



INDEX METHODOLOGY

Inspire International Index

Version 14.2 dated July 2024

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INDEX GUIDELINE

Introduction

INTRODUCTION

This document (the “Guideline”) is to be used as a guideline with regard to the composition, calculation and maintenance of the Index. Any changes made to the Guideline are initiated by the Committee specified in Section 1.6. The Index is calculated and published by Solactive AG. The name “Solactive” is trademarked.

It contains the underlying principles and rules regarding the structure and operation of the Inspire International Index GTR (the “Index”). Solactive AG shall make every effort to implement the applicable regulations. Solactive AG does not offer any explicit or tacit guarantee or assurance, neither pertaining to the results from the use of the Index nor the Index value at any certain point in time nor in any other respect. The Index is merely calculated and published by Solactive AG and it strives to the best of its ability to ensure the correctness of the calculation. There is no obligation for Solactive AG – irrespective of possible obligations to issuers – to advise third parties, including investors and/or financial intermediaries, of any errors in the Index. The publication of the Index by Solactive AG does not constitute a recommendation for capital investment and does not contain any assurance or opinion of Solactive AG regarding a possible investment in a financial instrument based on this Index.

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Index Specifications

1 INDEX SPECIFICATIONS

- > The Inspire International Index GTR (the “Index”) is an Index of Inspire Investing, LLC and is calculated and distributed by Solactive AG.
- > The Index intends to track the price movements of a portfolio of 200 of the most inspiring, biblically aligned large cap companies outside of the United States, as determined by Inspire’s revolutionary Inspire Impact Score methodology which measures a company’s positive impact on the world (See note below on how Inspire Impact Scores are calculated; see also Section 2.4 Reconstitution Adjustments for Excess Turnover). Under normal circumstances the index will be comprised of 80% international developed large cap companies and 20% emerging markets large cap companies. The index is equally weighted, rebalanced quarterly, annually reconstituted, and calculated on a gross total return basis in USD.
- > The Index is a Gross Total Return index
- > The Index is published in USD.
- > **Inspire Impact Score**

The Inspire Impact Score is an objective, rules based, proprietary scoring system of Inspire, which rates a company in relation to how well the company aligns with biblical values. Inspire uses a software program that analyses publicly available data relating to the primary business activities, products and services, philanthropy, legal activities, policies and practices to assign Inspire Impact Scores to a company. The exact scoring methodology is detailed at <https://www.inspireinvesting.com/impact-score/>

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1.1 SHORT NAME AND ISIN

Name	ISIN	Currency	Type	RIC	BBG ticker
INSPIRE INTERNATIONAL INDEX	DE000SLA8KX7	USD	PR	.IGHXUSP	IGHXUSP Index
Inspire International Index	DE000SL0FU86	USD	NTR	IGHXUSNR	IGHXUSNR Index
Inspire International Index	DE000SLA8KZ2	USD	GTR	IGHXUSGR	IGHXUSGR Index

The Index is based on 100 at the close of trading on the start date, 01 February 2012.

1.2 DISTRIBUTION

The Index is published via the price marketing services of Boerse Stuttgart GmbH and is distributed to all affiliated vendors. Each vendor decides on an individual basis as to whether it will distribute/display the Index via its information systems.

1.3 PRICES AND CALCULATION FREQUENCY

The price of the Index is calculated on each Business Day based on the prices on the respective Exchanges on which the Index Components are listed. The most recent prices of all Index

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Components are used. Prices of Index Components not listed in the Index Currency are translated using spot foreign exchange rates quoted by Reuters. Should there be no current price available on Reuters, the most recent price or the Trading Price on Reuters for the preceding Trading Day is used

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in the calculation. The daily index closing value is calculated using Reuters/WMCO closing spot rates as at 4pm London time.

The Index is calculated every Business Day from 9:00 a.m. to 10:50 p.m., CET. In the event that data cannot be provided to Reuters or to the pricing services of Boerse Stuttgart GmbH, the Index cannot be distributed.

1.4 WEIGHTING

On each Adjustment Day, the new Index Components are weighted equally.

1.5 OVERSIGHT

A Committee composed of staff from Inspire Investing (the “Committee” or the “Index Committee”) is responsible for decisions regarding any amendments to the rules of the index.

