQLWRULQJ RI VWDWH UHVLUHPHQW DFFRXQWV  
,QFOXGHV V\VVHP DXGLWV UHSRUWV QRWHV DQG UHODWHG FRU

/ (PSOR\HH 5HVLUHPHQW 'LVDELOLW\ DQG %HQHILWV &DVH )LOHV  
5HWDLQ \HDUV DIWHU ILQDO SD\PHQW RU \HDUV IURP GDWH RI  
'RFXPHQWV HPSOR\HH HQUROOPHQWV LQ UHVLUHPHQW OLIH LQVX  
EHQHILWV SODQV ,QFOXGHV UHVLUHPHQW DSSOLFDWLRQV VDODU  
ELUWK FHUWLILFDWH PHGLFDO UHFRUGV FKDQJH RI EHQHILFLDU\  
FHUWLILFDWHV IXUORXJK GRFXPHQWDWLRQ EX\EDFN DQG FUHGLW  
UHIXQG DQG UROORYHU GRFXPHQWDWLRQ VXSHUDQQXDWLRQ GRF  
UHVLUHHV DQQXDO HDUQLQJ UHSRUWV DQG UHODWHG FRUUHVS

/ 5HVLUHPHQW 3HQVLRQ 5HVHUYHV ,QYHVWPHQW 0DQDJHPHQW  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
'RFXPHQWV WKH FRQWUDFWLQJ RI 0DVWHU 7UXVW &XVWRG\ 6HUYL  
5HVLUHPHQW 6\VVHPV 7UXVW 'RPHVWL (TXLW\ 0DQDJHUV ,QWHU  
UHFRUG DQG PRQLWRU WKH SHUIRUPDQFH DFWLYLW\ RI WKH VDPH  
SD\PHQWV LQWR DQG RXW RI WKH V\VVHPV

/ D 6XPPDU\ UHSRUWV  
3HUPDQHQW

/ E \$OO RWKHU UHFRUGV  
5HWDLQ \HDUV DIWHU FORVH RI FRQWUDFW

/ (PSOR\HH \*URXS ,QVXUDQFH )LOHV  
5HWDLQ \HDUV DIWHU ILQDO SD\PHQW RU \HDUV ZKLFKHU SH  
'RFXPHQWV WKH \*URXS ,QVXUDQFH &RPPLVVLRQ¶V DGPLQLVWUDW  
GLVDELOLW\ LQVXUDQFH DQG GHQWDO YLVLRQ FRYHUDJH IRU HPS  
&RPPRQZHDWK DQG WKHLU VXUYLYRUV DQG GHSHQGHHQWV ,QFOX  
)RUPV )RUP ,QVXUDQFH 'DWD )RUPV ,') OLIH LQVXUDQFH EHQ  
)RUP \* ORQJ WHUP GLVDELOLW\ IRUPV GHQWDO YLVLRQ IRUPV  
VXFK DV PDUULDJH ELUWK DQG GHDWK FHUWLILFDWHV DQG UHO

/ \$SSURYDO /HWWHUV  
\HDUV  
7KHVH DUH OHWWHUV VHQW WR ERDUGV ZLWK FDOFXODWLRQ DSSU  
LQFOXGHV VXEPLVVLRQ IRUPV ZRUNVKHHWV SUR UDWLRQ OHWWH

/ \$SSURSULDWLRQ /HWWHUV  
5HWDLQ \HDUV  
7KLV VHULHV LV XVHG WR VHW DSSURSULDWLRQ DPRXQWV IRU DOO  
VXP WR SD\ EHQHILWV 3URGXFHG DQQXDOO\ & V F

/ 5HLPEXUVHPHQW /HWWHUV  
5HWDLQ \HDUV  
7KLV VHULHV GRFXPHQWV OHWWHUV WR ERDUGV QRWLI\LQJ WKHP  
EHQHILWV GXH WKH 6WDWH DQG 7HDFKHUV¶ 5HVLUHPHQW 6\VVHPV

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/ /RFDO \$FWXDULDO 9DOXDWLRQ 5HSRUWV  
 5HWDLQ \HUV  
 7KLV VHULHV GRFXPHQWV WKH GHPRJUDSKLF VWXG\ RI WKH ZRUN  
 F V F G

/ &RPPRQZHDOWK¶V 7RWDO 3HQVLRQ 2EOLJDWLRQ  
 5HWDLQ \HUV  
 7KLV VHULHV LQFOXGHV VWDWH DQG WHDFKHUV¶ YDOXDWLRQV DQ  
 UHTXLUHG E\ & V F

/ 'DWD 4XHVWLRQQDLUH  
 5HWDLQ \HUV  
 7KLV VHULHV LV PDGH XS RI UHODWHG PDWHULDOV WR SUHSDUH D  
 XVHV LQ WKH DSSURSULDWLRQ OHWWHU SURFHVV

/ 9DOXDWLRQ :RUN 3DSHUV  
 5HWDLQ \HUV  
 7KLV VHULHV LQFOXGHV WKH YDOXDWLRQ UXQV EXW LV PDGH XS F  
 SURGXFH YDOXDWLRQV

/ 9DOXDWLRQ 'DWD :RUN 3DSHUV  
 \HUV DIWHU ILQDO UHSRUW  
 \$QDO\VLV RI GDWD UHFHLYHG IURP ERDUG WR SURGXFH YDOXDWLRQ

/ 1RQ 9DOXDWHG 'DWD :RUN 3DSHUV  
 5HWDLQ \HUV  
 \$QDO\VLV RI GDWD UHFHLYHG IURP ERDUGV XVHG WR XSGDWH UHF

/ 35,0 (OHFWLRQ %DOORWV  
 5HWDLQ GD\ DIWHU HOHFWLRQ FHUWLILFDWLRQ  
 (OHFWLRQ RI 6WDWH DQG 7HDFKHUV 5HWLUHPHQW %RDUG 5HSUHV  
 WR \* / F V 7KHVH HOHFWLRQ DUH KHOG HYHU\ WКУНН \HUV

/ 'LVDELOLW\ 8QLW )LOH  
 5HWDLQ \HUV  
 7KLV VHULHV SURYLGHV GRFXPHQWDWLRQ RI GLVDELOLW\ DSSURYI  
 )LOH &RPSUHKKHVLYH 0HGLFDO (YDOXDWLRQ )LOHV 5HKDELOLWDV  
 5HVWRUDWLRQ WR 6HUFLFH )LOHV

