

**In The Matter Of:**  
*PRE-PROPOSAL CONFERENCE*  
*INVESTMENT ADVISOR*

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*RFP NUMBER MD529-FY27-001*  
*May 4, 2026*

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MARYLAND STATE TREASURER'S OFFICE/MARYLAND 529  
(STO/MD529)  
REQUEST FOR PROPOSALS (RFP) FOR  
INVESTMENT ADVISOR  
RFP# MD529-FY27-001  
PRE-PROPOSAL CONFERENCE

\* \* \* \* \*

Monday, May 4, 2026

2:00 p.m. - 2:20 p.m.

Held via Zoom Videoconferencing

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Reported by: GREGORY PLOTKIN

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IN ATTENDANCE:

STATE TREASURER'S OFFICE/MARYLAND 529

KRIS CHEWLIN  
Procurement Manager

KEITH MORRIS  
Chief Investment Officer

VENDORS

CALLAN:

ANNOESJKA WEST  
Senior Vice President

CAPTRUST:

EARLE ALLEN  
Principal, Financial Advisor

JAMES DUFFY  
Financial Advisor

REBECCA HUGHES  
Marketing Manager

MARQUETTE ASSOCIATES:

LUIS SIERRA  
Vice President

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IN ATTENDANCE :

VENDORS

MEKETA INVESTMENT GROUP :

KAY CESERANI  
Consultant

RACHEL CAMBIO  
Marketing Team Lead

RUSSELL INVESTMENTS :

AARON KELLEY  
Regional Director

A-G-E-N-D-A

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AGENDA ITEM:	PAGE :
Opening Remarks	5
Roll Call	6
RFP Review	9
Scope of Work	14
Vendor Q&A	19

1 M-E-E-T-I-N-G

2 2:00 p.m.

3 OPENING REMARKS

4 MR. CHEWLIN: Good afternoon, everyone.

5 (Chorus of "Good afternoon.")

6 MR. CHEWLIN: Everybody's hearing me  
7 loud and clear, correct? And seeing me? Okay.  
8 Good.

9 So, good afternoon, everyone, and  
10 welcome to the Maryland State Treasurer's Office  
11 Pre-Proposal Conference for Investment Advisor  
12 Services. I want to thank you all for taking the  
13 time out of your busy schedules to be here today.

14 My name is Kris Chewlin. I'm the  
15 Procurement Manager for the Maryland State  
16 Treasurer's Office, as well as the Procurement  
17 Officer for this particular procurement.

18 Today, with me is -- who's joining me  
19 today would be Mr. Keith Morris, who is the Chief  
20 Investment Officer for the State Treasurer's  
21 Office. He's there raising his hand. He will  
22 introduce himself and speak after I give my brief

1 remarks.

2 In terms of an agenda, it's going to be  
3 a very brief and straightforward agenda. I will  
4 give my brief remarks. Afterwards, Keith will  
5 give his remarks concerning the scope of services  
6 for this RFP. And after Keith is completed with  
7 his remarks, we will do a brief Q&A.

8 ROLL CALL

9 MR. CHEWLIN: So, before I get into the  
10 agenda, what I'm going to do is a quick attendee  
11 roll call. I will, first of all, state the name  
12 of your firm, and the representatives for those  
13 firms, just unmute yourself and just state your  
14 name and your title.

15 So, I'll start off with Callan, L.L.C.

16 MS. WEST: Yes, good afternoon. My  
17 name is Annoesjka West. I'm with Callan. I'm the  
18 Senior Vice President in our New Jersey office and  
19 also manage the office.

20 MR. CHEWLIN: Is there anyone else from  
21 Callan?

22 MS. WEST: No, I'm the only one.

1 MR. CHEWLIN: Okay. Great.

2 CAPTRUST?

3 MR. ALLEN: Good afternoon. I'm Earle  
4 Allen. I'm a Principal and Financial Advisor for  
5 CAPTRUST.

6 MR. DUFFY: Good afternoon. I'm James  
7 Duffy, a Financial Advisor focused on investments  
8 here at CAPTRUST.

9 MR. CHEWLIN: That's it for CAPTRUST?

10 MS. HUGHES: Yes, I'm Rebecca Hughes --

11 MR. CHEWLIN: I'm sorry.

12 MS. HUGHES: I'm sorry. I'm Rebecca  
13 Hughes from CAPTRUST.

14 MR. CHEWLIN: No worries. Okay.

15 MS. HUGHES: Thank you.

16 MR. CHEWLIN: Marquette Associates?

17 MR. SIERRA: Yes, good afternoon. This  
18 is Luis Sierra, Vice President at Marquette  
19 Associates.

20 MR. CHEWLIN: Thank you.

21 Meketa Investment Group?

22 MS. CESERANI: Good morning. My name

1 is Kay Ceserani, and I am a Consultant at Meketa  
2 and a head of our 529 practice area.

3 MS. CAMBIO: Hi. I'm Rachel Cambio.  
4 I'm a Marketing Team Lead with Meketa as well.

5 MR. CHEWLIN: Thank you, Rachel.

6 Is that it for Meketa?

7 MS. CAMBIO: Yes.

8 MR. CHEWLIN: Okay. Russell  
9 Investments?

10 MR. KELLEY: Hello. My name is Aaron  
11 Kelley. I'm a Regional Director here at Russell  
12 Investments. And that's it for us as well.

13 MR. CHEWLIN: Okay. All right. Thanks  
14 again to you guys for attending today.

15 I should say as well around  
16 approximately fourteen days from today we will be  
17 publishing the transcript for this pre-proposal  
18 summary. We will do it on eMMA as well as post it  
19 on our website, which is the State Treasurer's  
20 Office website, as well as the Maryland 529  
21 website. So, this is being recorded right now for  
22 a transcript that will be provided later.

## RFP REVIEW

1  
2 MR. CHEWLIN: So, I'll get into the  
3 important dates and key points of emphasis for  
4 this RFP.

