

VARI TRAK FUND PERFORMANCE

Average annual returns as of October 31, 2009

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COMPLEX	SUBACCOUNT	INCEPTION DATE	YEAR TO DATE	MRO ¹ Return	As of October 31, 2009					As of September 30, 2009				
					1 YEAR	3 YEARS	5 YEARS	10 YEARS	SINCE INCEPTION	1 YEAR	3 YEARS	5 YEARS	10 YEARS	
Sentinel VPT	Common Stock Fund	11/30/00	19.07%	14.09%	11.71%	-3.15%	3.39%	N/A	2.65%	-3.66%	-1.70%	3.59%	N/A	
	Mid Cap Growth Fund	11/30/00	21.79	13.50	12.09	-6.55	-0.63	N/A	-2.26	-9.47	-4.65	0.43	N/A	
	Small Company Fund	11/30/00	17.53	16.27	10.70	-3.68	3.44	N/A	6.20	-8.07	-1.09	4.20	N/A	
	Balanced Fund	08/01/03	16.32	10.94	12.60	-0.62	3.46	N/A	5.49	2.03	0.45	3.66	N/A	
	Bond Fund	08/01/03	12.30	3.64	17.41	7.68	5.66	N/A	6.11	14.09	7.79	5.74	N/A	
	Money Market Fund	11/30/00	0.00	0.00	0.14	2.48	2.89	N/A	2.40	0.27	2.62	2.91	N/A	
	Money Market 7-Day Yield ²		-0.90%		this yield more closely reflects the current earnings of the Money Market Fund									
AIM V.I.	Dynamics Fund	08/22/97	26.93	20.02	14.54	-8.42	1.02	-1.94	2.11	-4.79	-5.66	2.49	-0.63	
	Technology Fund	05/20/97	39.38	18.59	26.54	-5.09	0.45	-7.51	1.32	7.45	-3.36	2.49	-5.88	
	Global Health Care Fund	05/21/97	16.04	10.41	12.15	-2.24	2.82	3.14	6.01	-2.69	-0.70	3.38	4.00	
Alger	Capital Appreciation Portfolio	01/25/95	35.08	18.51	25.04	1.43	8.33	0.83	12.10	8.84	4.41	9.72	1.83	
	Large Cap Growth Portfolio	01/09/89	36.20	19.95	23.55	-2.95	2.43	-1.56	9.99	1.44	-1.32	3.11	-0.83	
	Small Cap Growth Portfolio	09/21/88	29.98	16.63	21.22	-5.63	5.17	-1.07	8.92	-0.16	-1.12	7.11	0.01	
American Century VP	Income & Growth Fund	10/30/97	9.96	14.04	5.37	-9.21	-0.77	-0.87	2.67	-9.53	-7.11	-0.17	-0.08	
