

TOBAM Maximum Diversification Index Series

Ground Rules

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SECTION 1

1.0 INTRODUCTION

1.1 This document sets out the Ground Rules for the construction and management of the TOBAM Maximum Diversification Index Series.

1.2 Investment Philosophy

TOBAM's core investment philosophy is to enhance diversification in order to capture the full risk premium of an asset class.

Our research indicates that the systematic returns available from equity markets are higher than those available from using market capitalization-weighted benchmarks, and seem to be more stable over time. Using a traditional benchmark as a reference carries heavy, costly, implicit bets that evolve dynamically. On the contrary, TOBAM's Maximum Diversification® approach is designed to access the full risk premium evenly from all of the independent risk factors available in the investment universe.

The Maximum Diversification® process is designed to create portfolios that lie closer to the ex-post efficient frontier than the market cap portfolio over a market cycle.

1.3 Calculation Frequency

The TOBAM Maximum Diversification Index Series is calculated on an end of day basis. Price, Net Total Return and Gross Total Return Indices are published at the end of each working day. The Total Return Indices are based on ex-dividend adjustments.

1.4 The Indices

The following indices will be calculated in the TOBAM Maximum Diversification Index Series:

1. TOBAM Maximum Diversification All World Index (calculated in US Dollar)
2. TOBAM Maximum Diversification All World Developed Index (calculated in US Dollar)
3. TOBAM Maximum Diversification Emerging Index (calculated in US Dollar)
4. TOBAM Maximum Diversification All World Developed ex North America Index (calculated in US Dollar)
5. TOBAM Maximum Diversification North America Index (calculated in US Dollar)
6. TOBAM Maximum Diversification USA Index (calculated in US Dollar)
7. TOBAM Maximum Diversification Canada Index (calculated in Canadian Dollar)
8. TOBAM Maximum Diversification Developed Asia Pacific ex Japan Index (calculated in US Dollar)
9. TOBAM Maximum Diversification Japan Index (calculated in Japanese Yen)
10. TOBAM Maximum Diversification UK Index (calculated in UK Pound)
11. TOBAM Maximum Diversification Developed Eurozone (calculated in Euro)
12. TOBAM Maximum Diversification Developed Europe Index (calculated in Euro)

SECTION 2

2.0 INDEX MANAGEMENT

2.1 TOBAM

2.1.1 TOBAM is the benchmark administrator as defined in the IOSCO principles.

2.1.2 The TOBAM Maximum Diversification Index Series is supervised by the “TOBAM Index Committee”.

The TOBAM Index Committee is responsible for any aspect of the TOBAM Maximum Diversification Index Series, notably the definition of the Index Series, the methodology, the distribution, the transparency over significant decisions affecting the Index Series and the establishment of a transparent governance procedure.

The TOBAM Index Committee may amend the Ground Rules when necessary.

The TOBAM Indices General Governance procedure is available upon request.

2.2 The Calculating Agent

2.2.1 Solactive AG (the “Calculating Agent”) is the calculation agent and is responsible for the operation of the TOBAM Maximum Diversification Index Series. The Calculating Agent will set up, calculate and maintain the Index Series.

Setting up the Indices includes establishing the parameters such as data, calculation days, calculation term etc., in connection with the Indices, providing, among other things, necessary data files, review files and constituents data as necessitated.

Maintenance of the Indices includes, but is not limited to, adjustment in relation to the treatment of corporate actions. Any adjustment will be dealt with in accordance with the ground rules and as agreed between the Parties.

The Calculating Agent will keep records of the Index constituents, adjustments and valuations.

2.2.2 The calculation methodology and process is further detailed in the relevant section of the Ground Rules.

For more details on the Calculating Agent procedure and methodology please refer to Solactive Documents (<http://www.solactive.com/fr/documents/>).

2.3 Status of these Ground Rules

These Ground Rules set out the methodology and provide information about the publication of the TOBAM Maximum Diversification Index Series.

SECTION 3

3.0 ELIGIBLE SECURITIES

This section describes the universe of eligible securities that can be included in the TOBAM Maximum Diversification Index Series (the "TOBAM Universe"). Below are the conditions a listed stock must satisfy in order to be included in the TOBAM Universe.

These conditions help to ensure sufficient availability of data and stock liquidity for the purpose of constructing the Index Series.

