



National Australia Bank Limited
Strategic Sourcing, Enterprise Operations
700 Bourke Street
Docklands VIC 3008

20 December 2022

Catherine Allegra
Global Head
Markit On Demand, Inc.
5775 Flatiron Parkway
Boulder, Colorado 80301
USA

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catherine.allegra@ihsmarkit.com

Dear Catherine

Change Request 23 to Services Agreement (CON-002772)

National Australia Bank Limited, Level 3 (UB3350), 800 Bourke Street, Docklands, Victoria 3008, ABN 12 004 044 937 ("**NAB**") and Markit on Demand, Inc., (previously Wall Street On Demand, Inc.) a corporation incorporated in the state of Delaware, USA, with a principal place of business at 5718 Central Avenue, Boulder, Colorado 80301 ("**Service Provider**") entered into Services Agreement CON-002772 dated 8 December 2009 (**the Agreement**).

This letter is a **Change Request** in accordance with the Agreement where amendments to the Agreement are set out in this Change Request by:

- Setting out the additions to terms; or
- Identifying changes to terms as shown by underlining or strikes out.

Purpose of Change:

The purpose of the change is summarised as follows.

- Revised Application Service Fees
- Added scope of Services and outline of current Services as listed out in Attachment 1 hereunder

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Details of Change:**1. Revised Application Service Fees**

- 1.1 For the avoidance of doubt, section 9 Fees, part (b) of the Agreement is amended and includes a fee adjustment related to the termination of some Services as described in section 5 of this Change Request. The clause is replaced as follows and will be effective from 1 October 2022 ("**Effective Date**").

1.1.1 (Application Services Fees)

The following table summarises the monthly Application Service Fee payable for ongoing scope of Services as defined in the Agreement.

Item	Total Cost \$USD/month	Total \$USD/Year
Current Retainer Team Fees (as per CR22 to CON-002772)	\$70,000	\$ 840,000
Application Service Fee from Launch of MIND back-end services [as defined in Appendix 1 back-end services section 1.2.3 (Markit News Direct (MIND))]	\$90,500	\$1,086,000
Total Fees	\$160,500	\$ 1,926,000

1.1.2 Commencement of Additional Application Service Fees

As part of the current and additional Services, the Service Provider must deliver to NAB the following "Deliverables" each of which shall be subject to Acceptance as stated under section 1.1.3 below.

- 1.1.2.1 MIND: When Service Provider has provided the services defined in Appendix 1 back -end services section 1.2.3 (Markit News Direct (MIND)) and MIND APIs as listed in section 1.6.13.1 to 1.6.13.4 into NAB's production environment and NAB has accepted the Deliverable as per Acceptance Criteria as defined in ASP agreement (CON-002772)

- 1.1.3 Commencement of Additional one-time Fees: Upon completion of each Milestone as described below, NAB shall conduct testing on all deliverables for that Milestone within five (5) business days (the "Acceptance Period"). Within the Acceptance Period, NAB shall provide written notice of acceptance or rejection. In the event NAB rejects any part of the deliverables for that milestone, NAB shall provide adequate explanation regarding the material defects. If NAB fails to provide written notice of rejection within the Acceptance Period, Service Provider may deem the milestone deliverables accepted. The date upon which the NAB accepts the milestone deliverables, or the milestone deliverables have been deemed accepted, shall be referred to as the "Acceptance Date."

- 1.2 Attachment 1 is deleted in its entirety and replaced with the Attachment 1 as appended under this Change Request which lists out the current and ongoing Services. For clarity, Appendix 1a remains unchanged.

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2. Additional Services:

In addition to the current services listed out under Attachment 1, the following additional services will be provided by the Service Provider.

- 2.1 Back-end services as listed out under Attachment 1 section 1.2.3.
- 2.2 API Services as listed out under Attachment 1 section 1.6.13.1 to 1.6.13.4
- 2.3 Core services as listed out under Attachment 1 section 1.1.5.10

I trust that you agree with the above terms and conditions of this Agreement. Should you agree, please sign and date a copy of this letter and return it to me.

Yours faithfully

DocuSigned by:
Warren Beckerman
97C2DC0E2A70425...

Signature:
WARREN BECKERMAN
Full name:
Head of Strategic Sourcing
Position:
National Australia Bank Limited

The Service Provider hereby agrees and accepts the terms and conditions as outlined in this Change Request in respect of the Service Provider's appointment by NAB as a Service Provider.

