



SIMPLIFIED
PROSPECTUS

The Baring Global Umbrella Fund



SIMPLIFIED PROSPECTUS

THE BARING GLOBAL UMBRELLA FUND (the "Unit Trust")

BARING EASTERN EUROPE FUND, BARING GLOBAL AGGREGATE BOND FUND, BARING GLOBAL EQUITY FUND, BARING GLOBAL RESOURCES FUND, , BARING GLOBAL SELECT FUND and BARING HIGH YIELD BOND FUND (the "Funds" and each a "Fund")

This Simplified Prospectus contains key information in relation to the Unit Trust, which is an open-ended Unit Trust established pursuant to a Trust Deed dated 21 June 1993 made between Baring International Fund Managers (Ireland) Limited as Managers and Northern Trust Fiduciary Services (Ireland) Limited as Trustee, and authorised by the Financial Regulator, and the Securities and Futures Commission in Hong Kong. The Unit Trust is an umbrella trust in that different series of Unit may be issued from time to time by the Managers with the prior approval of the Financial Regulator, there are currently seven Funds, Baring Eastern Europe Fund, Baring Global Aggregate Bond Fund, Baring Global Equity Fund, Baring Global Resources Fund, Baring Global Select Fund and the Baring High Yield Bond Fund.

Potential investors are advised to read the full Prospectus dated 19 October 2009 and the First Addendum to the Prospectus dated 25 February 2010 before making an investment decision. The rights and duties of the investor as well as the legal relationship with the Unit Trust are laid down in the full Prospectus.

Investors should note that it is the intention of the Managers to apply to the Financial Regulator for revocation of authorisation of the Baring Global Equity Fund. Accordingly, Units in the Fund are no longer available for subscription

DATED: 25 February, 2010

Investment Objective

Baring Eastern Europe Fund - The investment objective of the Fund is to achieve long-term capital appreciation through investment in a diversified portfolio of securities of issuers located in or with a significant exposure to the emerging markets of Europe.

Baring Global Aggregate Bond Fund - The investment objective of the Fund is to generate long-term growth in the value of assets from a combination of capital appreciation and income.

Baring Global Equity Fund - The investment objective of the Fund is to achieve long-term capital growth by investing in equities in any country and in any economic sector of the world through a wide range of international markets. **(Investors should note that it is the intention of the Managers to apply to the Financial Regulator for revocation of authorisation of this Fund. Accordingly, Units in the Fund are no longer available for subscription).**

Baring Global Resources Fund - The investment objective of the Fund is to achieve long-term capital appreciation through investment in a diversified portfolio of the securities of Commodity Producers, being companies engaged in the extraction, production, processing and/or trading of commodities e.g. oil, gold, aluminium, coffee and sugar.

Baring Global Select Fund - The investment objective of the Fund is to achieve long-term capital growth by investing in equities on a sectoral basis, listed or traded on a wide range of international markets.

Baring High Yield Bond Fund - The primary investment objective of the Fund is to produce a high level of current yield in dollar terms, commensurate with an acceptable level of risk, as determined by the Managers in their reasonable discretion.

**Investment
Policy**

Baring Eastern Europe Fund - The Fund will seek to achieve its investment objective by investing at least 70% of its total assets at any one time in equities and equity-related securities, such as convertible bonds and warrants, of companies incorporated in Armenia, Azerbaijan, Belarus, Georgia, Kazakhstan, Kyrgyzstan, Moldova, Russia, Tajikistan and Turkmenistan, Ukraine and Uzbekistan ("Commonwealth of Independent States") and in other emerging European countries such as Bulgaria, the Czech Republic, Estonia, Hungary, Poland, Romania, Slovenia, Slovakia and Turkey, or which are not incorporated in such countries but are exercising the predominant part of their economic activity in those countries. For this purpose, total assets exclude cash and ancillary liquidities. Investment may also be made in securities listed or traded on recognised exchanges or markets in other countries where the issuer is located in or has a significant exposure to emerging European countries and in government and corporate debt securities.

