

## NON-STANDARDIZED ADJUSTED HISTORIC AVERAGE ANNUAL RETURNS BEFORE SURRENDER CHARGE

Average annual returns as of October 31, 2009

Sentinel Advantage is a Variable Annuity Contract Issued by National Life Insurance Company. This material is authorized for distribution to prospective policy holders only when preceded or accompanied by current prospectuses for the Contract and related funds. Please read the prospectus and consider carefully the product's objectives, risks, charges and expenses before you invest or send money.

COMPLEX	SUBACCOUNT	INCEPTION DATE <sup>1</sup>	YEAR TO DATE	MRQ Return <sup>2</sup>	As of October 31, 2009					As of September 30, 2009				
					1 YEAR	3 YEARS	5 YEARS	10 YEARS	SINCE INCEPTION <sup>2</sup>	1 YEAR	3 YEARS	5 YEARS	10 YEARS	
Sentinel VPT	Common Stock Fund	11/30/00	17.67%	13.68%	10.14%	-4.51%	1.92%	N/A	1.20%	-5.02%	-3.09%	2.13%	N/A	
	Mid Cap Growth Fund	11/30/00	20.36	13.09	10.51	-7.87	-2.03	N/A	-3.64	-10.75	-6.00	-0.99	N/A	
	Small Company Fund	11/30/00	16.15	15.86	9.13	-5.04	1.98	N/A	4.70	-9.37	-2.49	2.73	N/A	
	Balanced Fund	08/01/03	14.96	10.54	11.01	-2.02	2.00	N/A	4.00	0.59	-0.97	2.19	N/A	
	Bond Fund	08/01/03	10.98	3.27	15.76	6.16	4.16	N/A	4.61	12.48	6.27	4.25	N/A	
	Money Market Fund	11/30/00	-1.17	-0.36	-1.27	1.03	1.43	N/A	0.95	-1.15	1.17	1.46	N/A	
	Money Market 7-Day Yield		-1.42%	<i>this yield more closely reflects the current earnings of the Money Market Fund</i>										
AIM V.I.	Dynamics Fund	08/22/97	25.44	19.59	12.93	-9.72	-0.40	-3.32	0.67	-6.14	-6.99	1.04	-2.03	
	Technology Fund	05/20/97	37.74	18.17	24.76	-6.43	-0.97	-8.83	-0.10	5.93	-4.73	1.04	-7.22	
	Global Health Care Fund	05/21/97	14.68	10.02	10.57	-3.62	1.37	1.68	4.51	-4.07	-2.11	1.92	2.53	
Alger	Capital Appreciation Portfolio	01/25/95	33.49	18.09	23.28	-0.01	6.80	-0.60	10.53	7.31	2.94	8.17	0.39	
	Large Cap Growth Portfolio	01/09/89	34.60	19.52	21.81	-4.32	0.99	-2.95	8.45	0.00	-2.72	1.65	-2.23	
	Small Cap Growth Portfolio	09/21/88	28.45	16.21	19.51	-6.97	3.69	-2.47	7.39	-1.58	-2.52	5.60	-1.40	
American Century VP	Income & Growth Fund	10/30/97	8.67	13.64	3.88	-10.50	-2.17	-2.27	1.22	-10.81	-8.43	-1.58	-1.49	
	Ultra <sup>®</sup> Fund	05/01/01	21.12	13.29	12.65	-5.36	-2.81	N/A	-3.13	-3.64	-4.41	-2.36	N/A	
	Value Fund	05/01/96	10.31	14.72	4.68	-8.26	-0.57	3.47	5.32	-7.40	-6.82	-0.16	3.70	
	Vista <sup>SM</sup> Fund	10/05/01	8.92	15.30	-3.04	-7.21	-0.83	N/A	1.75	-14.33	-4.16	0.77	N/A	
	International Fund	05/01/94	24.16	18.11	23.24	-5.62	3.62	-0.63	3.77	-0.93	-3.63	4.68	0.17	
	Inflation Protection Fund	05/01/04	8.36	3.08	14.65	4.23	2.96	N/A	3.53	5.02	3.86	2.91	N/A	
Dreyfus	VIF Appreciation Portfolio	05/01/93	15.06	12.70	10.69	-4.39	1.18	-0.96	6.33	-5.59	-3.84	1.07	-0.29	
	Socially Responsible Growth Fund	10/07/93	21.77	14.31	13.74	-5.27	-0.26	-4.53	4.32	-2.25	-3.45	0.47	-3.67	
	VIF Developing Leaders Portfolio	09/01/90	12.52	19.44	2.89	-14.72	-7.36	-1.30	13.60	-12.08	-11.28	-5.73	-0.23	
	VIF Quality Bond Portfolio	09/01/90	13.06	6.93	17.56	3.04	2.75	3.88	5.22	10.65	2.97	2.75	3.81	
Fidelity <sup>®</sup> VIP	Equity-Income Portfolio	10/09/86	20.52	19.37	12.12	-10.87	-1.90	-0.29	6.71	-6.39	-9.00	-1.10	0.36	
	Index 500 Portfolio	08/27/92	15.79	15.19	8.42	-8.32	-1.11	-2.47	5.85	-8.08	-6.76	-0.44	-1.69	
	Growth Portfolio	10/09/86	14.78	15.30	2.70	-9.12	-2.65	-4.56	6.58	-13.01	-7.00	-1.53	-3.63	
	Contrafund <sup>®</sup> Portfolio	01/03/95	22.84	18.19	15.36	-6.12	2.04	1.73	8.45	-2.23	-3.83	2.97	2.47	
	Mid Cap Portfolio	12/28/98	29.21	16.70	25.11	-3.28	5.03	10.26	11.17	0.97	-1.24	5.73	11.24	
	Overseas Portfolio	01/28/87	17.93	18.56	16.41	-6.95	2.68	-0.49	4.15	-4.03	-5.14	3.91	0.20	
	Investment Grade Bond Portfolio	12/05/88	14.18	5.48	17.69	3.94	3.03	4.64	5.37	11.44	3.86	3.03	4.56	
	High Income Portfolio	09/19/85	36.67	10.72	30.69	1.66	3.12	0.86	5.62	8.20	1.68	3.22	0.68	
	Value Strategies Portfolio	02/20/02	40.99	27.24	28.98	-9.78	-1.35	N/A	1.23	-1.25	-6.51	0.25	N/A	

<sup>1</sup> Inception date of the underlying fund option<sup>2</sup> Average annual return since the inception of the underlying fund option<sup>3</sup> Most recent calendar quarter

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.

