

:KDW ,V ,3('6"

7KH ,QWHJUDWHG 3RVVVFHRQGD
6\ VWHP ,3('6 LV D V\ VWHP RI VXUY
WKDW FROOHFWV GDWD IURP DERXW
SURYLGH SRVWVFHRQGD\ HGXFDWL
6WDWHV ,3('6 FROOHFWV LQVWL
VWXGHQW HQUROOPHQW JUDGX
FKDUJHV SURJUDP FRPSOHWLRQV
ILQDQFHV

7KXVH GDWD DUH XVHG DW WKH IHGH
SROLF\ DQDO\VLV DQG GHYHORSPHQ
OHYHO IRU EHQFKPDUNLQJ DQG SH
VWXGHQWV DQG SDUHQWV WKURXJK
KWWS FROOHJH QDYLDJRWU HG JRY
LQ WKH FROOHJH VHDFK SURFHVV
DERXW ,3('6 VHH KWWS QFHV HG J

:KDW ,V WKH 3XUSRVH RI 7KLV 5

7KH 'DWD)HHGEDFN 5HSRUW LV LQ
LQVWLWXWLRQV D FRQWH[W IRU H
VXEPLWWHG

:KDW ,V LQ 7KLV 5HSRUW"

7KH ILJXUHV LQ WKLV UHSRUW SU
LQGLFDWRUV IRU \RXU LQVWLWXWLRQ
RI VLPLODU LQVWLWXWLRQV 7KH ILJ
FROOHFWHG GXULQJ WKH ,3('6
DQG DUH WKH PRVW UHFHQW GDWD
FRYHU RI WKLV UHSRUW OLVWV WKH
JURXS RI LQVWLWXWLRQV DQG WKH
VHOHFWLRQ 7KH 0HWKRGRORJLFDO 1
UHSRUW GHVFULEH DGGLWLRQDO LQ
LQGLFDWRUV DQG WKH SUH VHOHFW

:KHUH &DQ , 'R 0RUH ZLWK ,3('6

(DFK LQVWLWXWLRQ FDQ DFFHVV SUH
)HHGEDFN 5HSRUWV IURP DQG
UHSRUW E\ XVLQJ D GLIIHUHQW
DQG ,3('6 YDULDEOHV RI LWV FKRRV
DUFKLYHG UHSRUWV RU FXVWRPL
)HHGEDFN 5DF ,€F €"Q 0H) DDPDQQ €DE
1# 5 @ ` ,E a € € q €£ €1# DSH H GPF 2³ €@H H 3,E

&203\$5,621 *5283

&RPSDULVRQ JURXS GDWD DUH LQFOXGHG WR SURYLGH D FRQWH[W IRU LQWHUSUHWLQ
FRPSDULVRQ JURXS IRU WKLV UHSRUW E\ -XO\ 1&(6 VHOHFWHG D FRPSDULVRQ J
WKH FRPSDULVRQ JURXS DSSHUV EHZ 7KH &XVWRPLJH 'DWD)HHGEDFN 5HSRUW IX
KWWS QFHV HG JRY LSHGV GDWDFHQWHU FDQ EH XVHG WR UHSURGXFH WKH ILJXUH