5 First of all, the Treasurer's Office,  
6 inclusive of Maryland 529, is seeking a firm to  
7 provide investment advisor services for various  
8 programs. The Department intends to make a single  
9 award for this RFP; however, we reserve the right  
10 to select more than one firm if the evaluation  
11 committee decides it's best for the state.

12 The contract term is going to be for  
13 five years, and it will run from January 1st,  
14 2027, to December 31st, 2032. And there will be  
15 two one-year renewal options. There is no MBE or  
16 VSBE goal.

17 The important dates to note. It's on  
18 the Key Information Summary Sheet, but I'll go  
19 over it just as a refresher and as a reminder.

20 Questions must be received by 2:00 p.m.  
21 Eastern on May 18th. Any questions that you have  
22 will be submitted via e-mail either to my address,

1 which is Kchewlin@treasurer.state.md.us, or  
2 Procurement@treasurer.state.md.us. Both of those  
3 e-mails are on the Key Information Summary Sheet.

4 If you send them to either of those  
5 e-mail addresses, I will see it, but make sure to  
6 send it to either one of those e-mail addresses  
7 and not eMMA.

8 Proposals must be received by 1:00 p.m.  
9 Eastern on June 17th, and your proposals must be  
10 either submitted via eMMA or it could be hand-  
11 delivered or through the post. But we prefer that  
12 it be sent in eMMA, but we're also giving you all  
13 an option if you all decide or if you all prefer  
14 to send in a printed copy.

15 We prefer eMMA. But if you send it via  
16 printed copy through the mail, you won't be  
17 penalized, and so that's an important point to  
18 note. So, we're giving you all those options at  
19 your disposal.

20 If it's going to be submitted via the  
21 mail, via hand delivery, it must be received by  
22 our office on June 17th before 1:00 p.m. Anything

1 that arrives after 1:00 p.m., we have to reject  
2 it. According to our regulations, we don't accept  
3 any late proposals, so just keep that in mind.

4 As well, I just want to give a word of  
5 advice. If you're submitting it via eMMA, don't  
6 wait until the last minute to submit it because we  
7 have in the past had issues with eMMA and you may  
8 have some issues with eMMA and there won't be any  
9 time to recover. So, I'm just saying if you have  
10 time beforehand to submit it before the deadline,  
11 I would strongly recommend that.

12 So, moving on. We anticipate that the  
13 contract will be awarded sometime during the  
14 summer of 2026. We also anticipate that oral  
15 presentations will be held in mid to late July.  
16 Again, those anticipated dates are there on the  
17 Key Information Summary Sheet.

18 The minimum qualifications for this RFP  
19 are listed in Section 1. Oral presentations will  
20 be requested only for those offerors meeting the  
21 minimum qualifications. So, that means if you do  
22 not meet the minimum qualifications, you will not

1 be invited to present to the Evaluation Committee.

2 Moving on. The scope of services and  
3 general requirements are in Sections 2 and 3 of  
4 this RFP. Again, after I speak, Keith will speak  
5 on this section a little further.

6 But this section provides background  
7 information, goes over the scope of work, and  
8 gives an outline of the responsibilities of the  
9 contractor and the requirements. That will give  
10 you a clear understanding of what the Department  
11 expects of the successful offeror in the provision  
12 of these services.

13 I'm going to speak on the Financial  
14 Proposal Form at this point. So, the Financial  
15 Proposal Form is where the offeror provides the  
16 pricing related to this RFP. The offeror should  
17 type the price in the appropriate cells for the  
18 proposed annual fee, and the spreadsheet  
19 automatically calculates the totals, reveals the  
20 annual price, and sums up the total evaluated  
21 price. The annual price is considered a not-to-  
22 exceed amount.

1           The hourly rates for the special  
2 projects are for informational purposes only and  
3 are not part of the financial evaluation.

4 However, the rates are to be adhered to if there  
5 is a need for special projects.

6           Offerors are required to submit their  
7 responses to the RFP in two parts. Section 5 in  
8 the RFP, Proposal Format, clearly lists all  
9 submission requirements. Your proposals shall be  
10 submitted in separate volumes. Volume I, which is  
11 the Technical Proposal, is a separate attachment.  
12 Volume II, Financial Proposal, is another separate  
13 attachment.

14           Moving on to the evaluation and  
15 selection process. This is outlined in Section 6.  
16 Your proposals will be evaluated by a committee  
17 organized for that purpose and will be based on  
18 the criteria set forth in the RFP. The technical  
19 criteria, listed in descending order of  
20 importance, can be found in Section 6.2.

21           The contract will be awarded to the  
22 responsible offeror that submitted the proposal

1 determined to be the most advantageous to the  
2 state. The technical and financial components are  
3 both factored into the overall ranking; however,  
4 the technical components will receive a higher  
5 weight.

6 If oral presentations occur, then they  
7 will be incorporated into the offeror  
8 qualifications and capabilities criteria of the  
9 technical component.

10 All right. I believe I've covered  
11 everything for now. If you have any questions,  
12 you can hold them and we will have a Q&A after  
13 Keith speaks.

14 So, at this point in time, I want to  
15 give it over to Keith, who will introduce himself  
16 and talk about the scope of services.

17 SCOPE OF WORK

18 MR. MORRIS: Hey folks, thanks for  
19 getting on the call, and I'll make it brief.

20 My name's Keith Morris. I've been with  
21 the state since 2021. I did thirty years at J.P.  
22 Morgan and another decade at Santander, which is

1 now -- sorry, Amherst, which is now Santander.  
2 Been in the fixed income business my entire  
3 career, mostly on the institutional side.

4 I joined the group when the portfolio  
5 had grown dramatically due to COVID and we needed  
6 to kind of retrench and do a whole bunch of  
7 different things.

8 In the subsequent years, we've kind of  
9 refined our investment policy a number of times.  
10 We've moved it out of statute, put it into  
11 regulation. Makes it a little bit more flexible  
12 for us. We have moved a bunch of things around in  
13 our 529 and a bunch of other things, and that led  
14 us to this next phase.

