

Exhibit Book
Oregon Retirement Savings Board Meeting
3/13/2018

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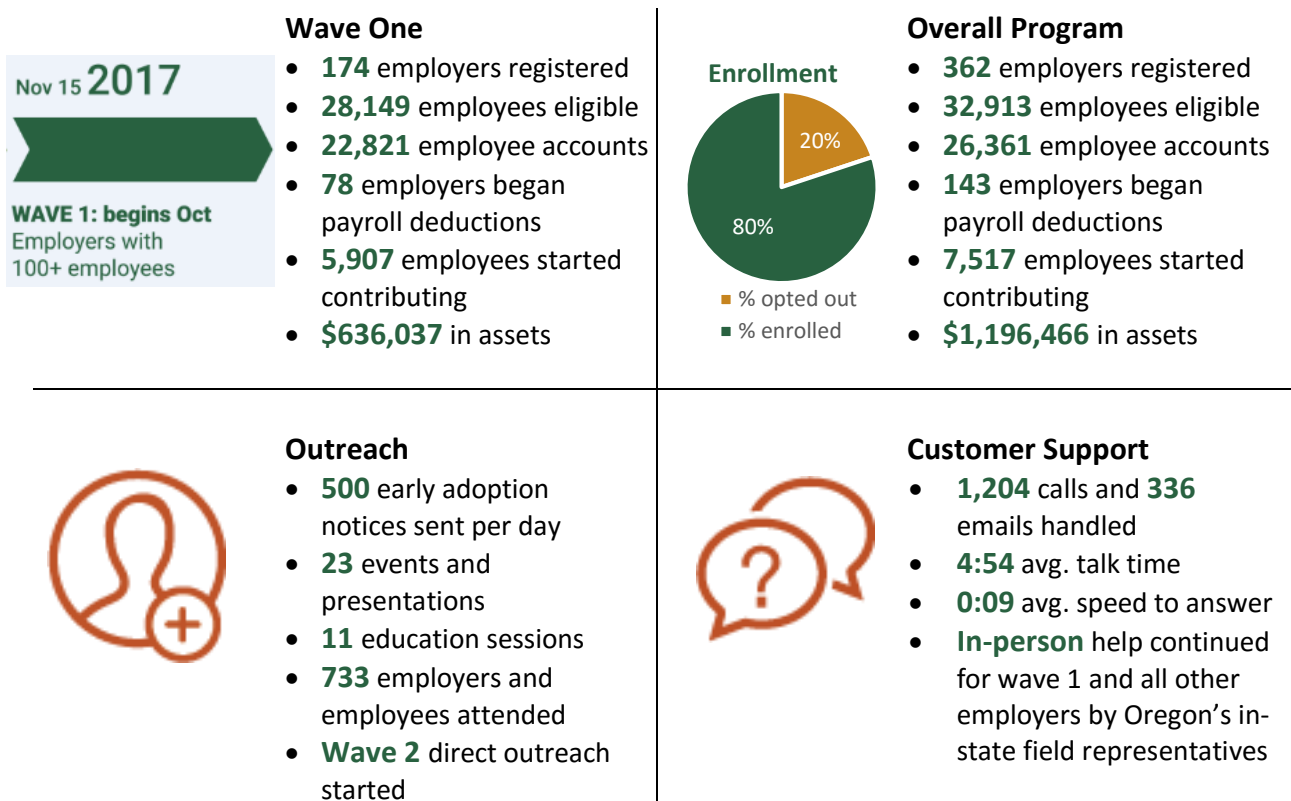
Director's Update *for* the Oregon Retirement Savings Board

February 28, 2018

Overview of Major Activities

Program status

February's focus included continuing program rollout – both to Wave 1 employers and now, on an open basis, to **all employers** covered by OregonSaves. Calls to the program are being picked up in a record ten seconds or less. Your outreach team is actively pursuing an engagement plan across Oregon – with a focus on coastal communities in February and March. Progress is steady on all fronts, as shown here.



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https://www.youtube.com/channel/UC8TNWrwn253NBR7B1R8zX_w



Program oversight and management

1. Open priorities log / weekly action meetings with program administrator – operations / technical improvements
2. New dashboard reports – program data (employees, employers)
3. Initiating biannual meetings – strategic review of current & upcoming business

Finance and budget

The program remains on budget. Additional funding is needed to cover the remainder of the biennium to ensure the successful roll out of the program – **approved** as noted below.



