

DirectBonds Indicative Fixed Rate Senior Bonds

Thursday, 22 August 2019

ISSUER	ISIN	COUPON TYPE	COUPON	FREQUENCY	CALL DATE	MATURITY DATE	RATING	FACE VALUE*	YIELD**	RUNNING YIELD***	CAPITAL PRICE	CAPITAL VALUE	ACCRUED INTEREST	TOTAL VALUE
Sydney Airport Finance	AU300SAFC041	CIB	3.76%	Quarterly		20/11/2020	BBB+	\$14,330	3.90%	3.67%	147.00	\$14,700	\$9	\$14,709
Australian Gas Networks	AU300ENL0039	CIB	3.04%	Quarterly		20/08/2025	AA	\$13,915	3.63%	2.75%	154.06	\$15,406	\$7	\$15,413
Sydney Airport Finance	AU3AB0000085	CIB	3.12%	Quarterly		20/11/2030	BBB+	\$13,442	3.95%	2.67%	157.27	\$15,727	\$7	\$15,734
^ Apple Inc	AU3CB0232304	Fixed	2.85%	SemiAnnual		28/08/2019	AA+	\$10,000	-0.40%	2.85%	100.02	\$10,002	-\$2	\$10,000
^ Glencore Australia Holdings Pty Ltd	AU3CB0224129	Fixed	4.50%	SemiAnnual		19/09/2019	BBB+	\$10,000	1.30%	4.49%	100.21	\$10,021	\$196	\$10,216
^ Westpac Banking Corporation	AU000WBCHAM4	Fixed	7.25%	SemiAnnual		11/02/2020	AA-	\$100,000	1.09%	7.05%	102.81	\$102,810	\$296	\$103,106
Mackay Sugar Limited	AU3CB0207116	Fixed	7.75%	Quarterly		05/04/2020	NR	\$10,000	0.00%	14.90%	52.00	\$5,200	-\$2	\$5,198
Qantas Airways Limited	AU3CB0208122	Fixed	6.50%	SemiAnnual		27/04/2020	BBB	\$10,000	0.94%	6.27%	103.70	\$10,370	\$215	\$10,585
^ Lendlease Finance Ltd	AU3CB0208502	Fixed	6.00%	SemiAnnual		13/05/2020	BBB-	\$10,000	1.60%	5.82%	103.11	\$10,311	\$171	\$10,482
Adani Abbot Point Terminal Pty Ltd	AU3CB0221422	Fixed	7.10%	SemiAnnual		29/05/2020	BBB-	\$10,000	5.31%	7.01%	101.30	\$10,130	\$172	\$10,302
^ Liberty Financial Pty Ltd	AU3CB0244671	Fixed	5.10%	SemiAnnual		01/06/2020	BBB-	\$10,000	1.99%	4.98%	102.35	\$10,235	\$120	\$10,355
IMF Bentham Ltd	AU3CB0236735	Fixed	7.40%	SemiAnnual		30/06/2020	NR	\$10,000	5.06%	7.26%	101.90	\$10,190	\$115	\$10,305
Telstra Corp. Ltd	AU3CB0152940	Fixed	7.75%	SemiAnnual		15/07/2020	A-	\$10,000	1.18%	7.33%	105.77	\$10,577	\$89	\$10,665
^ APT Pipelines Ltd	AU3CB0155133	Fixed	7.75%	SemiAnnual		22/07/2020	BBB	\$100,000	1.58%	7.34%	105.53	\$105,526	\$732	\$106,258
^ QPH Finance Co Pty Ltd	AU3CB0211647	Fixed	5.75%	SemiAnnual		29/07/2020	BBB	\$10,000	0.10%	5.47%	105.21	\$10,521	\$44	\$10,565
^ FBG Treasury Australia Pty Ltd	AU3CB0231827	Fixed	3.75%	SemiAnnual		07/08/2020	A-	\$10,000	1.51%	3.67%	102.10	\$10,210	\$19	\$10,229
Aviation Training Investments Pty Ltd	AU3CB0233955	Fixed	7.50%	SemiAnnual		13/11/2020	NR	\$10,000	5.46%	7.33%	102.35	\$10,235	\$214	\$10,449
Stockland Trust	AU3CB0164820	Fixed	8.25%	SemiAnnual		25/11/2020	A-	\$10,000	1.34%	7.60%	108.52	\$10,852	\$208	\$11,060
^ Global Switch Property Australia Pty Ltd	AU3CB0217347	Fixed	6.25%	SemiAnnual		23/12/2020	BBB	\$10,000	1.76%	5.90%	105.85	\$10,585	\$109	\$10,694