Baring Global Aggregate Bond Fund - The Fund will seek to achieve its investment objective by investing at least 70% of its total assets at any one time in an internationally diversified portfolio of fixed interest securities. This will normally consist of bonds and debentures issued by governments, supranational organisations, public authorities and corporations (whether secured or unsecured). For this purpose, total assets exclude cash and ancillary liquidities. A minimum of 70% of the assets of the Fund will be invested in markets or securities represented in the Barclays Capital Global Aggregate Index. A minimum of 60% of the fixed income investments will be in investment grade securities which are securities rated in one of the four highest rating categories by S & P (BBB or better) or another internationally recognised rating agency. Currency positions may from time to time be held via forward foreign exchange transactions where no underlying bond positions are held. The Fund will not invest in any kind of equity securities or make equity investments.

Baring Global Equity Fund - The Fund will seek to achieve its investment objective by investing at least 70% of its total assets at any one time in equities and equity-related securities in any country and in any economic sector of the world through a wide range of international markets. The Managers' policy is that the base for country percentage weightings will be broadly determined by the ratio of a particular market's capitalisation to the world market capitalisation. The Managers will seek to enhance total return by taking overweight positions in relatively more attractive markets. The Managers intend within each market to invest in equities of a broad range of companies with small, medium and large capitalisations. **(Investors should note that it is the intention of the Managers to apply to the Financial Regulator for revocation of authorisation of this Fund. Accordingly, Units in the Fund are no longer available for subscription)**

Baring Global Resources Fund - The Fund will seek to achieve its investment objective by investing at least 70% of its total assets at any one time in a diversified portfolio of the securities of Commodity Producers, being companies engaged in the extraction, production, processing and/or trading of commodities e.g. oil, gold, aluminium, coffee and sugar.. For this purpose, total assets exclude cash and ancillary liquidities. The Managers will identify world-wide commodities experiencing, or expected to experience, strong demand growth and select appropriate companies for analysis and possible investment. In the process of active management the portfolio will be repositioned from time to time to take advantage of changing opportunities. The Baring Global Resources Fund will invest principally in the listed equity-related securities of Commodity Producers, a small proportion of which may be relatively illiquid due to smaller capitalisation or being in new markets.

Baring Global Select Fund - The Fund will seek to achieve its investment objective by investing at least 70% of its total assets at any one time in equities and equity-related securities listed or traded on a wide range of international markets. For this purpose, total assets exclude cash and ancillary liquidities. The Managers' policy is that the Fund will seek to enhance total return by taking positions in securities which in the Managers' opinion have relatively superior prospects. The Managers intend to remain focused on those securities, sectors and regions which in their view have the greatest long-term attractiveness, while retaining the ability to respond to changes in opportunities in equity markets.

Baring High Yield Bond Fund - The Fund will seek to achieve its primary investment objective by investing at least 70% of its total assets at any one time in a combination of debt and loan securities (including credit linked securities) of corporations and governments (including any agency of government or central bank) of any member state of the Organisation for Economic Co-operation and Development ("OECD") and of any developing or emerging markets. For this purpose, total assets exclude cash and ancillary liquidities. The Managers will not invest more than 5% of the assets of the Fund in securities of any one corporate issuer rated lower than BBB by S&P or another internationally recognised rating agency or which are, in the opinion of the Managers, of similar credit status. Subject to that limit, and in order to achieve a high level of current yield, the Managers intend to invest principally in sub-investment grade securities that are rated not lower than single B by S&P or which are, in the opinion of the Managers, of similar credit status. The Managers may also invest in lower grade securities but it is their policy that the value of all such securities does not comprise more than 10% of the net asset value of the Fund. It is the Managers intention that approximately two-thirds of the Fund will be invested in securities issued by corporations (including US corporations) and governments of any member state of the OECD which are listed or dealt in on a stock exchange or other regulated market in an OECD member state. It is the intention of the Managers that the remaining one-third of the Fund be invested in securities of issuers operating in developing or emerging countries which may include Argentina, Brazil, Chile, China, Hong Kong, Indonesia, Korea, Malaysia, Singapore, South Africa, Taiwan, Thailand, and Venezuela. The Managers may, however, change the asset allocation of the Fund if they consider it to be in the interests of Unitholders to do so.

