

# Research Report Disclosure Document (Australia and New Zealand)

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## Currency

Morningstar research reports are current as at the date on the report until it is replaced, updated or withdrawn. Our financial product research may be withdrawn or changed at any time as other information becomes available to us. A report will be updated if events affecting the report materially change.

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For further information as to:

- the scope of our research,
- the process by which products are selected for coverage,
- the filters and research methodology applied, and
- Morningstar's rating scales across equity, ETF, fund, and LIC research,

please refer to the Research Overview documents at:

<https://www.morningstar.com/company/disclosures#australian-disclosures>

For further information as to Morningstar's Research Methodologies please refer to:

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- All three pillar ratings will be either directly or indirectly assigned by an analyst; or
- If an analyst assessment is absent on any Pillar the machine-learning model will assign the Pillar Rating. A Medalist Rating will be produced when 80% or greater Data Coverage exists at the fund level.

For further information please refer to

<https://www.morningstar.com/company/disclosures#australian-disclosures>.

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