

# FACTSHEET – November 29, 2019

## Motif Capital Artificial Intelligence 8 ER Index

### DESCRIPTION

The Motif Capital Artificial Intelligence 8 ER Index (the "Index"):

The index provides exposure to stocks of certain companies concentrated in the technology sector that may benefit from the development of "Artificial Intelligence". For purposes of the Index, Artificial Intelligence is the ability of a machine to perform cognitive tasks typically associated with human brains, such as perception, reasoning, learning, interacting with the environment and problem solving.

The index is calculated on an excess return basis by measuring the extent to which (a) the stocks and any money market position outperform (b) 3-month USD LIBOR plus 0.75% per annum (accruing daily)

The money market position reflects the returns accruing on a hypothetical cash investment in a notional money market account denominated in U.S. dollars that accrues interest at the notional interest rate, which is equal to 3-month USD LIBOR.

Applies a daily volatility control:

Volatility cap: 8%. It is measured on a daily basis by calculating the realized volatility of the stocks for a 20 index business day look back period. The Index is rebalanced by ratably reallocating all or a portion of the exposure to the stocks in the Index to the money market position sufficient to reduce the realized volatility for such period to the volatility cap.

### HISTORICAL PERFORMANCE\*



\* Base Date: June 1, 2016, values prior to October 30, 2018 for the Index are based on hypothetical performance data derived using the Index rules as of October 30, 2018, but applied retroactively using historical stock and money market position levels. You should not take the hypothetical performance data of the Index as an indication of the future performance of the Index. Past performance is no guarantee of future results and may be lower or higher than current performance.

### CHARACTERISTICS

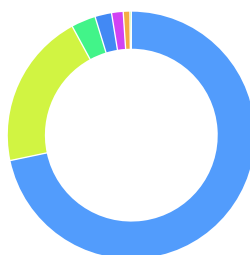
ISIN / WKN	DE000SLA6PU6 / SLA6PU	Base Value / Base Date	100 Points / June 1, 2016
Ticker / RIC	MCAIE / .MCAIE	Last Price	124.07
Index Sponsor	Motif Capital Management, Inc.	52W High	127.23
Calculation Agent	Solactive AG	52W Low	114.94
Index Type	Excess Return	Calculation	09:30 a.m. to 4:30 p.m. (ET), every 15 seconds
Index Currency	USD		
Index Members	98		

# FACTSHEET – November 29, 2019

## Motif Capital Artificial Intelligence 8 ER Index

### COMPOSITION OF STOCKS BY INDUSTRY GROUP AS OF NOVEMBER 29, 2019\*

- Software & IT Services 71.7%
- Semiconductors & Semiconductor Equipment 20.4%
- Computers, Phones & Household Electronics 3.2%
- Communications & Networking 2.2%
- Electronic Equipment & Parts 1.5%
- Office Equipment 0.9%
- no data 0.2%



\* Composition of Stocks by Sector is 100% in Technology. The industry groups referenced above are categorized in the technology sector. Sector percentages relate only to the stocks that comprise the Index. The percentages above sum to 100% regardless of whether a portion of the Index has been allocated to the money market position. Historically, a very significant portion of the Index (up to approximately 79%) consistently has been allocated to the money market position.

### TOP COMPONENTS AS OF NOVEMBER 29, 2019

Ticker	Currency	Country	Company	Index Weight (%)
			Money Market Position	42.42%
INTC	USD	US	INTEL CORP	3.09%
BIDU	USD	KY	BAIDU INC - SPON ADR	2.68%
NVDA	USD	US	NVIDIA CORP	2.64%
PDD	USD	KY	PINDUODUO INC	2.59%
BABA	USD	KY	ALIBABA GROUP HOLDING-SP ADR	2.18%
MSFT	USD	US	MICROSOFT CORP	1.65%
MA	USD	US	MASTERCARD INC-CLASS A	1.63%
ADBE	USD	US	ADOBE INC	1.62%
GOOGL	USD	US	ALPHABET INC-CL A	1.56%
SAP	USD	DE	SAP AG-SPONSORED ADR	1.33%

# FACTSHEET – November 29, 2019

## Motif Capital Artificial Intelligence 8 ER Index

### PERFORMANCE<sup>1</sup>

Includes backtested hypothetical performance; may not reflect actual Index performance.