Risk Profile General

Investors are advised to review the section entitled "Risk Factors" in the Prospectus, which includes, in particular, currency risk and financial derivative instrument risk and/or consult their professional advisers concerning the risks of purchasing and holding the Units in the light of their particular circumstances.

Investors should note that the value of investments may fall as well as rise and investors may not receive back the amount invested.

For all Funds, the following risk factors are applicable:-

The value of investments and the income from them and therefore the value of, and income from, can go down as well as up and an investor may not get back the amount he invests. Changes in exchange rates between currencies may cause the value of investments to diminish or increase. An investor who realises units after a short period may not realise the amount originally invested in view of the preliminary charge made on the issue of units.

An investment in these Funds should be regarded as long-term in nature and only suitable for investors who understand the risks involved. Investment into the individual Funds should not constitute a substantial portion of the investment portfolio.

Credit Linked Securities

Investors in credit linked securities are exposed not only to the credit risk of the issuer of the credit linked security but also to the credit risk of the third party company, the performance of which will determine the return on the credit linked security.

Currency of Denomination of Units

A Class of Units of a Fund may be designated in a currency other than the base currency of the Fund. Currency conversions take place on subscriptions, redemptions, exchanges and distributions at prevailing exchange rates, but unless the class is specifically described as a hedged class, no steps are taken to mitigate the effects of exchange rate fluctuations between the currency of denomination of the Units and the base currency of the Fund.

Investment in Specific Sectors and Countries

Country or sector specific funds have a narrower focus than those which invest broadly across markets. These funds typically offer less diversification and are therefore considered to be more risky.

Derivatives, warrants and forward transactions

Each Fund may invest in various financial derivative instruments ("FDI's") as detailed under the section "Efficient Portfolio Management and Financial Derivative Instruments" in the Prospectus, for investment purposes or efficient portfolio management. These FDI, techniques and instruments may include, but are not limited to, warrants, exchange traded futures and options, forward currency contracts, long/short futures on ETF's, swap agreement, contracts for differences, index-linked notes and share and commodity index futures contracts.

Transactions in derivatives, warrants and forward contracts may be used for the purpose of meeting the investment objectives of the Fund. In pursuing the Fund's objective, the Managers may make use of a variety of instruments in accordance with the Regulations.

The Net Asset Value of the Fund may have a high volatility due to these instruments and techniques being included in its scheme property, and due to the management techniques used.

In the case of the Fund, the possible effect on its risk profile from the use of these instruments and techniques could be to increase volatility when taking additional market or securities exposure, although the intention is that volatility should not be markedly different from the Fund directly holding the underlying investments.

For the Baring Eastern Europe Fund, Baring Global Aggregate Bond Fund, Baring Global Equity Fund, Baring Global Resources Fund and the Baring High Yield Bond Fund, the following risk factors are relevant:

There may be additional risks arising from trading on stock markets of developing countries where price volatility may be greater than those experienced in more developed economies and stock markets, and deals may be effected at unfavourable prices. There may also be risks associated with different settlement and custody practices.

For the Baring Eastern Europe Fund and the Baring Global Equity Fund the following risk factors are relevant:

Investment in smaller less liquid companies is likely to provide a higher level of volatility which may also carry increased risk.

For the Baring High Yield Bond Fund the following risk factors are relevant:

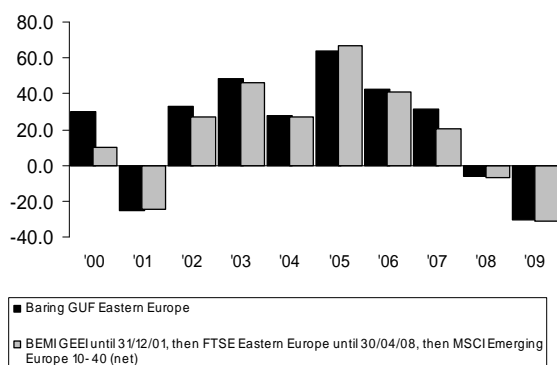
Investments in higher yielding bonds issued by borrowers with lower credit ratings may result in a greater risk of default and have a negative impact on income and capital value. The strategy of the High Yield Bond Fund – Euro Hedged Classes and the High Yield Bond Fund – Sterling Hedged Class, may substantially limit or eliminate the benefit to Unitholders of the Class of favourable currency movements, but the Managers offer no guarantees that the strategy will be successful in completely eliminating the effects of adverse changes in exchange rates. Unitholders in these Classes will also bear the costs of currency hedging operations.

