

Rulebook for John Hancock Dimensional Emerging Markets Index (the “Index”)

The Index

The Index is a non-market cap weighted index of Emerging Markets companies that is reconstituted semi-annually on the Reconstitution Dates (unless defined in the text, capitalized words are defined in the Glossary of Terms). At each reconstitution, the Index may drop or add companies as well as reweight companies already in the Index. Most data to create reconstitution data sets will be as of the Data Date, though more updated data for prices and certain corporate actions may be updated after that date.

The Index may add companies and/or increase allocation to selected current holdings to replace those which leave the Index *in between* reconstitutions. The process to reallocate weight is described in further detail below, in the section titled “Defining the Index Weighting for Inter-Reconstitution Replacements.”

The Index commenced operations and these rules are first effective as of September 3, 2018. These rules may be supplemented, amended in whole or in part, revised or withdrawn at any time. Supplements, amendments, revisions, and withdrawals may also lead to changes in the way the Index is compiled or calculated or affect the Index in another way.

The Index Committee of Dimensional Fund Advisors LP has responsibility for ongoing oversight of the Index and interpretation of these rules. The Index Committee reserves the right to exercise its discretion in making decisions about the application of these rules and any other Index policy or action.

Selecting Securities and Weights

The following process uses data as of the applicable Data Date in order to determine Index composition. The process is applied at each reconstitution in order to define the updated Index. A similar process is used when a company leaves the Index inter-reconstitution in order to re-compute the Index excluding the removed company.

Selection of the Securities Universe

The universe of companies to start the selection process is the set of companies deemed to provide exposure to the eligible country list for the Index. The universe of securities for the selection process is equity securities issued by the eligible companies that fulfill listing requirements and trade on an eligible stock exchange. See Appendix ii for more information on exchange eligibility.

Company Eligibility Criteria

To be eligible, a company must have at least one issued security trading on an eligible exchange and be classified in one of the eligible countries. It must also have at least 100 million USD total market capitalization.

A company may be considered an eligible company if it meets one or more of the following criteria:

- It is incorporated and domiciled within an eligible country and has an issued security that trades on an eligible exchange (see appendix i and appendix ii for complete lists of currently eligible countries and exchanges).
- It is either incorporated OR domiciled in an eligible country and has an issued security trading on an eligible exchange and is considered by the Index Committee to provide equity exposure to an eligible country.
- It has issued a security denominated in the currency of an eligible country for the purpose of financing operations in that eligible country.
- It derives at least 50% of its revenues or profits from goods produced or sold, investments made, or services performed in an eligible country.
- It holds at least 50% of the company assets in an eligible country.
- It issues one or more securities that invest in or otherwise provide financial exposure to and derive their value from securities in an eligible country.
- Is otherwise deemed to provide equity exposure to an eligible country by the Index Committee.

In addition, the company must list an eligible security fitting the Security Eligibility Criteria, below.

The following may render a company ineligible for inclusion in the Index:

- Investment companies may not be eligible.
- Companies which have announced they are delisting may not be eligible.
- Companies which have announced a reincorporation event which would cause them no longer to be classified as eligible may not be eligible.
- Companies which have announced bankruptcy or similar corporate events may not be eligible.

Otherwise eligible companies may be excluded for special circumstances as determined by the Index Committee. Otherwise ineligible companies may be included for special circumstances as determined by the Index Committee.

Security Eligibility Criteria

To qualify as eligible, a security must meet all of the following criteria:

- The available float of the security should be greater than 15%.
- A minimum 30 day median USD-volume of 150,000 as of the Data Date.
- A new security representing a recent Initial Public Offering (IPO) is eligible if it meets other relevant criteria, including the 30-day median dollar volume noted above.

- Exchange-listed equity securities of eligible companies, including REITs and REIT-like companies, may be eligible. Preferred shares which exhibit equity-like characteristics, as determined by the Index Committee on a country by country basis, may be eligible. Eligible security types may therefore include ordinary shares, preferred shares, stapled securities, depositary receipts, certificates, Units, and other types as deemed relevant by the Index Committee for providing equity exposure.

Otherwise eligible securities may be excluded for special circumstances as determined by the Index Committee. Otherwise ineligible securities may be included for special circumstances as determined by the Index Committee.

Country Eligibility Criteria

The Index includes as eligible all countries considered “emerging markets” by the Index Committee. Please see Appendix i regarding country classification methodology.