Changes to the Guideline are submit to the Committee for approval.

1.6 PUBLICATION

All specifications and information relevant for calculating the Index are made available on the <http://www.solactive.com> web page and sub-pages.

1.7 HISTORICAL DATA

Historical data will be maintained from the launch of the Index on 15 August 2019.

1.8 LICENSING

Licenses to use the Index as the underlying value for derivative instruments are issued to stock exchanges, banks, financial services providers and investment houses by Inspire Investing.

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Composition of the Index

2 COMPOSITION OF THE INDEX

2.1 SELECTION OF THE INDEX COMPONENTS

On the Selection Days, Inspire defines its Index Universe, a selection pool that encompasses: stocks with the following criterion:

- 1) Listed on a major exchange
- 2) Domiciled outside of the United States
- 3) Must have a market cap such that:
 - a. If the company is domiciled in an Emerging Markets country, it must be a member of the largest 10% of Emerging Markets companies by market cap.
 - i. Current list of Emerging Markets: Brazil, Chile, Colombia, Czech Republic, Egypt, Greece, Hungary, India, Indonesia, Mexico, Peru, Philippines, Poland, South Africa, South Korea, Taiwan, Thailand, Turkey.
 - b. If the company is domiciled in an International Developed country, it must be a member of the largest 10% of International Developed companies by market cap.
 - i. Current list of Developed Markets: Australia, Austria, Belgium, Canada, Denmark, Finland, France, Germany, Hong Kong, Ireland, Israel, Italy, Japan, Luxembourg, Netherlands, New Zealand, Norway, Portugal, Singapore, Spain, Sweden, Switzerland, United Kingdom.
- 4) Country of Domicile not within the following countries:
 - a. China
 - b. Saudi Arabia
 - c. United Arab Emirates
 - d. Qatar
 - e. Kuwait
 - f. Russia
 - g. Iran
 - h. Malaysia
 - i. Vietnam
 - j. Pakistan
- 5) Not a Business Development Company (BDC) or Master Limited Partnership (MLP)
- 6) Not an Over-the-Counter (OTC) security
- 7) Faith-based factors:
 - a. Inspire Impact Scores greater than or equal to zero (N/A scores included as zero scores)
 - b. Not a manufacturer of military or civilian weapons
 - c. Not a manufacturer of barrier contraceptives

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Beginning with the stocks in the Index Universe, for each region cell the stock selection process shall be made as follows:

- 1) When the universe contains stocks from a company with multiple share classes, only select that company's Class A shares for inclusion in the index
- 2) Rank all stocks in the region cell by their Impact Score
- 3) Select the stock with the first highest Impact Score for that region cell
- 4) Select the stock with the second highest Impact Score for that region cell
- 5) Repeat this selection process of stocks with the next highest impact score in the region cell, starting at the stock with the third highest impact score in the region cell, until the number of stocks in that region cell equals the goal distribution below:

A maximum of 10% of constituents within each region cell can be allocated to any one country within that region cell. When the selection process results in 10% of the region cell allocation to one country, that country is no longer eligible for selection into that region cell.

- In the case when all eligible countries have reached their 10% allocation threshold within their respective region cell and there are remaining un-allocated constituent positions in the region cell, the process above is repeated to allocate the remaining un-allocated constituent positions until each country reaches a maximum of 15% within their respective region cell. When the selection process results in 15% of the developed international or emerging markets region cells allocation to one country, that country is no longer eligible for selection into that region cell.

# of stocks	Region cell
160 stocks	Developed international
40 stocks	Emerging markets

- 6) Repeat this process for the next region cell
- 7) Equally weight all stocks selected for the index

2.2 ORDINARY ADJUSTMENT

The composition of the Index, including reviewing and/or replacing all index components, is re-created annually on Reconstitution in September by following the selection process delineated in Section 2.1 Selection of the Index Components. The composition of the Index is reviewed prior to Selection Day, finalized on the Selection Day, and disseminated to subscribers of the index on Selection Day. In addition, the index will be re-weighted on a quarterly basis. During the quarterly re-weighting additional stocks will be added/removed until the number of stocks held in the index equals 200 stocks by following the selection process delineated in Section 2.1 Selection of the Index Components.

