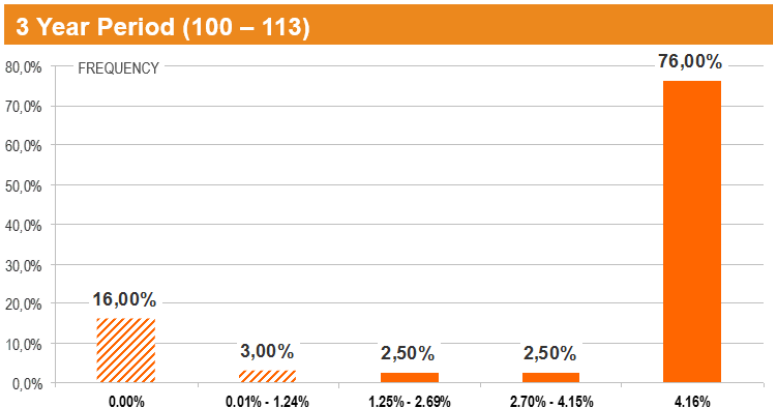


BETTER EARTH PORTFOLIO

3-YEAR BACKTESTING

• DISTRIBUTION OF COMPOUND ANNUAL RETURN



Average Annual Return:	3.34%
Percentage of periods in which the annual maximum return would have been reached:	76.00%

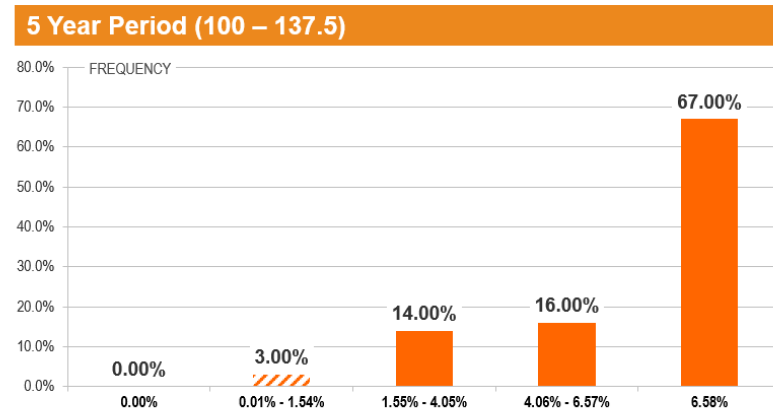
PROPORTION OF RETURNS BELOW AND ABOVE THE 3 YEAR TS RATE	
< 1.25%	19.00%
≥ 1.25%	81.00%

• 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 September 28, 2001 and April 30, 2018.

5-YEAR BACKTESTING

• DISTRIBUTION OF COMPOUND ANNUAL RETURN



Average Annual Return:	5.73%
Percentage of periods in which the annual maximum return would have been reached:	67.00%

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 5 year periods ending each month between September 28, 2001 and April 30, 2018.