

# U.S. Choice

## U.S. Choice Composite Annual Performance Disclosures

Year End	Total Firm	Composite Assets		Annual Performance Results				Composite 3-Yr St Dev	Russell 3000 3-Yr St Dev
	Assets (Millions)	USD (Millions)	Number of Accounts	Composite Gross	Composite Net **	Russell 3000	Internal Dispersion		
2019	34,204	99	Five or fewer	31.89%	31.63%	31.02%	N.A	13.63%	12.21%
2018	35,505	181	Five or fewer	(11.34)%	(11.65)%	(5.24)%	N.A	13.20%	11.18%
2017	49,482	539	Five or fewer	24.48%	24.01%	21.13%	N.A	12.26%	10.09%
2016	42,106	443	Five or fewer	5.39%	4.99%	12.74%	N.A	12.82%	10.88%
2015	41,918	521	Five or fewer	(0.86)%	(1.25)%	0.48%	N.A	11.67%	10.58%
2014	43,617	577	6	15.10%	14.64%	12.56%	0.3%	10.06%	9.29%
2013	38,439	339	6	38.23%	37.76%	33.55%	0.2%	13.01%	12.53%
2012	24,534	276	8	12.67%	12.30%	16.42%	N.A	16.41%	15.73%
2011	19,217	91	Five or fewer	3.70%	3.29%	1.03%	N.A	18.58%	19.35%
2010	14,326	50	Five or fewer	16.02%	15.79%	16.93%	N.A	22.55%	22.62%
2009	11,354	46	Five or fewer	32.48%	32.22%	28.34%	N.A	19.96%	20.32%
2008	5,348	45	Five or fewer	(35.35)%	(35.48)%	(37.31)%	N.A	16.84%	15.79%
2007	6,682	70	Five or fewer	7.46%	6.55%	5.14%	N.A	N.P	N.P
2006	4,408	64	Five or fewer	16.92%	15.93%	15.71%	N.A	N.P	N.P
2005*	2,235	36	Five or fewer	12.29%	11.66%	10.92%	N.A	N.P	N.P

N.A. - Information is not statistically meaningful due to an insufficient number of portfolios in the composite for the entire year. \*Results shown for the year 2005 represent partial period performance from May 1, 2005 through December 31, 2005. \*\*Net performance reflects the gross-of-fees return reduced by the actual investment management fee incurred. Effective 1/2008, net performance is calculated by deducting the actual investment management fee incurred by each portfolio in the composite. Prior to 1/2008, net-of-fee returns reflect the deduction of the highest annual management fee in effect at the time (0.85%), applied on a monthly basis. N.P. - Information is not presented because 36 monthly returns are not available.

- U.S. Choice Composite contains fully discretionary portfolios managed by Epoch using an investment strategy that pursues long-term capital appreciation by investing in a concentrated portfolio of leading U.S. companies we believe have superior risk-reward profiles. Our bottom-up security selection and risk management process leads to a portfolio of 20-35 stocks. The portfolio reflects the highest-conviction ideas of our investment team as appropriate for a concentrated portfolio. Companies are selected based on their ability to generate free cash flow and allocate it intelligently to benefit shareholders. The minimum account size for this composite is \$500 thousand.
- For comparison purposes the composite is measured against the Russell 3000 Index.
- Epoch Investment Partners, Inc. claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. Epoch Investment Partners, Inc. has been independently verified for the periods June 21, 2004 through September 30, 2020. Verification assesses whether (1) the firm has complied with all the composite construction requirements of the GIPS standards on a firm-wide basis and (2) the firm's policies and procedures are designed to calculate and present performance in compliance with the GIPS standards. The U.S. Choice composite has been examined for the periods May 1, 2005 through March 31, 2019. Verification does not ensure the accuracy of any specific composite presentation. The verification and performance examination reports are available upon request.

# U.S. Choice

4. Epoch Investment Partners, Inc. is a wholly owned subsidiary of The Toronto Dominion Bank. Epoch Investment Partners, Inc. ("Epoch") became a registered investment adviser under the Investment Advisers Act of 1940 in June 2004. Policies for valuing portfolios, calculating performance, and preparing compliant presentations are available upon request.
5. Results are based on fully discretionary accounts under management, including those accounts no longer with the firm. Past performance is not indicative of future results.
6. Valuations are computed and performance is reported in U.S. dollars. Returns are presented gross and net of management fees and include the reinvestment of all income. Gross-of-fees returns are presented before management fees but after all trading expenses. Net performance reflects the gross-of-fees return reduced by the actual investment management fee incurred. Effective 1/2008, net performance is calculated by deducting the actual investment management fee incurred by each portfolio in the composite. Prior to 1/2008, net-of-fee returns reflect the deduction of the highest annual management fee in effect at the time (0.85%), applied on a monthly basis.
7. Internal dispersion is calculated using an asset-weighted standard deviation of annual gross returns of those accounts that were included in the composite for the entire year. Internal dispersion figures that are not meaningful due to the limited number of accounts in the composite are annotated by N/A. The three-year annualized standard deviation measures the variability of the composite and the benchmark returns over the preceding 36-month period.
8. The U.S. Choice Composite was created in May 2005. A complete list of composite descriptions is available upon request.
9. The investment management fee schedule is as follows:

U.S. Choice (Separate account minimum \$25 million)	
Assets Under Management	Fee
First \$50 million	0.65%
Next \$50 million	0.55%
Over \$100 million	0.45%

Past performance is not indicative of future results. Actual investment advisory fees incurred by clients may vary. Minimum account sizes, fees and fee structure, and other conditions may be waived or modified in the future, and have been waived or modified in the past, at the discretion of Epoch.

# Global Absolute Return

## Global Absolute Return Composite Annual Performance Disclosures

Year End	Total Firm	Composite Assets		Annual Performance Results					Composite 3-Yr St Dev	MSCI World (Net) 3-Yr St Dev	Barclays Capital U.S. Aggregate 3-Yr St Dev
	Assets (Millions)	USD (Millions)	Number of Accounts	Composite Gross	Composite Net **	MSCI World (Net)	Barclays Capital U.S. Aggregate	Internal Dispersion			
2019	34,204	68	Five or fewer	19.99%	18.78%	27.67%	8.72%	N.A	8.93%	11.14%	2.87%
2018	35,505	46	Five or fewer	(2.01)%	(2.94)%	(8.71)%	0.01%	N.A	10.00%	10.38%	2.84%
2017	49,482	48	Five or fewer	28.24%	26.81%	22.40%	3.54%	N.A	10.52%	10.23%	2.78%
2016	42,106	38	Five or fewer	(1.30)%	(2.49)%	7.51%	2.65%	N.A	10.71%	10.92%	2.98%
2015	41,918	70	Five or fewer	(7.34)%	(8.57)%	(0.87)%	0.55%	N.A	10.68%	10.80%	2.88%
2014	43,617	135	Five or fewer	4.82%	3.47%	4.94%	5.97%	N.A	9.68%	10.23%	2.63%
2013	38,439	176	Five or fewer	32.31%	30.63%	26.68%	(2.02)%	N.A	11.22%	13.54%	2.71%
2012	24,534	153	6	14.98%	13.46%	15.83%	4.21%	0.1%	14.60%	16.74%	2.38%
2011	19,217	163	6	(1.38)%	(2.65)%	(5.54)%	7.84%	0.1%	15.27%	20.15%	2.78%
2010	14,326	382	7	7.27%	5.99%	11.76%	6.54%	0.3%	18.17%	23.72%	4.17%
2009	11,354	340	7	37.27%	35.76%	29.99%	5.93%	0.4%	15.46%	21.40%	4.11%
2008	5,348	178	8	(29.15)%	(29.76)%	(40.71)%	5.24%	1.0%	14.27%	17.02%	3.97%
2007	6,682	182	11	7.81%	6.21%	9.04%	6.97%	2.8%	8.43%	8.10%	2.77%
2006	4,408	71	13	21.61%	19.81%	20.07%	4.33%	2.3%	8.44%	7.64%	3.21%
2005	2,235	32	6	13.13%	11.46%	9.49%	2.43%	N.A	8.73%	9.66%	4.07%
2004*	1,002	8	Five or fewer	25.57%	23.71%	14.72%	4.34%	N.A	11.02%	14.74%	4.28%
2003*	--	7	Five or fewer	36.80%	34.78%	33.11%	4.11%	N.A	N.P	N.P	N.P
2002*	--	5	Five or fewer	(1.90)%	(3.35)%	(19.89)%	10.27%	N.A	N.P	N.P	N.P

N.A. - Information is not statistically meaningful due to an insufficient number of portfolios in the composite for the entire year. \*Information presented prior to June 21, 2004 pertains to portfolios managed by the Portfolio Management Team while affiliated with prior firms. The presentation conforms to GIPS® guidelines regarding the portability of investment results. \*\*Net performance reflects the gross-of-fees return reduced by the actual investment management fee and performance-based fee (where applicable) incurred. Effective 1/2008, net performance is calculated by deducting the actual investment management fee incurred by each portfolio in the composite. Prior to 1/2008, net-of-fee returns reflect the deduction of the highest annual management fee, applied on a monthly basis. N.P. - Information is not presented because 36 monthly returns are not available.

- Global Absolute Return Composite contains fully discretionary portfolios managed by Epoch using an investment strategy that targets attractive returns over time without assuming a high degree of capital risk by constructing a concentrated portfolio of global businesses we believe have superior risk-reward profiles. The portfolio consists of 25-35 securities reflecting the highest-conviction ideas of our investment team as appropriate for a concentrated portfolio. Companies are selected based on their ability to generate free cash flow and allocate it intelligently to benefit shareholders. Portfolio risk exposure is managed through the ability to allocate to cash using quantitative and qualitative asset allocation inputs to lessen the likelihood of loss of capital. The minimum account size for this composite is \$500 thousand.

# Global Absolute Return

---

2. For comparison purposes the composite is measured against the MSCI World (Net) [Net total return indices reinvest dividends after the deduction of withholding taxes, using (for international indices) a tax rate applicable to non-resident institutional investors who do not benefit from double taxation treaties] and the Bloomberg Barclays U.S. Aggregate indices. Effective 1/2009, the benchmark was changed from the MSCI World (Gross) Index to the MSCI World (Net) Index because it is more representative of the firm's accounting methodology with regards to foreign withholding tax treatment. This change has been applied retroactively. Effective 5/2015, the S&P 500 Index has been removed as a benchmark as it is no longer being used for comparative purposes.
3. Epoch Investment Partners, Inc. claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. Epoch Investment Partners, Inc. has been independently verified for the periods June 21, 2004 through September 30, 2020. Verification assesses whether (1) the firm has complied with all the composite construction requirements of the GIPS standards on a firm-wide basis and (2) the firm's policies and procedures are designed to calculate and present performance in compliance with the GIPS standards. The Global Absolute Return composite has been examined for the periods June 21, 2004 through March 31, 2019. Verification does not ensure the accuracy of any specific composite presentation. The verification and performance examination reports are available upon request.
4. Epoch Investment Partners, Inc. is a wholly owned subsidiary of The Toronto Dominion Bank. Epoch Investment Partners, Inc. ("Epoch") became a registered investment adviser under the Investment Advisers Act of 1940 in June 2004. Policies for valuing portfolios, calculating performance, and preparing compliant presentations are available upon request.
5. Results are based on fully discretionary accounts under management, including those accounts no longer with the firm.
6. Effective January 1, 2008, our significant cash flow policy has been removed. This policy amendment will not be applied retroactively. Effective January 1, 2006, our significant cash flow policy had been redefined as in excess of 25% of the portfolio market value. Prior to January 1, 2006, composite policy required the temporary removal of any portfolio incurring a client initiated significant cash inflow or outflow of 10% or greater of portfolio market value. This policy was not applied to the advised Epoch mutual funds, if applicable. Additional information regarding the treatment of significant cash flows is available upon request.
7. Valuations are computed and performance is reported in U.S. dollars. Returns are presented gross and net of management fees and include the reinvestment of all income. Gross-of-fees returns are presented before management fees but after all trading expenses. Net performance reflects the gross-of-fees return reduced by the actual investment management fee and performance-based fee (where applicable) incurred. Effective 1/2008, net performance is calculated by deducting the actual investment management fee incurred by each portfolio in the composite. Prior to 1/2008, net-of-fee returns reflect the deduction of the highest annual management fee, applied on a monthly basis. Returns include the effect of foreign currency exchange rates. Composite and benchmark (international indices) returns are presented net of non-reclaimable withholding taxes.
8. Internal dispersion is calculated using an asset-weighted standard deviation of annual gross returns of those accounts that were included in the composite for the entire year. Internal dispersion figures that are not meaningful due to the limited number of accounts in the composite are annotated by N/A. The three-year annualized standard deviation measures the variability of the composite and the benchmark returns over the preceding 36-month period.

