

MSCI Indices

| Index | Index Description |
|---------------------------------------|---|
| MSCI ACWI All Cap Index | The MSCI ACWI All Cap Index captures large, mid, small and microcap representation across 23 Developed Markets (DM) countries and large, mid and small cap representation across 26 Emerging Markets (EM) countries. The index is comprehensive, covering approximately 99% of the global equity investment opportunity set. |
| MSCI ACWI Climate Paris Aligned Index | The MSCI ACWI Climate Paris Aligned Index is based on the MSCI ACWI Index, its parent index, and includes large and mid-cap securities across 23 Developed Markets (DM) and 24 Emerging Markets (EM) countries. The index is designed to support investors seeking to reduce their exposure to transition and physical climate risks and who wish to pursue opportunities arising from the transition to a lower-carbon economy while aligning with the Paris Agreement requirements. The index incorporates the TCFD recommendations and are designed to exceed the minimum standards of the EU Paris-Aligned Benchmark. |
| MSCI ACWI ex-USA Growth Index | The MSCI ACWI ex-USA Growth Index measures the performance of the growth large and mid cap segments of the particular regions, excluding U.S. equity securities, including developed, and emerging market. It is free-float adjusted, market-capitalization weighted. |
| MSCI ACWI ex-USA Index | The MSCI ACWI ex-USA Index captures large and mid cap representation across 22 of 23 Developed Markets (DM) countries (excluding the US) and 26 Emerging Markets (EM) countries. The index covers approximately 85% of the global equity opportunity set outside the U.S. |
| MSCI ACWI All Cap Index | The MSCI ACWI All Cap Index captures large, mid, small and micro cap representation across 23 Developed Markets (DM) countries and large, mid and small cap representation across 26 Emerging Markets (EM) countries. The index is comprehensive, covering approximately 99% of the global equity investment opportunity set. |

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| MSCI ACWI ex-USA Growth Index | The MSCI ACWI ex-USA Growth Index measures the performance of the growth large and mid cap segments of the particular regions, excluding U.S. equity securities, including developed, and emerging market. It is free-float adjusted, market-capitalization weighted. |
| MSCI ACWI ex-USA Index | The MSCI ACWI ex-USA Index captures large and mid cap representation across 22 of 23 Developed Markets (DM) countries (excluding the US) and 26 Emerging Markets (EM) countries. The index covers approximately 85% of the global equity opportunity set outside the U.S. |
| MSCI ACWI All Cap Index | The MSCI ACWI All Cap Index captures large, mid, small and micro cap representation across 23 Developed Markets (DM) countries and large, mid and small cap representation across 26 Emerging Markets (EM) countries. The index is comprehensive, covering approximately 99% of the global equity investment opportunity set. |
| MSCI ACWI ex-USA SMID Growth Index | The MSCI ACWI ex-USA SMID Growth Index measures the performance of the growth mid and small cap segments of the particular regions, excluding U.S. securities, including developed and emerging markets. It is free-float adjusted, market-capitalization weighted. |
| MSCI ACWI ex-USA SMID Value Index | The MSCI ACWI ex-USA SMID Value Index measures the performance of the value mid and small cap segments of the particular regions, excluding U.S. equity securities, including developed and emerging markets. It is free-float adjusted, market-capitalization weighted. |

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| MSCI ACWI ex-USA Value Index | The MSCI ACWI ex-USA Value Index measures the performance of the value large and mid cap segments of the particular regions, excluding U.S. equity securities, including developed and emerging markets. It is free-float adjusted, market-capitalization weighted. |
| MSCI ACWI Growth Index | The MSCI ACWI Growth Index captures large and mid cap securities exhibiting overall growth style characteristics across 23 Developed Markets (DM) countries and 24 Emerging Markets (EM) countries. The growth investment style characteristics for index construction are defined using five variables: long-term forward EPS growth rate, short-term forward EPS growth rate, current internal growth rate and long-term historical EPS growth trend and long-term historical sales per share growth trend. |
| MSCI ACWI Index | The MSCI ACWI captures large and mid cap representation across Developed Markets and Emerging Markets countries, covering approximately 85% of the global investable equity opportunity set. |
| MSCI ACWI Low Carbon Target Index | The MSCI ACWI Low Carbon Target Index measures the performance of large and mid cap companies across developed markets and emerging markets countries around the world. It aims for a tracking error target of 0.3% (30 basis points). The index overweights companies with low carbon emissions (relative to sales) and those with low potential carbon emissions (per dollar of market capitalization). It is a capitalization weighted index. |
| MSCI All Cap Asia ex-Japan Index | The MSCI All Cap Asia ex-Japan Index measures the performance of the large and mid cap segments of the Asia, excluding Japan equity securities, including developed and emerging markets. It is free float-adjusted market-capitalization weighted. |
| MSCI All Cap Asia Index | The MSCI All Cap Asia Index measures the performance of the large and mid cap segments of the Asia developed and emerging markets. It is free float-adjusted market-capitalization weighted. |
| MSCI Australia Index | The MSCI Australia Index is designed to measure the performance of the large and mid cap segments of the Australia market. The index covers approximately 85% of the free float-adjusted market capitalization in Australia. |

