

US Sustainability Core 1 Portfolio

As of February 28, 2020

The information below represents the sustainability impact considerations that may be applied to the fund as of the date indicated. The sustainability impact considerations are subject to change and may not be representative of the current or future considerations of the fund. This content is for informational purposes only and should not be relied upon by the reader as research or investment advice. It does not constitute an offer to sell or a solicitation of an offer to buy shares of the fund.

Sustainability impact considerations applied to the fund are based on available data, either actual or estimated, and our interpretation of the data. Investors should consider the fund's investment objectives, risks, and charges and expenses, which are contained in the prospectus. Investors should read the prospectus carefully before investing.

Potential Sustainability Impact Considerations

Sustainability scoring variables (industry level)	
Variable	Application
Greenhouse gas emissions intensity ¹	85% of total score
Land use and biodiversity	15% of total score
Toxic spills and releases	
Operational waste	
Water management	

Emissions variables (portfolio level)	
Variable	Application
Greenhouse gas emissions intensity ¹	Exclude or underweight top contributors to greenhouse gas emissions
Potential emissions from reserves	Exclude or underweight companies based on potential emissions from reserves

Other environmental and social sustainability variables (portfolio level)	
Variable	Application
Coal	Companies with meaningful coal reserves or revenue related to coal may be excluded
Palm oil	Companies with meaningful revenue related to palm oil may be excluded
Factory farming	Companies cited for rearing livestock using particularly intensive methods may be excluded
Tobacco	Companies with meaningful revenue related to tobacco products may be excluded
Child labor	Companies cited for child labor practices may be excluded
Cluster munitions and landmines	Companies manufacturing cluster munitions, landmines, or the essential components of these products may be excluded
Civilian firearms	Firms involved in manufacturing civilian firearms may be excluded.
Other considerations	Companies may be excluded for other factors believed to be important to investors interested in sustainability

1. Greenhouse gas emissions intensity represents a company's most recently reported or estimated Scope 1 (direct) + Scope 2 (indirect) greenhouse gas emissions normalized by sales in USD (metric tons per USD million sales). Greenhouse gases included are the seven gases mandated by the Kyoto Protocol: carbon dioxide (CO₂), methane (CH₄), nitrous oxide (N₂O), hydrofluorocarbons (HFCs), perfluorocarbons (PFCs), sulfur hexafluoride (SF₆), and nitrogen trifluoride (NF₃). This methodology is subject to change with data developments or other findings or events.