	Ultra [®] Fund	05/01/01	22.55	13.70	14.26	-4.00	-1.42	N/A	-1.73	-2.25	-3.04	-0.96	N/A	
	Value Fund	05/01/96	11.62	15.13	6.17	-6.95	0.86	4.95	6.83	-6.07	-5.49	1.27	5.18	
	Vista SM Fund	10/05/01	10.21	15.71	-1.66	-5.88	0.59	N/A	3.21	-13.10	-2.78	2.21	N/A	
	International Fund	05/01/94	25.63	18.53	25.00	-4.27	5.11	0.80	5.26	0.49	-2.24	6.18	1.61	
	Inflation Protection Fund	05/01/04	9.64	3.44	16.29	5.72	4.44	N/A	5.02	6.53	5.35	4.39	N/A	
Dreyfus	VIF Appreciation Portfolio	05/01/93	16.43	13.10	12.27	-3.02	2.63	0.47	7.86	-4.24	-2.46	2.52	1.14	
	Socially Responsible Growth Fund	10/07/93	23.21	14.72	15.37	-3.91	1.17	-3.16	5.82	-0.84	-2.06	1.91	-2.29	
	VIF Developing Leaders Portfolio	09/01/90	13.86	19.86	4.36	-13.49	-6.03	0.11	15.22	-10.81	-10.01	-4.38	1.20	
	VIF Quality Bond Portfolio	09/01/90	14.40	7.32	19.24	4.51	4.23	5.37	6.73	12.24	4.45	4.22	5.30	
Fidelity [®] VIP	Equity-Income Portfolio	10/09/86	21.95	19.80	13.73	-9.59	-0.49	1.14	8.24	-5.05	-7.69	0.32	1.80	
	Index 500 Portfolio	08/27/92	17.17	15.61	9.97	-7.01	0.31	-1.07	7.36	-6.76	-5.42	0.98	-0.28	
	Growth Portfolio	10/09/86	16.14	15.71	4.16	-7.81	-1.25	-3.19	8.11	-11.76	-5.66	-0.12	-2.25	
	Contrafund [®] Portfolio	01/03/95	24.30	18.61	17.00	-4.78	3.50	3.19	10.00	-0.83	-2.44	4.45	3.94	
	Mid Cap Portfolio	12/28/98	30.74	17.12	26.90	-1.89	6.53	11.83	12.76	2.42	0.18	7.25	12.83	
	Overseas Portfolio	01/28/87	19.34	18.98	18.08	-5.62	4.15	0.94	5.65	-2.65	-3.78	5.39	1.63	
	Investment Grade Bond Portfolio	12/05/88	15.54	5.86	19.37	5.43	4.51	6.14	6.88	13.03	5.35	4.50	6.06	
	High Income Portfolio	09/19/85	38.29	11.11	32.56	3.11	4.60	2.31	7.13	9.75	3.14	4.70	2.13	
	Value Strategies Portfolio	02/20/02	42.66	27.69	30.86	-8.45	0.08	N/A	2.70	0.24	-5.13	1.70	N/A	