The first adjustment will be made in November, 2019 based on the Trading Prices of the Index Components on the Adjustment Day.

2.3 EXTRAORDINARY ADJUSTMENT

In the event of an Extraordinary Event (as defined below under 6. Definitions) the Committee may allow the weight of the Index Component to be distributed pro rata to the remaining constituents.

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For actions that cause a successor Index Component to be included in the index, no action to remove or replace the security will be required until the following rebalance or reconstitution.

2.4 RECONSTITUTION ADJUSTMENTS FOR EXCESS TURNOVER

For purposes of this section, the final list of constituents identified in Section 2.1 Selection of the Index Components above will be referred to as “ideal constituents” whereas the existing constituents in the index will be referred to as “existing constituents.”

If the implementation of the annual Reconstitution (in which the existing constituents are to be replaced with the ideal constituents) were to result in excessive turnover of 15% or more, the following stipulations are to be implemented in order (starting with Level 1, then Level 2, etc.) until the turnover decreases below 15%, at which point the Index Committee will refrain from moving to the next level:

Level 1: Existing constituents will not be removed if they meet all requirements of the ideal constituents but have a positive Impact Score no more than 5 points below the lowest Impact Score of the ideal constituents.

Level 2: Existing constituents will not be removed if they meet all requirements of the previous level but have a positive Impact Score no more than 10 points below the lowest Impact Score of the ideal constituents.

Level 3: Existing constituents will not be removed if they meet all requirements of the previous levels but have a positive Impact Score below the lowest Impact Score of the ideal constituents.

Level 4: Existing constituents will not be removed if they meet all requirements of the previous levels but have an Impact Score of zero or not applicable (N/A).

Level 5: Existing constituents will not be removed if they meet all requirements of the previous levels but have a market cap 25%, or less, below the smallest market cap of the ideal constituents.

If all levels above have been implemented and the results produce greater than 15% turnover, the Index Manager will proceed with the Reconstitution including all the above stipulation levels.

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Calculation of the Index

3 CALCULATION OF THE INDEX

3.1 INDEX FORMULA

The Index Value on a Business Day at the relevant time is calculated in accordance with the following formula:

$$Index_t = \sum_{i=1}^n x_{i,t} * p_{i,t}$$

With:

$x_{i,t}$ = Number of Shares of the Index Component i on Trading Day t

$p_{i,t}$ = Price of Index Component i on Trading Day t in Index Currency

3.2 ACCURACY

- > The value of the Index will be rounded to 2 decimal places.
- > The Number of Shares of the Index Components will be rounded to six decimal places.

3.3 ADJUSTMENTS

Indices need to be adjusted for systematic changes in prices once these become effective. This requires the new Number of Index Shares of the affected Index Component.

Following the Committee's decision, the Index is adjusted for distributions, capital increases and stock splits.

This procedure ensures that the first ex quote can be properly reflected in the calculation of the Index. This ex-ante procedure assumes the general acceptance of the Index calculation formula as well as open access to the parameter values used. The calculation parameters are provided by the Index Calculator.

3.4 DIVIDENDS AND OTHER DISTRIBUTIONS

Dividend payments and other distributions are included in the Index. They cause an adjustment of the Number of Shares. The new Number of Shares is calculated as follows:

$$x_{i,t} = x_{i,t-1} * \frac{p_{i,t-1}}{p_{i,t-1} - D_{i,t}}$$

with:

$x_{i,t}$ = Number of Shares of the Index Component i on Trading Day t

$D_{i,t}$ = Payment on Trading Day t multiplied by the Dividend Correction Factor of the respective country

3.5 CORPORATE ACTIONS

3.5.1 Principles

Following the announcement by an issuer of Index Components of the terms and conditions of a corporate action, the Index Calculator determines whether such corporate action has a dilutive, concentrative or similar effect on the price of the respective Index Component.

If this should be the case, the Index Calculator shall make the necessary adjustments that are deemed appropriate in order to take into account the dilutive, concentrative or similar effect and shall determine the date on which this adjustment shall come into effect.

Amongst other things, the Index Calculator can take into account the adjustment made by an Affiliated Exchange as a result of the corporate action with regard to option and futures contracts on the respective share traded on this Affiliated Exchange.