FIIG Securities Limited ('FIIG') provides general financial product advice only. As a result, this document, and any information or advice, has been provided by FIIG without taking account of your objectives, financial situation and needs. FIIG's AFS Licence does not authorise it to give personal advice. Because of this, you should, before acting on any advice from FIIG, consider the appropriateness of the advice, having regard to your objectives, financial situation and needs. If this document, or any advice, relates to the acquisition, or possible acquisition, of a particular financial product, you should obtain a product disclosure statement relating to the product and consider the statement before making any decision about whether to acquire the product. Neither FIIG, nor any of its directors, authorised representatives, employees, or agents, makes any representation or warranty as to the reliability, accuracy, or completeness, of this document or any advice. Nor do they accept any liability or responsibility arising in any way (including negligence) for errors in, or omissions from, this document or advice. FIIG, its staff and related parties earn fees and revenue from dealing in the securities as principal or otherwise and may have an interest in any securities mentioned in this document. Any reference to credit ratings of companies, entities or financial products must only be relied upon by a 'wholesale client' as that term is defined in section 761G of the Corporations Act 2001 (Cth). FIIG strongly recommends that you seek independent accounting, financial, taxation, and legal advice, tailored to your specific objectives, financial situation or needs, prior to making any investment decision. FIIG does not make a market in the securities or products that may be referred to in this document. A copy of FIIG's current Financial Services Guide is available at www.fiig.com.au/fsg.

An investment in notes or corporate bonds should not be compared to a bank deposit. Notes and corporate bonds have a greater risk of loss of some or all of an investor's capital when compared to bank deposits. Past performance of any product described on any communication from FIIG is not a reliable indication of future performance. Forecasts contained in this document are predictive in character and based on assumptions such as a 2.5% p.a. assumed rate of inflation, foreign exchange rates or forward interest rate curves generally available at the time and no reliance should be placed on the accuracy of any forecast information. The actual results may differ substantially from the forecasts and are subject to change without further notice. FIIG is not licensed to provide foreign exchange hedging or deal in foreign exchange contracts services. The information in this document is strictly confidential. If you are not the intended recipient of the information contained in this document, you may not disclose or use the information in any way. No liability is accepted for any unauthorised use of the information contained in this document. FIIG is the owner of the copyright material in this document unless otherwise specified.



