



# Investment Performance Report

## July 1, 2021 to September 30, 2021

The results shown represent past performance and do not represent expected future performance or experience. Past performance does not guarantee future results. Investment return and principal value of an investment will fluctuate so that an investor's units or shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the data quoted.

Performance data current to the most recent month-end may be obtained by visiting: [MarylandDC.com](http://MarylandDC.com). Please consider the fund's investment objectives, risks, and charges and expenses carefully before investing. The underlying fund prospectuses contain this and other information about the investment company. Prospectuses are available by calling 800-545-4730. Read carefully before investing.

Gross expense ratios represent the fund's total operating expenses expressed as a percentage of the assets held in the fund. For more information about gross expense ratios, read the fund's prospectus. The rates of return do not reflect a maximum

deduction of a 0.120% annual plan asset fee, which, if reflected, would reduce the performance shown. No account will be charged more than \$2,000 for the year. The rates for the Investment Contract Pool are after the deduction of any carrier charges. Please see other important disclosures at the end of this report.

Actively managed funds

Passively managed funds

Active funds have managers choose investments to attempt to achieve a goal, like outperforming an index or balancing risks with returns. Because of the management activity, these funds tend to have higher fees than passively managed funds. Passive funds normally carry lower than average fees and track the markets per their selected indices to create a diversified portfolio.

VRU	Investment Option	Morningstar Category	Ticker / CUSIP#	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Gross Expense Ratio
<b>Retirement Date Trusts</b>										
715	T. Rowe Price Retirement 2005 Fund T. Rowe Price Retirement 2005 Trust B	Target-Date 2000-2010	TRRFEX	13.52%	8.89%	7.51%	7.58%	6.23%	02/27/04	0.49%
			87280L200	13.52%	9.05%	7.64%	N/A	7.11%	01/13/12	0.36%
		Combined Index Portfolio 2005		11.43%	8.86%	7.56%	7.34%			
716	T. Rowe Price Retirement 2010 Fund T. Rowe Price Retirement 2010 Trust B	Target-Date 2000-2010	TRRAX	14.72%	9.34%	8.09%	8.29%	7.76%	09/30/02	0.49%
			87280M208	14.79%	9.50%	8.22%	N/A	7.75%	01/13/12	0.36%
		Combined Index Portfolio 2010		12.78%	9.28%	8.15%	8.06%			
717	T. Rowe Price Retirement 2015 Fund T. Rowe Price Retirement 2015 Trust B	Target-Date 2011-2015	TRRGX	16.17%	9.80%	8.84%	9.23%	7.03%	02/27/04	0.51%