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| MSCI Brazil Index | The MSCI Brazil Index is designed to measure the performance of the large and mid cap segments of the Brazilian market. The index covers about 85% of the Brazilian equity universe. |
| MSCI Canada Index | The MSCI Canada Index is designed to measure the performance of the large and mid cap segments of the Canada market. With 85 constituents, the index covers approximately 85% of the free float-adjusted market capitalization in Canada. |
| MSCI Chile Index | The MSCI Chile Index is designed to measure the performance of the large and mid cap segments of the Chilean market. The index covers approximately 85% of the Chile equity universe. |
| MSCI China Index | The MSCI China Index captures large and mid cap representation across China A shares, H shares, B shares, Red chips, P chips and foreign listings (e.g. ADRs). The index covers about 85% of this China equity universe. Currently, the index includes Large Cap A and Mid Cap A shares represented at 20% of their free float adjusted market capitalization. |
| MSCI Colombia Index | The MSCI Colombia Index is designed to measure the performance of the large and mid cap segments of the Colombian market. With 5 constituents, the index covers approximately 85% of the Colombian equity universe. |
| MSCI Czech Republic Index | The MSCI Czech Republic Index is designed to measure the performance of the large and mid cap segments of the Czech Republic market. The index covers approximately 85% of the free float-adjusted market capitalization in Czech Republic. |
| MSCI EAFE Extended ESG Focus Index | The MSCI EAFE Extended ESG Focus Index is based on MSCI EAFE Index, its parent index, which includes large and mid cap stocks across developed market (DM) countries. The index is designed to maximize exposure to positive environmental, social and governance (ESG) factors while exhibiting risk and return characteristics similar to those of the MSCI EAFE Index. |

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| MSCI EAFE Growth Index | The MSCI EAFE Growth Index captures large and mid cap securities exhibiting overall growth style characteristics across Developed Markets countries around the world, excluding the U.S. and Canada. The growth investment style characteristics for index construction are defined using five variables: long-term forward EPS growth rate, short-term forward EPS growth rate, current internal growth rate and long-term historical EPS growth trend and long-term historical sales per share growth trend. |
| MSCI EAFE Index | The MSCI EAFE Index is an equity index which captures large and mid cap representation across 21 Developed Markets countries around the world, excluding the U.S. and Canada. The index covers approximately 85% of the free float adjusted market capitalization in each country. |
| MSCI EAFE Investable Market Index | The MSCI EAFE Investable Market Index measures the performance of the large, mid and small cap equity representation across Developed Markets countries around the world, excluding the U.S. and Canada. The index is free-adjusted market capitalization weighted. |
| MSCI EAFE Small Cap Index | The MSCI EAFE Small Cap Index is an equity index which captures small cap representation across Developed Markets countries around the world, excluding the U.S. and Canada. The index covers approximately 14% of the free float adjusted market capitalization in each country. |
| MSCI EAFE Value Index | The MSCI EAFE Value Index captures large and mid cap securities exhibiting overall value style characteristics across Developed Markets countries around the world, excluding the U.S. and Canada. The value investment style characteristics for index construction are defined using three variables: book value to price, 12-month forward earnings to price and dividend yield. The index targets 50% coverage of the free float-adjusted market capitalization of the MSCI EAFE Index. |
| MSCI Egypt Index | The MSCI Egypt Index is designed to measure the performance of the large and mid cap segments of the Egyptian market. The index covers approximately 85% of the Egypt equity universe. |