Budget

- **\$699,955 in expenditures** as of 1/31/18, about **32%** of the legislatively approved biennial budget of **\$2,187,774**
- **\$1.8 million completion request** approved 3/3/2018 as part of HB 5201
- Program is **on budget**

Investments

Most assets are invested in the capital preservation fund, because new savers using the standard investment election will save their first \$1,000 here. Of the **\$1,196,466*** invested at month end:



Investment Balances – February 28, 2018, *unaudited*

- **\$1,126,472** or 94% of assets invested - Capital Preservation Fund
- **\$56,128** or 5% of assets invested - Target Date Funds
- **\$13,866** or 1% of assets invested - Growth Fund

** Previous month's Invested Assets - \$650,416*

Contracts and agreements

The program initiated two new agreements in February; neither were for monetary value:



- **Data Use Agreement** / The Pew Charitable Trusts - for program research purposes – executed February 5, 2018
- **Proof of Concept Agreement** / Accenture – agreement to conduct a POC using Facebook Messenger Virtual Assistant (ChatBot) capabilities through December 2020 – executed February 14, 2018



Communications Update – Mar. 1, 2018

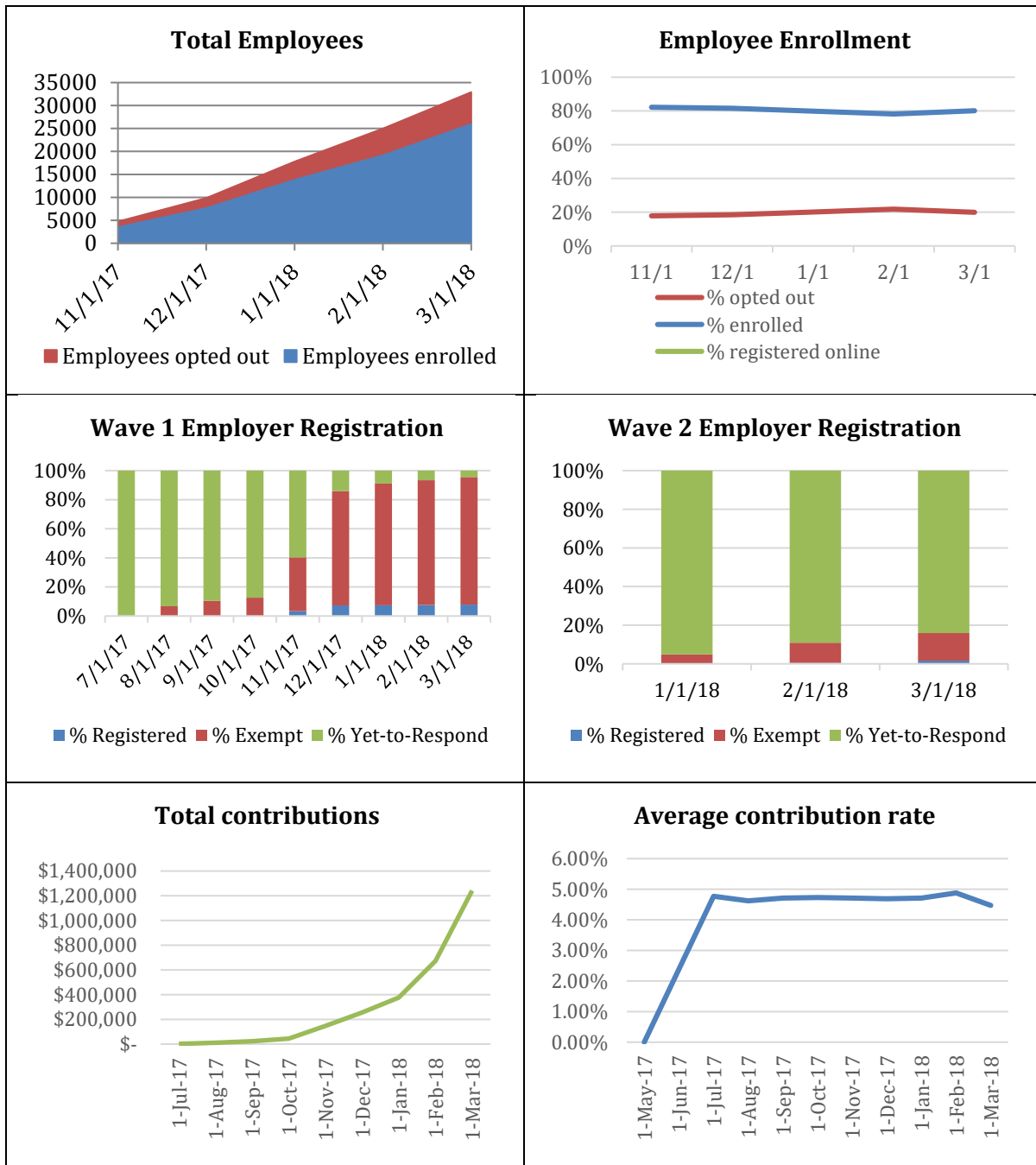
Summary

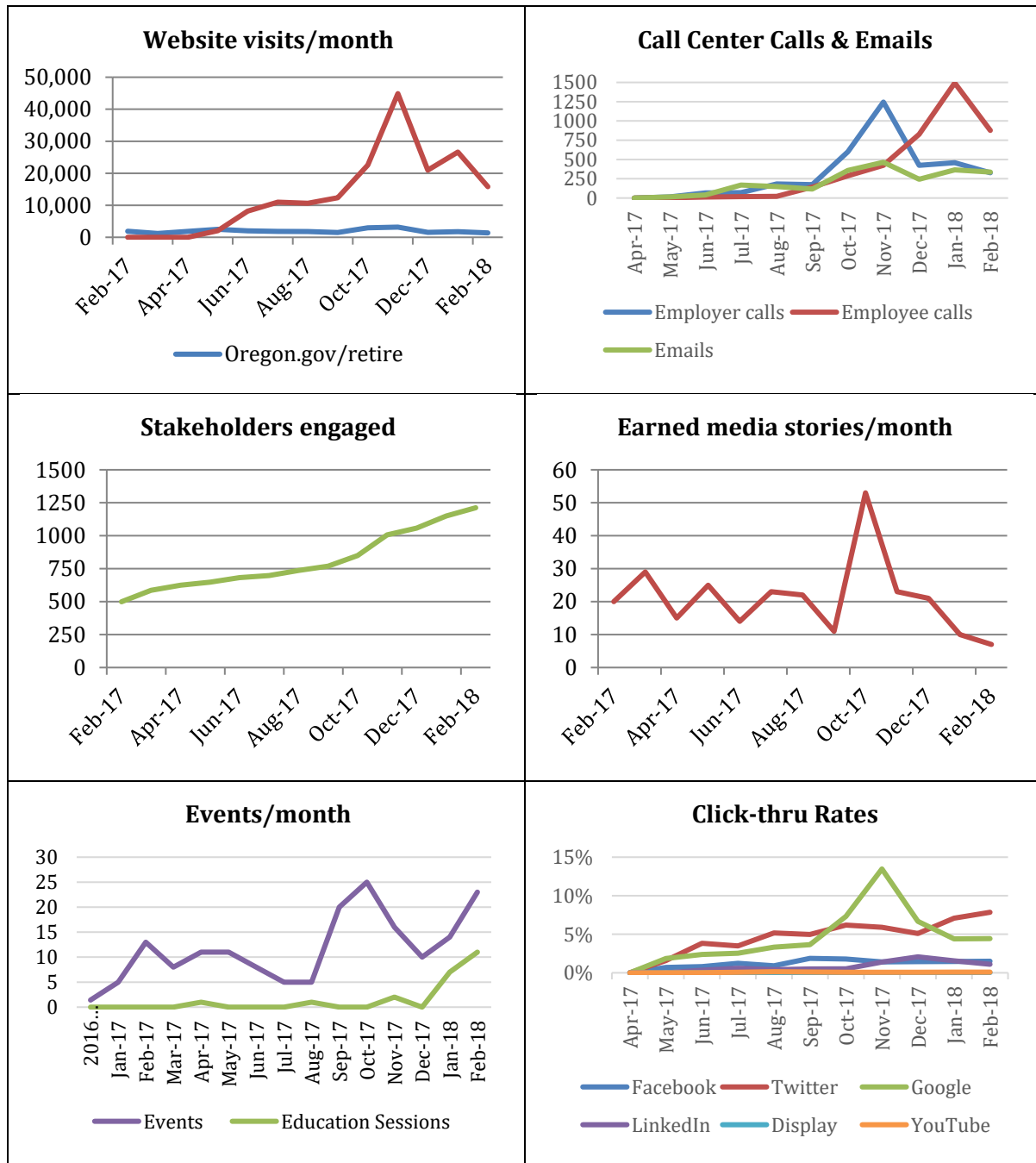
Outreach highlights

- For all waves and the pilots combined, 362 employers registered, 267 (74%) added employees, and 143 (40%) began payroll deductions as of 3/1/18.
- For wave one, 174 employers (8%) registered, 1,934 (88%) certified exemption, and 97 (4%) did not respond as of 3/1/18. Direct outreach continues to those that have yet to respond.
- Early adoption notices are going out to 500 employers a day, starting with wave two on 2/15/18. For wave two, 39 employers (1.7%) have registered and 335 (14.3%) have claimed exemption. 135 employers in all have joined early (not counting the pilots) as of 3/1/18.
- Outreach continues to focus on general awareness, providing employer and employee education sessions, and collecting feedback.
- We focused statewide, in-the-field outreach along the coast in February. 109 events are scheduled to date for 2018.
- Paid media tactics, including video, continue to be a major driver of website visits and social media following.