15 We've always had an advisor for the 529  
16 programs. We have not had an investment advisor  
17 for the rest of what we do, which is pretty  
18 extensive.

19 The general fund here right now, as of  
20 today, is roughly \$20 billion. It moves anyplace  
21 from 16, 17, 18 before taxes come in, up to it got  
22 as high as 26 at one time. Probably won't get

1 back up there for a very long time. Hopefully,  
2 we're not going to have another pandemic.

3 We do a lot of cash forecasting. We do  
4 a lot of internal -- we run all of our money  
5 internally of that \$20 billion, and you can get  
6 online and take a look at the policy. It's on the  
7 Treasurer's website.

8 The latest investment portfolio is  
9 posted on the Treasurer's website. That gets  
10 updated monthly, although I haven't put the April  
11 one up yet.

12 So, basically, the scope of this plan  
13 is to have one advisor -- or, as Kris pointed out,  
14 we might decide to go a different route on that --  
15 to help us with the overall package of what we're  
16 doing, which includes the general fund, which  
17 includes the LGIP, which is called MLGIP in the  
18 state of Maryland. That is externally managed,  
19 but that's another \$12 billion.

20 And then we have three different parts  
21 of our 529 and assistance program. Two 529s.  
22 One's a prepaid college trust which has been shut

1 to new entrants, but it's a little over \$1  
2 billion. That needs to be managed in perpetuity,  
3 call it the next twenty years. And then we have  
4 the regular 529, which is externally managed right  
5 now through T. Rowe Price.

6 In our mind, in talking with the  
7 management here, my boss, and the Treasurer, is to  
8 have an advisor help us with everything we're  
9 doing, looking at what we're doing internally,  
10 looking at what we're doing externally, what  
11 managers we're using, what kind of things we could  
12 be doing better.

13 Obviously, standard kind of monthly  
14 reports, quarterly reports. Meetings when we need  
15 them, typically twice a year, I would say, in  
16 person. Obviously, virtual meetings when and if  
17 they come up. When big market moves happen, just  
18 touching base, making sure that everything looks  
19 good, all that good stuff. Being accessible so if  
20 we have questions we can run through those.

21 Currently, the internal funds, the \$20  
22 billion, is all, as I said, managed internally.

1 At some point in here, we may decide to look for  
2 managers for that. It is all fixed income and  
3 it's high grade, and again, you can take a look at  
4 our policies online.

5 But that's something that could  
6 certainly happen down the road. We're not sure  
7 where we're going to go with that, but again,  
8 that's part of what an advisor would be for, to  
9 help us with that.

10 That's pretty much it. I like to look  
11 at us as kind of a defensive strategy. We're here  
12 to make sure when the Treasurer needs money he  
13 gets his money and when they need to pay their  
14 bills they pay their bills, right? That's what  
15 we're here for.

16 I'm not here to hit homeruns or  
17 anything like that, so we need to kind of look at  
18 the overall picture in that kind of context of  
19 what we're doing. As much as I might miss the fun  
20 days of Wall Street, that's not what we do here,  
21 right?

22 So, that's kind of the general idea of

1 why we're looking to kind of expand the RFP from  
2 just the 529, where it's been, to kind of  
3 encompass everything. Because, when you add it  
4 all up, we're kind of at least touching base on  
5 \$40 billion on a pretty regular basis.

6 MR. CHEWLIN: Thanks, Keith.

7 VENDOR Q&A

8 MR. CHEWLIN: So, I'm opening up the  
9 floor for any questions that you all may have.

10 And the other thing, too, that I did  
11 not mention at first: Any questions that you have  
12 here, I would ask that you also put it in a  
13 written form for the Q&A as well so that we can  
14 all have the benefit of a written response.

15 So, any questions that you ask here,  
16 just send me an e-mail, again, before the  
17 questions due date has expired so that we can do a  
18 written response for everyone.

19 MR. MORRIS: Let me just add one more  
20 thing just so everyone's on the same page here.

21 What we're doing is multiple different  
22 things, right? So, general fund is one thing,

1 MLGIP is one thing, our 529s, and then we have an  
2 ABLE program. So, all of those have different  
3 needs, all of them have slightly different  
4 nuances, and then, overall, how we're running the  
5 whole program.

6 So, when it comes down to monthly  
7 reports, it may be monthly meetings on each one of  
8 those things. When it comes to semiannual or  
9 annual, it might be the same kind of thing because  
10 there are different constituencies that we need to  
11 speak to here.

12 Obviously, I look at all of them. I  
13 have a very small team. I have two people that  
14 work for me. So, what we do, we do rely on our  
15 advisors to help us kind of -- what's going on in  
16 the world and those kind of things.

17 But again, there are four separate  
18 things, but they are all intertwined in that we  
19 run all that money. Or are responsible for it, I  
20 should say.

21 MR. CHEWLIN: Any questions?

22 (No Response.)

1 MR. CHEWLIN: I guess not. Oh, okay.

2 MS. WEST: Maybe just one really quick.

3 And I know a lot of the information can be found

4 on the website, but the asset allocation, the

5 investment lineup for the prepaid plan, is that

6 also available online?

7 MR. MORRIS: It should be on the 529

8 website. I will verify that, make sure that Kris

9 gets that out. If not, we can provide that

10 information.

11 MS. WEST: That would be great.

12 Thanks.

13 MR. CHEWLIN: Any more questions? So,

14 it could be about anything.

15 (No Response.)

16 MR. CHEWLIN: No?

17 MR. MORRIS: Pretty good, Kris. We

18 have no questions. Excellent.

19 MR. CHEWLIN: I was expecting much more

20 questions, but okay.

21 All right. So, if we don't have any

22 questions, I guess we can adjourn. Again, thanks

1 to you all guys for your time.

2           Again, if you have any further  
3 questions, you could submit it through the Q&A,  
4 and we'll be sure to respond to it.

5           A copy of this pre-proposal summary,  
6 again, will be submitted and posted on eMMA within  
7 the next fourteen days.