3.1 Type of securities

Equities listed on a regulated exchange from an Eligible Country are eligible for inclusion in the TOBAM Universe. Both common and preferred shares may be included.

The following are not included in the Universe:

- Convertibles shares, loan stocks – or any stock functioning like a fixed income security (by having a defined recurrent coupon, for example),
- Limited Partnerships, Investment Trusts (except Real Estate Investment Trusts), ETFs, Mutual Funds, or any stock whose business is that of investing into equities and other investments,
- Equity Derivatives

When a Depositary Receipt ("DR") is more liquid than its corresponding stock, the stock may be replaced by its DR.

3.2 Eligible Countries

Each equity is assigned to only one country. If the country of incorporation is the same as the main listing country then the equity is assigned to this country. Where this condition is not met, please refer to the TOBAM Country Classification rules.

3.3 Free Float Adjusted Market Capitalization limits for eligible stocks

To enter the TOBAM Universe, an eligible security must exceed a minimum market capitalization threshold and comply with certain liquidity rules.

These market capitalization thresholds evolve with the total market capitalization of the underlying geographic area. They are reviewed quarterly on the first business day of each review month, i.e. using data as of the close of the last Friday of the previous month.

A liquidity limit is set at 0.2% of the market capitalization limit.

As of the 7th of September 2018, the limits are set at the following level:

- For Developed Asia:
 - Free Float Adjusted Market Capitalization higher than 1.75 billion USD
 - 60 days Median Traded Volume higher than 3.5 million USD.
- For Developed Europe:
 - Free Float Adjusted Market Capitalization higher than 3.0 billion USD
 - 60 days Median Traded Volume higher than 6 million USD.
- For North America:
 - Free Float Adjusted Market Capitalization higher than 6.5 billion USD
 - 60 days Median Traded Volume higher than 13 million USD.
- For Emerging Asia:
 - Free Float Adjusted Market Capitalization higher than 0.75 billion USD
 - 60 days Median Traded Volume higher than 1.5 million USD.
- For Emerging Europe and Middle East
 - Free Float Adjusted Market Capitalization higher than 0.75 billion USD
 - 60 days Median Traded Volume higher than 1.5 million USD.
- For Latin America:

- Free Float Adjusted Market Capitalization higher than 0.75 billion USD
- 60 days Median Traded Volume higher than 1.5 million USD.

To be deleted from the Universe, a stock's market capitalization and traded value need to fall under 80% of the above-mentioned limits.

	Market Capitalization		3 Month Median Value Traded	
	To enter the Universe (B\$)	To Exit the Universe (B\$)	To enter the Universe (M\$)	To Exit the Universe (M\$)
DM - Asia	1.75	1.40	3.50	2.80
DM – Europe	3.00	2.40	6.00	4.80
DM – America	6.50	5.20	13.0	10.4
EM – Asia	0.75	0.60	1.50	1.20
EM – EMEA	0.75	0.60	1.50	1.20
EM – Latam	0.75	0.60	1.50	1.20

Size and liquidity limits as of September 7th, 2018

3 month median traded volume is computed over the 3 months preceding the Universe Review. For each stock, the calculation incorporates every day that the relevant market was open.

The “Free Float Adjusted Market Capitalization” refers to the Total Market Capitalization Number of Shares that are available to the public. This number includes the Foreign Investment Factor for stocks trading on exchanges in countries with limitations on foreign investor ownership.

3.4 Review Dates, Additions and Deletions

The Universe is reviewed quarterly in March, June, September and December using data as of the close of the last business day of the previous month.

3.5 Exceptions

A stock that was previously included within the TOBAM Universe, but that no longer satisfies the above criteria due to a temporary suspension of trading may still be included in the universe. More specifically, it will remain within the TOBAM Universe if its suspension lasts for less than 3 months. The inclusion of any stock can only be perpetuated for this reason once.

In case a situation arises that is not currently detailed within this document, a meeting of the Index Governance Committee will be called to decide how best to resolve the situation. The resulting decision will then be communicated and, if appropriate, incorporated within the Ground Rules for their next review.

3.6 Blacklist for Socially Responsible Investment

The TOBAM Maximum Diversification Index Series integrates Socially Responsible Investment (“SRI”) criteria consistent with TOBAM’s sustainable view. The exclusion list of stocks for SRI reasons is available at <http://www.tobam.fr/maxdiv-indexes-exclusion/>.