Returns are not annualized for periods under one year.

The non-standardized adjusted historic average annual returns before surrender charge are shown as a net rate of return which reflects the portfolios' investment income and capital gains and losses less investment management fees and expenses, and reflects the mortality and expense risk charge of 1.25%, an asset based administrative fee of .15% and an annual contract charge of \$30. Performance does not reflect the deduction of the surrender charge which, if reflected, would reduce the performance figures shown. The maximum surrender charge is 7% of premium payments.

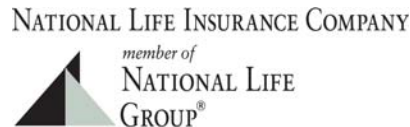
The non-standardized adjusted historic average annual performance before surrender charge assumes that the Sentinel Advantage contract had been available since the inception of the underlying fund options and that the subaccounts were available as options under the contract.

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.

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TC47213(1009)

COMPLEX	SUBACCOUNT	As of October 31, 2009										As of September 30, 2009				
		INCEPTION DATE <sup>1</sup>	YEAR TO DATE	MRO Return <sup>2</sup>	1 YEAR	3 YEARS	5 YEARS	10 YEARS	SINCE INCEPTION <sup>2</sup>	1 YEAR	3 YEARS	5 YEARS	10 YEARS			
Franklin Templeton	Mutual Shares Securities Fund	11/09/96	18.16	14.97	11.27	-8.11	0.41	3.27	4.49	-5.99	-6.76	0.81	3.83			
	Mutual Global Discovery Securities Fund	11/08/96	17.52	9.74	13.84	-1.14	6.82	7.52	7.38	2.14	0.09	7.35	7.79			
	US Government	03/14/89	2.68	1.90	8.42	4.95	3.64	4.53	5.31	6.56	5.01	3.69	4.51			
Franklin	Small Cap Value Securities Fund	05/01/98	18.34	21.60	12.52	-8.01	0.45	6.67	3.03	-8.93	-4.81	1.98	7.32			
	Small-Mid Cap Growth Securities Fund	11/01/95	28.60	16.76	16.95	-6.38	-0.90	-0.71	4.47	-3.68	-4.35	0.01	0.72			
Templeton	Foreign Securities Fund	05/02/92	28.69	22.42	29.34	-3.15	4.24	2.09	6.29	6.07	-1.09	5.51	2.44			
Franklin	Global Real Estate Securities Fund	01/25/89	7.98	26.19	-2.97	-20.29	-7.10	4.56	5.86	-24.03	-17.87	-5.49	4.69			
JP Morgan	Small Cap Core Portfolio	01/03/95	9.05	19.53	1.08	-11.42	-2.78	0.38	4.92	-14.09	-7.78	-0.83	1.51			
Insurance Trust	International Equity Portfolio	01/03/95	25.45	20.32	25.31	-6.67	2.53	-0.48	2.72	1.83	-4.83	3.58	-0.01			
Neuberger Berman	Partners Portfolio	03/22/94	42.45	22.41	27.90	-8.70	0.56	0.69	5.80	-2.75	-6.34	1.37	1.42			
AMT	Mid-Cap Growth Portfolio	11/03/97	17.38	13.27	7.08	-6.41	1.76	-0.70	4.37	-9.84	-4.07	3.14	0.48			
	Small-Cap Growth Portfolio S Class Shares	07/12/02	6.99	12.46	-4.58	-13.83	-6.51	N/A	-1.53	-15.76	-10.41	-5.15	N/A			
	Short Duration Bond Portfolio	09/10/84	11.70	4.69	5.43	-0.38	0.15	1.75	4.19	0.46	-1.02	-0.26	1.54			
	Socially Responsive Portfolio	02/18/99	19.15	14.07	7.81	-7.94	-0.88	0.62	1.28	-10.39	-5.90	0.36	1.56			
DWS	Strategic Value VIP	05/04/98	16.11	16.78	8.18	-14.73	-4.35	0.81	0.22	-9.92	-13.68	-3.86	0.79			
	Dreman Small Mid Cap Value VIP	05/01/96	16.68	20.72	15.24	-6.74	2.47	7.22	5.37	-3.62	-3.64	3.45	7.22			
	Small Cap Index VIP	08/22/97	12.33	18.83	4.41	-10.25	-1.32	2.12	1.74	-11.28	-6.41	0.46	2.89			
T. Rowe Price	Equity Income Portfolio	04/30/02	15.09	17.50	7.43	-8.67	-1.09	N/A	0.44	-9.10	-7.06	-0.47	N/A			
	Blue Chip Growth Portfolio	04/30/02	28.33	13.09	18.49	-6.06	-0.57	N/A	0.25	-2.15	-4.78	-0.02	N/A			
	Health Sciences Portfolio	04/30/02	15.81	12.83	12.80	-1.49	4.41	N/A	4.13	-1.46	1.48	5.10	N/A			
	Personal Strategy Balanced Portfolio	12/30/94	23.83	13.15	20.42	-2.36	2.23	3.10	6.69	3.68	-1.11	2.81	3.45			
Wells Fargo	Opportunity Fund <sup>SM</sup>	05/08/92	33.55	16.69	22.28	-5.05	1.04	2.08	8.66	-2.58	-3.28	2.00	2.99			
Advantage VT	Discovery Fund <sup>SM</sup>	12/31/96	22.05	17.83	6.70	-5.78	1.67	-3.46	2.92	-10.02	-2.60	3.61	-1.90			
AllianceBernstein VPS	Value Fund	08/01/02	12.36	18.02	7.05	-13.48	-3.58	N/A	1.02	-9.98	-11.70	-2.74	N/A			
	Small/Mid Cap Value Fund	06/01/01	27.28	24.31	20.05	-5.55	1.20	N/A	5.88	-3.01	-2.96	2.33	N/A			
	International Value Fund	06/01/01	26.91	23.24	23.13	-13.09	0.88	N/A	5.01	-6.43	-10.85	2.03	N/A			
	International Growth Fund	10/01/94	28.67	19.62	27.72	-6.30	4.79	3.87	6.92	-0.27	-4.23	6.04	4.63			
Oppenheimer	Main Street Small Cap/VA	07/16/01	22.68	15.94	13.12	-9.22	-0.20	N/A	2.90	-5.74	-5.84	1.51	N/A			
	Balanced/VA	05/01/02	16.63	10.10	0.38	-11.87	-4.65	N/A	-1.56	-17.89	-10.93	-4.32	N/A			
	Strategic Bond/VA	03/19/01	15.93	9.38	16.40	2.44	2.96	N/A	4.76	3.20	2.58	3.13	N/A			
Van Eck IT Worldwide	Emerging Markets	12/21/95	92.65	25.41	81.95	0.71	13.08	9.05	6.02	25.87	2.17	13.78	9.80			
	Bond	09/01/89	6.43	5.49	15.72	5.97	4.21	5.05	4.46	9.70	6.22	4.70	4.96			
	Real Estate	06/23/97	33.10	22.41	15.91	-14.67	0.06	6.16	5.06	-14.66	-12.42	1.52	6.09			
	Hard Assets	09/01/89	41.43	17.51	30.17	3.30	15.80	13.22	7.20	0.75	7.62	17.07	13.05			
Illuminations VA Model Portfolios	Diversified Equity	05/01/04	17.14	15.00	2.99	-8.85	-0.65	N/A	-0.28	-13.63	-7.02	0.02	N/A			
	Div. Equity w/ Income	05/01/04	15.91	13.36	4.53	-7.36	-0.62	N/A	-0.27	-9.80	-5.82	-0.05	N/A			
	Balanced Equity	05/01/04	14.68	11.77	3.97	-5.12	0.42	N/A	0.63	-9.44	-3.84	0.89	N/A			
	Balanced	05/01/04	14.55	10.45	5.19	-3.73	0.70	N/A	0.82	-6.91	-2.82	1.07	N/A			
	Diversified Income	05/01/04	12.80	8.47	7.31	-2.18	0.77	N/A	1.00	-2.29	-1.50	1.02	N/A			
	Income	05/01/04	11.64	6.63	6.47	-1.31	1.08	N/A	1.60	-2.83	-0.93	1.24	N/A			
	Capital Preservation	05/01/04	10.93	4.81	5.92	-0.36	0.98	N/A	1.33	-2.05	-0.29	0.99	N/A			

