



SAFETY DATA SHEET

OE Multi-Vehicle Synthetic Automatic Transmission Fluid

According to Appendix D, OSHA Hazard Communication Standard 29 CFR §1910.1200 and WHMIS 2015, in compliance with the Hazardous Product Act (HPA, as amended) and the requirements of the Hazardous Product Regulations (HPR).

1. Identification

Product identifier

Product name OE Multi-Vehicle Synthetic Automatic Transmission Fluid

Product number OTF

Recommended use of the chemical and restrictions on use

Application Transmission fluid.

Uses advised against Avoid the formation of mists.

Details of the supplier of the safety data sheet

Supplier AMSOIL INC.
Bordner, Ladner, Gervais
Scotia Plaza, 40 King St W
Toronto, ON, Canada M5H 3Y4
T: +1 416-367-6547

Manufacturer AMSOIL INC.
One AMSOIL Center,
Superior, WI 54880, USA.
T: +1 715-392-7101
compliance@amsoil.com

Emergency telephone number

Emergency telephone CHEMTREC: Within USA and Canada: 1-800-424-9300
Outside the USA and Canada: +1 703-741-5970
(collect calls accepted) 24/7

2. Hazard(s) identification

Classification of the substance or mixture

OSHA/WHMIS Regulatory Status This Product is not Hazardous under the OSHA Hazard Communication Standard and according to the hazard criteria of the Hazardous Product Regulations.

Physical hazards Not Classified

Health hazards Not Classified

Environmental hazards Aquatic Acute 3 - H402 Aquatic Chronic 3 - H412

Label elements

Hazard statements H412 Harmful to aquatic life with long lasting effects.

Precautionary statements P273 Avoid release to the environment.
P501 Dispose of contents/ container in accordance with national regulations.

Other hazards

This product does not contain any substances classified as PBT or vPvB.

OE Multi-Vehicle Synthetic Automatic Transmission Fluid

3. Composition/information on ingredients

Mixtures

Hydrogenated base oil CAS number: 64742-55-8	50 - 100%
Classification Asp. Tox. 1 - H304	
Hydrogenated base oil CAS number: 8042-47-5	2.5 - <5%
Classification Asp. Tox. 1 - H304	
Acetamide, 2-hydroxy-, N,N-dicoco alkyl derivs. CAS number: —	0.5 - <1%
Classification Skin Sens. 1B - H317	
C14-18 alpha-olefin epoxide, reaction products with boric acid CAS number: —	0.25 - <0.5%
Classification Skin Sens. 1B - H317	
Benzene, polypropene derivatives, sulfonated, calcium salts CAS number: 75975-85-8	0.25 - <0.5%
Classification Eye Irrit. 2A - H319 Skin Sens. 1 - H317	
1,2-Propanediol, 3-amino-, N,N-dicoco alkyl derivs. CAS number: —	0.25 - <0.5%
Classification Skin Sens. 1B - H317 Aquatic Chronic 3 - H412	

OE Multi-Vehicle Synthetic Automatic Transmission Fluid

Ethylbenzene	<0.025%
CAS number: 100-41-4	
Classification	
Flam. Liq. 2 - H225	
Acute Tox. 4 - H332	
STOT RE 2 - H373	
Asp. Tox. 1 - H304	
Aquatic Chronic 3 - H412	

The full text for all hazard statements is displayed in Section 16.

Composition comments The exact percentage is withheld as a trade secret in accordance with 29 CFR 1910.1200.

4. First-aid measures

Description of first aid measures

General information	Get medical attention if any discomfort continues. Show this Safety Data Sheet to the medical personnel.
Inhalation	Move affected person to fresh air and keep warm and at rest in a position comfortable for breathing. Maintain an open airway. Loosen tight clothing such as collar, tie or belt.
Ingestion	Rinse mouth thoroughly with water. Remove any dentures. Give a few small glasses of water or milk to drink. Stop if the affected person feels sick as vomiting may be dangerous. Do not induce vomiting unless under the direction of medical personnel. If vomiting occurs, the head should be kept low so that vomit does not enter the lungs. Never give anything by mouth to an unconscious person. Maintain an open airway. Loosen tight clothing such as collar, tie or belt.
Skin Contact	Remove affected person from source of contamination. Rinse immediately with plenty of water.
Eye contact	Rinse immediately with plenty of water. Remove any contact lenses and open eyelids wide apart. Continue to rinse for at least 10 minutes.
Protection of first aiders	First aid personnel should wear appropriate protective equipment during any rescue.