8           And we look forward to your questions  
9 and to your proposals. Thank you. Thank you for  
10 joining me today.

11           (Conference concluded at 2:20 p.m.)

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	<b>always (1)</b> 15:15	<b>beforehand (1)</b> 11:10	9,11,14,16,20;8:5,8, 13;9:2;19:6,8;20:21; 21:1,13,16,19	9:14
<b>\$</b>	<b>Amherst (1)</b> 15:1	<b>benefit (1)</b> 19:14	<b>Chief (1)</b> 5:19	<b>decide (3)</b> 10:13;16:14;18:1
<b>\$1 (1)</b> 17:1	<b>amount (1)</b> 12:22	<b>best (1)</b> 9:11	<b>Chorus (1)</b> 5:5	<b>decides (1)</b> 9:11
<b>\$12 (1)</b> 16:19	<b>Annoesjka (1)</b> 6:17	<b>better (1)</b> 17:12	<b>clear (2)</b> 5:7;12:10	<b>defensive (1)</b> 18:11
<b>\$20 (3)</b> 15:20;16:5;17:21	<b>annual (4)</b> 12:18,20,21;20:9	<b>big (1)</b> 17:17	<b>clearly (1)</b> 13:8	<b>delivered (1)</b> 10:11
<b>\$40 (1)</b> 19:5	<b>anticipate (2)</b> 11:12,14	<b>billion (6)</b> 15:20;16:5,19;17:2, 22;19:5	<b>college (1)</b> 16:22	<b>delivery (1)</b> 10:21
<b>A</b>	<b>anticipated (1)</b> 11:16	<b>bills (2)</b> 18:14,14	<b>committee (3)</b> 9:11;12:1;13:16	<b>Department (2)</b> 9:8;12:10
<b>Aaron (1)</b> 8:10	<b>anyplace (1)</b> 15:20	<b>bit (1)</b> 15:11	<b>completed (1)</b> 6:6	<b>descending (1)</b> 13:19
<b>ABLE (1)</b> 20:2	<b>appropriate (1)</b> 12:17	<b>boss (1)</b> 17:7	<b>component (1)</b> 14:9	<b>determined (1)</b> 14:1
<b>accept (1)</b> 11:2	<b>approximately (1)</b> 8:16	<b>Both (2)</b> 10:2;14:3	<b>components (2)</b> 14:2,4	<b>different (7)</b> 15:7;16:14,20; 19:21;20:2,3,10
<b>accessible (1)</b> 17:19	<b>April (1)</b> 16:10	<b>brief (5)</b> 5:22;6:3,4,7;14:19	<b>concerning (1)</b> 6:5	<b>Director (1)</b> 8:11
<b>According (1)</b> 11:2	<b>area (1)</b> 8:2	<b>bunch (3)</b> 15:6,12,13	<b>concluded (1)</b> 22:11	<b>disposal (1)</b> 10:19
<b>add (2)</b> 19:3,19	<b>around (2)</b> 8:15;15:12	<b>business (1)</b> 15:2	<b>Conference (2)</b> 5:11;22:11	<b>down (2)</b> 18:6;20:6
<b>address (1)</b> 9:22	<b>arrives (1)</b> 11:1	<b>busy (1)</b> 5:13	<b>considered (1)</b> 12:21	<b>dramatically (1)</b> 15:5
<b>addresses (2)</b> 10:5,6	<b>asset (1)</b> 21:4	<b>C</b>	<b>constituencies (1)</b> 20:10	<b>due (2)</b> 15:5;19:17
<b>adhered (1)</b> 13:4	<b>assistance (1)</b> 16:21	<b>calculates (1)</b> 12:19	<b>Consultant (1)</b> 8:1	<b>DUFFY (2)</b> 7:6,7
<b>adjourn (1)</b> 21:22	<b>Associates (2)</b> 7:16,19	<b>Call (5)</b> 4:5;6:8,11;14:19; 17:3	<b>context (1)</b> 18:18	<b>during (1)</b> 11:13
<b>advantageous (1)</b> 14:1	<b>attachment (2)</b> 13:11,13	<b>Callan (3)</b> 6:15,17,21	<b>contract (3)</b> 9:12;11:13;13:21	<b>E</b>
<b>advice (1)</b> 11:5	<b>attendee (1)</b> 6:10	<b>called (1)</b> 16:17	<b>contractor (1)</b> 12:9	<b>Earle (1)</b> 7:3
<b>Advisor (9)</b> 5:11;7:4,7,9;7; 15:15,16;16:13;17:8; 18:8	<b>attending (1)</b> 8:14	<b>Cambio (3)</b> 8:3,3,7	<b>copy (3)</b> 10:14,16;22:5	<b>Eastern (2)</b> 9:21;10:9
<b>advisors (1)</b> 20:15	<b>automatically (1)</b> 12:19	<b>can (10)</b> 13:20;14:12;16:5; 17:20;18:3;19:13,17; 21:3,9,22	<b>covered (1)</b> 14:10	<b>either (4)</b> 9:22;10:4,6,10
<b>afternoon (7)</b> 5:4,5,9;6:16;7:3,6, 17	<b>available (1)</b> 21:6	<b>capabilities (1)</b> 14:8	<b>COVID (1)</b> 15:5	<b>else (1)</b> 6:20
<b>Afterwards (1)</b> 6:4	<b>award (1)</b> 9:9	<b>CAPTRUST (5)</b> 7:2,5,8,9,13	<b>criteria (3)</b> 13:18,19;14:8	<b>e-mail (4)</b> 9:22;10:5,6;19:16
<b>again (10)</b> 8:14;11:16;12:4; 18:3,7;19:16;20:17; 21:22;22:2,6	<b>awarded (2)</b> 11:13;13:21	<b>career (1)</b> 15:3	<b>Currently (1)</b> 17:21	<b>e-mails (1)</b> 10:3
<b>AGENDA (4)</b> 4:3;6:2,3,10	<b>B</b>	<b>cash (1)</b> 16:3	<b>D</b>	<b>eMMA (9)</b> 8:18;10:7,10,12,15; 11:5,7,8;22:6
<b>A-G-E-N-D-A (1)</b> 4:1	<b>back (1)</b> 16:1	<b>cells (1)</b> 12:17	<b>date (1)</b> 19:17	<b>emphasis (1)</b> 9:3
<b>ALLEN (2)</b> 7:3,4	<b>background (1)</b> 12:6	<b>certainly (1)</b> 18:6	<b>dates (3)</b> 9:3,17;11:16	<b>encompass (1)</b> 19:3
<b>allocation (1)</b> 21:4	<b>base (2)</b> 17:18;19:4	<b>CESERANI (2)</b> 7:22;8:1	<b>days (3)</b> 8:16;18:20;22:7	<b>entire (1)</b> 15:2
<b>although (1)</b> 16:10	<b>based (1)</b> 13:17	<b>CHEWLIN (22)</b> 5:4,6,14;6:9,20;7:1,	<b>deadline (1)</b> 11:10	<b>entrants (1)</b> 17:1
	<b>basically (1)</b> 16:12		<b>decade (1)</b> 14:22	<b>evaluated (2)</b> 12:20;13:16
	<b>basis (1)</b> 19:5		<b>December (1)</b>	<b>evaluation (4)</b>