AS OF NOVEMBER 29, 2019	Index
Effective Performance (1M)	2.6%
Effective Performance (6M) <sup>1</sup>	3.3%
Effective Performance (1Y) <sup>1</sup>	4.3%
Effective Performance (3Y) <sup>1</sup>	24.2%
Effective Performance (5Y) <sup>1</sup>	23.6%
Effective Performance (10Y) <sup>1</sup>	-
Annualized Performance (since July 2013) <sup>2</sup>	5.5%
Annualized Volatility (since July 2013) <sup>2</sup>	9.0%
Return over risk (since July 2013) <sup>3</sup>	0.61
Maximum Drawdown (since July 2013) <sup>4</sup>	13.8%

### DETAILED HISTORICAL MONTHLY PERFORMANCE<sup>1</sup>

YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	ANNUAL
2019	2.62%	2.44%	0.87%	2.20%	-5.42%	2.11%	1.24%	-2.37%	-1.22%	1.33%	2.51%		6.15%
2018	5.73%	-1.85%	-1.60%	0.07%	2.68%	-0.79%	0.24%	3.13%	-0.89%	-7.37%	0.25%	-2.22%	-3.15%
2017	2.16%	2.29%	1.65%	1.57%	3.93%	-0.11%	2.27%	0.59%	1.07%	3.81%	0.92%	-0.79%	21.03%
2016	-4.64%	-0.27%	2.79%	-0.58%	2.24%	-1.87%	1.90%	1.08%	0.29%	-1.66%	0.29%	0.14%	-0.52%
2015	-1.74%	2.75%	0.54%	1.52%	1.89%	-0.28%	0.44%	-5.48%	-0.77%	2.74%	1.75%	-1.51%	1.54%
2014	-0.35%	1.44%	-1.33%	-1.74%	1.41%	2.83%	-2.10%	1.11%	-0.84%	0.52%	1.69%	-1.65%	0.84%
2013							1.07%	0.10%	3.24%	0.03%	2.47%	3.61%	10.92%

<sup>1</sup> Data prior to October 30, 2018 for the Index is hypothetical and was derived using the Index rules as of Oct 30, 2018 but applied retroactively. You should not take hypothetical data as an indication of future Index data. Past performance is no guarantee of future results and may be lower or higher than current performance.

<sup>2</sup> Calculated on an annualized basis since July 24, 2013.

<sup>3</sup> Calculated by dividing the annualized performance by the annualized volatility since July 24, 2013.

<sup>4</sup> The largest percentage decline in the Index level from any previously occurring level since July 24, 2013.

# FACTSHEET – November 29, 2019

## Motif Capital Artificial Intelligence 8 ER Index

### MONEY MARKET POSITION AND TOP 10 STOCKS FOR EACH MONTH AS OF THE LAST INDEX PUBLICATION DAY OF EACH MONTH\*

- Stocks and target weights are rebalanced once a year.
- Volatility control is applied daily, which may result in a rebalancing into the money market position.
- The average weight of the money market position is shown for each month.
- The top constituent stocks for each month are identified based on their actual weight in the Index as of the last Index publication date for such month. Each weight below is the average weight of such top constituent stock for such month.

