

Disclaimer for use of ratings only:

The rating contained in this document is issued by SQM Research Pty Ltd ABN 93 122 592 036 AFSL 421913. SQM Research is an investment research firm that undertakes research on investment products exclusively for its wholesale clients, utilising a proprietary review and star rating system. The SQM Research star rating system is of a general nature and does not take into account the particular circumstances or needs of any specific person. The rating may be subject to change at any time. Only licensed financial advisers may use the SQM Research star rating system in determining whether an investment is appropriate to a person's particular circumstances or needs. You should read the product disclosure statement and consult a licensed financial adviser before making an investment decision in relation to this investment product. SQM Research receives a fee from the Fund Manager for the research and rating of the managed investment scheme.

Disclaimer for use of our reports:

SQM Research is an investment research firm that undertakes research on investment products exclusively for its wholesale clients, utilising a proprietary review and star rating system. Information contained in this document attributable to SQM Research must not be used to make an investment decision. The SQM Research rating is valid at the time the report was issued, however it may change at any time. While the information contained in the rating is believed to be reliable, its completeness and accuracy is not guaranteed. The SQM Research star rating system is of a general nature and does not take into account the particular circumstances or needs of any specific person. Only licensed financial advisers may use the SQM Research star rating system in determining whether an investment is appropriate to a person's particular circumstances or needs. You should read the product disclosure statement and consult a licensed financial adviser before making an investment decision in relation to this investment product. SQM Research receives a fee from the Fund Manager for the research and rating of the managed investment scheme.

Disclaimer FAQ s

Reproduction

SQM Research assessment reviews cannot be reproduced without prior written permission from SQM Research. Each assessment review completed by SQM Research is held under copyright.

Extracts from a Rating Report may not be reproduced.

Requests to reproduce or use an SQM Research assessment review should be sent to info@sqmresearch.com.au

(Note: The dot points below are quotes extracted from the SQM contract signed to engage our services.)

Are we required to tell SQM each time we send a rating report to an adviser or wholesale client?

No.

Subject to the following:-

- The client must ensure that such copies are only distributed to financial planners and other wholesale clients
- Reports must not be distributed or made accessible to the general public or retail investors
- It is an electronic copy, not a hard copy

Can we have a link on our website for advisers to request a copy of the report?

Yes.

Subject to the following:-

- The client must ensure that such copies are only distributed to financial planners and other wholesale clients
- Reports must not be distributed or made accessible to the general public or retail investors
- It is an electronic copy, not a hard copy
- Appropriate disclaimers appear in the same place (for disclaimers and logos, please contact Linda Davidson at Linda@sqmresearch.com.au)

Can we show SQM's logo and our rating on our website and in marketing material?

Yes.

Subject to the following:-

- The client must ensure that ratings are only distributed to financial planners and other wholesale clients
- Reports and ratings must not be distributed or made accessible to the general public or retail investors
- Appropriate disclaimers appear in the same place (for disclaimers and logos, please contact Linda Davidson at Linda@sqmresearch.com.au)

For further queries please contact: 02 9220 4603