

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

\$ 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

\$ 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 0DQDJHPPHQW

\$ 2IILFH 6RFLDO \$FWLYLW\ 5HFRUGV
6HH VXE VFKHG\XOHV 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 \HUV

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

\$GPLQLVWUDWLRQ

\$,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 FRUHVSRQGHHQFH

\$)HGHU~~W~~DWH 5HODWLRQV 5HFRUGV
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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
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ZKHUH WKHVH DUH ILOHG VHSDUDWHO\ IURP RWKHU UHFRUG VHULHV
PHPRUDQGD QRWHV DXGLR YLVXDO PDWHULDOV YLGR WDSH WU
FRUUHVSRQGHHQFH

\$ 2PEXGVPDQGYRFDWH 5HFRUGV
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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 \HDUV

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

\$ 6SHFLDO (YHQW 5HFRUGV
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'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
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SURPRWLRQDO PDWHULDOV UHJLVWUDWLRQ UHFRUGV DJHQGDV S
PDWHULDOV KDQGRXWV DQG UHODWHG FRUUHVSRQGHHQFH

\$ &RQIHUHQFH 6HPLQDU DQG :RUNVKRS 6SRQVHU 5HFRUGV
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FRQIHUHQFHV ,QFOXGHV SODQQLQJ DQG DUUDQJPHQW GRFXPHQW
DQQRXQFPHQWV UHJLVWUDWLRQ DQG DWWHQGDQFH OLVWV UHS
DQG UHODWHG FRUUHVSRQGHHQFH

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

\$ 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

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

% 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
QHYZVOHWWHUV

% 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 FRUUHVSRQGQH

% (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 DFRX
DQG UHODWHG FRUUHVSRQGQH

% D (PSOR\HH 5HFRUGV

5HWDLQ ZKLOH HPSOR\HG

% E ,VXXH)LOHV
5HWDLQ \HDUV

% &RQWUDFW DQG \$JUHHPHQWV /HJDO)LOHV
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV
'RFXPHQWV WKH OHJDO GHYHORSFHQW 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
3HUPDQHQW

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

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

% /DQG 0DQDJHPHQW DQG \$FTXLVLWLRQ 5HFRUGV
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV
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SODQQLQJ UHSRUWV DSSUDLVDO UHSRUWV VXUYH\ UHSRUWV DQG
DGMXVPHQWV WLWOH VHDUFKHV HQYLURQPHQWDO VLWH DVVHV
UHODWHG FRUUHVSRQGQFH

% D /DQG 5HFRUGV
3HUPDQHQW

% 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 VFKHGHOHV 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 UHVSRRG WR LVVXH RU FRQFHU
ZRUN ,QFOXGHV VFRSH RI LQYHVWLJDWLRQ FKDUJHV EDFNJURXQQ
ZRUN SURGXFW ILQDO UHFRUGHHQFH

% .QWHUQDO .QYHVWLJDWLRQ 5HFRUGV

†ULRGV
QGXFWRU DFWLRQ
JRXQG QRWHV DQ
VFLSOLQH PHPRU
† WR \$WWRUQH\

†O ,QWHUHVW

RQ SHULRGV

/HJDO DQG 5HJXODWRU\

% 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 VFKHGXOHV 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\ 'RFNHWV DQG /RJV)LQDO)LQGLQJV DQG
3HUPDQHGW

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

% /LWLJDWLRQ &DVH)LOHV
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV
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ZKHUH D FRPSODLQW KDV EHHQ ILOHG LQ FRXUW ,QFOXGHV LQYHV
SURGXFW HYLGHQFH PRWLRQV DQG EULHIV SURFHGLQJ WUDQV
FRXUW PDWHULDORV DQG UHODWHG FRUHVSRQGHQFH

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

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

% F 6XPPDU\ &DVH /LVWV RU 'RFNHWV
3HUPDQHGW

% 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
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3HUPLVVLRQ IURP 5&% QRW UHTXLUHG IRU GHVWUXFWLRQ

% /LWLJDWLRQ LQJLV &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
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RWKHU OHJDO IRUXP ,QFOXGHV FDVH EDFNJURXQG FHWORV DQG
FRUHVSRQGHQFH

&)DFLOLWLHV 0DQDJHPPHQW

6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

&)DFLOLWLHV 0DQDJHPPHQW 5HFRUGV

6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

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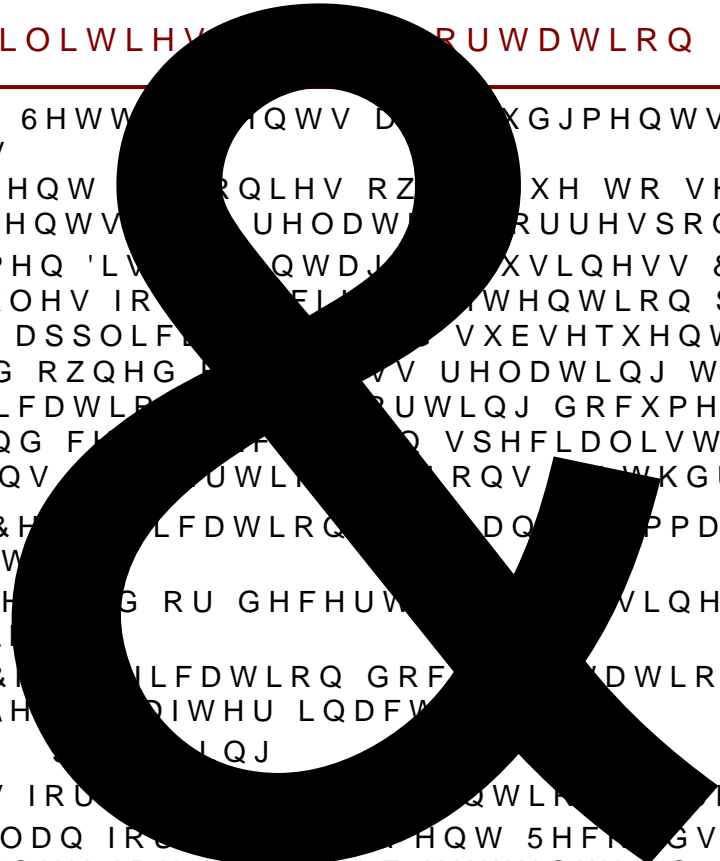
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UHODWHG FRUUHVSRQGHH

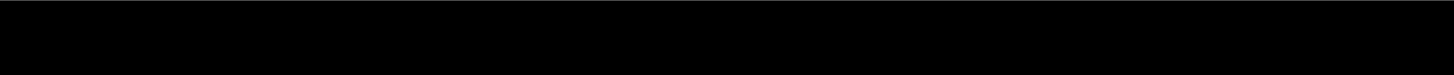
Sp À QWDUHCHS By WFAHQWA R @ 0 HQ WDOP + HDUWK @\HDP @ p m@ p 5H
5HWDLQ \HDUV

& E \$OO RWKHU DJHQFLHV

5HWDLQ \HDUV



& 3URSHU\ 6HWW\ QWV D\ XGJPHQWV 3D\PHQW 5HFRUG
 5HWDLQ \HDUV
 'RFXPHQWV SD\PHQW RQLHV RZ XH WR VHWWOHPHQWV RU
 VXSSRUW GRFXPHQWV UHODW RUUHVSRRQGQFH
 & 0LQRUL:WPHQ 'LV QWDJ XVLQHVV &HUWLILFDWLRQ 5
 6HH VXE VFKHG\XOHV IRU VSHFLILF UHWHQWLRQ SHULRGV
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 GLVDGYDQWDJHG RZQHG V UHODWLQJ WR ELGGLQJ IRU VM
 ,QFOXGHV DSSOLFDFWLRUWLQJ GRFXPHQWDWLRQ SHUVR
 ILHOG QRWHV DQG F VSHFLDOLVW UHSRUWV LQLWL
 GHWHUPLQDWLRQV UWL RQV WKGUDZDOV DQG UHO
 & D &H LFDWLRQ DQ PPDULHV
 3HUPDQHQQW
 & 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
 3HUPDQHQQW
 & 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 OOPHWWVQQ WVQ @ @ @ @ @ 0 @ 0 • À @ p 0 LV