/ \$QQXDO 6WDWHPHQWV IURP 5HWLUHPHQW %RDUGV  
 5HWDLQ \HUV  
 %RDUGV PXVW VXEPLW DQQXDO VWDWHPHQWV WR 3(5\$ 3(5\$ YHULI  
 VWDWHPHQW GXULQJ DXGLW

/ \$XGLW 5HSRUWV RI 5HWLUHPHQW %RDUGV  
 5HWDLQ \HUV  
 &KDSWHU UHTXLUHV 3(5\$ WR DXGLW DOO UHWLUHPHQW V\WHPV

/ \$XGLW :RUN 3DSHUV  
 5HWDLQ \HUV  
 7KLV VHULHV LV ZRUN SDSHUV UHVXOWLQJ IURP 3(5\$¶V \$XGLW RI 5  
 UHTXLUHV 3(5\$ WR DXGLW DOO UHWLUHPHQW V\WHPV RQFH HYHU

/ 6XSSOHPHQWU\ 6FKHGHOHV  
 5HWDLQ \HUV  
 7KLV VHULHV LV D OLVWLQJ RI VXSSOHPHQWU\ VFKHGHOHV RI PH  
 V\WHPV 5HWLUHPHQW ERDUGV DUH DQQXDOO\ UHTXLUHG WR ILO

/ \$QQXDO 6WDWHPHQW RI (DUQHG ,QFRPH  
5HWDLQ \HDUV  
7KLV VHULHV LV D PRQLWRULQJ WRRO XVHG WR GHWHUPLQH WKH L  
/ ,QYHVWLJDWRU\ )LOHV  
5HWDLQ \HDUV  
7KLV VHULHV DUH PDWHULDORV GRFXPHQLQJ SRVVLEOH FULPLQDO  
7KLV VHULHV PD\ LQFOXGH D IRUPV FRSLHV RI WD[ UHWXUQV DI  
WHVWLPRQ\  
/ ,QYHVWLJDWLYH /R\FNHW  
5HWDLQ \HDUV



/ /LJLWLDW\$GRQLQVWUDWLRQ )LOHV  
5HWDLQ \HUV  
7KHVH ILOHV FRQWDLQ DOO SOHDGLQJV ILOHG E\ RU VHUYHG XSRO  
UHVHDFK PDWHULDORV XWLOLJHG WR SUHSDUH SOHDGLQJV RU WR  
DGPLQLVWUDWLYH DJHQF\

/ -XGLFLDO /LWLJDWLRQ )LOHV  
5HWDLQ \HUV  
7KLV VHULHV FRQWDLQV SOHDGLQJV RIILFLDO GRFXPHQWV RIILFL  
UHVHDFK PDWHULDORV WR SUHSDUH SOHDGLQJV RU DUJXPHQWV IR  
ERWK IHGHUO DQG VWDWH FRXUV

/ 6XESRHQDV  
5HWDLQ \HUV  
7KLV VHULHV LV IRU :RUNHU\ &RPSHQVDWLRQ UHFRUGV DQG VXES

/ \*XOI :DU )LOHV  
\HUV  
,QIRUPDWLRQ LV XVHG WR GHWHUPLQH FUHGLWDEOH VHUYLFH RI D  
RQ WKH OLDELWLW\ RI WKH V\WHP 7KLV VHULHV LV XVHG WR GHV  
WKH 6SHFLDO )XQG IRU OLOLWDU\ 6HUYLFH &UHGLW IRU < DQG

/ \$FFHSWDQFH /HWWHUV  
3HUPDQHQW LQ RIILFH  
7KLV VHULHV LV IRU WKH SURYLVLQJV RI \* / F RI WKH \$FWV R  
DFFHSWDQFH RI VV \* DQG - RYHU DJH

/ /HJLVODWLYH &RPPHQWV  
5HWDLQ \HUV  
&RPPHQWV RQ SURSRVHG DQG SHQGLQJ OHJLVODWLRQ

/ 'HSDUWPHQW RI ,QGXVWULDO \$FFLGHQW &RUHVSRQGHHQFH  
5HWDLQ \HUV  
&RQWDLQV QRWLILFDWLRQ IURP ,QGXVWULDO \$FFLGHQW %RDUG R  
UHJDUGLQJ ZRUNHUV FRPSHQVDWLRQ EHQHILWV IRU SXEOLF HPSO  
DUUDQJHG E\ FDOHQGDU \HUV RI QRWLILFDWLRQ DQG DOSKDEHWLF

/ OHGLFDO 3DQHO \$SSRLQWPHQW &DVH )LOHV  
5HWDLQ \HUV  
3(5\$ LV UHVSQVLEOH IRU VFKHGXOLQJ PHGLFDO SDQHO DSSRLQW  
VHULHV FRQWDLQV FRPSOHWHG SK\VLFLDQV UHSRUWV DQG LQYRLF

/ 'LVDELWLW\ 5HVLUHPHQW &DVH )LOHV  
5HWDLQ \HUV  
3(5\$ LV UHVSQVLEOH IRU DSSURYLQJ DOO GLVDELWLW\ UHVLUHPH

/ \$OFRKRO %HYHUDJH &RQWURO %RDUG UHFRUGV  
7KH \$OFRKROLF %HYHUDJHV &RQWURO &RPPLVVLRQ \$%&& LV WKH JH  
EHYHUDJHV LQG XVWU\ LQ 0DVVDFKXVHWWV 7KH \$%&& GRFXPHQWV OL  
LPSRUWHUV DJHQWV EURNHUV VROLFLWRUV IDUPHU ZLQHULHV DQ  
VWHDPVKLSV DQG RWKHU VWDWHZLGH DFWLYLWLHV LQFOXGLQJ OLT  
ZDUHKRXVHV

/ D 5HWDLO /LFHQVLQJ &DVH )LOHV  
<HUV DIWHU EXVLQHVV FORVHV

/ E 3ULFH )LOLQJ FRPSOLDQFH )LOHV  
\HUV

/ F :KROHVDOH 3ULFH )LOLQJ &RPSOLDQFH )LOHV  
\HUV

/ G &UHGLW 'HOLQTXHQWV /LVWV  
\HUV

/ H 3URGXFHU :KROHVDOHU /LFHQVLQJ )LOHV  
\HUV

/ I &RUSRUDWH &HUWLILFDWLRQ )LOHV  
\HUV

/ J ,QGLFHV  
'HVWUR\HG DIWHU HQWHULQJ LQWR GDWDEDVH RU \HUV IURP









---

0 9RFDWLRQDO 5HKDELOLWDWLRQ &DVH )LOHV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
5HWDLQ ILQDO VXPPDU\ GRFXPHQWDWLRQ DGHTXDWH WR UHSRUW LQ  
SURJUDPV 'RFXPHQWV SURJUDPV WR LPSURYH MRE RSSRUWXQLWLHV







