



Important Disclosure Information For Financial Professional and Public

This individual is an employee of Morningstar Research Services LLC. Morningstar Research Services LLC is not responsible for Twitter and LinkedIn's terms of use, privacy, or security policies. For your own security, do not communicate personal information. Morningstar Research Services reserves the right to block anyone we deem inappropriate or offensive. We also reserve the right to block any communication we deem to contain a testimonial, advice, recommendation, or advertisement for securities, products, or services or is promotional in nature.

This page is for informational purposes only and should not be considered investment advice. Opinions expressed are as of the current date; such opinions are subject to change without notice. Morningstar Research Services shall not be responsible for any trading decisions, damages, or other losses resulting from, or related to, the information, data, analyses or opinions or their use.

Any opinions or statements by third-parties are their own and do not necessarily represent the views of Morningstar Research Services or its employees. Morningstar Research Services makes no representation as to the completeness or accuracy of information provided on any site to which Morningstar Research Services has provided a link. If you choose to click on any external links on these sites, you assume accountability and risk of usage.

Morningstar Research Services LLC is a subsidiary of Morningstar, Inc. and is registered with and governed by the U.S. Securities and Exchange Commission.