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| MSCI Emerging Markets ex China Index | The MSCI Emerging Markets ex China Index captures large and mid cap representation across 25 of the 26 Emerging Markets (EM) countries excluding China. The index covers approximately 85% of the free float-adjusted market capitalization in each country. |
| MSCI Emerging Markets Extended ESG Focus Index | The MSCI Emerging Markets Extended ESG Focus Index is based on the MSCI Emerging Markets Index, its parent index, which includes large and mid cap stocks across 24 emerging markets (EM) countries. The index is designed to maximize exposure to positive environmental, social and governance (ESG) factors while exhibiting risk and return characteristics similar to those of the MSCI EM Index. |
| MSCI Emerging Markets Index | The MSCI Emerging Markets Index captures large and mid cap representation across 26 Emerging Markets (EM) countries. The index covers approximately 85% of the free float-adjusted market capitalization in each country. |
| MSCI Emerging Markets Investment Market Index | The MSCI Emerging Markets Investable Market Index (IMI) includes large, mid and small cap companies and targets coverage of approximately 99% of the free float-adjusted market capitalization in each country. The MSCI Emerging Markets (EM) Index captures large and mid cap representation across 26 Emerging Markets countries and targets coverage of approximately 85% of the free float-adjusted market capitalization in each country. |
| MSCI Emerging Markets Latin America Index | The MSCI Emerging Markets (EM) Latin America Index captures large and mid cap representation across 6 Emerging Markets (EM) countries in Latin America. The index covers approximately 85% of the free float-adjusted market capitalization in each country. |
| MSCI EMU Index | The MSCI EMU Index measures the performance of the large and mid cap segments of countries within EMU (European Economic and Monetary Union) equity securities. It is free-float adjusted, market-capitalization weighted. |
| MSCI Euro Index | The MSCI Euro Index captures large cap representation across the 10 Developed Markets (DM) countries in the EMU. The index covers approximately 70% of the free float-adjusted market capitalization of the EMU investable universe. |

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| MSCI Europe 100% Hedged Index | The MSCI Europe 100% Hedged Index measures the performance of the large and mid cap representation across 15 developed market (DM) countries in Europe. It is free-float adjusted, market-capitalization weighted. |
| MSCI Europe Index | The MSCI Europe Index captures large and mid cap representation across 15 Developed Markets (DM) countries in Europe. The index covers approximately 85% of the free float-adjusted market capitalization across the European Developed Markets equity universe. |
| MSCI France Index | The MSCI France Index is designed to measure the performance of the large and mid cap segments of the French market. The index covers about 85% of the equity universe in France. |
| MSCI Frontier Markets 100 Index | The MSCI Frontier Markets 100 Index is a representative and more easily replicable alternative to its broader parent index, the MSCI Frontier Markets IMI. The MSCI Frontier Markets 100 Index includes approximately 100 of the largest and most liquid constituents of the parent index. |
| MSCI Frontier Markets Index | The MSCI Frontier Markets Index captures large and mid cap representation across Frontier Markets (FM) countries. The index covers approximately 85% of the free float-adjusted market capitalization in each country. |
| MSCI Frontier and Emerging Markets Select Index | The MSCI Frontier and Emerging Markets Select Index is based on a selection of countries from the MSCI Frontier Markets Investable Market Index (IMI) as well as a selection of countries from the MSCI Emerging Markets IMI, which together make up the parent Index. The MSCI Frontier and Emerging Markets Select Index aims to reflect the performance of Frontier Markets (FM) and the lower size spectrum of Emerging Markets (EM), while putting stronger emphasis on the tradability & investability of the constituents compared to its Parent Index. |
| MSCI Germany Index | The MSCI Germany Index is designed to measure the performance of the large and mid cap segments of the German market. The index covers about 85% of the equity universe in Germany. |