([HFXWLYH 2IILFH RI /DERU DQG :RUNIRUFH  
'HSDUWPHQW RI /DERU 6WDQGDUGV

---

0 2FFXSDWLRQDO /HDG 3RLVRQLQJ 5HJLVWU\ /DERUDWRU\ %ORRG  
5HWDLQ \HDU DIWHU DXGLW  
7KHVH UHSRUWV DUH FROOHFWHG SXUVXDQW WR 0\*/ F † \$ DQG  
OHDG UHSRUWV IURP ODERUDWRULHV ILOHG E\ ODERUDWRU\ DQG WKH  
SDWLHQWV QDPH DQG DGGUHVV GDWH RI ELUWK EORRG OHDG OHYH  
HPSOR\HU V QDPH

0 2FFXSDWLRQDO /HDG 3RLVRQLQJ 5HJLVWU\ 5HRSRUWV RI ,QWHUY  
5HWDLQ \HDUV

0 (PSOR\PHQW \$JHQF\ /LFHQVH DQG 6HUYLEFH \$JHQF\ 5HJLVWUDWLRQ  
5HWDLQ \HDUV  
'RFXPHQWV WKH DSSOLFDFWLRQ SURFHVV IRU FHUWLILFDWLRQ DV DQ (P  
\$JHQF\ SXUVXDQW WR 0\*/ F †† \$ 5 DQG UHJXODWLRQV SURPXOJ  
LQFOXGH DJHQF\ QDPH DGGUHVV SDUHQW RU DILOLDWH FRPSDQ\ W  
DGGUHVHV RIILFLDO WLWOHV DQG DJHQF\ V IHGHUO , ' QXPEHU D  
LQIRUPDWLRQ UHODWHG WR WKH RSHUDWLRQ RI WKH EXVLQHVV \$UUD

0 (PSOR\PHQW \$JHQF\ /LFHQVH DQG 6HUYLEFH \$JHQF\ 5HJLVWUDWLRQ  
5HWDLQ \HDUV  
7KLV VHULHV RI GRFXPHQWV LQFOXGHV QRWLFH RI YLRODWLRQV FLYL  
DGGUHVV RI WKH EXVLQHVV OLFHQVH RU UHJLVWUDWLRQ QXPEHU VW  
GHFLVLRQV DQG DOO GRFXPHQWV SHUWDLQLQJ WR WKH YLRODWLRQ I

1 \$YLDWLRQ 2SHUDWLRQV \$GPLQLVWUDWLRQ 5HFRUGV  
1 'DLO\ 2SHUDWLRQDO 5HSRUWV  
5HWDLQ \HUV  
'RFXPHQWV WKH UHSRUW RI XQXVXDO RFFXUUHQFHV DW /RJDQ \$LU  
LQIRUPDWLRQDO UHIHUHQFH  
1 7HQDQW \$OWHUDWLRQV )LOHV  
5HWDLQ \HUV  
'RFXPHQWV WKH RSHUDWLRQDO GLYLVLRQ FRPPHQWV DSSOLFDWL  
FRQVWUXFWLRQ SURMHFWV UHODWLQJ WR \$YLDWLRQ IDFLOLWLHV  
1 'DLO\ 2SHUDWLRQV 5HSRUWV  
5HWDLQ \HUV  
'RFXPHQWV WKH GDLO\ LQFLGHQWV UHSRUWHG DW WKH DLUSRUW  
GDLO\ RSHUDWLRQV FKHFNLVW XVHG IRU UHIHUHQFH DQG EDFNX  
1 ,QFLGHQW 5HSRUWV  
5HWDLQ \HUV  
,QFOXGHG LQ WKHVH UHSRUWV DUH DLUFUDIW LQFLGHQW DQG ER  
UHSRUWV RFFXUULQJ DW /RJDQ \$LUSRUW  
1 9LRODWLRQV  
5HWDLQ \HUV  
'RFXPHQWV DQG UHFRUGV WKH YLRODWLRQV RI \$LUSRUW 5XOHV DQ  
DQ\RQH RQ WKH UDPS YLRODWHV DLUSRUW UXOHV DQG UHJXODWL  
1 \$FFLGHQW 5HSRUWV  
5HWDLQ \HUV  
7KHVH UHSRUWV DUH D UHFRUG RI LQMXU\ IRU SDVVHQJHUV DQG H  
DUH NHSW IRU D UHIHUHQFH LQ FDVH RI OLWLJDWLRQ  
1 6XSHUYLVRU 7HUPLQDO 5HSRUWV  
5HWDLQ \HUV  
'RFXPHQWV FRQFHVVLRQ FKHFNV RI WHQDQW VSDFH LQ WKH DLUSR  
UHSRUWV RQ YLRODWLRQV RI UXOHV E\ WKH WHQDQWV  
1 9LRODWLRQV )LOH  
5HWDLQ \HUV  
&RUUHVSRRGHQFH FRQFHUQLQJ ILOHV LVVXHG WR FRPSDQLHV IRU  
RQ WKH \$LU 2SHUDWLRQV \$UHD LQFOXGLQJ KHDULQJV SD\PHQW  
XQSDLG ILQHV

1 1RLVH \$EDWHPHQW 5HFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
1 6RXQG ,QVXODWLRQ 3URJUDP  
\$FWLYH SOXV \HUV  
&RUUHVSRRGHQFH DSSOLFDWLRQ IRUPV KRPHRZQHU DJUHHPHQWV  
UHSRUWV UHODWLYH WR WKH VRXQGSURRILQJ SURJUDP