DirectBonds Indicative Fixed Rate Senior Bonds

Thursday, 22 August 2019

ISSUER	ISIN	COUPON TYPE	COUPON	FREQUENCY	CALL DATE	MATURITY DATE	RATING	FACE VALUE*	YIELD**	RUNNING YIELD***	CAPITAL PRICE	CAPITAL VALUE	ACCRUED INTEREST	TOTAL VALUE
Privium Pty Ltd	AU3FN0030110	Fixed	8.50%	Quarterly		12/02/2021	NR	\$10,000	6.84%	8.33%	102.10	\$10,210	\$32	\$10,242
^ Liberty Financial Pty Ltd	AU3CB0252096	Fixed	5.10%	SemiAnnual		09/04/2021	BBB-	\$10,000	2.32%	4.89%	104.40	\$10,440	\$194	\$10,634
Qantas Airways Limited	AU3CB0221141	Fixed	7.50%	SemiAnnual		11/06/2021	BBB	\$10,000	1.25%	6.75%	111.05	\$11,105	\$156	\$11,261
Wa Stockwell Pty Ltd	AU3CB0230878	Fixed	7.75%	Quarterly		29/06/2021	NR	\$10,000	5.27%	7.47%	103.75	\$10,375	\$122	\$10,497
^ Transurban Queensland Finance Pty Ltd	AU3CB0225910	Fixed	4.90%	SemiAnnual		08/12/2021	BBB	\$10,000	1.66%	4.57%	107.23	\$10,723	\$106	\$10,829
^ Downer Group Finance Pty Ltd	AU3CB0228070	Fixed	4.50%	SemiAnnual		11/03/2022	BBB	\$10,000	1.93%	4.23%	106.35	\$10,635	\$205	\$10,841
Qantas Airways Limited	AU3CB0220929	Fixed	7.75%	SemiAnnual		19/05/2022	BBB	\$10,000	1.42%	6.63%	116.90	\$11,690	\$208	\$11,899
^ NextDC Ltd	AU3CB0254480	Fixed	6.00%	SemiAnnual		09/06/2022	NR	\$10,000	4.36%	5.76%	104.25	\$10,425	\$128	\$10,553
Praeco Pty Ltd	AU3CB0037919	Fixed	7.13%	Quarterly	28/07/2020	28/07/2022	BBB+	\$10,000	2.38%	6.84%	104.32	\$10,432	\$56	\$10,488
^ Apple Inc	AU3CB0232296	Fixed	3.70%	SemiAnnual		28/08/2022	AA+	\$10,000	0.94%	3.42%	108.16	\$10,816	-\$2	\$10,814
^ Lucas Total Contract Solutions	AU3CB0247641	Fixed	8.00%	Quarterly		29/09/2022	NR	\$10,000	10.39%	8.39%	95.40	\$9,540	\$126	\$9,666
Elanor Investors Limited	AU3CB0248102	Fixed	7.10%	SemiAnnual		17/10/2022	NR	\$10,000	5.18%	6.73%	105.50	\$10,550	\$254	\$10,804
Merredin Energy Pty Ltd	AU3CB0248763	Fixed	7.50%	Quarterly		15/11/2022	NR	\$10,000	5.73%	7.17%	104.65	\$10,465	\$22	\$10,487
^ QMS Media Ltd	AU3CB0248847	Fixed	7.00%	SemiAnnual		21/11/2022	NR	\$10,000	5.53%	6.71%	104.30	\$10,430	\$185	\$10,615
^ Stockland Trust	AU3CB0234128	Fixed	4.50%	SemiAnnual		23/11/2022	A-	\$10,000	1.67%	4.13%	108.88	\$10,888	\$116	\$11,004
^ Australia and New Zealand Banking Group Ltd	AU3CB0252922	Fixed	3.35%	SemiAnnual		09/05/2023	AA-	\$10,000	1.06%	3.09%	108.29	\$10,829	\$99	\$10,928
^ Virgin Australia Holdings Ltd	AU3CB0253367	Fixed	8.25%	SemiAnnual		30/05/2023	B	\$10,000	6.05%	7.69%	107.30	\$10,730	\$197	\$10,927
^ AT&T Inc	AU3CB0256899	Fixed	3.45%	SemiAnnual		19/09/2023	BBB	\$10,000	1.66%	3.22%	107.03	\$10,703	\$150	\$10,853
^ Virgin Australia Holdings Ltd	AU3CB0261410	Fixed	8.08%	SemiAnnual		05/03/2024	B	\$10,000	6.16%	7.52%	107.45	\$10,745	\$382	\$11,127

FIIG Securities Limited ('FIIG') provides general financial product advice only. As a result, this document, and any information or advice, has been provided by FIIG without taking account of your objectives, financial situation and needs. FIIG's AFS Licence does not authorise it to give personal advice. Because of this, you should, before acting on any advice from FIIG, consider the appropriateness of the advice, having regard to your objectives, financial situation and needs. If this document, or any advice, relates to the acquisition, or possible acquisition, of a particular financial product, you should obtain a product disclosure statement relating to the product and consider the statement before making any decision about whether to acquire the product. Neither FIIG, nor any of its directors, authorised representatives, employees, or agents, makes any representation or warranty as to the reliability, accuracy, or completeness, of this document or any advice. Nor do they accept any liability or responsibility arising in any way (including negligence) for errors in, or omissions from, this document or advice. FIIG, its staff and related parties earn fees and revenue from dealing in the securities as principal or otherwise and may have an interest in any securities mentioned in this document. Any reference to credit ratings of companies, entities or financial products must only be relied upon by a 'wholesale client' as that term is defined in section 761G of the Corporations Act 2001 (Cth). FIIG strongly recommends that you seek independent accounting, financial, taxation, and legal advice, tailored to your specific objectives, financial situation or needs, prior to making any investment decision. FIIG does not make a market in the securities or products that may be referred to in this document. A copy of FIIG's current Financial Services Guide is available at www.fiig.com.au/fsg.