Any stock from a company listed in the SRI Exclusion blacklist is excluded from the eligible securities selected in the TOBAM Universe. When an existing constituent enters the SRI Exclusion blacklist, its deletion from the Index Series will occur at the next review.

More details on the TOBAM SRI policy are available on <http://www.tobam.fr>.

3.7 Underlying Universe for the Index Series

The TOBAM Maximum Diversification Index Series will invest in the following subset of the TOBAM Universe:

1. TOBAM Maximum Diversification All World Index: All eligible stocks from both developed and emerging countries
2. TOBAM Maximum Diversification All World Developed Index: All eligible stocks from developed countries
3. TOBAM Maximum Diversification All World Developed ex North America Index: All eligible stocks from developed countries excluding United States and Canada
4. TOBAM Maximum Diversification North America Index: All eligible stocks quoted in USD or CAD from United States and Canada
5. TOBAM Maximum Diversification USA Index: All eligible stocks quoted in USD from United States
6. TOBAM Maximum Diversification Canada Index: All eligible stocks quoted in CAD from Canada
7. TOBAM Maximum Diversification Developed Asia Pacific ex Japan Index: All eligible stocks from developed Asian countries excluding Japan
8. TOBAM Maximum Diversification Japan Index: All eligible stocks quoted in JPY from Japan
9. TOBAM Maximum Diversification Developed Europe Index: All eligible stocks from developed European countries
10. TOBAM Maximum Diversification Developed Eurozone Index: All stocks quoted in EURO from developed countries of the European Monetary Union (i.e. EMU excluding Greece)
11. TOBAM Maximum Diversification UK Index: All eligible stocks quoted in GBP from United Kingdom
12. TOBAM Maximum Diversification Emerging Index: All eligible stocks from emerging countries

Countries are defined as per the TOBAM Country Classification Rules.

We define as the Parent Benchmark Index the market capitalization weighted Index computed on the relevant subset of the Universe (as defined above). The Parent Benchmark Index allocation is used for the purpose of setting up the optimization constraints in Section 4.

SECTION 4

4.0 QUALIFICATION CRITERIA & PERIODIC REVIEW OF CONSTITUENTS

4.1 Review Dates

4.1.1 The TOBAM Maximum Diversification Index Series will be reviewed quarterly in March, June, September and December using data as of the close of business on the first Friday of the relevant month.

The new models will be computed using the latest TOBAM Universe.

4.1.2 The new model resulting from the quarterly review will be implemented after the close of business on the third Friday of the relevant month, i.e. on the Monday following the third Friday of March, June, September and December.

4.1.3 Any new corporate action or event arising between the computation of the new models and their implementation will be treated using the rules set out in section 5 of the Ground Rules (Corporate Actions and Events).

4.2 Review Procedure

The procedure for index construction consists of three steps:

4.2.1 A variance/covariance matrix is estimated for the investment universe using daily data. The matrix estimation applies a statistical treatment when prices are not available (for instance: bank holidays, suspension of trading, etc.).

Each security is required to have actively traded on a certain proportion of the days considered in the variance/covariance matrix estimation period to be eligible for inclusion in the Index Series.

4.2.2 TOBAM's portfolio construction methodology is used to create the portfolio maximising the Diversification Ratio[®].

Formally, consider a universe of N stocks $\{S_1, \dots, S_N\}$, with volatilities $\sigma = (\sigma_i)$ and correlation matrix $C = (\rho_{i,j})$ with $1 \leq i, j \leq N$. A long-only portfolio is defined as a vector with non-negative weights $w = (w_i)$, its volatility is denoted by $\sigma(w)$, and its weighted average volatility by $\langle w|\sigma \rangle = \sum w_i \sigma_i$.

The Diversification Ratio $DR(w)$ of the portfolio is defined as the ratio of its weighted average volatility and its volatility:

$$DR(w) = \frac{\langle w|\sigma \rangle}{\sigma(w)}$$

The Diversification Ratio is subsequently maximised in order to create the TOBAM Maximum Diversification Index Series, under the following constraints:

- a) The maximum weight of a stock is set to be the minimum of:
 - 1.5% for all geographies except for the UK and Canada, where the constraint is set at 3%,
 - 20 times its weight in the Parent Benchmark Index for stocks from Developed Countries and 10 times its weight in the Parent Benchmark Index for stocks from Emerging Countries.