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| MSCI Hong Kong Index | The MSCI Hong Kong Index is designed to measure the performance of the large and mid cap segments of the Hong Kong market. The index covers approximately 85% of the free float-adjusted market capitalization of the Hong Kong equity universe. |
| MSCI Hungary Index | The MSCI Hungary Index is designed to measure the performance of the large and mid cap segments of the Hungarian market. The index covers approximately 85% of the Hungarian equity universe. |
| MSCI India Index | The MSCI India Index is designed to measure the performance of the large and mid cap segments of the Indian market. The index covers approximately 85% of the Indian equity universe. |
| MSCI Indonesia Index | The MSCI Indonesia Index is designed to measure the performance of the large and mid cap segments of the Indonesian market. The index covers about 85% of the Indonesian equity universe. |
| MSCI Japan 100% Hedged to USD Index | The MSCI Japan 100% Hedged to USD Index measures the performance of the large and mid cap segments of Japan equity securities. It is free-float adjusted, market-capitalization weighted. |
| MSCI Japan Index | The MSCI Japan Index is designed to measure the performance of the large and mid cap segments of the Japanese market. The index covers approximately 85% of the free float-adjusted market capitalization in Japan. |
| MSCI Korea Index | The MSCI Korea Index is designed to measure the performance of the large and mid cap segments of the South Korean market. The index covers about 85% of the Korean equity universe. |
| MSCI Malaysia Index | The MSCI Malaysia Index is designed to measure the performance of the large and mid cap segments of the Malaysian market. The index covers about 85% of the Malaysian equity universe. |
| MSCI Mexico Index | The MSCI Mexico Index is designed to measure the performance of the large and mid cap segments of the Mexican market. The index covers approximately 85% of the free float-adjusted market capitalization in Mexico. |

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| MSCI Morocco Index | The MSCI Morocco Index is designed to measure the performance of the large and mid cap segments of the Moroccan market. The index covers approximately 85% of the free float-adjusted market capitalization in Morocco. |
| MSCI Nordic Countries Index | The MSCI Nordic Countries Index captures large and mid cap representation across 4 Developed Markets (DM) countries. The index covers approximately 85% of the free float-adjusted market capitalization in each country. |
| MSCI Pacific ex-Japan Index | The MSCI Pacific ex-Japan Index measures the performance of the large and mid cap segments of the developed Pacific region, excluding Japan equity securities, free-float adjusted, market-capitalization weighted. |
| MSCI Peru Index | The MSCI Peru Index is designed to measure the performance of the large and mid cap segments of the Peruvian market. The index covers approximately 85% of the Peruvian equity universe. |
| MSCI Philippines Index | The MSCI Philippines Index is designed to measure the performance of the large and mid cap segments of the Philippines market. The index covers about 85% of the Philippines equity universe. |
| MSCI Poland Index | The MSCI Poland Index is designed to measure the performance of the large and mid cap segments of the Polish market. The index covers approximately 85% of the Polish equity universe. |
| MSCI Russia Index | The MSCI Russia Index is designed to measure the performance of the large and mid cap segments of the Russian market. The index covers approximately 85% of the free float-adjusted market capitalization in Russia. |
| MSCI South Africa Index | The MSCI South Africa Index is designed to measure the performance of the large and mid cap segments of the South African market. The index covers approximately 85% of the free float-adjusted market capitalization in South Africa. |
| MSCI Sweden Index | The MSCI Sweden Index is designed to measure the performance of the large and mid cap segments of the Swedish market. The index covers about 85% of the equity universe in Sweden. |
| MSCI Taiwan Index | The MSCI Taiwan Index is designed to measure the performance of the large and mid cap segments of the Taiwan market. The index covers approximately 85% of the free float-adjusted market capitalization in Taiwan. |

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| MSCI Thailand Index | The MSCI Thailand Index is designed to measure the performance of the large and mid cap segments of the Thailand market. The index covers about 85% of the Thailand equity universe. |
| MSCI Turkey Index | The MSCI Turkey Index is designed to measure the performance of the large and mid cap segments of the Turkish market. The index covers about 85% of the equity universe in Turkey. |
| MSCI U.S. IMI Communication Services 25-50 Index | The MSCI U.S. IMI Communication Services 25-50 Index measures the performance of the large, mid, and small cap Telecommunication Services (sector) segments of U.S. equity securities. It is constructed using GICS-Global Industry Classification Standard. The index is free-float adjusted, market-capitalization weighted. The MSCI 25/50 indices take into account the investment limits required of regulated investment companies (RICs) under the current U.S. Internal Revenue Code. One requirement of a RIC is that at the end of each quarter of its tax year no more than 25% of the value of the RIC's assets may be invested in a single issuer and the sum of the weights of all issuers representing more than 5% of the fund should not exceed 50% of the fund's total assets. |
| MSCI U.S. IMI Consumer Discretionary 25-50 Index | The MSCI U.S. IMI Consumer Discretionary 25-50 Index measures the performance of the large, mid, and small cap Consumer Discretionary (sector) segments of U.S. equity securities. It is constructed using the GICS-Global Industry Classification Standard. The index is free-float adjusted, market-capitalization weighted. The MSCI 25/50 indices take into account the investment limits required of regulated investment companies (RICs) under the current U.S. Internal Revenue Code. One requirement of a RIC is that at the end of each quarter of its tax year no more than 25% of the value of the RIC's assets may be invested in a single issuer and the sum of the weights of all issuers representing more than 5% of the fund should not exceed 50% of the fund's total assets. |