Some countries deemed to be “emerging markets” countries may still not be present in the index, as at the given rebalance date, due to additional criteria. On an annual basis, the Index Committee shall take all potentially eligible “emerging markets” countries and compile a list of potentially eligible securities based on the criteria outlined earlier. Within that universe of securities, they will be sorted in descending order of Total Market Capitalization. All securities below the 85% percent of total free float market capitalization across all eligible securities will then be removed. Within the remaining securities, the total free float market capitalization will be summed by country and sorted in descending order. Countries in the bottom 5% of total free float market capitalization may be excluded for the reconstitutions in the following year. Within countries in the bottom 5% of total free float market capitalization the Index Committee will consider additional criteria on whether to exclude or include countries, which may include, but are not limited to:

- Number of eligible securities within the country
- Average trading volume per security over the previous six months

Following this review, countries that were previously ineligible but now qualify for inclusion will be added in either the March or September rebalance of the upcoming year.

Classification of Securities in the Universe

Size, Relative Price, Profitability and Momentum Characterization

Breakpoints

Securities are grouped according to various characteristics, such as size, relative price, profitability, and momentum. The boundary between these groups in each characteristic is named a breakpoint.

Size Breakpoints and Groups

The Size Breakpoints are defined by sorting companies in the universe specified above by Total Market Capitalization in descending order. There are two size sorts performed, the Emerging Markets Size Sort and the Country Size Sort. The Emerging Markets Size Sort is where all companies, regardless of country, are sorted together. The Emerging Markets Size Sort is used to determine the Emerging Markets Size Floor, which is the smallest Total Market Capitalization value for eligible securities, regardless of country. For the buy range, the Emerging Markets Size Floor is set at the Total Market Capitalization between 80% and 85% of the total free float market capitalization across eligible securities. For the hold range, the Emerging Markets Size Floor is set at the Total Market Capitalization between 85% and 90% of the total free float market capitalization across eligible securities.

The Country Size Sort is used to determine eligible securities within each country, subject to the Emerging Markets Size Floor. The table below defines the breakpoints for the size groups. There are two sets of size groups, the buy group and the hold group.

Companies in the Universe with Total Market Capitalization above the market capitalization of the second buy size breakpoint and the Emerging Markets Size Floor are defined to be in the Size Eligible Universe. Those companies are assigned to one of the two buy size groups as below. Note that due to variance in company and country size, breakpoints are an approximation and may not be exactly at the given percentage, but are most likely to be within a range as listed below.

Size Breakpoint and Group	Breakpoint – Buy (% of market cap)	Breakpoint – Hold (% of market cap)
1	48%-52%	48%-52%
2	78%-82%	81%-85%

Securities currently in the Index use the hold breakpoint for size group definition.

Relative Price Breakpoints and Groups

For each eligible country, sort companies in the Size Eligible Universe and belonging to that country according to their Price-to-Book ratio in ascending order. REITs or REIT-like companies and companies without a Price-to-Book ratio or with a negative Price-to-Book ratio are excluded from the sorting.

The Price-to-Book ratio for the company that takes the fraction of cumulative Total Available Market Capitalizations of the sorted companies across the fractions defined by the table below defines each of the Relative Price breakpoints.

Relative Price Breakpoint	Breakpoint – % of Available Market Capitalization of Sorted Securities
1	48%-52%
2	100%

All the companies in the Size Eligible Universe and in the current Index holdings are assigned to a Relative Price Group. There are two Relative Price Groups defined by the Relative Price Breakpoints and a third Relative Price Group for all companies classified as a REIT or REIT-like.

For each company defining a breakpoint, the Relative Price Group is defined by the rounded average Relative Price Group weighted by Total Available Market Capitalization of the company in each Relative Price Group.

Relative Price Group	Breakpoint Range	Relative Price Category
1	≤ Breakpoint 1	Value
2	>Breakpoint 1	Growth
3	(Special)	REIT/REIT-like/Other

Companies without Price-to-Book data or negative Price-to-Book ratios are assigned a Relative Price Multiplier of 1.15. REIT and REIT-like companies are assigned to Relative Price Group 3.

The data computed for companies are assigned for each security of the company.

Profitability Breakpoints and Groups

For each eligible country, sort companies in the Size Eligible Universe and belonging to that country according to their Profitability ratio in descending order. REIT or REIT-like companies and companies without a Profitability ratio are excluded from the sorting.

