

TURTLE WAX, INC. 2250 W. Pinehurst Blvd., STE 150 Addison, IL 60101

SAFETY DATA SHEET

1. Product and Company Identification

1.1 Product Identifier

Product Name: Turtle Wax Premium Scratch Repair Kit – Clarifying

Compound

Product Code (SKU): T234KT-RC (50194), T234KTC-RC (50195)

1.2 Relevant Identified Uses Of The Substance

Product Use: Automotive Rubbing and Polishing Compound

1.3 Details of the Supplier of the SDS

Company Name: Turtle Wax, Inc.

Street Address: 2250 W. Pinehurst Blvd., Suite 150

City, State, Zip Code: Addison, IL 60101

1.4 Emergency Telephone Numbers

Phone Number: 1(630)455-3700 Fax Number: 1(630)455-3868

Transportation: 1(800)424-9300 (CHEMTREC)
Medical Assistance: Call your local Poison Control Center

2. <u>Hazard Identification:</u>

2.1 Classification of the Substance or Mixture

Hazard Classification: Not Classified

2.2 Label Elements

Pictogram: Not Required

Signal Word:
Hazard Statement:
None
Precautionary Statement:
None

2.3 Other Hazards

Description of additional HNOC: None

3. Information on Ingredients:

3.1 Substance Not Applicable

3.2 Mixture

Component	CAS Number	Concentration (wt%)
Water	7732-18-5	>65%
Petroleum Distillates Hydrotreated Light	64742-47-8	7 – 13%
Glycerin	56-81-5	1 – 3%
White Mineral Oil	8042-47-5	1 – 3%

4. First Aid Measures:

4.1 Description of First Aid Measures

Inhalation: Remove to fresh air and promote deep breathing. Get medical attention if effects persist.

Skin: In case of skin contact, wash thoroughly with soap and water. If irritation persists, get medical attention.

Eyes: In case of eye contact, immediately flush eyes with plenty of water. Remove contact lenses if worn. If irritation persists, get medical attention

Ingestion: If swallowed, do not induce vomiting. Never give anything by mouth to an unconscious person. Give water to drink if conscious. Get medical attention if effects persist.

4.2 Most important symptoms and effects – acute and chronic

Inhalation: May cause respiratory tract irritation.

Skin: May cause skin irritation. May cause drying, cracking, or mild dermatitis.

Eyes: May cause temporary eye irritation.

Ingestion: May cause stomach distress, nausea, and vomiting.

4.3 Indication of any immediate medical attention and special treatment

Symptoms may not appear immediately. Seek medical attention if effects persist and you feel unwell.

5. Fire Fighting Measures:

5.1 Extinguishing media

Water spray, carbon dioxide, dry chemical, and alcohol foam

5.2 Special hazards arising from the substance or mixture

CO₂, CO, and hydrocarbons

5.3 Advice for Fire Fighters

Keep up wind of fire. Wear full firefighting turn out gear (full bunker gear) and respiratory protection (SCBA). See Section 8 for personal protection.

6. Accidental Release Measures:

6.1 Personal precautions, protective equipment, and emergency procedures

Use personal protection recommended in Section 8. Isolate the hazard area and deny entry to unnecessary and unprotected personnel.

6.2 Methods and materials for containment and clean up

For containment: Contain and absorb spill with inert material. Place in suitable container for disposal. Spilled material may be slippery.

For clean up: Take up material and place in a suitable container. Provide adequate ventilation. Spilled material may be slippery.

7. Handling and Storage

7.1 Precautions for safe handling

Avoid contact with skin and eyes. Do not swallow. Do not eat, drink or smoke while handling. Wash hands with soap and water after handling. Launder all clothing and foot wear before reuse.

7.2 Conditions for safe storage including incompatibilities

Keep out of reach of children. Keep container tightly closed. Store in a well ventilated place. Do not store above 49°C (120°F).

7.3 Specific end uses

Shelf Life: Shelf life is considered to be 7 – 10 years when properly stored and kept closed.