Money Market Position	INTC	PDD	BIDU	NVDA	BABA	MA	MSFT	GOOGL	ADBE	AMBA	SAP	JD	ORCL	NUAN	INFY	YNDX	IBM	QCOM	PANW	XRX
Oct-2019	57.0%	5.2%	4.7%	4.4%	4.3%	3.5%	2.8%	2.8%	2.8%	2.7%	2.4%	-	-	-	-	-	-	-	-	-
Sep-2019	61.9%	5.0%	4.5%	4.4%	4.0%	3.5%	2.8%	2.8%	2.7%	2.7%	2.8%	-	-	-	-	-	-	-	-	-
Aug-2019	57.7%	4.7%	3.6%	4.4%	3.7%	3.4%	2.9%	2.8%	2.7%	2.9%	-	-	2.2%	-	-	-	-	-	-	-
Jul-2019	37.6%	4.8%	2.5%	4.7%	3.7%	3.5%	2.8%	2.8%	2.5%	3.0%	-	2.4%	-	-	-	-	-	-	-	-
Jun-2019	62.4%	3.1%	-	-	3.0%	3.3%	3.3%	3.7%	2.6%	4.1%	-	3.4%	-	-	2.8%	-	2.9%	-	-	-
May-2019	42.9%	3.0%	-	-	3.2%	3.4%	3.2%	3.5%	2.8%	4.0%	-	3.3%	-	-	3.0%	-	2.9%	-	-	-
Apr-2019	49.0%	3.5%	-	3.2%	3.6%	3.6%	2.9%	3.3%	2.9%	3.8%	-	2.9%	-	-	-	-	3.0%	-	-	-
Mar-2019	39.8%	3.5%	-	3.3%	3.4%	3.7%	2.9%	3.3%	2.9%	3.8%	-	2.9%	-	-	-	-	3.0%	-	-	-
Feb-2019	57.6%	3.4%	-	3.4%	3.2%	3.6%	2.9%	3.1%	-	3.9%	-	2.9%	-	-	2.9%	-	3.1%	-	-	-
Jan-2019	76.4%	3.5%	-	3.6%	3.3%	3.5%	-	3.3%	3.0%	3.9%	-	3.0%	-	-	2.9%	-	3.0%	-	-	-
Dec-2018	75.9%	3.5%	-	3.9%	3.4%	3.5%	-	3.4%	3.0%	4.0%	-	3.1%	-	-	2.9%	-	2.9%	-	-	-
Nov-2018	76.9%	3.2%	-	3.8%	3.5%	3.3%	-	3.2%	2.7%	3.6%	-	2.9%	-	-	3.0%	-	2.7%	-	-	-
Oct-2018	54.3%	3.3%	-	4.0%	4.3%	3.1%	-	3.3%	2.9%	4.0%	-	3.1%	-	-	3.2%	-	2.9%	-	-	-
Sep-2018	34.0%	2.9%	-	4.3%	5.5%	3.2%	-	3.1%	2.8%	3.8%	-	3.1%	-	-	2.9%	-	3.1%	-	-	-

\* Data prior to October 30, 2018 for the Index is hypothetical and was derived using the Index rules as of October 30, 2018, but applied retroactively. You should not take hypothetical data as an indication of future Index data. Past performance is no guarantee of future results and may be lower or higher than current performance.