<sup>1</sup> Inception date of the underlying fund option

<sup>2</sup> Average annual return since the inception of the underlying fund option

<sup>3</sup> Most recent calendar quarter

*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.*

Returns are not annualized for periods under one year.

The non-standardized adjusted historic average annual returns before surrender charge are shown as a net rate of return which reflects the portfolios' investment income and capital gains and losses less investment management fees and expenses, and reflects the mortality and expense risk charge of 1.25%, an asset based administrative fee of .15% and an annual contract charge of \$30. Performance does not reflect the deduction of the surrender charge which, if reflected, would reduce the performance figures shown. The maximum surrender charge is 7% of premium payments.

The non-standardized adjusted historic average annual performance before surrender charge assumes that the Sentinel Advantage contract had been available since the inception of the underlying fund options and that the subaccounts were available as options under the contract.

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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.

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.

Variable annuities are long-term investments designed for retirement purposes. Early withdrawals may be subject to a deferred sales charge and if taken prior to age 59½, a 10% federal tax penalty may apply. Gains distributed from the annuity will be taxed as ordinary income in the year the money is received.

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**SENTINEL ADVANTAGE****NON-STANDARDIZED ADJUSTED HISTORIC AVERAGE ANNUAL RETURNS AFTER SURRENDER CHARGE****Average annual returns as of October 31, 2009**

Sentinel Advantage is a Variable Annuity Contract Issued by National Life Insurance Company. *This material is authorized for distribution to prospective policy holders only when preceded or accompanied by current prospectuses for the Contract and related funds. Please read the prospectus and consider carefully the product's objectives, risks, charges and expenses before you invest or send money.*