DocuSigned by:
Catherine Allegra
F2512EB5C93D4F7...

Signature:
Catherine Allegra
Full name:
Global Head
Position:
07-03-23 | 9:01 AM AEDT
Date:
Markit On Demand, Inc.

Attachment 1

Appendix 1

Consolidated Services

1.1. **Core Services:**

- 1.1.1. Streaming quotes and charts: in-page quote and chart streaming for 5,000-10,000 concurrent monthly users. Price and chart information will update dynamically without the user needing to refresh the page.
- 1.1.2. Quote counting: royalty quote counting on any applicable exchanges as per Clients' exchange licensing agreements
- 1.1.3. User tiers/entitlements: permission data to various user types depending on NAB custom requirements
- 1.1.4. Streaming, real time and delayed quote data management. Per Client's exchange licensing agreements covering the following exchanges:
 - 1.1.4.1. ASX, London Stock Exchange (LSE), NASDAQ, New York Stock Exchange (NYSE), NYSE Amex, German Xetra, Hong Kong Stock Exchange (HKSE)
- 1.1.5. Third-party and proprietary data management: ingestion, normalization, business rules and transference to Client in agreed upon manners (e.g. fully hosted, API, charting, images, etc.) of all licensed third-party and proprietary Client data. Including the following:
 - 1.1.5.1. Iguana 2: market depth and detail data (ASX Only)
 - 1.1.5.2. Quote: Refinitiv, Morningstar and SIX Financial streaming, real time and delayed quote data
 - 1.1.5.3. Morningstar: fundamentals, fund data, ASX Announcements (ComNews), financials (income statement, balance sheet, etc.)
 - 1.1.5.4. Client proprietary: holdings and transactional data, top 20s/movers
 - 1.1.5.5. Thomson Reuters: news, research and fundamentals data, TRBC sectors and industries
 - 1.1.5.6. ASX data: reference point, dividends, mFunds pricing and documents,
 - 1.1.5.7. Trading Central data: research reports
 - 1.1.5.8. BRR Media: audio and video news data
 - 1.1.5.9. Datascope data: reference, commodities and historical pricing data including end of day

For clarity, the scope of Service listed above under 1.1.5 for third-party and proprietary data management, is not a comprehensive list and is subject to change. Client may either add additional Services, at an additional cost or replace the Services at a one-time additional fee payable to Service Provider. This does not impact the monthly ongoing fees which will be in accordance with the revised application Service Fees section under this Change Request.

- 1.1.6. Incident management and resolution for any and all Client reported issues which follows the processes outlined under section 5 (Service Support) and section 6 (Problem Management) of Schedule 3 – Performance Measures under the Agreement.

1.2. **Back-end Services:**

- 1.2.1. Alerting: Alert triggering and delivery via XML to third-party for SMS, email, and/or portal alerts. Total alerts triggered per month covered at up to 7M total alerts triggered per month to be used for any of the following Services. Should the number of alerts exceed 7 million in a calendar month the additional alerts will incur the incremental fee of US\$0.004 per alert:
 - 1.2.1.1. Automatic Alerts: nabtrade users are automatically signed up for price sensitive announcements and dividend announcement alerts automatically
 - 1.2.1.2. User opt in alerts: nabtrade users able to opt-in and manage alert triggering and delivery mechanism for both ASX and international alerts of type:
- 1.2.2. Daily Xref files: deliver daily tradeable universe files to NAB for the London Stock Exchange (LSE), NASDAQ, New York Stock Exchange (NYSE), NYSE Amex, German Xetra, Hong Kong Stock Exchange (HKSE)

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1.2.3. Markit News Direct (MIND): consolidated feed of event data across any of the third party and proprietary data sources listed in section 1.1.5 above and covering the exchanges listed in section 1.1.4.1 above