1 7UDQVSRUWDWLRQ 5HFRUGV  
1 &RQWUDFW )LOHV  
\$FWLYH SOXV \HDUV  
'RFXPHQWV FRQWUDFWV IRU 0\$66SRUW 6KXWWOH %XV 6HUYLEFH /R  
)UDPLQJKDP DQG %UDLQWUHH DQG FRQVXOWDQW FRQWUDFWV 7K  
1 'HSDUWPHQW &RUUHVSRRGHQFH )LOHV  
5HWDLQ \HDUV  
&RUUHVSRRGHQFH DQG JHQHUDO JURXQG WUDQVSRUWDWLRQ UHOD  
UHIHUHQFH

1 8WLWLWLHV 0DQDJPHQW 5HFRUGV  
1 0HWHU 5HDGLQJV )LOH  
5HWDLQ \HDUV  
7KHVH VKHHWV DUH IURP WKH 0HWHU 7HFKQLFLDQV ERRN (DFK O  
FRQWDLQV D \HDUV OLVW RI UHGLQJV 7KHVH ILOHV DUH XVHG I  
1 0HWHU 5HFRUGV /RJ %RRNV  
5HWDLQ \HDUV  
5HFRUG RI WKH SDUWLFXODU XWLWLW\ PHWHU LQVWDOOHG DW HDF  
PHWHU V PDQXIDFWXUHV GDWD DQG VHUYLFH FKDUDFWHULVWLF  
UHIHUHQFH

1 8WLWLW\ \$FFRXQW /RJ %RRNV  
5HWDLQ \HDUV  
7KHVH ORJERRNV FRQWDLQ D 5HFRUG RI DOO FRQVXPSWLRQ DQG S  
SXUFKDVHG E\ 0\$66 3RUW

1 6\VWHP \$FFRXQW /RJ %RRNV  
5HWDLQ \HDUV  
7KHVH ORJERRNV GRFXPHQW D OLVWLQJ RI DOO XWLWLW\ DFFRXQW  
DQG 0\$66SRUW :LWKLQ WKLV VHULHV DUH PHWHU GUDZLQJV DW DO

1 8WLWLW\ \$FFRXQW &RPSXWHU ,QSXW  
5HWDLQ \HDUV  
7KLV VHULHV GRFXPHQWV D 5HFRUG RI DOO PHWHU UHGLQJV FDO  
DQG SXUFKDVHG XWLWLWLHV 7KHVH ILJXUHV DUH VXEPLWWHG WR  
WKH XWLWLWLHV UHSRUWV WHQDQW ELOOV DQG HQHUJ\ XVH UHS

1 8WLWLW\ \$FFRXQW 8VDJH 5HSRUW  
\$XGLW SOXV \HDU  
7KLV LV D PRQWKO\ UHSRUW ZKLFK GHWDLOV D OLVWLQJ IRU HDFK  
DFFRXQW WKH FXUUHQW UHGLQJV UDWHV EXGJHWDU\ XQLWV G

1 %XGJHWDU\ 8QLW 8VDJH 5HSRUW  
5HWDLQ \HDUV  
\$ PRQWKO\ 5HSRUW OLVWLQJ HDFK EXGJHWDU\ XQLW WKH XWLWLW  
WKH FRVW FKDUJHG LQ WKH FXUUHQW PRQW

1 (QHUJ\ 8VH 5HSRUWV  
5HWDLQ \HDUV  
\$ PRQWKO\ UHSRUW OLVWLQJ PRQWKO\ DFWXDO PRQWKO\ EXGJHW  
EXGJHW FRQVXPSWLRQ DQG FRVWV RI DOO XWLWLWLHV HQHUJ\ XV

1 %XGJHWDU\ +LVWRU\ )LVFDO <H DU (QG  
5HWDLQ \H DU V  
\$ UHSRUW OLVWLQJ PRQWKO\ DFWXDO DQG EXGJHW XWLWLW\ FRQ  
XQLW 5HWDLQ RQO\ SHULRG FRS\ HQWLUH ILVFDO \H DU  
1 8WLWLW\ \$FFRXXQW 8QLW ODVWHU )LOHV  
5HWDLQ \H DU V  
7KLV LV D UHSRUW OLVWLQJ WKH GHWDLO GDWD XWLWLW\ W\SH  
IRU DOO XWLWLW\ DFRXQWV DQG EXGJHWDU\ XQLWV FXUUHQWO\  
1 7HQDQW 8WLWLW\ 5HSRUW  
\$XGLW SOXV \H DU  
ORQWKO\ UHSRUW OLVWLQJ WKH LGHQWLFDO PHWHU UHGGLQJV UD  
RQ HDFK WHQDQW V XWLWLW\ UHSRUWV  
1 8WLWLW\ -RXUQDO 5HSRUW  
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1 8WLWLW\ 6\ VWHPV \$FFRXQWV  
5HWDLQ \H DU V LQ RIILFH DQG \H DU V RII VLWH  
5HYLVLRQV WR XWLWLW\ DFRXQW ORJERRN XWLWLW\ DFRXQW  
1 'HSDUWPHQW 6XEMHFW )LOHV  
5HWDLQ \H DU V LQ RIILFH  
7HQDQW &RQWUDFWRU XWLWLW\ SUREOHPV PHWHU PDLQWHQDQFH  
1 8WLWLWLHV %XGJHW  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ IURP  
5HFRUG RI &DOFXODWLRQV XQLW FRVWV DQG PHPRUDQGD XVHG V  
EXGJHW HDFK ILVFDO \H DU  
1 \$YLDWLRQ ODUNHWLQJ 5HFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
1 &RQFHVVLRQ ORQLWRULQJ )LOHV  
5HWDLQ \H DU V LQ RIILFH \H DU V RII VLWH VWRUDJH  
, QVSHFWLRQ UHSRUWV FRUHVSRQGHQFH PHPRV IRUPV DQG RV  
FRQFHVVLRQV  
1 7UDGH 6KRZ )LOHV  
5HWDLQ \H DU V  
\$SSOLFDWLRQ IRUPV FRUHVSRQGHQFH ID[ PHPRV DQG RWKHU  
1 3ULYDWH &DUULHU 5HFRUGV  
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
1 \*URXQG 7UDQVSRUWDWLRQ )LOHV  
'HVWUR\ ZKHQ PDWHULDO LV QR ORQJHU DFWLYH  
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LQVXUDQFH DQG DOO FRUHVSRQGHQFH SHUWDLQLQJ WR SULYDW  
1 ORQWKO\ 5HYHQXH )RUPV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ IURP  
7KLVH DUH GRFXPHQWV WKDW WUDFN PRQWKO\ WULSV E\ SULYDWH