An investment in notes or corporate bonds should not be compared to a bank deposit. Notes and corporate bonds have a greater risk of loss of some or all of an investor's capital when compared to bank deposits. Past performance of any product described on any communication from FIIG is not a reliable indication of future performance. Forecasts contained in this document are predictive in character and based on assumptions such as a 2.5% p.a. assumed rate of inflation, foreign exchange rates or forward interest rate curves generally available at the time and no reliance should be placed on the accuracy of any forecast information. The actual results may differ substantially from the forecasts and are subject to change without further notice. FIIG is not licensed to provide foreign exchange hedging or deal in foreign exchange contracts services. The information in this document is strictly confidential. If you are not the intended recipient of the information contained in this document, you may not disclose or use the information in any way. No liability is accepted for any unauthorised use of the information contained in this document. FIIG is the owner of the copyright material in this document unless otherwise specified.



DirectBonds Indicative Fixed Rate Senior Bonds

Thursday, 22 August 2019

ISSUER	ISIN	COUPON TYPE	COUPON	FREQUENCY	CALL DATE	MATURITY DATE	RATING	FACE VALUE*	YIELD**	RUNNING YIELD***	CAPITAL PRICE	CAPITAL VALUE	ACCRUED INTEREST	TOTAL VALUE
^ Rabobank Netherlands AU	AU3CB0220093	Fixed	5.50%	SemiAnnual		11/04/2024	A+	\$10,000	1.46%	4.66%	118.00	\$11,800	\$206	\$12,006
^ Aurizon Network Pty Ltd	AU3CB0244838	Fixed	4.00%	SemiAnnual	21/03/2024	21/06/2024	BBB+	\$10,000	2.02%	3.67%	109.06	\$10,906	\$72	\$10,978
^ GPT RE Ltd	AU3CB0256832	Fixed	3.67%	SemiAnnual		19/09/2024	A	\$10,000	1.67%	3.35%	109.66	\$10,966	\$160	\$11,126
^ Aroundtown SA	AU3CB0252955	Fixed	4.50%	SemiAnnual		14/05/2025	BBB+	\$10,000	2.43%	4.05%	110.99	\$11,099	\$127	\$11,226
^ Pacific National Finance Pty Ltd	AU3CB0229680	Fixed	5.25%	SemiAnnual		19/05/2025	BBB-	\$10,000	2.33%	4.54%	115.58	\$11,558	\$141	\$11,699
^ DEXUS Finance Pty Ltd	AU3CB0233732	Fixed	4.75%	SemiAnnual		05/11/2025	A-	\$10,000	1.98%	4.09%	116.06	\$11,606	\$146	\$11,752
^ Qantas Airways Limited	AU3CB0240109	Fixed	4.75%	SemiAnnual		12/10/2026	BBB	\$10,000	2.08%	4.04%	117.63	\$11,763	\$177	\$11,940
^ GPT Wholesale Office Fund No 1	AU3CB0242774	Fixed	4.52%	SemiAnnual	22/11/2026	22/02/2027	A-	\$10,000	2.15%	3.89%	116.34	\$11,634	\$5	\$11,639
^ Pacific National Finance Pty Ltd	AU3CB0244325	Fixed	5.40%	SemiAnnual		12/05/2027	BBB-	\$10,000	2.66%	4.54%	118.97	\$11,897	\$156	\$12,053
^ QNB Finance Ltd	AU3CB0250363	Fixed	4.90%	SemiAnnual		01/02/2028	A	\$10,000	2.61%	4.18%	117.23	\$11,723	\$33	\$11,756
^ Emirates NBD Bank PJSC	AU3CB0250512	Fixed	4.75%	SemiAnnual		09/02/2028	A-	\$10,000	2.48%	4.05%	117.21	\$11,721	\$22	\$11,743
^ AT&T Inc	AU3CB0256915	Fixed	4.60%	SemiAnnual		19/09/2028	BBB	\$10,000	2.37%	3.90%	118.08	\$11,808	\$200	\$12,008
Praeco Pty Ltd	AU300ABN2031	IAB	Annuity	Quarterly		15/08/2020	BBB+	\$2,042	2.72%	3.34%	11.85	\$242		\$242
JEM CCV	AU000JCCV015	IAB	Annuity	Quarterly		15/06/2022	AA-	\$2,042	3.71%	5.44%	35.59	\$727		\$727
^ MPC Funding Ltd	AU300MPCF026	IAB	Annuity	Quarterly		31/12/2025	AA	\$2,042	3.60%	3.62%	59.32	\$1,211		\$1,211
Plenary Health Finance	AU300PHFL019	IAB	Annuity	Quarterly		15/09/2029	A	\$2,042	3.70%	4.58%	91.31	\$1,865		\$1,865
Australian National University	AU300ANUU019	IAB	Annuity	Quarterly		07/10/2029	AA+	\$2,042	3.36%	3.67%	81.51	\$1,664		\$1,664
Plenary Justice SA Pty	AU300PLJP014	IAB	Annuity	Quarterly		15/06/2030	A	\$2,042	3.76%	3.93%	88.08	\$1,799		\$1,799
JEM NSW Schools II	AU300JEMF017	IAB	Annuity	Quarterly		28/02/2031	A+	\$2,042	3.62%	3.56%	85.34	\$1,743		\$1,743

