TOTAL RETURN CHARTS

The total return charts for the annuity accounts represent past performance. The value of your accumulation may rise or fall. The units you own may be worth more or less than their original price upon redemption. The following terms are used in the total return charts:

Average annual total return: The average rate that an investment grew each year over a specified period of time.

Annual total return: The rate at which an investment grew during a given twelve-month period ending December 31. In some cases, only part-year results are available if, for example, an account began operations during a year, or if a current year is not yet completed.

Accumulation units: The value of a single unit as it stood on March 31. The total return charts show how the value of accumulation units has fluctuated over time.

Accumulative rates: The compounded total growth of an investment over an extended period of time (not just a year).

As you read the total return charts, remember that past performance is no guarantee of future results. Historical information can, however, help you decide which accounts may meet your risk-tolerance and growth expectations.