COMPLEX	SUBACCOUNT	As of October 31, 2009								As of September 30, 2009				
		INCEPTION DATE <sup>1</sup>	YEAR TO DATE	MRO Return <sup>2</sup>	1 YEAR	3 YEARS	5 YEARS	10 YEARS	SINCE INCEPTION <sup>2</sup>	1 YEAR	3 YEARS	5 YEARS	10 YEARS	
Sentinel VPT	Common Stock Fund	11/30/00	10.67%	6.68%	3.14%	-6.38%	1.36%	N/A	1.20%	-12.02%	-4.90%	1.57%	N/A	
	Mid Cap Growth Fund	11/30/00	13.36	6.09	3.51	-9.88	-2.69	N/A	-3.64	-17.75	-7.92	-1.62	N/A	
	Small Company Fund	11/30/00	9.15	8.86	2.14	-6.92	1.42	N/A	4.70	-16.37	-4.28	2.19	N/A	
	Balanced Fund	08/01/03	7.96	3.54	4.01	-3.79	1.44	N/A	3.87	-6.41	-2.70	1.64	N/A	
	Bond Fund	08/01/03	3.98	-3.73	8.76	4.66	3.65	N/A	4.48	5.48	4.77	3.73	N/A	
	Money Market Fund	11/30/00	-8.17	-7.36	-8.27	-0.63	0.86	N/A	0.95	-8.15	-0.48	0.88	N/A	
	Money Market 7-Day Yield		-1.42%	<i>this yield more closely reflects the current earnings of the Money Market Fund</i>										
AIM V.I.	Dynamics Fund	08/22/97	18.44	12.59	5.93	-11.81	-1.02	-3.32	0.67	-13.14	-8.96	0.46	-2.03	
	Technology Fund	05/20/97	30.74	11.17	17.76	-8.37	-1.60	-8.83	-0.10	-1.07	-6.60	0.45	-7.22	
	Global Health Care Fund	05/21/97	7.68	3.02	3.57	-5.45	0.79	1.68	4.51	-11.07	-3.88	1.35	2.53	
Alger	Capital Appreciation Portfolio	01/25/95	26.49	11.09	16.28	-1.70	6.34	-0.60	10.53	0.31	1.34	7.73	0.39	
	Large Cap Growth Portfolio	01/09/89	27.60	12.52	14.81	-6.18	0.40	-2.95	8.45	-7.00	-4.51	1.08	-2.23	
	Small Cap Growth Portfolio	09/21/88	21.45	9.21	12.51	-8.93	3.16	-2.47	7.39	-8.58	-4.31	5.11	-1.40	
American Century VP	Income & Growth Fund	10/30/97	1.67	6.64	-3.12	-12.63	-2.84	-2.27	1.22	-17.81	-10.46	-2.23	-1.49	
	Ultra <sup>®</sup> Fund	05/01/01	14.12	6.29	5.65	-7.26	-3.50	N/A	-3.13	-10.64	-6.27	-3.03	N/A	
	Value Fund	05/01/96	3.31	7.72	-2.32	-10.29	-1.19	3.47	5.32	-14.40	-8.79	-0.77	3.70	
	Vista <sup>SM</sup> Fund	10/05/01	1.92	8.30	-10.04	-9.19	-1.46	N/A	1.75	-21.33	-6.01	0.18	N/A	
	International Fund	05/01/94	17.16	11.11	16.24	-7.53	3.09	-0.63	3.77	-7.93	-5.45	4.17	0.17	
	Inflation Protection Fund	05/01/04	1.36	-3.93	7.65	2.67	2.42	N/A	3.22	-1.98	2.29	2.37	N/A	
Dreyfus	VIF Appreciation Portfolio	05/01/93	8.06	5.70	3.69	-6.25	0.60	-0.96	6.33	-12.59	-5.68	0.49	-0.29	
	Socially Responsible Growth Fund	10/07/93	14.77	7.31	6.74	-7.17	-0.87	-4.53	4.32	-9.25	-5.27	-0.13	-3.67	
	VIF Developing Leaders Portfolio	09/01/90	5.52	12.44	-4.11	-17.07	-8.19	-1.30	13.60	-19.08	-13.45	-6.50	-0.23	
	VIF Quality Bond Portfolio	09/01/90	6.06	-0.07	10.56	1.45	2.21	3.88	5.22	3.65	1.38	2.20	3.81	
Fidelity <sup>®</sup> VIP	Equity-Income Portfolio	10/09/86	13.52	12.37	5.12	-13.02	-2.55	-0.29	6.71	-13.39	-11.06	-1.73	0.36	
	Index 500 Portfolio	08/27/92	8.79	8.19	1.42	-10.35	-1.75	-2.47	5.85	-15.08	-8.72	-1.06	-1.69	
	Growth Portfolio	10/09/86	7.78	8.30	-4.30	-11.18	-3.32	-4.56	6.58	-20.01	-8.97	-2.18	-3.63	
	Contrafund <sup>®</sup> Portfolio	01/03/95	15.84	11.19	8.36	-8.05	1.48	1.73	8.45	-9.23	-5.66	2.43	2.47	
	Mid Cap Portfolio	12/28/98	22.21	9.70	18.11	-5.10	4.53	10.26	11.17	-6.03	-2.98	5.25	11.24	
	Overseas Portfolio	01/28/87	10.93	11.56	9.41	-8.92	2.13	-0.49	4.15	-11.03	-7.03	3.39	0.20	
	Investment Grade Bond Portfolio	12/05/88	7.18	-1.52	10.69	2.38	2.49	4.64	5.37	4.44	2.29	2.49	4.56	
	High Income Portfolio	09/19/85	29.67	3.72	23.69	0.02	2.59	0.86	5.62	1.20	0.04	2.69	0.68	
	Value Strategies Portfolio	02/20/02	33.99	20.24	21.98	-11.87	-1.99	N/A	1.23	-8.25	-8.46	-0.36	N/A	

<sup>1</sup> Inception date of the underlying fund option

<sup>2</sup> Average annual return since the inception of the underlying fund option

<sup>3</sup> Most recent calendar quarter

*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.*

Returns are not annualized for periods under one year.

The non-standardized adjusted historic average annual returns before surrender charge are shown as a net rate of return which reflects the portfolios' investment income and capital gains and losses less investment management fees and expenses, and reflects the mortality and expense risk charge of 1.25%, an asset based administrative fee of .15% and an annual contract charge of \$30. Performance does not reflect the deduction of the surrender charge. The maximum surrender charge is 7% of premium payments.

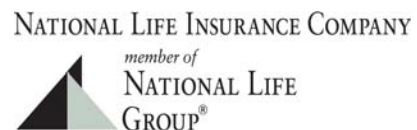
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Stocks of smaller companies are often associated with higher risks than stocks of larger companies including higher volatility.

