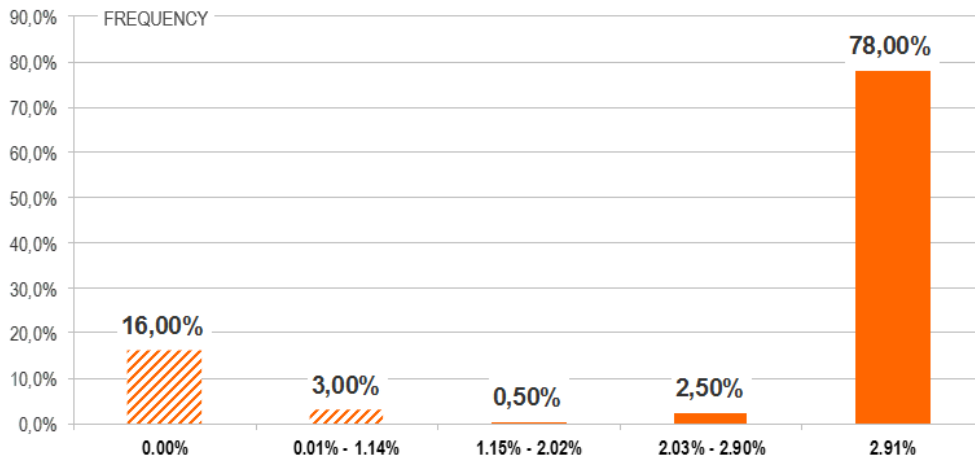


BETTER EARTH PORTFOLIO 3-YEAR BACKTESTING

• DISTRIBUTION OF COMPOUND ANNUAL RETURN

3 Year Period (100 – 109)



Average Annual Return: 2.37%

Percentage of periods in which the annual maximum return would have been reached: 78.00%

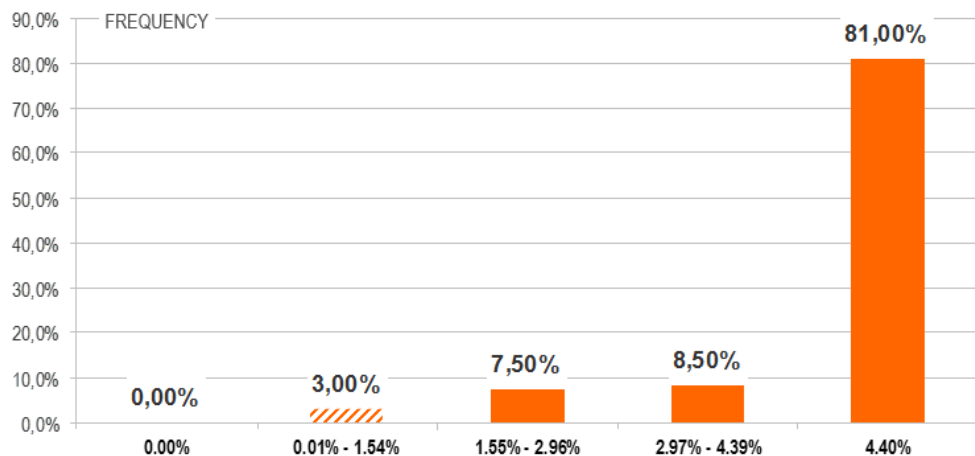
PROPORTION OF RETURNS BELOW AND ABOVE THE 3 YEAR TS RATE

< 1.15%	19.00%
≥ 1.15%	81.00%

5-YEAR BACKTESTING

• DISTRIBUTION OF COMPOUND ANNUAL RETURN

5 Year Period (100 -124)



Average Annual Return: 4.09%

Percentage of periods in which the annual maximum return would have been reached: 81.00%

PROPORTION OF RETURNS BELOW AND ABOVE THE 5 YEAR TS RATE

< 1.55%	3.00%
≥ 1.55%	97.00%

• 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 March 31, 2001 and October 31, 2017.

• 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 March 31, 2001 and October 31, 2017.