Goals and metrics (as of 3/1/18)

- 32,913 employees are now eligible to participate. 26,361 (80%) have active accounts, and 7,517 (23%) have begun making contributions.
- Employees contributed \$1,240,962.52, and assets now total \$1,196,465.61.
- Website visits dropped this month as wave one activity slowed down.
- Employer calls remained steady. Employee calls dropped after the spike caused by wave one employees receiving first notice.
- Stakeholder engagement continues to steadily expand.
- Earned media continues to dip after the big spike due to wave one.
- The number of events in February exceeds the number from the same time last year.
- Click-thru rates are still above industry average for most digital tactics.







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Outreach

Description	Status	Date(s)
Public website	The website is now open for all employers. Employer, employer/employee testimonials and a fees page have been added. Other new materials and features are being added as developed, such as a total assets ticker and testimonial videos.	Completed 5/15/17 Updates ongoing
Communications plans	The first three phases of the plan are underway, focused on raising awareness and supporting wave one. We began promotion of early adoption in February.	Completed 10/10/17
Employer toolkit & employee info kit	Completed materials: <ul style="list-style-type: none">• Account maintenance form• Auto enrollment notice• Auto enrollment notice (Spanish)• Auto enrollment notice (Russian)• Auto enrollment notice (Vietnamese)• Beneficiary addendum form• Beneficiary form• Early adopter notification• Employee fact sheet• Employee fact sheet (Spanish)• Employee invite link to Spanish translation• Employer checklist• Employer eligibility and roll out flyer• Employer handbook• Employer overview flyer• Employer registration demo• Employer timeline graphic• Excess removal form• Exemption certification demo• Inherited IRA beneficiary distribution form• Opt-out form• Opt-out form (Spanish)• OregonSaves calculator• Program description• Recharacterization election form• Roth IRA application• Saver's Credit email• Transactional emails/notices• Why save video	First version completed 5/15/17 Draft materials TBD



	<ul style="list-style-type: none"> • Withdrawal/distribution authorization form • Workplace posters • Workplace posters (Spanish) <p>Materials in draft:</p> <ul style="list-style-type: none"> • Employer communications strategy 	
Paid digital	Google, Facebook, Twitter, Instagram, display, LinkedIn, YouTube, OregonLive sponsored content, and radio all started. AARP TV spots ran Oct. – Dec. 2017.	Google 4/6/17 Facebook 5/19/17 Twitter 5/22/17 Instagram 5/24/17 Display 6/9/17 LinkedIn 6/22/17 YouTube 7/6/17 OregonLive 10/6/17 AARP TV 10/23/17 Radio 11/20/17
Research	<p>Partnerships are in development with AARP, Boston College, Commonwealth, Duke University (Common Cents Lab), Employee Benefit Research Institute, Pew, Portland State University, University of Oregon, and Wharton.</p> <p>Research tools in use or in development:</p> <ul style="list-style-type: none"> • AARP baseline consumer awareness survey (completed) • AARP employer retirement plan experience comparison survey (completed) • Call center employee satisfaction survey (started 9/13/17) • Call center employer satisfaction survey (started 12/27/17) • Employer demographic survey (started 12/5/17) • Employer registration process user experience survey (started 9/18/17) • Employer contribution process user experience survey (started 8/15/17 but has since been combined with registration process survey) • Saver demographic survey (started 10/30/17) • Saver user experience survey (started 8/15/17) 	<p>AARP consumer awareness report 10/17/17</p> <p>AARP employer plan experience report 10/17/17</p> <p>All others TBD</p>
Social media	<p>We are active on Facebook, Instagram, LinkedIn, Twitter, and YouTube.</p> <p>In development:</p> <ul style="list-style-type: none"> • OregonSaves Facebook chatbot 	Twitter 1/12/17 Facebook 4/6/17 Instagram 5/15/17 LinkedIn 5/15/17 YouTube 5/16/17