# Global Absolute Return

---

9. The Global Absolute Return Composite was created June 2004. A complete list of composite descriptions is available upon request. Performance presented prior to June 21, 2004 occurred while the Portfolio Management Team was affiliated with a prior firm and the Portfolio Management Team members were the only individuals responsible for selecting the securities to buy and sell.
10. The management fee schedule is available in two options.

## Global Absolute Return (Separate account minimum: \$50 million)

Assets Under Management	Fee
Option A:	1.50%
Option B:	1.00% plus Performance Fee <sup>1</sup>

<sup>1</sup> For Global Absolute Return, the performance fee is equal to 20% of all excess returns over a 5% hurdle rate, subject to a high water mark. For this purpose, "excess returns" shall mean all sources of income or gain to the account, whether or not realized, including but not limited to short term capital gains, long term capital gains, interest income, dividend income, stock and other distributions and royalties, all less expenses. "Expenses" for this purpose shall mean brokerage commissions, margin interest expense, mutual fund investment expenses, redemption and account initiation fees and bank fees paid with respect to the Account. Additions or withdrawals by the client from the account shall not be included in calculation of "excess returns", although income and gain resulting from additions will be counted. Epoch may prorate performance fees for a new account for the partial first year that the account is open, except for ERISA accounts which will be billed annually.

Past performance is not indicative of future results. Actual investment advisory fees incurred by clients may vary. Minimum account sizes, fees and fee structure, and other conditions may be waived or modified in the future, and have been waived or modified in the past, at the discretion of Epoch.

# Global Choice

## Global Choice Composite Annual Performance Disclosures

Year End	Total Firm	Composite Assets		Annual Performance Results				Composite 3-Yr St Dev	MSCI World (Net) 3-Yr St Dev
	Assets (Millions)	USD (Millions)	Number of Accounts	Composite Gross	Composite Net **	MSCI World (Net)	Internal Dispersion		
2019	34,204	4,168	15	27.45%	26.70%	27.67%	0.2%	11.71%	11.14%
2018	35,505	3,692	17	(8.88)%	(9.44)%	(8.71)%	0.9%	11.40%	10.38%
2017	49,482	5,097	18	30.82%	30.05%	22.40%	0.4%	11.01%	10.23%
2016	42,106	4,607	21	(0.56)%	(1.12)%	7.51%	0.2%	11.13%	10.92%
2015	41,918	4,847	23	0.07%	(0.52)%	(0.87)%	0.4%	10.79%	10.80%
2014	43,617	4,802	23	3.17%	2.61%	4.94%	0.4%	10.04%	10.23%
2013	38,439	3,987	23	32.52%	31.83%	26.68%	0.6%	12.10%	13.54%
2012	24,534	3,095	22	15.42%	14.86%	15.83%	0.8%	15.42%	16.74%
2011	19,217	1,918	18	(0.14)%	(0.61)%	(5.54)%	0.4%	16.43%	20.15%
2010	14,326	1,337	14	6.82%	6.27%	11.76%	0.7%	20.42%	23.72%
2009	11,354	943	11	37.40%	36.17%	29.99%	0.8%	18.47%	21.40%
2008	5,348	108	Five or fewer	(35.61)%	(36.30)%	(40.71)%	N.A	17.52%	17.02%
2007	6,682	67	Five or fewer	17.19%	16.20%	9.04%	N.A	N.P	N.P
2006	4,408	19	Five or fewer	29.95%	28.86%	20.07%	N.A	N.P	N.P
2005*	2,235	23	Five or fewer	6.35%	6.13%	3.06%	N.A	N.P	N.P

N.A. - Information is not statistically meaningful due to an insufficient number of portfolios in the composite for the entire year. \*Results shown for the year 2005 represent partial period performance from October 1, 2005 through December 31, 2005. \*\*Net performance reflects the gross-of-fees return reduced by the actual investment management fee incurred. Effective 1/2008, net performance is calculated by deducting the actual investment management fee incurred by each portfolio in the composite. Prior to 1/2008, net-of-fee returns reflect the deduction of the highest annual management fee, applied on a monthly basis. N.P. - Information is not presented because 36 monthly returns are not available.

1. Global Choice Composite contains fully discretionary portfolios managed by Epoch using an investment strategy that pursues long-term capital appreciation by investing in a concentrated portfolio of global businesses we believe have superior risk-reward profiles. Our bottom-up security selection and risk management process leads to a portfolio of 25-35 stocks. The portfolio reflects the highest-conviction ideas of our investment team as appropriate for a concentrated portfolio. Companies are selected based on their ability to generate free cash flow and allocate it intelligently to benefit shareholders. The minimum account size for this composite is \$500 thousand.
2. For comparison purposes the composite is measured against the MSCI World (Net) Index [Net total return indices reinvest dividends after the deduction of withholding taxes, using (for international indices) a tax rate applicable to non-resident institutional investors who do not benefit from double taxation treaties]. Effective 1/2009, the benchmark was changed from the MSCI World (Gross) Index to the MSCI World (Net) Index because it is more representative of the firm's accounting methodology with regards to foreign withholding tax treatment. This change has been applied retroactively.

# Global Choice

3. Epoch Investment Partners, Inc. claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. Epoch Investment Partners, Inc. has been independently verified for the periods June 21, 2004 through September 30, 2020. Verification assesses whether (1) the firm has complied with all the composite construction requirements of the GIPS standards on a firm-wide basis and (2) the firm's policies and procedures are designed to calculate and present performance in compliance with the GIPS standards. The Global Choice composite has been examined for the periods October 1, 2005 through March 31, 2019. Verification does not ensure the accuracy of any specific composite presentation. The verification and performance examination reports are available upon request.
4. Epoch Investment Partners, Inc. is a wholly owned subsidiary of The Toronto Dominion Bank. Epoch Investment Partners, Inc. ("Epoch") became a registered investment adviser under the Investment Advisers Act of 1940 in June 2004. Policies for valuing portfolios, calculating performance, and preparing compliant presentations are available upon request.
5. Results are based on fully discretionary accounts under management, including those accounts no longer with the firm.
6. Valuations are computed and performance is reported in U.S. dollars. Returns are presented gross and net of management fees and include the reinvestment of all income. Gross-of-fees returns are presented before management fees but after all trading expenses. Net performance reflects the gross-of-fees return reduced by the actual investment management fee and performance-based fee (where applicable) incurred. Effective 1/2008, net performance is calculated by deducting the actual investment management fee incurred by each portfolio in the composite. Prior to 1/2008, net-of-fee returns reflect the deduction of the highest annual management fee, applied on a monthly basis. Returns include the effect of foreign currency exchange rates. Composite and benchmark (international indices) returns are presented net of non-reclaimable withholding taxes.
7. Internal dispersion is calculated using an asset-weighted standard deviation of annual gross returns of those accounts that were included in the composite for the entire year. Internal dispersion figures that are not meaningful due to the limited number of accounts in the composite are annotated by N/A. The three-year annualized standard deviation measures the variability of the composite and the benchmark returns over the preceding 36-month period.
8. The Global Choice Composite was created in October 2005. A complete list of composite descriptions is available upon request.
9. The investment management fee schedule is as follows:

Global Choice (Separate account minimum \$50 million)	
Assets Under Management	Fee
First \$50 million	0.85%
Next \$50 million	0.75%
Over \$100 million	0.65%

Past performance is not indicative of future results. Actual investment advisory fees incurred by clients may vary. Minimum account sizes, fees and fee structure, and other conditions may be waived or modified in the future, and have been waived or modified in the past, at the discretion of Epoch.

# Global Equity Shareholder Yield

## Global Equity Shareholder Yield Composite Annual Performance Disclosures

Year End	Total Firm	Composite Assets		Annual Performance Results				Composite 3-Yr St Dev	MSCI World (Net) 3-Yr St Dev
	Assets (Millions)	USD (Millions)	Number of Accounts	Composite Gross	Composite Net **	MSCI World (Net)	Internal Dispersion		
2019	34,204	13,444	28	21.94%	21.47%	27.67%	0.3%	9.43%	11.14%
2018	35,505	13,851	30	(8.56)%	(8.92)%	(8.71)%	0.8%	9.02%	10.38%
2017	49,482	20,272	33	17.79%	17.33%	22.40%	0.4%	9.13%	10.23%
2016	42,106	18,697	35	8.15%	7.73%	7.51%	0.3%	9.94%	10.92%
2015	41,918	17,800	36	(4.12)%	(4.52)%	(0.87)%	0.3%	10.50%	10.80%
2014	43,617	17,209	35	7.45%	7.05%	4.94%	0.3%	9.42%	10.23%
2013	38,439	14,082	32	25.17%	24.72%	26.68%	0.3%	10.69%	13.54%
2012	24,534	9,593	24	11.50%	11.10%	15.83%	0.4%	13.28%	16.74%
2011	19,217	5,737	13	7.09%	6.71%	(5.54)%	0.4%	15.10%	20.15%
2010	14,326	2,320	10	13.16%	12.75%	11.76%	0.5%	18.00%	23.72%
2009	11,354	2,136	10	25.17%	24.65%	29.99%	0.3%	15.76%	21.40%
2008	5,348	879	6	(31.49)%	(31.79)%	(40.71)%	N.A	13.66%	17.02%
2007	6,682	1,356	Five or fewer	9.88%	9.01%	9.04%	N.A	N.P	N.P
2006	4,408	566	Five or fewer	26.97%	25.96%	20.07%	N.A	N.P	N.P

N.A. - Information is not statistically meaningful due to an insufficient number of portfolios in the composite for the entire year. \*\*Net performance reflects the gross-of-fees return reduced by the actual investment management fee and performance-based fee (where applicable) incurred. Effective 1/2008, net performance is calculated by deducting the actual investment management fee incurred by each portfolio in the composite. Prior to 1/2008, net-of-fee returns reflect the deduction of the highest annual management fee, applied on a monthly basis. N.P. - Information is not presented because 36 monthly returns are not available.

1. Global Equity Shareholder Yield Composite contains fully discretionary portfolios managed by Epoch using an investment strategy that pursues attractive total returns with an above-average level of income by investing in a diversified portfolio of global companies with strong and growing free cash flow. Companies in the portfolio possess managements that focus on creating value for shareholders through consistent and rational capital allocation policies with an emphasis on cash dividends, share repurchases and debt reduction — the key components of shareholder yield. The portfolio generally holds between 90 and 120 stocks from equity markets worldwide, with risk controls to diversify the sources of shareholder yield and minimize volatility. The minimum account size for this composite is \$500 thousand.
2. For comparison purposes, the composite is measured against the MSCI World (Net) Index. [Net total return indices reinvest dividends after the deduction of withholding taxes, using (for international indices) a tax rate applicable to non-resident institutional investors who do not benefit from double taxation treaties]. Effective July 1, 2009, the benchmark was changed from the S&P Developed BMI Index to the MSCI World (Net) Index because it is more representative of the composite's investment strategy. This change has been applied retroactively. [Prior to October 1, 2008, the index was known as the S&P/Citigroup BMI World Index].