Performance Data

Please note that past performance is not necessarily a guide to the future performance of the Fund. Performance data does not include subscription and redemption charges.

All references to a specific index are for comparative purposes only.

Baring Eastern Europe Fund



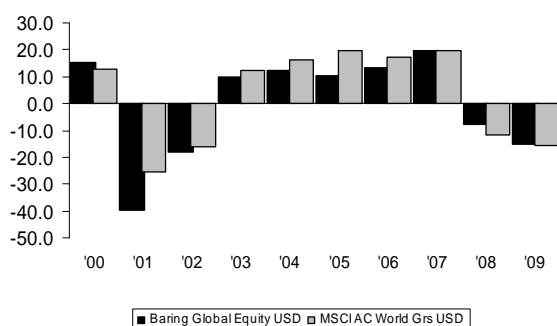
Average Performance (Class A US\$, %*)		
	Fund	Index
Past 3 Years	-5.0	-8.1
Past 5 Years	14.8	12.7
Past 10 Years	17.1	13.6

*Source: Morningstar, as at 31 August 2009.

Baring Global Aggregate Bond Fund

On 31 March 2009, the name of the Baring US Plus Bond Fund changed to Baring Global Aggregate Bond Fund. This involved a change in the investment policy and therefore there is no performance available. Performance will be measured from the conversion date.

Baring Global Equity Fund

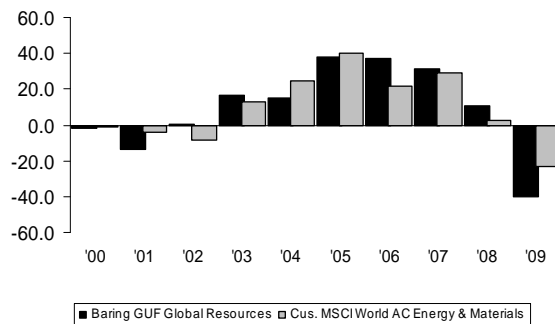


Average Performance (Class A US\$, %*)		
	Fund	Index
Past 3 Years	-2.2	-3.8
Past 5 Years	3.2	4.6
Past 10 Years	-1.9	1.5

*Source: Morningstar, as at 31 August 2009.

The Baring Global Equity Fund was terminated on 30 September 2009. Investors should note that it is the intention of the Managers to apply to the Financial Regulator for revocation of authorisation of this Fund. Accordingly, Units in the Fund are no longer available for subscription.

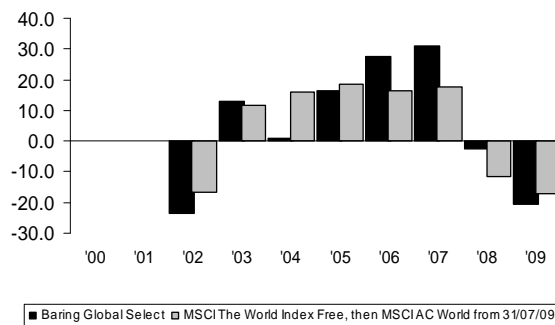
Baring Global Resources Fund



Average Performance (Class A US\$, %*)		
	Fund	Index
Past 3 Years	-4.3	0.6
Past 5 Years	10.6	11.7
Past 10 Years	6.6	7.8

*Source: Morningstar, as at 31 August 2009.