# FACTSHEET – November 29, 2019

## Motif Capital Artificial Intelligence 8 ER Index

Money Market Position	Money Market Position																				
	INTC	PDD	BIDU	NVDA	BABA	MA	MSFT	GOOGL	ADBE	AMBA	SAP	JD	ORCL	NUAN	INFY	YNDX	IBM	QCOM	PANW	XRX	
Aug-2018	48.0%	3.0%	-	4.2%	5.4%	3.4%	-	3.0%	2.9%	3.7%	-	3.0%	-	-	2.7%	-	-	3.0%	-	-	-
Jul-2018	54.8%	3.1%	-	4.9%	5.0%	3.9%	-	3.0%	3.1%	3.7%	-	3.1%	-	-	2.6%	-	-	3.1%	-	-	-
Jun-2018	35.1%	3.3%	-	4.9%	4.9%	3.9%	2.6%	2.8%	2.9%	3.7%	-	3.1%	-	-	-	-	-	3.0%	-	-	-
May-2018	47.7%	2.8%	-	5.6%	7.0%	5.7%	2.8%	-	3.9%	4.0%	-	-	-	-	2.7%	-	-	-	-	-	-
Apr-2018	70.8%	2.8%	-	6.2%	6.7%	5.4%	2.8%	-	3.8%	3.7%	-	-	-	-	-	-	-	2.9%	-	-	-
Mar-2018	61.7%	2.8%	-	5.5%	6.9%	5.6%	-	-	3.9%	3.7%	-	-	-	-	2.8%	-	-	3.0%	-	-	-
Feb-2018	63.0%	-	-	6.1%	7.0%	5.5%	-	-	4.1%	3.5%	-	-	-	-	2.7%	2.7%	-	3.0%	-	-	-
Jan-2018	34.4%	-	-	5.9%	7.1%	6.0%	-	-	4.3%	3.3%	-	-	-	-	3.0%	2.7%	-	3.1%	-	-	-
Dec-2017	49.3%	2.6%	-	6.2%	6.1%	5.6%	-	-	4.2%	3.2%	-	-	-	-	3.0%	2.7%	-	3.2%	-	-	-
Nov-2017	16.6%	-	-	6.2%	6.3%	5.7%	-	-	4.1%	3.2%	-	-	-	-	2.8%	2.6%	-	3.2%	-	-	-
Oct-2017	26.5%	2.6%	-	6.4%	6.5%	6.0%	-	-	4.1%	3.2%	-	2.6%	-	-	2.7%	-	-	3.2%	-	-	-
Sep-2017	31.8%	-	-	6.8%	5.9%	5.9%	-	-	4.1%	2.8%	-	2.6%	-	-	3.0%	2.5%	-	3.1%	-	-	-
Aug-2017	33.8%	-	-	6.1%	5.5%	5.7%	-	-	3.9%	2.9%	-	-	-	-	3.0%	2.5%	-	3.0%	-	-	-
Jul-2017	49.2%	-	-	6.2%	5.3%	5.2%	-	-	3.9%	2.7%	-	-	-	-	3.3%	2.7%	-	3.0%	-	-	-
Jun-2017	54.6%	-	-	-	-	5.0%	-	-	4.0%	2.8%	-	-	-	-	2.7%	-	-	-	-	-	-
May-2017	41.2%	-	-	4.7%	12.8%	-	-	4.3%	-	-	-	-	-	3.7%	4.0%	3.6%	3.5%	-	-	-	-
Apr-2017	30.0%	-	-	4.8%	9.8%	-	-	4.5%	-	-	-	-	-	3.9%	4.2%	3.6%	3.9%	-	-	-	-
Mar-2017	32.9%	-	-	4.7%	10.4%	-	-	4.4%	-	-	-	-	-	3.9%	4.1%	4.0%	-	3.6%	-	-	-
Feb-2017	14.9%	-	-	4.9%	9.9%	-	-	4.4%	-	-	-	-	-	3.8%	4.1%	3.9%	-	3.8%	-	-	-
Jan-2017	43.6%	-	-	5.0%	11.0%	-	-	4.5%	-	-	-	-	-	3.7%	4.0%	3.7%	3.5%	3.8%	-	-	-
Dec-2016	55.2%	-	-	4.9%	11.3%	-	-	4.5%	-	-	-	-	-	3.7%	3.9%	4.1%	3.2%	3.8%	-	-	-
Nov-2016	50.0%	-	-	5.0%	9.7%	-	-	4.4%	-	-	-	-	-	3.9%	4.2%	4.0%	-	3.7%	-	-	-
Oct-2016	45.8%	-	-	5.3%	7.5%	-	-	4.4%	-	-	-	-	-	3.7%	3.7%	4.2%	-	3.5%	3.3%	-	-