# Global Equity Shareholder Yield

3. Epoch Investment Partners, Inc. claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. Epoch Investment Partners, Inc. has been independently verified for the periods June 21, 2004 through September 30, 2020. Verification assesses whether (1) the firm has complied with all the composite construction requirements of the GIPS standards on a firm-wide basis and (2) the firm's policies and procedures are designed to calculate and present performance in compliance with the GIPS standards. The Global Equity Shareholder Yield composite has been examined for the periods January 1, 2006 through March 31, 2019. Verification does not ensure the accuracy of any specific composite presentation. The verification and performance examination reports are available upon request.
4. Epoch Investment Partners, Inc. is a wholly owned subsidiary of The Toronto Dominion Bank. Epoch Investment Partners, Inc. ("Epoch") became a registered investment adviser under the Investment Advisers Act of 1940 in June 2004. Policies for valuing portfolios, calculating performance, and preparing compliant presentations are available upon request.
5. Results are based on fully discretionary accounts under management, including those accounts no longer with the firm.
6. Effective January 1, 2008, our significant cash flow policy has been removed. This policy amendment will not be applied retroactively. Effective January 1, 2006, our significant cash flow policy had been redefined as in excess of 25% of the portfolio market value. Prior to January 1, 2006, composite policy required the temporary removal of any portfolio incurring a client initiated significant cash inflow or outflow of 10% or greater of portfolio market value. This policy was not applied to the advised Epoch mutual funds, if applicable. Additional information regarding the treatment of significant cash flows is available upon request.
7. Valuations are computed and performance is reported in U.S. dollars. Returns are presented gross and net of management fees and include the reinvestment of all income. Gross-of-fees returns are presented before management fees but after all trading expenses. Net performance reflects the gross-of-fees return reduced by the actual investment management fee and performance-based fee (where applicable) incurred. Effective 1/2008, net performance is calculated by deducting the actual investment management fee incurred by each portfolio in the composite. Prior to 1/2008, net-of-fee returns reflect the deduction of the highest annual management fee, applied on a monthly basis. Returns include the effect of foreign currency exchange rates. Composite and benchmark (international indices) returns are presented net of non-reclaimable withholding taxes.
8. Internal dispersion is calculated using an asset-weighted standard deviation of annual gross returns of those accounts that were included in the composite for the entire year. Internal dispersion figures that are not meaningful due to the limited number of accounts in the composite are annotated by N/A. The three-year annualized standard deviation measures the variability of the composite and the benchmark returns over the preceding 36-month period.
9. The Global Equity Shareholder Yield Composite was created in January 2006. A complete list of composite descriptions is available upon request.
10. The management fee schedule is as follows:

Global Equity Shareholder Yield (Separate account minimum: \$50 million)	
Assets Under Management	Fee
First \$50 million	0.70%
Next \$50 million	0.60%
Over \$100 million	0.50%

Past performance is not indicative of future results. Actual investment advisory fees incurred by clients may vary. Minimum account sizes, fees and fee structure, and other conditions may be waived or modified in the future, and have been waived or modified in the past, at the discretion of epoch.

# U.S. Equity Shareholder Yield

U.S. Equity Shareholder Yield Composite Annual Performance Disclosures										
	Total Firm	Composite Assets		Annual Performance Results						
Year End	Assets (Millions)	USD (Millions)	Number of Accounts	Composite Gross	Composite Net **	Russell 1000 Value	Internal Dispersion	Composite 3-Yr St Dev	Russell 1000 Value 3-Yr St Dev	% of Non=Fee Paying Assets
2019	34,204	2,400	Five or fewer	25.04%	24.64%	26.54%	N.A	9.48%	11.85%	0
2018	35,505	3,230	Five or fewer	(4.63)%	(4.94)%	(8.27)%	N.A	8.90%	10.82%	0
2017	49,482	4,216	Five or fewer	17.82%	17.47%	13.66%	N.A	8.19%	10.20%	0
2016	42,106	1,774	Five or fewer	15.63%	15.33%	17.34%	N.A	9.00%	10.77%	0
2015	41,918	1,442	Five or fewer	(1.34)%	(1.59)%	(3.83)%	N.A	9.78%	10.68%	0
2014	43,617	1,485	Five or fewer	16.06%	15.78%	13.45%	N.A	N.P	N.P	0
2013	38,439	1,271	Five or fewer	31.61%	31.16%	32.53%	N.A	N.P	N.P	1
2012*	24,534	19	Five or fewer	3.52%	3.15%	8.13%	N.A	N.P	N.P	10

N.A. - Information is not statistically meaningful due to an insufficient number of portfolios in the composite for the entire year. \*Results shown for the year 2012 represent partial period performance from July 1, 2012 through December 31, 2012. \*\*Net performance reflects the gross-of-fees return reduced by the actual investment management fee incurred. Effective 10/2012, net performance is calculated by deducting the actual investment management fee incurred by each portfolio in the composite. Prior to 10/2012, net-of-fee returns reflect the deduction of the highest annual management fee, applied on a monthly basis. N.P. - Information is not presented because 36 monthly returns are not available.

1. U.S. Equity Shareholder Yield Composite contains fully discretionary portfolios managed by Epoch using an investment strategy that pursues attractive total returns with an above-average level of income by investing in a diversified portfolio of U.S. companies with strong and growing free cash flow. Companies in the portfolio possess managements that focus on creating value for shareholders through consistent and rational capital allocation policies with an emphasis on cash dividends, share repurchases and debt reduction — the key components of shareholder yield. The portfolio generally holds between 75 and 120 stocks, with risk controls to diversify the sources of shareholder yield and minimize volatility. The minimum account size for this composite is \$500 thousand.
2. For comparison purposes the composite is measured against the Russell 1000 Value Index.
3. Epoch Investment Partners, Inc. claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. Epoch Investment Partners, Inc. has been independently verified for the periods June 21, 2004 through September 30, 2020. Verification assesses whether (1) the firm has complied with all the composite construction requirements of the GIPS standards on a firm-wide basis and (2) the firm's policies and procedures are designed to calculate and present performance in compliance with the GIPS standards. The U.S. Equity Shareholder Yield composite has been examined for the periods July 1, 2012 through March 31, 2019. Verification does not ensure the accuracy of any specific composite presentation. The verification and performance examination reports are available upon request.
4. Epoch Investment Partners, Inc. is a wholly owned subsidiary of The Toronto Dominion Bank. Epoch Investment Partners, Inc. ("Epoch") became a registered investment adviser under the Investment Advisers Act of 1940 in June 2004. Policies for valuing portfolios, calculating performance, and preparing compliant presentations are available upon request.
5. Results are based on fully discretionary accounts under management, including those accounts no longer with the firm.

# U.S. Equity Shareholder Yield

6. Valuations are computed and performance is reported in U.S. dollars. Returns are presented gross and net of management fees and include the reinvestment of all income. Gross-of-fees returns are presented before management fees but after all trading expenses. Net performance reflects the gross-of-fees return reduced by the actual investment management fee incurred. Effective 10/2012, net performance is calculated by deducting the actual investment management fee incurred by each portfolio in the composite. Prior to 10/2012, net-of-fee returns reflect the deduction of the highest annual management fee, applied on a monthly basis.
7. Internal dispersion is calculated using an asset-weighted standard deviation of annual gross returns of those accounts that were included in the composite for the entire year. Internal dispersion figures that are not meaningful due to the limited number of accounts in the composite are annotated by N/A. The three-year annualized standard deviation measures the variability of the composite and the benchmark returns over the preceding 36-month period.
8. The U.S. Equity Shareholder Yield Composite was created June 2012. A complete list of composite descriptions is available upon request.
9. The management fee schedule is as follows:

## U.S. Equity Shareholder Yield (Separate account minimum: \$25 million)

Assets Under Management	Fee
First \$50 million	0.60%
Next \$50 million	0.50%
Over \$100 million	0.40%

Past performance is not indicative of future results. Actual investment advisory fees incurred by clients may vary. Minimum account sizes, fees and fee structure, and other conditions may be waived or modified in the future, and have been waived or modified in the past, at the discretion of Epoch.

# Non - U.S. Equity

## Non – U.S. Equity Composite Annual Performance Disclosures

Year End	Total Firm	Composite Assets		Annual Performance Results				Composite 3-Yr St	
	Assets (Millions)	USD (Millions)	Number of Accounts	Composite Gross	Composite Net **	MSCI EAFE (Net)	Internal Dispersion	Dev	MSCI EAFE (Net) 3-Yr St Dev
2019	34,204	1,983	Five or fewer	23.88%	23.35%	22.01%	N.A	11.27%	10.81%
2018	35,505	2,268	Five or fewer	(17.25)%	(17.60)%	(13.79)%	N.A	11.24%	11.24%
2017	49,482	2,087	Five or fewer	24.07%	23.57%	25.03%	N.A	11.36%	11.83%
2016	42,106	1,336	Five or fewer	(2.79)%	(3.20)%	1.00%	N.A	11.64%	12.46%
2015	41,918	1,113	Five or fewer	2.80%	2.35%	(0.81)%	N.A	11.68%	12.46%
2014	43,617	955	Five or fewer	(5.35)%	(5.76)%	(4.90)%	N.A	12.17%	13.03%
2013	38,439	975	Five or fewer	25.62%	25.31%	22.78%	N.A	15.81%	16.25%
2012	24,534	21	Five or fewer	16.43%	16.21%	17.32%	N.A	19.00%	19.37%
2011	19,217	20	Five or fewer	(13.38)%	(13.56)%	(12.14)%	N.A	21.36%	22.43%
2010	14,326	26	Five or fewer	12.23%	12.06%	7.75%	N.A	N.P	N.P
2009	11,354	26	Five or fewer	28.26%	28.01%	31.78%	N.A	N.P	N.P
2008*	5,348	21	Five or fewer	(25.55)%	(25.60)%	(31.53)%	N.A	N.P	N.P

N.A. - Information is not statistically meaningful due to an insufficient number of portfolios in the composite for the entire year. \*Results shown for the year 2008 represent partial period performance from September 1, 2008 through December 31, 2008. \*\*Net performance reflects the gross-of-fees return reduced by the actual investment management fee incurred. Effective December 1, 2013, the EAFE Composite name has been changed to the Non-U.S. Equity Composite. There has been no change to the underlying strategy and/or management of the product. The composite name was changed as it more precisely reflects the investable country universe for the product. N.P. – Information is not presented because 36 monthly returns are not available.

1. Non – U.S. Equity Composite contains fully discretionary portfolios managed by Epoch using an investment strategy that pursues long-term capital appreciation by investing in a diversified portfolio of 60-80 stocks outside the U.S. As fundamental investors with a long-term orientation, we select companies based on their ability to generate free cash flow and allocate it intelligently for the benefit of shareholders. Our bottom-up security selection process is balanced with diversification and risk control measures that should result in below-average portfolio volatility. The minimum account size for this composite is \$500 thousand.
2. For comparison purposes, the composite is measured against the MSCI EAFE (Net) Index. [Net total return indices reinvest dividends after the deduction of withholding taxes, using (for international indices) a tax rate applicable to non-resident institutional investors who do not benefit from double taxation treaties] .
3. Epoch Investment Partners, Inc. claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. Epoch Investment Partners, Inc. has been independently verified for the periods June 21, 2004 through September 30, 2020. Verification assesses whether (1) the firm has complied with all the composite construction requirements of the GIPS standards on a firm-wide basis and (2) the firm's policies and procedures are designed to calculate and present performance in compliance with the GIPS standards. The Non-U.S. Equity composite has been examined for the periods September 1, 2008 through March 31, 2019. Verification does not ensure the accuracy of any specific composite presentation. The verification and performance examination reports are available upon request.