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| MSCI U.S. IMI Consumer Staples 25-50 Index | The MSCI U.S. IMI Consumer Staples 25-50 Index measures the performance of the large, mid, and small cap Consumer Staples (sector) segments of U.S. equity securities. It is constructed using GICS-Global Industry Classification Standard. The index is free-float adjusted, market-capitalization weighted. The MSCI 25-50 indices take into account the investment limits required of regulated investment companies (RICs) under the current U.S. Internal Revenue Code. One requirement of a RIC is that at the end of each quarter of its tax year no more than 25% of the value of the RIC's assets may be invested in a single issuer and the sum of the weights of all issuers representing more than 5% of the fund should not exceed 50% of the fund's total assets. |
| MSCI U.S. IMI Energy 25-50 Index | The MSCI U.S. IMI Energy 25-50 Index measures the performance of the large, mid, and small cap Energy (sector) segments of U.S. equity securities. It is constructed using GICS-Global Industry Classification Standard. The index is free-float adjusted, market-capitalization weighted. The MSCI 25-50 indices take into account the investment limits required of regulated investment companies (RICs) under the current U.S. Internal Revenue Code. One requirement of a RIC is that at the end of each quarter of its tax year no more than 25% of the value of the RIC's assets may be invested in a single issuer and the sum of the weights of all issuers representing more than 5% of the fund should not exceed 50% of the fund's total assets. |
| MSCI U.S. IMI Financials 25-50 Index | The MSCI U.S. IMI Financials 25-50 Index measures the performance of the large, mid, and small cap Financials (sector) segments of U.S. equity securities. It is constructed using GICS-Global Industry Classification Standard. The index is free-float adjusted, market-capitalization weighted. The MSCI 25-50 indices take into account the investment limits required of regulated investment companies (RICs) under the current U.S. Internal Revenue Code. One requirement of a RIC is that at the end of each quarter of its tax year no more than 25% of the value of the RIC's assets may be invested in a single issuer and the sum of the weights of all issuers representing more than 5% of the fund should not exceed 50% of the fund's total assets. |

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| MSCI U.S. IMI Health Care 25-50 Index | The MSCI U.S. IMI Health Care 25-50 Index measures the performance of the large, mid, and small cap Health Care (sector) segments of U.S. equity securities. It is constructed using GICS-Global Industry Classification Standard. The index is free-float adjusted, market-capitalization weighted. The MSCI 25-50 indices take into account the investment limits required of regulated investment companies (RICs) under the current U.S. Internal Revenue Code. One requirement of a RIC is that at the end of each quarter of its tax year no more than 25% of the value of the RIC's assets may be invested in a single issuer and the sum of the weights of all issuers representing more than 5% of the fund should not exceed 50% of the fund's total assets. |
| MSCI U.S. IMI Industrials 25-50 Index | The MSCI U.S. IMI Industrials 25-50 Index measures the performance of the large, mid, and small cap Industrials (sector) segments of U.S. equity securities. It is constructed using GICS-Global Industry Classification Standard. The index is free-float adjusted, market-capitalization weighted. The MSCI 25-50 Indices take into account the investment limits required of regulated investment companies (RICs) under the current U.S. Internal Revenue Code. One requirement of a RIC is that at the end of each quarter of its tax year no more than 25% of the value of the RIC's assets may be invested in a single issuer and the sum of the weights of all issuers representing more than 5% of the fund should not exceed 50% of the fund's total assets. |
| MSCI U.S. IMI Information Technology 25-50 Index | The MSCI U.S. IMI Information Technology 25-50 Index measures the performance of the large, mid, and small cap Information Technology (sector) segments of U.S. equity securities. It is constructed using GICS-Global Industry Classification Standard. The index is free-float adjusted, market-capitalization weighted. The MSCI 25-50 indices take into account the investment limits required of regulated investment companies (RICs) under the current U.S. Internal Revenue Code. One requirement of a RIC is that at the end of each quarter of its tax year no more than 25% of the value of the RIC's assets may be invested in a single issuer and the sum of the weights of all issuers representing more than 5% of the fund should not exceed 50% of the fund's total assets. |

