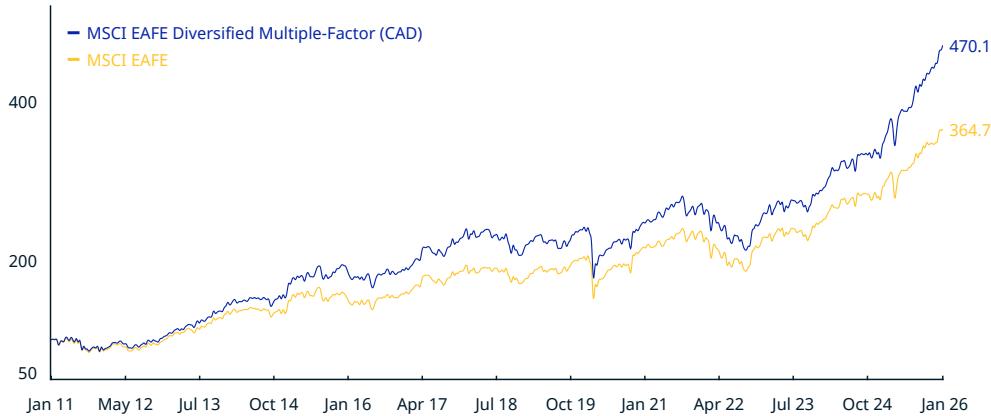


MSCI EAFE Diversified Multiple-Factor (CAD) Index (CAD)

The **MSCI EAFE Diversified Multiple-Factor (CAD) Index** captures large and mid-cap stocks across 21 Developed Markets (DM) countries*. The index is calculated by optimizing the MSCI EAFE Index, its parent index, in CAD, to maximize exposure to four factors – Value, Momentum, Quality and Low Size – while maintaining a risk profile similar to that of the underlying parent index.

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

CUMULATIVE INDEX PERFORMANCE – NET RETURNS (CAD) (JAN 2011 – JAN 2026)



ANNUAL PERFORMANCE (%)

| Year | MSCI EAFE Diversified Multiple-Factor (CAD) | MSCI EAFE |
|------|---|-----------|
| 2025 | 34.30 | 25.07 |
| 2024 | 17.51 | 13.24 |
| 2023 | 17.25 | 15.07 |
| 2022 | -9.17 | -8.23 |
| 2021 | 10.71 | 10.32 |
| 2020 | 2.35 | 5.92 |
| 2019 | 12.82 | 15.85 |
| 2018 | -7.30 | -6.03 |
| 2017 | 19.95 | 16.82 |
| 2016 | -4.41 | -2.49 |
| 2015 | 27.19 | 18.95 |
| 2014 | 10.49 | 3.67 |
| 2013 | 34.80 | 31.02 |
| 2012 | 16.87 | 14.72 |

INDEX PERFORMANCE – NET RETURNS (%) (JAN 30, 2026)

| | ANNUALIZED | | | | | | | | FUNDAMENTALS (JAN 30, 2026) | | | |
|---|------------|------|-------|------|-------|-------|-------|--------------------|-----------------------------|-------|---------|------|
| | 1 Mo | 3 Mo | 1 Yr | YTD | 3 Yr | 5 Yr | 10 Yr | Since Nov 30, 1998 | Div Yld (%) | P/E | P/E Fwd | P/BV |
| MSCI EAFE Diversified Multiple-Factor (CAD) | 4.35 | 7.79 | 33.14 | 4.35 | 21.87 | 14.19 | 9.65 | 8.02 | 2.86 | 14.78 | 13.34 | 1.55 |
| MSCI EAFE | 3.94 | 5.39 | 22.65 | 3.94 | 16.75 | 11.57 | 9.13 | 5.14 | 2.65 | 17.97 | 15.89 | 2.26 |

INDEX RISK AND RETURN CHARACTERISTICS (NOV 30, 1998 – JAN 30, 2026)

| | Beta | Tracking Error (%) | Turnover (%) ¹ | ANNUALIZED STD DEV (%) ² | | | MAXIMUM DRAWDOWN | | |
|---|------|--------------------|---------------------------|-------------------------------------|-------|-------|------------------|-----------------------|--|
| | | | | 3 Yr | 5 Yr | 10 Yr | (%) | Period YYYY-MM-DD | |
| MSCI EAFE Diversified Multiple-Factor (CAD) | 0.96 | 3.70 | 40.13 | 8.30 | 10.90 | 11.57 | 51.23 | 2007-04-10–2009-03-09 | |
| MSCI EAFE | 1.00 | 0.00 | 3.34 | 8.36 | 10.80 | 11.22 | 50.68 | 2007-04-18–2009-03-09 | |

¹ Last 12 months

² Based on monthly net returns data

* DM countries include: Australia, Austria, Belgium, Denmark, Finland, France, Germany, Hong Kong, Ireland, Israel, Italy, Japan, Netherlands, New Zealand, Norway, Portugal, Singapore, Spain, Sweden, Switzerland and the UK.

The MSCI EAFE Diversified Multiple-Factor (CAD) Index was launched on Aug 12, 2015. Data prior to the launch date is back-tested (i.e. calculations of how the index might have performed over that time period had the index existed). There are frequently material differences between back-tested performance and actual results. Past performance – whether actual or back-tested – is no indication or guarantee of future performance.