1 \*URXQG 7UDQVSRUWDWLRQ 5HFRUGV  
1 'DLO\ 5HSRUWV  
5HWDLQ \HUV  
3ODQQLQJ UHSRUWV RI WUDQVSRUWDWLRQ VHUYLFHV WR DQG IURP  
0%7\$ FRXQWV DQG OLPRXLQH DQG WD[L VWDWLWLVFV  
1 7D[L 3RRO 7LFNHW /RJ  
5HWDLQ \HUV  
7D[L /RJ DQG VKHHW XVHG E\ DJHQW LQ WD[L SRRO IRU LGHQWLIF  
QXPEHU RI WD[LFDEV ZKHQ UHOHDVHG WR WKH WHUPLQDOV IRU WK  
1 3HUVRQQHO )LOHV  
.HSW LQ RIILFH ZKLOH HPSOR\HH LV DFWLYH WKHQ WKH\ DUH IRUZ  
7KXVH ILOHV DUH FRQYHQLHQFH FRSLHV RI DOO FRUUVSRQGHHQFH  
HPSOR\HHV  
1 \*URXQG 7UDQVSRUWDWLRQ \$JUHHPHQWV  
\$FWLYH SOXV \HUV  
'RFXPHQWV WKH DJUHHPHQWV IRU JURXQG WUDQVSRUWDWLRQ RSH  
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1 3DUNLQJ 5HYHQXH \$XGLW 5HFRUGV  
1 &KFN ,QIRUPDWLRQ  
5HWDLQ \HUV  
0DLOLQJ DGGUHVV DQG FDU UHJLVWUDWLRQ RI SDWURQ ZKRVH SDU  
WR YHULI\ IXQGV  
1 /RVW 7LFNHW 9RXFKHUV  
5HWDLQ \HUV  
7KXVH YRXFKHUV FRQWDLQ LQIRUPDWLRQ RQ DLUSRUW SDWURQV Z  
WLFNHWV LQ RUGHU WR YHULI\ UHIXQGV  
1 3DUNLQJ )HH 5HSRUWV  
\$XGLW SOXV \HUV  
,QIRUPDWLRQ RQ SDWURQV ZLWK SDUWLDO DQG LQVXIILFLHQW IXQ  
UHSRUWV DUH JHQHUDWHG LQ RUGHU WR FROOHFW RXWVWDQGLQJ  
1 ,QYHQWRULHV  
5HWDLQ \HUV  
7KLV UHFRUG GRFXPHQWV WKH GDLO\ UHFRUGLQJV DQG FRPSDULV  
WKH SDUNLQJ IDFLOLWLHV 7KXVH LQYHQWRULHV DUH XVHG WR GH  
1 6KXWVOH %XVHV DQG 7D[L 3RRO  
5HWDLQ \HUV  
'HSRVLW VXPPDULHV DQG UHODWHG VWDWLWLVFV IRU /RJDQ %UDL  
WUDFN RI WLFNHWV  
1 \$XGLW 3UREOHPV  
5HWDLQ \HUV  
7KXVH ILOHV GRFXPHQW YDULDQFH EHWZHHQ PRQLHV UHFRUGHG R  
GHSRVLWHG LQ WKH EDQN LQ RUGHU WR UHFRQFLOH UHSRUWV  
1 &DVKLHU¶V 'DLO\ :RUN 'DWDEDVH  
5HWDLQ \HUV DIWHU DXGLW  
'DLO\ UHFRUGLQJV RI FDKLHU¶V ZRUN VKLIWV ODQH DQG UHYHQX  
FDVKLHU¶V RSHUDWLRQV

1 3DUNLQJ 7LFNHWV  
5HWDLQ \H DU  
7KXVH UHFRUGV GRFXPHQW DLUSRUW SDWURQ SDUNLQJ WLFNHWV  
WLFNHWV DUH XVHG IRU D UHFRUG RI DFWLYLW\

1 9RLG 7LFNHWV  
5HWDLQ \H DU V  
&RPSOLPHQW DU\ WLFNHWV LVVXHG WR 03\$ RIILFLDOV HPSOR\HHV  
WHFKQLFLDQV DQG FRQWUDFWRU V  
1 &UHGLW &DUG UHFHLSWV  
5HWDLQ \H DU LQ WKH RIILFH \H DU V RII VLWH  
\$OO FUHGLW FDUG UHFHLSWV IURP SDUNLQJ SDWURQV DW /RJDQ \$  
:REXUQ

1 +DQVFRP )LHOG 5HFRUGV

1 ,QVSHFWLRQV )LOHV  
5HWDLQ \H DU V  
7KXVH ILOHV LQFOXGH 7 KDQJHU DQG IXHO IDUP LQVSHFWLRQV D  
DQ\ GHILFLHQFLHV

1 1LJKWWLPH )LHOG 8VH 5HFRUGV  
5HWDLQ \H DU V  
7KXVH UHFRUGV GRFXPHQW WKH 2SHUDWLRQV 6XSHUYLVRU V UHS  
S P DQG D P ,QFOXGHG LQ WKXVH UHFRUGV LV SD\PHQW  
UHFRUGV DUH XVHG IRU DFFRXQWLQJ SXUSRVHV

1 1RLVH &RPSODLQWV )LOH  
5HWDLQ \H DU V  
&RSLHV RI UHVSQRVHV SUHSDUHG IRU UHVLGHQWV ZKR KDYH FRPS  
+DQVFRP )LHOG DUHD 7KXVH FRSLHV DUH NHSW IRU UHIHUHQFH S

1 1RLVH 0RQLWRULQJ 3URFHGXUHV  
\H DU V LQ RIILFH  
7KLV VHULHV FRQWDLQV OHWWHU V DQG PHPRV JHQHUDWHG ZKLOH  
7KXVH GRFXPHQWV DUH XVHG IRU UHIHUHQFH SXUSRVHV

1 1RLVH 5XOH 3URFHGHGLQJV  
3HUPDQH QW  
7KLV ILOH LV GRFXPHQWDWLRQ RI QRLVH UXOH DQG UHJXODWLRQ

1 1RLVH DQG 2SHUDWLRQV 'DWD  
5HWDLQ \H DU V LQ RIILFH  
&RPSXWHU ILOHV IRU DLUFUDIW RSHUDWLRQV WKH\ DUH SULQWRX  
ILOHV ZKLFK DUH EDVHG RQ FRPSXWHU ILOHV DUH XVHG IRU UHIH