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COMPLEX	SUBACCOUNT	As of October 31, 2009										As of September 30, 2009				
		INCEPTION DATE <sup>1</sup>	YEAR TO DATE	MRO Return <sup>2</sup>	1 YEAR	3 YEARS	5 YEARS	10 YEARS	SINCE INCEPTION <sup>2</sup>	1 YEAR	3 YEARS	5 YEARS	10 YEARS			
Franklin Templeton	Mutual Shares Securities Fund	11/09/96	11.16	7.97	4.27	-10.13	-0.18	3.27	4.49	-12.99	-8.72	0.23	3.83			
	Mutual Global Discovery Securities Fund	11/08/96	10.52	2.74	6.84	-2.88	6.35	7.52	7.38	-4.86	-1.60	6.89	7.79			
	US Government	03/14/89	-4.33	-5.10	1.43	3.41	3.12	4.53	5.31	-0.45	3.48	3.17	4.51			
Franklin	Small Cap Value Securities Fund	05/01/98	11.34	14.60	5.52	-10.02	-0.15	6.67	3.03	-15.93	-6.68	1.41	7.32			
	Small-Mid Cap Growth Securities Fund	11/01/95	21.60	9.76	9.95	-8.32	-1.53	-0.71	4.47	-10.68	-6.21	-0.59	0.72			
Templeton	Foreign Securities Fund	05/02/92	21.69	15.42	22.34	-4.96	3.73	2.09	6.29	-0.93	-2.82	5.03	2.44			
Franklin	Global Real Estate Securities Fund	01/25/89	0.98	19.19	-9.97	-23.00	-7.92	4.56	5.86	-31.03	-20.42	-6.25	4.69			
JP Morgan	Small Cap Core Portfolio	01/03/95	2.05	12.53	-5.92	-13.59	-3.46	0.38	4.92	-21.09	-9.78	-1.46	1.51			
Insurance Trust	International Equity Portfolio	01/03/95	18.45	13.32	18.31	-8.62	1.98	-0.48	2.72	-5.17	-6.71	3.05	-0.01			
Neuberger Berman	Partners Portfolio	03/22/94	35.45	15.41	20.90	-10.75	-0.03	0.69	5.80	-9.75	-8.27	0.79	1.42			
AMT	Mid-Cap Growth Portfolio	11/03/97	10.38	6.27	0.08	-8.36	1.20	-0.70	4.37	-16.84	-5.92	2.61	0.48			
	Small-Cap Growth Portfolio S Class Shares	07/12/02	-0.01	5.46	-11.58	-16.13	-7.30	N/A	-1.53	-22.76	-12.53	-5.90	N/A			
DWS	Short Duration Bond Portfolio	09/10/84	4.70	-2.31	-1.57	-2.09	-0.45	1.75	4.19	-6.54	-2.75	-0.87	1.54			
	Socially Responsive Portfolio	02/18/99	12.15	7.07	0.81	-9.95	-1.51	0.62	1.28	-17.39	-7.82	-0.24	1.56			
	Strategic Value VIP	05/04/98	9.11	9.78	1.18	-17.08	-5.07	0.81	0.22	-16.92	-15.98	-4.57	0.79			
T. Rowe Price	Dreman Small Mid Cap Value VIP	05/01/96	9.68	13.72	8.24	-8.70	1.92	7.22	5.37	-10.62	-5.47	2.92	7.22			
	Small Cap Index VIP	08/22/97	5.33	11.83	-2.59	-12.37	-1.96	2.12	1.74	-18.28	-8.35	-0.13	2.89			
	Equity Income Portfolio	04/30/02	8.09	10.50	0.43	-10.71	-1.73	N/A	0.44	-16.10	-9.03	-1.09	N/A			
Wells Fargo	Blue Chip Growth Portfolio	04/30/02	21.33	6.09	11.49	-7.99	-1.19	N/A	0.25	-9.15	-6.65	-0.62	N/A			
	Health Sciences Portfolio	04/30/02	8.81	5.83	5.80	-3.24	3.90	N/A	4.13	-8.46	-0.17	4.60	N/A			
	Personal Strategy Balanced Portfolio	12/30/94	16.83	6.15	13.42	-4.14	1.67	3.10	6.69	-3.32	-2.84	2.27	3.45			
	Opportunity Fund <sup>SM</sup>	05/08/92	26.55	9.69	15.28	-6.94	0.45	2.08	8.66	-9.58	-5.10	1.44	2.99			
Advantage VT	Discovery Fund <sup>SM</sup>	12/31/96	15.05	10.83	-0.30	-7.69	1.11	-3.46	2.92	-17.02	-4.39	3.08	-1.90			
AllianceBernstein VPS	Value Fund	08/01/02	5.36	11.02	0.05	-15.76	-4.28	N/A	1.02	-16.98	-13.89	-3.42	N/A			
	Small/Mid Cap Value Fund	06/01/01	20.28	17.31	13.05	-7.46	0.62	N/A	5.88	-10.01	-4.76	1.78	N/A			
	International Value Fund	06/01/01	19.91	16.24	16.13	-15.35	0.29	N/A	5.01	-13.43	-13.00	1.47	N/A			
	International Growth Fund	10/01/94	21.67	12.62	20.72	-8.24	4.28	3.87	6.92	-7.27	-6.08	5.56	4.63			
Oppenheimer	Main Street Small Cap/VA	07/16/01	15.68	8.94	6.12	-11.29	-0.81	N/A	2.90	-12.74	-7.76	0.93	N/A			
	Balanced/VA	05/01/02	9.63	3.10	-6.62	-14.07	-5.39	N/A	-1.56	-24.89	-13.08	-5.05	N/A			
	Strategic Bond/VA	03/19/01	8.93	2.38	9.40	0.82	2.43	N/A	4.76	-3.80	0.97	2.60	N/A			
Van Eck IT Worldwide	Bond	12/21/95	85.65	18.41	74.95	-0.96	12.71	9.05	6.02	18.87	0.55	13.42	9.80			
	Real Estate	09/01/89	-0.57	-1.51	8.72	4.46	3.69	5.05	4.46	2.71	4.72	4.20	4.96			
	Hard Assets	06/23/97	26.10	15.41	8.91	-17.03	-0.54	6.16	5.06	-21.66	-14.65	0.94	6.09			
		09/01/89	34.43	10.51	23.17	1.72	15.46	13.22	7.20	-6.25	6.16	16.75	13.05			
Illuminations VA Model Portfolios	Diversified Equity	05/01/04	10.14	8.00	-4.00	-10.87	-1.26	N/A	-0.66	-20.57	-8.97	-0.58	N/A			
	Div. Equity w/ Income	05/01/04	8.91	6.36	-2.43	-9.31	-1.24	N/A	-0.66	-16.69	-7.71	-0.65	N/A			
	Balanced Equity	05/01/04	7.69	4.77	-3.00	-6.97	-0.16	N/A	0.28	-16.35	-5.64	0.33	N/A			
	Balanced	05/01/04	7.56	3.45	-1.78	-5.50	0.13	N/A	0.48	-13.81	-4.55	0.51	N/A			
	Diversified Income	05/01/04	5.81	1.47	0.36	-3.91	0.19	N/A	0.65	-9.15	-3.20	0.45	N/A			
	Income	05/01/04	4.64	-0.37	-0.49	-3.01	0.51	N/A	1.27	-9.75	-2.62	0.68	N/A			
	Capital Preservation	05/01/04	3.93	-2.19	-1.07	-2.05	0.40	N/A	0.98	-9.03	-1.98	0.42	N/A			

<sup>1</sup> Inception date of the underlying fund option

<sup>2</sup> Average annual return since the inception of the underlying fund option

<sup>3</sup> Most recent calendar quarter

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The non-standardized adjusted historic average annual performance before surrender charge assumes that the Sentinel Advantage contract had been available since the inception of the underlying fund options and that the subaccounts were available as options under the contract.

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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.

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Variable annuities are long-term investments designed for retirement purposes. Early withdrawals may be subject to a deferred sales charge and if taken prior to age 59½, a 10% federal tax penalty may apply. Gains distributed from the annuity will be taxed as ordinary income in the year the money is received.

