

Notice and Disclaimer

This document and all of the information contained in it, including without limitation all text, data, graphs, charts (collectively, the "Information") is the property of CSSP AG or its subsidiaries (collectively, "CSSP"), direct or indirect suppliers or any third party involved in making or compiling any Information (collectively, with CSSP, the "Information Providers") and is provided for informational purposes only. The Information may not be modified, reverse-engineered, reproduced or disseminated in whole or in part without prior written permission from CSSP.

The Information may not be used to create derivative works or to verify or correct other data or information. For example (but without limitation), the Information may not be used to create indexes, databases, risk models, analytics, software, or in connection with the issuing, offering, sponsoring, managing or marketing of any securities, portfolios, financial products or other investment vehicles utilizing or based on, linked to, tracking or otherwise derived from the Information or any other CSSP data, information, products or services.

The user of the Information assumes the entire risk of any use it may make or permit to be made of the Information. NONE OF THE INFORMATION PROVIDERS MAKES ANY EXPRESS OR IMPLIED WARRANTIES OR REPRESENTATIONS WITH RESPECT TO THE INFORMATION (OR THE RESULTS TO BE OBTAINED BY THE USE THEREOF), AND TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, EACH INFORMATION PROVIDER EXPRESSLY DISCLAIMS ALL IMPLIED WARRANTIES (INCLUDING, WITHOUT LIMITATION, ANY IMPLIED WARRANTIES OF ORIGINALITY, ACCURACY, TIMELINESS, NON INFRINGEMENT, COMPLETENESS, MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE) WITH RESPECT TO ANY OF THE INFORMATION.

Without limiting any of the foregoing and to the maximum extent permitted by applicable law, in no event shall any Information Provider have any liability regarding any of the Information for any direct, indirect, special, punitive, consequential (including lost profits) or any other damages even if notified of the possibility of such damages. The foregoing shall not exclude or limit any liability that may not by applicable law be excluded or limited, including without limitation (as applicable), any liability for death or personal injury to the extent that such injury results from the negligence or wilful default of itself, its servants, agents or subcontractors.

Information containing any historical information, data or analysis should not be taken as an indication or guarantee of any future performance, analysis, forecast or prediction. Past performance does not guarantee future results.

The Information should not be relied on and is not a substitute for the skill, judgment and experience of the user, its management, employees, advisors and/or clients when making investment and other business decisions. All Information is impersonal and not tailored to the needs of any person, entity or group of persons.

None of the Information constitutes an offer to sell (or a solicitation of an offer to buy), any security, financial product or other investment vehicle or any trading strategy.

It is not possible to invest directly in an index. Exposure to an asset class or trading strategy or other category represented by an index is only available through third party investable instruments (if any) based on that index. CSSP does not issue, sponsor, endorse, market, offer, review or otherwise express any opinion regarding any fund, ETF, derivative or other security, investment, financial product or trading strategy that is based on, linked to or seeks to provide an investment return related to the performance of any I index (collectively, "Index Linked Investments"). The Information Providers make no assurance that any Index Linked Investments will accurately track index performance or provide positive investment returns. CSSP is not an investment adviser or fiduciary and makes no representation regarding the advisability of investing in any Index Linked Investments.

Index returns do not represent the results of actual trading of investable assets/securities. Index returns do not reflect payment of any sales charges or fees an investor may pay to purchase the securities underlying the index or Index Linked Investments. The imposition of these fees and charges would cause the performance of an Index Linked Investment to be different than the stated performance.

The Information may contain back tested data. Backtested performance is not actual performance, but is hypothetical. There are frequently material differences between backtested performance results and actual results subsequently achieved by any investment strategy.

CSSP nor any of its products or services recommends, endorses, approves or otherwise expresses any opinion regarding any issuer, securities, financial products or instruments or trading strategies and neither CSSP nor any of its products or services is intended to constitute investment advice or a recommendation to make (or refrain from making) any kind of investment decision and may not be relied on as such.