1 7HQDQW )LOHV  
\$FWLYH SOXV \H DU V  
7KXVH ILOHV LQFOXGH FRUUVSRQGHQFH WR DQG IURP WHQDQW  
)LHOG 7KXVH ILOHV DUH XVHG WR FKHFN LQIRUPDWLRQ RQ VSDFH

1 +DQVFRP 0DQLIHVVV  
5HWDLQ \H DU V WKHQ PLFURILOP  
7KXVH PDQLIHVVV DUH UHSRUWV RQ KDJDUGRXV ZDVWH JHQHUDWH  
7KXVH PDQLIHVVV DOVR LGHQWLI\ RII VLWH GLVSRVDO IDFLOLWLH

1 +DQVFRP \$FFHV 6WLFNHUV

5HWDLQ \HUV

7KXVH ILOHV FRQWDLQ ILOLQJ FDUGV ZLWK LQIRUPDWLRQ RQ DQ L  
UHJLVWUDWLRQ HWF IRU DFFHV RQ WR +DQVFRP \$LU )RUFH %DV  
DQVZHU \$LU )RUFH UHIHUHQFH TXHVWLRQV

1 6QRZ 5HPRYDO 6XPPDULHV

5HWDLQ \HUV

7KXVH ILOHV DUH D UHFRUG RI VQRZ UHPRYDO H[SHQVHV 7KXVH IL

1 5DPS 3HUPLW )LOHV

5HWDLQ \HUV

1 1RWDPV )LOH

5HWDLQ \HUV

7KLV ILOH FRQWDLQV QRWLFHV WR DLUPHQ RQ WKH FRQGLWLRQ RI

1 0DLQWHQDQFH )LOHV

5HWDLQ \HUV

7KXVH DUH UHSRUWV RI ZHHNO\ PDLQWHQDQFH GXWLHV SHUIRUPH  
IRU UHSRUWLQJ DQG IRU UHIHUHQFH

1 /RVV &RQURO 5HSRUWV

5HWDLQ \HUV LQ RIILFH

7KXVH 5HSRUWV DUH XVHG WR FRUUHFW LQVXUDQFH GHILFLHQFLH  
WKH DLUSRUW

1 0RQWKO\ 6WDWLWVLFDO 5HSRUWV

5HWDLQ \HUV

7KXVH ILOHV DUH UHSRUWV WR +DQVFRP )LHOG \$GYLVRU\ &RPPLV  
RSHUDWLRQV DQG DFWLYLWLHV GXULQJ WKH KRUV RI \$0 DQG

1 0DULWLP \$GPLQLVWUDWLRQ 5HFRUGV

1 \$VVRFLDWLRQ )LOHV

5HWDLQ \HUV

&RUUHVSRQGQFH UHODWLQJ WR WKH IROORZLQJ RUJDQLJDWLRQV  
\$XWKRULWLV 1DWLRQDO \$VVRFLDWLRQ RI \$XWKRULWLV %RVWR  
/RQJVKRUHPDQV \$VVRFLDWLRQ 7KLV ILOH LV XVHG IRU UHIHUHQFH

1 )DFLOLW\ )LOHV

5HWDLQ \HUV

7KXVH ILOHV DUH UHIHUHQFH UHFRUGV UHODWLQJ WR WKH 5HYHU  
&RQH\ 7HUPLQDO DQG 0RUDQ 7HUPLQDO

1 7DULII )LOHV

6XSHUVHG \HUV RII VLWH

7KXVH DUH WKH 7DULII FKDUJHV ILOHG DV UHTXLHG E\ WKH )HG  
FROOHFWLRQ RI SLHU FKDUJHV

1 /HDVH )LOHV

5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ IURP

7KXVH DUH FRQYHQLHQFH FRSLHV RI OHDVH DJUHHPHQWV DQG EDF

1 0DULWLP 'DPDJH &ODLPV

\$FWLYH SOXV \HUV

7KXVH ILOHV DUH UHSRUWV DQG FRUUHVSRQGQFH UHODWLQJ WR

0DULWLP SLHU 7KXVH ILOHV DUH XVHG IRU UHIHUHQFH

---

1 &DSLWDO 3URMHFWV )LOHV
\$FWLYH SOXV \HDUV RU XQWLO DGPLQLVWUDWLYH XVH FHDVHV
7KXVH DUH FRSLHV RI UHIHUHQFH PDWHULDO UHODWLQJ WR FDSLW

1 7HUPLQDO 5HSRUWV 6WDWLVLV
\$FWLYH SOXV \HDUV
7KXVH DUH ILOH UHFRUGV RI SLHU RSHUDWLRQV WRQQDJH DQG DU
UHIHUHQFH

1 &RQVXOWDQWV &RQWUDFWRUV )LOH
'HVVUR\ DIWHU RIILFH XVH
7KLV LV EDFN XS LQIRUPDWLRQ UHODWLQJ WR FRQVXOWDQW FRQW
LV NHSW IRU UHIHUHQFH

1 3URSHUW\ 0DQDJHPHQW 5HFRUGV )LVK 3LHU

1 &RQWUDFW )LOHV
\$FWLYH SOXV \HDUV
7KXVH DUH VPDOO FRQVWUXFWLRQ FRQWUDFWV LQLWLDWHG E\ SU
XVHG WR WUDFN FRQVWUXFWLRQ ZRUNHG SHUIRUPHG

1 3URVSHFWLYH 7HQDQW )LOHV
5HWDLQ \HDUV
/HDVH DSSOLFDWLRQV IRU SRVVLEOH WHQDQWV 7KXVH IRUPV DUH

1 (OHFWULFDO :RUN 2UGHUV )LOH
5HWDLQ \HDUV
7KXVH IRUPV DUH XVHG WR GRFXPHQW ZULWWHQ UHTXHVW IRU HO
WUDFN ZRUN WKDW KDV EHHQ SHUIRUPHG DQG RXWWDQGLQJ ZRU

1 )LVK 3LHU /RJ %RRN
5HWDLQ \HDUV
7KXVH DUH VHFXULW\ ORJERRNV WKH\ DUH NHSW IRU UHIHUHQFH S

1 0DULWLPH 2SHUDWLRQV 8QLW 1XPEHU 5HFRUGV

1 )DFLOLW\ )LOHV
5HWDLQ \HDUV
7KXVH DUH VXEMHFW ILOHV FRQWDLQLQJ UHIHUHQFH GRFXPHQWDW
RSHUDWHG E\ 03\$

1 3HUVRQQHO )LOHV
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVLRQ IURP
7KXVH ILOHV DUH UHIHUHQFH &RSLHV RIIP 0@00•DUH DO0•P 3BXf\$