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**SENTINEL ADVANTAGE****STANDARDIZED AVERAGE ANNUAL RETURNS****Average annual returns as of October 31, 2009**

Sentinel Advantage is a Variable Annuity Contract Issued by National Life Insurance Company. *This material is authorized for distribution to prospective policy holders only when preceded or accompanied by current prospectuses for the Contract and related funds. Please read the prospectus and consider carefully the product's objectives, risks, charges and expenses before you invest or send money.*

COMPLEX	SUBACCOUNT	As of October 31, 2009								As of September 30, 2009				
		INCEPTION DATE <sup>1</sup>	YEAR TO DATE	MRO Return <sup>2</sup>	1 YEAR	3 YEARS	5 YEARS	10 YEARS	SINCE INCEPTION <sup>2</sup>	1 YEAR	3 YEARS	5 YEARS	10 YEARS	
Sentinel VPT	Common Stock Fund <sup>3</sup>	07/02/97	10.67%	6.68%	3.14%	-6.38%	1.36%	1.29%	2.89%	-12.02%	-4.90%	1.57%	2.09%	
	Mid Cap Growth Fund <sup>4</sup>	07/02/97	13.36	6.09	3.51	-9.88	-2.69	-1.49	1.61	-17.75	-7.92	-1.62	-0.79	
	Small Company Fund <sup>5</sup>	07/02/97	9.15	8.86	2.14	-6.92	1.42	8.22	7.76	-16.37	-4.28	2.19	8.51	
	Balanced Fund <sup>6</sup>	07/02/97	7.96	3.54	4.01	-3.79	1.44	1.61	2.84	-6.41	-2.70	1.64	2.10	
	Bond Fund <sup>6</sup>	07/02/97	3.98	-3.73	8.76	4.66	3.65	4.88	4.66	5.48	4.77	3.73	4.87	
	Money Market Fund <sup>5</sup>	07/02/97	-8.17	-7.36	-8.27	-0.63	0.86	1.33	1.77	-8.15	-0.48	0.88	1.38	
	Money Market 7-Day Yield <sup>4</sup>		-1.42%	<i>this yield more closely reflects the current earnings of the Money Market Fund</i>										
AIM V.I.	Dynamics Fund	12/01/00	18.44	12.59	5.93	-11.81	-1.02	N/A	-4.61	-13.14	-8.96	0.46	N/A	
	Technology Fund	12/01/00	30.74	11.17	17.76	-8.37	-1.60	N/A	-10.68	-6.60	0.45	N/A		
	Global Health Care Fund	12/01/00	7.68	3.02	3.57	-5.45	0.79	N/A	-1.26	-11.07	-3.88	1.35	N/A	
Alger	Capital Appreciation Portfolio	12/01/00	26.49	11.09	16.28	-1.70	6.34	N/A	-0.38	0.31	1.34	7.73	N/A	
	Large Cap Growth Portfolio	07/02/97	27.60	12.52	14.81	-6.18	0.40	-2.95	2.39	-7.00	-4.51	1.08	-2.23	
	Small Cap Growth Portfolio	07/02/97	21.45	9.21	12.51	-8.93	3.16	-2.47	0.80	-8.58	-4.31	5.11	-1.40	
American Century VP	Income & Growth Fund	08/03/98	1.67	6.64	-3.12	-12.63	-2.84	-2.27	-0.58	-17.81	-10.46	-2.23	-1.49	
	Ultra <sup>®</sup> Fund	05/01/04	14.12	6.29	5.65	-7.26	-3.50	N/A	-3.10	-10.64	-6.27	-3.03	N/A	
	Value Fund	08/03/98	3.31	7.72	-2.32	-10.29	-1.19	3.47	3.38	-14.40	-8.79	-0.77	3.70	
	Vista <sup>SM</sup> Fund	05/01/04	1.92	8.30	-10.04	-9.19	-1.46	N/A	-1.49	-21.33	-6.01	0.18	N/A	
	International Fund	05/01/04	17.16	11.11	16.24	-7.53	3.09	N/A	3.39	-7.93	-5.45	4.17	N/A	
	Inflation Protection Fund	05/01/04	1.36	-3.93	7.65	2.67	2.42	N/A	3.22	-1.98	2.29	2.37	N/A	
Dreyfus	VIF Appreciation Portfolio	05/01/04	8.06	5.70	3.69	-6.25	0.60	N/A	0.15	-12.59	-5.68	0.49	N/A	
	Socially Responsible Growth Fund	12/01/00	14.77	7.31	6.74	-7.17	-0.87	N/A	-4.89	-9.25	-5.27	-0.13	N/A	
	VIF Developing Leaders Portfolio	05/01/04	5.52	12.44	-4.11	-17.07	-8.19	N/A	-6.64	-19.08	-13.45	-6.50	N/A	
	VIF Quality Bond Portfolio	05/01/04	6.06	-0.07	10.56	1.45	2.21	N/A	2.71	3.65	1.38	2.20	N/A	
Fidelity <sup>®</sup> VIP	Equity-Income Portfolio	07/02/97	13.52	12.37	5.12	-13.02	-2.55	-0.29	1.71	-13.39	-11.06	-1.73	0.36	
	Index 500 Portfolio	07/02/97	8.79	8.19	1.42	-10.35	-1.75	-2.47	1.43	-15.08	-8.72	-1.06	-1.69	
	Growth Portfolio	07/02/97	7.78	8.30	-4.30	-11.18	-3.32	-4.56	0.64	-20.01	-8.97	-2.18	-3.63	
	Contrafund <sup>®</sup> Portfolio	07/02/97	15.84	11.19	8.36	-8.05	1.48	1.73	4.99	-9.23	-5.66	2.43	2.47	
	Mid Cap Portfolio	05/01/04	22.21	9.70	18.11	-5.10	4.53	N/A	5.99	-6.03	-2.98	5.25	N/A	
	Overseas Portfolio	07/02/97	10.93	11.56	9.41	-8.92	2.13	-0.49	1.38	-11.03	-7.03	3.39	0.20	
	Investment Grade Bond Portfolio	11/30/00	7.18	-1.52	10.69	2.38	2.49	N/A	4.59	4.44	2.29	2.49	N/A	
	High Income Portfolio	07/02/97	29.67	3.72	23.69	0.02	2.59	0.86	1.07	1.20	0.04	2.69	0.68	
	Value Strategies Portfolio	12/01/08	33.99	20.24	N/A	N/A	N/A	N/A	42.45	N/A	N/A	N/A	N/A	

<sup>1</sup> Date the portfolio was first included in the subaccount, except where additionally noted below

<sup>2</sup> Average annual return since the inception of the separate account

<sup>3</sup> Most recent calendar quarter

<sup>4</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.