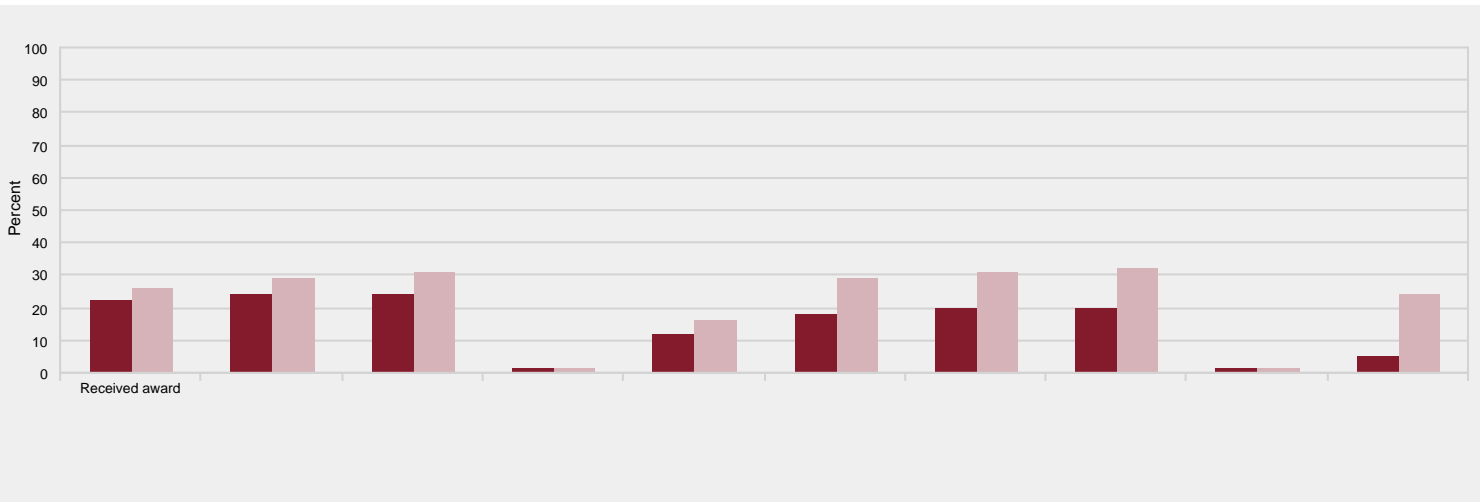
7KH FXVWRP FRPSDULVRQ JURXS FKRVHQ E\ &LVFR &ROOHJH LQFOXGHV WKH IROORZLQ

- ▶ \$OYLQ &RPPXQLW\ &ROOHJH \$OYLQ 7;
- ▶ \$QJHOLQD &ROOHJH /XINLQ 7;
- ▶ %UDJRVSUW &ROOHJH /DNWHPPPPPPP 5HSJUR

- & LVFR & ROOHJH -

)LJXUH\$ZDUG DQG HQUROOPHQW UDWHV RI QRQ ILUVW WLPH IXOO WLPH GHJUHH FHUWLILFDW
VWDWXV FRKRUW

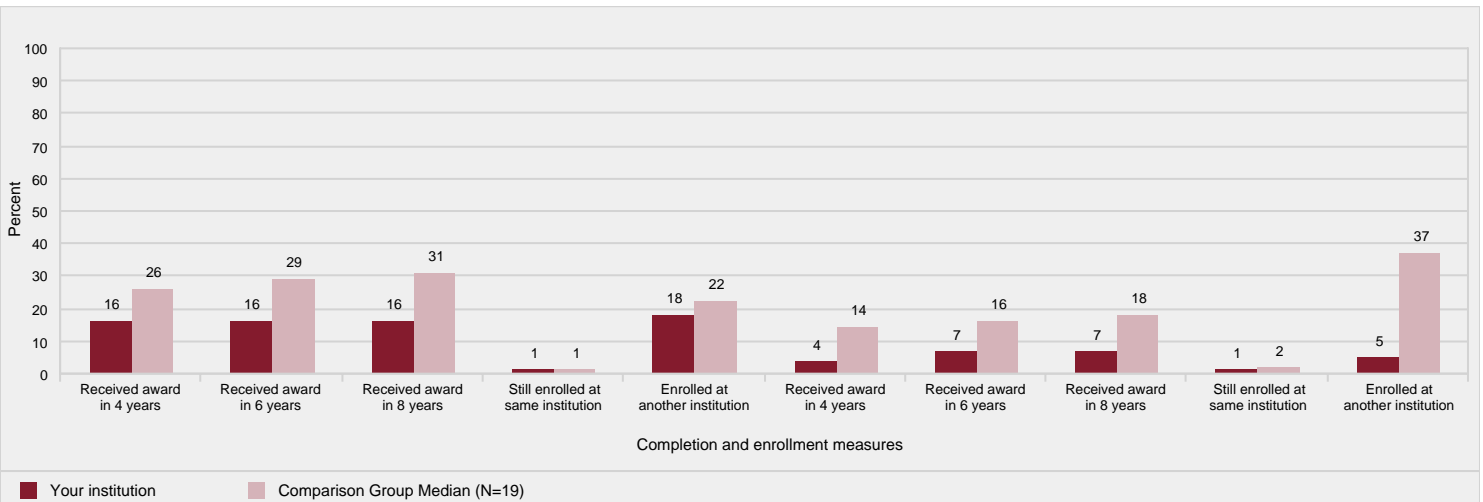
3HOO
1



127(\$ZDUG PHDVXUHV DUH EDVHG RQ WKH KLJKHVW DZDUG UHFHLYHG DIWHU \HDUV RI HQWU\ DQG HQUROOPHQW
HQWU\ 6WXGHQW FRKRUWV L H)LUVW WLPH IXOO WLPH)LUVW WLPH SDUW WLPH 1RQ ILUVW WLPH IXOO WLPH
HQWHUHG WKH LQVWLWXWLRQ EHWZHHQ -XO\ -XQH 3HOO UHFSLSLHQWV DUH VWXGHQWV ZLWK GHPRQVW
QXPEHU RI LQVWLWXWLRQV LQ WKH FRPSDULVRQ JURXS