The latter constraint is applied to ensure sufficient liquidity in the index's holdings. When relevant, this constraint may be applied at the issuer level (when a company has several share classes included in the TOBAM Universe, for instance).

- b) The minimum weight of a stock is set at 1 basis point.

- c) The Active Share of each member of the Maximum Diversification Index Series versus its Parent Benchmark Index is constrained to be at most 50%.¹
- d) For the TOBAM Maximum Diversification All World Index, constraints by geographic region are added:
 - The weight of a Developed Region cannot exceed by more than 5% its weight in the Parent Benchmark Index. Developed Regions are defined as North America, Developed Europe and Developed Asia.
 - The weight of all Emerging Market stocks cannot exceed by more than 10% their weight in the Parent Benchmark Index.

For the TOBAM Maximum Diversification All World Developed Index, a constraint by geographic region is added:

- The weight of a region cannot exceed by more than 5% its weight in the Parent Benchmark Index. Regions are defined as North America, Developed Europe and Developed Asia.

For the TOBAM Maximum Diversification All World Developed ex North America Index, a constraint by geographic region is added:

- The weight of a region cannot exceed by more than 10% its weight in the Parent Benchmark Index. Regions are defined as Developed Europe and Developed Asia.

- e) The TOBAM Maximum Diversification Index Series includes the following additional liquidity constraint:
 - The maximum weight of an emerging market country is limited to be at most 5 times its weight in the Parent Benchmark Index.
- f) Excessive turnover is avoided through the use of a penalty function in the optimization.
- g) The estimated carbon emissions of the Maximum Diversification Index Series are constrained at a maximum of 80% of their respective Parent Benchmark Index values.

4.2.3 Special Situations:

- If a stock is under a merger and acquisition process, it will be excluded from the universe of investment.
- Non confirmed deal proposals (rumours, speculations, etc.) are not taken into account. Deals with negative premium are not taken into account unless they were previously agreed by the companies' management.
- If a security is not trading its weight will be constrained at its current level.

In case a situation arises that is not currently detailed within this document, a meeting of the Index Governance Committee will be called to decide how best to resolve the situation. The resulting decision will then be communicated and, if appropriate, incorporated within the Ground Rules for their next review.

¹ This constraint has been applied since June 2015.

SECTION 5

5.0 CORPORATE ACTIONS AND EVENTS

5.1 A “Corporate Action” is an event arising on a predefined date (“ex-date”) that materially affects the securities issued by a company. The share price will be subject to an adjustment on the ex-date. The index will be adjusted in line with the ex-date.

Corporate actions include the following situations:

- Splits (sub-divisions) / Reverse splits (consolidations)
- Scrip Issues
- Cash Distributions
- Rights Issues/Entitlement Offers
- Share Updates and Investable Weight Changes
- Takeovers & Mergers
- Spin-Offs
- Bankruptcies / Insolvencies / Liquidations

A “Corporate Event” is a reaction to company news (event) that may impact the index depending on the index rules. Where an index adjustment is required the Calculating Agent will provide notice advising of the timing of the change.

5.2 Splits (sub-division) / Reverse splits (consolidation)

In the case of a stock split or reverse split, it is assumed that prices change so that a company’s market capitalization remains constant e.g. following a 2-for-1 split a stock’s price would half. The number of shares is modified in accordance with the split ratio. The weight is unchanged.

5.3 Scrip Issues

A scrip issue is the pro rata issuance of new shares at a price of zero in favour of existing shareholders. Scrip issues are treated as cash dividends. The amount will be reinvested across the full index through the Index Divisor. The event is proceeded on the ex-Date.

5.4 Cash Distributions

Cash distributions are not taken into account in price indices with the exception of special cash dividends. For total return indices, the distributed cash is reinvested across the index. The reinvestment occurs on the opening of the ex-date.

5.5 Rights Issues

Rights issues are a right to purchase additional shares from the company in proportion to current holdings. The index is assumed to participate in the offer when the subscription price is below the closing price of the stock prior to the effective date.

5.6 Shares in issue Updates and Free Float Changes

The index will not participate in any new equity offering or share repurchase operation. On a general basis, unless it is as a direct consequence of a corporate action treatment listed in this section, any update of the Free Float number of Shares will have no impact on the Index.