3.5.2 Capital increases

In the case of capital increases (from the company's own resources or through cash contributions) the new Numbers of Shares are calculated as follows:

$$x_{i,t} = x_{i,t-1} * \frac{p_{i,t-1}}{p_{i,t-1} - rB_{i,t-1}} \quad \text{with:} \quad rB_{i,t-1} = \frac{p_{i,t-1} - B - N}{BV + 1}$$

with:

$x_{i,t}$ = Number of Shares of Index Component i on the day of the distribution

$x_{i,t-1}$ = Number of Shares of Index Component i on the day prior to the distribution

$p_{i,t-1}$ = Closing price on the day prior to ex-date

$rB_{i,t-1}$ = Calculated value of rights issue

B = Price of rights issue

N = Dividend disadvantage

BV = Subscription ratio

$B = 0$ if capital is increased from the company's own resources.

The last dividend paid or the announced dividend proposal is applied as the dividend disadvantage.

3.5.3 Capital reductions

In the case of capital reductions, the new Number of Shares is determined as follows:

$$x_{i,t} = x_{i,t-1} * \frac{1}{H_{i,t}}$$

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with:

$H_{i,t}$ = Reduction ratio of the company on day t

$x_{i,t}$ = Number of Shares of the affected Index Component on the day of the distribution

$x_{i,t-1}$ = Number of Shares of the affected Index Component on the day prior to the distribution

3.5.4 Share splits and par value conversions

In the case of share splits and par value conversions it is assumed that the prices change in ratio to the number of shares or to the par values. The new Number of Shares is calculated as follows:

$$x_{i,t} = x_{i,t-1} * \frac{N_{i,t-1}}{N_{i,t}}$$

with:

$N_{i,t-1}$ = Former par value of security class i (or new number of shares)

$N_{i,t}$ = New par value of security class i (or former number of shares)

$x_{i,t}$ = Number of Shares of the affected Index Component on the day of the distribution

$x_{i,t-1}$ = Number of Shares of the affected Index Component on the day prior to the distribution

3.6 MISCELLANEOUS

3.6.1 Recalculation

Solactive AG makes the greatest possible efforts to accurately calculate and maintain its indices. However, the occurrence of errors in the index determination process cannot be ruled out. In such cases Solactive AG adheres to its publicly available [Correction Policy](#).

3.6.2 Market Disruption

In periods of market stress Solactive AG calculates its indices following predefined and exhaustive arrangements set out in its publicly available [Disruption Policy](#).

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Definitions

4 DEFINITIONS

“Market Capitalization Ranges” Unadjusted company market capitalizations ranges for Inspire Indexes are as follows:

- The largest 10% of companies by market cap of a given market are considered “large cap”
- The next largest 10% of companies by market cap of a given market are considered “mid cap”
- The next largest 10% of companies by market cap of a given market are considered “small cap”
- The markets referenced above include Domestic (US), Emerging, and International Developed markets.

The “Index Universe” in respect of a Selection Day are companies that fulfill the following criteria:

- 1) Listed on a major exchange
- 2) Domiciled outside of the United States
- 3) Must have a market cap such that:
 - If the company is domiciled in an Emerging Markets country, it must be a member of the largest 10% of Emerging Markets companies by market cap.
 - Current list of Emerging Markets: Brazil, Chile, Colombia, Czech Republic, Egypt, Greece, Hungary, India, Indonesia, Mexico, Peru, Philippines, Poland, South Africa, South Korea, Taiwan, Thailand, Turkey.
 - If the company is domiciled in an International Developed country, it must be a member of the largest 10% of International Developed companies by market cap.
 - Current list of Developed Markets: Australia, Austria, Belgium, Canada, Denmark, Finland, France, Germany, Hong Kong, Ireland, Israel, Italy, Japan, Luxembourg, Netherlands, New Zealand, Norway, Portugal, Singapore, Spain, Sweden, Switzerland, United Kingdom.
- 4) Country of Domicile not within the following countries:
 - China
 - Saudi Arabia
 - United Arab Emirates
 - Qatar
 - Kuwait
 - Russia
 - Iran
 - Malaysia
 - Vietnam
 - Pakistan
- 5) Not a Business Development Company (BDC) or Master Limited Partnership (MLP)
- 6) Faith-based factors:

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- Inspire Impact Scores of zero or greater (N/A scores included as zero scores)
- Not a manufacturer of military or civilian weapons
- Not a manufacturer of barrier contraceptives

The “Index Component” is each share currently included in the Index.