Most important symptoms and effects, both acute and delayed

General information	See Section 11 for additional information on health hazards. The severity of the symptoms described will vary dependent on the concentration and the length of exposure.
Inhalation	Prolonged inhalation of high concentrations may damage respiratory system.
Ingestion	Gastrointestinal symptoms, including upset stomach. Fumes from the stomach contents may be inhaled, resulting in the same symptoms as inhalation.
Skin contact	Prolonged contact may cause dryness of the skin.
Eye contact	May cause temporary eye irritation.

Indication of immediate medical attention and special treatment needed

Notes for the doctor	Treat symptomatically.
Specific treatments	No special treatment required.

5. Fire-fighting measures

Extinguishing media

Suitable extinguishing media The product is not flammable. Extinguish with alcohol-resistant foam, carbon dioxide, dry powder or water fog. Use fire-extinguishing media suitable for the surrounding fire.

OE Multi-Vehicle Synthetic Automatic Transmission Fluid

Unsuitable extinguishing media Do not use water jet as an extinguisher, as this will spread the fire.

Special hazards arising from the substance or mixture

Specific hazards Containers can burst violently or explode when heated, due to excessive pressure build-up.

Hazardous combustion products Thermal decomposition or combustion products may include the following substances:
Harmful gases or vapors.

Advice for firefighters

Protective actions during firefighting Avoid breathing fire gases or vapors. Evacuate area. Cool containers exposed to heat with water spray and remove them from the fire area if it can be done without risk. Cool containers exposed to flames with water until well after the fire is out. If a leak or spill has not ignited, use water spray to disperse vapors and protect men stopping the leak.

Special protective equipment for firefighters Wear positive-pressure self-contained breathing apparatus (SCBA) and appropriate protective clothing. Standard Firefighter's clothing including helmets, protective boots and gloves, that provides a basic level of protection during chemical incidents is defined by the Canada Occupational Health and Safety Regulations, by provincial guidelines on occupational health and safety or by NFPA standards if applicable.

6. Accidental release measures

Personal precautions, protective equipment and emergency procedures

Personal precautions No action shall be taken without appropriate training or involving any personal risk. Keep unnecessary and unprotected personnel away from the spillage. Wear protective clothing as described in Section 8 of this safety data sheet. Follow precautions for safe handling described in this safety data sheet. Wash thoroughly after dealing with a spillage. Use protective equipment appropriate for surrounding materials.

Environmental precautions

Environmental precautions Harmful to aquatic life with long lasting effects. Avoid discharge to the aquatic environment. Large Spillages: Inform the relevant authorities if environmental pollution occurs (sewers, waterways, soil or air).

Methods and material for containment and cleaning up

Methods for cleaning up Wear protective clothing as described in Section 8 of this safety data sheet. Clear up spills immediately and dispose of waste safely. Reuse or recycle products wherever possible. Absorb the spillage with an inert, dry material and place it in a suitable waste disposal container. Flush contaminated area with plenty of water. Wash thoroughly after dealing with a spillage. Dispose of contents/container in accordance with national regulations.

Reference to other sections For personal protection, see Section 8. For waste disposal, see Section 13.

7. Handling and storage

Precautions for safe handling

Usage precautions Read and follow manufacturer's recommendations. Wear protective clothing as described in Section 8 of this safety data sheet. Keep away from food, drink and animal feeding stuffs. Handle all packages and containers carefully to minimize spills. Keep container tightly sealed when not in use. Avoid contact with used product. Do not reuse empty containers. Avoid the formation of mists.

Advice on general occupational hygiene Wash promptly if skin becomes contaminated. Take off contaminated clothing and wash before reuse. Wash contaminated clothing before reuse. Do not eat, drink or smoke when using this product. Wash at the end of each work shift and before eating, smoking and using the toilet. Change work clothing daily before leaving workplace.

OE Multi-Vehicle Synthetic Automatic Transmission Fluid

Conditions for safe storage, including any incompatibilities

Storage precautions Store away from incompatible materials (see Section 10). Keep container tightly closed, in a cool, well ventilated place. Protect containers from damage.

Storage class Chemical storage.