1.3. Front end hosted web Services which include the back-end Services required to display:

1.3.1. Nabtrade desktop site:

- 1.3.1.1. Insight Centre - Market Research/Markets Today: CMS, Global Index/Australia charting and data, ASX Announcements, Top 20s, Ticker tape, Watchlist, Commodities, Research Rating Changes, Investment Ideas, Global Currency, News, ASX Dividends, International Dividends, Reports, Companies in News
- 1.3.1.2. Stocks Research - Overview: Market Quote details, Company Summary, Similar Investments, Interest Across Markets, 1 year Price Performance, Price Sensitive information, Price Trends and Earnings Announcements, Performance, Earnings and Dividends, Recent Headlines, ASX Announcements
- 1.3.1.3. Stocks Research - Charts: Advanced Charting
- 1.3.1.4. Stocks Research - News & Announcements: ASX Announcements, News, Dividends, Reports, Consensus Research Rating, Technical Research Rating, Quantitative Research Rating
- 1.3.1.5. Stocks Research - Research: Qualitative Research Rating, Consensus Research Data, Technical Research Data, Quantitative Research Data, Qualitative Research Data
- 1.3.1.6. Stocks Research - Profile: Current Measures - Value, Income, Risk and Growth, Earnings Forecast & Trends, Dividends Forecast & Trends, Net Profits, Average Annual Total Returns, Per Share information, Investment Perspective, Business Operations
- 1.3.1.7. Stocks Research - Ownerships: ASX Director Dealings, Substantial Shareholders, Stocks Research - Financials, Balance Sheets, Income Summary, Cash Flows, Capitalisation, Income & Profitability, Management & Leverage, Per Share Statistics
- 1.3.1.8. Stocks Research - Competitors: Competitors, Historical Price Performance Comparison, Current Dividend Yield, Current Price / Earnings
- 1.3.1.9. Stocks Research - Trades: Trades
- 1.3.1.10. Stocks Research - Depth: Market Depth, Market Details
- 1.3.1.11. Stocks Research - Derivatives: Exchange Traded Options, Warrants, Company Options
- 1.3.1.12. Stocks Research - Ideas (Shares): F2 container and apps, Top 20s, Market Movers, nabtrade Client's activity, ASX Sector Performance, ASX Price Sensitive Announcements, ASX Announcements, News, Dividends, Reports, Recommendations, ASX Director, Dealings, Global Scanner, Investment Ideas
- 1.3.1.13. ETF Research- Overview: market quote data, Fund Strategy, Fund Snapshot, Smart texts, Best and Worst Period, Fund and Category Returns, 1 year Price Performance, Price Sensitive information, Morningstar Stylebox, Performance, Profile and Dividends, Recent Headlines, ASX Announcements
- 1.3.1.14. ETF Research - Charts: Advanced Charting
- 1.3.1.15. ETF Research - ASX Announcements: ASX Announcements
- 1.3.1.16. ETF Research - Dividends: Dividends
- 1.3.1.17. ETF Research - Portfolio: Top 10 Holdings, Morningstar Sector Weightings, Portfolio Overview, Market Capitalisation, Regional Holdings
- 1.3.1.18. ETF Research - Performance: Cumulative Growth of \$10000 Chart, Annualised Total Trailing Returns (Fund and Category NAV returns), Peer Group Fund Ranking
- 1.3.1.19. ETF Research - Trades: Trades
- 1.3.1.20. ETF Research - Derivatives: Exchange Traded Options, Warrants
- 1.3.1.21. ETF Research - Depth: Depth, Details
- 1.3.1.22. ETF Research - Research: Research
- 1.3.1.23. Managed Funds Research - Overview: market quote data, Growth at \$10K Chart, Performance, Fees, Fund Details, Asset Allocation, Fund Strategy, Fund Snapshot, Fund Quote, Morning Star Style Box, Similar Funds
- 1.3.1.24. Managed Funds Research - Portfolio: Top 10 Holdings, Portfolio Overview, Market Capitalisation, Morning Star Sector Weightings, Regional Holdings
- 1.3.1.25. Managed Funds Research - Performance: Cumulative Growth of \$10000 Chart, Annualised Total Trailing Returns, Peer Group Fund Ranking

