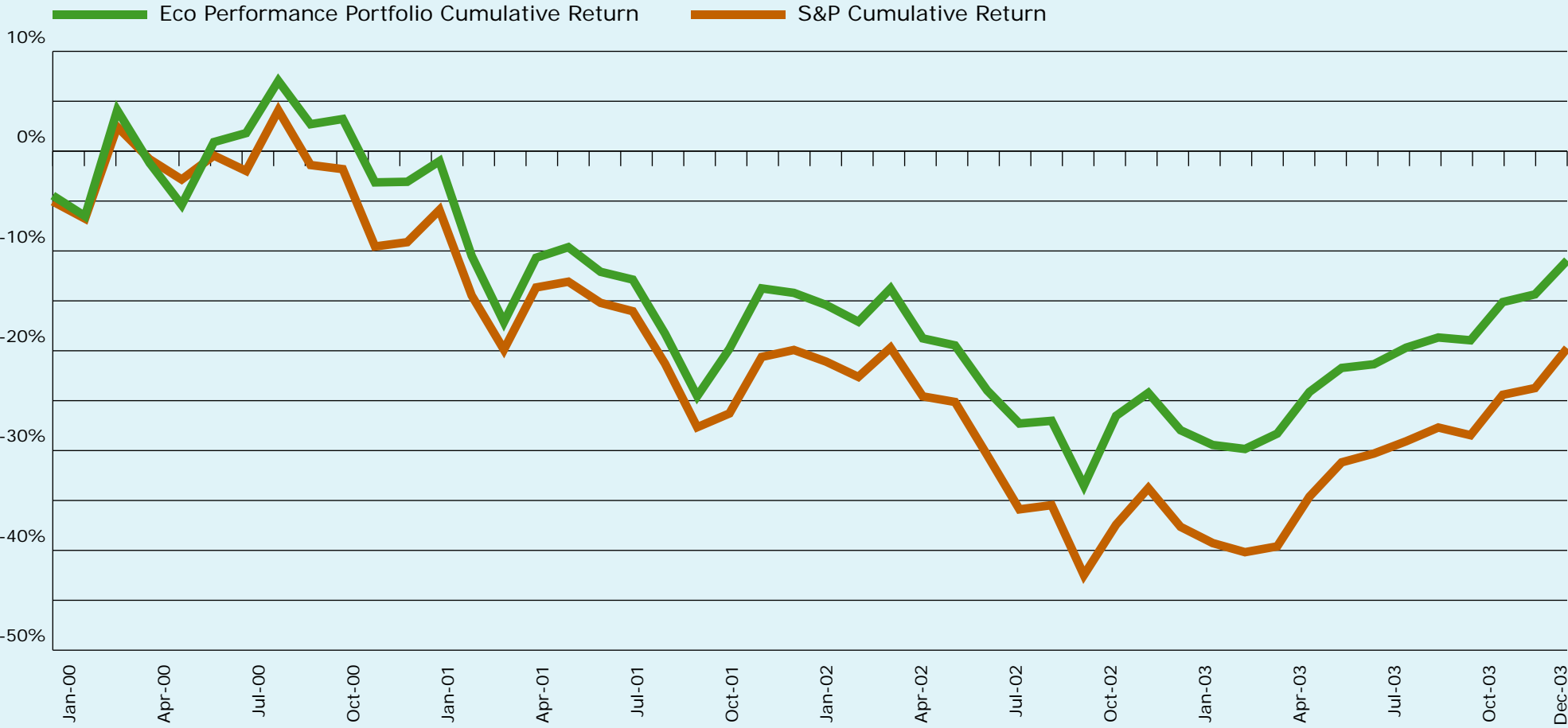


Cumulative Performance Summary: **Eco Performance Portfolio™**



Note: Eco Performance Portfolio™ financial performance is presented based upon a separate account composite managed in accordance with the Eco Performance Portfolio™ strategy for the entire time period. Performance results are presented on a total return basis incorporate the payment of dividends and reflect both realized and unrealized gains and/or losses. Performance for the Eco Performance Portfolio™ is shown before taking into account the effect of fees for investment management, trading commissions, and taxes, if applicable, all of which all serve to reduce the returns obtained by investors.

Performance for the S&P 500 Index is also presented on a total return basis and incorporates the payment of dividends. Investors cannot invest directly into the Standard & Poors 500 index. Performance for the S&P 500 Index is presented before taking into account the effect of any fees for investment management, trading commissions, or taxes (if applicable), all of which would reduce the returns obtained by investors.

Past performance does not guarantee future performance, which may be affected by changes in economic conditions and other factors.