

- You do not believe the Reference Commodity will appreciate, on an averaged basis, over the Final Averaging Dates, as compared to the Initial Commodity Value.
- You anticipate that on the Final Valuation Date, the Final Commodity Value (being equal to the arithmetic average of the Closing Values of the Reference Commodity on each of the Final Averaging Dates) will be less than the Initial Commodity Value by more than 21.25%.
- You are not willing to make an investment that, should a Downside Trigger Event occur on the Valuation Date, will fully expose your initial principal investment to the depreciation of the Reference Commodity over the term of the Notes, resulting in the loss of some or all of your principal.
- You are unwilling to assume the risk of losing some or all of your initial investment.
- You are unable or unwilling to hold the Notes to maturity.
- You seek an investment that has some degree of principal protection at maturity.
- You prefer to receive interest payments and, therefore, seek current income from this investment.
- You prefer the lower risk, and therefore accept the potentially lower returns, of fixed income investments with comparable maturities issued by an issuer with a similar creditworthiness to that of the Guarantor.
- You seek an investment for which there will be an active secondary market.
- You are not comfortable with investing in unsecured obligations issued by us.
- You are not comfortable with the creditworthiness of the Issuer and Guarantor.

The suitability considerations identified above are not exhaustive. Whether the Notes are a suitable investment for you will depend on your individual circumstances, and you should reach an investment decision only after you and your investment, legal, tax, accounting and other advisors have carefully considered the suitability of an investment in the Notes in light of your particular circumstances.