1 0DLQWHQDQFH 5HFRUG )LOHV

\$FWLYH SOXV \HUV

7KLV LV D FRPSXWHU GDWDEDVH DQG EDFNXS PDWHULDOV &RQW  
SDUWV WKLV GDWDEDVH LV XVHG IRU UHIHUHQFH DQG IRU LQYHQW

1 6KLS /€Ä00•Àð€`

1 %ODFN )DOFRQ &UXLVH 7HUPLQDO 5HFRUGV

1 /HDVHG \$UHDV )LOH  
\$FWLYH SOXV \HDUV  
7KXVH DUH UHFRUGV RI WKH &RQOH\ 7HUPLQDO WKH \$UP\ %DVH D

1 3RUW RI %RVWRQ 8QLRQ )LOH  
.HHS LQ RIILFH XQWLO VXSHUVHGHG  
7KLV ILOH FRQWDLQV GRFXPHQWV SHUWDLQLQJ WR WKH ,QWHUQD  
/RFDO 0\$66SRUW 8QLRQ IDFLOLWLHV 7KLV ILOH LV XVHG IRU UH

1 6KLS /RJ )LOHV  
\$FWLYH 3OXV \HDUV  
7KXVH ILOHV FRQWDLQ GHWDLOHG LQIRUPDWLRQ RI VKLSV YHVVHC  
IDFLOLWLHV 7KXVH ILOHV DUH XVHG IRU LQIRUPDWLRQDO UHFRUG

1 3XUFKDVLRQJ )LOHV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ IURP  
&RSLHV RI YHQGRU DQG VHUylFH FRQUDFWV DORQJ ZLWK SXUFK  
ILOHV DUH XVHG IRU UHIHUHQFH

1 ODULWLPH 6DOHV DQG ODUNHWLQJ 5HFRUGV

1 6WHDPVKLS /LQHV  
)LOHV DUH NHSW XQWLO VXSHUVHGHG  
7KXVH DUH ILOHV NHSW RQ GLIIHUHQW VWHDP OLQHV DQG WKHLU  
QRWHV DUH LQFOXGHG LQ WKH ILOHV WKXVH ILOHV DUH XVHG IRU

1 %URFKXUH )LOHV  
)LOHV DUH NHSW XQWLO VXSHUVHGHG  
7KXVH DUH EURFKXUHV DUH IURP GLIIHUHQW &UXLVH /LQHV WKH\

7H@DQW 5DQGLV  
5HWDLQ \HDUV  
7KXVH ILOHV GRFXPHQW WKH WHQDQWV DW /RJDQ \$LUSRW WKH F  
FRUUVSRQGHQFH 7KXVH ILOHV DUH XVHG IRU UHIHUHQFH DQG D

1 ([WHUQDO \$IIDLUV 5HFRUGV€` P`€p` <°€À0@PP`0• RUÿ]5HWDLQ  
7A E VT`RQZ 0€VH7A `0•VHGÀ KH @UH €T 4Ff„ÄOLE aUu P €`0 `OH\U UFW U

1 1HSWXQH 5RDG 3URJUDP )LOHV  
3HUPDQHQQW  
7KHVH DUH YDULRXV ILOHV SHUWDLQLQJ WR 0\$66SRUW\ V 1HSWXQH  
SKDVHV RI WKH SURJUDP 7KLV ILOH LV XVHG IRU UHVHDFK DQG L

1 \*HQHUDO \$FFRXQWLQJ 5HFRUGV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
1 &KDUW RI \$FFRXQWV  
\$XGLW SOXV \HDU  
7KLV ILOH FRQWDLQV LQGLYLGXDO DFFRXQW FRGHV XQLW DFFRXQW  
ZDV FUHDWHG WR WUDFN IXQFWLRQLQJ DFFRXQWV  
:RUN 3DSHUV  
5HWDLQ \HUV WKHQ PLFURILP  
7KLV ILOH SURYLGHV VXSSRUWLQJ GRFXPHQDWLRQ LQ DVVHPEOL

1 &HQWUDO 6HUFLFHV 5HFRUGV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
1 5HSDLU DQG 8VH /RJV  
5HWDLQ \HUV  
7KHVH DUH YDULRXV ORJV IRU UHSDLU DQG XVH RI HTXLSPHQW DQ  
UHFRUG RI UHSDLU DQG XVH RI VHUFLFHV  
1 &KDUJH %DFN 6RXUFH 'RFXPHQWV  
5HWDLQ \HDU LQ RIILFH \HUV RII VLWH  
7KHVH DUH VRXUFH GRFXPHQWV VXFK DV SDUNLQJ FRXSRQV JDFV  
UHSRUWV FRXULHU VHUFLFHV WD[LDFE VOLSV DQG FDWHULQJ UH

1 5HDO :RUOG ,QYHQWRU\ )LOH  
5HWDLQ \HUV  
7KLV ILOH GRFXPHQWV WKH UHFRUG RI VWRFNURRP LQYHQWRU\ 7K  
GLIIHUHQW GHSDUWPHQWV

1 &DSLWDO \$FFRXQWLQJ 5HFRUGV  
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV  
1 /DQGLQJ DQG 3DVVHQJHU )HH 5HSRUWV  
5HWDLQ \HUV  
7KLV LV D UHSRUW RI ODQGLQJ DQG SDVVHQJHU IHHV WR EH ELOO  
ODQGLQJ DQG JDWH DFWLYLWLHV  
1 )L[HG \$VVHWV 5HJLVWHU  
\HDU DIWHU DXGLW  
7KLV UHJLVWHU FDOFXODWHV GHSUHFLDWLRQ RI IL[HG DVVHWV 7K  
ORFDWLRQ DFTXLVLWLRQ GDWH YDOXH XVHIXO OLIH GHSUHFLDW

1 )LVFDO \HDU &XPXODWLYH -RE 6KHHWV  
\$FWLYH WKHQ \HUV RII VLWH  
7KLV LV DQ DFFRXQW IRU SURMHFW DFWLYLWLHV 7KLV ILOH FRQW  
SURMHFW DQG SD\PHQW WRWDOV