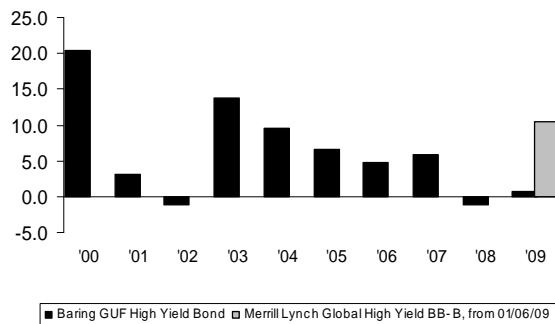
Baring Global Select Fund



Average Performance (Class A US\$, %*)		
	Fund	Index
Past 3 Years	0.5	-4.8
Past 5 Years	8.6	3.5
Past 10 Years	n/a	n/a

*Source: Morningstar, as at 31 August 2009.

Baring High Yield Bond Fund



Average Performance (Class A US\$, %*)		
	Fund	Index
Past 3 Years	1.8	-
Past 5 Years	3.3	-
Past 10 Years	6.1	-

*Source: Morningstar, as at 31 August 2009.

Prior to 1 June 2009 there was no appropriate index against which to compare this Fund. With effect from 1st June 2009 the comparative index of this Fund is Merrill Lynch Global High Yield BB-B Index.

Profile of a Typical Investor

The Funds are suitable for investors seeking capital growth over the medium term and who are prepared to accept a high level of volatility.

Distribution Policy

The Trust Deed provides for the Trustee to distribute in respect of each accounting period not less than 85% of surplus net income represented by the dividends and interest received for each Fund to the holders of Units of the relevant Fund, after charging expenses and various other items, as are attributable to the income of that Fund. It is intended that income distributions, if any, in relation to the Funds of the Unit Trust will be paid as set out in the table below.

FUND AND CLASS	INCOME DISTRIBUTIONS
Baring Eastern Europe Fund	
Class A	Paid annually no later than 30 June in each year
Class I	Accumulating - none paid
Baring Global Aggregate Bond Fund	
Class A	Paid quarterly no later than 28 February, 31 May, 31 August and 30 November
Class A – Monthly Dividend	Paid monthly no later than the last business day in each month
Class I	Accumulating - none paid
Baring Global Equity Fund*	
Class A	Paid annually no later than 30 June in each year
Class I	Accumulating - none paid
Baring Global Resources Fund	
Class A	Paid annually no later than 30 June in each year
Class C	Paid annually no later than 30 June in each year
Class I	Accumulating - none paid
Baring Global Select Fund	
Class A	Paid annually no later than 30 June in each year
Class I	Accumulating - none paid
Baring High Yield Bond Fund	
Class A	Paid quarterly no later than 28 February, 31 May, 31 August and 30 November
Class A – Euro Hedged (Inc)	Paid annually no later than 30 June in each year
Class A – Euro Hedged (Acc)	Accumulating - none paid
Class A – Sterling Hedged	Paid quarterly no later than 28 February, 31 May, 31 August and 30 November
Class A – Monthly Dividend	Paid monthly no later than the last business day in each month
Class I	Accumulating - none paid
Class I – Sterling Hedged	Paid quarterly no later than 28 February, 31 May, 31 August and 30 November in each year.

*Investors should note that it is the intention of the Managers to apply to the Financial Regulator for revocation of authorisation of this Fund. Accordingly, Units in the Fund are no longer available for subscription.

** Class C Units will be available to certain distributors who have in place a placing agency or distribution arrangement with the Managers or their delegates.

Fees and Expenses
Investor Expenses

Subscription Fee	Class A – 5% Class C – 0% Class I – 0%
Redemption Fee	All Classes – 0%
Switching Fee	All Classes – 0%
Distributor Fee	Class C only – 1%