The Profitability ratio for the company that takes the fraction of cumulative Total Available Market Capitalizations of the sorted securities across the fractions defined by the table below defines each of the Profitability breakpoints.

Profitability Breakpoint	Breakpoint – % of Available Market Capitalization of Sorted Securities
1	48%-52%
2	100%

All the companies in the Size Eligible Universe and in the current Index holdings are assigned to a Profitability Group. There are two Profitability Groups defined by the Profitability Breakpoints and a third Profitability Group for special scenarios.

For each company defining a breakpoint, the Profitability Group is defined by the rounded average Profitability Group weighted by Total Available Market Capitalization of the company within each Profitability Group.

Profitability Group	Breakpoint Range	Profitability Category
1	≥ Breakpoint 1	High Profitability
2	≥Breakpoint 2 & <Breakpoint 1	Low Profitability
3	(Special)	REIT/REIT-like/Other

Companies without Operating Profits data are assigned to Profitability Group 2. Companies with negative Operating Profits and negative or missing book values are assigned to Profitability Group 2. Companies with positive Operating Profits and negative or missing book values are assigned to Profitability Group 3. The data computed for companies are assigned for each security of the company.

Momentum Grouping

For each of the eligible countries defined above, with some exceptions noted below, sort all the securities in the Size Eligible Universe by their 11-month total return ending at the most recent Data Date in descending order. Securities without 11-month total return data are excluded from the sorting.

The securities with the lowest 11-month total return with cumulative Available Market Capitalization in the bottom 30% of the Size Eligible Universe are considered Low Momentum securities.

Expected Return Multipliers

The weighting of each security will be keyed to its Available Market Capitalization modified by a multiplier based on the characteristics of each company represented by the security. The multipliers for each security in the Eligible Size Universe and the current Index Holdings are defined as the product of the security size, relative price and profitability buy-multipliers and hold-multipliers, respectively.

The size, relative price, and profitability multipliers for each security in the Eligible Size Universe and in the current Index holdings are defined by the tables below. For all other securities in ranges outside those defined by the tables below, the multipliers are zero. For securities with Available Market Capitalization in more than one group, the multiplier is defined as the weighted average multiplier.

Multipliers for Size

Size Group	Size Multiplier
1	1.0
2	1.5

Multipliers for Relative Price and Profitability

Relative Price or Profitability Group	Relative Price Multiplier	Profitability Multiplier
1	1.8	1.8
2	1.0	1.0
3	1.15	1.15

For each security, the Expected Return-Adjusted Market Capitalization is defined as the multiplication of the Available Market Capitalization and the multipliers.

Selecting and Weighting Securities

Defining the Index Weighting for Reconstitution

The Preliminary Index identifies the securities to be included in the reconstituted Index. The weight of each security in the Index is based on the Expected Return- Adjusted Market Capitalization. The Capped Preliminary Index is then calculated by applying a 4% company cap to the Preliminary Index. The reconstituted Index incorporates Index Memory[®], taking the current Index holdings as well as the Capped Preliminary Index into consideration when determining the final security weights.

For companies with more than one share class, the cap on the Preliminary Index weight is enforced proportionally to the Available Market Capitalization of each share class. Any excess weight in capped companies is distributed according to the Expected Return-Adjusted Market Capitalization weight of the non-capped companies, subject to the cap.

Companies in the current Index with weights higher than those in the Capped Preliminary Index are flagged as non-eligible for increasing weights. Companies in the hold range (held in current Index but

not in the Size Eligible Universe) for the Capped Preliminary Index are flagged as non-eligible for increasing weights.

Low Momentum securities, as long as they do not represent more than 20% of the Expected Returns-Adjusted Market Capitalization of the securities not otherwise flagged as ineligible for weight increases, are flagged as non-eligible for increasing weights. If they exceed 20%, only securities in the bottom 20% are flagged as non-eligible for increasing weights.

