

# INVESTOR SELECT FUND PERFORMANCE

## Average annual returns as of February 28, 2010

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COMPLEX	SUBACCOUNT	INCEPTION DATE	YEAR TO DATE	MRO <sup>1</sup> Return	As of February 28, 2010				SINCE INCEPTION	As of December 31, 2009			
					1 YEAR	3 YEARS	5 YEARS	10 YEARS		1 YEAR	3 YEARS	5 YEARS	10 YEARS
Sentinel VPT	Common Stock Fund	11/30/00	-0.08%	5.60%	52.91%	-1.88%	3.08%	N/A	3.33%	27.75%	-1.95%	3.34%	N/A
	Mid Cap Growth Fund	11/30/00	1.26	4.04	47.91	-5.86	-0.53	N/A	-1.30	30.60	-4.92	-1.19	N/A
	Small Company Fund	11/30/00	0.00	4.73	52.77	-2.47	3.44	N/A	6.88	27.15	-2.22	3.28	N/A
	Balanced Fund	08/01/03	0.74	3.16	36.58	0.14	3.37	N/A	6.02	21.47	0.05	3.36	N/A
	Bond Fund	08/01/03	2.40	-0.82	11.95	7.25	5.86	N/A	6.00	11.08	7.13	5.38	N/A
	Money Market Fund	11/30/00	0.00	0.00	0.00	1.91	2.76	N/A	2.31	0.00	2.21	2.83	N/A
	Money Market 7-Day Yield <sup>2</sup>		-0.90%		<i>this yield more closely reflects the current earnings of the Money Market Fund</i>								
Alger	Capital Appreciation Portfolio	01/25/95	-1.48	7.52	64.75	1.48	8.74	-2.12	12.55	51.10	3.45	8.61	-0.83
	Large Cap Growth Portfolio	01/09/89	-0.98	6.56	60.56	-2.48	2.52	-2.34	10.20	47.57	-1.59	2.34	-2.13
	Small Cap Growth Portfolio	09/21/88	1.06	5.09	65.49	-3.81	5.54	-3.94	9.41	45.51	-3.06	5.03	-2.17
American Century VP	Value Fund	05/01/96	0.19	5.89	49.82	-5.76	0.76	7.66	7.23	19.86	-5.92	0.74	5.95
	Vista <sup>SM</sup> Fund	10/05/01	-0.38	4.10	35.46	-5.17	0.10	N/A	4.33	22.47	-4.19	0.72	N/A
	International Fund	05/01/94	-4.66	4.18	51.51	-6.09	2.97	-3.24	5.25	33.76	-4.49	4.29	-1.87
	Inflation Protection Fund	05/01/04	0.12	1.85	11.39	5.61	4.53	N/A	4.89	10.46	6.16	4.42	N/A
Fidelity <sup>®</sup> VIP	Equity-Income Portfolio	10/09/86	-0.47	3.73	64.95	-8.97	-0.89	3.12	8.40	30.21	-8.82	-0.72	1.84
	Index 500 Portfolio	08/27/92	-0.61	6.05	53.78	-5.65	0.37	-0.42	7.66	26.61	-5.61	0.40	-1.07
	Growth Portfolio	10/09/86	-1.01	6.14	46.93	-5.35	-0.35	-4.21	8.40	28.29	-4.88	-0.55	-3.72
	Contrafund <sup>®</sup> Portfolio	01/03/95	-1.40	5.27	60.21	-3.33	3.04	2.60	10.31	35.71	-2.83	3.69	2.82
	Mid Cap Portfolio	12/28/98	0.46	4.46	59.01	-1.08	4.74	7.31	13.11	40.09	-0.64	5.51	10.21
	Overseas Portfolio	01/28/87	-5.98	3.04	48.71	-7.91	1.61	-0.85	5.55	26.53	-5.87	3.23	-0.29
	Investment Grade Bond Portfolio	12/05/88	2.08	1.10	17.61	5.53	4.92	6.32	6.88	15.72	5.32	4.49	6.18
	High Income Portfolio	09/19/85	0.76	5.45	36.92	3.05	4.85	2.44	7.24	43.96	3.54	4.86	2.27
Value Strategies Portfolio	02/20/02	2.33	3.96	102.20	-7.61	0.46	N/A	4.16	57.59	-6.64	-0.57	N/A	
Franklin Templeton	Mutual Shares Securities Fund	11/09/96	0.21	4.29	45.87	-6.64	1.29	5.75	6.27	26.05	-6.39	1.43	4.93
	Mutual Global Discovery Securities Fund	11/08/96	0.21	3.35	30.11	-0.67	6.93	7.88	9.03	23.63	-0.18	7.36	8.21
	US Government	03/14/89	1.61	-0.08	5.08	6.16	5.29	6.14	6.76	3.34	6.01	4.99	6.03

