

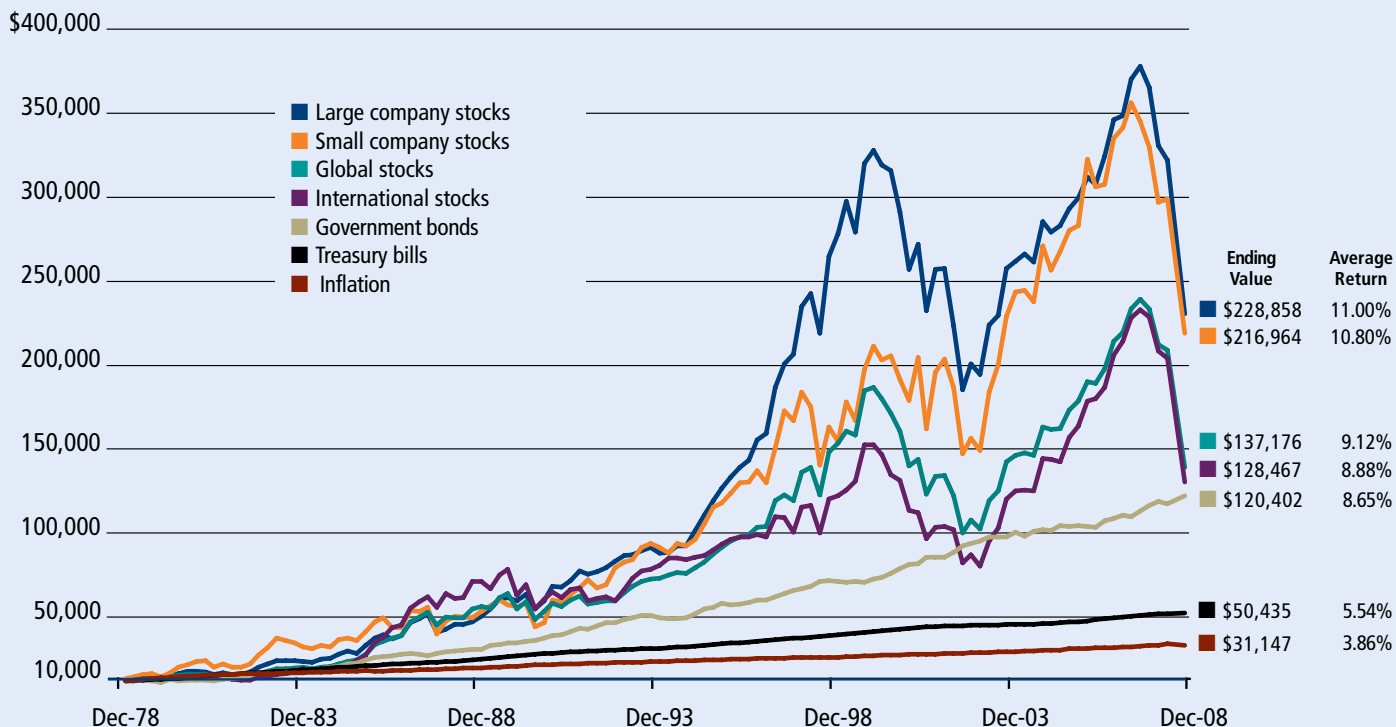


History Lesson

No one can predict which asset class will be next year's winner or which one will dominate the next decade, but it may be useful to understand past trends among the various asset classes.

This is a 30-year, hypothetical snapshot that illustrates how an investment of \$10,000 — invested in a variety of asset classes — would have performed since 1978. Although it does not guarantee future performance, you can see that large- and small-company stocks greatly outperformed fixed income investments over the last 30 years.

Stocks, Bonds, Bills, and Inflation (Year-end 1978 – 2008)



Source: Morningstar, Inc.

Hypothetical value of \$10,000 invested at year-end 1978. Assumes reinvestment of income and no transaction costs or taxes.

Past performance is no guarantee of future results. The chart above is for illustrative purposes only and represents a hypothetical investment. Risk is measured by annualized standard deviation. Return is measured by compound annual return.

■ **Large Company Stocks** — **Standard & Poor's 500® Index** is an unmanaged capitalization-weighted index of 500 stocks designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries.

■ **Small Company Stocks** — **Russell 2000 Index** is an unmanaged index that measures the performance of securities of small U.S. companies.

■ **Global Stocks** — **MSCI World Index** is an unmanaged index that measures the performance of over 1,400 securities listed on exchanges in the U.S., Europe, Canada, Australia, New Zealand and the Far East.

■ **International Stocks** — **MSCI EAFE Index** measures the performance of securities listed on exchanges in markets in Europe, Australia and the Far East. Each MSCI country index is created separately, then aggregated, without change, into regional MSCI indices. EAFE performance data is calculated in U.S. dollars and in local currency.

■ **Government Bonds** — **Barclay Capital Aggregate Bond Index** is a widely recognized, unmanaged index of publicly issued investment grade U.S. Government, mortgage-backed, asset-backed and corporate debt securities.

■ **Treasury Bills** — **30-day U.S. Treasury Bill** is a short-term debt obligation backed by the U.S. government with a maturity of less than one year.

■ **Inflation**—**Consumer Price Index (CPI)** is a measure of the average change over time in the prices paid by urban consumers for a market basket of consumer goods and services.

Investors cannot invest directly in an index.

[Continued>>](#)

INVESTMENTS



General Risks

Domestic Equity: Exposure to financial and market risks that accompany investments in equities. Markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market or economic developments. Small cap stocks may be more volatile and less liquid than stocks of larger more established companies.

Fixed Income: Exposure to financial, market, prepayment, credit and interest rate risks. The value of an investment is not guaranteed and will fluctuate. Higher yielding bonds are subject to greater volatility and credit risks. Securities guaranteed by the U.S. Government as to timely payment of interest and principal, are not insured or guaranteed. Bonds

have fixed principal and return if held to maturity, but may fluctuate in the interim. Generally, when interest rates rise, bond prices fall. Bonds with longer maturities tend to be more sensitive to changes in interest rates.

International: In addition to the general risks of investing in equities and fixed income securities, investing in foreign securities poses special risks, including currency fluctuation, economic and political risks not found in investments that are solely domestic. Risks of foreign investing are generally intensified for investments in emerging markets.

Important Information

You should consider the investment objectives, risks, and charges and expenses of the variable insurance product and its underlying investment options or mutual funds offered through a retirement plan, carefully before investing. The prospectuses/prospectus summaries/information booklets containing this and other information, can be obtained by contacting your local representative. Please read the information carefully before investing.

Variable annuities and group annuities are long-term investments designed for retirement purposes. If withdrawals are taken prior to age 59 ½, an IRS 10% premature distribution penalty tax may apply. Money taken from the annuity will be taxed as ordinary income in the year the money is distributed. An annuity does not provide any additional tax deferral benefit, as tax deferral is provided by the plan. Annuities may be subject to additional fees and expenses to which other tax-qualified funding vehicles may not be subject. However, an annuity does provide other features and benefits, such as lifetime income payments and death benefits, which may be valuable to you.

Variable investments, of any kind, are not guaranteed and are subject to investment risk including the possible loss of principal. The investment return and principal value of the security will fluctuate so that when redeemed, it may be worth more or less than the original investment. In addition, there is no guarantee that any variable investment option will meet its stated objective.

All guarantees are based on the financial strength and claims paying ability of the issuing insurance company, who is solely responsible for all obligations under its policies.

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