			87280N206	16.23%	10.02%	8.99%	N/A	8.66%	01/13/12	0.36%
		Combined Index Portfolio 2015		14.12%	9.66%	8.88%	8.99%			
718	T. Rowe Price Retirement 2020 Fund T. Rowe Price Retirement 2020 Trust B	Target-Date 2016-2020	TRRBX	17.76%	10.36%	9.76%	10.20%	8.87%	09/30/02	0.53%
			87280V208	17.77%	10.52%	9.92%	N/A	9.55%	01/13/12	0.36%
		Combined Index Portfolio 2020		15.77%	10.12%	9.78%	9.91%			
719	T. Rowe Price Retirement 2025 Fund T. Rowe Price Retirement 2025 Trust B	Target-Date 2021-2025	TRRHX	20.23%	11.24%	10.78%	11.14%	7.93%	02/27/04	0.55%
			87280U200	20.15%	11.41%	10.94%	N/A	10.47%	01/13/12	0.36%
		Combined Index Portfolio 2025		18.36%	10.92%	10.79%	10.84%			
720	T. Rowe Price Retirement 2030 Fund T. Rowe Price Retirement 2030 Trust B	Target-Date 2026-2030	PRILX	22.89%	12.05%	11.75%	11.99%	9.84%	09/30/02	0.58%
			87280Y202	22.82%	12.25%	11.92%	N/A	11.29%	01/13/12	0.36%
		Combined Index Portfolio 2030		21.03%	11.67%	11.74%	11.67%			
721	T. Rowe Price Retirement 2035 Fund T. Rowe Price Retirement 2035 Trust B	Target-Date 2031-2035	TRRJX	25.39%	12.83%	12.57%	12.64%	8.60%	02/27/04	0.59%
			87281G200	25.34%	13.06%	12.79%	N/A	11.95%	01/13/12	0.36%
		Combined Index Portfolio 2035		23.48%	12.35%	12.56%	12.33%			
722	T. Rowe Price Retirement 2040 Fund T. Rowe Price Retirement 2040 Trust B	Target-Date 2036-2040	TRRDY	27.55%	13.49%	13.27%	13.13%	10.33%	09/30/02	0.60%
			87281H208	27.52%	13.75%	13.51%	N/A	12.44%	01/13/12	0.36%
		Combined Index Portfolio 2040		25.65%	12.92%	13.25%	12.79%			
723	T. Rowe Price Retirement 2045 Fund T. Rowe Price Retirement 2045 Trust B	Target-Date 2041-2045	PRILX	29.00%	13.93%	13.64%	13.31%	9.11%	05/31/05	0.62%
			87281J204	28.97%	14.17%	13.90%	N/A	12.63%	01/13/12	0.36%
		Combined Index Portfolio 2045		27.12%	13.27%	13.60%	12.97%			
728	T. Rowe Price Retirement 2050 Fund T. Rowe Price Retirement 2050 Trust B	Target-Date 2046-2050	TRRMX	29.10%	13.92%	13.66%	13.31%	8.35%	12/29/06	0.63%
			87281K201	29.08%	14.15%	13.88%	N/A	12.63%	01/13/12	0.36%
		Combined Index Portfolio 2050		27.23%	13.30%	13.62%	12.98%			
729	T. Rowe Price Retirement 2055 Fund T. Rowe Price Retirement 2055 Trust B	Target-Date 2051-2055	TRRNK	29.16%	13.88%	13.62%	13.28%	8.33%	12/29/06	0.64%
			87281M207	29.10%	14.14%	13.88%	N/A	12.62%	01/13/12	0.36%
		Combined Index Portfolio 2055		27.22%	13.30%	13.62%	12.98%			
1152	T. Rowe Price Retirement 2060 Fund T. Rowe Price Retirement 2060 Trust B	Target-Date 2056-2060	TRRLX	29.18%	13.88%	13.62%	N/A	10.27%	06/23/14	0.64%
			87281N205	29.17%	14.14%	13.89%	N/A	11.00%	01/05/15	0.36%
		Combined Index Portfolio 2060		27.21%	13.29%	13.62%	N/A			