FIIG Securities Limited ('FIIG') provides general financial product advice only. As a result, this document, and any information or advice, has been provided by FIIG without taking account of your objectives, financial situation and needs. FIIG's AFS Licence does not authorise it to give personal advice. Because of this, you should, before acting on any advice from FIIG, consider the appropriateness of the advice, having regard to your objectives, financial situation and needs. If this document, or any advice, relates to the acquisition, or possible acquisition, of a particular financial product, you should obtain a product disclosure statement relating to the product and consider the statement before making any decision about whether to acquire the product. Neither FIIG, nor any of its directors, authorised representatives, employees, or agents, makes any representation or warranty as to the reliability, accuracy, or completeness, of this document or any advice. Nor do they accept any liability or responsibility arising in any way (including negligence) for errors in, or omissions from, this document or advice. FIIG, its staff and related parties earn fees and revenue from dealing in the securities as principal or otherwise and may have an interest in any securities mentioned in this document. Any reference to credit ratings of companies, entities or financial products must only be relied upon by a 'wholesale client' as that term is defined in section 761G of the Corporations Act 2001 (Cth). FIIG strongly recommends that you seek independent accounting, financial, taxation, and legal advice, tailored to your specific objectives, financial situation or needs, prior to making any investment decision. FIIG does not make a market in the securities or products that may be referred to in this document. A copy of FIIG's current Financial Services Guide is available at www.fiig.com.au/fsg.

An investment in notes or corporate bonds should not be compared to a bank deposit. Notes and corporate bonds have a greater risk of loss of some or all of an investor's capital when compared to bank deposits. Past performance of any product described on any communication from FIIG is not a reliable indication of future performance. Forecasts contained in this document are predictive in character and based on assumptions such as a 2.5% p.a. assumed rate of inflation, foreign exchange rates or forward interest rate curves generally available at the time and no reliance should be placed on the accuracy of any forecast information. The actual results may differ substantially from the forecasts and are subject to change without further notice. FIIG is not licensed to provide foreign exchange hedging or deal in foreign exchange contracts services. The information in this document is strictly confidential. If you are not the intended recipient of the information contained in this document, you may not disclose or use the information in any way. No liability is accepted for any unauthorised use of the information contained in this document. FIIG is the owner of the copyright material in this document unless otherwise specified.



DirectBonds Indicative Fixed Rate Senior Bonds

Thursday, 22 August 2019

ISSUER	ISIN	COUPON TYPE	COUPON	FREQUENCY	CALL DATE	MATURITY DATE	RATING	FACE VALUE*	YIELD**	RUNNING YIELD***	CAPITAL PRICE	CAPITAL VALUE	ACCRUED INTEREST	TOTAL VALUE
Civic Nexus Finance Pty Ltd	AU000CNFL011	IAB	Annuity	Quarterly		15/09/2032	A+	\$2,042	3.73%	4.42%	104.94	\$2,143		\$2,143
Novacare	AU300NCRE023	IAB	Annuity	Quarterly		15/04/2033	A+	\$2,042	3.70%	3.65%	97.51	\$1,991		\$1,991
^ MPC Funding Ltd	AU300MPCF018	IAB	Annuity	Quarterly		31/12/2033	AA	\$10,000	3.73%	3.57%	100.05	\$10,005		\$10,005
JEM (Southbank) Pty Ltd	AU300JEME010	IAB	Annuity	Quarterly		28/06/2035	A-	\$2,042	3.89%	3.89%	110.27	\$2,252		\$2,252
JEM NSW Schools II	AU300JEMF025	IAB	Annuity	Quarterly		28/11/2035	A+	\$2,042	3.87%	3.53%	103.16	\$2,107		\$2,107

*Current Face Value on CIB bonds represents the Inflation Adjusted Face Value.