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- 1.3.1.26. Managed Funds Ideas: F2 containers and apps, ASX mFunds, ASX Announcements, Strongest Performing Individual Managed Funds, Weakest Performing Individual Managed Funds, Best and Worst Performing Managed Funds Categories, Managed Fund Category List, Calculator And Tools
- 1.3.1.27. Fixed Income Research – Overview: Market quote Data, Bond Description, Common Share Pricing, Equity Lending, Interest Payment Details, Advanced Charting, Security Summary, Bond Advisor Research
- 1.3.1.28. Interest Rates Securities (Fixed Income) Ideas: F2 Apps, ASX Listed Bonds, Floating Rates Notes(FRNs), Convertible Notes, Hybrid Securities(Preference Shares), Wholesale OTC
- 1.3.1.29. Trading - Trade Execution: Equity, ETF, Option, Warrants, Security (Interest Rate Securities)
- 1.3.1.30. Trading - Holdings: Investment Income Calendar lightbox, Auto Alerts Lightbox
- 1.3.1.31. Trading - Watchlists: Overview, Charts, Announcements, Recommendations, Options, Performance
- 1.3.1.32. Admin: CMS Login
- 1.3.1.33. Insight Centre - Tools: Compare Tool, Portfolio (Virtual Portfolio), Screener - Companies, Screener - ETFs, Screener - Managed Funds
- 1.3.1.34. Insight Centre - Derivative Ideas: Overview, Tools
- 1.3.1.35. Insight Centre - Index Research: Overview
- 1.3.1.36. Insight Centre - Sector and Industry: Overview, ASX Sectors Performance, Sector Breakdown
- 1.3.1.37. Global Scanner: Global Scanner Equities, ETFs, Managed Funds
- 1.3.1.38. Virtual Portfolio: Summary, List of Portfolios, Portfolio Movers
- 1.3.1.39. Estimated Dividend Calendar
- 1.4. **MLC White-label (ASX Only)**
 - 1.4.1.Support for two user groups:
 - 1.4.1.1. Adviser
 - 1.4.1.2. Investor
 - 1.4.2.Stocks research section including the following pages:
 - 1.4.2.1. Overview
 - 1.4.2.2. Charts
 - 1.4.2.3. News and Announcements
 - 1.4.2.4. Reports
 - 1.4.2.5. Profile
 - 1.4.2.6. Ownership
 - 1.4.2.7. Financials
 - 1.4.2.8. Competitors
 - 1.4.2.9. Trades
 - 1.4.2.10. Depth and Detail
 - 1.4.3.ETF research section including the following pages:
 - 1.4.3.1. Overview
 - 1.4.3.2. Charts
 - 1.4.3.3. Announcements
 - 1.4.3.4. Dividends
 - 1.4.3.5. Portfolio
 - 1.4.3.6. Trades
 - 1.4.3.7. Depth
 - 1.4.3.8. Research
 - 1.4.4.Quote API
 - 1.4.5.The following functionalities are explicitly excluded from scope:
 - 1.4.5.1. Watchlists
 - 1.4.5.2. Alerts
 - 1.4.5.3. Buy and Sell functionality and buttons
 - 1.4.5.4. Coverage universe is ASX listed securities only
- 1.5. **Chartworks**: Client is granted a personal, non-exclusive, non-transferrable, non-sublicensable license to use the “Charting Package” consisting of the deliverables listed in 1.5.1 and 1.5.2 below with the

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scope as defined in Appendix 1a solely in connection with displaying Charting Package to its end users via nabtrade and/or JBWere branded properties at nabtrade.com.au and/or my.jbwere.com.au (including the desktop and responsive mobile sites).

1.5.1.HTML5 Charting Package: for use on mobile responsive and desktop platforms at nabtrade.com.au and/or my.jbwere.com.au

1.5.2.Mobile image charts: for use on native mobile applications including the nabtrade iOS and Android apps: Scheduled to launch on 1 June 2021.

1.6. **API Services:** available to m.nabtrade and partner.nabtrade which include the back-end Services required to transmit data

1.6.1.Alerts:

- 1.6.1.1. GET /alerts
- 1.6.1.2. PUT /alerts
- 1.6.1.3. GET /alerts/active
- 1.6.1.4. GET /alerts/history
- 1.6.1.5. POST /alerts/history
- 1.6.1.6. GET /autoAlerts/delivery
- 1.6.1.7. POST /autoAlerts/delivery

1.6.2.Exchange Traded Funds:

- 1.6.2.1. GET /etfs/announcements
- 1.6.2.2. GET /etfs/announcements/article
- 1.6.2.3. GET /etfs/chart
- 1.6.2.4. GET /etfs/depth/market-depth
- 1.6.2.5. GET /etfs/depth/market-detail
- 1.6.2.6. GET /etfs/header
- 1.6.2.7. GET /etfs/portfolio
- 1.6.2.8. GET /etfs/orderpad/domestic
- 1.6.2.9. GET /etfs/orderpad/international
- 1.6.2.10. GET /etfs/research