		Chatbot TBD
Materials	<p>Current materials:</p> <ul style="list-style-type: none"> • Animated video • Alma Chocolate testimonial video • Annastasia Salon testimonial video • Booth banners and stands • Booth table cloth • Branded one-pager template • Employer one pager • Employer PowerPoint presentation • Employer testimonial video • Employer window clings • Field rep posters • Full FAQ • Nature's Pet Market testimonial video • One-page overview (English and Spanish) • OregonSaves employer window stickers • Overview PowerPoint • Partner materials (presentation, FAQ flyer, messaging guide, newsletter text, social media content, op-ed guidance) • Payroll provider presentation • Pilot employer staff PowerPoint • Promotional giveaways (pens, sticky pads, screen cleaners) • Rack cards (English, Spanish, Russian, and Vietnamese) • Reach Break Brewing testimonial video • Recognition items for pilot participants • Recorded webinar • Rose City Rollers video • Sample intro email for employers to employees • Saver PowerPoint presentation • Saver's Credit flyer <p>In development:</p> <ul style="list-style-type: none"> • Additional testimonial videos/photos/stories • Field rep presentations for website • Payroll provider messaging • Why write-ups 	TBD as developed
Outreach contract	New contract signed 9/8/17. It is a price agreement, and three work order contracts have been signed: one to develop the communications plan; one for outreach	Signed 9/8/17



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	related to wave one for Oct. – Nov. 2017; and one for outreach for Dec. 2017 – Dec. 2018.	
Pilot program	<ul style="list-style-type: none"> The pilot was successfully completed 1/31/18. Employers and employees continue to participate in the program going forward. 	1/31/18
Public relations opportunities	<ul style="list-style-type: none"> Wave 1 employers completed set up process Early adoption open to all employers Total assets Employer/employee testimonials \$1 million saved 	Jan - March Jan - April Ongoing Ongoing February - March
Presentations and meetings	<ul style="list-style-type: none"> Oregon Society of CPAs Webcast 2/6/18 East Portland Chamber of Commerce Presentation 2/7/18 Oregon Employers Council Linn-Benton Presentation 2/7/18 Portland SBDC Presentation 2/7/18 AM Northwest Taping 2/7/18 Oregon Society of Tax Consultants Presentation 2/8/18 Smart Money Interview 2/8/18 Oregon Society of Tax Consultants Presentation 2/8/18 SHRM Douglas County Presentation 2/9/18 Cannon Beach Chamber Presentation 2/13/18 Oregon Employers Council Yamhill County Presentation 2/15/18 ORLA Podcast Interview 2/16/18 Tillamook Chamber of Commerce Presentation 2/20/18 NAPEO Regional Meeting Presentation 2/22/18 Woodburn Chambers Greeters 2/23/18 Dallas Chamber of Commerce Presentation 2/26/18 McMinnville Chamber of Commerce Presentation 2/27/18 Astoria-Warrenton Chamber of Commerce Presentation 2/27/18 AARP Walk and Talk Astoria 2/27/18 Salem Capitol Connections 2/27/18 Oregon Society of Tax Consultants Presentation 2/27/18 Bay Area Chamber of Commerce Presentation 2/28/18 	February - March



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	<ul style="list-style-type: none"> • Oregon Executives Association Presentation 2/28/18 • Coquille Kiwanis Club Presentation 3/1/18 • Reedsport Rotary Club Presentation 3/1/18 • Clatskanie Chamber of Commerce Presentation 3/1/18 • Oregon Employers Council South Coast Chapter Presentation 3/2/18 • Bandon Rotary Club Presentation 3/2/18 • HR Answers Inc. Workshop 3/7/18 • Oregon Society of Tax Consultants Presentation 3/8/18 • Salem SHRM Presentation 3/13/18 • PHRMA Compensation and Benefits Special Interest Group (SIG) Presentation 3/14/18 • AARP Teletown Hall 3/15/18 • OregonSaves \$1 million Saved Press Event 3/16/18 • Mexican Consulate Financial Education Week 3/19/18 • 401(k) Fridays Podcast Interview 3/21/18 • Governor's Marketplace Conference 3/21-22/18 • Corvallis Chamber of Commerce Presentation 3/22/18 • Grants Pass Rotary Club Presentation 3/23/18 • Ashland Lithia Springs Rotary Club Presentation 3/27/18 • Tillamook Rotary Club Presentation 3/27/18 • Medford Chamber of Commerce Employment Series Presentation 3/27/18 • Rotary Club of Medford Presentation 3/28/18 • Douglas County Oregon Employers Council Presentation 3/28/18 • Wage and Hour/payroll Issues Seminar Presentation 3/28/18 • Seaside Chamber of Commerce Presentation 3/30/18 	
Agency collaboration	<ul style="list-style-type: none"> • Combined 3rd/4th quarter 2017 meetings have taken place. • BOLI tasks completed: <ul style="list-style-type: none"> ○ 2016 and 2017 Annual employment law conference presentation ○ Website link ○ Rack cards provided for outreach ○ Pilot recruitment notice sent to listserv 	October 23-27 BOLI Dec. 8



