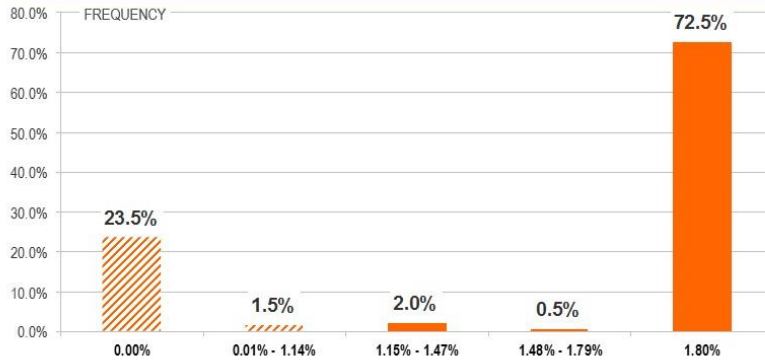


BETTER EARTH PORTFOLIO 3-Year Backtesting

• DISTRIBUTION OF COMPOUND ANNUAL RETURN



3 Year Period



Average Annual Return: 1.35%

Percentage of periods in which the annual maximum return would have been reached: 72.50%

PROPORTION OF RETURNS BELOW AND ABOVE THE 3 YEAR TS RATE

	< 1.15%	25.00%
	≥ 1.15%	75.00%

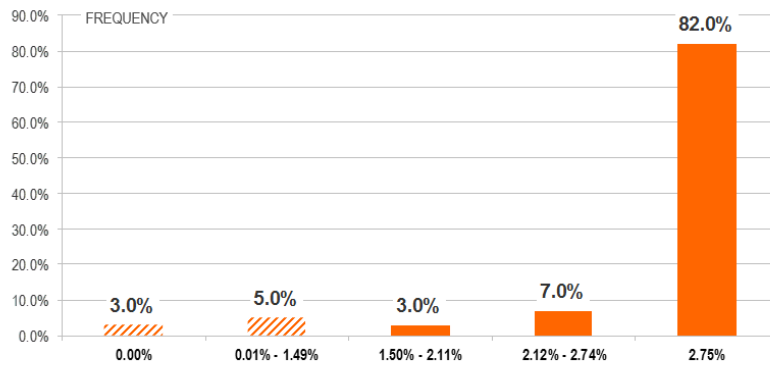
• HISTORICAL INFORMATION

- The data presented is for informational purposes, past performance is not necessarily indicative of future results.
- Compound annual returns were calculated by applying the current characteristics of the guaranteed investment over the last 200 3 year periods ending each month between July 28, 2000 and February 28, 2017.

5-Year Backtesting

• DISTRIBUTION OF COMPOUND ANNUAL RETURN



5 Year Period



Average Annual Return: 2.53%

Percentage of periods in which the annual maximum return would have been reached: 82.00%

PROPORTION OF RETURNS BELOW AND ABOVE THE 5 YEAR TS RATE

	< 1.50%	8.00%
	≥ 1.50%	92.00%

• HISTORICAL INFORMATION

- The data presented is for informational purposes, past performance is not necessarily indicative of future results.
- Compound annual returns were calculated by applying the current characteristics of the guaranteed investment over the last 200 5 year periods ending each month between July 28, 2000 and February 28, 2017.