Specific end uses(s)

Specific end use(s) The identified uses for this product are detailed in Section 1.

8. Exposure Controls/personal protection

Control parameters

Occupational exposure limits

Comments The following constituents are the only constituents of the product which have a PEL, TLV or other recommended exposure limit. At this time, the other constituents have no known exposure limits.

Xylene

Long-term exposure limit (8-hour TWA): OSHA 100 ppm 435 mg/m³
 Long-term exposure limit (8-hour TWA): ACGIH 100 ppm 434 mg/m³
 Short-term exposure limit (15-minute): ACGIH 150 ppm 651 mg/m³
 A4

Ethylbenzene

Long-term exposure limit (8-hour TWA): OSHA 100 ppm 435 mg/m³
 Long-term exposure limit (8-hour TWA): ACGIH 20 ppm 87 mg/m³
 A3

OSHA = Occupational Safety and Health Administration.
 ACGIH = American Conference of Governmental Industrial Hygienists.
 A3 = Confirmed Animal Carcinogen with Unknown Relevance to Humans.
 A4 = Not Classifiable as a Human Carcinogen.

Ethylbenzene (CAS: 100-41-4)

Immediate danger to life and health 800 ppm

Exposure controls

Appropriate engineering controls Provide adequate ventilation. Good general ventilation should be adequate to control worker exposure to airborne contaminants.

Eye/face protection Eyewear complying with an approved standard should be worn if a risk assessment indicates eye contact is possible. Personal protective equipment for eye and face protection should comply with OSHA 1910.133 and/or the Canadian regulation on health and safety at work, SOR/86-304, Part XII (12.6), and any relevant provincial regulation relating to health and safety at work. The following protection should be worn: Chemical splash goggles.

Hand protection Chemical-resistant, impervious gloves complying with an approved standard should be worn if a risk assessment indicates skin contact is possible. The most suitable glove should be chosen in consultation with the glove supplier/manufacturer, who can provide information about the breakthrough time of the glove material. To protect hands from chemicals, gloves should comply with OSHA 1910.138 and/or the Canadian regulation on health and safety at work, SOR/86-304, Part XII (12.9), and be demonstrated to be impervious to the chemical and resist degradation. Considering the data specified by the glove manufacturer, check during use that the gloves are retaining their protective properties and change them as soon as any deterioration is detected. Frequent changes are recommended.

OE Multi-Vehicle Synthetic Automatic Transmission Fluid

Other skin and body protection	Appropriate footwear and additional protective clothing complying with an approved standard should be worn if a risk assessment indicates skin contamination is possible.
Hygiene measures	Provide eyewash station and safety shower. Contaminated work clothing should not be allowed out of the workplace. Wash contaminated clothing before reuse. Clean equipment and the work area every day. Good personal hygiene procedures should be implemented. Wash at the end of each work shift and before eating, smoking and using the toilet. When using do not eat, drink or smoke.
Respiratory protection	Respiratory protection complying with an approved standard should be worn if a risk assessment indicates inhalation of contaminants is possible. Provide adequate ventilation. Large Spillages: If ventilation is inadequate, suitable respiratory protection must be worn.
Environmental exposure controls	Keep container tightly sealed when not in use.

9. Physical and Chemical Properties

Information on basic physical and chemical properties

Appearance	Liquid.
Color	Red.
Odor	Mild hydrocarbon.
Odor threshold	Not available.
pH	Not available.
Melting point	Not available.
Initial boiling point and range	Not available.
Flash point	208°C Cleveland open cup. [ASTM D 92]
Evaporation rate	Not available.
Upper/lower flammability or explosive limits	Not available.
Vapor pressure	Not available.
Vapor density	Not available.
Relative density	0.8493
Solubility(ies)	Not known.
Partition coefficient	Not available.
Auto-ignition temperature	Not available.
Decomposition Temperature	Not available.
Viscosity	36.5 cSt @ 40°C 7.5 cSt @ 100°C [ASTM D 445]
Explosive properties	Not considered to be explosive.
Oxidizing properties	Does not meet the criteria for classification as oxidizing.
Fire point	224°C Cleveland open cup. [ASTM D 92]
Pour point	-46°C [ASTM D 97]

OE Multi-Vehicle Synthetic Automatic Transmission Fluid

10. Stability and reactivity

Reactivity	See the other subsections of this section for further details.
Stability	Stable at normal ambient temperatures and when used as recommended. Stable under the prescribed storage conditions.
Possibility of hazardous reactions	No potentially hazardous reactions known.
Conditions to avoid	There are no known conditions that are likely to result in a hazardous situation.
Materials to avoid	No specific material or group of materials is likely to react with the product to produce a hazardous situation.
Hazardous decomposition products	Does not decompose when used and stored as recommended. Thermal decomposition or combustion products may include the following substances: Harmful gases or vapors.