For information about how CSSP collects and uses personal data concerning officers and directors, please refer to our Privacy Notice at <https://testing.yoursri.com/footer/privacy-statement> or <https://www.cssp-ag.com/privacy-policy/>.

MSCI ESG Disclaimer

Portions of the mutual fund information contained in CSSP Products may have been supplied by MSCI and MSCI ESG Research, subject to the following:

Copyright 2019 © MSCI Inc. All rights reserved. Any copying, republication or redistribution of MSCI Information, including by caching, framing or similar means, is expressly prohibited without the prior written consent of MSCI. MSCI shall not be liable for any errors or delays in the content, or for any actions taken in reliance thereon.

Constituents in MSCI equity indexes may include MSCI AG, clients of MSCI or suppliers to MSCI. Inclusion of a security within an MSCI index is not a recommendation by MSCI to buy, sell, or hold such security, nor is it considered to be investment advice.

Data and information produced by various affiliates of MSCI Inc., including MSCI ESG Research LLC and Barra LLC, may be used in calculating certain MSCI equity indexes. More information can be found in the relevant standard equity index methodologies on www.msci.com.

MSCI receives compensation in connection with licensing its indices to third parties. MSCI Inc.'s revenue includes fees based on assets in investment products linked to MSCI equity indexes. Information can be found in MSCI's company filings on the Investor Relations section of www.msci.com.

Any use of or access to products, services or information of MSCI requires a license from MSCI. CSSP is a corresponding and affiliated licences holder. MSCI, Barra, RiskMetrics, IPD, InvestorForce, and other MSCI brands and product names are the trademarks, service marks, or registered trademarks of MSCI or its subsidiaries in the United States and other jurisdictions. The Global Industry Classification Standard (GICS) was developed by and is the exclusive property of MSCI and Standard & Poor's. "Global Industry Classification Standards (GICS)" is a service mark of MSCI and Standard & Poor's.

About MSCI ESG Research Products and Services

MSCI ESG Research products and services are provided by MSCI ESG Research LLC, and are designed to provide in-depth research, ratings and analysis of environmental, social and governance-related business practices to companies worldwide. ESG Ratings, data and analysis from MSCI ESG Research LLC are also used in the construction of the MSCI ESG Indexes. MSCI ESG Research LLC is a Registered Investment Adviser under the Investment Advisers Act of 1940 and a subsidiary of MSCI Inc.

Thomson Reuters Lipper Disclaimer

Portions of the mutual fund information contained in CSSP Products may have been supplied by Lipper, A Thomson Reuters Company, subject to the following:

Copyright 2016 © Thomson Reuters. All rights reserved. Any copying, republication or redistribution of Lipper Information, including by caching, framing or similar means, is expressly prohibited without the prior written consent of Lipper. Lipper shall not be liable for any errors or delays in the content, or for any actions taken in reliance thereon.

About CSSP

CSSP – Center for Social and Sustainable Products (AG) is an independent consulting house with a focus on sustainable and responsible investing (SRI). We provide clients with independent strategy and investment concept development, implementation as well as market assessments.

CSSP is the partner of choice to identify the potential risk and value impact of environmental, social, and governance (ESG) factors, and their potential effect on an investment profile. CSSP offers comprehensive monitoring and controlling solutions of investment portfolios.

yourSRI, a leading database and reporting service provider for responsible investment products and services is also hosted by CSSP. The database is a "one stop-solution" for financial and extra-financial information and provides a wide range of search, comparison, assessment and screening as well as reporting functions.

For more information, visit us at www.yoursri.com or www.cssp-ag.com
©2019 CSSP AG. All Rights Reserved.

CSSP – Center for Social and Sustainable Products AG
Industriering 40, Ruggell, Liechtenstein –
HR-Nr. FL-002.330.589-7 – UID CHE-156.433.400 – MwSt-Nr. 57378