& 3UH &RQVWUXFWLRQ

6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

& &RQVWUXFWLRQ 3URMHFW 'HVLJQHU 6HOHFWLRQ 5HFRUGV
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'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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DSSOLFDWLRQV IRU FHUWLILFDWLRQ VHFUXULWHV IRU ELGV ERQG
UHYLHZV DQG DZFWLÂF FRUGVU €ð`0•00ð`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
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV
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ODQG EXLOGLQJV DQG IDFLOLWLHV DQG ZDWHUZHUV ,QFOXGHV S
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DQG VFKHGXOH DQG UHODWHG FRUHVSRQGHQFH
& D \$UFKDHRRORJLFDQ PDWHULDQV DQG UHFRUGV DQG
GRFXPHQWDWLRQ
3HUPDQHQW
& E)LQDO DV EXLOW SODQV SURMHFW VXPPDULHV DQ
3HUPDQHQW
& F 6XUYH\ UHSRUWV DQG VXUYH\RUV ILHOG ERRNV
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& 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 PDWHULDQV \HDUV DIWHU
DEDQGRQPHQW
& J &HQWUDO \$UWHU\ 7XQQHO 3URMHFW 5HFRUGV
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& 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
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& N \$OO RWKHU UHFRUGV
5HWDLQ \HDUV DIWHU ILQDO SURMHFW DFFHSDQFH RU DED
& O 0DWHULDQV WHVWLQJ VDP SOHV
5HWDLQ \HDUV DE,,... 5`QD0 @Pp€PÀ

)DFLOLWLHV 7UDQVSRUWDWLRQ DQG &RQVWUXFW

& &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 \HUV

& F %DFNJURXQG UHVRXUFH ILOH
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& 5HDO (VWDWH DQG /DQG 8VH
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& E \$OO RWKHU UHFRUGV
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& E \$OO RWKHU FRSLHV
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PDQGDWHG E\ 0*/ -

&)LJHG \$VVHW 5HFRUGLQJ 5HFRUGV
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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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SURFHVV LQ 0*/

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ODWHULDOV PXVW EH KHOG EH\RQG WKH OLIH RI WKH FRPSDQ\ SH
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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 3ODWH 'HFDOV 6WDPSV
E\ FRPPHUFDO YHKLFOH RZQHUV RU RSHUDWRUW S@ pÀ•À`@|DQG

)LVFDO

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

)LVFDO

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

' 5RXWLQH \$FFRXQWLQJ 5HFRUGV
5HWDLQ \HUV
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WKDW DUH QRW JUDQWV RU FRQUDFWV

' %DQN DQG &DVK 5HFRUGV
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SRVWHG WR WKH VWDWH &RPSWUROOHU¶V V\WHPV DQG DFFRXQW
FKHFNV EDODQFH ERRNV UHFHLSWV EDQN GHSRVLW VOLSV DQG
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' 5HYHQXH DQG 6DOHV 5HFRUGV
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GLVEXUVHG ,QFOXGHV DSSOLFDWLRQV DSSURYDOV GDLO\ MRXUG
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' %LOOLQJ DQG &ROOHFWLRQV 5HFRUGV
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DV SRVWHG WR WKH 6WDWH &RPSWUROOHU¶V V\WHPV DQG DFFRX
RUGHUV VDOHV LQYRLFHV FXVWRPHU ELOOLQJ ZRUNVKHHWV DQG
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' D &ODLPV DQG GLVEXUVHPHQW GRFXPHQWDWLRQ LQY
IXQGV
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' E \$OO RWKHU UHFRUGV
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)LVFDO

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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
5HWDLQ \HDUV IURP ELG FORVH RU ELG DSSHDO ILQDO GHW
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,QFOXGHV DGYHUWLVPHHQWV EURFKXUHV DQG FDWDORJV DQG Y
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' D 3ULPDU\FRSLHV RI ILQDO VXPPDU\ S0DQV VWXGLH
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' E \$00 RWKHU UHFRUGV
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' D)LQDO S0DQ DQG VXEVWDQWLYH VXSSRUW PDWHULD
3HUPDQHQW
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)LVFDO

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EXGJHW UHTXHVWV EXGJHW VXEPLVVLRQ OHWWHUV DQG UHODWH
' D \$JHQF\ V SULPDU\ FRS\ RI EXGJHW JXLGHOLQHV DQG
3HUPDQHQQW
' E \$OO RWKHU UHFRUGV
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')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
GLUHFWRU 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 VFKHGXOHV 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 VFKHGXOHV 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 PDWHULDOV 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 VFKHGXOHV 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~~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 \HDEV DIWHU HPSOR\HH VHSUDWLRQ

(\$JHQF\ 7HOHVKRQH '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 \HDEV
'RFXPHQWV OHWWHUV VHQR RXW UHJDUGLQJ HPSOR\HHV RU SDVV
UHFRPPHQGDWLRQ DQG RWKHU FRUUHVSRQGHHQFH

(8QVROLFLWHG -RE \$SSOLFDWLRQV
:KHQ ILOHV UHWDLQ \HDEV RWKHUZZLVH 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
WHVV UHVXOWV DSSURYDOV WR KLUH DQG UHODWHG FRUUHVSRQ

(D ([HFXWLYH SRVLWLRQ VHDFKHV
5HYLHZ E\ WKH \$UFKLYHV \HDEV DIWHU KLULQJ SURFHVV LV
FRUUHVSRQGHHQFH

(E 1RQ H[HFXWLYH SRVLWLRQ VHDFKHV
5HWDLQ \HDEV DIWHU KLULQJ SURFHVV LV FORVHG

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

((PSOR\PHQW (OLJLELOLW\ 9HULILFDWLRQ , 5HFRUGV
5HWDLQ \HDEV DIWHU GDWH RI KLUH RU \HDEV 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 FRUUHVSRQGHHQH

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

(\$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 SXUFKDVLRQ DQG FRQWUDFWV DQG PD\ LQFOXGH RQJRLQJ DQDO\ DIILUPDWLYH 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 VWDWLWLVV JRDV DQG UHODWHG

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

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

(\$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 SXUFKDVLRQ DQG UH

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

(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 \HDUV 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
\HDUV
(E \$OO RWKHU DJHQFLHV
5HWDLQ \HDUV 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 FRUUHVSRQGHHQFH
(D 'HSDUWPHQW RI 0HQWDO +HDOWK
\HDUV
(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 \HDUV DIWHU VHSDUDWLRQ
'RFXPHQWV LQGLYLGXDO HPSOR\HH ZRUN KLVWRULHV ,QFOXGHV M
RIIHU DQG DFFHSWDQFH OHWWHUV SHUVRQQHO DSSRLQWPHQW DQ
FRPPHQGDWLRQV SHUIRPDQFH UHYLHZV DQG UHODWHG FRUUHVSR
FDOFXODWH FUHGLWDEOH SULRU VHUYLFH WLPH L H GDWHV RI VH
DQG VXPPDULHV DQG DQXDO VDODU\ DORQJ ZLWK LGHQWLI\LQJ L
VHFXULW\ QXPEHU DQG GDWH RI ELUWK
(D ,QIRUPDWLRQ QHHGHG WR FDOFXODWH FUHGLWDEO
5HWDLQ \HDUV DIWHU VHSDUDWLRQ
(E 5HFRUGV UHODWLQJ WR SHUVRQV XQGHU PHGLFDO
DUH DZDUGHG ZRUNHUV
5HWDLQ \HDUV DIWHU VHSDUDWLRQ
(F 6XSHUYLVRU RU 'HSDUWPHQWDO FRS\ RI SHUVRQQH
ILOH 5HWDLQ \HDUV DIWHU VHSDUDWLRQ
(G \$OO RWKHU UHFRUGV
5HWDLQ \HDUV DIWHU VHSDUDWLRQ 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 VHUylfH 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