THE BARING GLOBAL UMBRELLA FUND	ANNUAL MANAGEMENT FEE (%)		TRUSTEE FEE (%)	ADMINISTRATOR & REGISTRAR FEE (%)
	CLASS A & CLASS C	CLASS I		
Baring Eastern Europe Fund	1.5	0.75	0.025 Min. £500 per month	0.45 Min. £2,500 per month
Baring Global Aggregate Bond Fund**	0.75	0.75	0.025 Min. £750 per month	0.30 Min. £2,500 per month
Baring Global Equity Fund***	1.5	0.75	0.025 Min. £750 per month	0.45 Min. £2,500 per month
Baring Global Resources Fund	1.5	0.75	0.025 Min. £500 per month	0.45 Min. £2,500 per month
Baring Global Select Fund	1.5	0.75	0.025 Min. £750 per month	0.45 Min. £2,500 per month
Baring High Yield Bond Fund Baring High Yield Bond Fund – Monthly Dividend Class Baring High Yield Bond Fund – Euro Hedged Classes* Baring High Yield Bond Fund – Sterling Hedged Class*	1.0	0.75	0.025 Min. £500 per month	0.45 Min. £2,500 per month

All reasonable out-of-pocket expenses incurred by the Investment Manager, the Custodian and the Administrator will be paid out of the assets of the Unit Trust by the Trustee.

THE BARING GLOBAL UMBRELLA FUND	TOTAL EXPENSE RATIO (%) (31/10/09)	PORTFOLIO TURNOVER RATE (%) (31/10/09)
Baring Eastern Europe Fund	1.99	12.09
Baring Global Aggregate Bond Fund**	1.20	N/A
Baring Global Equity Fund***	3.54	N/A
Baring Global Resources Fund	1.99	17.97
Baring Global Select Fund	2.03	198.05
Baring High Yield Bond Fund	1.50	102.64

*The Trustee is entitled to charge an additional £250 per month and the Administrator is entitled to charge an additional £500 per month.

** On 31 March 2009 the Baring US Plus Bond Fund changed to the Baring Global Aggregate Bond Fund. This involved a change in the investment objective and policy and therefore a Portfolio Turnover Rate is not available.

***The Baring Global Equity Fund was terminated on 30 September 2009 and therefore a Portfolio Turnover Rate is not available. Investors should note that it is the intention of the Managers to apply to the Financial Regulator for revocation of authorisation of this Fund. Accordingly, Units in the Fund are no longer available for subscription.

Units are available in the following classes and denominations:

FUND AND CLASS	UNIT TYPE (ACC/INC)	BASE CURRENCY	UNIT DENOMINATION	ISIN	LISTED ON IRISH STOCK EXCHANGE
Baring Eastern Europe Fund					
Class A	Inc	US\$	US\$	IE0000805634	✓
			€	IE0004852103	✓
			£	IE00B4VQT291	X
Class I	Acc	US\$	US\$	IE00B3L6NX17	X
			€	IE00B3L6NY24	X
			£	IE00B4V4RZ28	X
Baring Global Aggregate Bond Fund					
Class A	Inc	US\$	US\$	IE0031231206	✓
Class A – Monthly Dividend	Inc	US\$	US\$	IE0032158234	✓
Class I	Acc	US\$	US\$	IE00B3L6NZ31	X
			€	IE00B3L6P022	X
Baring Global Equity Fund*					
Class A	Inc	US\$	US\$	IE0006903151	X
			€	IE0006903268	X
Class I	Acc	US\$	US\$	IE00B3L6P139	X
			€	IE00B3L6P246	X
Baring Global Resources Fund					
Class A	Inc	US\$	US\$	IE0000931182	✓
			€	IE0004851352	X
			£	IE00B4VBLG29	X
Class C**	Inc	US\$	US\$	IE00B3CTD283	X
			€	IE00B3CTD390	X
Class I	Acc	US\$	US\$	IE00B3L6P352	X
			€	IE00B3L6P469	X
			£	IE00B4V6GM81	X
Baring Global Select Fund					
Class A	Inc	US\$	US\$	IE0030016244	✓
			€	IE0030016350	✓
			£	IE0030016467	✓
Class I	Acc	US\$	US\$	IE00B3L6P576	X
			€	IE00B3L6P790	X
			£	IE00B3L6P683	X
Baring High Yield Bond Fund					
Class A	Inc	US\$	US\$	IE0000835953	✓
			€	IE0004851808	✓
			HK\$	IE00B62P4Q86	X
Class A – Euro Hedged (Inc)	Inc	US\$	€	IE0032158341	✓
Class A – Euro Hedged (Acc)	Acc	US\$	€	IE00B4V6PV06	X
Class A – Sterling Hedged	Inc	US\$	£	IE0033156484	✓
Class A – Monthly Dividend	Inc	US\$	US\$	IE0032158457	✓
Class I	Acc	US\$	US\$	IE00B3L6P808	X
			€	IE00B3L6P915	X
Class I – Sterling Hedged	Inc	US\$	£	IE00B3L6PB37	X