The “Number of Shares” are in respect of an Index Component and any given Business Day the number or fraction of shares included in the Index. It is calculated for any Index Component as the ratio of (A) the Percentage Weight of an Index Component multiplied by the Index value and (B) its Trading Price (converted into the Index Currency according to the principles laid out in Section 1.4 of this document).

The “Percentage Weight” of an Index Component is the ratio of its Trading Price multiplied by its Number of Shares divided by the Index value.

The “Dividend Correction Factor” is calculated as 1 minus the applicable withholding tax rate and/or other applicable tax rate currently prevalent in the respective country.

In particular, an “Extraordinary Event” is

- > a Merger
- > a Takeover Bid
- > a Delisting
- > the Nationalization of a company
- > Insolvency
- > a change in a factor related to the stock such that it no longer meets the criterion established in section 2.1 Selection of the Index Components > Faith-based factors
- > a change in the selection process delineated in section 2.1-Selection of the Index Components

An Index Component is “delisted” if the Exchange announces pursuant to the Exchange regulations that the listing of, the trading in, or the issuing of public quotes on the Index Component at the Exchange has ceased immediately or will cease at a later date, for whatever reason (provided the Delisting is not because of a Merger or a Takeover Bid), and the Index Component is not immediately listed, traded or quoted again on an exchange, trading or listing system, acceptable to the Index Calculator.

“Insolvency” occurs with regard to an Index Component if (A) all shares of the respective issuer must be transferred to a trustee, liquidator, insolvency administrator or a similar public officer as result of voluntary or compulsory liquidation, insolvency or winding-up proceedings or comparable proceedings affecting the issuer of the Index Components or (B) the holders of the shares of this issuer are legally enjoined from transferring the shares.

A “Takeover Bid” is a bid to acquire, an exchange offer, or any other offer or act of a legal person that results in the related legal person acquiring as part of an exchange or otherwise more than 10%

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and less than 100% of the voting shares in circulation from the issuer of the Index Component or the right to acquire these shares, as determined by the Index Calculator based on notices submitted to public or self-regulatory authorities or other information considered by the Index Calculator to be relevant.

With regard to an Index Component, a “Merger” is

- (i) a change in the security class or a conversion of this share class that results in a transfer or an ultimate definite obligation to transfer all the shares in circulation to another legal person,
- (ii) a merger (either by acquisition or through forming a new structure) or a binding obligation on the part of the issuer to exchange shares with another legal person (except in a merger or share exchange under which the issuer of this Index Component is the acquiring or remaining company and which does not involve a change in security class or a conversion of all the shares in circulation),
- (iii) a takeover offer, exchange offer, other offer or another act of a legal person for the purposes of acquiring or otherwise obtaining from the issuer 100% of the shares issued that entails a transfer or the irrevocable obligation to transfer all shares (with the exception of shares that are held and controlled by the legal person), or
- (iv) a merger (either by acquisition or through forming a new structure) or a binding obligation on the part of the issuer of the share or its subsidiaries to exchange shares with another legal person, whereby the issuer of the share is the acquiring or remaining company and it does not involve a change in the class or a conversion of the all shares issued, but the shares in circulation directly prior to such an event (except for shares held and controlled by the legal person) represent in total less than 50% of the shares in circulation directly subsequent to such an event.

The “Merger Date” is the date on which a Merger is concluded or the date specified by the Index Calculator if such a date cannot be determined under the law applicable to the Merger.

“Nationalization” is a process whereby all shares or the majority of the assets of the issuer of the shares are nationalized or are expropriated or otherwise must be transferred to public bodies, authorities or institutions.

The “Exchange” is, in respect of the Index and every Index Component, the respective primary exchange where the Index Component has its primary listing. The Committee may decide to declare a different stock exchange the “Exchange” for trading reasons, even if the company is only listed there via a Stock Substitute.