For companies flagged as non-eligible for weight increases, if the currently held weight of the company is smaller than or equal to its weight in the Capped Preliminary Index, then the company's weight in the reconstituted Index will remain the same as its weight in the current holdings. If the flagged company's held weight is larger than its weight in the Capped Preliminary Index, then the weight of the company in the reconstituted Index will be no greater than whichever of the following represents the smallest weight:

- The company weight cap of 4%
- 150% of that company's weight in the Capped Preliminary Index
- The company's weight in the Capped Preliminary Index plus 10 basis points
- The company's held weight

Those companies which are *not* flagged per the above rules are therefore eligible to have weight increased through the reconstitution, and receive the redistributed weight from the caps applied above. The weight to be distributed is the difference between 100% and the sum of the weights that are flagged as well as the current held weights of those companies not flagged. For a given company that can have weight increased (i.e. not flagged per above), the additional weight redistributed to that company is proportional to how underweight it is compared to other companies which are eligible for weight increases. "Underweight" in this case is a comparison of held weight to Capped Preliminary Index weight for the given company. Note that the company cap applies when redistributing weight, in that any company which hits that 4% mark at this point is flagged and any additional weight is redistributed according to the formula above for not flagged companies.

Handling Multi-Share Class Companies

The weight of a company with multiple share classes is distributed according to the Available Market Cap/Total Market Cap of each share class in the Preliminary Index. In the Capped Preliminary Index, the weight of each share class is reduced pro rata from the Preliminary Index so that the Capped Preliminary Index weight of the share classes sum to the capped amount.

In the application of Index Memory[®] to get to the reconstituted Index, the current Index weight of the company is compared to its Capped Preliminary Index weight. If the company is overweight compared to its Capped Preliminary Index weight, then the company's weight in the reconstituted Index is computed as described above for those securities flagged as ineligible for weight increase. If the company's current weight exceeds that computed weight, then if one share class is overweight compared to its

Capped Preliminary Index weight, the weight of that share class is reduced until the total company weight reaches the weight computed for the flagged company. If more than one share class is overweight, the share class that is most overweight has its weight reduced first until it is equally overweight to the second share class, at which point the weight of each is reduced in tandem until together they reach the intended weight for the given company. If a company has more than two share classes, the process is similar in that the weight of the most overweight share class is reduced first, until the amount of overweight in that share class is even with the next, and so forth until the intended weight for the company is reached.

If a company is not flagged as ineligible for increasing weights and there is weight to be redistributed, the weight of the company is computed using the Capped Preliminary Index weights and the redistributed weight as described above. If one share class is underweight compared to its Capped Preliminary Index weight, the weight of that share class is increased until the total company weight reaches the current weight plus redistributed weight. If more than one share class is underweight, the security most underweight has weight increased first, until it is equally underweight to the second share class, at which point the weight of each is increased in tandem until together they reach the weight computed for the company. If there are more than two share classes, the process is similar in that the most underweight increases first, until the amount of underweight in given share classes is even with the next, and so forth. Share classes that are ineligible for weight increases due to momentum are not considered in the process for weight redistribution.

Defining the Index Weighting for Reconstitution

$$\text{Number of Shares}_{\text{Security}} = \frac{\text{Weight in Index}}{\text{Price}} \times \text{Sum of All Available Market Capitalization of Securities}$$

Applying Company Weighting Caps Inter-Reconstitution

In the case where the weight of a company that is in the Financials industry sector within the Index reaches 4.75% or greater as of market close on any day between reconstitution periods, then following the date on which that threshold is reached or exceeded, the shares in the index will be reduced such that the weight of the given company is approximately 4.5% within the index. Additionally, the Index Committee, at its discretion, may announce similar company weight reductions in advance, due to impending corporate actions or other events.

Defining the Index Weighting for Inter-Reconstitution Replacements

Certain events may cause a company to be removed from the Index. Potential reasons for Index removal include cases where a given company no longer has a security trading on an eligible exchange for the Index, mergers, and other events, subject to Index Committee discretion. In cases where the Index weight to be redistributed is less than 50 basis points, the company may be removed from the Index and no further action taken.

In the event there are companies removed from the Index on a given day where the sum of the redistributable weight as computed by the Index Committee is greater than or equal to 50 basis points weight in the Index, the following Enhanced Redistribution process may be applied. The Index Committee will compute the redistributable weight based on best information known at the time about given corporate actions, the weight of the relevant security or securities within the Index as reasonably close to the announcement date as possible, and the perceived probability of such an event occurring on the specified date.

Where implemented, the process for Enhanced Redistribution of security weights when a security leaves the Index is essentially the same as the one described above to define updated weights at Reconstitution.