¹ Most Recent Calendar Quarter

² Performance of the money market 7 day yield reflects the portfolio investment income and capital gains and losses less investment management fees and expenses, and reflects all common fees of the separate account.

Performance data quoted represents past performance, and is no guarantee of future results. Principal value and return will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance shown here.

Performance of the funds and Model Portfolios reflects the investment income and capital gains and losses less investment management fees and expense. The performance does not reflect the effect of mortality and expense risk charges, cost of insurance, policy expenses, or potential surrender charges. (If these charges were included, the total returns would be significantly lower.)

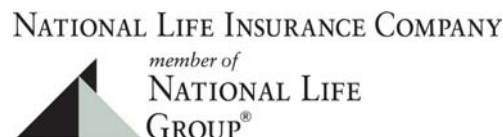
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An investment in the Money Market subaccount is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Money Market seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in this account.

Stocks of smaller companies are often associated with higher risks than stocks of larger companies including higher volatility. Investment in global markets may include added risks such as currency fluctuations and other economic and political factors. These portfolios are available for investment only by separate accounts of insurance companies.

Returns are not annualized for periods under one year.

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COMPLEX	SUBACCOUNT	INCEPTION DATE	YEAR TO DATE	MRO ¹ Return	As of October 31, 2009					As of September 30, 2009				
					1 YEAR	3 YEARS	5 YEARS	10 YEARS	SINCE INCEPTION	1 YEAR	3 YEARS	5 YEARS	10 YEARS	
Franklin Templeton	Mutual Shares Securities Fund	11/09/96	19.56	15.38	12.86	-6.79	1.85	4.75	5.99	5.99	-4.64	-5.42	2.26	5.31
	Mutual Global Discovery Securities Fund	11/08/96	18.92	10.13	15.48	0.29	8.35	9.07	8.92	8.92	3.63	1.54	8.89	9.33
	US Government	03/14/89	3.89	2.27	9.98	6.45	5.13	6.03	6.82	6.82	8.09	6.52	5.18	6.01
Franklin	Small Cap Value Securities Fund	05/01/98	19.75	22.04	14.13	-6.69	1.89	8.19	4.51	4.51	-7.63	-3.44	3.44	8.86
	Small-Mid Cap Growth Securities Fund	11/01/95	30.13	17.17	18.62	-5.04	0.52	0.72	5.97	5.97	-2.29	-2.98	1.45	2.17
Templeton	Foreign Securities Fund	05/02/92	30.22	22.85	31.19	-1.76	5.74	3.56	7.81	7.81	7.59	0.33	7.03	3.91
Franklin	Global Real Estate Securities Fund	01/25/89	9.27	26.64	-1.58	-19.14	-5.77	6.06	7.38	7.38	-22.94	-16.69	-4.14	6.18
JP Morgan	Small Cap Core Portfolio	01/03/95	10.35	19.96	2.53	-10.15	-1.38	1.82	6.42	6.42	-12.85	-6.45	0.59	2.96
Insurance Trust	International Equity Portfolio	01/03/95	26.95	20.75	27.11	-5.33	4.00	0.95	4.19	4.19	3.29	-3.47	5.07	1.43
Neuberger Berman	Partners Portfolio	03/22/94	44.14	22.84	29.73	-7.39	2.01	2.13	7.31	7.31	-1.36	-4.99	2.82	2.87
AMT	Mid-Cap Growth Portfolio	11/03/97	18.77	13.67	8.61	-5.07	3.22	0.74	5.87	5.87	-8.55	-2.69	4.62	1.93