6285&(8 6 'HSDUWPHQW RI (GXFDWLRQ 1DWLRQDO &HQWHU IRU (GXFDWLRQ 6WDWLWVLFV ,QWHJUDWHG 3RVVHF
FRPSRQHQW

)LJXUH\$ZDUG DQG HQUROOPHQW UDWHV RI QRQ ILUVW WLPH SDUW WLPH GHJUHH FHUWLILFDW
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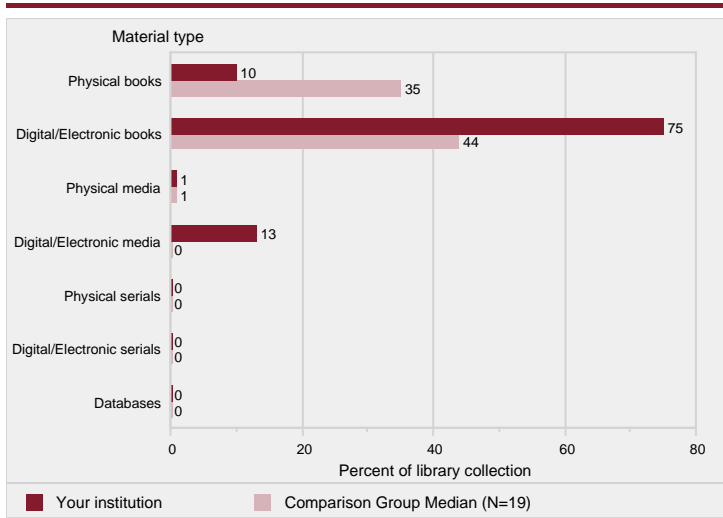
3HOO
1



127(\$ZDUG PHDVXUHV DUH EDVHG RQ WKH KLJKHVW DZDUG UHFHLYHG DIWHU \HDUV RI HQWU\ DQG HQUROOPHQW
HQWU\ 6WXGHQW FRKRUWV L H)LUVW WLPH IXOO WLPH)LUVW WLPH SDUW WLPH 1RQ ILUVW WLPH IXOO WLPH
HQWHUHG WKH LQVWLWXWLRQ EHWZHHQ -XO\ -XQH 3HOO UHFSLSLHQWV DUH VWXGHQWV ZLWK GHPRQVW
QXPEHU RI LQVWLWXWLRQV LQ WKH FRPSDULVRQ JURXS
6285&(8 6 'HSDUWPHQW RI (GXFDWLRQ 1DWLRQDO &HQWHU IRU (GXFDWLRQ 6WDWLWVLFV ,QWHJUDWHG 3RVVHF
FRPSRQHQW