<sup>1</sup> Most Recent Calendar Quarter

<sup>2</sup> 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 reflects the portfolios' investment income and capital gains and losses less investment management fees and expenses. 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.)

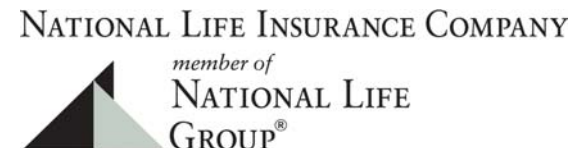
Please refer to the hypothetical illustration in the prospectus, which shows the effect on performance of various assumptions regarding the cost for insurance protection. You may also wish to obtain a personalized illustration, which reflects the cost of your policy's insurance protection.

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.

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.

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COMPLEX	SUBACCOUNT	INCEPTION DATE	YEAR TO DATE	MRO <sup>1</sup> Return	As of February 28, 2010					As of December 31, 2009				
					1 YEAR	3 YEARS	5 YEARS	10 YEARS	SINCE INCEPTION	1 YEAR	3 YEARS	5 YEARS	10 YEARS	
Franklin	Small Cap Value Securities Fund	05/01/98	1.57	1.59	71.92	-5.85	1.18	9.52	5.19	29.16	-5.48	1.45	8.53	
	Small-Mid Cap Growth Securities Fund	11/01/95	0.00	7.04	59.15	-3.94	1.25	-3.87	6.56	43.57	-2.80	0.90	-1.91	
Templeton	Foreign Securities Fund	05/02/92	-5.95	2.13	54.27	-3.91	3.05	2.62	7.60	37.04	-1.92	4.77	2.82	
Neuberger Berman AMT	Partners Portfolio	03/22/94	0.71	5.28	83.82	-6.50	0.56	3.33	7.74	56.07	-6.69	1.48	2.53	
	Mid-Cap Growth Portfolio	11/03/97	0.71	7.33	51.17	-4.07	3.74	-3.57	6.65	31.60	-2.98	3.56	-1.33	
	Short Duration Bond Portfolio	09/10/84	2.23	2.60	14.36	1.30	2.15	3.42	5.83	13.33	0.92	1.67	3.22	
	Socially Responsive Portfolio	02/18/99	1.74	5.48	53.67	-1.16	3.51	4.87	4.64	31.43	-1.57	2.99	3.62	
DWS	Dreman Small Mid Cap Value VIP	05/01/96	0.20	5.47	62.85	-4.55	3.61	8.95	7.43	29.28	-4.16	3.78	8.84	
	Small Cap Index VIP	08/22/97	0.61	3.77	63.05	-6.56	0.70	1.73	4.07	26.57	-6.48	0.04	3.02	
T. Rowe Price	Equity Income Portfolio	04/30/02	-0.34	5.31	61.94	-6.49	0.11	N/A	2.71	25.25	-6.31	0.24	N/A	
	Blue Chip Growth Portfolio	04/30/02	-2.53	7.59	52.05	-3.66	1.25	N/A	2.43	41.79	-2.93	1.10	N/A	
	Health Sciences Portfolio	04/30/02	1.98	6.06	47.82	2.99	8.02	N/A	7.20	31.35	3.07	6.08	N/A	
	Personal Strategy Balanced Portfolio	12/30/94	-0.67	4.04	46.07	-0.65	3.34	4.99	8.37	32.12	-0.10	3.49	4.71	
AllianceBernstein VPS	Value Fund	08/01/02	0.45	3.46	57.63	-11.26	-2.58	N/A	3.29	21.12	-11.71	-2.46	N/A	
	Small/Mid Cap Value Fund	06/01/01	3.95	6.01	88.62	-2.20	3.59	N/A	8.88	42.86	-2.17	2.75	N/A	
	International Value Fund	06/01/01	-5.85	1.03	62.17	-14.36	-0.93	N/A	6.12	34.68	-12.61	1.10	N/A	
	International Growth Fund	10/01/94	-5.28	4.58	60.08	-7.78	3.23	2.41	8.37	39.58	-5.52	5.30	3.49	
Oppenheimer	Main Street Small Cap/VA	07/16/01	0.77	4.01	78.61	-6.29	1.31	N/A	5.50	36.88	-5.76	1.03	N/A	
	Balanced/VA	05/01/02	1.18	1.90	39.32	-10.68	-3.81	N/A	0.40	21.60	-10.81	-4.01	N/A	
	Strategic Bond/VA	03/19/01	1.67	1.89	27.08	3.51	4.27	N/A	6.34	18.41	3.52	4.04	N/A	
Van Eck IT Worldwide	Emerging Markets	12/21/95	-4.20	9.25	129.19	-0.88	10.82	6.25	7.72	113.17	1.09	13.73	7.43	
	Bond	09/01/89	-1.13	-1.34	12.68	5.74	4.40	6.58	5.72	5.98	6.40	4.46	6.55	
	Hard Assets	09/01/89	0.07	6.44	66.56	6.27	15.86	15.96	9.11	57.54	7.26	18.43	15.05	