11. Toxicological information

Information on toxicological effects

Toxicological effects	Not regarded as a health hazard under current legislation.
<u>Acute toxicity - oral</u>	
Notes (oral LD₅₀)	Based on available data the classification criteria are not met.
<u>Acute toxicity - dermal</u>	
Notes (dermal LD₅₀)	Based on available data the classification criteria are not met.
<u>Acute toxicity - inhalation</u>	
Notes (inhalation LC₅₀)	Based on available data the classification criteria are not met.
<u>Skin corrosion/irritation</u>	
Animal data	Based on available data the classification criteria are not met.
<u>Serious eye damage/irritation</u>	
Serious eye damage/irritation	Based on available data the classification criteria are not met.
<u>Respiratory sensitization</u>	
Respiratory sensitization	Based on available data the classification criteria are not met.
<u>Skin sensitization</u>	
Skin sensitization	Based on available data the classification criteria are not met.
<u>Germ cell mutagenicity</u>	
Genotoxicity - in vitro	Based on available data the classification criteria are not met.
<u>Carcinogenicity</u>	
Carcinogenicity	Based on available data the classification criteria are not met.
IARC carcinogenicity	None of the ingredients are listed or exempt.
<u>Reproductive toxicity</u>	
Reproductive toxicity - fertility	Based on available data the classification criteria are not met.
Reproductive toxicity - development	Based on available data the classification criteria are not met.
<u>Specific target organ toxicity - single exposure</u>	

OE Multi-Vehicle Synthetic Automatic Transmission Fluid

STOT - single exposure Not classified as a specific target organ toxicant after a single exposure.

Specific target organ toxicity - repeated exposure

STOT - repeated exposure Not classified as a specific target organ toxicant after repeated exposure.

Aspiration hazard

Aspiration hazard Based on available data the classification criteria are not met.

General information

No specific health hazards known. The severity of the symptoms described will vary dependent on the concentration and the length of exposure.

Inhalation

Prolonged inhalation of high concentrations may damage respiratory system.

Ingestion

Gastrointestinal symptoms, including upset stomach. Fumes from the stomach contents may be inhaled, resulting in the same symptoms as inhalation.

Skin Contact

Prolonged contact may cause dryness of the skin.

Eye contact

May cause temporary eye irritation.

Route of exposure

Ingestion Inhalation Skin and/or eye contact

Target Organs

No specific target organs known.

Medical considerations

Skin disorders and allergies.

Toxicological information on ingredients.

Hydrogenated base oil

Acute toxicity - oral

Notes (oral LD₅₀)

LD₅₀ >5000 mg/kg, Oral, Rat REACH dossier information. Based on available data the classification criteria are not met.

Acute toxicity - dermal

Notes (dermal LD₅₀)

LD₅₀ >2000 mg/kg, Dermal, Rabbit REACH dossier information. Based on available data the classification criteria are not met.

Acute toxicity - inhalation

Notes (inhalation LC₅₀)

LC₅₀ 2.18 mg/l, Inhalation, Rat REACH dossier information. Based on available data the classification criteria are not met.

Skin corrosion/irritation

Animal data

Dose: 0.5 ml, 24 hours, Rabbit Primary dermal irritation index: 2.34 / 4 REACH dossier information. Not irritating.

Serious eye damage/irritation

Serious eye damage/irritation

Dose: 0.1 ml, 1 second, Rabbit REACH dossier information. Not irritating.

Skin sensitization

Skin sensitization

Buehler test - Guinea pig: Not sensitizing. REACH dossier information.

Germ cell mutagenicity

Genotoxicity - in vitro

Chromosome aberration: Negative. REACH dossier information.

Genotoxicity - in vivo

Chromosome aberration: Negative. REACH dossier information.