<p>9:10;12:1;13:3,14 <b>Everybody's (1)</b> 5:6 <b>everyone (3)</b> 5:4,9;19:18 <b>everyone's (1)</b> 19:20 <b>exceed (1)</b> 12:22 <b>Excellent (1)</b> 21:18 <b>expand (1)</b> 19:1 <b>expecting (1)</b> 21:19 <b>expects (1)</b> 12:11 <b>expired (1)</b> 19:17 <b>extensive (1)</b> 15:18 <b>externally (3)</b> 16:18;17:4,10</p>	<p><b>four (1)</b> 20:17 <b>fourteen (2)</b> 8:16;22:7 <b>fun (1)</b> 18:19 <b>fund (3)</b> 15:19;16:16;19:22 <b>funds (1)</b> 17:21 <b>further (2)</b> 12:5;22:2</p>	<p>20:15 <b>Hey (1)</b> 14:18 <b>Hi (1)</b> 8:3 <b>high (2)</b> 15:22;18:3 <b>higher (1)</b> 14:4 <b>himself (2)</b> 5:22;14:15 <b>hit (1)</b> 18:16 <b>hold (1)</b> 14:12 <b>homeruns (1)</b> 18:16 <b>Hopefully (1)</b> 16:1 <b>hourly (1)</b> 13:1 <b>Hughes (5)</b> 7:10,10,12,13,15</p>	<p>5:11,20;7:21;9:7; 15:9,16;16:8;21:5 <b>investments (3)</b> 7:7;8:9,12 <b>invited (1)</b> 12:1 <b>issues (2)</b> 11:7,8 <b>ITEM (1)</b> 4:3</p>	<p>8:4 <b>least (1)</b> 19:4 <b>led (1)</b> 15:13 <b>LGIP (1)</b> 16:17 <b>lineup (1)</b> 21:5 <b>listed (2)</b> 11:19;13:19 <b>lists (1)</b> 13:8 <b>little (3)</b> 12:5;15:11;17:1 <b>LLC (1)</b> 6:15 <b>long (1)</b> 16:1 <b>look (7)</b> 16:6;18:1,3,10,17; 20:12;22:8 <b>looking (3)</b> 17:9,10;19:1 <b>looks (1)</b> 17:18 <b>lot (3)</b> 16:3,4;21:3 <b>loud (1)</b> 5:7 <b>Luis (1)</b> 7:18</p>	
<b>F</b>	<b>G</b>	<b>I</b>	<b>J</b>	<b>M</b>	
<p><b>factored (1)</b> 14:3 <b>fee (1)</b> 12:18 <b>Financial (7)</b> 7:4,7;12:13,14; 13:3,12;14:2 <b>firm (3)</b> 6:12;9:6,10 <b>firms (1)</b> 6:13 <b>first (3)</b> 6:11;9:5;19:11 <b>five (1)</b> 9:13 <b>fixed (2)</b> 15:2;18:2 <b>flexible (1)</b> 15:11 <b>floor (1)</b> 19:9 <b>focused (1)</b> 7:7 <b>folks (1)</b> 14:18 <b>forecasting (1)</b> 16:3 <b>Form (3)</b> 12:14,15;19:13 <b>Format (1)</b> 13:8 <b>forth (1)</b> 13:18 <b>forward (1)</b> 22:8 <b>found (2)</b> 13:20;21:3</p>	<p><b>general (5)</b> 12:3;15:19;16:16; 18:22;19:22 <b>gets (3)</b> 16:9;18:13;21:9 <b>gives (1)</b> 12:8 <b>giving (2)</b> 10:12,18 <b>goal (1)</b> 9:16 <b>goes (1)</b> 12:7 <b>Good (12)</b> 5:4,5,8,9;6:16;7:3, 6,17,22;17:19,19; 21:17 <b>grade (1)</b> 18:3 <b>Great (2)</b> 7:1;21:11 <b>Group (2)</b> 7:21;15:4 <b>grown (1)</b> 15:5 <b>guess (2)</b> 21:1,22 <b>guys (2)</b> 8:14;22:1</p>	<p><b>idea (1)</b> 18:22 <b>II (1)</b> 13:12 <b>importance (1)</b> 13:20 <b>important (3)</b> 9:3,17;10:17 <b>includes (2)</b> 16:16,17 <b>inclusive (1)</b> 9:6 <b>income (2)</b> 15:2;18:2 <b>incorporated (1)</b> 14:7 <b>Information (6)</b> 9:18;10:3;11:17; 12:7;21:3,10 <b>informational (1)</b> 13:2 <b>institutional (1)</b> 15:3 <b>intends (1)</b> 9:8 <b>internal (2)</b> 16:4;17:21 <b>internally (3)</b> 16:5;17:9,22 <b>intertwined (1)</b> 20:18 <b>into (5)</b> 6:9;9:2;14:3,7; 15:10 <b>introduce (2)</b> 5:22;14:15 <b>Investment (8)</b></p>	<p><b>James (1)</b> 7:6 <b>January (1)</b> 9:13 <b>Jersey (1)</b> 6:18 <b>joined (1)</b> 15:4 <b>joining (2)</b> 5:18;22:10 <b>JP (1)</b> 14:21 <b>July (1)</b> 11:15 <b>June (2)</b> 10:9,22</p>	<p style="text-align: center;"><b>K</b></p> <p><b>Kay (1)</b> 8:1 Kchewlin@treasurerstatemdus (1) 10:1 <b>keep (1)</b> 11:3 <b>Keith (8)</b> 5:19;6:4,6;12:4; 14:13,15,20;19:6 <b>KELLEY (2)</b> 8:10,11 <b>key (4)</b> 9:3,18;10:3;11:17 <b>kind (14)</b> 15:6,8;17:11,13; 18:11,17,18,22;19:1, 2,4;20:9,15,16 <b>Kris (4)</b> 5:14;16:13;21:8,17</p>	<p style="text-align: center;"><b>L</b></p> <p><b>last (1)</b> 11:6 <b>late (2)</b> 11:3,15 <b>later (1)</b> 8:22 <b>latest (1)</b> 16:8 <b>Lead (1)</b></p>
	<b>H</b>		<b>L</b>	<p><b>mail (2)</b> 10:16,21 <b>Makes (1)</b> 15:11 <b>making (1)</b> 17:18 <b>manage (1)</b> 6:19 <b>managed (4)</b> 16:18;17:2,4,22 <b>management (1)</b> 17:7 <b>Manager (1)</b> 5:15 <b>managers (2)</b> 17:11;18:2 <b>market (1)</b> 17:17 <b>Marketing (1)</b> 8:4 <b>Marquette (2)</b> 7:16,18 <b>Maryland (5)</b> 5:10,15;8:20;9:6; 16:18 <b>May (5)</b> 9:21;11:7;18:1; 19:9;20:7</p>	