5.7 **Takeovers & Mergers**

5.7.1 **Mergers / Takeovers between index constituents**

The acquired constituent is deleted from the index on the effective date of the acquisition.

Stock term: the resulting/surviving company will remain a constituent according to the stock terms of the Merger. Consequently, broadly, no action is required.

Cash Term: The proceeds of a cash financed acquisition are allocated across the index. For the purpose of this reallocation, the weight of the target company will be estimated using its last available closing price.

5.7.2 If an existing constituent is acquired by a non-constituent, the existing constituent is deleted from the index and the acquisition is considered to be a cash financed operation. The proceeds of a cash financed acquisition are allocated across the index. The cash amount is estimated using the last closing price of the acquired company.

5.7.3 The acquisition of a non-constituent by a constituent has no effect on the Index.

5.8 **Spin-offs**

If a constituent splits and distributes shares in one or more new entities, the new shares will be added to the index. The spun-off shares will be considered for deletion at the next rebalancing.

5.9 **Bankruptcy / Insolvency / Liquidation**

If an index constituent is bankrupt, files for bankruptcy, insolvent or is being liquidated, the security will be removed from the index with a notice period of two business days. The weight of the constituent will be distributed on a pro rata basis across the remaining index constituents. If the security has already been delisted from the corresponding stock exchange and/or no valid price for the security is available, the Calculating Agent will try, to the best of its knowledge, to track prices from alternative liquid markets. The determined price from an official source will then be used for index deletion. If no appropriate price for the index constituent is available, the security will be removed with a price of 0 from the index.

5.10 **Suspension of trading**

If an index constituent is not tradable for an extended period of time, it will be considered for deletion after 20 days. The TOBAM Index Committee members will analyse the situation with the Calculating Agent. The analysis will include the expected duration of the trading interruption and potential impact on the index. If the TOBAM Index Committee consensus is that the stock will resume trading, the review period may be extended by successive 10 days periods.

If the TOBAM Index Committee decides to delete the stock from the index's constituents, this deletion will occur at a price of zero, unless there is an alternative liquid market which can be used to price the security.

If a deleted stock resumes trading, it may be re-considered for inclusion on the next ordinary rebalancing.

SECTION 6

6.0 INDEX SERIES ALGORITHM AND CALCULATION METHOD

6.1 Prices

- 6.1.1 End of Day Prices: The TOBAM Maximum Diversification Index Series will be valued using the official closing price of each stock according to its respective exchange. When there is no official closing price for an index component on a specific day, the last known official price is used. If an exchange doesn't publish official closing prices, the Calculating Agent is in charge of determining a pricing policy which ensures tradability and representativeness. The Calculating Agent may decide to use a different price for an index component in exceptional cases (for instance: market disruption, suspended stocks, etc.).
- 6.1.2 Foreign Exchange Rates: Reuters Foreign Exchange Rates are used. End of day index prices are computed using the London 4PM WM Fixing rates.
- 6.1.3 Real Time Prices: The Calculating Agent uses Exchange specific real time prices for the Equities and Reuters real time foreign exchange rates for real-time index calculations

6.2 Calculation Frequency

The TOBAM Maximum Diversification Index Series is calculated daily after the close of North American securities markets. Except for the 1st of January, the Index Series are calculated every weekday, when one or more of the constituent markets are open. There is no separate calculation to accommodate the Saturday or Sunday opening of any market.

6.3 Index Calculation

- 6.3.1 The value of a member of the TOBAM Maximum Diversification Index Series on a given business day t is calculated in accordance with the following formula:

$$Index_t = \frac{\sum_{i=1}^N [S_{i,t} * P_{i,t} * FX_{i,t}]}{D_t}$$

Where:

- N is the number of Index components on calculation day t ;
- $S_{i,t}$ is the number of index shares of component i on calculation day t ;
- $P_{i,t}$ is the price of index component i on calculation day t ;
- $FX_{i,t}$ is the exchange rate to convert the currency of security i into the Index's base currency on calculation day t ;
- D_t is the Index Divisor on calculation day t .