Reproductive toxicity

OE Multi-Vehicle Synthetic Automatic Transmission Fluid

Reproductive toxicity - fertility	Screening - NOAEL \geq 1000 mg/kg/day, Oral, Rat P
Reproductive toxicity - development	Maternal toxicity: - LOAEL: 125 mg/kg/day, Dermal, Rat REACH dossier information.

12. Ecological Information

Toxicity Harmful to aquatic life with long lasting effects.

Ecological information on ingredients.

Hydrogenated base oil

Toxicity	Aquatic toxicity is unlikely to occur.
<u>Acute aquatic toxicity</u>	
Acute toxicity - fish	LL ₅₀ , 96 hours: > 100 mg/l, Pimephales promelas (Fat-head Minnow) REACH dossier information.
Acute toxicity - aquatic invertebrates	LL ₅₀ , 24 hours: > 10 000 mg/l, Gammarus pulex REACH dossier information.
Acute toxicity - aquatic plants	NOEL, 72 hours: \geq 100 mg/l, Pseudokirchneriella subcapitata REACH dossier information.
Acute toxicity - microorganisms	NOEL, 10 minutes: > 1.93 mg/l, REACH dossier information.
<u>Chronic aquatic toxicity</u>	
Chronic toxicity - aquatic invertebrates	NOEL, 21 days: 10 mg/l, Daphnia magna REACH dossier information.

Persistence and degradability

Persistence and degradability The degradability of the product is not known.

Ecological information on ingredients.

Hydrogenated base oil

Persistence and degradability	The product is not biodegradable.
Biodegradation	Water - Degradation 2-8%: 28 days

Bioaccumulative potential

Bio-Accumulative Potential	No data available on bioaccumulation.
Partition coefficient	Not available.

Ecological information on ingredients.

Hydrogenated base oil

Bio-Accumulative Potential The product contains potentially bioaccumulating substances.

Mobility in soil

Mobility No data available.

Ecological information on ingredients.

OE Multi-Vehicle Synthetic Automatic Transmission Fluid

Hydrogenated base oil

Mobility The product is insoluble in water.

Other adverse effects

Other adverse effects None known.

13. Disposal considerations

Waste treatment methods

General information The generation of waste should be minimized or avoided wherever possible. Reuse or recycle products wherever possible. This material and its container must be disposed of in a safe way. Disposal of this product, process solutions, residues and by-products should at all times comply with the requirements of environmental protection and waste disposal legislation and any local authority requirements.

Disposal methods Dispose of surplus products and those that cannot be recycled via a licensed waste disposal contractor. Waste packaging should be collected for reuse or recycling. Incineration or landfill should only be considered when recycling is not feasible. Waste should not be disposed of untreated to the sewer unless fully compliant with the requirements of the local water authority.

14. Transport information

General The product is not covered by international regulations on the transport of dangerous goods (IMDG, IATA, DOT, TDG).

UN Number

Not applicable.

UN proper shipping name

Not applicable.

Transport hazard class(es)

Transport labels

No transport warning sign required.

Packing group

Not applicable.

Environmental hazards

Environmentally Hazardous Substance

No.

Special precautions for user

Not applicable.

DOT TIH Zone Not applicable.

Transport in bulk according to Annex II of MARPOL 73/78 and the IBC Code Not applicable.

15. Regulatory information

OE Multi-Vehicle Synthetic Automatic Transmission Fluid

Regulatory References OSHA Hazard Communication Standard 29 CFR §1910.1200 Hazardous Products Regulation (SOR/2015-17) Transportation of Dangerous Goods Regulations -SOR/2015-100.

US Federal Regulations

SARA Section 302 Extremely Hazardous Substances Tier II Threshold Planning Quantities

None of the ingredients are listed or exempt.

CERCLA/Superfund, Hazardous Substances/Reportable Quantities (EPA)

The following ingredients are listed or exempt:

Xylene

Final CERCLA RQ: 100(45.4) pounds (Kilograms)

Ethylbenzene

Final CERCLA RQ: 1000(454) pounds (Kilograms)

SARA Extremely Hazardous Substances EPCRA Reportable Quantities

None of the ingredients are listed or exempt.

SARA 313 Emission Reporting

The following ingredients are listed or exempt:

Xylene

0.1 %

1.0 %

Ethylbenzene

0.1 %

CAA Accidental Release Prevention

None of the ingredients are listed or exempt.

SARA (311/312) Hazard Categories

None of the ingredients are listed or exempt.