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	<ul style="list-style-type: none">○ Registration notice sent to listserv○ Employer flyers and posters provided○ Link on BOLI TA website○ OregonSaves recorded webinar for BOLI website● DCBS tasks completed<ul style="list-style-type: none">○ Pilot recruitment notice sent to CCB and BCD newsletters○ Rack cards provided for outreach○ GOSH conference participation○ Connected with Worker's Compensation Ombudsman○ Received PEO contact list and used for rules outreach○ Sharing of events/conference info with OHIM○ Registration notice sent to listservs○ Info included in OSHA newsletter○ Worker's Comp premium assessment mailing notice○ Worker's Comp Annual Conference● DOR tasks completed<ul style="list-style-type: none">○ Payroll service providers engagement through DOR tax news listserv○ Rack cards provided for outreach○ OregonSaves info included in combined payroll booklet, Oregon Tax Coupon/New and Noteworthy document○ Registration notice sent to listserv● OED tasks completed<ul style="list-style-type: none">○ Received schedule for seminars and presentations○ OregonSaves info included in Unemployment Insurance annual notices,○ Rack cards and presentation material provided for worksource center staff○ Access to data for prepopulating employer registry complete○ Registration notice sent for internal awareness● SOS tasks completed<ul style="list-style-type: none">○ OregonSaves info included in SOS business renewal notices, SOS Employer's Guide, and Business Xpress portal○ Connected with SOS Office of Small Business Assistance	
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	<ul style="list-style-type: none"> ○ Access to employer data for prepopulating employer registry complete ○ Registration notice sent for internal awareness • Work underway <ul style="list-style-type: none"> ○ Additional training sessions for BOLI's TA and DCBS's DFR staff ○ Possible OregonSaves CE credit curriculum for brokers through DCBS ○ Research coordination with DOR ○ Adding checkbox to DOR employer tax forms ○ Enforcement discussions with BOLI 	
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Financial Literacy

- Financial education resource page live on www.oregonsaves.com.
- OST partnering with NEDCO and Financial Beginnings to provide financial education services to pilot employers/employees
- Reaching out to governor's office is the next step on the statewide level

Goals and Metrics

Drive enrollment and retention in the program

- Status: measuring
- Current measures:
 - Enrollment numbers
 - Wave 1 employers

Date	Employers Invited	Employers Registered	Employers Exempt
7/15/17	0	0	0
8/15/17	2,124	0	143
9/14/17	2,124	0	222
10/1/17	2,124	0	267
11/1/17	2,154	72	797
12/1/17	2,219	162	1,744
1/1/18	2,213	163	1,854
2/1/18	2,211	167	1,897
3/1/18	2,205	174	1,934

Date	% registered	% Exempt	% yet to respond
7/15/17	0%	0%	100%
8/15/17	0%	7%	93%
9/14/17	0%	10%	90%



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10/1/17	0%	13%	87%
11/1/17	3%	37%	60%
12/1/17	7%	79%	14%
1/1/18	7%	84%	9%
2/1/18	8%	86%	6%
3/1/18	8%	88%	4%

▪ Wave 1 employees

Date	Employees invited	Employees opted out	Employees enrolled
10/1/17	0	0	0
11/1/17	2,107	87	2,020
12/1/17	6,709	916	5,793
1/1/18	13,845	2,505	11,340
2/1/18	20,359	4,128	16,231
3/1/18	28,455	5,328	23,127

Date	% opted out	% enrolled	% registered online
10/1/17	0%	0%	0%
11/1/17	4%	96%	No data
12/1/17	14%	86%	No data
1/1/18	18%	82%	No data
2/1/18	20%	80%	No data
3/1/18	19%	81%	2%

▪ All employers

Date	Employers Invited	Employers Registered	Employers Exempt
7/1/17	12	11	0
8/1/17	58	44	0
9/1/17	64	52	0
10/1/17	64	53	0
11/1/17	2,331	132	857
12/1/17	2,747	248	2,093
1/1/18	2,819	271	2,265
2/1/18	3,061	309	2,496
3/1/18	3,219	362	2,659

Date	% registered	% Exempt	% yet to respond
7/1/17	92%	0%	8%
8/1/17	76%	0%	24%



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9/1/17	81%	0%	19%
10/1/17	83%	0%	17%
11/1/17	6%	37%	58%
12/1/17	9%	76%	15%
1/1/18	10%	80%	10%
2/1/18	10%	82%	8%
3/1/18	11%	83%	6%