8. Exposure Control/Personal Protection:

8.1 Control parameters

Exposure Limits 8 hr TWA:	(OSHA PEL)	(ACGIH TWA)
Petroleum Distillates Hydrotreated Light	100 ppm	200 ppm
Nepheline Syenite	15 mg/m³ (total dust)	15 mg/m³ (total dust)
	5 mg/m³ (Respirable fraction)
White Mineral Oil	not applicable	not applicable
Glycerin	15 mg/m ³ (Total Particulate)	not applicable
	5 mg/m ³ (Mist Respirable Fr	action)

8.2 Exposure controls

Use adequate ventilation to keep exposure below recommended limits. Ensure that eye wash station and safety shower are close to work station.

Hand Protection Equipment: Wear chemical resistant gloves and clothing to prevent skin

Eye Protection Equipment: Wear safety glasses or splash goggles to prevent eye contact. **Skin and Body Protection:** Wear suitable protective clothing.

Respiration/Ventilation Protection Requirements: Provide good ventilation.

Ingestion Protection Requirements: Do not eat, drink or smoke while handling. Wash hands with soap and water after handling. Launder all clothing and foot wear before re-use.

9. Physical And Chemical Properties:

9.1 Information of basic chemical and physical properties

Physical Form: Viscous Liquid Color: White Opaque

Odor: typical

Odor Threshold: not available

pH: 8.0

Melting Point/Freeze Point: 0°C (32°F) – Based on Water **Initial Boiling Point:** 100°C (212°F) – Based on Water

Flash Point (Seta Closed Cup): >93°C (200°F)

Flammability Limits: Explosive Limits: Upper: not available Lower: not available

Evaporation Rate:

Flammability Solid/Gas:

Vapor Pressure:

Not available

not applicable

not available

not available

Specific Gravity:

Solubility in Water:

Auto Ignition Temperature:

Partition coefficient (n/octonol/water):

Viscosity:

1.069

Dispersible
not available
not available
400 cP

9. 2 Other information

%NVM by Weight: 20.0% %VOC Content (California): 0.0%

10. Stability and Reactivity:

10.1 Reactivity

Does not react under normal conditions

10.2 Chemical stability

Stable

10.3 Possibility of hazardous reactions

Does not react under normal conditions

10.4 Conditions to avoid

Heat and incompatible materials

10.5 Incompatible materials

Strong oxidizers such as bleach and peroxides

10.6 Hazardous decomposition products

CO₂, CO and hydrocarbons

11. Toxicological Information:

11.1 Information on Toxicological effects

Turtle Wax Premium Scratch Repair Kit - Clarifying Compound

LD50 – Oral Rat >2000 mg/Kg LD50 – Dermal Rat >2000 mg/Kg LC50 – Inhalation Rat >20 mg/L (4 hr)

Petroleum Distillate Hydrotreated Light (64742-47-8)

LD50 – Oral Rat >5000 mg/Kg LD50 – Dermal Rat >2000 mg/Kg LC50 – Inhalation Rat 5.2 mg/L (4 hr) Glycerin

LD50 – Oral Rat 12600 mg/Kg LD50 – Dermal Rat >10 g/Kg

Skin corrosion/irritation
Serious eye damage/irritation
Respiratory or skin sensitization
Germ cell mutagenicity
Based on available data, classification data are not met
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Specific target organs - single exposure

Based on available data, classification data are not met

Specific target organs - repeated exposure

Based on available data, classification data are not met

Aspiration hazard Based on available data, classification data are not met

Symptoms/injuries after inhalation May cause respiratory tract irritation

Symptoms/injuries after skin contact May cause skin irritation. May cause drying,

cracking, or mild dermatitis.

Symptoms/injuries after eye contact May cause temporary eye irritation.

Symptoms/injuries after ingestion May cause stomach distress, nausea, and vomiting.

12. Ecological Information:

12.1 Toxicity

Not recommended for release into aquatic systems without treatment

12.2 Persistence and degradability

Not established

12.3 Bioaccumulative potential

Not established

12.4 Mobility in soil

Not established

12.5 Other adverse effects

None known

13. <u>Disposal Considerations</u>:

13.1 Waste treatment methods

RCRA Hazardous Waste: Not regulated as a hazardous waste

Waste Disposal Method: Dispose of in accordance with local, state and federal

regulations

Waste Disposal Vessel: Plastic or metal drums.

14. Transportation Information:

14.1 UN number

None - not regulated as a hazardous material

14.2 UN Proper shipping name

None

14.3 Transport Hazard class

Not applicable

14.4 Packaging group

Not applicable

14.5 Marine Pollutant

Nο

14.6 Transportation in Bulk

Not applicable

14.7 Special precautions

None

15. Regulatory Information:

15.1 US Federal Regulations

TSCA Status: All ingredients are commercially available and listed by the manufacturer under TSCA.