*Current Face Value on IAB bonds represents the Notional Face Value.

**Yield for Floating Rate Notes is the swap rate to Maturity/Call plus the trading margin.

**Yield for CIB and IAB equals Real Yield plus a current inflation assumption of 2.5%.

***CIB and IAB running yield quoted is a commencing value, given current indexation, but will accrete up with inflation.

^Must be a wholesale client to purchase these bonds.

The beneficial ownership of the client's securities remains with the client, and are the client's assets, at all times.

This report and the yields and prices of the securities are provided by FIIG based upon available yields and prices sourced from leading market

makers and data services as well as any available market information and feedback when market volume and turnover is low or not transparent as at the reporting date.

Yields and prices are indicative only and there is no guarantee as to their accuracy. The yields and prices for the securities are an estimate based on

the information available to FIIG as at the reporting date and do not necessarily represent the market price or a price at which FIIG or any other party will buy or

sell the securities and may change without notice. If no yield or price is provided for any security, this is because there is insufficient information available to FIIG to provide a yield or price for the security

The yields and prices will be impacted by transaction size, the issuer's financial circumstances, market and economic conditions and the supply and demand dynamics prevailing at the time the client's securities are bought and sold, amongst other things. The historical yield, price or performance of the securities is no guarantee of their future performance

The yields and prices are not an offer by FIIG to buy or sell the securities. Should the client wish to sell their securities prior to maturity, FIIG will use its best endeavours to assist the client to sell those securities.

However, FIIG does not make a market in the securities



FIIG Securities Limited ('FIIG') provides general financial product advice only. As a result, this document, and any information or advice, has been provided by FIIG without taking account of your objectives, financial situation and needs. FIIG's AFS Licence does not authorise it to give personal advice. Because of this, you should, before acting on any advice from FIIG, consider the appropriateness of the advice, having regard to your objectives, financial situation and needs. If this document, or any advice, relates to the acquisition, or possible acquisition, of a particular financial product, you should obtain a product disclosure statement relating to the product and consider the statement before making any decision about whether to acquire the product. Neither FIIG, nor any of its directors, authorised representatives, employees, or agents, makes any representation or warranty as to the reliability, accuracy, or completeness, of this document or any advice. Nor do they accept any liability or responsibility arising in any way (including negligence) for errors in, or omissions from, this document or advice. FIIG, its staff and related parties earn fees and revenue from dealing in the securities as principal or otherwise and may have an interest in any securities mentioned in this document. Any reference to credit ratings of companies, entities or financial products must only be relied upon by a 'wholesale client' as that term is defined in section 761G of the Corporations Act 2001 (Cth). FIIG strongly recommends that you seek independent accounting, financial, taxation, and legal advice, tailored to your specific objectives, financial situation or needs, prior to making any investment decision. FIIG does not make a market in the securities or products that may be referred to in this document. A copy of FIIG's current Financial Services Guide is available at www.fiig.com.au/fsg.

An investment in notes or corporate bonds should not be compared to a bank deposit. Notes and corporate bonds have a greater risk of loss of some or all of an investor's capital when compared to bank deposits. Past performance of any product described on any communication from FIIG is not a reliable indication of future performance. Forecasts contained in this document are predictive in character and based on assumptions such as a 2.5% p.a. assumed rate of inflation, foreign exchange rates or forward interest rate curves generally available at the time and no reliance should be placed on the accuracy of any forecast information. The actual results may differ substantially from the forecasts and are subject to change without further notice. FIIG is not licensed to provide foreign exchange hedging or deal in foreign exchange contracts services. The information in this document is strictly confidential. If you are not the intended recipient of the information contained in this document, you may not disclose or use the information in any way. No liability is accepted for any unauthorised use of the information contained in this document. FIIG is the owner of the copyright material in this document unless otherwise specified.