OSHA Highly Hazardous Chemicals

None of the ingredients are listed or exempt.

US State Regulations

California Proposition 65 Carcinogens and Reproductive Toxins

The following ingredients are listed or exempt:

Ethylbenzene

Known to the State of California to cause cancer.

California Air Toxics "Hot Spots" (A-I)

The following ingredients are listed or exempt:

Xylene

Ethylbenzene

California Air Toxics "Hot Spots" (A-II)

None of the ingredients are listed or exempt.

California Directors List of Hazardous Substances

The following ingredients are listed or exempt:

Xylene

Ethylbenzene

OE Multi-Vehicle Synthetic Automatic Transmission Fluid

Massachusetts "Right To Know" List

The following ingredients are listed or exempt:

Xylene

Ethylbenzene

Hydrogenated base oil

Dibutyl phosphonate

Rhode Island "Right To Know" List

The following ingredients are listed or exempt:

Xylene

Ethylbenzene

Minnesota "Right To Know" List

The following ingredients are listed or exempt:

Xylene

Ethylbenzene

New Jersey "Right To Know" List

The following ingredients are listed or exempt:

Xylene

Ethylbenzene

Pennsylvania "Right To Know" List

The following ingredients are listed or exempt:

Xylene

Ethylbenzene

Dibutyl phosphonate

Inventories

Canada - DSL/NDSL

All the ingredients are listed or exempt.

US - TSCA

All the ingredients are listed or exempt.

US - TSCA 12(b) Export Notification

None of the ingredients are listed or exempt.

16. Other information

OE Multi-Vehicle Synthetic Automatic Transmission Fluid

Abbreviations and acronyms used in the safety data sheet	C.A.S. = Chemical Abstracts Service; E.C. No = European Commission number; GHS = Globally Harmonised System; OSHA = Occupational Safety and Health Administration; WHMIS = Workplace Hazardous Materials Information System; DOT = Department of Transport; TDG = Transport of Dangerous Goods Regulations; IMDG = International Maritime Dangerous Goods; IATA = International Air Transport Association; SARA = Superfund Amendments and Reauthorization Act; CERCLA = Comprehensive Environmental; EPCRA = Emergency Planning and Community Right-to-Know Act; TSCA = Toxic Substances Control Act; LD/LC/EC = Lethal Dose, Lethal Concentration/Effect Concentration for 50% of population; NOEC = No Overall Effect Concentration; NOEL = No Overall Effect Level; REACH = Registration, Evaluation, Authorisation & Restriction of Chemicals; STOT-RE = Single Target Organ Toxicity - Repeat Exposure; STOT-SE = Specific Target Organ Toxicity - Single Exposure; PBT = Persistent, Bioaccumulative, Toxic; vPvB = Very Persistent, Very Bioaccumulative.
Key literature references and sources for data	Source: European Chemicals Agency, http://echa.europa.eu/
Training advice	Read and follow manufacturer's recommendations. Only trained personnel should use this material.
Revision comments	This is the first issue.
Revision date	2/20/2018
SDS No.	7027
Hazard statements in full	H225 Highly flammable liquid and vapor. H226 Flammable liquid and vapor. H302 Harmful if swallowed. H304 May be fatal if swallowed and enters airways. H312 Harmful in contact with skin. H314 Causes severe skin burns and eye damage. H315 Causes skin irritation. H317 May cause an allergic skin reaction. H318 Causes serious eye damage. H319 Causes serious eye irritation. H332 Harmful if inhaled. H335 May cause respiratory irritation. H373 May cause damage to organs (Central nervous system, Liver, Kidneys) through prolonged or repeated exposure. H373 May cause damage to organs (Hearing organs) through prolonged or repeated exposure. H373 May cause damage to organs (Gastro-intestinal tract, Thymus) through prolonged or repeated exposure if swallowed. H400 Very toxic to aquatic life. H402 Harmful to aquatic life. H410 Very toxic to aquatic life with long lasting effects. H412 Harmful to aquatic life with long lasting effects.

This information relates only to the specific material designated and may not be valid for such material used in combination with any other materials or in any process. Such information is, to the best of the company's knowledge and belief, accurate and reliable as of the date indicated. However, no warranty, guarantee or representation is made to its accuracy, reliability or completeness. It is the user's responsibility to satisfy himself as to the suitability of such information for his own particular use.