▪ All employees

Date	Employees invited	Employees opted out	Employees enrolled
11/1/17	4,716	840	3,876
12/1/17	9,848	1,815	8,033
1/1/18	17,786	3,575	14,211
2/1/18	24,991	5,453	19,538
3/1/18	32,913	6,552	26,361

Date	% opted out	% enrolled	% registered online
11/1/17	18%	82%	No data
12/1/17	18%	82%	No data
1/1/18	20%	80%	No data
2/1/18	22%	78%	No data
3/1/18	20%	80%	2%

Create statewide awareness

- Status: measuring
- Current measures:
 - Digital impressions, click-thru rates, and social media reach

Facebook	Fans	Impressions	Reach	Click-thru
May 2017	326	48,356	34,552	0.7%
June 2017	596	80,498	47,936	0.8%
July 2017	759	173,593	48,009	1.23%
August 2017	1,101	105,945	58,097	0.9%
September 2017	1,397	138,130	65,734	1.87%
October 2017	1,452	63,925	25,452	1.78%
November 2017	1,519	123,623	35,127	1.41%
December 2017	1,708	112,364	36,348	1.45%
January 2018	1,845	157,606	41,187	1.46%
February 2018	1,968	130,352	45,423	1.50%

Twitter	Followers	Impressions	Click-thru
May 2017	58	77,562	1.58%
June 2017	78	94,804	3.82%



July 2017	85	95,969	3.49%
August 2017	90	169,022	5.17%
September 2017	105	203,195	4.98%
October 2017	133	112,972	6.18%
November 2017	146	150,973	5.90%
December 2017	160	153,750	5.10%
January 2018	171	215,419	7.08%
February 2018	182	195,326	7.85%

LinkedIn	Followers	Impressions	Click-thru
May 2017	0	0	0
June 2017	10	22,996	0.34%
July 2017	27	54,123	0.58%
August 2017	40	45,318	0.40%
September 2017	50	53,066	0.49%
October 2017	66	35,168	0.52%
November 2017	78	9,043	1.40%
December 2017	89	8,707	2.07%
January 2018	103	12,815	1.55%
February 2018	115	18,500	1.11%

Instagram	Followers	Reach
May 2017	5	1
June 2017	5	29
July 2017	7	16
August 2017	10	125
September 2017	15	120
October 2017	16	275
November 2017	18	107
December 2017	23	70
January 2018	38	152
February 2018	51	187

Google Search	Impressions	Click-thru
May 2017	12,348	1.85%
June 2017	10,336	2.38%
July 2017	14,484	2.53%
August 2017	11,380	3.33%
September 2017	11,047	3.64%
October 2017	9,611	7.32%
November 2017	8,642	13.47%
December 2017	10,707	6.67%
January 2018	10,957	4.39%
February 2018	9,768	4.44%



Display Banner	Impressions	Click-thru
May 2017	0	0
June 2017	360,361	0.02%
July 2017	1,918,620	0.03%
August 2017	2,290,099	0.04%
September 2017	2,411,245	0.04%
October 2017	2,022,332	0.03%
November 2017	2,461,108	0.02%
December 2017	1,903,284	0.03%
January 2018	2,313,509	0.03%
February 2018	1,978,128	0.03%

YouTube	Impressions	Click-thru
May 2017	0	0
June 2017	0	0
July 2017	51,598	0.07%
August 2017	89,266	0.14%
September 2017	68,051	0.10%
October 2017	60,380	0.07%
November 2017	50,263	0.06%
December 2017	53,832	0.07%
January 2018	68,005	0.09%
February 2018	63,022	0.08%

OregonLive	Impressions	Click-thru
May 2017	0	0
June 2017	0	0
July 2017	0	0
August 2017	0	0
September 2017	0	0
October 2017	69,311	0.31%
November 2017	135,711	0.19%
December 2017	N/A	N/A
January 2018	N/A	N/A
February 2018	180,050	0.16%

- Website analytics:

Month	Oregon.gov/retire Homepage views	OregonSaves.com Homepage views	Total
2016 monthly average	523	N/A	-
January 2017	2,056	N/A	-
February 2017	1,882	N/A	-
March 2017	1,203	N/A	-



April 2017	1,860	N/A	-
May 2017	2,487	2,080	4,567
June 2017	2,002	8,199	10,201
July 2017	1,869	10,974	12,843
August 2017	1,821	10,634	12,455
September 2017	1,512	12,340	13,852
October 2017	2,948	22,553	25,501
November 2017	3,184	44,883	48,067
December 2017	1,562	20,986	22,548
January 2018	1,768	26,614	28,382
February 2018	1,390	15,829	17,219