# Non – U.S. Equity

4. Epoch Investment Partners, Inc. is a wholly owned subsidiary of The Toronto Dominion Bank. Epoch Investment Partners, Inc. (“Epoch”) became a registered investment adviser under the Investment Advisers Act of 1940 in June 2004. Policies for valuing portfolios, calculating performance, and preparing compliant presentations are available upon request.
5. Results are based on fully discretionary accounts under management, including those accounts no longer with the firm.
6. Valuations are computed and performance is reported in U.S. dollars. Returns are presented gross and net of management fees and include the reinvestment of all income. Gross-of-fees returns are presented before management fees but after all trading expenses. Net performance reflects the gross-of-fees return reduced by the actual investment management fee incurred. Composite and benchmark (international indices) returns are presented net of non-reclaimable withholding taxes.
7. Internal dispersion is calculated using an asset-weighted standard deviation of annual gross returns of those accounts that were included in the composite for the entire year. Internal dispersion figures that are not meaningful due to the limited number of accounts in the composite are annotated by N/A. The three-year annualized standard deviation measures the variability of the composite and the benchmark returns over the preceding 36-month period.
8. The Non – U.S. Equity Composite was created August 2008. Effective December 1, 2013, the EAFE Composite name has been changed to the Non – U.S. Equity Composite. There has been no change to the underlying strategy and/or management of the product. The composite name was changed as it more precisely reflects the investable country universe for the product. A complete list of composite descriptions is available upon request.
9. The investment management fee schedule is as follows:

Non – U.S. Equity (Separate account minimum: \$50 million)	
Assets Under Management	Fee
First \$50 million	0.75%
Next \$50 million	0.65%
Over \$100 million	Negotiable

Past performance is not indicative of future results. Actual investment advisory fees incurred by clients may vary. Minimum account sizes, fees and fee structure, and other conditions may be waived or modified in the future, and have been waived or modified in the past, at the discretion of Epoch.

# U.S. Blue Chip

## U.S. Blue Chip Composite Annual Performance Disclosures

Year End	Total Firm	Composite Assets		Annual Performance Results				Composite 3-Yr St Dev	S&P 100 3-Yr St Dev
	Assets (Millions)	USD (Millions)	Number of Accounts	Composite Gross	Composite Net **	S&P 100	Internal Dispersion		
2019	34,204	1,722	Five or fewer	29.39%	28.87%	32.21%	N.A	11.94%	12.07%
2018	35,505	1,364	Five or fewer	(5.37)%	(5.77)%	(3.87)%	N.A	11.41%	10.81%
2017	49,482	1,623	Five or fewer	23.91%	23.42%	21.96%	N.A	11.40%	10.31%
2016	42,106	1,330	Five or fewer	6.91%	6.47%	11.37%	N.A	12.09%	10.80%
2015	41,918	1,245	Five or fewer	(1.21)%	(1.64)%	2.64%	N.A	N.P	N.P
2014	43,617	1,435	Five or fewer	13.49%	13.03%	12.74%	N.A	N.P	N.P
2013*	38,439	1,306	Five or fewer	15.05%	14.74%	13.77%	N.A	N.P	N.P

N.A. - Information is not statistically meaningful due to an insufficient number of portfolios in the composite for the entire year. \*Results shown for the year 2013 represent partial period performance from June 1, 2013 through December 31, 2013. \*\*Net performance reflects the gross-of-fees return reduced by the actual investment management fee incurred. N.P. – Information is not presented because 36 monthly returns are not available.

1. U.S. Blue Chip Equity Composite contains fully discretionary portfolios. The strategy seeks superior total and risk adjusted returns by investing in U.S. Blue Chip companies. The minimum account size for this composite is \$500 thousand.
2. For comparison purposes the composite is measured against the S&P 100 Index.
3. Epoch Investment Partners, Inc. claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. Epoch Investment Partners, Inc. has been independently verified for the periods June 21, 2004 through September 30, 2020. The verification report(s) is/are available upon request. Verification assesses whether (1) the firm has complied with all the composite construction requirements of the GIPS standards on a firm-wide basis and (2) the firm's policies and procedures are designed to calculate and present performance in compliance with the GIPS standards. Verification does not ensure the accuracy of any specific composite presentation.
4. Epoch Investment Partners, Inc. is a wholly owned subsidiary of The Toronto Dominion Bank. Epoch Investment Partners, Inc. ("Epoch") became a registered investment adviser under the Investment Advisers Act of 1940 in June 2004. Policies for valuing portfolios, calculating performance, and preparing compliant presentations are available upon request.
5. Results are based on fully discretionary accounts under management, including those accounts no longer with the firm.
6. Valuations are computed and performance is reported in U.S. dollars. Returns are presented gross and net of management fees and include the reinvestment of all income. Gross-of-fees returns are presented before management fees but after all trading expenses. Net performance reflects the gross-of-fees return reduced by the actual investment management fee incurred.

# U.S. Blue Chip

---

7. Internal dispersion is calculated using an asset-weighted standard deviation of annual gross returns of those accounts that were included in the composite for the entire year. Internal dispersion figures that are not meaningful due to the limited number of accounts in the composite are annotated by N/A. The three-year annualized standard deviation measures the variability of the composite and the benchmark returns over the preceding 36-month period.
8. The U.S. Blue Chip Equity Composite was created May 2013. A complete list of composite descriptions is available upon request.
9. The management fee schedule is as follows:

U.S. Blue Chip Equity (Separate account minimum: \$25 million)	
ASSETS UNDER MANAGEMENT	FEE
First \$25 million	TBD
Next \$25 million	TBD
Next \$50 million	TBD
Over \$100 million	TBD

**This fee schedule is still under review.** Past performance is not indicative of future results. Actual investment advisory fees incurred by clients may vary. Minimum account sizes, fees and fee structure, and other conditions may be waived or modified in the future, and have been waived or modified in the past, at the discretion of Epoch.

# Global Quality Capital Reinvestment

## Global Quality Capital Reinvestment Composite Annual Performance Disclosures

Year End	Total Firm	Composite Assets		Annual Performance Results				Composite 3-Yr St Dev	MSCI World (Net) 3-Yr St Dev	% of Non-Fee Paying Assets
	Assets (Millions)	USD (Millions)	Number of Accounts	Composite Gross	Composite Net**	MSCI World (Net)	Internal Dispersion			
2019	34,204	1,171	Five or fewer	29.63%	29.15%	27.67%	N.A	11.59%	11.14%	0
2018	35,505	586	Five or fewer	(7.91)%	(8.30)%	(8.71)%	N.A	10.97%	10.38%	0
2017	49,482	642	Five or fewer	28.24%	27.72%	22.40%	N.A	9.94%	10.23%	0
2016	42,106	502	Five or fewer	5.64%	5.23%	7.51%	N.A	10.69%	10.92%	<1
2015	41,918	254	Five or fewer	1.69%	0.83%	(0.87)%	N.A	N.P	N.P	1
2014	43,617	2	Five or fewer	6.11%	5.22%	4.94%	N.A	N.P	N.P	100
2013*	38,439	2	Five or fewer	15.50%	15.02%	16.83%	N.A	N.P	N.P	100

N.A. - Information is not statistically meaningful due to an insufficient number of portfolios in the composite for the entire year. \*Results shown for the year 2013 represent partial period performance from July 1, 2013 through December 31, 2013. \*\*Net performance reflects the gross-of-fees return reduced by the actual investment management fee incurred. Effective 1/2016, net performance is calculated by deducting the actual investment management fee incurred by each portfolio in the composite. Prior to 1/2016, net-of-fee returns reflect the deduction of the highest annual management fee in effect at the time (0.85%), applied on a monthly basis. Effective July 2020, the Global Equity Capital Reinvestment Composite name has been changed to the Global Quality Capital Reinvestment Composite. There has been no change to the underlying strategy and/or management of the product. N.P. – Information is not presented because 36 monthly returns are not available.

- Global Quality Capital Reinvestment Composite contains fully discretionary portfolios managed by Epoch using an investment strategy that pursues attractive total returns by investing in a diversified portfolio of companies that reinvest to drive future growth and have a high return on invested capital (ROIC). Companies in the portfolio are those that the investment team believes will have high and persistent ROIC, driven by sustainable competitive advantages or effective barriers to entry. The portfolio generally holds between 90 and 130 stocks from equity markets worldwide, with risk controls to diversify the sources of growth and reduce volatility. The minimum account size for this composite is \$500 thousand.
- For comparison purposes the composite is measured against the MSCI World (Net) Index [Net total return indices reinvest dividends after the deduction of withholding taxes, using (for international indices) a tax rate applicable to non-resident institutional investors who do not benefit from double taxation treaties].
- Epoch Investment Partners, Inc. claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. Epoch Investment Partners, Inc. has been independently verified for the periods June 21, 2004 through September 30, 2020. The verification report(s) is/are available upon request. Verification assesses whether (1) the firm has complied with all the composite construction requirements of the GIPS standards on a firm-wide basis and (2) the firm's policies and procedures are designed to calculate and present performance in compliance with the GIPS standards. Verification does not ensure the accuracy of any specific composite presentation.
- Epoch Investment Partners, Inc. is a wholly owned subsidiary of The Toronto Dominion Bank. Epoch Investment Partners, Inc. ("Epoch") became a registered investment adviser under the Investment Advisers Act of 1940 in June 2004. Policies for valuing portfolios, calculating performance, and preparing compliant presentations are available upon request.



# Global Quality Capital Reinvestment

5. Results are based on fully discretionary accounts under management, including those accounts no longer with the firm.
6. Valuations are computed and performance is reported in U.S. dollars. Returns are presented gross and net of management fees and include the reinvestment of all income. Gross-of-fees returns are presented before management fees but after all trading expenses. Net performance reflects the gross-of-fees return reduced by the actual investment management fee incurred. Effective 1/2016, net performance is calculated by deducting the actual investment management fee incurred by each portfolio in the composite. Prior to 1/2016, net-of-fee returns reflect the deduction of the highest annual management fee in effect at the time (0.85%), applied on a monthly basis. Returns include the effect of foreign currency exchange rates. Composite and benchmark (international indices) returns are presented net of non-reclaimable withholding taxes.
7. Internal dispersion is calculated using an asset-weighted standard deviation of annual gross returns of those accounts that were included in the composite for the entire year. Internal dispersion figures that are not meaningful due to the limited number of accounts in the composite are annotated by N/A. The three-year annualized standard deviation measures the variability of the composite and the benchmark returns over the preceding 36-month period.
8. The Global Quality Capital Reinvestment Composite was created in June 2013. Effective July 2020, the Global Equity Capital Reinvestment Composite name has been changed to the Global Quality Capital Reinvestment Composite. There has been no change to the underlying strategy and/or management of the product. A complete list of composite descriptions is available upon request.
9. The investment management fee schedule is as follows:

## Global Quality Capital Reinvestment (Separate Account Minimum: \$25 million)

Assets Under Management	Fee
First \$50 million	0.60%
Next \$50 million	0.50%
Over \$100 million	0.40%

Past performance is not indicative of future results. Actual investment advisory fees incurred by clients may vary. Minimum account sizes, fees and fee structure, and other conditions may be waived or modified in the future, and have been waived or modified in the past, at the discretion of Epoch.