(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 SURFHHLQJV 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 FDVH FORVHG
)
H &RPPLWVHH SURFHHLQJV RU PLQXWHV
5HWDLQ WDSHV \HDU DQG XQWLO WUDQVFULEHG RQ VXLWDE
)
I 3UHV FRQIHUHQFHV RU FHUHPRQLHV
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

) :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 FRUUHVSRQGHHQFH

) D 6XPPDU\ GRFXPHQWDWLRQ
3HUPDQHQQW

) 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 GHV
FRUUHVSRQGHHQH

) D 5HFRUGV GLVSRVDO VFKHGXOH
3HUPDQHQQW

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

) 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 GHOHWLRQ RI HOHFWURQLF UHFRUGV DQG GDWD I
0*/ ,QFOXGHV GHOHWLRQ SROLF\ DQG SURFHGXUHV DSSURYHG
5&% GHOHWLRQ UHSRUWV VFUDWFK UHSRUWV GHOHWLRQ 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 IDFLQDWLYH GDWD FRGH QRWHV DQG UHSRUWV
EDWFK SURFHVVLRQ 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 LQWHUQH XVH DQG ZHEVLWH DF

) 6\ VWHP \$XGLW 7UDLO 5HFRUGV
5HWDLQ ZKLOH DQ\ UHODWHG EXVLQHVV GDWD DUH UHWDLQHG 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

) 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 SURYLVLQJ WR VHFUXH WKH V\ VWHP LWV GDWD DQG
LQWUXVLRQ RU ORVV ,QFOXGHV PRQLWRULQJ SURJUDPV DQG SK\I
SODQV DQG UHODWHG FRUHVSRQGHQFH

) '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 FRQLVW
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 FRUHVSRQGHQFH

) 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
FRUHVSRQGHQFH

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

) 'DWD 6RXUFH 5HFRUGV
5HWDLQ VRXUFH GRFXPHQWV XQWLO GDWD FDSWXUH LV YHWLW
&RQLVWV 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 VFKHGXOHV 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 VFDQQQLQJ 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

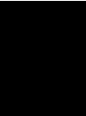
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% +RPH&RUSV ,QLWLDWLYH 5HFRUGV
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV
'RFXPHQWV WKH \$WWRUQH\ *HQHUDO¶V LPSOHPHQWDWLRQ RI WKH +R
DVVLVWDQFH WR GLVWUHVHG 0DVDFKXVHWWV KRPHRZQHUV ERUURZ
DGPLQLVWUDWLYH DQG RUJDQL]DWLRQDO PDWHULDOV KRPHRZQHU 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 V 2
9LFWLP :LWQHVV \$VVLVWDQFH DQG FRPPXQLW\ EDVHG SURJUDPV VX
,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 \HUV 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 \HUV 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 \HUV DIWHU UHVROXWLRQ
9HWHUDQV¶ 6HUFLFHV 5HSRUW *RYHUQRU¶V &RXQFLO GHFLVLRQV 7K

% 5HQGLWLRQ)LOHV
5HWDLQ \HUV
,QFOXGHV FRUUVSRQGHQFH WR DQG IURP \$WWRUQH\ *HQHUDO 'LVW
PHPRUDQGXP UHWXUQHG ZDUUDQWV IRU LQGLYLGXDOV XQDEOH WR E
SURFHGLQJV 2ULJLQDO FRS\ RI UHQGLWLRQV UHWDLQHG E\ 6HFUHW
5

% 5HQGLWLRQ ,QGH[
3HUPDQHQQW
6WRUHGH DOSKDEHWLFDO E\ QDPH

% -XGJH DQG &OHUN)LOHV

,QFOXGHV]5 ðPLVLUW *RYðPV

Retain 6 years.

Permanent.

Permanent.

Permanent.

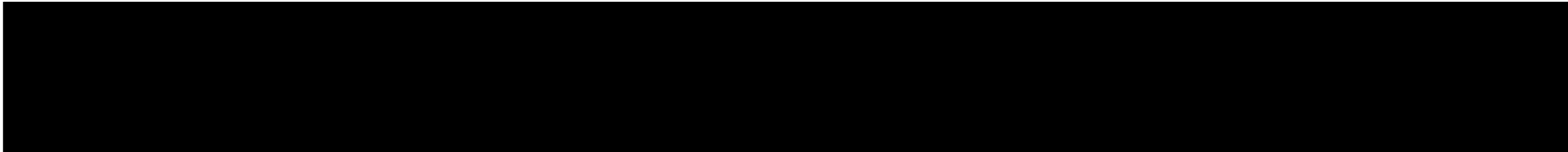
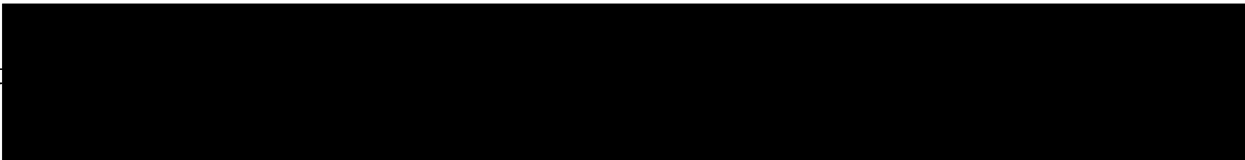
Retain 6 years.

Retain 6 years.

Retain 6 years

Retain 6 years.

Ret



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
3HUPDQHQW
,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 FRUUHVSRQGHH

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

& 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 7UDQ HO 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 (VWLDPDWH 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

RVDQV GR€ pD@``Q

=bXYdYbXYbh'5[YbW]Yg'UbX'Di V`]W

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

& :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 YHULILDFWLRQ RI HGXDFWLRQ DQG H[SHUL
PHPEHUV TXDOLILDFWLRQV 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
FRPPXQLDFWLRQV

& 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

& &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

7%&! ' +. 'FYdcfhg'cZ'HfUbgUW]cbg'DfcWggYX'H\fc i [\ 'FA J 'Cdh]WU`GWUbb]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 ZKLFKHYHU 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 ZKLFKHYHU 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 VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV
'RFXPHQWV PRWRU YHKLFOH UHODWHG LQYHVWLJDWLRQV RI KLW DQG
GHDWK DQG WKHIW ,QFOXGHV LQFLGHQW UHSRUWV ZLWQHVV VWDWH
PDWHULDQV DQG UHODWHG FRUUHVSRQGQH

& 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 VFKHGHOHV 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

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

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

Retain 25 years.

Documents applications for license plates.

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

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 ['FYdcfhg

Retain 3 years.

Documents reports of towed vehicles.