# FACTSHEET – November 29, 2019

## Motif Capital Artificial Intelligence 8 ER Index

Money Market Position	Company																				
	INTC	PDD	BIDU	NVDA	BABA	MA	MSFT	GOOGL	ADBE	AMBA	SAP	JD	ORCL	NUAN	INFY	YNDX	IBM	QCOM	PANW	XRX	
Sep-2016	38.5%	-	-	5.3%	7.0%	-	-	4.0%	-	-	3.6%	-	-	3.7%	3.7%	4.2%	-	3.5%	-	-	-
Aug-2016	31.1%	-	-	5.1%	6.4%	-	-	4.1%	-	-	3.6%	-	-	3.9%	3.7%	4.3%	-	3.5%	-	-	-
Jul-2016	69.3%	-	-	4.8%	6.0%	-	-	4.1%	-	-	-	-	-	3.9%	4.2%	4.5%	3.4%	3.6%	-	-	-
Jun-2016	47.2%	-	-	5.0%	4.9%	-	-	3.7%	-	-	-	-	-	3.9%	4.1%	4.9%	3.5%	-	-	-	-
May-2016	45.5%	-	-	4.4%	11.2%	-	-	6.0%	-	-	-	-	-	4.9%	-	6.0%	-	4.2%	3.6%	-	3.5%
Apr-2016	47.8%	-	-	5.0%	9.0%	-	-	5.9%	-	-	-	-	-	5.1%	3.6%	6.1%	-	4.2%	-	-	3.5%
Mar-2016	66.7%	-	-	4.9%	8.9%	-	-	6.5%	-	-	-	-	-	5.2%	3.9%	6.1%	-	4.3%	-	-	4.1%
Feb-2016	74.3%	-	-	4.8%	8.6%	-	-	6.5%	-	-	-	-	-	5.1%	4.5%	5.9%	-	4.1%	3.7%	-	3.8%
Jan-2016	60.0%	-	-	4.6%	8.1%	-	-	7.1%	-	-	-	-	-	5.1%	4.1%	6.4%	-	3.9%	3.3%	-	3.9%
Dec-2015	50.7%	-	-	4.8%	8.2%	-	-	6.5%	-	-	-	-	-	4.6%	4.2%	5.4%	-	3.9%	-	-	3.9%
Nov-2015	59.6%	-	-	5.4%	7.7%	-	-	6.1%	-	-	-	-	-	4.8%	4.3%	5.2%	-	3.8%	-	-	3.7%
Oct-2015	62.2%	-	-	4.9%	7.2%	-	-	6.2%	-	-	-	-	-	5.0%	3.6%	6.0%	-	4.0%	4.0%	-	-
Sep-2015	73.2%	-	-	3.8%	6.7%	-	-	5.6%	-	-	-	-	-	5.0%	-	6.7%	-	4.4%	3.9%	-	3.9%
Aug-2015	47.7%	-	-	4.0%	5.9%	-	-	5.3%	-	-	-	-	-	5.0%	-	5.8%	-	4.4%	4.0%	-	3.9%
Jul-2015	49.8%	-	-	4.3%	4.8%	-	-	5.2%	-	-	-	-	-	4.9%	-	5.3%	-	4.4%	4.1%	-	3.9%
Jun-2015	34.9%	-	-	4.9%	3.9%	-	-	4.9%	-	-	4.0%	-	-	4.9%	3.8%	4.0%	-	4.3%	-	-	-
May-2015	49.0%	-	-	4.5%	-	-	-	5.0%	-	-	5.5%	-	-	4.7%	-	-	-	-	-	9.0%	-
Apr-2015	46.6%	-	-	4.7%	-	-	-	5.4%	-	-	4.7%	-	-	4.9%	-	-	-	-	-	8.1%	4.3%
Mar-2015	37.8%	-	-	5.1%	-	-	-	4.6%	-	-	5.0%	-	-	5.0%	-	-	-	-	-	8.3%	4.9%
Feb-2015	55.6%	-	-	5.0%	-	-	-	5.0%	-	-	-	-	-	5.1%	-	-	-	4.2%	-	8.1%	5.2%
Jan-2015	57.7%	-	-	5.7%	-	-	-	4.9%	-	-	-	-	-	5.2%	-	-	-	4.2%	-	7.7%	5.4%
Dec-2014	43.8%	-	-	5.8%	-	-	-	5.4%	-	-	-	-	-	5.4%	-	-	-	4.2%	-	7.2%	5.5%
Nov-2014	58.3%	-	-	6.1%	-	-	-	5.5%	-	-	-	-	-	5.0%	-	-	-	4.2%	-	7.1%	5.4%