15.2 Foreign Regulations

Canadian Status: All materials contained in this product are listed on the Canadian Domestic Substance List (DSL). Consult Turtle Wax, Inc. regarding status of ingredients.

European Union: All materials contained in this product are listed on EINECS.

AICS: All materials are registered for AICS (Australia)

15.3 State Regulations

State Regulatory Information:

The following chemicals are specifically listed by individual states; other product specific health and safety data in other sections of the SDS may also be applicable for state requirements. For details on your regulatory requirements, contact the appropriate agency in your state.

California Prop 65:

CAS Number	<u>Concentration</u>		State Code
None			
15.4 HMIS & NFPA Class	ifications		
HMIS Classification:	Health Flammability	1 1	

Reactivity

NFPA Classification: Health 1

Flammability 1 Reactivity 0

16. Other Information:

Reason For Issue Address Update

Prepared By James Heidel

Preparer's Title Technical Director, R&D

SDS Administrator Jean Mayszak - Technical Compliance Manager, R&D

Approval Date February 2, 2017

Supersedes Date March 2, 2015

Revision Number A-4

This information is, to the best of Turtle Wax, Inc.'s knowledge and belief, accurate and reliable. However, no representation, warranty, or guarantee is made to its accuracy, reliability or completeness. It is the user's responsibility to satisfy oneself as to the suitableness and completeness of such information for their own particular use.



TURTLE WAX, INC. 2250 W. Pinehurst Blvd., STE 150 Addison, IL 60101

SAFETY DATA SHEET

1. Product and Company Identification

1.1 Product Identifier

Product Name: Turtle Wax Premium Scratch Repair Kit - Clear Coat Pen

Product Code (SKU): T-234KT-CP (50194), T234KTC-CP (50195)

1.2 Relevant Identified Uses Of The Substance

Product Use: Automotive Paint - Clear

1.3 Details of the Supplier of the SDS

Company Name: Manufactured for Turtle Wax Inc. by: Genicolor

Street Address: 437 rue des Monteregiennes City, State, Zip Code: Quebec, Qc, Canada G1C 7J7

1.4 Emergency Telephone Numbers

Phone Number: 1(887)661-4848 Fax Number: 1(887)661-4878

Transportation: 1(800)424-9300 (CHEMTREC)
Medical Assistance: Call your local Poison Control Center

2. Hazard Identification:

2.1 Classification of the Substance or Mixture

Hazard Classification: Flammable Liquid 1

Serious Eye Irritation 2A Skin Sensitization 1 Aspiration Hazard 1 Acute Toxicity 4

2.2 Label Elements







Pictogram:

Signal Word: Danger

Hazard Statement: Extremely flammable liquid and vapor. Causes serious eye

irritation. May cause an allergic skin reaction. May be fatal if swallowed and enters airways. Vapors and mist may be harmful. Inhaled product may cause dizziness, headache,

or nausea.

Precautionary Statement: Keep away from heat, sparks, hot surfaces, and open

flames. No smoking. Keep container tightly closed.

Ground container and receiving equipment. Use explosion proof ventilation, lighting, and tools. Protect against static charge. Avoid breathing fumes, vapors, and spray. Wash hands thoroughly after handling. Wear protective gloves,

goggles, and clothing. If on skin or hair, remove immediately. Remove all clothing and launder before reuse. If irritation occurs, get medical attention. If in eyes, rinse thoroughly with water for 15 minutes. Remove contact lenses if easy to do. If eye irritation persists, get medical attention. If swallowed, call a poison control center or a physician immediately. Do not induce vomiting. Store in a cool, well ventilated place. Dispose of in accordance with local, state, and federal regulations.