7%%! %&. 'A chcf'J Y\]WY '7]hUh]cbgž'DUf_]b ['FYWcfXg

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

& 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 DFRXQW 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 &R

')LQDQFLDO 6WDWHPHQWV
5HWDLQ \HDUV
3XEOLF (PSOR\HH 5HWLUHPHQW \$GPLQLVWUDWLRQ &RPPLVVLRQ 3(5
WKH LQYHVWPHQW SHUIRUPDQFH RI UHWLUHPHQW V\VWHPV 7KH
6WDWHPHQWV PRQWK\ FDKERRN 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

LQGHSHQGQFH 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
3HUPDQHQW
: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*HCH KE ZHF KHGX'OHFL IIRFU USMFALESFOLHWHHJGVAIGRYSFEEPRV+@AEPVHGGP~~
'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

5HWDLQ \HDUV DIWHU FDXV FORVXUH %XUHDX RI 6SHFLDO ,QYHVWLJDWLRQ 5HFRUGV %6,

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

* 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 3UHVVLGHQWLDO 6HQDWRULDO DQG &RQJUHVVLRQDO
(OHFWLRQV &RPLVVLRQ ,QFOXGHV)(& IRUPV VFKHGHOH \$ VFKHGHOH
VWDWHPHQWV

* (OHFWRUO &ROOHJH 5HFRUGV
3HUPDQHQQW
'RFXPHQWV WKH DGPLQLVWUDWLRQ RI IHGHUO (OHFWRUO &ROOHJH
RDWKV VDP SOH EDOORWV IHGHUO HOHFWRQ SURFHGXUH LQIRUPDW
SURFHGHGLQJV

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

* 9RWLQJ ODFKLQH &HUWLILFDWLRQ 5HFRUGV
5HWDLQ \H DU V 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 DU V DIWHU VXSHUVHGHG
'RFXPHQWV WKH UHJLVWUDWLRQ RI YRWHUV ,QFOXGHV UHJLVWUDWLRQ

* 3ROOLQJ 3ODFH 5HJLVWUDWLRQV
5HWDLQ \H DU V
'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

* 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

* /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 'LVFOR
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 FRUUHVSRQGHH

* /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
FRUUHVSRQGHH

* /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

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

* 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 FRUUHVSRRGHQFH

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

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

* \$FWV DQG 5HVROYHV)LOLQJV
3HUPDQHGW
'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
UHVSRRVH LV GXH DW WKH *RYHUQRU¶V RIILFH

* 6HFUHWDU\ RI 6WDWH¶V 5HVSRRVHV
.HHS XQWLO WKH HQG RI WKH FXUUHQW DGPLQLVWUDWLRQ
7KLV VHULHV LV WKH 6HFUHWDU\ RI 6WDWH¶V UHVSRRVHV 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\
3HUPDQHGW
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
FRUUHVSRRGHQFH 7KH\ DUH DUUDQJHG E\ ELOO QXPEHU

* /HJLVODWLRQ)LOHV 8QSDVVHG
3HUPDQHGW
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 FRUUHVSRRGHQFH 7

* /HJLVODWLYH /LDLVRQ &RUUHVSRRGHQFH
5HWDLQ \HUV
7KLV VHULHV LV FRUUHVSRRGHQFH 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

* &RUSRUDWLRQV 6HUYLEFH RI 3URFHVV 5HFRUGV
5HWDLQ \HUV
'RFXPHQWV WKH 6HFUHWDU\U UROH DV DJHQW IRU VHUYLEFH 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
3HUPDQHGW
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 FRPSO\LQJ 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 \HDUV

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

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

* E \$OO RWKHU UHFRUGV
5HWDLQ \HDUV

* ,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 /DQGPDUN DQG SROLF\ VHWWLQJ FDVHV
3HUPDQHQW

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

* \$GPLQLVWUDWLYH +HDULQJ (QIRUFHPHQW \$FWLRQ &DVH)LOHV
3HUPDQHQQW
'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 DJDLQVW XQQHFHVVDU\ ULVN
VLWXDWLRQ DQG QHHGV DQG VHWWLQJ UHDOLVWLF LQYHVWPHQW REM
PDWHULDOV SXEOLFDWLRQV SURJUDP DGPLQLVWUDWLYH UHFRUGV W

* D 6XEVDQWLYH SODQQLQJ GRFXPHQWDWLRQ DQG VXPPDU
3HUPDQHQQW

* 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

3HUPDQHGW

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

* \$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

3HUPDQHGW

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

* 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
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'RFXPHQWV LQ KR XVH PRYHPHQW RI PDWHULDOV IURP VKHOYHV

* \$UFKLYHV 5HVHDUFKHU 5HJLVWHUV
3HUPDQHQQ
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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 FRUUVSRQGHQFH

* 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 6WDWLVLVLFV
3HUPDQHQW
3HULRGLF FRPSLODWLRQ RI VWDWLVLVLFV RI UHIHUHQFH UHTXHVW U
UHFHLYHG

* /LEUDU\ 6HUylFHV DQG 7HFkQRORJ\ \$FW /67\$ UHFRUGV
6LQFH WKH HQWLUH ILYH \HDU SDFNDJH RI GRFXPHQWV LV SHUWLQHQQ
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 LQGSHHQGHQWO\ 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 YW`fXg

Permanent.

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

< \$%! \$&. `8YUb`Eg`F YW`fXg

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 YW`fXg

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 YW`fXg

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`fYW`fXg

Retain 3 years.

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

Retain 8 years after separation from the pro]C]C]e.

See sub-schedule for specific retention periods.

Documents Student's, Staff, Student's, and other information. Includes M]r]3]pe]T]M]A]I] t]a]n]M] o]T] i]f]a]r]a]t]i]b]n]c]e

vet]T] A]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 €VSDPOLFPHQW 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 VFKHGHOHV 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 VFKHGHOHV 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 VFKHGHOHV 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
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+ 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 VFKHGHOHV 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 \$WKOHWLF 3DUWLFLSDWLRQ 5HFRUGV
3HUPDQHQW
'RFXPHQWV VWXGHQW SDUWLFLSDWLRQ LQ VSRUWV

+ D 6XPPDU\ GRFXPHQWDWLRQ ILOPV DQG SKRWRV
3HUPDQHQW

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

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

+ 6WXGHQW 'LVFLSOLQH 5HFRUGV
6HH VXE VFKHGHOHV 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 VHSUDWLRQ

+ 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 VHSUDWLRQ
'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 FRUUVSRQGHQFH

+ 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 DOSKDEHWLFDQO\ 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 DOSKDEHWLFDQO\ 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 DOSKDEHWLFDQO\ 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
DOSKDEHWLFDQO\ 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
FRUUHVSRQGQFH

, (QYLURQPHQWDO +LVWRULF 3UHVHUYDWLRQ 3URJUDP 5HFRUGV
5HYLHZ E\ WKH \$UFKLYHV \HDUV DIWHU FRPSOHWRQ
'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 DWWRUQH\ 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

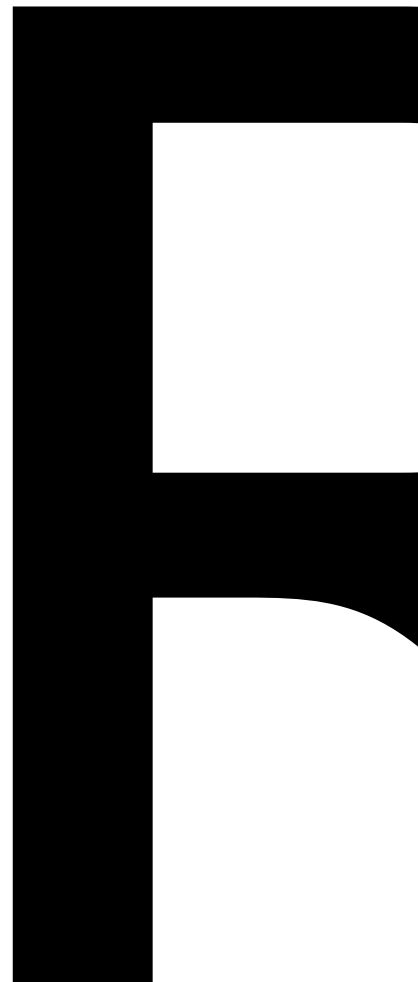
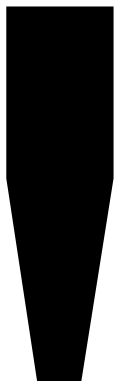
, &RQVHUYDWLRQ 'LVWULFW (OHFWLRQ &HUWLILFDWHV 5HFRUGV
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ IURP 5&%
'RFXPHQWV DUHDV WKDW KDYH EHHQ GHVLJQDWHG DV SURWHFWHG

, &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
FRUUHVSRQGQFH 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
3HUPDQHQW
'RFXPHQWV UHUp @ p À Á` 3HDUÂ%U Q'Õ ë±YLURQPV DHT€P 6LRp ` } R RQ'Õ Q' »_SE
*,6 P` 'RF 0ð€ DGP Â, »PDW Â!UV À pð5 ~ Q]QR)4` °ÏYLURWKHU UHQW 0ëµ @ p RQ F