- & LVFR & ROOHJH -

)LJXUH 3HUHQW GLVWULEXWLRQ RI OLEUDU\ FROOHFWLRQ E\ PDWHULDO
W\SH)LVFDO <HDU



0(7+2'2/2*,&\$/ 127(6

2YHUYLHZ

7KLV UHSRUW LV EDVHG RQ GDWD VXSSOLHG E\ LQVWLWXWLRQV WR ,3('6 GXULQJ
VXUYH\V ,3('6)LUVW /RRN UHSRUWV DW KWWS QFHV SHUR YIRGHSXEFH DLOFIR UFDWSD
LQVWLWXWLRQDO UHVSQRVHV

8VH RI 0HGLDQ 9DOXH V IRU &RPSDULVRQ *URXS

7KLV UHSRUW FRPSDUHV \RXU LQVWLWXWLRQV GDWD WR WKH PHGLDQ YDOXH IRU WKH
RQH VWDWLVWLF LV SUHVHQW LQ D ILJXUH WKH PHGLDQ YDOXH DUH GHWHUPLQHG
FRPSDULVRQ JURXS ZLWK IHZHU WKDQ WKUHH YDOXH :KHUH SHUFHQWDJH GLVWU
DFFHVV DOO WKH GDWD XVHG WR FUHDWH WKH ILJXUH LQFOXGHG LQ WKLV UHSRUW
KWWS QFHV HG JRY LSHGV

0LVVLQJ 6WDWLVWLFV

,I D VWDWLVWLF LV QRW UHSRUWHG IRU \RXU LQVWLWXWLRQ WKH RPLVLRQ LQGLFD
FROOHFWHG 1RW DOO QRWHV PD\ EH DSSOLFDEOH WR \RXU UHSRUW

8VH RI ,PSXWHG 'DWD

\$OO ,3('6 GDWD DUH VXEMHFW WR LPSXWDWLRQ IRU WRWDO LQVWLWXWLRQDO DQG
SUHSDUH \RXU UHSRUW

'DWD &RQILGHQWLDOLW\

,3('6 GDWD DUH QRW FROOHFWHG XQGHU D SOHGJH RI FRQILGHQWLDOLW\

'LVDJJUHJDWLRQ RI 'DWD E\ 5DFH (WKQLFLW\

:KHQ DSSOLFDEOH VRRPH VWDWLVWLFV DUH GLVDJJUHJDWHG E\ UDFH HWKQLFLW\ 'D
2IILFH RI 0DQDJHPPHQW DQG %XGJHW FDUHJRUHV 'HWDLOHG LQIRUPDWL
KWWSV QFHV HG JRY LSHGV 6HFWRQ 5HVRXUFHV

&RKRUW 'HWHUPLQDWLRQ IRU 5HSRUWLQJ 6WXGHQW)LQDQFLDO \$LG *UDGXDWLRQ

6WXGHQW FRKRUWV IRU UHSRUWLQJ 6WXGHQW)LQDQFLDO \$LG DQG *UDGXDWLRQ
LQVWLWXWLRQV WKDW UHSRUW EDVHG RQ DQ DFDGHPLF \HDU WKRWH RSHUDWLQJ RQ
IDOO WHUP GDWD 6WXGHQW FRXQWV DQG FRKRUWV IRU SURJUDP UHSRUWHUV WK
XQGXSOLFDFWHG FRXQWV RI VWXGHQWV HQUROOHG GXULQJ D IXOO PRQWK SHULR

