

MSCI USA ESG Universal Select Index (USD)

The MSCI USA ESG Universal Select Index captures large and mid-cap securities of the U.S. equity markets. The index aims to increase exposure to companies demonstrating both a robust ESG profile and a positive trend in improving that profile, by re-weighting free-float adjusted market capitalization weights based on certain ESG metrics, while minimizing exclusions from the MSCI USA index. In addition, a selection of securities using pre-defined ESG screens is excluded from the index.

For a complete description of the index methodology, please see [Index methodology - MSCI](#).

CUMULATIVE INDEX PERFORMANCE – NET RETURNS (USD) (MAY 2012 – OCT 2024)



ANNUAL PERFORMANCE (%)

| Year | MSCI USA ESG Universal Select | MSCI USA |
|------|-------------------------------|----------|
| 2023 | 27.99 | 26.49 |
| 2022 | -20.80 | -19.85 |
| 2021 | 27.70 | 26.45 |
| 2020 | 22.18 | 20.73 |
| 2019 | 31.94 | 30.88 |
| 2018 | -4.06 | -5.04 |
| 2017 | 21.79 | 21.19 |
| 2016 | 11.01 | 10.89 |
| 2015 | 0.63 | 0.69 |
| 2014 | 13.31 | 12.69 |
| 2013 | 33.00 | 31.79 |

INDEX PERFORMANCE – NET RETURNS (%) (OCT 31, 2024)

| | 1 Mo | 3 Mo | 1 Yr | YTD | ANNUALIZED | | | | Since May 31, 2012 |
|-------------------------------|-------|------|-------|-------|------------|-------|-------|--------------------|--------------------|
| | | | | | 3 Yr | 5 Yr | 10 Yr | Since May 31, 2012 | |
| MSCI USA ESG Universal Select | -1.08 | 3.40 | 39.45 | 20.64 | 7.95 | 15.29 | 12.89 | 14.45 | |
| MSCI USA | -0.76 | 3.74 | 37.82 | 20.39 | 7.87 | 14.73 | 12.35 | 14.03 | |

FUNDAMENTALS (OCT 31, 2024)

| Div Yld (%) | P/E | P/E Fwd | P/BV |
|-------------|-------|---------|------|
| 1.33 | 26.96 | 21.49 | 5.24 |
| 1.31 | 26.74 | 21.59 | 5.02 |

INDEX RISK AND RETURN CHARACTERISTICS (MAY 31, 2012 – OCT 31, 2024)

| | Beta | Tracking Error (%) | Turnover (%) ¹ | ANNUALIZED STD DEV (%) ² | | | SHARPE RATIO ^{2,3} | | | Since May 31, 2012 | MAXIMUM DRAWDOWN | |
|-------------------------------|------|--------------------|---------------------------|-------------------------------------|-------|-------|-----------------------------|------|-------|--------------------|------------------|-----------------------|
| | | | | 3 Yr | 5 Yr | 10 Yr | 3 Yr | 5 Yr | 10 Yr | | (%) | Period YYYY-MM-DD |
| MSCI USA ESG Universal Select | 1.00 | 0.95 | 11.80 | 17.73 | 18.47 | 15.52 | 0.32 | 0.74 | 0.75 | 0.92 | 33.44 | 2020-02-19–2020-03-23 |
| MSCI USA | 1.00 | 0.00 | 1.97 | 17.37 | 18.37 | 15.46 | 0.32 | 0.72 | 0.72 | 0.89 | 34.16 | 2020-02-19–2020-03-23 |

¹ Last 12 months

² Based on monthly net returns data

³ Based on NY FED Overnight SOFR from Sep 1 2021 & on ICE LIBOR 1M prior that date

MSCI USA ESG Universal Select Index (USD)

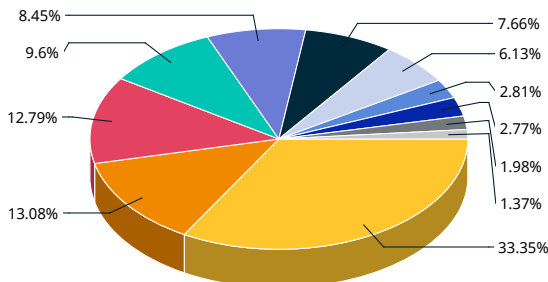
INDEX CHARACTERISTICS

| | MSCI USA ESG Universal Select | MSCI USA |
|-------------------------------|----------------------------------|----------|
| Number of Constituents | 542 | 593 |
| Weight (%) | | |
| Largest | 6.53 | 6.60 |
| Smallest | 0.01 | 0.01 |
| Average | 0.18 | 0.17 |
| Median | 0.07 | 0.06 |

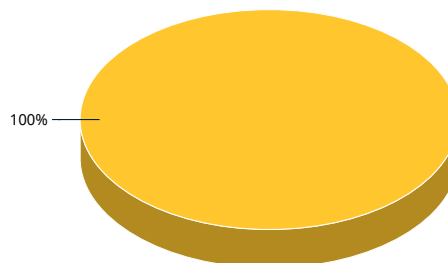
TOP 10 CONSTITUENTS

| | Index Wt. (%) | Parent Index Wt. (%) | Sector |
|--------------------|------------------|----------------------------|-------------|
| NVIDIA | 6.53 | 6.55 | Info Tech |
| APPLE | 5.51 | 6.60 | Info Tech |
| MICROSOFT CORP | 4.44 | 5.76 | Info Tech |
| AMAZON.COM | 2.32 | 3.50 | Cons Discr |
| UNITEDHEALTH GROUP | 1.84 | 1.04 | Health Care |
| ALPHABET A | 1.79 | 2.02 | Comm Srvc |
| BROADCOM | 1.66 | 1.51 | Info Tech |
| ALPHABET C | 1.56 | 1.75 | Comm Srvc |
| MASTERCARD A | 1.48 | 0.83 | Financials |
| HOME DEPOT | 1.38 | 0.78 | Cons Discr |
| Total | 28.51 | 30.34 | |

SECTOR WEIGHTS



COUNTRY WEIGHTS



- Information Technology 33.35%
- Financials 13.08%
- Health Care 12.79%
- Consumer Discretionary 9.6%
- Industrials 8.45%
- Communication Services 7.66%
- Consumer Staples 6.13%
- Materials 2.81%
- Real Estate 2.77%
- Utilities 1.98%
- Energy 1.37%

- United States 100%

ABOUT MSCI

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