*Investors should note that it is the intention of the Managers to apply to the Financial Regulator for revocation of authorisation of this Fund. Accordingly, Units in the Fund are no longer available for subscription.

** Class C Units will be available to certain distributors who have in place a placing agency or distribution arrangement with the Managers or their delegates.

Minimum Subscription	Subject to the discretion of the Directors, the minimum initial investment for Class A and Class C units is US\$ 5,000 (or the HK\$ equivalent), £2,500 or €3,500 and US\$50,000,000, £25,000,000 or €35,000,000 for Class I Units
How to Buy/Sell Units	<p>You can buy, sell or switch Units on a daily basis from:</p> <p>Baring Asset Management Limited, Unit Trust Dealing Department, 155 Bishopsgate, London EC2M 3XY, England Telephone: 020-7214 1004 Facsimile: 020-7214 1655</p> <p>For onward transmission to: Baring International Fund Managers (Ireland) Limited (the "Managers"), Georges Court, 54-62 Townsend Street, Dublin 2, Ireland Telephone: 3531 542 2930 Facsimile: 3531 670 1185</p>
Taxation	<p>The Unit Trust is resident in Ireland for tax purposes and is not subject to Irish tax on its income or gains other than gains arising on chargeable events outlined in the Prospectus. No Irish stamp duty is payable on the issue, redemption or transfer of Units in the Unit Trust.</p> <p>Unitholders and potential investors should consult with their professional advisers in relation to the tax treatment of their holdings in the Unit Trust.</p>
Publication of Unit Price	<p>The price per Unit of each Class is available on the Barings website at www.baring.com and will be kept up to date.</p> <p>In addition, the issue and realisation prices per Unit of certain unitclasses will normally be quoted on Reuters and will normally be published daily in the Financial Times. In the case of unitclasses which are listed on the Irish Stock Exchange, the price of such unitclasses will also be notified to the Irish Stock Exchange. Prices can also be ascertained at the registered office of the Unit Trust.</p>
Additional Important Information	<p>Competent Authority: Irish Financial Services Regulatory Authority, Dublin, Ireland. (www.financialregulator.ie)</p> <p>Managers: Baring International Fund Managers (Ireland) Limited, Georges Court, 54-62 Townsend Street, Dublin 2, Ireland.</p> <p>Directors of the Managers: Richard Bellis, Anthony Cooney, John Misselbrook, Ian Pascal and Mark Thorne.</p> <p>Investment Manager: Baring Asset Management Limited, 155 Bishopsgate, London, EC2M 3XY, England.</p> <p>Trustee: Northern Trust Fiduciary Services (Ireland) Limited, Georges Court, 54-62 Townsend Street, Dublin 2, Ireland.</p> <p>Administrator & Registrar: Northern Trust International Fund Administration Services (Ireland) Limited, Georges Court, 54-62 Townsend Street, Dublin 2, Ireland.</p> <p>Promoter: Baring Asset Management Limited, 155 Bishopsgate, London EC2M 3XY, England.</p> <p>Registered Auditors: PricewaterhouseCoopers, Chartered Accountants, One Spencer Dock, North Wall Quay, Dublin 1, Ireland.</p> <p>Documents Available for Inspection: Copies of the full Prospectus and the latest annual and half-yearly reports of the Unit Trust, may be obtained from the Managers free of charge from the office address set out above. Alternatively they can be accessed electronically at www.baring.com</p> <p>Important Information This document is approved and issued by Baring Asset Management Limited and should be read in conjunction with the relevant documents relating to the particular Fund(s)</p> <p>For data sourced from Morningstar: © Morningstar, Inc. all rights reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.</p>