6WXGHQW FRKRUWV IRU UHSRUWLQJ 2XWFRPH 0HDVXUHV DUH EDVHG RQ D IXOO \HDU F

'(6&5,37,21 2) 67\$7,67,&6 86(' ,1 7+(),*85(6

\$GPLVLRQV RQO\ IRU QRQ RSHQ DGPLVLRQV VFKRROV

\$GPLVLRQV DQG 7HVW 6FRUH 'DWD

\$GPLVLRQV DQG WHVW VFRUH GDWD DUH SUHVHQWHG RQO\ IRU LQVWLWXWLRQV
GHJUHH FHUWLILFDWH VHHNLQJ XQGHUJUDGDWH VWXGHQWV RQO\ \$\$SOLFDFQWV LQFC
IRU DGPLVLRQ DQG ZKR ZHUH QRWLILHG RI RQH RI WKH IROORZLQJ DFWLRQV DG
ZLWKGUDZQ E\ DSSOLFDFQW RU LQVWLWXWLRQ \$GPLWWHG DSSOLFDFQWV DGPLV
DGPLVLRQ (DUO\ GHFLVLRQ HDUO\ DFWLRQ DQG VWXGHQWV ZKR EHJDQ VWXGLHV G
FXVWRPLJHG 'DWD)HHGEDFN 5HSRUWV WHVW VFRUH DUH SUHVHQWHG RQO\ LI VFRUH

-&LVFR &ROOHJH-

6WXGHQW (QUROOPHQW

)7((QUROOPHQW

7KH IXOO WLPH HTXLYDOHQW)7(HQUROOPHQW XVHG LQ WKLV UHSRUW LV WKH VXP
HQUROOPHQW DV FDOFXODWHG IURP RU UHSRUWHG RQ WKH PRQWK (QUROOPHQW
PRQWK LQVWUXFWLRQDO DFWLYLW\ FUHGLW DQG RU FRQWDFW KRUV 6HH 3&DQ
*ORVVDU\ DW KWWSV VXUYH\V QFHV HG JRY LSHGV 9LV*ORVVDU\SOO DVS

7RWDO (QWHULQJ 8QGHUJUDGXDW 6WXGHQWV

7RWDO HQWHULQJ VWXGHQWV DUH VWXGHQWV DW WKH XQGHUJUDGXDW OHYHO ER
VXPPHU WHUP ZKR UHWXUQHG LQ WKH IDOO 7KLV LQFOXGHV DOO ILUVW WLPH XQ
XQGHUJUDGXDW OHYHO DQG QRQ GHJUHH FHUWLILFDWH VHHNLQJ XQGHUJUDGXDW
LQVWLWXWLRQV SURYLGH WRWDO HQWHULQJ VWXGHQW GDWD

&KDUJHV DQG 1HW 3ULFH

\$YHUDJH ,QVWLWXWLRQDO 1HW 3ULFH

\$YHUDJH QHW SULFH LV FDOFXODWHG IRU IXOO WLPH ILUVW WLPH GHJUHH FHUWLILF
IURP WKH IHGHUDO JRYHUQPHQW VWDWH ORFDO JRYHUQPHQW RU WKH LQVWLWXW
RQO\ VWXGHQWV ZKR SDLG WKH LQ VWDWH RU LQ GLVWULFW WXLWLRQ UDW 2WK
VXEUDFWLQJ WKH DYHUDJH DPRXQW RI IHGHUDO VWDWH ORFDO JRYHUQPHQW
DWWHQGDQFH 7RWDO FRVW RI DWWHQGDQFH LV WKH VXP RI SXEOLVKHG WXLWLRQ DQ
DQG RWKHU H[SHQVHV

)RU WKH SXUSRVH RI WKH ,3('6 UHSRUWLQJ DLG DZDUGHG UHIHUV WR ILQDQFLDO D
PD\ GLIIHU IURP WKH DLG DPRXQW WKDW LV GLVEXUVHG WR D VWXGHQW

5HWHQWLRQ *UDGXDWLRQ 5DWHV DQG 2XWFRPH 0HDVXUHV

5HWHQWLRQ 5DWHV

5HWHQWLRQ UDWHV DUH PHDVXUHV DW ZKLFK VWXGHQWV SHUVLVW LQ WKHLU HGXF
\HDU LQVWLWXWLRQV WKLV LV WKH SHUFHQWDJH RI ILUVW WLPH EDFKHORUV RU HT
DJDLQ HQUROOHG LQ WKH FXUUHQW IDOO)RU DOO RWKHU LQVWLWXWLRQV WKLV L
SUHYLRXV IDOO ZKR HLWKHU UH HQUROOHG RU VXFFHVVIXOO\ FRPSOHWHG WKHLU SU
WKH SHUFHQWDJH RI IXOO WLPH ILUVW WLPH GHJUHH FHUWLILFDWH VHHNLQJ XQGHU
SDUW WLPH ILUVW WLPH GHJUHH FHUWLILFDWH VHHNLQJ XQGHUJUDGXDWHV