○ Earned media stories:

Month	Stories
2016 monthly average	19
January 2017	16
February 2017	20
March 2017	29
April 2017	15
May 2017	25
June 2017	14
July 2017	23
August 2017	22
September 2017	11
October 2017	53
November 2017	23
December 2017	21
January 2018	10
February 2018	7

Create and maintain positive perception of the plan

- Status: measuring
- Future measures: net promoter score
- Current measures:
 - Earned media/social media sentiment
 - January 2017: Mostly neutral, with some negative
 - February 2017: Mostly neutral, with some supportive and negative
 - March 2017: Mostly neutral, with some supportive and negative
 - April 2017: Mostly neutral, with some supportive and negative
 - May 2017: Mostly neutral, with some supportive and negative
 - June 2017: Mostly neutral, with some supportive and negative
 - July 2017: Mostly neutral, with some supportive and negative
 - August 2017: Mostly neutral, with some supportive and negative
 - September 2017: Mostly neutral, with some supportive



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- October 2017: Mostly neutral, with some supportive and negative
- November 2017: Mostly neutral, with some supportive and negative
- December 2017: Mostly neutral, with some supportive and negative
- January 2018: Mostly neutral, with some supportive and negative
- February 2018: Mostly neutral, with some supportive and negative

Date	Title	Publication
02/05/18	State-Run Stupidity With Another Savings Scheme: Opinion	401K Specialist
02/06/18	Oregon Retirement Savings Board Issues Status Report on OregonSaves	Publicnow
02/18/18	The gig economy is lacking in this one important respect	CNBC
02/22/18	Hawaii's Small Businesses Need Savings Plan Help	Honolulu Civil Beat
02/26/18	Businesses Helping Steer Direction of New Oregon Retirement Program	Public News Service
02/27/18	Think Income Inequality Is Bad? Retirement Inequality May Be Worse.	Governing
02/28/18	Are Auto-IRA Plans a Good Deal for Savers?	Publicnow

Provide clarity about how the program works for employees and employers

- Status: measuring
- Future measures: ease of use, program satisfaction rating
- Current measures:
 - Volume of calls/emails

Phone calls	Offered	Employee	Employer	Handled	Employee	Employer
May 2017	19	4	15	19	4	15
June 2017	80	13	67	79	13	66
July 2017	88	18	70	88	18	70
August 2017	204	22	182	203	22	181
September 2017	316	142	174	314	141	173
October 2017	888	288	600	885	286	599
November 2017	1,669	424	1,245	1,669	424	1,245
December 2017	1,251	827	424	1,250	826	424
January 2018	1,951	1,493	458	1,946	1,488	458
February 2018	1,204	877	327	1,204	877	327

Emails	Received	Completed
May 2017	14	14
June 2017	39	39



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July 2017	168	168
August 2017	149	149
September 2017	117	117
October 2017	358	358
November 2017	464	464
December 2017	244	244
January 2018	366	366
February 2018	336	336

Ensure eligible employees are aware of other financial literacy resources

- Status: not yet measuring
- Future measures: percentage participants aware of additional resources

Actively engage stakeholders

- Status: measuring
- Current measures:
 - Number of stakeholders engaged:

Stakeholders Engaged	Private/ Non-Profit	Gov.	Employers	Employees	TOTAL
December-17	169	22	67	35	293
January-17	238	43	102	44	427
February-17	275	46	133	45	499
March-17	325	46	168	47	586
April-17	348	46	179	52	625
May-17	358	46	191	52	647
June-17	376	46	208	52	682
Jul-17	387	47	212	52	698
Aug-17	413	47	224	52	736
Sep-17	430	47	240	52	769
Oct-17	446	47	304	53	850
Nov-17	470	48	434	54	1,006
Dec-17	482	48	473	55	1,058
Jan-18	525	48	522	55	1,150
Feb-18	543	48	566	55	1,212

- Number and reach of events:

Month	Events	Events Reach	Education Sessions	Session Reach
2016 monthly average	1.4	58	0	0



January 2017	5	202	0	0
February 2017	13	660	0	0
March 2017	8	2,217	0	0
April 2017	11	386	1	8
May 2017	11	1,937	0	0
June 2017	8	268	0	0
July 2017	5	144	0	0
August 2017	5	115	1	100
September 2017	20	1,933	0	0
October 2017	25	1,571	0	0
November 2017	16	726	2	21
December 2017	10	341	0	0
January 2018	14	832	7	137
February 2018	23	677	11	56