# Balanced

Balanced Composite Annual Performance Disclosures									
Year End	Total Firm	Composite Assets		Annual Performance Results				Composite 3-Yr St Dev	Blended Benchmark 3-Yr St Dev
	Assets (Millions)	USD (Millions)	Number of Accounts	Composite Gross	Composite Net **	Blended Benchmark	Internal Dispersion		
2019	34,204	127	19	15.50%	14.37%	19.89%	2.0%	5.61%	5.91%
2018	35,505	126	18	(1.53)%	(2.47)%	(1.90)%	1.5%	5.87%	5.34%
2017	49,482	176	22	14.93%	13.83%	12.37%	2.9%	5.80%	4.89%
2016	42,106	163	23	3.53%	2.54%	7.38%	1.1%	6.05%	5.33%
2015	41,918	165	23	0.02%	(0.95)%	1.21%	0.8%	5.93%	5.41%
2014	43,617	177	23	5.16%	4.15%	9.85%	1.4%	4.92%	4.67%
2013	38,439	180	24	16.57%	15.44%	14.08%	2.8%	5.41%	5.82%
2012	24,534	174	27	8.32%	7.27%	10.13%	1.6%	6.07%	7.06%
2011	19,217	172	28	3.89%	2.73%	5.28%	2.4%	5.98%	9.45%
2010	14,326	174	26	8.00%	7.00%	11.29%	3.0%	6.56%	11.54%
2009	11,354	165	26	12.13%	11.12%	16.34%	4.6%	5.77%	10.64%
2008	5,348	151	28	(9.47)%	(10.26)%	(17.94)%	5.2%	5.48%	8.15%
2007	6,682	183	30	6.64%	5.74%	6.38%	1.1%	3.86%	3.86%
2006	4,408	194	32	11.09%	10.16%	9.97%	2.8%	3.82%	3.81%
2005	2,235	169	31	6.23%	5.33%	3.75%	2.7%	4.38%	4.89%
2004*	1,002	166	25	10.63%	9.70%	7.64%	3.4%	4.43%	7.00%
2003*	--	107	21	17.54%	16.55%	16.01%	6.5%	4.61%	8.39%
2002*	--	85	16	2.58%	1.72%	(6.60)%	4.7%	6.39%	8.87%
2001*	--	64	10	3.09%	2.22%	(1.68)%	N.A.	9.06%	8.37%
2000*	--	20	Five or fewer	13.44%	12.49%	1.07%	N.A.	9.68%	8.81%
1999*	--	21	Five or fewer	32.26%	31.14%	9.80%	N.A.	8.80%	8.71%
1998*	--	18	Five or fewer	7.84%	6.93%	18.99%	N.A.	6.48%	8.58%
1997*	--	19	Five or fewer	20.66%	19.64%	21.25%	N.A.	5.81%	6.81%
1996*	--	21	Five or fewer	11.03%	10.09%	13.02%	N.A.	N.P	N.P
1995*	--	21	Five or fewer	26.66%	25.59%	27.74%	N.A.	N.P	N.P
1994*	--	6	Five or fewer					N.P	N.P

N.A. - Information is not statistically meaningful due to an insufficient number of portfolios in the composite for the entire year. \*Information presented prior to June 21, 2004 pertains to portfolios managed by the Portfolio Management Team while affiliated with prior firms. The presentation conforms to GIPS® guidelines regarding the portability of investment results. \*\*Net performance reflects the gross-of-fees return reduced by the actual investment management fee and performance-based fee (where applicable) incurred. Effective 1/2008, net performance is calculated by deducting the actual investment management fee incurred by each portfolio in the composite. Prior to 1/2008, net-of-fee returns reflect the deduction of the highest annual management fee, applied on a monthly basis. N.P. - Information is not presented because 36 monthly returns are not available.

# Balanced

---

1. Balanced Composite contains fully discretionary balanced portfolios managed by Epoch. The mix of debt and equity securities is tailored to reflect (i) the client's tolerance for risk and (ii) the client's marginal tax rate or other preferences. As a result, the mix can vary among individual clients. The equity components of these portfolios typically reflect Epoch's U.S. All Cap equity structure and generally contain 40-60 positions, almost all of which are held in other Epoch products. The debt component of the portfolio is largely comprised of high quality bonds. The minimum account size for this composite is \$500 thousand.
2. For comparison purposes the composite is measured against a blended benchmark representing 50% of the S&P 500 and 50% of the Bloomberg Barclays U.S. Aggregate Bond indices. The blended benchmark is calculated on a monthly basis.
3. Epoch Investment Partners, Inc. claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. Epoch Investment Partners, Inc. has been independently verified for the periods June 21, 2004 through September 30, 2020. The verification report(s) is/are available upon request. Verification assesses whether (1) the firm has complied with all the composite construction requirements of the GIPS standards on a firm-wide basis and (2) the firm's policies and procedures are designed to calculate and present performance in compliance with the GIPS standards. Verification does not ensure the accuracy of any specific composite presentation.
4. Epoch Investment Partners, Inc. is a wholly owned subsidiary of The Toronto Dominion Bank. Epoch Investment Partners, Inc. ("Epoch") became a registered investment adviser under the Investment Advisers Act of 1940 in June 2004. Policies for valuing portfolios, calculating performance, and preparing compliant presentations are available upon request.
5. Results are based on fully discretionary accounts under management, including those accounts no longer with the firm.
6. Effective January 1, 2008, our significant cash flow policy has been removed. This policy amendment will not be applied retroactively. Effective January 1, 2006, our significant cash flow policy had been redefined as in excess of 25% of the portfolio market value. Prior to January 1, 2006, composite policy required the temporary removal of any portfolio incurring a client initiated significant cash inflow or outflow of 10% or greater of portfolio market value. This policy was not applied to the advised Epoch mutual funds, if applicable. Additional information regarding the treatment of significant cash flows is available upon request.
7. Valuations are computed and performance is reported in U.S. dollars. Returns are presented gross and net of management fees and include the reinvestment of all income. Gross-of-fees returns are presented before management fees but after all trading expenses. Net performance reflects the gross-of-fees return reduced by the actual investment management fee and performance-based fee (where applicable) incurred. Effective 1/2008, net performance is calculated by deducting the actual investment management fee incurred by each portfolio in the composite. Prior to 1/2008, net-of-fee returns reflect the deduction of the highest annual management fee, applied on a monthly basis.
8. Internal dispersion is calculated using an asset-weighted standard deviation of annual gross returns of those accounts that were included in the composite for the entire year. Internal dispersion figures that are not meaningful due to the limited number of accounts in the composite are annotated by N/A. The three-year annualized standard deviation measures the variability of the composite and the benchmark returns over the preceding 36-month period.

# Balanced

---

9. The Balanced Composite was created June 2004. A complete list of composite descriptions is available upon request. Performance presented prior to June 21, 2004 occurred while the Portfolio Management Team was affiliated with a prior firm and the Portfolio Management Team members were the only individuals responsible for selecting the securities to buy and sell.
10. The management fee schedule is as follows..

Balanced (Separate account minimum: \$25 million)	
ASSETS UNDER MANAGEMENT	FEE
First \$25 million	0.85%
Next \$25 million	0.70%
Next \$50 million	0.60%
Over \$100 million	Negotiable

*Past performance is not indicative of future results. Actual investment advisory fees incurred by clients may vary. Minimum account sizes, fees and fee structure, and other conditions may be waived or modified in the future, and have been waived or modified in the past, at the discretion of Epoch.*

# Global Select

## Global Select Composite Annual Performance Disclosures

Year End	Total Firm	Composite Assets		Annual Performance Results				Composite 3-Yr St Dev	MSCI All Country World (Net)
	Assets (Millions)	USD (Millions)	Number of Accounts	Composite Gross	Composite Net **	MSCI All Country World (Net)	Internal Dispersion		
2019	34,204	100	Five or fewer	37.19%	36.27%	26.60%	N.A	11.29%	11.22%
2018	35,505	73	Five or fewer	(0.20)%	(0.45)%	(9.41)%	N.A	9.53%	10.48%
2017	49,482	74	Five or fewer	27.37%	27.05%	23.97%	N.A	8.30%	10.36%
2016	42,106	58	Five or fewer	(4.73)%	(4.97)%	7.86%	N.A	7.41%	11.06%
2015	41,918	61	Five or fewer	(3.16)%	(3.41)%	(2.36)%	N.A	8.23%	10.79%
2014	43,617	63	Five or fewer	0.29%	0.04%	4.16%	N.A	N.P	N.P
2013	38,439	63	Five or fewer	25.96%	25.64%	22.80%	N.A	N.P	N.P
2012*	24,534	50	Five or fewer	0.76%	0.57%	5.00%	N.A	N.P	N.P

N.A. - Information is not statistically meaningful due to an insufficient number of portfolios in the composite for the entire year. \*Results shown for the year 2012 represent partial period performance from May 1, 2012 through December 31, 2012. \*\*Net performance reflects the gross-of-fees return reduced by the actual investment management fee incurred. N.P. – Information is not presented because 36 monthly returns are not available.

- Global Select Composite is a concentrated global strategy of companies selected based on their ability to generate free cash flow and allocate it intelligently to create shareholder value. Our portfolio construction framework and stock selection process incorporates a blend of bottom-up opportunities with top-down macroeconomic insights, leading to a portfolio of up to 15 high-conviction holdings while minimizing unintended risk and reducing volatility. The minimum account size for this composite is \$500 thousand.
- For comparison purposes, the composite is measured against the MSCI All Country World (Net) Index. [Net total return indices reinvest dividends after the deduction of withholding taxes, using (for international indices) a tax rate applicable to non-resident institutional investors who do not benefit from double taxation treaties].
- Epoch Investment Partners, Inc. claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. Epoch Investment Partners, Inc. has been independently verified for the periods June 21, 2004 through September 30, 2020. The verification report(s) is/are available upon request. Verification assesses whether (1) the firm has complied with all the composite construction requirements of the GIPS standards on a firm-wide basis and (2) the firm's policies and procedures are designed to calculate and present performance in compliance with the GIPS standards. Verification does not ensure the accuracy of any specific composite presentation.
- Epoch Investment Partners, Inc. is a wholly owned subsidiary of The Toronto Dominion Bank. Epoch Investment Partners, Inc. ("Epoch") became a registered investment adviser under the Investment Advisers Act of 1940 in June 2004. Policies for valuing portfolios, calculating performance, and preparing compliant presentations are available upon request.
- Results are based on fully discretionary accounts under management, including those accounts no longer with the firm.

# Global Select

6. Valuations are computed and performance is reported in U.S. dollars. Returns are presented gross and net of management fees and include the reinvestment of all income. Gross-of-fees returns are presented before management fees but after all trading expenses. Net performance reflects the gross-of-fees return reduced by the actual investment management fee and performance-based fee (where applicable) incurred. Composite and benchmark (international indices) returns are presented net of non-reclaimable withholding taxes.
7. Internal dispersion is calculated using an asset-weighted standard deviation of annual gross returns of those accounts that were included in the composite for the entire year. Internal dispersion figures that are not meaningful due to the limited number of accounts in the composite are annotated by N/A. The three-year annualized standard deviation measures the variability of the composite and the benchmark returns over the preceding 36-month period.
8. The Global Select Composite was created in March 2012. A complete list of composite descriptions is available upon request.
9. The management fee schedule is as follows:

Global Select (Separate account minimum: \$50 million)	
Assets Under Management	Fee
First \$50 million	TBD
Next \$50 million	TBD
Over \$100 million	TBD

Past performance is not indicative of future results. Actual investment advisory fees incurred by clients may vary. Minimum account sizes, fees and fee structure, and other conditions may be waived or modified in the future, and have been waived or modified in the past, at the discretion of Epoch.