1 0RQWKO\ -RE 6KHHWV  
\$XGLW SOXV \HDU  
7KLV LV DQ DFFRXQW IRU SURMHFW DFWLYLW\ E\ IXQG 7KLV DFFR  
EDODQFHV DQG FXUUHQW DFWLYLW\

1 0RQWKO\ 6XPPDU\ 7ULDO %DODQFH %RRNV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV RU DXGLW SOXV \  
7KLV LV D VXPPDU\ RI JHQHUDO OHGJHU DFFRXQWV XVHG WR VXPF  
OHGJHU

&RQWUDFWV 8QGHU 6HDO  
3HUPDQHQQW  
7KLV ILOH FRQWDLQV YRFXKHUV DQG VXSSRUWLQJ GHWDLO LQYRL

1 0RQWKO\ -RXUQDO (QWULHV  
5HWDLQ \HDUV  
7KLV LV DQ DFFRXQW IRU DFWLYLW\ SRVWHG WR WKH JHQHUDO OH  
SRVWHG ZLWK UDWLRQDO WKHUHIRUH 7KH UHFRUG VHULHV LV DU

1 /DERU 5HODWLRQV 5HFRUGV

1 \*HQHUDO 8QLRQ )LOHV  
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ IURP  
5HFRUGV VXSSRUWLQJ XQLRQ GXHV LQFUHDVHV XQLRQ RIILFLDOV  
LVVXH

1 6HQLRULW\ 5RVWHUV  
3HUPDQHQQW  
/LVW RI XQLRQ HPSOR\HHV SURGXFHG RQ D PRQWKO\ EDVLV FRQW  
3 7K DTE OHGJHU WR 8 q W5 ð À0e@ €DÀ€ÀF & pDUN3p€ €À'PÀ dQHI € @LEQLEWVIE d€€  
d0\$%PÀ`QX`



3 \$JJUHJDWH 3D\HU 'DWD  
5HWDLQ \H DU  
7KLV VHULHV FRQWDLQV DJJUHJDWH GDWD VXEPLWWHG WR &+,\$ XQGH  
KHDOWK FDUH SD\HUV LQFOXGLQJ 7RWDO 0HGLFDO ([SHQVH 'DWD 5H  
LQIRUPDWLRQ 3URYLGHU SD\PHQW PHWKRGV SUHPLXPV HQUROOPHO

3 \$PEXODWRU\ &DUH 5HSRUWV  
5HWDLQ \H DU  
7KLV VHULHV DOVR LQFOXGHV \$GXOW 'D\ +HDOWK \$GXOW )RVWHU &  
1XUVLQJ 6HUFLFHV &RVW 5HSRUWV

3 &DVH 0L[ DQG &KDUJH 'DWD  
5HWDLQ \H DU  
7KLV VHULHV FRQWDLQV GDWD VXEPLWWHG E\ SURYLGHUV WR &+,\$ X  
UHSRUWLQJ RI UHYHQXHV FKDUJHV FRVWV SULFHV DQG XWLOL]DWL

3 &HUWLILHG 1XUVLQJ \$VVLVWDQWV &1\$ \$GG 2Q 5HSRUWV  
5HWDLQ \H DU  
7KLV VHULHV LV PDGH XS RI 5HSRUWV DQG DXGLWV

3 'DWD \$SSOLFDWLRQV  
5HWDLQ \H DU DIWHU UHFHLSW E\ &+,\$ RI WKH FHUWLILFDWH RI GH  
7KLV VHULHV LQFOXGHV DOO HOHFWRQLF DQG KDUG FRS\ DSSOLFDW  
XQGHU 0\*/ & †

3 +RVSLWDO \$QQXDO )LQDQFLDO )LOLQJV  
5HWDLQ \H DU

3 +RVSLWDO &KDUJH %RRNV  
5HWDLQ \H DU  
7KHVH ERRNV OLVW WKH FKDUJHV IRU KRVSLOWDO VHUYLFHV

3 +RVSLWDO &RVW 5HSRUWV UHSRUW 56&  
5HWDLQ \H DU

3 +RVSLWDO )LHOG \$XGLW :RUN 3DSHUV UHSRUW 56&  
5HWDLQ \H DU

3 ,QWHUPHGLDWH &DUH )DFLOLWLHV &RVW 5HSRUWV  
5HWDLQ \H DU

3 /RQJ 7HUP &DUH &RVW 5HSRUWV  
5HWDLQ \H DU  
7KLV VHULHV LQFOXGHV WKH UHSRUWV +&)

3 3D\HU &ODLPV 'DWD  
5HWDLQ \H DU  
7KLV VHULHV LQFOXGHV SD\HU FODLPV GDWD FROOHFWHG XQGHU 0\*/  
7KLV VHULHV LQFOXGHV FODLPV GDWD IURP SXEOLF DQG SULYDWH KH  
ILOH PHPEHU GDWD FODLPV ILOHV SURGXFW ILOHV DQG EHQHILW S  
3D\HU &ODLPV 'DWEDEVH RI KHDOWK FDUH FODLPV GDWD XQGHU 0\*/

3 3XEOLF +HDULQJ 5HFRUGV  
3HUPDQHQQW  
7KLV VHULHV LV PDGH XS RI 3XEOLF +HDULQJ 5HFRUGV DQG %XVLQHV

3 5HJLVWHUHG 3URYLGHU 2UJDQL]DWLRQ ,QIRUPDWLRQ  
5HWDLQ \HDUV  
7KLV VHULHV FRQWDLQV GDWD VXEPLWWHG WR &+\$, E\ SURYLGHU RUJ  
VHULHV FRQWDLQV GDWD VXEPLWWHG WR ERWK WKH +HDOWK 3ROLF\ &+\$, IRU WKH DGPLQLVWUDWRQ RI WKH 0\$ 532 3URJUDP 7KLV VHULHV WKH ILQDQFLDO FRQGLWLRQ RUJDQL]DWLRQDO VWUXFWXUH EXVLQHUV UHJLVWHUHG SURYLGHU RUJDQL]DWLRQ

3 1XUVLQJ )DFLOLW\ 3HWLWLRQV  
5HWDLQ \HDUV  
7KLV VHULHV LQFOXGHV 3HWLWLRQV ILOHG E\ QXUVLQJ IDFLOLWLHV U