# FACTSHEET – November 29, 2019

## Motif Capital Artificial Intelligence 8 ER Index

Money Market Position	INTC	PDD	BIDU	NVDA	BABA	MA	MSFT	GOOGL	ADBE	AMBA	SAP	JD	ORCL	NUAN	INFY	YNDX	IBM	QCOM	PANW	XRX
Oct-2014	62.1%	-	-	6.2%	-	-	-	5.6%	-	-	-	-	4.8%	4.1%	-	-	4.4%	-	6.4%	5.3%
Sep-2014	34.6%	-	-	5.8%	-	-	-	5.7%	-	-	-	-	4.8%	4.3%	-	-	5.2%	-	6.1%	5.5%
Aug-2014	48.9%	-	-	5.7%	-	-	-	5.5%	-	-	-	-	5.2%	4.6%	-	-	5.2%	-	5.2%	5.6%
Jul-2014	32.7%	-	-	5.8%	-	-	-	5.3%	-	-	-	-	5.1%	5.1%	-	-	5.3%	-	5.1%	5.5%
Jun-2014	34.5%	-	-	6.1%	-	-	-	4.9%	-	-	-	-	5.1%	4.6%	-	5.1%	-	-	6.2%	5.1%
May-2014	64.4%	-	-	7.1%	5.4%	-	-	-	-	-	-	-	5.7%	-	-	-	-	-	7.3%	5.5%
Apr-2014	66.0%	-	-	6.9%	5.4%	-	-	-	-	-	-	-	5.7%	-	-	-	-	-	6.5%	5.6%
Mar-2014	57.8%	-	-	6.5%	5.0%	-	-	5.0%	-	-	-	-	5.5%	-	-	-	-	-	6.7%	-
Feb-2014	68.6%	-	-	7.1%	5.0%	-	-	-	-	-	-	-	5.1%	-	-	5.5%	-	-	6.7%	-
Jan-2014	39.1%	-	-	6.9%	-	-	-	-	-	-	-	-	5.1%	-	-	5.7%	-	-	5.9%	4.9%
Dec-2013	35.2%	-	-	7.4%	-	-	-	-	-	-	-	-	4.9%	-	-	6.3%	-	-	5.4%	5.2%
Nov-2013	49.1%	-	-	7.2%	-	-	-	-	-	-	-	-	4.8%	-	-	6.1%	-	-	4.9%	5.0%
Oct-2013	46.4%	-	-	7.3%	-	-	-	-	-	-	-	-	4.8%	-	-	5.9%	-	-	-	4.6%
Sep-2013	37.9%	-	-	7.0%	-	-	-	-	-	-	-	-	4.7%	-	-	5.8%	-	-	4.7%	4.8%
Aug-2013	39.9%	-	-	6.5%	-	-	-	-	-	-	-	-	4.7%	-	-	5.4%	-	-	5.2%	4.8%
Jul-2013	43.4%	-	-	6.4%	-	-	-	-	-	-	-	-	4.8%	-	-	5.5%	-	-	5.3%	4.7%
Jun-2013	-	-	-	5.0%	-	-	-	5.1%	-	-	-	-	5.0%	-	-	5.2%	-	-	5.1%	-

# FACTSHEET – November 29, 2019

## Motif Capital Artificial Intelligence 8 ER Index

### DISCLAIMER

This info service is offered exclusively by Solactive AG, Platz der Einheit 1, D-60327 Frankfurt am Main, E-Mail [indexing@solactive.com](mailto:indexing@solactive.com) | Disclaimer: Any financial instrument linked to the Index is not sponsored, promoted, sold or supported in any other manner by Solactive AG nor does Solactive AG offer any express or implicit guarantee or assurance either with regard to the results of using the Index and/or Index trade mark or the Index Price at any time or in any other respect. The Index is calculated and published by Solactive AG. Solactive AG uses its best efforts to ensure that the Index is calculated correctly. Irrespective of its obligations towards any Issuer, Solactive AG has no obligation to point out errors in the Index to third parties including but not limited to investors and/or financial intermediaries of any financial instrument. Neither publication of the Index by Solactive AG nor the licensing of the Index or Index trade mark for the purpose of use in connection with the financial instrument constitutes a recommendation by Solactive AG to invest capital in said financial instrument nor does it in any way represent an assurance or opinion of Solactive AG with regard to any investment in this financial instrument. Remember, the information in this document does not constitute tax, legal or investment advice and is not intended as a recommendation for buying or selling securities. The information and opinions contained in this document have been obtained from public sources believed to be reliable, but no representation or warranty, express or implied, is made that such information is accurate or complete and it should not be relied upon as such. Solactive AG and all other companies mentioned in this document will not be responsible for the consequences of reliance upon any opinion or statement contained herein or for any omission. | © Solactive AG, 2019. All rights reserved.

Investing in financial products involves risks to be considered prior to making any investment decision. An investment in a financial product linked to the Index should only be made after a review of companies included in the Index and such financial product linked to the Index, including a review of the risks associated with such companies or product. Past performance is no guarantee of future results.

#### Index Calculator Disclaimer:

The Index is calculated and published by the Calculation Agent. The Calculation Agent uses its best efforts to ensure that the Index is calculated correctly. The Calculation Agent does not warrant the accuracy or completeness of any information contained herein. Irrespective of its obligations towards the Index Sponsor, the Calculation Agent has no obligation to point out errors in the Index to third parties including but not limited to investors and/or financial intermediaries of the financial instrument. The calculation and publication of the Index by the Calculation Agent for the purpose of use in connection with the financial instrument does not constitute a recommendation by the Calculation Agent to invest capital in said financial instrument nor does it in any way represent an assurance or opinion of the Calculation Agent with regard to any investment in this financial instrument.