# Tax-Advantaged Global Shareholder Yield

Tax-Advantaged Global Shareholder Yield Composite Annual Performance Disclosures									
	Total Firm	Composite Assets		Annual Performance Results					
Year End	Assets (Millions)	USD (Millions)	Number of Accounts	Composite Gross	Composite Net **	MSCI World (Net)	Internal Dispersion	Composite 3-Yr St Dev	MSCI World (Net) 3-Yr St Dev
2019	34,204	84	Five or fewer	21.28%	20.80%	27.67%	N.A	9.64%	11.14%
2018	35,505	78	Five or fewer	(9.07)%	(9.45)%	(8.71)%	N.A	8.96%	10.38%
2017	49,482	97	Five or fewer	17.40%	16.90%	22.40%	N.A	9.20%	10.23%
2016	42,106	93	Five or fewer	6.92%	6.44%	7.51%	N.A	9.98%	10.92%
2015	41,918	97	Five or fewer	(4.82)%	(5.28)%	(0.87)%	N.A	10.72%	10.80%
2014	43,617	113	Five or fewer	6.04%	5.61%	4.94%	N.A	9.45%	10.23%
2013	38,439	118	Five or fewer	24.03%	23.46%	26.68%	N.A	10.22%	13.54%
2012	24,534	108	Five or fewer	8.06%	7.57%	15.83%	N.A	12.94%	16.74%
2011	19,217	115	Five or fewer	9.35%	8.86%	(5.54)%	N.A	14.92%	20.15%
2010	14,326	119	Five or fewer	11.75%	11.25%	11.76%	N.A	17.27%	23.72%
2009	11,354	122	Five or fewer	22.88%	22.34%	29.99%	N.A	N.P	N.P
2008	5,348	116	Five or fewer	(27.77)%	(28.11)%	(40.71)%	N.A	N.P	N.P
2007*	6,682	172	Five or fewer	(2.03)%	(2.23)%	(2.42)%	N.A	N.P	N.P

N.A. - Information is not statistically meaningful due to an insufficient number of portfolios in the composite for the entire year. \*Results shown for the year 2007 represent partial period performance from October 1, 2007 through December 31, 2007. \*\*Net performance reflects the gross-of-fees return reduced by the actual investment management fee and performance-based fee (where applicable) incurred. Effective 1/2008, net performance is calculated by deducting the actual investment management fee incurred by each portfolio in the composite. Prior to 1/2008, net-of-fee returns reflect the deduction of the highest annual management fee, applied on a monthly basis. N.P. – Information is not presented because 36 monthly returns are not available.

1. Tax-Advantaged Global Shareholder Yield Composite contains fully discretionary diversified portfolios of global equity securities managed by Epoch for above average income and long-term capital appreciation. This product seeks to identifying companies with strong free cash flow and that use their free cash flow to maximize "shareholder yield" through dividend payments, stock repurchases and debt reduction. The product will emphasize investments in stocks pay dividends that qualify for favorable federal income tax treatment ("QDI") and engage in the systematic program of tax-loss harvesting in the product's stock portfolio to realize capital losses that can be used to offset short-term capital gains realized. The minimum account size for this composite is \$500 thousand.
2. For comparison purposes, the composite is measured against the MSCI World (Net) Index. [Net total return indices reinvest dividends after the deduction of withholding taxes, using (for international indices) a tax rate applicable to non-resident institutional investors who do not benefit from double taxation treaties].
3. Epoch Investment Partners, Inc. claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. Epoch Investment Partners, Inc. has been independently verified for the periods June 21, 2004 through September 30, 2020. The verification report(s) is/are available upon request. Verification assesses whether (1) the firm has complied with all the composite construction requirements of the GIPS standards on a firm-wide basis and (2) the firm's policies and procedures are designed to calculate and present performance in compliance with the GIPS standards. Verification does not ensure the accuracy of any specific composite presentation.

# Tax-Advantaged Global Shareholder Yield

- Epoch Investment Partners, Inc. is a wholly owned subsidiary of The Toronto Dominion Bank. Epoch Investment Partners, Inc. (“Epoch”) became a registered investment adviser under the Investment Advisers Act of 1940 in June 2004. Policies for valuing portfolios, calculating performance, and preparing compliant presentations are available upon request.
- Results are based on fully discretionary accounts under management, including those accounts no longer with the firm.
- Effective January 1, 2008, our significant cash flow policy has been removed. This policy amendment will not be applied retroactively. Effective January 1, 2006, our significant cash flow policy had been redefined as in excess of 25% of the portfolio market value. Prior to January 1, 2006, composite policy required the temporary removal of any portfolio incurring a client initiated significant cash inflow or outflow of 10% or greater of portfolio market value. This policy was not applied to the advised Epoch mutual funds, if applicable. Additional information regarding the treatment of significant cash flows is available upon request.
- Valuations are computed and performance is reported in U.S. dollars. Returns are presented gross and net of management fees and include the reinvestment of all income. Gross-of-fees returns are presented before management fees but after all trading expenses. Net performance reflects the gross-of-fees return reduced by the actual investment management fee and performance-based fee (where applicable) incurred. Effective 1/2008, net performance is calculated by deducting the actual investment management fee incurred by each portfolio in the composite. Prior to 1/2008, net-of-fee returns reflect the deduction of the highest annual management fee, applied on a monthly basis. Returns include the effect of foreign currency exchange rates. Composite and benchmark (international indices) returns are presented net of non-reclaimable withholding taxes.
- Internal dispersion is calculated using an asset-weighted standard deviation of annual gross returns of those accounts that were included in the composite for the entire year. Internal dispersion figures that are not meaningful due to the limited number of accounts in the composite are annotated by N/A. The three-year annualized standard deviation measures the variability of the composite and the benchmark returns over the preceding 36-month period.
- The Tax-Advantaged Global Shareholder Yield Composite was created in October 2007. A complete list of composite descriptions is available upon request.
- The management fee schedule is as follows:

Tax-Advantaged Global Shareholder Yield (Separate account minimum: \$50 million)	
ASSETS UNDER MANAGEMENT	FEE
First \$50 million	0.80%
Next \$50 million	0.70%
Over \$100 million	Negotiable

*Past performance is not indicative of future results. Actual investment advisory fees incurred by clients may vary. Minimum account sizes, fees and fee structure, and other conditions may be waived or modified in the future, and have been waived or modified in the past, at the discretion of Epoch.*



# Non-U.S. Equity Choice

## Non – U.S. Equity Choice Composite Annual Performance Disclosures

Year End	Total Firm	Composite Assets		Annual Performance Results				Composite 3-Yr St	
	Assets (Millions)	USD (Millions)	Number of Accounts	Composite Gross	Composite Net **	MSCI EAFE (Net)	Internal Dispersion	Dev	MSCI EAFE (Net) 3-Yr St Dev
2019	34,204	418	Five or fewer	24.85%	24.34%	22.01%	N.A	11.81%	10.81%
2018	35,505	466	Five or fewer	(13.40)%	(13.77)%	(13.79)%	N.A	12.41%	11.24%
2017	49,482	634	Five or fewer	26.22%	25.69%	25.03%	N.A	N.P	N.P
2016*	42,106	889	Five or fewer	(0.79)%	(1.22)%	1.00%	N.A	N.P	N.P
2015*	41,918	2,378	Five or fewer	4.25%	4.14%	4.71%	N.A	N.P	N.P

N.A. - Information is not statistically meaningful due to an insufficient number of portfolios in the composite for the entire year. \*Information presented prior to January 9, 2017 pertains to portfolios managed by the Portfolio Management Team while affiliated with a prior firm. The presentation conforms to GIPS® guidelines regarding the portability of investment results. \*Results shown for the year 2015 represent partial period performance from October 1, 2015 through December 31, 2015. \*\*Net performance reflects the gross-of-fees return reduced by the actual investment management fee incurred. N.P. – Information is not presented because 36 monthly returns are not available.

1. Non - U.S. Equity Choice Composite contains fully discretionary diversified portfolios. This strategy pursues long-term capital appreciation by investing in a concentrated portfolio of 30-50 stocks outside the U.S. that possess superior risk-return profiles. Companies are selected for their ability to generate free cash flow and allocate it intelligently to benefit shareholders. The strategy employs a portfolio construction process designed to reduce the volatility of returns. The portfolio management team has latitude to invest across geographies and market capitalizations regardless of the composition of its benchmark, the MSCI EAFE Index. The minimum account size for this composite is \$500 thousand.
2. For comparison purposes, the composite is measured against the MSCI EAFE (Net) Index. [Net total return indices reinvest dividends after the deduction of withholding taxes, using (for international indices) a tax rate applicable to non-resident institutional investors who do not benefit from double taxation treaties] .
3. Epoch Investment Partners, Inc. claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. Epoch Investment Partners, Inc. has been independently verified for the periods June 21, 2004 through September 30, 2020. The verification report(s) is/are available upon request. Verification assesses whether (1) the firm has complied with all the composite construction requirements of the GIPS standards on a firm-wide basis and (2) the firm's policies and procedures are designed to calculate and present performance in compliance with the GIPS standards. Verification does not ensure the accuracy of any specific composite presentation.
4. Epoch Investment Partners, Inc. is a wholly owned subsidiary of The Toronto Dominion Bank. Epoch Investment Partners, Inc. ("Epoch") became a registered investment adviser under the Investment Advisers Act of 1940 in June 2004. Policies for valuing portfolios, calculating performance, and preparing compliant presentations are available upon request.
5. Results are based on fully discretionary accounts under management, including those accounts no longer with the firm.
6. Valuations are computed and performance is reported in U.S. dollars. Returns are presented gross and net of management fees and include the reinvestment of all income. Gross-of-fees returns are presented before management fees but after all trading expenses. Net performance reflects the gross-of-fees return reduced by the actual investment management fee incurred. Returns include the effect of foreign currency exchange rates. Composite and benchmark (international indices) returns are presented net of non-reclaimable withholding taxes.

# Non-U.S. Equity Choice

---

- Internal dispersion is calculated using an asset-weighted standard deviation of annual gross returns of those accounts that were included in the composite for the entire year. Internal dispersion figures that are not meaningful due to the limited number of accounts in the composite are annotated by N/A. The three-year annualized standard deviation measures the variability of the composite and the benchmark returns over the preceding 36-month period.
- The Non – U.S. Equity Choice Composite was created in January 2017. A complete list of composite descriptions is available upon request. Performance presented prior to January 9, 2017 occurred while the Portfolio Management Team was affiliated with a prior firm and the Portfolio Management Team members were the only individuals responsible for selecting the securities to buy and sell.
- The investment management fee schedule is as follows:

## Non – U.S. Equity Choice (Separate account minimum: \$50 million)

Assets Under Management	Fee
First \$50 million	0.70%
Next \$50 million	0.60%
Over \$100 million	0.50%

Past performance is not indicative of future results. Actual investment advisory fees incurred by clients may vary. Minimum account sizes, fees and fee structure, and other conditions may be waived or modified in the future, and have been waived or modified in the past, at the discretion of Epoch.

# U.S. Quality Capital Reinvestment

## U.S. Quality Capital Reinvestment Composite Annual Performance Disclosures

Year End	Total Firm	Composite Assets		Annual Performance Results				Composite 3-Yr St Dev	Russell 3000 3-Yr St Dev	% of Non-Fee Paying Assets
	Assets (Millions)	USD (Millions)	Number of Accounts	Composite Gross	Composite Net **	Russell 3000	Internal Dispersion			
2019	34,204	4	Five or fewer	33.91%	33.18%	31.02%	N.A	N.P	N.P	100
2018	35,505	3	Five or fewer	(5.16)%	(5.68)%	(5.24)%	N.A	N.P	N.P	100

N.A. - Information is not statistically meaningful due to an insufficient number of portfolios in the composite for the entire year. \*\*Net performance reflects the gross-of-fees return reduced by the actual investment management fee incurred. Effective 1/2020, net performance is calculated by deducting the actual investment management fee incurred by each portfolio in the composite. Prior to 1/2020, net-of-fee returns reflect the deduction of the highest annual management fee in effect at the time (0.55%), applied on a monthly basis. Effective July 2020, the U.S. Equity Capital Reinvestment Composite name has been changed to the U.S. Quality Capital Reinvestment Composite. There has been no change to the underlying strategy and/or management of the product. N.P. – Information is not presented because 36 monthly returns are not available.