, G 0HHWLQJ ILOHV
5HWDLQ ILQDO PLQXWHV SHUPDQHQWO\ UHWDLQ DOO RWKHU UHFR

, 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 FKHPLFDO VSI
'WDQFHV OLVW

, +DJDUGRXV 0DWHULDOV &RQWIDJH\ 3OD
5HWDLQ \HUV DIWHU LQDFWL
'RFXPHQWV IDFLDQV\ 3ODQV\ WR
WR SXEOLF\ 5HFRUGV\ 5HFRUGV\ 5HFRUGV
UHYLHZV DQG HQIRUFHPHQW LQIRUPDWLRQV
FRUUHVSRQGQH

UGV
/
V
JH
JXGHV\ 5HFRUGV\ VX

, +DJDUGRXV :DVWH 6LWHV DQG 3LOOV 5H
3HUPDQHQQW
'RFXPHQWV WKH SURFHVV WR DS IRU PDLQW
ZDVWH VLWHV LQ FRPSOLDQH ZLWK 6XSHUIXQG
YDULDQHVV 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 WKDQV\ `p` ð ãQW

, D *HQBULF 6XPPDU\ UHSRUWV
3HUPDQHQQW

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

, \$VEHVWRV 5HJXODWLRQ 5HFRUGV
6HH VXE VFKHGXOHV 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 VFKHGXOHV 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 VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV
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, D ODQLHVWV DQG UHFHLSWV
5HWDLQ \HDUV

, E :DVWH GLVSRVDO 6LWHV 6XPPDU\ GDWD
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, \$LU 4XDOLW\ 7HVWLQJ DQG ORQLWRULQJ 5HFRUGV
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'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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, &OHDQ \$LU DQG :DWHU 5HFRUGV
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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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, 'ULQNLQJ :DWHU &HUWLILFDWLRQ 3HUPLWV DQG \$SSURYDO 5HF
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PDWHULDOV DSSURYDOV ZDLYHUV PRQLWRULQJ DQG FRPSOLDQFH D
, D &HQWUDO 2IILFH &RS\ ':3 %RVWRQ
5HWDLQ IRU DFWLYH SHULRG SOXV \HDUV
, E 2WKHU ':3 FRSLHV
5HWDLQ IRU DFWLYH SHULRG SOXV \HDUV
, 6DIH :DWHU \$FW 0RQLWRULQJ DQG &RPSOLDQFH 5HFRUGV
5HWDLQ \HDUV
'RFXPHQWV WKH PRQLWRULQJ RI 3:6 DQG SULYDWH V\ VWHPV IRU FRPS
\$FW ,QFOXGHV ZDWHU FKHPLFDO DQDO\VLV DQG WHVWLQJ OHDG DQG
VDPSOLQJ DQG DQDO\VLV IOXRULGDWLRQ UHSRUWV VDQLWDU\ VXUYH
FRUHVSRQGHQFH
, 6DIH :DWHU \$FW ,QYHVWLJDWLRQ DQG (QIRUFHPHQW &DVH)LOHV
5HWDLQ \HDUV IURP ILQDO DFWLRQ
'RFXPHQWV WKH LQYHVWLJDWLRQ DQG HQIRUFHPHQW RI GULQNLQJ ZD
:DWHU \$FW ,QFOXGHV FRPSODLQWV ILHOG QRWHV VXSSRUW PDWHUL
FRUHVSRQGHQFH
, 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 VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV
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6XSSOLHV
, D &RQVXOWDQW V (QJLQHULQJ 5HSRUWV
3HUPDQHQW

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, 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 O HU 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 GHSRV LW

, 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 O HU \$SSOLFDWLRQ
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7KLV VHULHV LQFOXGHV WKH GULO O HU V FUHG HQWLDOV OLFHQV
RU IHGHU DO LG QXPEHU DQG DIILGDYLWV

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

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5HWDLQ \HDUV DIWHU FORVH RI JUDQW
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QRWHV DQG UHODWHG FRUHHVSRQGQFH

, 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
DSSHUUDQFH 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
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'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
'RFXPHQWV WKH SURFHVV WR LVVXH OLFHQVHV IRU SHUVRQV WR KDUY
VXSSRUW PDWHULDOV H[DPV OLFHQVHV DQG UHODWHG FRUUHVSRRG
, D 6XPPDU\ OLVW RI OLFHQVHHV
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, E 'HQLHG RU ZLWKGUDZQ DSSOLFDWLRQV
5HWDLQ \HDUV
, F \$SSURYHG OLFHQVH PDWHULDOV
5HWDLQ \HDUV DIWHU OLFHQVH H[SLUHV
,)LVKLQJ DQG +XWLQJ /LFHQVLQJ 5HFRUGV
6HH VXE VFKHGXOH IRU VSHFLILF UHWHQWLRQ SHULRGV
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PDWHULDOV OLFHQVHV DQG UHODWHG FRUUHVSRRGHQFH
, D 6XPPDU\ OLVW RI OLFHQVHHV
3HUPDQHQQW
, E 'HQLHG RU ZLWKGUDZQ DSSOLFDWLRQV
5HWDLQ \HDUV
, F \$SSURYHG OLFHQVH PDWHULDOV
5HWDLQ \HDUV DIWHU OLFHQVH H[SLUHV
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, F \$SSURYHG OLFHQVH PDWHULDOV
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, (QHUJ\)DFLOLWLHV 6LWLQJ %RDUG 5HFRUGV

, 5HJXODWRU\ &DVH)LOHV
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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
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,QFOXGHV PDSV SODQV SKRWRV HQYLURQPHQWDO LPSDFW UHSR
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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
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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
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, G 3URMHFWV GHWHUPLQHG WR UHVXOW LQ D WDNH RI D
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, H 3URMHFWV ZKLFK 1+(63 KDV LVVXHG D &RQVHUYDWLRQ I
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DFWLRQ

, 1+(63 5HYLHZ RI 3URMHFWV XQGHU WKH -XULVGLFWLRQ RI WKH
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LQWHQW RUGHU 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
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, 0(6\$ \$GPLQLVWUDWLYH \$SSHDOV DQG (QIRUFHPHQW &DVHV
5HWDLQ \HDU DIWHU FORVXUH RU ODVW DFWLRQ
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, 1+(63 &RPPHQW /HWWHUV 6XEPLWWHG E\ 1+(63 3XUVXDQW WR W
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6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

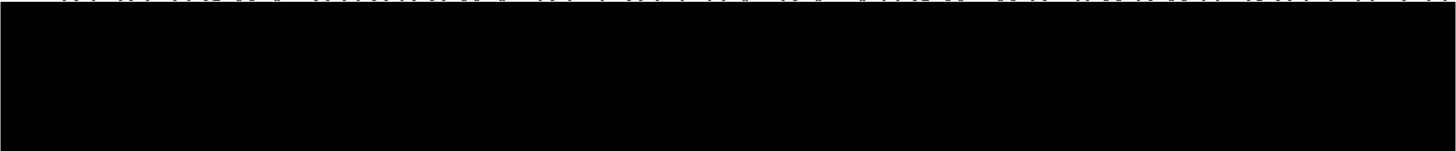
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SURJUDPV WR JRYHUQPHQW ERGLHV DQG WR RWKHUV LQWHUHV

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- D 6XPPDU\ UHSRUWV

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- (PHUJHQF\ 3ODQQLQJ DQG 5HVSQRVH 5HFRUGV

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- &ULPLQDO +LVWRU\)LOHV

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- D 2IILFLDO SRVWLQJ RI DGXOW UHFRUGV
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- F 6H[XDO DVVDXOW UHFRUGV
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- /DERUDWRU\ 4XDOLW\ \$VVXUDQFH 5HFRUGV
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- D &ULPLQDO DFWLYLW\ WHVWLQJ
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- E 1RQ FULPLQDO DFWLYLW\ WHVWLQJ
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-)RUHQVLF /DE 5HSRUWV
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- D ([DPV DQG WHVWLQJ PDWHULDOV
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- E \$OO RWKHU UHFRUGV
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WKH 6WDWH)LUH 0DUVKDO