*UDGXDWLRQ 5DWHV DQG 7UDQVIHU RXW 5DWH

*UDGXDWLRQ UDWHV DUH WKRVH GHYHORSHG WR VDWLVI\ WKH UHTXLUHPHQWV RI WK
DQG DUH GHILQH G DV WKH WRWDO QXPEHU RI LQGLYLGXDOV IURP D JLYHQ FRKRUW F
FRPSOHWHG D GHJUHH RU FHUWLILFDWH ZLWKLQ D JLYHQ SHUFHQW RI QRUPDO WLP
GLYLGHG E\ WKH WRWDO QXPEHU RI VWXGHQWV LQ WKH FRKRUW RI IXOO WLPH ILUV
H[FOXVLRQV ,QVWLWXWLRQV DUH SHUPLWWHG WR H[FOXGH IURP WKH FRKRUW VWXG
VFKRRO WR VHUYH LQ WKH DUPHG IRUFHV RU ZHUH FDOOHG XS WR DFWLYH GXW\
JRYHUQPHQW VXFK DV WKH 3HDFH &RUSV DQG WKRVH ZKR OHIW WR VHUYH RQ D

\$ IXUWKHU H[WHQVLRQ RI WKH WUDGLWLRQDO *UDGXDWLRQ 5DWHV *5 FRPSRQH
SUHYLRXVO\ UHSRUWHG LQ WKH *5 FRPSRQH LV WKH *UDGXDWLRQ 5DWHV *5
FRPSOHWHUV DQG H[FOXVLRQV IURP WKH FRKRUW EHWZHHQ DQG QRUPDO WLP
VWXG\

7UDQVIHU RXW UDW LV WKH WRWDO QXPEHU RI VWXGHQWV IURP WKH FRKRUW ZKR
HDUQLQJ D GHJUHH DZDUG DQG VXEVHTXHQWO\ UH HQUROOHG DW DQRWKHU LQVWLWX
LQLWLDQ FRKRUW PLQXV DOORZDEOH H[FOXVLRQV DV GHVFULEHG DERYH 2QO\ LQV
IRU VWXGHQWV WR HQUROO LQ DQRWKHU HOLJLEOH LQVWLWXWLRQ DUH UHTXLUHG WR

2XWFRPH 0HDVXUHV 'DWD

\$OWHUQDWLYH PHDVXUHV RI VWXGHQW VVFFHV DUH UHSRUWHG E\ GHJUHH JUDQW VHHNLQJ XQGHUJUDGXDWV VWXGHQW JURXS)XOO WLPH ILUVW WLPH)7)7 3DUW WLPH QRQ ILUVW WLPH 371)7 \$GGLWLRQDOO\ HDFK RI WKH IRXU FRKRUWV FROOH UHFLSLHQWV 7KHVH PHDVXUHV SURYLGH WKH \HDU \HDU DQG \HDU DZDUG UD FDOFXODWHV DZDUG UDWHV E\ GLYLGLQJ D FRKRUW V RU VXEFRKRUW V DGMXVWHG VWDWXV SRLQWV

7KH LQLWLDO FRKRUW FDQ EH UHYLVHG DQG WDNH DOORZDEOH H[FOXVLRQV UHVXOW LQLWLDO FRKRUW WKH IROORZLQJ VWXGHQWV ZKR GLHG RU ZHUH WRWDOO\ DQG IRUFHV RU ZHUH FDOOHG XS WR DFWLYH GXW\ WKR VH ZKR OHIW WR VHUYH ZLWK &RUSV DQG WKR VH ZKR OHIW WR VHUYH RQ DQ RIILFH FKXUFK PLVVRQ