<sup>5</sup> The \_\_A\_\_ Subaccount invested in the \_\_B\_\_ fund for the period from 7/2/97 until 12/1/2000. On 12/1/2000, the \_\_A\_\_ fund was substituted for the \_\_B\_\_ fund as the investment vehicle for this Subaccount. The performance figures for this Subaccount (shown in the table at right), therefore reflect the investment performance of the \_\_B\_\_ fund until 12/1/2000, and then reflect the investment performance of the \_\_A\_\_ fund for periods including and after 12/1/2000.

#	A	B
1	Sentinel VP Common Stock	Market Street Growth
2	Sentinel VP Mid Cap Growth	Market Street Sentinel Growth
3	Sentinel VP Small Company	Market Street Aggressive Growth
4	Sentinel VP Money Market	Market Street Money Market

<sup>6</sup>The Sentinel VP Balanced Subaccount and the Sentinel VP Bond Fund invested in the Market Street Balanced Fund and Market Street Bond Fund, respectively, for the period from 7/2/1997 until 4/28/2003, when the Market Street Balanced Fund merged into the J.P. Morgan GVIT Balanced Fund - Class IV shares, and the Market Street Bond Fund merged into the Gartmore GVIT Government Bond Fund - Class IV shares. On 8/1/2003, the Sentinel VP Balanced Fund was substituted for the J.P. Morgan GVIT Balanced Fund - Class IV shares, and the Sentinel VP Bond Fund was substituted for the Gartmore GVIT Government Bond Fund - Class IV shares, as the investment vehicles for these Subaccounts. The performance figures for these Subaccounts therefore reflect the investment performance of the Market Street Balanced Fund or Market Street Bond Fund until 4/28/2003, the J.P. Morgan GVIT Balanced Fund - Class IV shares or the Gartmore GVIT Government Bond Fund - Class IV shares from 4/28/2003 to 7/31/2003, and the Sentinel VP Balanced Fund or Sentinel VP Bond Fund beginning 8/1/03.

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Contract inception date was 7/1/1997.