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Dermanent

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- F &XUULFXOXP GHYHORSRUHQW
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- \$OO 6KHULIIV

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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

- ,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\
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]WUgg]ghU]bW']b'h\Y'Zcfa'cZVYbYZ]hg'a cb]YgZ'ZccX'ghJa dgZ'kY'ZUfY dUma YbhgZ'ZccX'cf'Wch\]b[ž'cf'ch\Yf'hmdY'cf'X]gVi fgYa Ybh' = bWm XYg'Y']]V']]miUbX'UWVYdHUbWV XcW a YbhU]cbZ'gdYVWU'VtbcX]h]cbgZ'WU]a g'UbX'X]gVi fgYa YbhgZ'UbX'fY'UHyX'VtffYgdc bXYbWV"

K02-03: Client Advocacy Case Files

FYhU]b' mYUfg"

8 cW a Ybhg'U[YbWmUgg]ghU]bW'hc'W]Ybhg'fYe i]f]b[\Y'd'bUj] [Uh]b[h\Y'ghUHy'gmghYa "" = bWm XYg'VtbcHUbWV]bZcfa Uh]cbZ' bchYgZ' d'fcV'Ya'fYgc'i h]cbZ'fYZYffU'Z'UbX'fY'UHyX'VtffYgdc bXYbWV"

K02-04: Social Services Appeals Case Files

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

8 cW a Ybhg'W]YbhUddYU'g'k \Yb'Y']]V']]miZc'f'gYfj]WVg'g'XYb]YX" = bWm XYg'UddYU'gZ'Y']]V']]migi ddcfh a UHyf]U'gZ'UbX'fY'UHyX'VtffYgdc bXYbWV"

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 UbWV'cZ'gYfj]WVg'UbX'cf'gi dd']YgZ'cf'ch\Yf U]X'ci hg]XY'cZ'X]fYVh'YVtbc a]WfY'jYZ'

K02-06: Disabled Persons Abuse and Neglect Records

GY'gi V!gW'YXi'Yg'Zc'f'gdYVWZ]WfYhYbh]cb'dYf]cXg"

8 cW a Ybhg'WU]gYg'cZ'UVi gY'U[U]bgh'X]gUV'YX'dYfgcbg'Z'ca'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'Wc'gYX"

K02-07: Elder Abuse and Neglect Case Files

GY'gi V!gW'YXi'Yg'Zc'f'gdYVWZ]WfYhYbh]cb'dYf]cXg"

8 cW a Ybhg'UVi gY'cZ'Y'XYfg" = bWm XYg'Vtca'd'U]bhgZ']bj Ygh] [Uh]cb' bchYgZ'XYhYfa]bUh]cbgZ'UbX'fY'UHyX' VtffYgdc bXYbWV"

K02-07 (a): Elder Affairs copy

FYhU]b'%\$'mYUfg"

K02-07 (b): All other records

FYhU]b'*'mYUfg'UZhYf'WU]gY'Wc'gYX"

K02-08: Institutional Abuse and Neglect Records

FYhU]b'Zc'f']Z'cZ']bgh]h]h]cb'd'i g*'mYUfg'UbX'gi V'YVh'hc'fYj]Yk'Vm'h\Y'5fW'j] Yg"

8 cW a Ybhg'Vtca'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'Zc'f'gdYVWZ]WfYhYbh]cb'dYf]cXg"

8 cW a Ybhg'h\Y'Udd']W]h]cb'Zc'f'UbX'gi VgYe i Ybh]ggi UbWV'cZ'gYfj]WVgZ'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 [\d'fc[fUa'g'gi W'Ug'9 a d'cma Ybh'GYfj]W'D'fc[fUa UbX'h\Y'GHUHyk]XY' < YUX' = b'f'fmD'fc[fUa "" = bWm XYg'fYZYffU'gZ'Udd']W]h]cbgZ'Udd']W]h]cb'gi ddcfh a UHyf]U'gZ'gYfj]WV'd'UbZ'Zc'ck'!i d'XcW a YbhU]cbZ'UbX'fY'UHyX'VtffYgdc bXYbWV"

? \$' ! \$% . ' 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`XUmWUfYž` \ 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

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

? \$' ! \$* . '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.

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.

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

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

K10-10 (a): Summary data reports

K10-10 (b): All other records

K10-11: Paramedics Communication Logs

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 FRUHHVSRQGHQFH UHOHDVHV SV\FKRQ
WUHDWPHQW 1DUUDWLYH FDVH KLVWRU\ '<6 DVVHVVPHQWV WUHD

004-02: Bail Report
5HWDLQ \HDUV

,QGHSHQGHQW \$JHQFLHV \$XQVK3XUEOLFHV
+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 PDWWHUV ,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 WUDQVSRUW WR -XQH DUH DUUDQJHG QXPHULFDOO\ ZLWK DQ '3\$' SUHWHU WKH\ DUH GHVLJQDWHG E\ '3&79' WKH\ HDU DQG FDVH QXPEHU

% \$SSHOODWH 'RFNHWV 6XSSRUW 0DWHULDO

3HUPDQHQQW

'RFXPHQWV WKH RIILFLDO UHFRUG RI DQ DSSHOODWH SURFHHGLQJ PRWLRQV PHPRUDQGXP FRUUVSRQGHQFH WUDQVFULSW DQG H[KLELWV E\ WKH SDUWLHV WR WKH SURFHHGLQJ UHFHLYHG DQG PDLQWDLQDSSHDOV RI GHQLDOV RI IUDQFKLVH OLFHQVHV UHQHZDOV DQG WUDQVSRUW

% 5DWH 'HFLVLRQV

3HUPDQHQQW

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

% 5DWH 5HJXODWLRQ 3URFHHGLQJV 6XSSRUW 0DWHULDO

3HUPDQHQQW

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

% 5XOHPDNLQJ 3URFHHGLQJV 6XSSRUW 0DWHULDOV

3HUPDQHQQW

'RFXPHQWV WKH RIILFLDO UHFRUG RI D UXOHPDNLQJ SURFHHGLQJ FRPPHQWV DQG QRWLFHV RI KHDULQJ PRWLRQV PHPRUDQGXP FRUUVSRQGHQFH 'RFNHWV DUH DUUDQJHG QXPHULFDOO\ ZLWK DQ '35' SUHFHGLQJ WKH LQWHUHVHWHG SDUWLHV DUH FROOHFWHG DQG PDLQWDLQH E\ WKH UXOHPDNLQJ SURFHHGLQJ

% 5XOHPDNLQJ 'HFLVLRQV

5HWDLQ \HDUV

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

%)RUP \$QQXDO

5HWDLQ \HDUV DIWHU ILOLQJ

'RFXPHQWV FRPSODLQW ILOLQJV SUHYLRXVO\ ILOHG TXDUWHUO\ DQXDOO\ 7KLV LV D UHSRUW WKDW DOORZV 'LYLVLRQ DQG ORFDQV W\SH RI VHUFLFH FRPSODLQWV DQG VSHFLILF VHUFLFH LQWHUHVHW

\$ 0*/

%)RUP &RPSODLQW)RUPV
5HWDLQ \HDUV DIWHU ILOLQJ
)RUP \$ /LFHQVHH &RPSODLQW 5HFRUG)RUP)RUP % 4XDUWHU
)RUP & 6LJQLILFDQW 6HUFLH ,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\FXWLRQ
7KHVH DUH FRQWUDFWV EHWZHHQ 0XQLFLSDOLWLHV &DEOH 2SHU
PXQLFLSDOLW\

