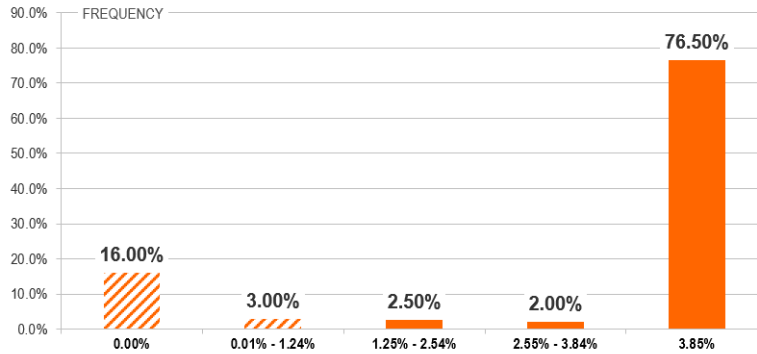


## BETTER EARTH PORTFOLIO

### 3-YEAR BACKTESTING

#### • DISTRIBUTION OF COMPOUND ANNUAL RETURN

##### 3 Year Period (100 – 112)



Average Annual Return: 3.10%

Percentage of periods in which the annual maximum return would have been reached: 76.50%

##### PROPORTION OF RETURNS BELOW AND ABOVE THE 3 YEAR TS RATE

< 1.25%	19.00%
≥ 1.25%	81.00%

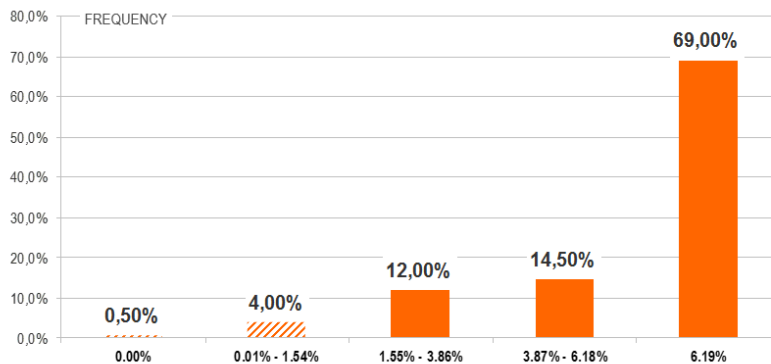
#### • HISTORICAL INFORMATION

- 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 July 31, 2001 and February 28, 2018.

### 5-YEAR BACKTESTING

#### • DISTRIBUTION OF COMPOUND ANNUAL RETURN

##### 5 Year Period (100 - 135)



Average Annual Return: 5.44%

Percentage of periods in which the annual maximum return would have been reached: 69.00%

##### PROPORTION OF RETURNS BELOW AND ABOVE THE 5 YEAR TS RATE

< 1.55%	4.50%
≥ 1.55%	95.50%

#### • 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 31, 2001 and February 28, 2018.