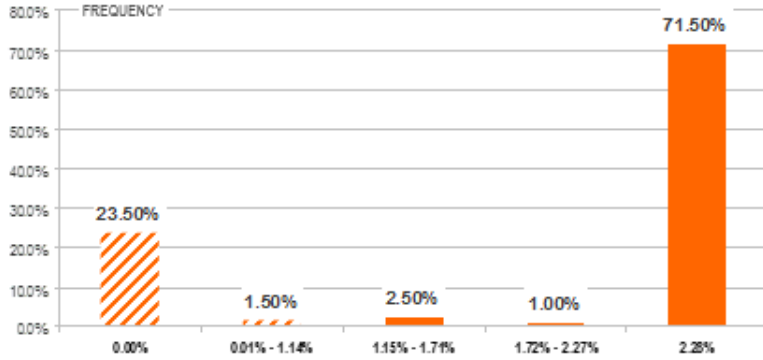


BETTER EARTH PORTFOLIO 3-YEAR BACKTESTING

• DISTRIBUTION OF COMPOUND ANNUAL RETURN

3 Year Period



Average Annual Return: 1.70%

Percentage of periods in which the annual maximum return would have been reached: 71.50%

PROPORTION OF RETURNS BELOW AND ABOVE THE 3 YEAR TS RATE

< 1.15%	25.00%
≥ 1.15%	75.00%

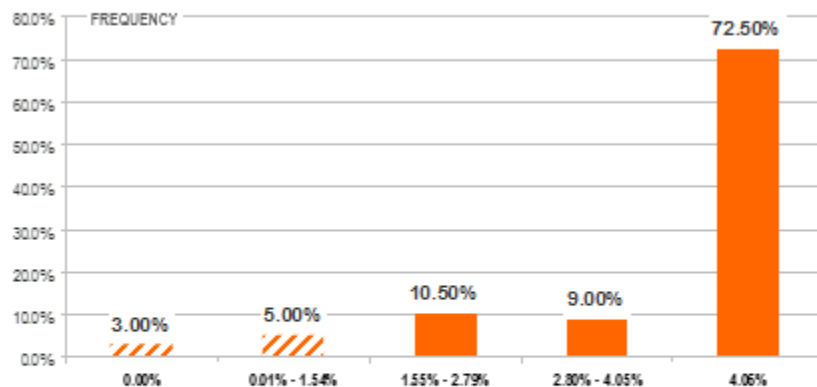
• HISTORICAL INFORMATION

- 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 January 31, 2001 and August 31, 2017.

5-YEAR BACKTESTING

• DISTRIBUTION OF COMPOUND ANNUAL RETURN

5 Year Period



Average Annual Return: 3.54%

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

PROPORTION OF RETURNS BELOW AND ABOVE THE 5 YEAR TS RATE

< 1.55%	8.00%
≥ 1.55%	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 January 31, 2001 and August 31, 2017.