Funds listed in Gray have been replaced by their corresponding Trust in 457(b), 401(k) and 401(a) plans. T. Rowe Price Retirement Funds remain in 403(b) plans.



VRU	Investment Option	Morningstar Category	Ticker/CUSIP	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Gross Expense Ratio
<b>Short-Term Investments</b>										
283	<b>Investment Contract Pool</b> (Available for 457(b), 401(k) and 401(a) plans only.) Investment contracts with fixed-income managers/underwriters and insurance companies. Some have a fixed interest rate while others reset the interest rate on a regular basis. The interest rate is based on earnings of the underlying investments at that time. Accounts are credited with a monthly blended rate.	Stable Value	N/A							
		Oct '21	Sep '21	Aug '21	N/A	N/A	N/A	N/A	N/A	N/A
		1.55%	1.58%	1.59%						
1340	<b>Vanguard Federal Money Market Inv</b> (Available only for the 403(b) plan.) Seeks to provide current income, while maintaining a stable \$1 NAV and a very short average maturity. Average maturity typically ranges from 30–70 days. <b>Current Yield:</b> 0.01%	Money Market	VMRXX	0.02%	1.05%	1.05%	0.55%	3.96%	07/13/81	0.11%
		INDEX		0.06%	1.14%	1.13%	0.60%			
		Citigroup 3-month T-bill								
<b>Bonds</b>										
1641	<b>TCW Core Fixed Income I</b> <sup>(a)</sup> Invests primarily in debt securities, such as U.S. Government and corporate obligations, bonds, notes, debentures, mortgage-backed securities, asset backed securities, and in U.S. dollar denominated foreign securities (government and corporate).	Intermediate-Term Bond	TGCFX	-0.16%	5.93%	3.28%	3.36%	5.34%	02/26/93	0.51%
		INTERMEDIATE TERM BOND INDEX		-1.33%	3.98%	1.99%	1.81%			
		Bloomberg Capital US Aggregate Bond								
2822	<b>State Street U.S. Bond Index Non-Lending Series Fund Class M</b> Seeks to maximize current income and achieve above average total return consistent with prudent investment management over a full market cycle. Under normal circumstances, the fund invests at least 80% of the value of its net assets, plus any borrowings for investment purposes, in debt securities. It may invest up to 5% of its net assets in below investment grade bonds (commonly known as "junk bonds").	N/A	857480404							
				-0.95%	5.38%	2.93%	2.99%	3.90%	04/30/09	
786	<b>Vanguard Total Bond Market Index Inst</b> Not available for new deferrals.	Intermediate-Term Bond	VBPIX	-0.91%	5.42%	2.95%	2.98%	5.01%	09/18/95	0.04%
		INTERMEDIATE TERM BOND INDEX		-0.90%	5.36%	2.94%	3.01%			
		Bloomberg Capital Intermediate Government Bond								
<b>Balanced</b>										
724	<b>T. Rowe Price Retirement Balanced Fund</b> <sup>(a)</sup> Invests in a diversified portfolio of other T. Rowe Price stock and bond funds. The fund's "neutral allocations," which are what T. Rowe Price considers broadly appropriate for investors seeking a static asset allocation during their retirement years, are 40% stock funds and 60% bond funds.	Allocation - 30% - 50% Equity	TRRIX	14.16%	8.98%	7.69%	7.27%	6.68%	09/30/02	0.49%
		COMBINED INDEX		12.31%	8.74%	7.69%	7.10%			
		Portfolio Income								
199	<b>Fidelity Puritan Fund</b> <sup>(a)</sup> Invests approximately 60% of assets in stocks and other equity securities and the remainder in bonds and other debt securities, including lower-quality debt securities, when its outlook is neutral. Invests at least 25% of total assets in fixed-income senior securities (including debt securities and preferred stock). Invests in domestic and foreign issuers.	Allocation - 50% - 70% Equity	FPURX	19.74%	12.94%	13.13%	12.27%	11.06%	04/16/47	0.52%
		BALANCED INDEX		16.92%	12.10%	11.43%	11.24%			
		60% S&P 500/40% Barclays Capital Aggregate Bond								
<b>Large-Cap Stocks</b>										
856	<b>Parnassus Core Equity Fund Inst</b> <sup>(a)</sup> Invests principally in undervalued equity securities of larger capitalization-companies. At least 75% of the Fund's total assets will normally be invested in equity securities that pay dividends. The remaining 25% may be invested in non-dividend-paying equity securities. The Fund also takes environmental, social and governance factors into account in making investment decisions.	Large Blend	PRILX	28.20%	18.41%	17.01%	16.67%	12.08%	04/28/06	0.62%
		LARGE CAP BLEND INDEX		30.00%	15.99%	16.90%	16.63%			
		Standard & Poor's 500 Index								
2823	<b>State Street S&amp;P 500 Index Non-Lending Series Fund Class K</b> The Fund seeks an investment return that approximates as closely as practicable, before expenses, the performance of the S&P 500® Index (the "Index") over the long term.	N/A	85744W705	29.95%	15.96%	16.87%	16.60%	9.18%	04/30/97	
2078	<b>Fidelity 500 Index</b> <sup>(a)</sup> Not available for new deferrals.	Large Blend	FXAIX	29.99%	15.98%	16.88%	16.62%	10.97%	02/17/88	0.02%
		LARGE CAP BLEND INDEX		30.00%	15.99%	16.90%	16.63%			
		Standard & Poor's 500 Index								
1749	<b>T. Rowe Price U.S. Equity Research I</b> Invests in stocks within each industry based on weightings similar to the S&P 500. A team of industry-focused T. Rowe Price equity analysts is directly responsible for selecting stocks.	Large Blend	PCCOX	31.17%	16.60%	17.52%	16.88%	10.02%	11/30/94	0.35%
		LARGE CAP BLEND INDEX		30.00%	15.99%	16.90%	16.63%			
		Standard & Poor's 500 Index								

<sup>(a)</sup> Part of the MSRP Mutual Fund Savings (reimbursement) Program.