7KH KLJKHV DZDUG DQG WKH W\SH RI DZDUG L H FHUWLILFDWH \$VVRFLDWH V RU QRW HDUQ DQ XQGHUJUDGXDWV DZDUG DIWHU \HDUV RI HQWU\ WKH HQUROOPHQ VXEVTXHQW\ WUDQVIHUHG RXW RI WKH LQVWLWXWLRQ 8QOLNH WKH *UDGXDWLR HQWHULQJ -XO\ RI RQH \HDU WR -XQH WR WKH QH[W DQG RQ WKHLU WUDQVIHU R VXEVDQWLDO WUDQVIHU SUHSDUDWLRQ

)LQDQFH

&RUH 5HYHQXH

&RUH UHYHQXH IRU SXEOLF LQVWLWXWLRQV UHSRUWLQJ XQGHU *\$6% VWDQGDUG DSSURSULDWLRQV DQG RSHUDWLQJ DQG QRQRSHUDWLQJ JUDQWV FRWUDFWV SULYJLIWV DQG FRQWULEXWLRQV IURP DILOLDWHG HQWLWLHV VDOHV DQG VHUYLFH QRQRSHUDWLQJ VRXUFHV DQG RWKHU UHYHQXH DQG DGGLWLRQV FDSLWDO DSSURSFRUH UHYHQXH LQFOXGH IHGHUDO DSSURSULDWLRQV VDOHV DQG VHUYLFHV RI HG RWKHU UHYHQXH DQG DGGLWLRQV

&RUH UHYHQXH IRU SULYDWH QRW IRU SURILW LQVWLWXWLRQV DQG D VPDOO QXPE DQG IHV JRYHUQPHQW IHGHUDO VWDWH DQG ORFDO DSSURSULDWLRQV DQG JUDIURP DILOLDWHG HQWLWLHV LQYHVPHQW UHWXUQ VDOHV DQG VHUYLFHV RI HG UHYHQXH PLQXV WKH VXP RI FRUH DQG QRQFRUH FDWHJRULHV RQ WKH)LQDQFH FRVWDWH DQG ORFDO DSSURSULDWLRQV VDOHV DQG VHUYLFHV RI HGXFDWLRQDO DF

&RUH UHYHQXH IRU SULYDWH IRU SURILW LQVWLWXWLRQV UHSRUWLQJ XQGHU)\$6 ORFDO DSSURSULDWLRQV DQG JUDQWV FRWUDFWV SULYDWH JUDQWV FRWUDFWV VRXUFHV D JHQHUDWHG FDWHJRU\ RI WRWDO UHYHQXH PLQXV WKH VXP RI FRUH D UHYHQXH LQFOXGH JRYHUQPHQW IHGHUDO VWDWH DQG ORFDO DSSURSULDWLR

\$W GHJUHH JUDQWLQJ LQVWLWXWLRQV FRUH UHYHQXH H[FOXGH UHYHQXH IURP DX LQGSHQGHQW RSHUDWLRQV 1RQ GHJUHH JUDQWLQJ LQVWLWXWLRQV GR QR UHSRU PD\ LQFOXGH WKHVH DPRXQWV LQ WKH FRUH UHYHQXH IURP RWKHU VRXUFHV

&RUH ([SHQVHV

&RUH H[SHQVHV LQFOXGH H[SHQVHV IRU LQVWUXFWLRQ UHVHDFK SXEOLF VHUYLF DLG VFKRODUVKLSV DQG IHOORZVKLSV QHW RI GLVFRXQWV DQG DOORZDQFH DQG PLQXV WKH VXP RI FRUH DQG QRQFRUH IXQFWLRQV RQ WKH)LQDQFH FRPSRQHQW (DQG LQWHUHV DUH DOORFDWHG WR HDFK RI WKH RWKHU IXQFWLRQV &RUH H[SH HQWHUSULVHV H J ERRNVWRUH DQG GRUPLWRULHV KRVSLWDOV DQG LQGHSH H[SHQVHV IRU DX[LOLDU\ HQWHUSULVHV LQ D VHSUDWH FDWHJRU\ DQG WKXV PD\ 32WKHU FRUH H[SHQVHV LV WKH VXP RI JUDQW DLG VFKRODUVKLSV DQG IHOORZVK