% 5HQHZDO)UDQFKLVH \$JUHHPHQWV
5HWDLQ \HDUV IURP GDWH RI H\FXWLRQ
\$ 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\FHHG \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\ DELOLW\ WR DVVXPH WKH FRQGLWLR

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

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

'LYLVLRQ RI %DQV 5HFRUGV

/ 1HZ &KDUWHUV DQG +ROGLQJ &RPSDQ\ \$FTXLVLWLRQ 5HFRUG
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV
'RFXPHQWV SHWLWLRQV IRU ZKLFK SXEOLF KHDULQJV DUH UHTXLU
,QFRUSRUDWLRQ\ 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 LQVXUDQFH
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 DQQXDO 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
\HUV
'RFXPQWV WKH OLFHQVLQJ DQG VXEVTXHGW ILOLQJV RI VSHFLD
ZKR VHOO LQVXUDQFH WKDW VWDQGDUG FDUULHUV FDQQRW KDQG
HDUWKTNDHV ,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
'RFXPQWV WKH DSSURYDO RI OLIH SURSHU\ 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 \HUV ,LWHU LQDFWLYH
F 'LVDSSURLQJ 3RUW PDWHUWLQJ
/ E 'LVDSSURYHG SROLF\ PDWHULD
5HWDLQ \HUV

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

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

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

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

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

/ *URXS ODUNHWLQJ 3ODQ 5HFRUG
6HH VXE VFKHGHOHV IRU VSHFLILF UHWHQWLRQ SHULRGV
'RFXPQWV 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 FRUUVSRQGHQFH

/ 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 FRUUVSRQGHQFH

/ 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 VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV
'RFXPHQWV LQVXUDQFH UDWL VHWLQJ 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 \HUV

% I &HUWLILFDWHV RI &RPSOHWLRQ
5HWDLQ \HUV

% J 'RFXPHQWV 5HIOHFWLQJ 3D\PHQWV
5HWDLQ \HUV
3D\PHQWV PD\ EH PDGH E\ VWXGHQW RU RQ EHKDOI RI VWXG

% K /RDQ 'RFXPHQWV
5HWDLQ \HUV DIWHU JUDGXDWLRQ RU VHSDUDWLRQ IURP
/RDQ GRFXPHQWV LQFOXGLQJ GLVFORVXUH IRUPV DQG GLVE

% L (QUROOPHQW \$JUHHPHQWV
5HWDLQ \HUV DIWHU JUDGXDWLRQ RU VHSDUDWLRQ IURP

'LYLVLRQ RI 6WDQGDUGV 5HFRUGV
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV
7 5W 'LYLVLRQ GRFXPHQWV DQGP IYLAWVXOAWTJUXODWLQE 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 \HDUV

/ 7D[3ROLF\ DQG \$QDO\VLV 5HSRUWV
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV
'RFXPHQWV '25 DQDO\VLV RI SRWHQWLDO 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 6HUYLEFH UHFRUGV
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

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

/ 7D[SD\HU &XVWRPHU 6HUYLEFH 5HFRUGV
5HWDLQ \HDUV
'RFXPHQWV WKH LQWDNH DQG KDQGOLQJ RI WD[SD\HU LQTXLULHV I
GRFXPHQWV EDFNJURXQG DQG VXSSRUW GRFXPHQWDWLRQ DXGLW
DGMXVWPHQWV DQG FRUUHFWRQV VKHHWV DQG UHODWHG FRUUH

/ '25 3UREOHP 5HVROXWLRQ &DVH)LOHV
5HWDLQ \HDUV DIWHU ILQDO DFWLYLW\
'RFXPHQWV WKH KDQGOLQJ RI WD[SD\HU LQTXLULHV GLVSXWHV
GRFXPHQWV EDFNJURXQG VXSSRUW UDWH 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 ([P
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 (VWLDPDWHG 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 (VWLDPDWHG 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 \$\$\$SHOODWH 7
WD[SD\PHQW LVVXHV ,QFOXGHV LQYHVWLJDWLRQ DQG HYLGHQFH
SURFHHGLQJ WUDQVFULSWV GHFLVLRQV DQG GHWHUPLQDWLRQV
FRUUHVSRQGQFH

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

/ E 5HWDLQXW H[SLUDWLRQ &WDLFORVHG X ILOLDO° `ð
3HUPDQHQW

/ 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

/ \$\$\$SHOODWH 7D[%RDUG \$\$\$SHDOV 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 \$\$\$SHDO GHFLVLRQ ERRNV
3HUPDQHQW

/ E)LQGLQJV RI)DFW DQG 5HSRUW ERRNV
3HUPDQHQW

/ F ([KLELWV
5HWDLQ XQWLO DSSHDO LV FORVHG DSSHDO SHULRG KDV H[
&RXUW\$\$\$SHDOV 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&WXUW RI \$\$\$SHDOV DQG WKH 6XSUHPH -XGLFLDO &R

/ 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
FRUUHVSRQGQH

/ 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 lg2gUÐ ð 0• x\$ 7

/ 6WDWH)HGHUDO 7D[,QIRUPDWLRQ ([FKDQJH 5HFRUGV
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV
'RFXP HQWV 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
'RFXP HQWV UHVSQRVHV WR LQTXLULHV IURP EXUHDXV ZLWKLQ '25
RIILFH DQG RXWVLGH DJHQFLHV UHODWHG WR WD[ILOLQJ KLVWRU

/ 6SHFLDO 7D[5HVHDFK 5HFRUGV
5HWDLQ \HDUV
'RFXP HQWV 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
'RFXP HQWV LQYHVWLJDWLRQV LQWR WD[V\ VWHP DEXVH ,QFOXGHV
LQYHVWLJDWRU\ GRFXPHQWDWLRQ DXGLW UHSRUWV DQG UHODWH

/ (PSOR\HH 7D[+LVWRU\ 5HFRUGV
5HWDLQ \HDUV
'RFXP HQWV 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
'RFXP HQWV 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
VHFXULWLHV 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
VHUFLFHV 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
 3HUPDQHQQW
 '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
 UHSRUWV DQG DQDO\VLV /\$ FHUWLILFDWLRQ DXGLW IRUPV /\$
 WKH ORFDOO\ DVVHVPHG 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
 3HUPDQHQQW
 '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
 FRPPXQLW\ VDOHV UHSRUW VXEPLVVLRQV VXPPDU\ DQDO\VLV IRUP
 GHWHUPLQDWLRQV \$OVR LQFOXGHV ELHQQLDO UHSRUW DV DFFHS

/ D %LHQQLDO UHSRUWV
 6HQQ 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 SXUSRHV

/ 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 \HUV

/ &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 8QDVVLJQHG \$VVHWV DQG 3URSHUW\ 5HFRUGV
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
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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 FRUUHVSRQGHHQ

/ &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
 FDKLHV 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\V DQG RWKHU LQGLYLGXDOV UHTXLUH
VWDWXWHV ,QFOXGHV ERQGV DQG DVVRFLDWHG FRUHVSRQGHQFH

/ 3XEOLF 2IILFLDO 3HUIRUPDQFH %RQG)LOLQJV
3HUPDQHQW
'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
3HUPDQHQW

/ 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
3HUPDQHQW

'RFXPHQWV WKH SURJUDP WR SURYLGH DQ DOWHUQDWLYH DQ
SODQ VWUDWH HPSOR\HHV DQG FRQWUDFW HPSOR\HHV 3ODQ
JRYHUQQPHQW ZHFNHUV IRU 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
3HUPDQHQW
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

/ &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\

/ \$EDQGRQHG 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 SURYLVLQV 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 LVVXH 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

/ 5HWLUHPPHQW 6\VVHP \$FFRXQW \$XGLW DQG 0RQLWRULQJ 5HFH
5HWDLQ \HDUV
'RFXPHQWV WKH PRQLWRULQJ RI VWDWH UHWLUHPPHQW DFFRXQWV
,QFOXGHV V\VVHP DXGLWV UHSRUWV QRWHV DQG UHODWHG FRU