<p><b>Maybe (1)</b> 21:2 <b>MBE (1)</b> 9:15 <b>means (1)</b> 11:21 <b>meet (1)</b> 11:22 <b>meeting (1)</b> 11:20 <b>M-E-E-T-I-N-G (1)</b> 5:1 <b>Meetings (3)</b> 17:14,16;20:7 <b>Meketa (4)</b> 7:21;8:1,4,6 <b>mention (1)</b> 19:11 <b>mid (1)</b> 11:15 <b>might (3)</b> 16:14;18:19;20:9 <b>mind (2)</b> 11:3;17:6 <b>minimum (3)</b> 11:18,21,22 <b>minute (1)</b> 11:6 <b>miss (1)</b> 18:19 <b>MLGIP (2)</b> 16:17;20:1 <b>money (4)</b> 16:4;18:12,13; 20:19 <b>monthly (4)</b> 16:10;17:13;20:6,7 <b>more (5)</b> 9:10;15:11;19:19; 21:13,19 <b>Morgan (1)</b> 14:22 <b>morning (1)</b> 7:22 <b>Morris (6)</b> 5:19;14:18,20; 19:19;21:7,17 <b>most (1)</b> 14:1 <b>mostly (1)</b> 15:3 <b>moved (2)</b> 15:10,12 <b>moves (2)</b> 15:20;17:17 <b>moving (3)</b> 11:12;12:2;13:14 <b>much (3)</b> 18:10,19;21:19 <b>multiple (1)</b> 19:21 <b>must (4)</b> 9:20;10:8,9,21</p>	<p style="text-align: center;"><b>N</b></p> <p><b>name (6)</b> 5:14;6:11,14,17; 7:22;8:10 <b>name's (1)</b> 14:20 <b>need (5)</b> 13:5;17:14;18:13, 17:20;10 <b>needed (1)</b> 15:5 <b>needs (3)</b> 17:2;18:12;20:3 <b>New (2)</b> 6:18;17:1 <b>next (3)</b> 15:14;17:3;22:7 <b>note (2)</b> 9:17;10:18 <b>not-to- (1)</b> 12:21 <b>nuances (1)</b> 20:4 <b>number (1)</b> 15:9</p>	<p>9:15;10:18 <b>oral (3)</b> 11:14,19;14:6 <b>order (1)</b> 13:19 <b>organized (1)</b> 13:17 <b>out (4)</b> 5:13;15:10;16:13; 21:9 <b>outline (1)</b> 12:8 <b>outlined (1)</b> 13:15 <b>over (4)</b> 9:19;12:7;14:15; 17:1 <b>overall (4)</b> 14:3;16:15;18:18; 20:4</p>	<p><b>policies (1)</b> 18:4 <b>policy (2)</b> 15:9;16:6 <b>portfolio (2)</b> 15:4;16:8 <b>post (2)</b> 8:18;10:11 <b>posted (2)</b> 16:9;22:6 <b>practice (1)</b> 8:2 <b>prefer (3)</b> 10:11,13,15 <b>prepaid (2)</b> 16:22;21:5 <b>Pre-Proposal (3)</b> 5:11;8:17;22:5 <b>present (1)</b> 12:1 <b>presentations (3)</b> 11:15,19;14:6 <b>President (2)</b> 6:18;7:18 <b>pretty (4)</b> 15:17;18:10;19:5; 21:17 <b>price (5)</b> 12:17,20,21,21; 17:5 <b>pricing (1)</b> 12:16 <b>Principal (1)</b> 7:4 <b>printed (2)</b> 10:14,16 <b>Probably (1)</b> 15:22 <b>process (1)</b> 13:15 <b>Procurement (3)</b> 5:15,16,17 <small>Procurement@treasurerstatemdus (1)</small> 10:2 <b>program (3)</b> 16:21;20:2,5 <b>programs (2)</b> 9:8;15:16 <b>projects (2)</b> 13:2,5 <b>Proposal (6)</b> 12:14,15;13:8,11, 12,22 <b>Proposals (6)</b> 10:8,9;11:3;13:9, 16;22:9 <b>proposed (1)</b> 12:18 <b>provide (2)</b> 9:7;21:9 <b>provided (1)</b> 8:22 <b>provides (2)</b></p>	<p>12:6,15 <b>provision (1)</b> 12:11 <b>publishing (1)</b> 8:17 <b>purpose (1)</b> 13:17 <b>purposes (1)</b> 13:2 <b>put (3)</b> 15:10;16:10;19:12</p>
	<p style="text-align: center;"><b>O</b></p> <p><b>Obviously (3)</b> 17:13,16;20:12 <b>occur (1)</b> 14:6 <b>off (1)</b> 6:15 <b>offeror (5)</b> 12:11,15,16;13:22; 14:7 <b>offerors (2)</b> 11:20;13:6 <b>Office (8)</b> 5:10,16,21;6:18,19; 8:20;9:5;10:22 <b>Officer (2)</b> 5:17,20 <b>one (11)</b> 6:22;9:10;10:6; 15:22;16:11,13; 19:19,22;20:1,7;21:2 <b>One's (1)</b> 16:22 <b>one-year (1)</b> 9:15 <b>online (3)</b> 16:6;18:4;21:6 <b>only (3)</b> 6:22;11:20;13:2 <b>Opening (3)</b> 4:4;5:3;19:8 <b>option (1)</b> 10:13 <b>options (2)</b></p>	<p style="text-align: center;"><b>P</b></p> <p><b>package (1)</b> 16:15 <b>PAGE (2)</b> 4:3;19:20 <b>pandemic (1)</b> 16:2 <b>part (2)</b> 13:3;18:8 <b>particular (1)</b> 5:17 <b>parts (2)</b> 13:7;16:20 <b>past (1)</b> 11:7 <b>pay (2)</b> 18:13,14 <b>penalized (1)</b> 10:17 <b>people (1)</b> 20:13 <b>perpetuity (1)</b> 17:2 <b>person (1)</b> 17:16 <b>phase (1)</b> 15:14 <b>picture (1)</b> 18:18 <b>plan (2)</b> 16:12;21:5 <b>pm (6)</b> 5:2,9;20:10;8,22; 11:1;22:11 <b>point (4)</b> 10:17;12:14;14:14; 18:1 <b>pointed (1)</b> 16:13 <b>points (1)</b> 9:3</p>	<p style="text-align: center;"><b>Q</b></p> <p><b>Q&amp;A (6)</b> 4:8;6:7;14:12;19:7, 13;22:3 <b>qualifications (4)</b> 11:18,21,22;14:8 <b>quarterly (1)</b> 17:14 <b>quick (2)</b> 6:10;21:2</p> <p style="text-align: center;"><b>R</b></p> <p><b>Rachel (2)</b> 8:3,5 <b>raising (1)</b> 5:21 <b>ranking (1)</b> 14:3 <b>rates (2)</b> 13:1,4 <b>really (1)</b> 21:2 <b>Rebecca (2)</b> 7:10,12 <b>receive (1)</b> 14:4 <b>received (3)</b> 9:20;10:8,21 <b>recommend (1)</b> 11:11 <b>recorded (1)</b> 8:21 <b>recover (1)</b> 11:9 <b>refined (1)</b> 15:9 <b>refresher (1)</b> 9:19 <b>Regional (1)</b> 8:11 <b>regular (2)</b> 17:4;19:5 <b>regulation (1)</b> 15:11 <b>regulations (1)</b> 11:2 <b>reject (1)</b> 11:1 <b>related (1)</b></p>	