- 6.3.2 The number of index shares of an index component or the Index Divisor may be modified due to specific event such as corporate actions. In such cases, they are adjusted on the ex-date of the event in a way that the value of the Index remain unchanged using the formulas:

$$D_{t+1} = \frac{D_t * Index_t + \Delta MKCap_t}{Index_t}$$

Where:

- D_{t+1} is the Index Divisor on calculation day $t+1$;
- D_t is the Index Divisor on calculation day t ;
- $Index_t$ is the Index level on calculation day t ;

And:

$$\Delta MKCap_t = \sum_{i=1}^M [AS_{i,t+1} * AP_{i,t+1} * FX_{i,t}] - \sum_{i=1}^N [S_{i,t} * P_{i,t} * FX_{i,t}]$$

Where:

- N is the number of index components on calculation day t ;
- M is the number of index components on calculation day $t+1$;
- $S_{i,t}$ is the number of index shares of component i on calculation day t ;
- $AS_{i,t+1}$ is the adjusted number of Index shares of component i on calculation day $t+1$;
- $P_{i,t}$ is the price of index component i on calculation day t ;
- $AP_{i,t+1}$ is the adjusted price of index component i on calculation day $t+1$;
- $FX_{i,t}$ is the exchange rate to convert the currency of security i into the Index's base currency on calculation day t ;

The adjusted prices and number of shares depend on the event's type. Further details are available in the Calculating Agent guidelines (please refer to section 2.2.2).

6.4 Recalculations and corrections

Users of the TOBAM Maximum Diversification Index Series are notified through appropriate media (for instance: ftp, emails, etc.) of the occurrence of recalculations.

6.5 Market Disruption

The TOBAM Index Committee may decide, in accordance with the Calculating Agent to undertake special actions or index treatments in case of external events that make it difficult or impossible for TOBAM clients to trade securities on certain markets. Such events include, but are not limited to, the temporary closure of a stock exchange, government, central bank or monetary authority imposing restrictions on the repatriation of foreign capital and/or on trading, sanctions preventing new investment in a determined country, etc.

For more information regarding the Index Series algorithm, calculation methodology, corrections and market disruption, please refer to the Calculating Agent policies which are publicly available on its website: <https://www.solactive.com/fr/documents/>

APPENDIX A

TOBAM Country Classification Rules

Each stock is assigned to only one country. The TOBAM Country is defined by the following classification rules:

1. If the Incorporation Country and the main listing Country are the same, then this defines the company's country. This covers most of the securities that satisfy the market cap criteria for inclusion in the TOBAM universe.
2. If the conditions of Rule 1 are not met, then the TOBAM Index Committee will perform additional analysis and will consider the following criteria
 - Secondary listing if any
 - Geographic location of the headquarters
 - Geographical distribution of revenues
 - Geographic location of the shareholders' base
 - Investors' consideration of the company
 - Liquidity (if multiple country listings)
3. Exceptions :
 - **USA:** All common stocks with a primary listing quoted on a US market are considered to be US stocks.
 - **Europe Developed:** The Company is included in the country where its most liquid European stock is listed.
 - **Russia:** We define a security country as Russia if the incorporation country is Russia and the main listing is either in Russia, London or New York.
 - **China:** China Mainland B Shares, Hong Kong P chips, Red chips and H Shares are considered to be Chinese. S Chips, L Chips and N Chips are considered on a case by case basis.
 - **Any DR** is associated to the country of its underlying stock if this latest is listed. This exception prevails on the previous ones.
4. Change of classification: Any change has to be validated by the TOBAM Index Committee.
5. Eligible Countries:
 - **Developed Countries :**
 - o Asia: Australia, Hong Kong, Japan, New Zealand, Singapore
 - o Europe: Austria, Belgium, Denmark, Finland, France, Germany, Ireland, Italy, Luxembourg, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, United Kingdom
 - o Middle East: Israel
 - o North America: Canada, United States
 - **Emerging Countries :**
 - o Asia: China, India, Indonesia, Malaysia, Philippines, South Korea, Taiwan, Thailand
 - o Europe and Middle East: Czech Republic, Greece, Hungary, Poland, Russia, South Africa, Turkey
 - o Latin America: Brazil, Chile, Colombia, Mexico, Peru

APPENDIX B

FURTHER INFORMATION

For further information on the TOBAM Maximum Diversification Index Series, please visit [TOBAM Website](http://www.tobam.fr) at <http://www.tobam.fr>.
Or contact TOBAM at: ClientService@tobam.fr

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