A “Stock Substitute” includes in particular, American Depository Receipts (ADR) and Global Depository Receipts (GDR).

With regard to an Index Component (subject to the provisions given above under “Extraordinary Events”) the “Trading Price” in respect of a Trading Day is the closing price on this Trading Day determined in accordance with the Exchange regulations. If the Exchange has no closing price for an Index Component, the Index Calculator shall determine the Trading Price and the time of the quote for the share in question in a manner that appears reasonable to it.

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A “Trading Day” is in relation to the Index or an Index Component a Trading Day on the Exchange (or a day that would have been such a day if a market disruption had not occurred), excluding days on which trading may be ceased prior to the normal Exchange closing time. The Index Calculator is ultimately responsible as to whether a certain day is a Trading Day with regard to the Index or an Index Component or in any other connection relating to this document.

The “Index Calculator” is Solactive AG or any other appropriately appointed successor in this function.

The “Index Currency” is USD.

The “Market Capitalisation” is with regard to each of the securities in the Index on a Selection Day the share class-specific Market Capitalisation for any security in the Index Universe. It is calculated as the multiplication of the shares outstanding (as sourced from data vendors) with the Trading Price of the share class as of the respective Selection Day.

A “Business Day” is any day on which the New York Stock Exchange is open for trading.

The “Adjustment Day” is the close of business on the last Business Day in March, June, September, and December. In case the last Business Day is not a Trading Day, the Adjustment Day will be the preceding Trading Day.

The “Selection Day” is the Business Day 7 Business Days before the Adjustment Day.

The “Effective Day” is the open of business on the first Business Day following the Adjustment Day.

A “Market Disruption Event” occurs if

1. one of the following events occurs or exists on a Trading Day prior to the opening quotation time for an Index Component:
 - A) trading is suspended or restricted (due to price movements that exceed the limits allowed by the Exchange or an Affiliated Exchange, or for other reasons):
 - 1.1. across the whole Exchange; or
 - 1.2. in options or futures contracts on or with regard to an Index Component or an Index Component that is quoted on an Affiliated Exchange; or
 - 1.3. on an Exchange or in a trading or quotation system (as determined by the Index Calculator) in which an Index Component is listed or quoted; or
 - B) an event that (in the assessment of the Index Calculator) generally disrupts and affects the opportunities of market participants to execute on the Exchange transactions in respect of a share included in the Index or to determine market values for a share included in the Index or to execute on an Affiliated Exchange transaction with regard to options and futures contracts on these shares or to determine market values for such options or futures contracts.

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2. trading on the Exchange or an Affiliated Exchange is ceased prior to the “Normal Exchange Closing Time”, which is the time at which the Exchange or an Affiliated Exchange is normally closed on working days without taking into account after-hours trading or other trading activities carried out outside the normal trading hours. An exception to this classification as a Market Disruption Event is where the early cessation of trading is announced by the Exchange or Affiliated Exchange on this Trading Day at least one hour before
 - 2.1. the actual closing time for normal trading on the Exchange or Affiliated Exchange on the Trading Day in question or, if earlier.
 - 2.2. the closing time (if given) of the Exchange or Affiliated Exchange for the execution of orders at the time the quote is given.
3. a general moratorium is imposed on banking transactions in the country in which the Exchange is resident if the above-mentioned events are material in the assessment of the Index Calculator, whereby the Index Calculator makes its decision based on those circumstances that it considers reasonable and appropriate.

5. APPENDIX

5.1 CONTACT DATA

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5.2 CHANGES IN CALCULATION METHOD

The application by the Index Calculator of the method described in this document is final and binding. The Index Calculator shall apply the method described above for the composition and calculation of the Index. However, it cannot be excluded that the market environment, supervisory, legal, financial or tax reasons may require changes to be made to this method. The Index Calculator may also make changes to the terms and conditions of the Index and the method applied to calculate the Index that it deems to be necessary and desirable in order to prevent obvious or demonstrable error or to remedy, correct or supplement incorrect terms and conditions. The Index Calculator is not obliged to provide information on any such modifications or changes. Despite the modifications and changes, the Index Calculator will take the appropriate steps to ensure a calculation method is applied that is consistent with the method described above.