If an Enhanced Redistribution occurs, the Index is recomputed using the most recently available security reference data, including prices with the given security or securities removed from the current Index and the Capped Preliminary Index. Company financial data like book and profits data will be available as of the most recent month-end under most circumstances.

The weight of the security being removed is allocated to the most underweight securities when comparing current Index weights and updated weights. The process of allocating to the most underweighted securities starts by allocating to the first most underweight security until its underweighting is equal to that of the second most underweight security. Allocation is then made to the two most underweight securities until their underweighting is equal to that of the third most underweight security and so on. The securities that will receive an increase in weight will be announced as soon as the event's announcement details allow, targeting three (3) days prior to the event's effective date. Some of these securities may be new holdings for the Index; others may be current holdings that will receive an increased allocation.

Index Maintenance

Calculation of the price and total return indexes

The Index is calculated on a Price Return and Gross Total Return basis. The current Index level would be calculated by dividing the current modified Index market capitalization by the Index divisor. The divisor was determined off of the initial capitalization base of the Index and the base level. The divisor is updated as a result of corporate actions and composition changes.

The Gross Total Return calculation incorporates regular cash dividends paid in the underlying constituents and reinvests those distributions into the Index at the open of the dividend ex-date.

Index Formula

The Index is calculated using the following formula:

$$I_t = \frac{\sum_i^N Q_{i,t} M_{i,t} C_{i,t}}{DIV}$$

Where:

t	day of calculation
N	number of constituent equities in Index
$Q_{i,t}$	number of shares of equity i on day t
$M_{i,t}$	multiplier of equity i (always assumed to be 1 for this Index)
$C_{i,t}$	price of equity i on day t
DIV	current Index divisor on day t

For the **total return version** of the Index, the Index divisor is adjusted on the morning of each Index constituent's ex-date to take into account the reinvestment of the related dividend.

Corporate Actions

General

The Index may be adjusted in order to maintain the continuity of the Index level and the composition. Adjustments take place in reaction to events that occur with constituents in order to mitigate or eliminate the effect of that event on the Index's performance.

Removal of constituents

Any stock deleted from the Index as a result of a corporate action such as a merger, acquisition, spin-off, delisting or bankruptcy is generally not replaced by any new stock, unless the total amount of redistributable weight removed on a given day from the Index due to such actions totals 50 basis points or more and the action is in line with the Enhanced Redistribution process described above. In other cases, the Enhanced Redistribution methodology may be used (see above). Otherwise, the total number of stocks in the Index is reduced by one when a company is deleted. In certain circumstances, another company may be added into the Index as a result of the pending removal of a current constituent. This action typically would be taken only as a result of a certain type of corporate action, such as an acquisition where part of the merger proceeds is paid in the stock of another company.

In the event of a delisting due to bankruptcy or cancellation of listing (below), the delisted security usually will be deleted at either the last traded price or a zero price. If a company is removed from the Index, the divisor will be adjusted to maintain the Index level.

Mergers and Acquisitions

Merger or acquisition between members of the Index: In the event a merger or acquisition occurs between members of the Index, the acquired company is deleted and its market capitalization moves to the acquiring company's stock, according to the merger terms and depending on the portion of proceeds paid in the stock of the acquirer. In the case where the terms of the acquisition are 100% cash, the acquired company is removed from the Index, with no other impact to the Index, unless the weight of the acquired company exceeds the threshold for the Enhanced Redistribution policy, in which case that method of distribution is used. In the case where terms are partial cash, partial stock, the value of each method is handled separately, as appropriate for the terms of the deal and the distribution of the acquired company.

Merger or acquisition between a member and a non-member: A non-member is defined as a company that is not a current constituent of the Index. A merger or acquisition between one member of the Index and one non-member can take two forms:

(1) The acquiring company is a member of the Index and the acquired company is not. The acquiring company's shares will be adjusted at the next rebalance.

(2) The acquiring company is not a member, but the acquired company is a member. The acquired company is removed from the Index and the acquiring company may be considered for inclusion at the next rebalance. As outlined above in Section 2, in certain situations, the acquiring company may be added to the Index, should it meet general universe requirements. These actions would be announced at least two trading days ahead of the effective date where feasible and otherwise as soon as possible, as determined by the Index Committee and the Calculation Agent.