1.6.3.Holdings:

- 1.6.3.1. POST /holdings/domestic
- 1.6.3.2. POST /holdings/international/currency/{currency}
- 1.6.3.3. GET /holdings/investmentIncome
- 1.6.3.4. Interest Rate Securities
- 1.6.3.5. GET /irs/orderpad/domestic

1.6.4.Markets:

- 1.6.4.1. GET /markets/announcements
- 1.6.4.2. GET /markets/announcements/article
- 1.6.4.3. GET /markets/commodities
- 1.6.4.4. GET /markets/currency
- 1.6.4.5. POST /markets/dividends
- 1.6.4.6. GET /markets/header
- 1.6.4.7. GET /markets/news
- 1.6.4.8. GET /markets/news/article
- 1.6.4.9. GET /markets/performance
- 1.6.4.10. GET /markets/performance/{xid}/chart
- 1.6.4.11. GET /markets/performance/{xid}/details
- 1.6.4.12. GET /markets/performance/{xid}/header
- 1.6.4.13. GET /markets/top20s/{exchange}/{nabIssueType}/{rankType}

1.6.5.mfunds:

- 1.6.5.1. GET /mfunds/header
- 1.6.5.2. GET /mfunds/performance
- 1.6.5.3. GET /mfunds/orderpad/domestic
- 1.6.5.4. GET /mfunds/portfolio

1.6.6.Options:

- 1.6.6.1. GET /options-company/orderpad/domestic
- 1.6.6.2. GET /options-exchange-trade/orderpad/domestic

1.6.7.Virtual Portfolios:

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- 1.6.7.1. GET /portfolios
- 1.6.7.2. GET /portfolios/details
- 1.6.8. Search:
 - 1.6.8.1. GET /search/lookup
 - 1.6.8.2. GET /search/predictive
- 1.6.9. Stocks:
 - 1.6.9.1. GET /stocks/announcements
 - 1.6.9.2. GET /stocks/announcements/article
 - 1.6.9.3. GET /stocks/chart
 - 1.6.9.4. GET /stocks/depth/market-depth
 - 1.6.9.5. GET /stocks/depth/market-detail
 - 1.6.9.6. GET /stocks/detail
 - 1.6.9.7. GET /stocks/dividends
 - 1.6.9.8. GET /stocks/header
 - 1.6.9.9. GET /stocks/news
 - 1.6.9.10. GET /stocks/news/article
 - 1.6.9.11. GET /stocks/orderpad/domestic
 - 1.6.9.12. GET /stocks/orderpad/international
 - 1.6.9.13. GET /stocks/research
- 1.6.10. User:
 - 1.6.10.1. POST /user/setup
 - 1.6.10.2. POST /user/preferences
 - 1.6.10.3. GET /user/preferences/{page}
 - 1.6.10.4. Warrants:
 - 1.6.10.5. GET /warrants/orderpad/domestic
- 1.6.11. Watchlists:
 - 1.6.11.1. GET /watchlists
 - 1.6.11.2. POST /watchlists
 - 1.6.11.3. DELETE /watchlists/{id}
 - 1.6.11.4. GET /watchlists/{id}
 - 1.6.11.5. PUT /watchlists/{id}
 - 1.6.11.6. DELETE /watchlists/{id}/holdings
 - 1.6.11.7. POST /watchlists/{id}/holdings
 - 1.6.11.8. PUT /watchlists/{id}/holdings
 - 1.6.11.9. GET /watchlists-add-view
 - 1.6.11.10. GET /watchlists-default
 - 1.6.11.11. PUT /watchlists-default
- 1.6.12. WealthHub APIs:
 - 1.6.12.1. GET /wealthhub/investment-income/accounts
 - 1.6.12.2. GET /wealthhub/investment-income
- 1.6.13. MIND APIs:
 - 1.6.13.1. POST /ticker-codes
 - 1.6.13.2. POST /market-movers
 - 1.6.13.3. GET /events-detail
 - 1.6.13.4. POST /watchlist

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Appendix 1a - Chart Package Feature List**1. HTML5 Charts****a) General Features**

- Full HTML5 chart documentation
- Panning and zooming of all chart data (including all indicators)
- Dynamic backfilling of data when panning and zooming (including all indicators)
- Smart dynamic X and Y axis labels while panning and zooming
- Responsive Breakpoints

b) Upper Indicators & Inputs

Any new upper indicators that are added to the charting package will be available to NAB at no additional cost.