(QGRZPHQW \$VVHWV

(QGRZPHQW DVVHWV IRU SXEOLF LQVWLWXWLRQV XQGHU *\$6% VWDQGDUGV DQG SUL

-&LVFR &ROOHJH-

6DODULHV DQG :DJHV

6DODULHV DQG ZDJHV IRU SXEOLF LQVWLWXWLRQV XQGHU *\$6% VWDQGDUGV DQG SUL
LQFOXGH DPRXQWV SDLG DV FRPSHQVDWLRQ IRU VHU\LFHV WR DOO HPSOR\HHV UHJD
RI DQ LQGLYLGXDO RYHU DQG DERYH WKDW UHFHLYHG LQ WKH IRUP RI D VDODU\ RU Z

6WDII

)7(6WDII

7KH IXOO WLPH HTXLYDOHQW)7(E\ RFFXSDWLRQDO FDWHJRU\ LV FDOFXODWHG E\ V
WKH WRWDO QXPEHU RI SDUW WLPH VWDII *UDGXDWH DVVLVWDQWV DUH QRW LQFOX

(TXDWHG ,QVWUXFWLRQDO 1RQ 0HGLFDO 6WDII 6DODULHV

,QVWLWXWLRQV UHSRUWHG WKH QXPEHU RI IXOO WLPH QRQPHGLFDO LQVWUXFWLRQDO
RI PRQWKV ZRUNHG DQG PRQWKV 6DODU\ RXWOD\V IRU VWDII ZKRZR
ZRUN E\ PXOWLSO\LQJ WKH RXWOD\V UHSRUWHG IRU PRQWKV E\ WKH RXWOD\
PRQWKV E\ 7KH HTXDWHG DQG RXWOD\V ZHUH WKHQ DGGHG WR WKH RXV
D WRWDO PRQWK HTXDWHG VDODU\ RXWOD\ 7KH WRWDO PRQWK HTXDWHG RXWOD\
GHWHUPLQH DQ HTXDWHG PRQWK DYHUDJH VDODU\ 7KLV FDOFXODWLRQ ZDV GRQH I
WKDW ZRUN OHVV WKDQ PRQWKV DQG ZHUH H[FOXGHG

6WXGHQW WR)DFXOW\ 5DWLR

,QVWLWXWLRQV FDQ SURYLGH WKHLU LQVWLWXWLRQV VWXGHQW WR IDFXOW\ UDWLR
1&(6 JXLGDQFH LQ FDOFXODWLQJ WKHLU VWXGHQW WR IDFXOW\ UDWLR ZKLFK LV DV
GDWD GLYLGHG E\ WRWDO)7(LQVWUXFWLRQDO VWDII XVLQJ WKH WRWDO 3ULPDULO
5HVRXUFHV FRPSRQHQW DQG DGGLQJ DQ\ QRW SULPDULO\ LQVWUXFWLRQDO VWDII WK
LV HTXDO WR WKH QXPEHU RI WKH IXOO WLPH VWXGHQWV SOXV RQH WKLUG WKH
FDOFXODWHG 6WXGHQWV LQ VWDQGDUG DORQH JUDGXDWH RU SURIHVVLRQDO SURJUDP
KHDOWK DQG LQVWUXFWLRQDO VWDII WHDFKLQJ LQ WKHVH SURJUDPV DUH H[FOXGHG

\$GGLWLRQDO 0HWKRGRORJLFDO ,QIRUPDWLRQ

\$GGLWLRQDO PHWKRGRORJLFDO LQIRUPDWLRQ RQ WKH ,3('6 FRPSRQHQWV FDQ EH IRXQ
[KWWS QFHV HG JRY SXEVHDFK JHWSXEFDWV DVS"VLG](#)

\$GGLWLRQDO GHILQLWLRQV RI YDULDEOHV XVHG LQ WKLV UHSRUW FDQ EH IR
[KWWSV VXUYH\V QFHV HG JRY LSHGV 9LV*ORVVDU\SOO DVS\[](#)