2.3 Other Hazards

Description of additional HNOC: None

3. <u>Information on Ingredients:</u>

3.1 Substance not applicable

3.2 Mixture		
Component	CAS Number	Concentration (wt%)
Cellulose Acetate Butyrate	9004-36-8	1-5%
Glycol Dibenzoate Ester	27138-31-4	3-7%
N-Butyl Alcohol	71-36-3	3-7%
Acetone	67-64-1	15-40%
Methyl Ethyl Ketone	78-93-3	1-5%
Methyl Isoamyl Ketone	110-12-3	3-7%
Toluene	108-88-3	7-13%
Isopropyl Alcohol	67-63-0	10-30%
Propylene Glycol Monomethyl	108-65-6	10-30%
Ether Acetate		
Heptane	142-82-5	15-40%
Ethylbenzene	100-41-1	0.1-1.0%
Xylene	1330-20-7	0.5-1.5%
Acrylic Polymer	25852-37-3	7-13%

4. First Aid Measures:

4.1 Description of First Aid Measures

Inhalation: Remove to fresh air and promote deep breathing. Get medical attention if effects persist.

Skin: In case of skin contact, wash thoroughly with soap and water. Remove contaminated clothing and launder before re-use. If irritation or allergic reaction occurs, get medical attention. **Eyes:** In case of eye contact, immediately flush eyes with plenty of water. Remove contact

lenses if worn. If irritation persists, get medical attention

Ingestion: If swallowed, do not induce vomiting. Never give anything by mouth to an unconscious person. Call a poison control center or physician immediately.

4.2 Most important symptoms and effects – acute and chronic

Inhalation: Vapor may be harmful. May cause respiratory tract irritation. May cause

dizziness, headache, and nausea.

Skin: May cause skin irritation and sensitization. Contact may cause redness,

drying, de-fatting, and cracking of the skin. Contact may cause

sensitization by skin contact.

Eyes: Cause serious eye irritation. Symptoms may include discomfort, excess

blinking, and tearing, with redness and conjunctiva.

Ingestion: May be fatal if swallowed and enters airways. This product may be

aspirated into the lungs and cause chemical pneumonitis. May cause stomach distress, nausea, and vomiting. Contact a physician if product is

ingested.

4.3 Indication of any immediate medical attention and special treatment

Symptoms may not appear immediately. Seek medical attention if effects persist and you feel unwell.

5. Fire Fighting Measures:

5.1 Extinguishing media

Carbon dioxide, dry chemical, and alcohol foam

5.2 Special hazards arising from the substance or mixture

CO₂, CO, and hydrocarbons

5.3 Advice for Fire Fighters

Keep up wind of fire. Wear full firefighting turn out gear (full bunker gear) and respiratory protection (SCBA). See Section 8 for personal protection.

6. Accidental Release Measures:

6.1 Personal precautions, protective equipment, and emergency procedures

Use personal protection recommended in Section 8. Isolate the hazard area and deny entry to unnecessary and unprotected personnel.

6.2 Methods and materials for containment and clean up

For containment: Contain and absorb spill with inert material. Place in suitable container for disposal. Spilled material may be slippery. Do not allow to enter sewer or run-off.

For clean up: Take up material and place in a suitable container. Provide adequate ventilation. Spilled material may be slippery.

7. Handling and Storage

7.1 Precautions for safe handling

Avoid contact with skin and eyes. Do not swallow. Do not eat, drink or smoke while handling. Wash hands with soap and water after handling. Launder all clothing and foot wear before reuse. Use only non-sparking tools. Keep away from sparks, open flames, and hot surfaces.

7.2 Conditions for safe storage including incompatibilities

Keep out of reach of children. Keep container tightly closed. Store in a well ventilated place. Do not store above 49°C (120°F).

7.3 Specific end uses

Shelf Life: Shelf life is considered to be 7 – 10 years when properly stored and kept closed.

8. Exposure Control/Personal Protection:

8.1 Control parameters

Exposure Limits 8 hr TWA:	<u>(OSHA PEL)</u>	<u>(ACGIH TWA)</u>
N-Butyl Alcohol	100 ppm	20 ppm
Acetone	1000 ppm	500 ppm
Methyl Ethyl Ketone	200 ppm	200 ppm
Methyl Isoamyl Ketone	none	20 ppm
Toluene	300 ppm	20 ppm
Heptane	500 ppm	500 ppm
Ethylbenzene	100 ppm	20 ppm
Xylene	100 ppm	100 ppm
Acrylic Polymer		

8.2 Exposure controls

Use adequate ventilation to keep exposure below recommended limits. Ensure that eye wash station and safety shower are close to work station. Use only spark resistant tools, and equipment.

Hand Protection Equipment: Wear chemical resistant gloves and clothing to prevent skin contact.

Eye Protection Equipment: Wear safety glasses or splash goggles to prevent eye contact.