VRU	Investment Option	Morningstar Category	Ticker/CUSIP	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Gross Expense Ratio
1749	<b>William Blair Large Cap Growth R6 (for 403b plans)</b> Invests primarily in a diversified portfolio of equity securities, including common stocks and other forms of equity investments of large capitalized ("large cap") domestic growth companies.	Large Growth	LCGJX	29.53%	N/A	N/A	N/A	27.60%	05/02/19	0.70%
		LARGE CAP GROWTH INDEX		27.32%	22.00%	22.84%	19.68%			
		Russell 1000 Growth								
1749	<b>William Blair Large Cap Growth CIF 5 (for 457 and 401 plans)</b> Invests primarily in a diversified portfolio of equity securities, including common stocks and other forms of equity investments of large capitalized ("large cap") domestic growth companies.	N/A	96925W323	N/A	N/A	N/A	N/A	9.65%	02/12/21	
		LARGE CAP GROWTH INDEX		27.32%	22.00%	22.84%	19.68%			
		Russell 1000 Growth								
2518	<b>T. Rowe Price Structured Research Trust C</b> The Trust seeks to outperform the Standard & Poor's 500 Index® (the "S&P 500 Index") through stock selection, while constraining deviations from the S&P 500 Index with respect to sectors, industries, and fundamental characteristics.	Large Blend	87280E206	31.42%	16.99%	17.83%	17.18%	11.13%	05/02/05	0.31%
		LARGE CAP BLEND INDEX		30.00%	15.99%	16.90%	16.63%			
		Standard & Poor's 500 Index								
942	<b>Delaware Value Inst</b> Invests in large-capitalization companies, seeking consistent long-term performance. The Fund follows a traditional value-oriented investment philosophy using a research-intensive approach.	Large Value	DDVIX	29.24%	6.17%	9.10%	12.97%	8.00%	09/15/98	0.68%
		LARGE CAP VALUE INDEX		32.53%	9.88%	12.16%	14.18%			
		CRSP US Large Value								
<b>Mid-Cap Stocks</b>										
2821	<b>State Street S&amp;P MidCap Index Non-Lending Series Fund Class M</b> Seeks an investment return that approximates as closely as practicable, before expenses, the performance of the S&P MidCap 400® Index (the "Index") over the long term.	N/A	857480701	43.69%	11.05%	12.93%	14.70%	10.57%	09/30/97	
899	<b>Vanguard Midcap Index Inst Plus</b> Not available for new deferrals.	Mid Cap Blend	VMCPX	36.11%	14.76%	14.61%	15.58%	13.17%	12/15/10	0.03%
		MID CAP BLEND INDEX		43.68%	11.08%	12.97%	14.72%			
		S&P 400 Midcap Index								
1291	<b>Janus Enterprise Fund</b> Invests primarily in common stocks selected for growth potential, and normally invests at least 50% of its equity assets in medium-sized companies. Medium-sized companies are those whose market capitalization falls within the range of companies in the Russell Midcap® Growth Index. It may also invest in foreign securities, which may include investments in emerging markets.	Mid Cap Growth	JDMNX	33.14%	16.04%	17.92%	17.55%	11.93%	09/01/92	0.66%
		MID CAP GROWTH INDEX		30.45%	19.14%	19.27%	17.54%			
		Russell Midcap Growth								
802	<b>T. Rowe Price Midcap Value</b> <sup>(a)</sup> Invests in mid cap stocks that are potentially less volatile than a portfolio of small cap stocks. The fund focuses on established, mid-size companies with solid business fundamentals that have the potential to be future industry leaders.	Mid Cap Value	TRMCX	40.13%	9.34%	10.34%	13.27%	11.30%	06/28/96	0.78%
		MID CAP VALUE INDEX		42.40%	10.28%	10.59%	13.93%			
		Russell Midcap Value								
<b>Small-Cap Stocks</b>										
1533	<b>T. Rowe Price Inst Small Cap Stock Fund</b> Ordinarily invests at least 65% of total assets in stocks and equity-related securities of small companies. A small company is defined as having market capitalization that falls within the range of companies in the Russell 2000 Index. Stock selection may reflect either a growth or value approach.	Small Cap Growth	OTCFX	40.93%	16.64%	17.89%	17.64%	11.45%	03/31/00	0.66%
		SMALL CAP GROWTH INDEX		30.98%	15.07%	17.09%	15.93%			
		CRSP US Small Cap Growth								
2820	<b>State Street Russell Small Cap Index Non-Lending Series Fund Class K</b> The Fund seeks an investment return that approximates as closely as practicable, before expenses, the performance of the Russell 2000® Index (the "Index") over the long term.	N/A	857480602	47.61%	10.48%	13.35%	14.47%	8.81%	09/30/96	
891	<b>Vanguard Small Cap Index Fund Inst</b> Not available for new deferrals.	Small Cap Blend	VSCIX	44.07%	11.99%	13.99%	15.34%	9.69%	07/07/97	0.04%
		SMALL CAP BLEND INDEX		47.68%	10.54%	13.45%	14.63%			
		Russell 2000								
<b>International Stocks</b>										
835	<b>American Funds Euro Pacific Growth R6</b> Invests in strong, growing companies based chiefly in Europe and the Pacific Basin, ranging from small firms to large corporations. Invests primarily in common and preferred stocks, convertibles, American Depositary Receipts, European Depositary Receipts, bonds and cash. Normally, at least 80% of assets must be invested in securities of issuers domiciled in Europe or the Pacific Basin.	Foreign Large Growth	REGRX	24.76%	13.21%	12.17%	10.63%	11.18%	04/16/84	0.46%
		FOREIGN LARGE GROWTH		26.08%	7.84%	9.05%	8.27%			
		FTSE Developed ex North America								
2819	<b>State Street International Index Non-Lending Series Fund Class M</b> The Fund seeks an investment return that approximates as closely as practicable, before expenses, the performance of the MSCI EAFE Index (the "Index") over the long term.	N/A	857480503	25.04%	7.70%	11.43%	9.64%	10.17%	11/30/08	
883	<b>Vanguard Total International Stock Index Inst</b> Not available for new deferrals.	Foreign Large Blend	VTSNX	24.40%	8.34%	9.05%	7.92%	6.02%	11/29/10	0.08%
		INTERNATIONAL INDEX		25.70%	8.84%	9.56%	8.23%			
		FTSE Global All Cap ex US								