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| MSCI U.S. IMI Materials 25-50 Index | The MSCI U.S. IMI Materials 25-50 Index measures the performance of the large, mid, and small cap Materials (sector) segments of U.S. equity securities. It is constructed using GICS-Global Industry Classification Standard. The index is free-float adjusted, market-capitalization weighted. The MSCI 25-50 indices take into account the investment limits required of regulated investment companies (RICs) under the current U.S. Internal Revenue Code. One requirement of a RIC is that at the end of each quarter of its tax year no more than 25% of the value of the RIC's assets may be invested in a single issuer and the sum of the weights of all issuers representing more than 5% of the fund should not exceed 50% of the fund's total assets. |
| MSCI United Kingdom Index | The MSCI United Kingdom Index is designed to measure the performance of the large and mid cap segments of the UK market. The index covers approximately 85% of the free float-adjusted market capitalization in the UK. |
| MSCI USA Enhanced Value Index | The MSCI USA Enhanced Value Index measures the performance of the large and mid cap representation across U.S. equity markets exhibiting overall value style characteristics. It is designed to represent the performance of securities that exhibit higher value characteristics relative to their peers within the corresponding GICS sector. The value investment style characteristics for index construction are defined using three variables: price-to-book value, price-to-forward earnings and enterprise value-to-cash flow from operations. The index is free-float adjusted, market-capitalization weighted. |
| MSCI USA Extended ESG Select Index | The MSCI USA Extended ESG Select Index is designed to maximize exposure to positive environmental, social, and governance (ESG) factors while exhibiting risk and return characteristics similar to those of the MSCI USA Index. The Index is optimized to be sector diversified, targeting companies with high ESG ratings in each sector. |
| MSCI USA Index | The MSCI USA Index is designed to measure the performance of the large and mid cap segments of the U.S. market. The index covers approximately 85% of the free float-adjusted market capitalization in the U.S. |

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| MSCI USA IMI Real Estate Index | The MSCI USA IMI Real Estate Index is designed to capture the large, mid, and small cap segments of the U.S. equity universe. All securities in the index are classified in the Real Estate sector according to the Global Industry Classification Standard (GICS). |
| MSCI USA Low Size Index | The MSCI USA Low Size Index measures the performance of U.S. large and mid cap stocks with lower risk which are given higher index weights based on the parent index – MSCI USA Index. It seeks to emphasize stocks with lower historical return variance and tends to have a bias towards lower size and lower risk stocks. The index is market-capitalization weighted. |
| MSCI USA Mid ESG Leaders Index | The MSCI USA ESG Leaders Index is a capitalization weighted index that provides exposure to companies with high Environmental, Social and Governance (ESG) performance relative to their sector peers. MSCI USA ESG Leaders Index consists of large and mid cap companies in the U.S. market. The index is designed for investors seeking a broad, diversified sustainability benchmark with relatively low tracking error to the underlying equity market. The index is a member of the MSCI ESG Leaders Index series. Constituent selection is based on data from MSCI ESG Research. |
| MSCI USA Minimum Volatility Index | The MSCI USA Minimum Volatility Index aims to reflect the performance characteristics of a minimum variance strategy applied to the large and mid cap U.S. equity universe. The index is calculated by optimizing the MSCI USA Index, its parent index, in USD for the lowest absolute risk (within a given set of constraints). Historically, the index has shown lower beta and volatility characteristics relative to the MSCI USA Index. |
| MSCI USA Momentum Index | The MSCI USA Momentum Index is based on MSCI USA Index, its parent index, which captures large and mid cap stocks of the U.S. market. It is designed to reflect the performance of an equity momentum strategy by emphasizing stocks with high price momentum, while maintaining reasonably high trading liquidity, investment capacity and moderate index turnover. |