12:16 <b>rely (1)</b> 20:14 <b>Remarks (6)</b> 4:4;5:3;6:1,4,5,7 <b>reminder (1)</b> 9:19 <b>renewal (1)</b> 9:15 <b>reports (3)</b> 17:14,14;20:7 <b>representatives (1)</b> 6:12 <b>requested (1)</b> 11:20 <b>required (1)</b> 13:6 <b>requirements (3)</b> 12:3,9;13:9 <b>reserve (1)</b> 9:9 <b>respond (1)</b> 22:4 <b>response (4)</b> 19:14,18;20:22; 21:15 <b>responses (1)</b> 13:7 <b>responsibilities (1)</b> 12:8 <b>responsible (2)</b> 13:22;20:19 <b>rest (1)</b> 15:17 <b>retrench (1)</b> 15:6 <b>reveals (1)</b> 12:19 <b>Review (2)</b> 4:6;9:1 <b>RFP (12)</b> 4:6;6:6;9:1,4,9; 11:18;12:4,16;13:7,8, 18;19:1 <b>right (10)</b> 8:13,21;9:9;14:10; 15:19;17:4;18:14,21; 19:22;21:21 <b>road (1)</b> 18:6 <b>Roll (3)</b> 4:5;6:8,11 <b>roughly (1)</b> 15:20 <b>route (1)</b> 16:14 <b>Rowe (1)</b> 17:5 <b>run (4)</b> 9:13;16:4;17:20; 20:19 <b>running (1)</b> 20:4	<b>Russell (2)</b> 8:8,11 <b>S</b> <b>same (2)</b> 19:20;20:9 <b>Santander (2)</b> 14:22;15:1 <b>saying (1)</b> 11:9 <b>schedules (1)</b> 5:13 <b>Scope (7)</b> 4:7;6:5;12:2,7; 14:16,17;16:12 <b>Section (6)</b> 11:19;12:5,6;13:7, 15,20 <b>Sections (1)</b> 12:3 <b>seeing (1)</b> 5:7 <b>seeking (1)</b> 9:6 <b>select (1)</b> 9:10 <b>selection (1)</b> 13:15 <b>semiannual (1)</b> 20:8 <b>send (5)</b> 10:4,6,14,15;19:16 <b>Senior (1)</b> 6:18 <b>sent (1)</b> 10:12 <b>separate (4)</b> 13:10,11,12;20:17 <b>Services (6)</b> 5:12;6:5;9:7;12:2, 12;14:16 <b>set (1)</b> 13:18 <b>shall (1)</b> 13:9 <b>Sheet (3)</b> 9:18;10:3;11:17 <b>shut (1)</b> 16:22 <b>side (1)</b> 15:3 <b>SIERRA (2)</b> 7:17,18 <b>single (1)</b> 9:8 <b>slightly (1)</b> 20:3 <b>small (1)</b> 20:13 <b>sometime (1)</b> 11:13 <b>sorry (3)</b>	7:11,12;15:1 <b>speak (5)</b> 5:22;12:4,4,13; 20:11 <b>speaks (1)</b> 14:13 <b>special (2)</b> 13:1,5 <b>spreadsheet (1)</b> 12:18 <b>standard (1)</b> 17:13 <b>start (1)</b> 6:15 <b>State (10)</b> 5:10,15,20;6:11,13; 8:19;9:11;14:2,21; 16:18 <b>statute (1)</b> 15:10 <b>straightforward (1)</b> 6:3 <b>strategy (1)</b> 18:11 <b>Street (1)</b> 18:20 <b>strongly (1)</b> 11:11 <b>stuff (1)</b> 17:19 <b>submission (1)</b> 13:9 <b>submit (4)</b> 11:6,10;13:6;22:3 <b>submitted (6)</b> 9:22;10:10,20; 13:10,22;22:6 <b>submitting (1)</b> 11:5 <b>subsequent (1)</b> 15:8 <b>successful (1)</b> 12:11 <b>summary (5)</b> 8:18;9:18;10:3; 11:17;22:5 <b>summer (1)</b> 11:14 <b>sums (1)</b> 12:20 <b>sure (6)</b> 10:5;17:18;18:6,12; 21:8;22:4 <b>T</b> <b>talk (1)</b> 14:16 <b>talking (1)</b> 17:6 <b>taxes (1)</b> 15:21 <b>Team (2)</b>	8:4;20:13 <b>Technical (5)</b> 13:11,18;14:2,4,9 <b>term (1)</b> 9:12 <b>terms (1)</b> 6:2 <b>Thanks (5)</b> 8:13;14:18;19:6; 21:12,22 <b>thirty (1)</b> 14:21 <b>three (1)</b> 16:20 <b>times (1)</b> 15:9 <b>title (1)</b> 6:14 <b>today (7)</b> 5:13,18,19;8:14,16; 15:20;22:10 <b>total (1)</b> 12:20 <b>totals (1)</b> 12:19 <b>touching (2)</b> 17:18;19:4 <b>transcript (2)</b> 8:17,22 <b>Treasurer (2)</b> 17:7;18:12 <b>Treasurer's (7)</b> 5:10,16,20;8:19; 9:5;16:7,9 <b>trust (1)</b> 16:22 <b>twenty (1)</b> 17:3 <b>twice (1)</b> 17:15 <b>two (4)</b> 9:15;13:7;16:21; 20:13 <b>type (1)</b> 12:17 <b>typically (1)</b> 17:15 <b>U</b> <b>unmute (1)</b> 6:13 <b>up (7)</b> 12:20;15:21;16:1, 11;17:17;19:4,8 <b>updated (1)</b> 16:10 <b>using (1)</b> 17:11 <b>V</b> <b>various (1)</b>	9:7 <b>Vendor (2)</b> 4:8;19:7 <b>verify (1)</b> 21:8 <b>via (6)</b> 9:22;10:10,15,20, 21;11:5 <b>Vice (2)</b> 6:18;7:18 <b>virtual (1)</b> 17:16 <b>Volume (2)</b> 13:10,12 <b>volumes (1)</b> 13:10 <b>VSBE (1)</b> 9:16 <b>W</b> <b>wait (1)</b> 11:6 <b>Wall (1)</b> 18:20 <b>website (7)</b> 8:19,20,21;16:7,9; 21:4,8 <b>weight (1)</b> 14:5 <b>welcome (1)</b> 5:10 <b>WEST (5)</b> 6:16,17,22;21:2,11 <b>what's (1)</b> 20:15 <b>whole (2)</b> 15:6;20:5 <b>who's (1)</b> 5:18 <b>within (1)</b> 22:6 <b>word (1)</b> 11:4 <b>Work (4)</b> 4:7;12:7;14:17; 20:14 <b>world (1)</b> 20:16 <b>worries (1)</b> 7:14 <b>written (3)</b> 19:13,14,18 <b>Y</b> <b>year (1)</b> 17:15 <b>years (4)</b> 9:13;14:21;15:8; 17:3
---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