1. U.S. Quality Capital Reinvestment Composite contains fully discretionary portfolios managed by Epoch using an investment strategy that pursues attractive total returns by investing in a diversified portfolio of companies that reinvest to drive future growth and have a high return on invested capital (ROIC). Companies in the portfolio are those that the investment team believes will have high and persistent ROIC, driven by sustainable competitive advantages or effective barriers to entry. The portfolio generally holds between 75 and 100 U.S.-based stocks, with risk controls to diversify the sources of growth and reduce volatility. The minimum account size for this composite is \$500 thousand.
2. For comparison purposes the composite is measured against the Russell 3000 Index.
3. Epoch Investment Partners, Inc. claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. Epoch Investment Partners, Inc. has been independently verified for the periods June 21, 2004 through September 30, 2020. The verification report(s) is/are available upon request. Verification assesses whether (1) the firm has complied with all the composite construction requirements of the GIPS standards on a firm-wide basis and (2) the firm's policies and procedures are designed to calculate and present performance in compliance with the GIPS standards. Verification does not ensure the accuracy of any specific composite presentation.
4. Epoch Investment Partners, Inc. is a wholly owned subsidiary of The Toronto Dominion Bank. Epoch Investment Partners, Inc. ("Epoch") became a registered investment adviser under the Investment Advisers Act of 1940 in June 2004. Policies for valuing portfolios, calculating performance, and preparing compliant presentations are available upon request.
5. Results are based on fully discretionary accounts under management, including those accounts no longer with the firm.

# U.S. Quality Capital Reinvestment

---

6. Valuations are computed and performance is reported in U.S. dollars. Returns are presented gross and net of management fees and include the reinvestment of all income. Gross-of-fees returns are presented before management fees but after all trading expenses. Net performance reflects the gross-of-fees return reduced by the actual investment management fee incurred. Effective 1/2020, net performance is calculated by deducting the actual investment management fee incurred by each portfolio in the composite. Prior to 1/2020, net-of-fee returns reflect the deduction of the highest annual management fee in effect at the time (0.55%), applied on a monthly basis.
7. Internal dispersion is calculated using an asset-weighted standard deviation of annual gross returns of those accounts that were included in the composite for the entire year. Internal dispersion figures that are not meaningful due to the limited number of accounts in the composite are annotated by N/A. The three-year annualized standard deviation measures the variability of the composite and the benchmark returns over the preceding 36-month period.
8. The U.S. Quality Capital Reinvestment Composite was created in December 2017. Effective July 2020, the U.S. Equity Capital Reinvestment Composite name has been changed to the U.S. Quality Capital Reinvestment Composite. There has been no change to the underlying strategy and/or management of the product. A complete list of composite descriptions is available upon request.
9. The investment management fee schedule is as follows:

## U.S. Quality Capital Reinvestment (Separate Account Minimum: \$25 million)

Assets Under Management	Fee
First \$50 million	0.55%
Next \$50 million	0.45%
Over \$100 million	0.40%

Past performance is not indicative of future results. Actual investment advisory fees incurred by clients may vary. Minimum account sizes, fees and fee structure, and other conditions may be waived or modified in the future, and have been waived or modified in the past, at the discretion of Epoch.

# Non – U.S. Quality Capital Reinvestment

Non – U.S. Quality Capital Reinvestment Composite Annual Performance Disclosures									
	Total Firm	Composite Assets		Annual Performance Results					
Year End	Assets (Millions)	USD (Millions)	Number of Accounts	Composite Gross	Composite Net **	MSCI All Country World (ex-USA) (Net)	Internal Dispersion	Composite 3-Yr St Dev	MSCI All Country World (ex-USA) (Net) 3-Yr St Dev
2020			Five or fewer				N.A	N.P	N.P

N.A. - Information is not statistically meaningful due to an insufficient number of portfolios in the composite for the entire year. \*\*Net performance reflects the gross-of-fees return reduced by the actual investment management fee incurred. Effective July 2020, the Non-U.S. Equity Capital Reinvestment Composite name has been changed to the Non-U.S. Quality Capital Reinvestment Composite. There has been no change to the underlying strategy and/or management of the product. N.P. – Information is not presented because 36 monthly returns are not available.

1. Non – U.S. Quality Capital Reinvestment Composite contains fully discretionary portfolios managed by Epoch using an investment strategy that pursues attractive total returns by investing in a diversified portfolio of companies that reinvest to drive future growth and have a high return on invested capital (ROIC). Companies in the portfolio are those that the investment team believes will have high and persistent ROIC, driven by sustainable competitive advantages or effective barriers to entry. The portfolio generally holds between 75 and 100 stocks from equity markets outside the U.S., with risk controls to diversify the sources of growth and reduce volatility. The minimum account size for this composite is \$500 thousand.
2. For comparison purposes the composite is measured against the MSCI All Country World (ex-USA) (Net) Index.
3. Epoch Investment Partners, Inc. claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. Epoch Investment Partners, Inc. has been independently verified for the periods June 21, 2004 through September 30, 2020. The verification report(s) is/are available upon request. Verification assesses whether (1) the firm has complied with all the composite construction requirements of the GIPS standards on a firm-wide basis and (2) the firm's policies and procedures are designed to calculate and present performance in compliance with the GIPS standards. Verification does not ensure the accuracy of any specific composite presentation.
4. Epoch Investment Partners, Inc. is a wholly owned subsidiary of The Toronto Dominion Bank. Epoch Investment Partners, Inc. ("Epoch") became a registered investment adviser under the Investment Advisers Act of 1940 in June 2004. Policies for valuing portfolios, calculating performance, and preparing compliant presentations are available upon request.
5. Results are based on fully discretionary accounts under management, including those accounts no longer with the firm.

# Non – U.S. Quality Capital Reinvestment

---

6. Valuations are computed and performance is reported in U.S. dollars. Returns are presented gross and net of management fees and include the reinvestment of all income. Gross-of-fees returns are presented before management fees but after all trading expenses. Net performance reflects the gross-of-fees return reduced by the actual investment management fee incurred. Returns include the effect of foreign currency exchange rates. Composite and benchmark (international indices) returns are presented net of non-reclaimable withholding taxes.
7. Internal dispersion is calculated using an asset-weighted standard deviation of annual gross returns of those accounts that were included in the composite for the entire year. Internal dispersion figures that are not meaningful due to the limited number of accounts in the composite are annotated by N/A. The three-year annualized standard deviation measures the variability of the composite and the benchmark returns over the preceding 36-month period.
8. The Non – U.S. Quality Capital Reinvestment Composite was created in December 2019. Effective July 2020, the Non – U.S. Equity Capital Reinvestment Composite name has been changed to the Non – U.S. Quality Capital Reinvestment Composite. There has been no change to the underlying strategy and/or management of the product. A complete list of composite descriptions is available upon request.
9. The investment management fee schedule is as follows:

**Non – U.S. Quality Capital Reinvestment (Separate account minimum: \$TBD)**

<b>Assets Under Management</b>	<b>Fee</b>
First \$50 million	0.60%
Next \$50 million	0.50%
Over \$100 million	0.40%

Past performance is not indicative of future results. Actual investment advisory fees incurred by clients may vary. Minimum account sizes, fees and fee structure, and other conditions may be waived or modified in the future, and have been waived or modified in the past, at the discretion of Epoch.

# Emerging Markets Equity

## Emerging Markets Equity Composite Annual Performance Disclosures

Year End	Total Firm	Composite Assets		Annual Performance Results				Composite 3-Yr St Dev	MSCI World (Net) 3-Yr St Dev
	Assets (Millions)	USD (Millions)	Number of Accounts	Composite Gross	Composite Net **	MSCI Emerging Markets (Net)	Internal Dispersion		
2019	34,204	135	Five or fewer	24.13%	23.62%	18.42%	N.A	N.P	N.P
2018	35,505	97	Five or fewer	(12.50)%	(12.88)%	(14.57)	N.A	N.P	N.P

N.A. - Information is not statistically meaningful due to an insufficient number of portfolios in the composite for the entire year. \*\*Net performance reflects the gross-of-fees return reduced by the actual investment management fee incurred. N.P. – Information is not presented because 36 monthly returns are not available.

- Emerging Markets Equity Composite contains fully discretionary portfolios managed by Epoch using an investment strategy that pursues long-term capital appreciation by investing in a portfolio of 60-80 securities of companies located in emerging and frontier markets. We select companies based on their ability to generate free cash flow and allocate it intelligently for the benefit of shareholders. To ensure discipline and repeatability, we use a quantitative model and defined processes to systematically implement Epoch's investment philosophy. We complement our quantitative insights with fundamental analysis to provide a holistic view of candidate holdings and to be able to respond to unusual circumstances. Our investment process should result in below-average portfolio volatility and attractive upside/downside capture.. The minimum account size for this composite is \$500 thousand.
- For comparison purposes the composite is measured against the MSCI Emerging Markets (Net) Index.
- Epoch Investment Partners, Inc. claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. Epoch Investment Partners, Inc. has been independently verified for the periods June 21, 2004 through September 30, 2020. The verification report(s) is/are available upon request. Verification assesses whether (1) the firm has complied with all the composite construction requirements of the GIPS standards on a firm-wide basis and (2) the firm's policies and procedures are designed to calculate and present performance in compliance with the GIPS standards. Verification does not ensure the accuracy of any specific composite presentation.
- Epoch Investment Partners, Inc. is a wholly owned subsidiary of The Toronto Dominion Bank. Epoch Investment Partners, Inc. ("Epoch") became a registered investment adviser under the Investment Advisers Act of 1940 in June 2004. Policies for valuing portfolios, calculating performance, and preparing compliant presentations are available upon request.
- Results are based on fully discretionary accounts under management, including those accounts no longer with the firm.

# Emerging Markets Equity

---

6. Valuations are computed and performance is reported in U.S. dollars. Returns are presented gross and net of management fees and include the reinvestment of all income. Gross-of-fees returns are presented before management fees but after all trading expenses. Net performance reflects the gross-of-fees return reduced by the actual investment management fee incurred. Returns include the effect of foreign currency exchange rates. Composite and benchmark (international indices) returns are presented net of non-reclaimable withholding taxes.
7. Internal dispersion is calculated using an asset-weighted standard deviation of annual gross returns of those accounts that were included in the composite for the entire year. Internal dispersion figures that are not meaningful due to the limited number of accounts in the composite are annotated by N/A. The three-year annualized standard deviation measures the variability of the composite and the benchmark returns over the preceding 36-month period.
8. The Emerging Markets Equity Composite was created in December 2017. A complete list of composite descriptions is available upon request.
9. The investment management fee schedule is as follows:

Emerging Markets Equity (Separate account minimum: \$50 million)	
Assets Under Management	Fee
First \$50 million	0.80%
Next \$50 million	0.70%
Over \$100 million	0.65%

Past performance is not indicative of future results. Actual investment advisory fees incurred by clients may vary. Minimum account sizes, fees and fee structure, and other conditions may be waived or modified in the future, and have been waived or modified in the past, at the discretion of Epoch.



