

CERTIFICATE

THIS IS TO CERTIFY THAT

VOYA

has made contributions to World Land Trust's Carbon Balanced Fund to offset the equivalent of:

408.81 tonnes of carbon dioxide

emissions associated with the general operations of VOYA
during the period 1 January 2013 – 31 December 2016

These funds will be invested in the protection and restoration of threatened tropical forests. WLT is working through local project partners to restore biologically important habitats throughout the world. Carbon Balanced projects are currently taking place in Vietnam, Ecuador, Paraguay and the portfolio is expanding.

Thank you for taking Positive Action



John A Burton, Chief Executive, WLT