<sup>1</sup> Most Recent Calendar Quarter

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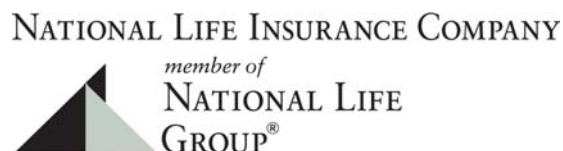
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					1 YEAR	3 YEARS	5 YEARS	10 YEARS	SINCE INCEPTION	1 YEAR	3 YEARS	5 YEARS	10 YEARS
Illuminations VUL	Diversified Equity	12/23/08	-0.02	4.15	49.12	N/A	N/A	N/A	24.79	26.38	N/A	N/A	N/A
Model Portfolios	Div. Equity w/ Income	12/23/08	0.21	3.82	42.81	N/A	N/A	N/A	23.22	23.99	N/A	N/A	N/A
	Balanced Equity	12/23/08	0.44	3.39	37.49	N/A	N/A	N/A	21.37	21.60	N/A	N/A	N/A
	Balanced	12/23/08	0.21	2.89	32.35	N/A	N/A	N/A	19.51	20.11	N/A	N/A	N/A
	Diversified Income	12/23/08	0.58	2.10	26.20	N/A	N/A	N/A	16.85	16.89	N/A	N/A	N/A
	Income	12/23/08	1.01	1.56	19.81	N/A	N/A	N/A	15.34	14.44	N/A	N/A	N/A
	Capital Preservation	12/23/08	1.52	1.24	14.95	N/A	N/A	N/A	14.13	12.78	N/A	N/A	N/A

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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.

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

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.

Effective December 18, 2009, the Van Eck IT Worldwide Real Estate Fund has been liquidated.

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