CUSIP/Ticker symbols are provided to help you research mutual funds. Information related to pricing or performance of these funds published in publicly available media such as newspapers and websites may be different than performance data and pricing specific to MSRP. To find pricing or performance related information specific to your account visit the Investment Info tab at MarylandDC.com.

### Nationwide Fixed Account [457(b) plan only] Average Quarterly Annualized Crediting

This option is closed to deferrals and transfers from other investment options.

4th Qtr 21	3rd Qtr 21	2nd Qtr 21	1st Qtr 21
3.50%	3.50%	3.50%	3.50%

Note: The above yields were supplied by Nationwide. They are a weighted average of all money held in this investment option, which consists of seven separate pools. The yields do not reflect the deduction of the annual asset fee. The annual asset fee is 0.120%. No account will be charged more than \$2,000 in 2021. The actual yield credited to your account may be higher or lower than the yield reflected above. The Nationwide Fixed Group Annuity is issued by Nationwide Life Insurance Company, Columbus, OH. Contract #Life 2183. The 2021 minimum guaranteed yield is 3.50%. Guarantees and protections are subject to the claims paying ability of Nationwide Life Insurance Company.

### Great West Certificates [403(b) plan only] Quarterly Effective Gross Annual Rates

This option is closed to deferrals and transfers from other investment options.

	4th Qtr 21	3rd Qtr 21	2nd Qtr 21
Dig Fund	4.00%	4.00%	4.00%
36-Mo. Certificate	4.00%	4.00%	4.00%
60-Mo. Certificate	4.00%	4.00%	4.00%
84-Mo. Certificate	4.00%	4.00%	4.00%

Note: The rates do not reflect the deduction of the annual asset fee. The annual asset fee is 0.12%. No account will be charged more than \$2,000 for the year.