- Bollinger Bands
 - Period: 20 as default, editable by end user
 - Standard Deviation: 2 as default, editable by end user
- Exponential Moving Average (EMA)
 - Period: 20 as default, editable by end user
- Linear Regression
- Moving Average Envelope
 - Period: 20 as default, editable by end user
 - Percent Upper/Lower: 5 is default, editable by end user
- Price Channel
 - Period: 20 as default, editable by end user
- Parabolic Stop and Reversal (PSAR)
 - Acceleration Increase: 0.02 as default, editable by end user
 - Acceleration Maximum: 0.02 as default, editable by end user
- Simple Moving Average (SMA)
 - Period: 20 as default, editable by end user
- Time Series Forecast
 - Period: 20 as default, editable by end user
- Weighted Moving Average (WMA)
 - Period: 20 as default, editable by end user

c) Lower Indicators & Inputs

Any new lower indicators that are added to the charting package will be available to NAB at no additional cost.

- Accumulation Distribution Line
- Average True Range
 - Period: 14 as default, editable by end user
- Chaikin's Volatility
 - EMA Period: 10 as default, editable by end user
 - Difference Period: 10 as default, editable by end user
- Dividend Yield
- Directional Movement Index (DMI)
 - Period: 14 as default, editable by end user
- Moving Average Convergence Divergence (MACD)
 - Fast Points: 12 as default, editable by end user
 - Slow Points: 26 as default, editable by end user
 - Smoothing: 9 as default, editable by end user
- Mass Index
 - Period: 25 as default, editable by end user
- Momentum
 - Period: 20 as default, editable by end user
- Money Flow
- Money Flow Index (with Overbought/Oversold bands)
 - Period: 14 as default, editable by end user
- On Balance Volume

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- Price Rate of Change (PROC)
 - Period: 14 as default, editable by end user
- Historical Dividend
- Relative Strength Index (RSI) (with Overbought/Oversold bands)
 - Period: 14 as default, editable by end user
- Fast Stochastics
 - K Period: 14 as default, editable by end user
 - D Period: 3 as default, editable by end user
- Slow Stochastics
 - K Period: 14 as default, editable by end user
 - D Period: 3 as default, editable by end user
- Ultimate Oscillator
 - Period 1: 7 as default, editable by end user
 - Period 2: 14 as default, editable by end user
 - Period 3: 28 as default, editable by end user
 - Factor 1: 4 as default, editable by end user
 - Factor 2: 2 as default, editable by end user
 - Factor 3: 1 as default, editable by end user
- Volume (single color)
- Volume (positive/negative colored)
- Volume Rate of Change (VROC)
 - Period: 10 as default, editable by end user
- Williams %R
 - Period: 14 as default, editable by end user

d) Events

Events are displayed as markers on the chart and on rollover show additional information listed below.

- Splits
 - Split Date
 - Ratio of split
- Dividends (based on ex-date)
 - Dividend date
 - Dividend amount

e) Chart Timeframes & Frequencies

- 1 Day
 - 1 minute
 - 3 minute (default)
 - 5 minute
 - 15 minute
 - 1 hour
- 5 Day
 - 1 minute
 - 3 minute
 - 5 minute (default)
 - 15 minute
 - 1 hour
- 1 Month
 - Daily (default)
 - Weekly
- 3 Month
 - Daily (default)
 - Weekly
- 6 Month
 - Daily (default)
 - Weekly
 - Monthly
- Year to date

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- Daily (default)
 - Weekly
 - Monthly
- 1 Year
 - Daily (default)
 - Weekly
 - Monthly
- 3 Year
 - Daily
 - Weekly (default)
 - Monthly
- 5 Year
 - Daily
 - Weekly (default)
 - Monthly
- 10 Year
 - Daily
 - Weekly
 - Monthly (default)
- f) Browser Support
 - Internet Explorer 9+
 - Chrome
 - Firefox
 - Safari

michael@justbuildit.com - Jul 29, 2024, 1:14:36 PM America/New_York