	Small-Cap Growth Portfolio S Class Shares	07/12/02	8.26	12.86	-3.21	-12.59	-5.16	N/A	-0.12	-0.12	-14.55	-9.12	-3.78	N/A
	Short Duration Bond Portfolio	09/10/84	13.02	5.06	6.93	1.04	1.59	3.21	5.80	5.80	1.90	0.40	1.17	2.99
	Socially Responsive Portfolio	02/18/99	20.57	14.48	21.79	-3.19	2.74	3.17	3.77	3.77	1.26	-1.04	4.02	4.13
DWS	Strategic Value VIP	05/04/98	17.49	17.20	9.73	-13.50	-2.97	2.26	1.66	1.66	-8.63	-12.44	-2.48	2.24
	Dreman Small Mid Cap Value VIP	05/01/96	18.07	21.15	16.89	-5.40	3.94	8.75	6.88	6.88	-2.23	-2.25	4.93	8.75
	Small Cap Index VIP	08/22/97	13.66	19.25	5.93	-8.94	0.11	3.59	3.21	3.21	-9.96	-5.04	1.92	4.38
T. Rowe Price	Equity Income Portfolio	04/30/02	16.46	17.92	8.97	-7.36	0.33	N/A	1.88	1.88	-7.79	-5.72	0.96	N/A
	Blue Chip Growth Portfolio	04/30/02	29.85	13.50	20.18	-4.72	0.85	N/A	1.69	1.69	-0.75	-3.41	1.42	N/A
	Health Sciences Portfolio	04/30/02	17.19	13.24	14.42	-0.08	5.91	N/A	5.63	5.63	-0.05	2.93	6.60	N/A
	Personal Strategy Balanced Portfolio	12/30/94	25.30	13.55	22.16	-0.94	3.70	4.58	8.22	8.22	5.20	0.33	4.29	4.94
Wells Fargo	Opportunity Fund SM	05/08/92	35.14	17.11	24.03	-3.69	2.49	3.55	10.21	10.21	-1.19	-1.89	3.47	4.46
Advantage VT	Discovery Fund SM	12/31/96	23.50	18.26	8.22	-4.43	2.95	7.34	10.16	10.16	-8.73	-1.20	4.92	7.95
AllianceBernstein VPS	Value Fund	08/01/02	13.69	18.44	8.60	-12.21	-2.18	N/A	2.48	2.48	-8.65	-10.41	-1.33	N/A
	Small/Mid Cap Value Fund	06/01/01	28.80	24.75	21.79	-4.17	2.66	N/A	7.41	7.41	-1.56	-1.54	3.82	N/A
	International Value Fund	06/01/01	28.42	23.68	24.92	-11.81	2.34	N/A	6.53	6.53	-5.03	-9.54	3.51	N/A
	International Growth Fund	10/01/94	30.20	20.05	29.57	-4.93	6.30	5.37	8.45	8.45	1.21	-2.83	7.57	6.14
Oppenheimer	Main Street Small Cap/VA	07/16/01	24.13	16.36	14.77	-7.89	1.25	N/A	4.39	4.39	-4.33	-4.46	2.98	N/A
	Balanced/VA	05/01/02	18.02	10.50	1.85	-10.58	-3.27	N/A	-0.14	-0.14	-16.67	-9.62	-2.93	N/A
	Strategic Bond/VA	03/19/01	17.31	9.77	18.08	3.92	4.45	N/A	6.27	6.27	4.71	4.06	4.62	N/A
Van Eck IT Worldwide	Emerging Markets	12/21/95	94.94	25.86	84.58	2.20	14.72	10.62	7.55	7.55	27.76	3.67	15.42	11.39
	Bond	09/01/89	7.70	5.87	17.38	7.49	5.70	6.56	5.96	5.96	11.29	7.74	6.21	6.47
	Real Estate	06/23/97	34.68	22.84	17.61	-13.41	1.52	7.68	6.57	6.57	-13.37	-11.12	2.99	7.62
	Hard Assets	09/01/89	43.11	17.93	32.06	4.81	17.46	14.84	8.74	8.74	2.25	9.18	18.75	14.67
Illuminations VUL Model Portfolios	Diversified Equity	05/01/04	18.53	15.41	4.57	-7.51	0.80	N/A	1.17	1.17	-12.29	-5.65	1.48	N/A
	Div. Equity w/ Income	05/01/04	17.28	13.77	6.14	-5.99	0.83	N/A	1.18	1.18	-8.41	-4.43	1.41	N/A
	Balanced Equity	05/01/04	16.04	12.17	5.57	-3.73	1.88	N/A	2.09	2.09	-8.04	-2.42	2.36	N/A
	Balanced	05/01/04	15.91	10.84	6.81	-2.32	2.17	N/A	2.29	2.29	-5.48	-1.39	2.54	N/A
	Diversified Income	05/01/04	14.14	8.86	8.96	-0.74	2.24	N/A	2.47	2.47	-0.78	-0.05	2.49	N/A
	Income	05/01/04	12.96	7.01	8.11	0.14	2.55	N/A	3.07	3.07	-1.33	0.53	2.72	N/A
	Capital Preservation	05/01/04	12.25	5.19	7.55	1.11	2.45	N/A	2.80	2.80	-0.54	1.18	2.46	N/A

