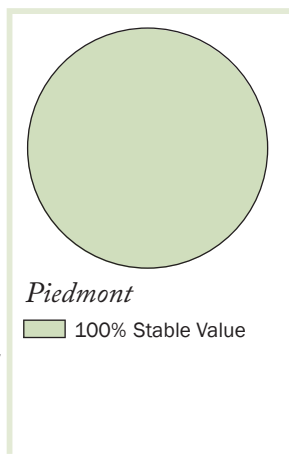
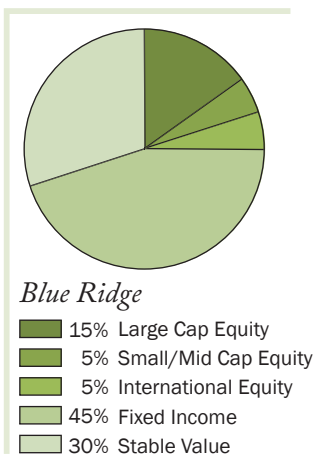
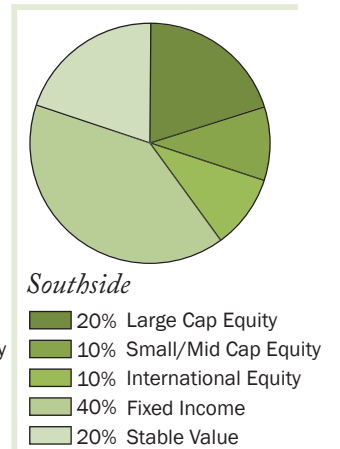
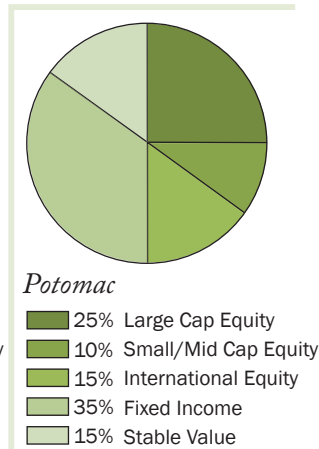
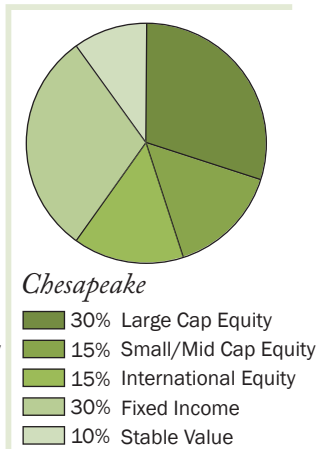
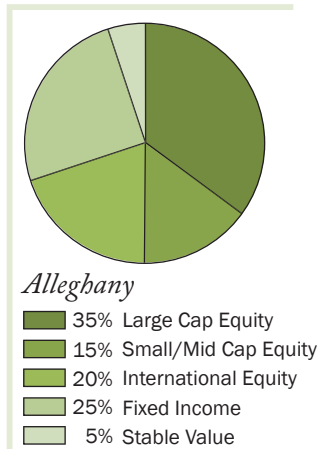
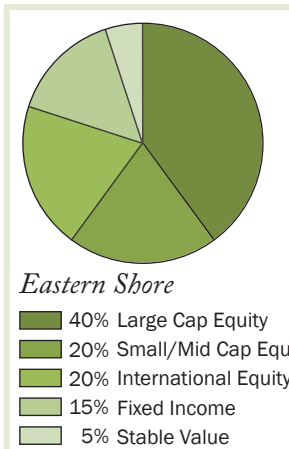


Age-Based Evolving Portfolios (anticipated as of January 1, 2009)



Depending upon market conditions and other factors, the dates of the Portfolio evolutions and the rate of change in the allocation strategy of any Portfolio may be delayed when it is deemed to be in the best interests of current and potential account owners.

Non-evolving Portfolios (as of October 1, 2009)