## Contact us

### Enrollment and Information Hotline

**800-545-4730**

For information about the match, to enroll in the 457(b), 401(k) and 403(b) plans, or to change your contribution amount

### Nationwide Web Site MarylandDC.com

For information about the 457(b), 401(k), 403(b), and 401(a) plans, to enroll, to change your contribution amount, to get 24-hour account information, to make investment option exchanges and allocation changes

### Nationwide Hunt Valley Office (443) 886-9402 or 800-966-6355

To enroll in the 457(b), 401(k) and 403(b) plans, to change your deferral amount, for mutual fund prospectuses or annual reports, for investment option booklets, or to arrange a meeting with a representative

### Nationwide Solution Center 800-545-4730

For account information, to make investment option exchanges and allocation changes, to change address, name or beneficiary, for payout calculations in the 457(b), 401(k) and 403(b) and 401(a) plans, and for financial hardship inquiries

### Maryland Teachers & State Employees Supplemental Retirement Plans 410-767-8740 or 800-543-5605

For information about the Maryland Supplemental Retirement Plans, for booklets, to arrange educational seminars and for other general information

### MSRP Web Site MSRP.maryland.gov

For the latest MSRP news, information available on the Board of Trustees and staff, newsletters, booklets, legislation updates, and more



Enroll online  
MarylandDC.com

Retirement Specialists are Registered Representatives of Nationwide Investment Services Corporation, member FINRA. Nationwide is the administrator for MSRP. Nationwide Investment Services Corporation (member, FINRA), an affiliate of Nationwide, provides educational and enrollment services on behalf of MSRP. Financial & Realty Services, LLC may provide education and marketing support services on behalf of Nationwide. Its Retirement Consultants are registered representatives of FSC Securities Corporation (FSC), member FINRA, SIPC. FSC and Financial & Realty Services, LLC are not affiliated with MSRP, Nationwide or NISC.

## RISK DISCLOSURES

**Money market funds: Investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other federal government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.**

The money market current yield is the annualized historical yield for the 7-day period ending on the last day of the calendar quarter. Yield quotation more closely reflects the current earnings of the money market fund than the total return quotation.

**Retirement Date Trusts** also known as target date options, are asset allocation trusts that are based on a targeted date as to when an investor plans to begin to withdraw money. These trusts use a strategy that reallocates equity exposure to a higher percentage of fixed investments over time. As a result, the trusts become more conservative over time as you approach retirement. It's important to remember that no strategy can assure a profit or prevent a loss in a declining market. The principal value of the trust(s) is not guaranteed at any time, including at the target date. There is no guarantee that Retirement Date trusts will provide enough income for retirement

**International/emerging markets funds:** Investing internationally involves risks not associated with investing solely in the U.S., such as currency fluctuation, political risk, differences in accounting and the limited availability of information.

**Small company funds:** Stocks of small or emerging companies may have less liquidity than those of larger, established companies and may be subject to greater price volatility and risk than the overall stock market.

**Bond funds:** Bond funds have the same interest rate, inflation and credit risks that are associated with the underlying bonds owned by the fund.

Some mutual funds may impose a short term trade fee. Please read the underlying prospectuses carefully.

### IMPORTANT DISCLOSURES

**Investment Contract Pool** available for 457(b), 401(k) and 401(a) plans only.

**Vanguard Federal Money Market Fund** available for 403(b) plan only.

Investing involves market risk, including the possible loss of principal.

Inception Date is the date the underlying fund was established. Some mutual funds may impose a short term trade fee. Some funds may be subject to a trade restriction policy. Please read the underlying prospectus carefully.

**Market indices have been provided for comparison purposes only; they are unmanaged and no fees and expenses have been reflected here. Individuals cannot invest directly in an index.**

This document was created to help educate participants on the Maryland Supplemental Retirement Plan and is intended only to provide a general summary of the Plan and its features. In the event there are any inconsistencies between this document and the Plan Document, the Plan Document will govern.

Fund category and expense ratio data provided by Morningstar®. ©2011 Morningstar, Inc. All Rights Reserved. The Morningstar information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Although data is gathered from reliable sources, data accuracy and completeness cannot be guaranteed.