Suspensions and company distress

Upon a company filing for bankruptcy, an announcement will be made to remove the security from the Index effective for the next trading day where feasible and otherwise as soon as possible, as determined by the Index Committee and the Calculation Agent. If the stock is trading on an over-the-counter (OTC) market, the last trade or price on that market is utilized as the deletion price on that day.

If the stock does not trade between the bankruptcy announcement and the next rebalance effective date, the stock may be deleted from the Index in that rebalance with a presumed market value of \$0.00.

Price sources

In the event that the trading in shares is suspended or halted, the last price reported by the security's primary exchange during regular daytime trading will be used to calculate the Index. Depending on the particular situation, the security may be valued at a price of \$0 for purposes of Index calculation and/or

reflecting a corporate action in the Index. This would be applicable for certain extreme cases such as a company bankruptcy or severe distress.

Split-up /spin off

The closing price of the Index constituent is adjusted by the value of the spin-off. By default spun-off companies which trade on eligible exchanges will be added to the Index at the time of the event. The Index Committee reserves the right to be able not to add spun-off companies into the Index. As in any other addition, these actions would be announced at least two trading days ahead of effectiveness where feasible and otherwise as soon as possible as determined by the Index Committee and the Calculation Agent.

Dividends

Distinction ordinary and special dividend

The price return Index will be adjusted for dividends that are special in nature, typically through a price adjustment and corresponding divisor change. The spot price of the underlying security usually will be adjusted after market close of the day prior to the ex-date.

To decide whether a dividend should be considered a special dividend, the index calculation agent will use the following criteria:

- a) The declaration by a company of a dividend additional to those dividends declared as part of the company's normal results and dividend reporting cycle; merely an adjustment to the timing of the declaration of a company's expected dividend would not be considered as a special dividend circumstance; or
- b) The identification of an element of a dividend paid in line with a company's normal results and dividend reporting cycle as an element that is additional to the company's normal payment.

For the purpose of clarification, the index calculation agent will not make adjustment for the following situations, specifically in the Price Return index:

1. Payment of ordinary dividends, irrespective of how they are financed;
2. Issue of redeemable shares or any other entitlement in lieu of an ordinary dividend; or
3. Unexpected increase or decrease, resumption or cessation, or change in frequency to an ordinary dividend.

Rights issues and other rights

In the event of a rights issue, the price is adjusted for the value of the right before the open on the ex-date, and the shares are increased according to the terms of the offering. The adjustment assumes that the rights offering is fully subscribed. The amount of the price adjustment is determined from the terms of the rights issue, including the subscription price, and the price of the underlying security. The index calculation agent shall only enact adjustments if the rights represent a positive value, or are in-the-money, or alternatively, represent or can be converted into a tangible cash value.

Bonus issues, stock splits and reverse stock splits

For bonus issues, stock splits and reverse stock splits, the number of shares included in the Index will be adjusted in accordance with the ratio given in the corporate action. Since the event won't change the value of the company included in the Index, the divisor will not be changed because of this.

Changes in number of shares

Changes in the number of shares outstanding, typically due to share repurchases, tenders, or offerings, will not be reflected in the Index until the next review unless the change is related to a specific corporate action, such as a merger, acquisition, or spin-off.

Glossary of Terms

Announcement Date

The date on which new Index holdings and shares are announced prior to Reconstitution. The Announcement Date occurs one week prior to the applicable Reconstitution Date, with announcement made following the relevant market close (i.e. close of exchanges on which Index holdings trade).

Available Market Capitalization

The free-float-adjusted market capitalization of a given security class. This is computed as the free float value multiplied by the price multiplied by the shares outstanding of the given security.

Book Value

This number is the total common equity from the company's balance sheet.

Breakpoint

The value of a company characteristic that delineates one group from another.

Capped Preliminary Index

The Preliminary Index with appropriate caps on weights applied.

Data Date

The date at which data used to determine Index composition is computed, using this date as the end point. For example, Profitability ratios used in the Index are as of the Data Date. The Data Date normally will occur on the last trading day of each month.

Emerging Markets Size Floor

The minimum Total Market Capitalization of a company to be eligible for the Index.

Expected Return-Adjusted Free Float Market Cap

Refers to Expected Returns-Adjusted Available Market Capitalization; this value applies the multipliers related to three Dimensions of Expected Return to the Available Market Capitalization of a company. That is: Size Multiplier × Relative Price Multiplier × Profitability Multiplier × Free Float × Market Cap.

