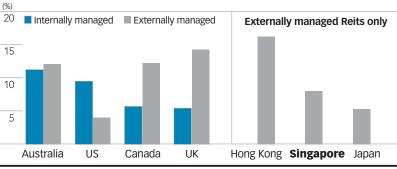
Internal vs External

Three-year average annual total returns from 2014 to 2016



Source: SNL Financial, analysis by EY