INDEX CHARACTERISTICS

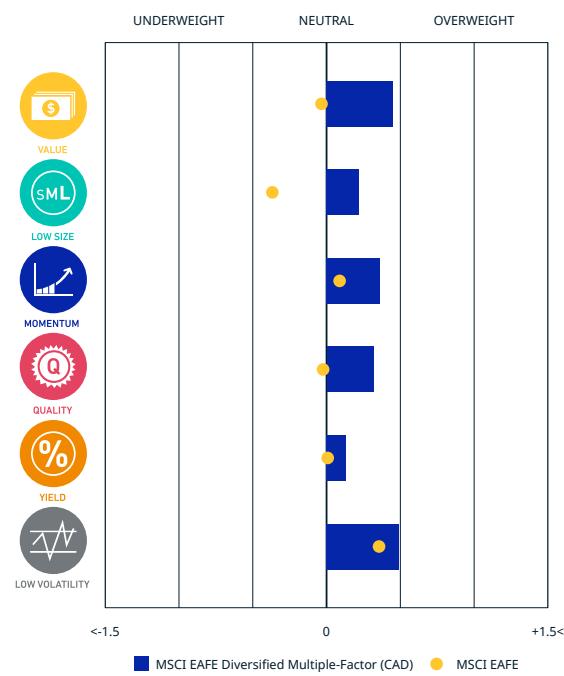
| | MSCI EAFE Diversified Multiple-Factor (CAD) | MSCI EAFE |
|-------------------------------|---|-----------|
| Number of Constituents | 218 | 692 |
| | Weight (%) | |
| Largest | 2.98 | 2.61 |
| Smallest | 0.05 | 0.01 |
| Average | 0.46 | 0.14 |
| Median | 0.23 | 0.07 |

TOP 10 CONSTITUENTS

| | Country | Index Wt. (%) | Parent Index Wt. (%) | Sector |
|--------------------------|---------|---------------|----------------------|-------------|
| BNP PARIBAS | FR | 2.98 | 0.51 | Financials |
| BBVA | ES | 2.81 | 0.68 | Financials |
| SOCIETE GENERALE | FR | 2.66 | 0.29 | Financials |
| MITSUBISHI ELECTRIC CORP | JP | 2.34 | 0.28 | Industrials |
| HOLCIM | CH | 2.29 | 0.25 | Materials |
| STANDARD CHARTERED | GB | 2.26 | 0.23 | Financials |
| DEUTSCHE POST | DE | 2.22 | 0.25 | Industrials |
| FUJITSU | JP | 1.97 | 0.23 | Info Tech |
| RIO TINTO LTD (AU) | AU | 1.79 | 0.18 | Materials |
| UCB (GROUPE) | BE | 1.75 | 0.18 | Health Care |
| Total | | 23.08 | 3.07 | |

FACTORS - KEY EXPOSURES THAT DRIVE RISK AND RETURN

MSCI FACTOR BOX



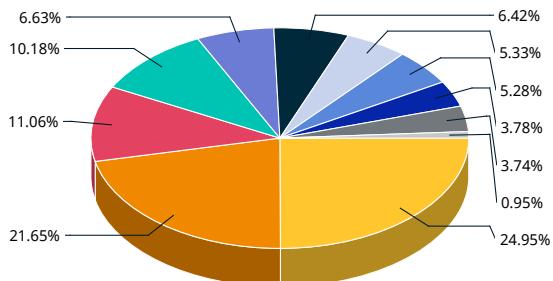
MSCI FaCS

-  **VALUE**
Relatively Inexpensive Stocks
-  **LOW SIZE**
Smaller Companies
-  **MOMENTUM**
Rising Stocks
-  **QUALITY**
Sound Balance Sheet Stocks
-  **YIELD**
Cash Flow Paid Out
-  **LOW VOLATILITY**
Lower Risk Stocks

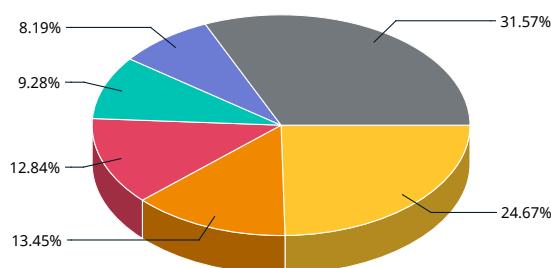
MSCI FaCS provides absolute factor exposures relative to a broad global index - MSCI ACWI IMI.

Neutral factor exposure (FaCS = 0) represents MSCI ACWI IMI.

SECTOR WEIGHTS



COUNTRY WEIGHTS



● Financials 24.95% ● Industrials 21.65% ● Materials 11.06%
● Information Technology 10.18% ● Consumer Staples 6.63% ● Health Care 6.42%
● Communication Services 5.33% ● Consumer Discretionary 5.28% ● Utilities 3.78%
● Real Estate 3.74% ● Energy 0.95%

● Japan 24.67% ● France 13.45% ● United Kingdom 12.84% ● Germany 9.28%
● Australia 8.19% ● Other 31.57%

MSCI FACTOR BOX AND FaCS FRAMEWORK (Please refer to complete description of the MSCI FaCS methodology [here](#))

MSCI FaCS is a standard method for evaluating and reporting the Factor characteristics of equity portfolios. MSCI FaCS consists of Factor Groups (e.g. Value, Size, Momentum, Quality, Yield, and Volatility) that have been extensively documented in academic literature and validated by MSCI Research as key drivers of risk and return in equity portfolios. These Factor Groups are constructed by aggregating 16 factors (e.g. Book-to-Price, Earnings/Dividend Yields, LT Reversal, Leverage, Earnings Variability/Quality, Beta) from the latest Barra global equity factor risk model, GEMLT, designed to make fund comparisons transparent and intuitive for use. The MSCI Factor Box, which is powered by MSCI FaCS, provides a visualization designed to easily compare absolute exposures of funds/indexes and their benchmarks along 6 Factor Groups that have historically demonstrated excess market returns over the long run.

ABOUT MSCI

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