Free Float

Free float describes the portion of shares of a given security which are deemed available for public investment. It is a number between zero and one, used to decrease a security's market cap in the case where shares are closely held, often by company officers, governments, or other controlling-interest investors. For example, a security where 10% of shares outstanding are closely held and deemed not to trade, the free float would be 0.9.

Group

A collection of securities placed together due to company characteristics, with boundaries defined by breakpoints.

Index Memory[®]

A term used to describe the use over reconstitution of the Index holdings prior to the reconstitution event. Index Memory[®] is a concept that is designed to reduce Index turnover that otherwise might occur without "awareness" of current holdings in the Index.

Momentum

The relative return of a company compared to other companies in the eligible universe, computed based on 11-month compounded daily total return.

Multiplier

This is an adjustment factor accounting for Dimensions of Expected Return. It is used to help determine the Expected Return-Adjusted Market Capitalization of a security.

Operating Profits

The company income measure that is the numerator for the Profitability ratio.

Preliminary Index

The set of securities and weights created by the initial set of Index rules involving breakpoints and multipliers, before caps on weights and weight increases are applied.

Profitability

Profitability is a Dimension of Expected Return, computed here by Operating Profits divided by Book.

Relative Price

Relative Price is a Dimension of Expected Return, computed here by the Price-to-Book ratio.

Reconstitution

Reconstitution refers to the process of re-forming the Index based on the methodology outlined in this document. Reconstitution occurs semi-annually (see Reconstitution Date, below).

Reconstitution Date

The date at which the Index transitions to, where applicable, new members and new weights for securities. Reconstitution occurs on a semi-annual basis, on the second Friday of September and the

second Friday of March, unless that Friday is on or before the 12th day of the relevant month, in which case the Reconstitution Date is the Wednesday following the second Friday of September/March. The reconstituted Index is effective at market close on the Reconstitution Date. Market Close in this case is the close of trading on all relevant stock exchanges (i.e. those on which any security in the Index trades). Effectively, the Reconstitution Date is a twice per year special instance of the Reclassification Date.

Total Available Market Capitalization

The sum of the Available Market Capitalization for each share class of a given company.

Total Market Capitalization

Total market capitalization (also called total market cap or Tcap) is the market value of the company's equity. It represents the price × shares outstanding for each equity or equity-like balance sheet security tied to the given company. If there is only one share class, it is the same value as the market capitalization (i.e. sum(price × shares)). If there is more than one class of shares (e.g. A shares, B shares, C shares), then the Tcap is the sum(price × shares) for each share class, or the sum of each share class's market cap.

Appendix i: Country Classification

The list of eligible countries is maintained in the document *Country Classifications and Exchange Eligibility* on the main website for the John Hancock Dimensional Indexes.

The process for determining eligible countries involves classifying a company as Developed or Emerging. This classification is determined by the Index Committee. Potential changes to country classification are monitored by the Index Committee, and any changes are generally finalized on an annual basis in December of each year. In light of developments within a country, the Index Committee may change a country's classification at any time during the year, and such changes typically will be effective at the next reconstitution. Notice will be provided of any such change prior to the relevant Reconstitution Date.

There is no set definition or set criteria to determine a country's status as Developed or Emerging, but some of the criteria considered by the Index Committee include:

- The credit ratings of sovereign debt for a given country
- Financial statement accounting standards used for companies which comprise the country
- Market size of the country
- Foreign ownership restrictions within a country
- Cost impact of making a change to the country classification
- Currency effects of the country's exchange rate policies, including repatriation of currency

Appendix ii: Exchange Eligibility

The list of eligible exchanges is determined by the Index Committee and is subject to change. Generally, major exchanges within eligible countries or which serve as markets for more than just the home country (e.g. New York Stock Exchange in the United States) are deemed eligible. Non-exchange venues such as over the counter (OTC) or “pink sheets” markets generally are not eligible. While the United States is not an eligible country for the Index, securities trading on US-based exchanges which provide exposure to eligible countries may be included in the Index.

The Index Committee will evaluate on an annual or more frequent basis the eligibility of exchanges. In the event a previously ineligible exchange is added, or an exchange that was eligible but previously had no securities in the Index is included, the Index Committee may choose to include the newly eligible securities on that exchange at a full or partial weight.

The list of eligible exchanges is maintained within the document *Country Classifications and Exchange Eligibility* on the main website for the John Hancock Dimensional Indexes.

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