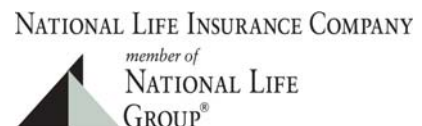
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COMPLEX	SUBACCOUNT	As of October 31, 2009							As of September 30, 2009				
		INCEPTION DATE <sup>1</sup>	YEAR TO DATE	MRO Return <sup>2</sup>	1 YEAR	3 YEARS	5 YEARS	10 YEARS	SINCE INCEPTION <sup>2</sup>	1 YEAR	3 YEARS	5 YEARS	10 YEARS
Franklin Templeton	Mutual Shares Securities Fund	05/01/04	11.16	7.97	4.27	-10.13	-0.18	N/A	0.40	-12.99	-8.72	0.23	N/A
	Mutual Global Discovery Securities Fund	12/01/08	10.52	2.74	N/A	N/A	N/A	N/A	11.18	N/A	N/A	N/A	N/A
	US Government	12/01/08	-4.33	-5.10	N/A	N/A	N/A	N/A	-2.23	N/A	N/A	N/A	N/A
Franklin	Small Cap Value Securities Fund	05/01/04	11.34	14.60	5.52	-10.02	-0.15	N/A	1.69	-15.93	-6.68	1.41	N/A
	Small-Mid Cap Growth Securities Fund	05/01/04	21.60	9.76	9.95	-8.32	-1.53	N/A	-0.95	-10.68	-6.21	-0.59	N/A
Templeton	Foreign Securities Fund	05/01/04	21.69	15.42	22.34	-4.96	3.73	N/A	4.46	-0.93	-2.82	5.03	N/A
Franklin	Global Real Estate Securities Fund	05/01/04	0.98	19.19	-9.97	-23.00	-7.92	N/A	-3.03	-31.03	-20.42	-6.25	N/A
JP Morgan	Small Cap Core Portfolio	08/03/98	2.05	12.53	-5.92	-13.59	-3.46	0.38	1.09	-21.09	-9.78	-1.46	1.51
Insurance Trust	International Equity Portfolio	08/03/98	18.45	13.32	18.31	-8.62	1.98	-0.48	0.59	-5.17	-6.71	3.05	-0.01
Neuberger Berman	Partners Portfolio	08/03/98	35.45	15.41	20.90	-10.75	-0.03	0.69	0.89	-9.75	-8.27	0.79	1.42
AMT	Mid-Cap Growth Portfolio	05/01/04	10.38	6.27	0.08	-8.36	1.20	N/A	2.34	-16.84	-5.92	2.61	N/A
	Small-Cap Growth Portfolio S Class Shares	05/01/04	-0.01	5.46	-11.58	-16.13	-7.30	N/A	-6.07	-22.76	-12.53	-5.90	N/A
DWS	Short Duration Bond Portfolio	05/01/04	4.70	-2.31	-1.57	-2.09	-0.45	N/A	-0.21	-6.54	-2.75	-0.87	N/A
	Socially Responsive Portfolio	12/01/08	12.15	7.07	N/A	N/A	N/A	N/A	11.62	N/A	N/A	N/A	N/A
	Strategic Value VIP	05/01/04	9.11	9.78	1.18	-17.08	-5.07	N/A	-3.88	-16.92	-15.98	-4.57	N/A
T. Rowe Price	Dreman Small Mid Cap Value VIP	05/01/04	9.68	13.72	8.24	-8.70	1.92	N/A	3.44	-10.62	-5.47	2.92	N/A
	Small Cap Index VIP	12/01/08	5.33	11.83	N/A	N/A	N/A	N/A	11.79	N/A	N/A	N/A	N/A
	Equity Income Portfolio	05/01/04	8.09	10.50	0.43	-10.71	-1.73	N/A	-0.66	-16.10	-9.03	-1.09	N/A
Wells Fargo	Blue Chip Growth Portfolio	05/01/04	21.33	6.09	11.49	-7.99	-1.19	N/A	-0.85	-9.15	-6.65	-0.62	N/A
	Health Sciences Portfolio	05/01/04	8.81	5.83	5.80	-3.24	3.90	N/A	2.40	-8.46	-0.17	4.60	N/A
	Personal Strategy Balanced Portfolio	12/01/08	16.83	6.15	N/A	N/A	N/A	N/A	20.67	N/A	N/A	N/A	N/A
Advantage VT	Opportunity Fund <sup>SM7</sup>	07/02/97	26.55	9.69	15.28	-6.94	0.45	2.08	5.11	-9.58	-5.10	1.44	2.99
AllianceBernstein VPS	Discovery Fund <sup>SM7</sup>	07/02/97	15.05	10.83	-0.30	-7.69	1.11	-3.46	2.75	-17.02	-4.39	3.08	-1.90
	Value Fund	12/01/08	5.36	11.02	N/A	N/A	N/A	N/A	8.84	N/A	N/A	N/A	N/A
	Small/Mid Cap Value Fund	12/01/08	20.28	17.31	N/A	N/A	N/A	N/A	30.37	N/A	N/A	N/A	N/A
	International Value Fund	12/01/08	19.91	16.24	N/A	N/A	N/A	N/A	26.13	N/A	N/A	N/A	N/A
	International Growth Fund	12/01/08	21.67	12.62	N/A	N/A	N/A	N/A	30.40	N/A	N/A	N/A	N/A
Oppenheimer	Main Street Small Cap/VA	12/01/08	15.68	8.94	N/A	N/A	N/A	N/A	24.37	N/A	N/A	N/A	N/A
	Balanced/VA	12/01/08	9.63	3.10	N/A	N/A	N/A	N/A	10.32	N/A	N/A	N/A	N/A
	Strategic Bond/VA	12/01/08	8.93	2.38	N/A	N/A	N/A	N/A	14.93	N/A	N/A	N/A	N/A
Van Eck IT Worldwide	Emerging Markets	12/01/08	85.65	18.41	N/A	N/A	N/A	N/A	95.39	N/A	N/A	N/A	N/A
	Bond	12/01/08	-0.57	-1.51	N/A	N/A	N/A	N/A	6.17	N/A	N/A	N/A	N/A
	Real Estate	12/01/08	26.10	15.41	N/A	N/A	N/A	N/A	35.83	N/A	N/A	N/A	N/A
Illuminations VA Model Portfolios	Hard Assets	12/01/08	34.43	10.51	N/A	N/A	N/A	N/A	33.49	N/A	N/A	N/A	N/A
	Diversified Equity	05/01/04	10.14	8.00	-4.00	-10.87	-1.26	N/A	-0.66	-20.57	-8.97	-0.58	N/A
	Div. Equity w/ Income	05/01/04	8.91	6.36	-2.43	-9.31	-1.24	N/A	-0.66	-16.69	-7.71	-0.65	N/A
	Balanced Equity	05/01/04	7.69	4.77	-3.00	-6.97	-0.16	N/A	0.28	-16.35	-5.64	0.33	N/A
	Balanced	05/01/04	7.56	3.45	-1.78	-5.50	0.13	N/A	0.48	-13.81	-4.55	0.51	N/A
	Diversified Income	05/01/04	5.81	1.47	0.36	-3.91	0.19	N/A	0.65	-9.15	-3.20	0.45	N/A
	Income	05/01/04	4.64	-0.37	-0.49	-3.01	0.51	N/A	1.27	-9.75	-2.62	0.68	N/A
	Capital Preservation	05/01/04	3.93	-2.19	-1.07	-2.05	0.40	N/A	0.98	-9.03	-1.98	0.42	N/A

<sup>1</sup> Date the portfolio was first included in the subaccount, except where additionally noted below

<sup>2</sup> Average annual return since the inception of the separate account

<sup>3</sup> Most recent calendar quarter

<sup>7</sup>The Wells Fargo Advantage Discovery Fund Subaccount and the Wells Fargo Advantage Opportunity Fund Subaccount invested in the Strong Mid Cap Growth Fund II and the Strong Opportunity Fund II, respectively, for the period from 7/2/1997 through 4/10/2005, when the Strong Mid Cap Growth Fund reorganized into the Wells Fargo Advantage Discovery Fund, and the Strong Opportunity Fund II reorganized into the Wells Fargo Advantage Opportunity Fund. The performance figures for these Subaccounts therefore reflect the investment performance of the Strong Mid Cap Growth Fund II or the Strong Opportunity Fund II through 4/10/2005 and the Wells Fargo Advantage Discovery Fund and the Wells Fargo Advantage Opportunity Fund beginning 4/11/2005.

*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.*

Contract inception date was 7/1/1997.

The standardized average annual returns are shown as a net rate of return which reflects the portfolios' investment income and capital gains and losses less investment management fees and expenses, and reflects the mortality and expense risk charge of 1.25%, an asset based administrative fee of .15% and an annual contract charge of \$30. Performance reflects the deduction of the surrender charge which reduces the performance compared to performance under the assumption that the contract is not surrendered. The maximum surrender charge is 7% of premium payments. The surrender charge schedule applies to each premium payment and declines 1% for each completed contract year since payment.

*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.

Returns are not annualized for periods under one year.

Variable annuities are long-term investments designed for retirement purposes. Early withdrawals may be subject to a deferred sales charge and if taken prior to age 59½, a 10% federal tax penalty may apply. Gains distributed from the annuity will be taxed as ordinary income in the year the money is received.

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

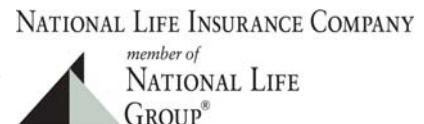
Effective June 1, 2009, the DWS Dreman High Return Equity VIP has been renamed DWS Strategic Value VIP.

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.

Variable annuities are long-term investments designed for retirement purposes. Early withdrawals may be subject to a deferred sales charge and if taken prior to age 59½, a 10% federal tax penalty may apply. Gains distributed from the annuity will be taxed as ordinary income in the year the money is received.

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