# Global Equity Growth

## Global Equity Growth Composite Annual Performance Disclosures

Year End	Total Firm	Composite Assets		Annual Performance Results				Composite 3-Yr St Dev	MSCI All Country World (Net) 3-Yr St Dev
	Assets (Millions)	USD (Millions)	Number of Accounts	Composite Gross	Composite Net **	MSCI All Country World (Net)	Internal Dispersion		
2020			Five or fewer				N.A	N.P	N.P

N.A. - Information is not statistically meaningful due to an insufficient number of portfolios in the composite for the entire year. \*\*Net performance reflects the gross-of-fees return reduced by the actual investment management fee incurred. N.P. - Information is not presented because 36 monthly returns are not available.

- Global Equity Growth Composite contains fully discretionary portfolios managed by Epoch using an investment strategy that seeks to achieve long-term capital growth by investing in equity securities of companies from anywhere in the world, primarily issuers with strong, sustainable franchises and strong capital allocation policies. Portfolio companies are typically market leaders within their regions or globally. In addition, the strategy emphasizes companies which generate a significant portion of shareholder value using intangible assets such as patents and brands. The strategy is actively managed and uses a systematic, data-driven investment process to deliver a portfolio of 50 and 80 stocks, diversified across sectors and regions. The strategy provides access to global companies, including emerging markets firms. The minimum account size for this composite is \$500 thousand.
- For comparison purposes the composite is measured against the MSCI All Country World (Net) Index.
- Epoch Investment Partners, Inc. claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. Epoch Investment Partners, Inc. has been independently verified for the periods June 21, 2004 through September 30, 2020. The verification report(s) is/are available upon request. Verification assesses whether (1) the firm has complied with all the composite construction requirements of the GIPS standards on a firm-wide basis and (2) the firm's policies and procedures are designed to calculate and present performance in compliance with the GIPS standards. Verification does not ensure the accuracy of any specific composite presentation.
- Epoch Investment Partners, Inc. is a wholly owned subsidiary of The Toronto Dominion Bank. Epoch Investment Partners, Inc. ("Epoch") became a registered investment adviser under the Investment Advisers Act of 1940 in June 2004. Policies for valuing portfolios, calculating performance, and preparing compliant presentations are available upon request.
- Results are based on fully discretionary accounts under management, including those accounts no longer with the firm.

# Global Equity Growth

---

6. Valuations are computed and performance is reported in U.S. dollars. Returns are presented gross and net of management fees and include the reinvestment of all income. Gross-of-fees returns are presented before management fees but after all trading expenses. Net performance reflects the gross-of-fees return reduced by the actual investment management fee incurred. Returns include the effect of foreign currency exchange rates. Composite and benchmark (international indices) returns are presented net of non-reclaimable withholding taxes.
7. Internal dispersion is calculated using an asset-weighted standard deviation of annual gross returns of those accounts that were included in the composite for the entire year. Internal dispersion figures that are not meaningful due to the limited number of accounts in the composite are annotated by N/A. The three-year annualized standard deviation measures the variability of the composite and the benchmark returns over the preceding 36-month period.
8. The Global Equity Growth Composite was created in May 2020. A complete list of composite descriptions is available upon request.
9. The investment management fee schedule is as follows:

Global Equity Growth (Separate account minimum: \$50 million)	
ASSETS UNDER MANAGEMENT	FEE
	0.60%

*Past performance is not indicative of future results. Actual investment advisory fees incurred by clients may vary. Minimum account sizes, fees and fee structure, and other conditions may be waived or modified in the future, and have been waived or modified in the past, at the discretion of Epoch.*

# U.S. Large Cap Value - Systematic

U.S. Large Cap Value - Systematic Composite Annual Performance Disclosures									
	Total Firm	Composite Assets		Annual Performance Results					
Year End	Assets (Millions)	USD (Millions)	Number of Accounts	Composite Gross	Composite Net **	Russell 1000 Value	Internal Dispersion	Composite 3-Yr St Dev	Russell 1000 Value 3-Yr St Dev
2020			Five or fewer				N.A	N.P	N.P

N.A. - Information is not statistically meaningful due to an insufficient number of portfolios in the composite for the entire year. \*\*Net performance reflects the gross-of-fees return reduced by the actual investment management fee incurred. N.P. – Information is not presented because 36 monthly returns are not available.

- U.S. Large Cap Value - Systematic Composite contains fully discretionary portfolios managed by Epoch using an investment strategy that pursues long-term capital appreciation by investing in a portfolio of 40-60 securities of companies located in the United States. We select companies based on their ability to generate free cash flow and allocate it intelligently for the benefit of shareholders. To ensure discipline and repeatability, we use a quantitative model and defined processes to systematically implement Epoch's investment philosophy. We complement our quantitative insights with fundamental analysis to provide a holistic view of candidate holdings and to be able to respond to unusual circumstances. Our investment process should result in below-average portfolio volatility and attractive upside/downside capture. The minimum account size for this composite is \$500 thousand.
- For comparison purposes the composite is measured against the Russell 1000 Value Index.
- Epoch Investment Partners, Inc. claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. Epoch Investment Partners, Inc. has been independently verified for the periods June 21, 2004 through September 30, 2020. The verification report(s) is/are available upon request. Verification assesses whether (1) the firm has complied with all the composite construction requirements of the GIPS standards on a firm-wide basis and (2) the firm's policies and procedures are designed to calculate and present performance in compliance with the GIPS standards. Verification does not ensure the accuracy of any specific composite presentation..
- Epoch Investment Partners, Inc. is a wholly owned subsidiary of The Toronto Dominion Bank. Epoch Investment Partners, Inc. ("Epoch") became a registered investment adviser under the Investment Advisers Act of 1940 in June 2004. Policies for valuing portfolios, calculating performance, and preparing compliant presentations are available upon request.
- Results are based on fully discretionary accounts under management, including those accounts no longer with the firm.
- Valuations are computed and performance is reported in U.S. dollars. Returns are presented gross and net of management fees and include the reinvestment of all income. Gross-of-fees returns are presented before management fees but after all trading expenses. Net performance reflects the gross-of-fees return reduced by the actual investment management fee incurred.

# U.S. Large Cap Value - Systematic

---

7. Internal dispersion is calculated using an asset-weighted standard deviation of annual gross returns of those accounts that were included in the composite for the entire year. Internal dispersion figures that are not meaningful due to the limited number of accounts in the composite are annotated by N/A. The three-year annualized standard deviation measures the variability of the composite and the benchmark returns over the preceding 36-month period.
8. The U.S. Large Cap Value - Systematic Composite was created in November 2020. A complete list of composite descriptions is available upon request.
9. The investment management fee schedule is as follows:

U.S. Large Cap Value - Systematic (Separate account minimum: \$TBD)	
ASSETS UNDER MANAGEMENT	FEE
First \$25 million	TBD
Next \$25 million	TBD
Next \$50 million	TBD
Over \$100 million	TBD

***This fee schedule is still under review.*** Past performance is not indicative of future results. Actual investment advisory fees incurred by clients may vary. Minimum account sizes, fees and fee structure, and other conditions may be waived or modified in the future, and have been waived or modified in the past, at the discretion of Epoch.

# Global Equity Shareholder Yield ADR – SMA

Global Equity Shareholder Yield ADR – SMA Composite Annual Performance Disclosures										
Year End	Total Firm	Composite Assets		Annual Performance Results				Composite 3-Yr St Dev	MSCI World (Net) 3-Yr St Dev	% of SMA Portfolios
	Assets (Millions)	USD (Millions)	Number of Accounts	Composite Net **	Supplemental Information: Composite "Pure" Gross ***	MSCI World (Net)	Internal Dispersion			
2019	34,204	26	57	17.64%	21.17%	27.67%	0.3%	9.10%	11.14%	100
2018	35,505	24	75	(10.83)%	(8.15)%	(8.71)%	0.2%	8.72%	10.38%	100
2017	49,482	54	130	13.80%	17.22%	22.40%	0.3%	8.82%	10.23%	100
2016	42,106	62	158	4.97%	8.13%	7.51%	0.4%	9.73%	10.92%	100
2015	41,918	64	192	(6.63)%	(3.82)%	(0.87)%	0.8%	10.31%	10.80%	100
2014	43,617	289	1,122	4.52%	7.67%	4.94%	0.4%	9.30%	10.23%	100
2013	38,439	251	933	22.20%	25.87%	26.68%	0.5%	10.43%	13.54%	100
2012	24,534	158	742	9.27%	12.55%	15.83%	0.2%	N.P.	N.P.	100
2011	19,217	54	272	7.07%	10.29%	(5.54)%	0.1%	N.P.	N.P.	100

N.A. - Information is not statistically meaningful due to an insufficient number of portfolios in the composite for the entire year. \*\*Net performance reflects the deduction of the highest annual SMA management fee (3.00%), applied on a monthly basis, from the "pure" gross composite monthly return. \*\*\* "Pure" gross returns, presented above as supplemental information, do not reflect the deduction of any trading costs, fees and expenses and are presented for comparison purposes only. The SMA fee includes all charges for trading costs, portfolio management, custody, and other administration fees. N.P. - Information is not presented because 36 monthly returns are not available.

- Global Equity Shareholder Yield ADR – SMA Composite contains fully discretionary diversified portfolios of global equity securities with a history of attractive dividend yields and positive growth in free cash flow. The primary objective of this product is to seek a high level of income, with capital appreciation as a secondary investment objective. Exposure to non-US companies is achieved through the use of ADRs. The Global Equity Shareholder Yield ADR – SMA Composite includes all accounts on wrap or managed account platforms that are managed by Epoch using the Global Equity Shareholder Yield ADR Strategy.
- For comparison purposes, the composite is measured against the MSCI World (Net) Index. [Net total return indices reinvest dividends after the deduction of withholding taxes, using (for international indices) a tax rate applicable to non-resident institutional investors who do not benefit from double taxation treaties].
- Epoch Investment Partners, Inc. claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. Epoch Investment Partners, Inc. has been independently verified for the periods June 21, 2004 through September 30, 2020. The verification report(s) is/are available upon request. Verification assesses whether (1) the firm has complied with all the composite construction requirements of the GIPS standards on a firm-wide basis and (2) the firm's policies and procedures are designed to calculate and present performance in compliance with the GIPS standards. Verification does not ensure the accuracy of any specific composite presentation.
- Epoch Investment Partners, Inc. is a wholly owned subsidiary of The Toronto Dominion Bank. Epoch Investment Partners, Inc. ("Epoch") became a registered investment adviser under the Investment Advisers Act of 1940 in June 2004. Policies for valuing portfolios, calculating performance, and preparing compliant presentations are available upon request.
- Results are based on fully discretionary accounts under management, including those accounts no longer with the firm.

# Global Equity Shareholder Yield ADR – SMA

---

6. Valuations are computed and performance is reported in U.S. dollars. Returns are presented “pure” gross and net of management fees and include the reinvestment of all income. “Pure” gross returns, presented above as supplemental information, do not reflect the deduction of any trading costs, fees and expenses and are presented for comparison purposes only. The SMA fee includes all charges for trading costs, portfolio management, custody, and other administration fees. Net performance reflects the deduction of the highest annual SMA management fee (3.00%), applied on a monthly basis, from the “pure” gross composite monthly return. Benchmark (international indices) returns are presented net of non-reclaimable withholding taxes.
7. Internal dispersion is calculated using an asset-weighted standard deviation of annual gross returns of those accounts that were included in the composite for the entire year. Internal dispersion figures that are not meaningful due to the limited number of accounts in the composite are annotated by N/A. The three-year annualized standard deviation measures the variability of the composite and the benchmark returns over the preceding 36-month period.
8. The Global Equity Shareholder Yield ADR – SMA Composite was created in November 2010. A complete list of composite descriptions is available upon request.
9. The management fee schedule is as follows: (3.00% on total assets, on an annual basis).