	<b>6 (2)</b> 4:5;13:15			
<b>1</b>	<b>6.2 (1)</b> 13:20			
<b>1 (1)</b> 11:19				
<b>1:00 (3)</b> 10:8,22;11:1	<b>9</b>			
<b>14 (1)</b> 4:7	<b>9 (1)</b> 4:6			
<b>16 (1)</b> 15:21				
<b>17 (1)</b> 15:21				
<b>17th (2)</b> 10:9,22				
<b>18 (1)</b> 15:21				
<b>18th (1)</b> 9:21				
<b>19 (1)</b> 4:8				
<b>1st (1)</b> 9:13				
<b>2</b>				
<b>2 (1)</b> 12:3				
<b>2:00 (2)</b> 5:2;9:20				
<b>2:20 (1)</b> 22:11				
<b>2021 (1)</b> 14:21				
<b>2026 (1)</b> 11:14				
<b>2027 (1)</b> 9:14				
<b>2032 (1)</b> 9:14				
<b>26 (1)</b> 15:22				
<b>3</b>				
<b>3 (1)</b> 12:3				
<b>31st (1)</b> 9:14				
<b>5</b>				
<b>5 (2)</b> 4:4;13:7				
<b>529 (9)</b> 8:2,20;9:6;15:13, 15;16:21;17:4;19:2; 21:7				
<b>529s (2)</b> 16:21;20:1				
<b>6</b>				