/ (PSOR\HH 5HWLUHPPHQW 'LVDELOLW\ DQG %HQHILWV &DVH)LOHV
5HWDLQ \HDUV DIWHU ILQDO SD\PHQW RU \HDUV IURP GDWH RI
'RFXPHQWV HPSOR\HH HQUROOPHQWV LQ UHWLUHPPHQW OLIH LQVX
EHQHILWV SODQV ,QFOXGHV UHWLUHPPHQW DSSOLFDWLRQV VDODU
ELUWK FHUWLILFDWH PHGLFDO UHFRUGV FKDQJH RI EHQHILFLDU\
FHUWLILFDWHV IXUORXJK GRFXPHQWDWLRQ EX\EDFN DQG FUHGLW
UHIXQG DQG UROORYHU GRFXPHQWDWLRQ VXSHUDQQXDWLRQ GRF
UHWLUHHV DQQXDO HDUQLQJ UHSRUWV DQG UHODWHG FRUUHVS

/ 5HWLUHPPHQW 3HQVLRQ 5HVHUYHV ,QYHVWPHQW 0DQDJHPPHQW
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV
'RFXPHQWV WKH FRQWUDFWLQJ RI 0DVWHU 7UXVW &XVWRG\ 6HUYL
5HWLUHPPHQW 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 GHSHQQGHQWV ,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

/ 5HLPEXUVHPPHQW /HWWHUV
5HWDLQ \HDUV
7KLV VHULHV GRFXPHQWV OHWWHUV WR ERDUGV QRWLI\LQJ WKHP
EHQHILWV GXH WKH 6WDWH DQG 7HDFKHUV¶ 5HWLUHPPHQW 6\VVHPV

/ /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 5HVLUHPHQW %RDUG 5HSUHV
 WR * / F V 7KHVH HOHFWLRQ DUH KHOG HYHU\ WCUHH \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 5HVLUHPHQW %RDUGV
 5HWDLQ \HUV
 %RDUGV PXVW VXEPLW DQQXDO VWDWHPHQWV WR 3(5\$ 3(5\$ YHULI
 VWDWHPHQW GXULQJ DXGLW

/ \$XGLW 5HSRUWV RI 5HVLUHPHQW %RDUGV
 5HWDLQ \HUV
 &KDSWHU UHTXLUHV 3(5\$ WR DXGLW DOO UHVLUHPHQW 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 UHVLUHPHQW V\WHPV RQFH HYHU

/ 6XSSOHPHQWU\ 6FKHGXOHV
 5HWDLQ \HUV
 7KLV VHULHV LV D OLVWLQJ RI VXSSOHPHQWU\ VFKHGXOHV RI PH
 V\WHPV 5HVLUHPHQW 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 :RUNHUV &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 ,QG XVWULDO \$FFLGHQW &RUHVSRQGHHQFH
5HWDLQ \HUV
&RQWDLQV QRWLILFDWLRQ IURP ,QG XVWULDO \$FFLGHQW %RDUG R
UHJDUGLQJ ZRUNHUV FRPSHQVDWLRQ EHQHILWV IRU SXEOLF HPSOR
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 \HDI DIWHU DXGLW
7KHVH UHSRUWV DUH FROOHFWHG SXUVXDQW WR 0*/ F † \$ DQG
OHDG UHSRUWV IURP ODERUDWRULHV ILOHG E\ ODERUDWRU\ DQG WKH
SDWLHQWV QDPH DQG DGGUHV 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 IHGHDO , ' 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 FKHFNOLVW 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 0
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
PHWHUV 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 D

1 8WLWLW\ \$FFRXQW &RPSXWHU ,QSXW
5HWDLQ \HDUV
7KLV VHULHV GRFXPHQWV D 5HFRUG RI DOO PHWHU UHGLQJV FDC
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 \HDUV
\$ UHSRUW OLVWLQJ PRQWKO\ DFWXDO DQG EXGJHW XWLWLW\ FRQ
XQLW 5HWDLQ RQO\ SHULRG FRS\ HQWLUH ILVFDO \HDU

1 8WLWLW\ \$FFRXXQWV 8QLW ODVWHU)LOHV
5HWDLQ \HDUV
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 \HDU
ORQWKO\ UHSRUW OLVWLQJ WKH LGHQWLFDO PHWHU UHGGLQJV UD
RQ HDFK WHQDQW V XWLWLW\ UHSRUWV

1 8WLWLW\ -RXUQDO 5HSRUW
5HWDLQ XQWLO DGPLQLVWUDWLYH XVH FHDVHV 3HUPLVVLRQ IURP
7KLV LV D PRQWKO\ 5HSRUW OLVWLQJ WKH PRQWKO\ XWLWLW\ FKD

1 8WLWLW\ 6\ VWHPV \$FFRXQWV
5HWDLQ \HDUV LQ RIILFH DQG \HDUV RII VLWH
5HYLVLRQV WR XWLWLW\ DFRXQW ORJERRN XWLWLW\ DFRXQW

1 'HSDUWPHQW 6XEMHFW)LOHV
5HWDLQ \HDUV 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 \HDU

1 \$YLDWLRQ ODUNHWLQJ 5HFRUGV
6HH VXE VFKHGXOHV IRU VSHFLILF UHWHQWLRQ SHULRGV

1 &RQFHVVLRQ ORQLWRULQJ)LOHV
5HWDLQ \HDUV LQ RIILFH \HDUV RII VLWH VWRUDJH
, QVSHFWLRQ UHSRUWV FRUUHVSRQGQHFH PHPRV IRUPV DQG RV
FRQFHVVLRQV

1 7UDGH 6KRZ)LOHV
5HWDLQ \HDUV
\$SSOLFDWLRQ IRUPV FRUUHVSRQGQHFH 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
7KLVH ILOHV GRFXPHQW DOO UHIHUHQFH LQIRUPDWLRQ RQ FRQU
LQVXUDQFH DQG DOO FRUUHVSRQGQHFH 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 FRUUVSRQGHHFH
HPSOR\HHV
1 *URXQG 7UDQVSRUWDWLRQ \$JUHHPHQWV
\$FWLYH SOXV \HUV
'RFXPHQWV WKH DJUHHPHQWV IRU JURXQG WUDQVSRUWDWLRQ RSH
7KXVH ILOHV DUH XVHG WR WUDFN RSHUDWLRQV
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 6KXWWOH %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
3HUPDQHQW
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 FRUUHVSRRGHQFH 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 I

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\ 6WDWLWVWLFDO 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
'HVWUR\ 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 \HDUV

7KLV LV D FRPSXWHU GDWDEDVH DQG EDFNXS PDWHULDOV &RQWD
SDUWV WKLV GDWDEDVH LV XVHG IRU UHIHUUHQFH 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 3XUFKDVLQJ)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 6WHDPVCLS /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@DQV 5DQV
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
3HUPDQHQW
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

&RQUUDFWV 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 6HUYLEFHV &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 %XVLQHVV

3 5HJLVWHUHG 3URYLGHU 2UJDQLJDWLRQ ,QIRUPDWLRQ
5HWDLQ \HDUV
7KLV VHULHV FRQWDLQV GDWD VXEPLWWHG WR &+\$, E\ SURYLGHU RUJ
VHULHV FRQWDLQV GDWD VXEPLWWHG WR ERWK WKH +HDOWK 3ROLF\ &+\$, IRU WKH DGPLQLVWUDWLRQ RI WKH 0\$ 532 3URJUDP 7KLV VHULHV WKH ILQDQFLDO FRQGLWLRQ RUJDQLJDWLRQDO VWUXFWXUH EXVLQHVV UHJLVWHUHG SURYLGHU RUJDQLJDWLRQ

3 1XUVLQJ)DFLOLW\ 3HWLWLRQV
5HWDLQ \HDUV
7KLV VHULHV LQFOXGHV 3HWLWLRQV ILOHG E\ QXUVLQJ IDFLOLWLHV U