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| MSCI USA Risk Weighted Index | The MSCI USA Risk Weighted Index is based on a traditional market cap weighted parent index, the MSCI USA Index, which includes U.S. large and mid cap stocks. Constructed using a simple, but effective and transparent process, the MSCI USA Risk Weighted Index reweights each security of the parent index so that stocks with lower risk are given higher index weights. The index seeks to emphasize stocks with lower historical return variance and tends to have a bias towards lower size and lower risk stocks. Historically the index has exhibited lower realized volatility in comparison to its parent index, while maintaining reasonable liquidity and capacity. |
| MSCI USA Sector Neutral Quality Index | The MSCI USA Sector Neutral Quality Index captures large and mid cap representation across the U.S. equity markets. The index aims to capture the performance of securities that exhibit stronger quality characteristics relative to their peers within the same GICS sector by identifying stocks with high quality scores based on three main fundamental variables: high Return-on-Equity (ROE), low leverage and low earnings variability. |
| MSCI USA Small Cap Extended ESG Focus Index | The MSCI USA Small Cap Extended ESG Focus Index is based on MSCI USA Small Cap Index, its parent index, which includes small cap stocks across the U.S. equity markets. The Index is designed to maximize exposure to positive environmental, social and governance (ESG) factors while exhibiting risk and return characteristics similar to those of the MSCI USA Small Cap Index. The index is constructed by selecting constituents from MSCI USA Small Cap Index through an optimization process that aims to maximize exposure to ESG factors for a target tracking error budget set to 50bps under certain constraints. The index is sector-diversified and targets companies with high ESG ratings in each sector. Tobacco, Controversial Weapons, Producers of or ties with Civilian Firearms, Thermal Coal and Oil Sands are not eligible for inclusion. |
| MSCI World All Cap Index | The MSCI World All Cap Index captures large, mid, small and micro cap representation across 23 developed markets (DM) countries. The index is comprehensive, covering approximately 99% of the free-float adjusted market capitalization in each country. |

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| MSCI World ex USA Growth | The MSCI ACWI ex USA Growth Index captures large and mid cap securities exhibiting overall growth style characteristics across 22 Developed Markets (DM) countries and 24 Emerging Markets (EM) countries. The growth investment style characteristics for index construction are defined using five variables: long-term forward EPS growth rate, short-term forward EPS growth rate, current internal growth rate and long-term historical EPS growth trend and long-term historical sales per share growth trend. |
| MSCI World ex USA IMI Index | The MSCI World ex USA Investable Market Index (IMI) captures large, mid and small cap representation across 22 of 23 Developed Markets (DM) countries - excluding the United States. With 3,482 constituents, the index covers approximately 99% of the free float-adjusted market capitalization in each country. |
| MSCI World ex USA Index | The MSCI World ex USA Index captures large and mid cap representation across 22 of 23 Developed Markets (DM) countries excluding the United States. The index covers approximately 85% of the free float-adjusted market capitalization in each country. |
| MSCI World ex USA Sector Neutral Quality Index | The MSCI World ex USA Sector Neutral Quality Index captures large and mid-cap representation across 22 Developed Markets (DM) countries. The index aims to capture the performance of securities that exhibit stronger quality characteristics relative to their peers within the same GICS sector by identifying stocks with high quality scores based on three main fundamental variables: high Return-on-Equity (ROE), low leverage and low earnings variability. |
| MSCI World ex USA Small Cap Index | The MSCI World ex USA Small Cap Index captures small cap representation across 22 of 23 Developed Markets (DM) countries (excluding the United States). The index covers approximately 14% of the free float-adjusted market capitalization in each country. |
| MSCI World ex USA Small Cap Value | The MSCI World ex USA Small Cap Value Index measures the performance of small cap representation across 22 of 23 developed markets countries (excluding the United States). It covers approximately 14% of the free float-adjusted market capitalization in each country. |

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| Index | Index Description |
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| MSCI World ex USA Value | The MSCI World ex USA Value Index captures large and mid cap securities exhibiting overall value style characteristics across 22 of 23 Developed Markets countries. The value investment style characteristics for index construction are defined using three variables: book value to price, 12-month forward earnings to price and dividend yield. |
| MSCI World Index | The MSCI World Index captures large and mid cap representation across 23 Developed Markets (DM) countries. The index covers approximately 85% of the free float-adjusted market capitalization in each country. |