¹Most Recent Calendar Quarter

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Please refer to the hypothetical illustration in the prospectus, which shows the effect on performance of various assumptions regarding the cost for insurance protection. You may also wish to obtain a personalized illustration, which reflects the cost of your policy's insurance protection.

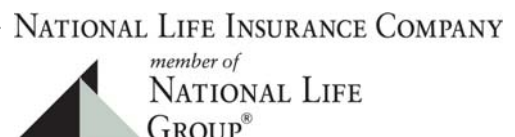
An investment in the Money Market subaccount is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Money Market seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in this account.

Performance shown for Illuminations is the performance of the Model Portfolio, and reflects portfolio rebalancing on May 1st and November 1st of each year. Your own performance will generally be different from the Model Portfolio's because of the effect of various factors, including the cash flows in your account, the actual dates on which your account is rebalanced, and that you may have chosen to modify the Model Portfolio for your own account. The portfolios included in the Model Portfolio may change from time to time. Performance shown prior to any such change is based on the prior portfolio composition.

Stocks of smaller companies are often associated with higher risks than stocks of larger companies including higher volatility. Investment in global markets may include added risks such as currency fluctuations and other economic and political factors. These portfolios are available for investment only by separate accounts of insurance companies.

Returns are not annualized for periods under one year.

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Effective April 11, 2005, the Strong Mid Cap Growth Fund II reorganized into the Wells Fargo Advantage Discovery Fund and the Strong Opportunity Fund II reorganized into the Wells Fargo Advantage Opportunity Fund.

Effective May 1, 2005, the Franklin Small Cap Fund was renamed the Franklin Small-Mid Cap Growth Securities Fund.

Effective April 30, 2004, the INVESCO VIF – Dynamics Fund reorganized into the AIM V.I. – Dynamics Fund, the INVESCO VIF – Health Sciences Fund reorganized into the AIM V.I. – Health Sciences Fund, and the INVESCO VIF – Technology Fund reorganized into the AIM V.I. – Technology Fund.

Effective October 2, 2006, the AIM V.I. – Health Sciences Fund has been renamed AIM V.I. – Global Health Care Fund.

Effective October 2, 2006, the Franklin Templeton Small Cap Fund has been renamed Franklin Small-Mid Cap Growth Securities Fund.

Effective October 2, 2006, the Morgan Stanley Dean Witter Fixed Income Fund has been renamed Morgan Stanley Core Plus Fixed Income Portfolio.

Effective October 2, 2006, the Scudder Dreman High Return Fund has been renamed DWS Dreman High Return Equity VIP. The Scudder Dreman Small Cap Value Fund has been renamed DWS Dreman Small Cap Value VIP. The Scudder Equity 500 Index Fund has been renamed DWS Equity 500 Index VIP. The Scudder Small Cap Index Fund has been renamed DWS Small Cap Index VIP.

Effective November 3, 2006, the DWS Dreman Small Cap Value VIP has been renamed DWS Dreman Small Mid Cap Value VIP.

Effective October 2, 2006, the Sentinel Variable Products Trust Growth Index has been eliminated. The assets held in the Sentinel Variable Products Trust Growth Index have been transferred to the Fidelity® VIP Index 500 Portfolio

Effective May 1, 2007 the Franklin Real Estate Fund has been renamed Franklin Global Real Estate Securities Fund.

Effective May 1, 2007 the Neuberger Berman AMT Limited Maturity Bond Portfolio has been renamed Neuberger Berman AMT Lehman Brothers Short Duration Bond Portfolio.

Effective March 26, 2008 the Neuberger Berman AMT Fasciano Portfolio has been renamed Neuberger Berman AMT Small-Cap Growth Portfolio.

Effective May 1, 2008 the Alger American Leveraged AllCap Portfolio has been renamed Alger American Capital Appreciation Portfolio. The Alger American Small Capitalization Portfolio has been renamed Alger American SmallCap Growth Portfolio

Effective July 1, 2008 the Alger American Growth Portfolio has been renamed Alger American LargeCap Growth Portfolio.

Effective September 26, 2008, the Neuberger Berman AMT Lehman Brothers Short Duration Bond Portfolio has been renamed Neuberger Berman AMT Short Duration Bond Portfolio.

Effective April 24, 2009, end of business, the JP Morgan International Equity Portfolio was merged into the JP Morgan Insurance Trust International Equity Portfolio. The JP Morgan Small Company Portfolio was merged into the JP Morgan Insurance Trust Small Cap Equity Portfolio, which was subsequently renamed JP Morgan Insurance Trust Small Cap Core Portfolio.

Effective May 1, 2009, the Franklin Templeton Mutual Discovery Securities Fund has been renamed Franklin Templeton Mutual Global Discovery Securities Fund.

Effective June 1, 2009, the DWS Dreman High Return Equity VIP has been renamed DWS Strategic Value VIP.

Effective September 23, 2009, the Alger American Capital Appreciation Portfolio has been renamed Alger Capital Appreciation Portfolio. The Alger American LargeCap Growth Portfolio has been renamed Alger Large Cap Growth Portfolio. The Alger American SmallCap Growth Portfolio has been renamed Alger Small Cap Growth Portfolio.

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