Skin and Body Protection: Wear suitable protective clothing.

Respiration/Ventilation Protection Requirements: Provide good ventilation.

Ingestion Protection Requirements: Do not eat, drink or smoke while handling. Wash hands

with soap and water after handling. Launder all clothing and foot wear before re-use.

9. Physical And Chemical Properties:

9.1 Information of basic chemical and physical properties

Physical Form: thin liquid

Color: clear – water white
Odor: typical aromatic solvent

Odor Threshold: not available

pH: not applicable (solvent based paint)

Melting Point/Freeze Point: -134°C (209°F)
Initial Boiling Point: 82°C (180°F)
Flash Point (Seta Closed Cup): <-7°C (<19°F)

Flammability Limits: Explosive Limits: Upper: 12.8% Lower: 1.0%

Evaporation Rate: slower than ether **Flammability Solid/Gas:** not applicable

Vapor Pressure: 247 hPa @ 20°C (68°F)

Vapor Density: 2.0
Specific Gravity: 0.850
Solubility in Water: insoluble
Auto Ignition Temperature: 246°C (480°F)
Partition coefficient (n/octonol/water): not available

Viscosity: 1200 cP

9. 2 Other information

%NVM by Weight: 15.0% %VOC Content (California): 27.0%

10. Stability and Reactivity:

10.1 Reactivity

Does not react under normal conditions

10.2 Chemical stability

Stable

10.3 Possibility of hazardous reactions

Does not react under normal conditions

10.4 Conditions to avoid

Heat and incompatible materials

10.5 Incompatible materials

Strong oxidizers such as bleach and peroxides

10.6 Hazardous decomposition products

CO₂, CO and hydrocarbons

11. Toxicological Information:

11.1 Information on Toxicological effects

Cellulose Acetate Butyra	ate - (9004-36-8)
LD50 – Oral Rat	6400 mg/Kg
LD50 - Guinea Pig	1000 mg/Kg

Glycol Dibenzoate Ester (27138-31-4)

<u> </u>	<u>(=:::00 0: :/</u>
LD50 – Oral Rat	5313 mg/Kg
LD50 – Dermal Rabbit	2000 mg/Kg
LC50 – Inhalation Rat	2000 mg/L (4hr)

N-Butyl Alcohol (71-36-3)

LD50 – Oral Rat	790 mg/Kg
LD50 – Dermal Rabbit	3400 mg/Kg
LC50 – Inhalation Rat	8000 ppm (4hr)

Acetone – (67-64-1)

LD50 – Oral Rat	5800 mg/Kg
LD50 – Dermal Rabbit	20,000 mg/Kg
LC50 – Inhalation Rat	50 g/m ³ (8hr)

Methyl Ethyl Ketone (78-93-3)

LD50 – Oral Rat	5000 mg/Kg
LD50 – Dermal Rabbit	5000 mg/Kg
LC50 – Inhalation Rat	5000 mg/L (4hr)

Methyl Isoamyl Ketone (110-12-3)

LD50 – Oral Rat 5700 mg/Kg LD50 – Guinea Pig 16,280 mg/Kg LC50 – Inhalation Rat 3800 mg/L (4hr)

Toluene – (108-88-3)

LD50 – Oral Rat 3000 mg/Kg LD50 – Dermal Rabbit 4000 mg/Kg LC50 – Inhalation Rat 5000 mg/L (4hr)

Isopropyl Alcohol (67-63-0)

LD50 – Oral Rat 2000 mg/Kg LD50 – Dermal Rabbit 2000 mg/Kg LC50 – Inhalation Rat >72.6 mg/L (4hr)

Propylene Glycol Monomethyl Ether Acetate (108-65-6)

LD50 – Oral Rat 9000 mg/Kg LD50 – Dermal Rabbit 5000 mg/Kg LC50 – Inhalation Rat 4345 mg/L (4hr)

Heptane – (142-82-5)

LD50 – Oral Rat 5000 mg/Kg LD50 – Dermal Rabbit 2000 mg/Kg

LC50 – Inhalation Rat 103,000 mg/L (4hr)

Ethyl Benzene (100-41-4)

LD50 – Oral Rat 3500 mg/Kg LD50 – Dermal Rabbit 18,000 mg/Kg LC50 – Inhalation Rat 4000 mg/L (4hr)

Xylene (1330-20-7)

LD50 – Oral Rat 4300 mg/Kg LD50 – Dermal Rabbit 1700 mg/Kg LC50 – Inhalation Rat 5000 mg/L (4hr)

Skin corrosion/irritation Based on available data, classification data are not met

Serious eye damage/irritation Causes serious eye irritation

Respiratory or skin sensitization May cause an allergic skin reaction

Germ cell mutagenicity

Based on available data, classification data are not met

Carcinogenicity

Based on available data, classification data are not met

 Isopropyl alcohol (67-63-0)
 IARC Group 3
 10-30%

 Ethyl Benzene (100-41-4)
 IARC Group 2B
 0.1 – 1.0%

 Toluene (108-88-3)
 IARC Group 3
 7-13%

Reproductive toxicity Based on available data, classification data are not met

Specific target organs – single exposure

Based on available data, classification data are not met

Specific target organs - repeated exposure

Based on available data, classification data are not met

Aspiration hazard May be fatal if swallowed and enters airways

Symptoms/injuries after inhalation May cause respiratory tract irritation, dizziness, headache,

and nausea.

Symptoms/injuries after skin contact May cause skin irritation. Contact may cause redness,

drying, de-fatting, and cracking of the skin. Contact may cause sensitization by skin contact for susceptible people.

Symptoms/injuries after eye contact Cause serious eye irritation. Symptoms may include

discomfort, excess blinking, and tearing, with redness and

conjunctiva.

Symptoms/injuries after ingestion May be fatal if swallowed and enters airways. This product

may be aspirated into the lungs and cause chemical pneumonitis. May cause stomach distress, nausea, and

vomiting.

12. Ecological Information:

12.1 Toxicity

Not recommended for release into aquatic systems without treatment

12.2 Persistence and degradability

Not established

12.3 Bioaccumulative potential

Not established

12.4 Mobility in soil

Not established

12.5 Other adverse effects

None known

13. Disposal Considerations:

13.1 Waste treatment methods

RCRA Hazardous Waste: Regulated as a RCRA Hazardous waste – D001 ignitable Waste Disposal Method: Dispose of in accordance with local, state and federal

regulations

Waste Disposal Vessel: Metal drums or containers, only.

14. <u>Transportation Information</u>:

14.1 UN number

1263

14.2 UN Proper shipping name

Flammable liquid N.O.S. (Paint)

14.3 Transport Hazard class

3

14.4 Packaging group

Ш

14.5 Marine Pollutant

No

14.6 Transportation in Bulk

Not applicable

14.7 Special precautions

Qualifies as Limited Quantity

15. Regulatory Information:

15.1 US Federal Regulations

TSCA Status: All ingredients are commercially available and listed by the manufacturer under TSCA.

15.2 Foreign Regulations

Canadian Status: All materials contained in this product are listed on the Canadian Domestic Substance List (DSL). Consult Turtle Wax, Inc. regarding status of ingredients.

European Union: All materials contained in this product are listed on EINECS.

AICS: All materials are registered for AICS (Australia)

WHMIS: B2/D2A, D2B - Flammable & Toxic. Vapor Harmful.





15.3 State Regulations

State Regulatory Information:

The following chemicals are specifically listed by individual states; other product specific health and safety data in other sections of the SDS may also be applicable for state requirements. For details on your regulatory requirements, contact the appropriate agency in your state.

California Prop 65:

CAS Number	Concentration	State Code
Ethyl Benzene (100-41-4)	0.1 – 1.0%	Cancer
Toluene (108-88-3)	7 - 13%	Developmental

15.4 HMIS & NFPA Classifications

HMIS Classification:	Health	2
	Flammability	3
	Reactivity	0
NFPA Classification:	Health	2
	Flammability	3
	Reactivity	0

16. Other Information:

Reason For Issue Address Update

Prepared By James Heidel

Preparer's Title Technical Director, R&D

SDS Administrator Jean Mayszak – Technical Compliance Manager, R&D

Approval Date February 2, 2017

Supersedes Date March 2, 2015

Revision Number A-4

This information is, to the best of Turtle Wax, Inc.'s knowledge and belief, accurate and reliable. However, no representation, warranty, or guarantee is made to its accuracy, reliability or completeness. It is the user's responsibility to satisfy oneself as to the suitableness and completeness of such information for their own particular use.