



## Performance Reports

***Note: Effective October 1<sup>st</sup>, 2025,*** monthly performance reports for the variable portfolios available under the ***Flex*** variable annuity will no longer be available for viewing/downloading.

To obtain performance information for the variable portfolios available, you are advised to contact your financial professional or a customer service representative at 1-877-446-6020.

Not a deposit	Not FDIC insured	Not guaranteed by any bank	Not insured by any government agency	May lose value
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**Monthly Non Standardized**

Does not include surrender charges (contingent deferred sales charges).

	Fund		YTD	1 Year	3 Year	5 Year	10 Year	Subaccount Inception <sup>*</sup>	Since Inception <sup>*</sup>	Calendar Year	
	Inception	Life of Fund								2024	2023
<b>AuguStar<sup>SM</sup> Variable Insurance Products Fund, Inc</b>											
AVIP AB Mid Cap Core Portfolio <sup>S</sup>	01/03/97	6.95%	4.11%	4.22%	12.88%	6.96%	8.29%	08/01/02	7.72%	12.23%	15.04%
AVIP AB Small Cap Portfolio <sup>S</sup>	01/03/97	5.93%	1.85%	1.05%	11.36%	4.79%	7.14%	08/01/02	8.99%	11.85%	15.21%
AVIP Balanced Model Portfolio <sup>A</sup>	03/03/17	5.00%	9.92%	7.58%	12.41%	5.80%	N/A	03/03/17	5.00%	7.77%	11.99%
AVIP BlackRock Advantage International Equity Port <sup>S</sup>	05/03/93	3.57%	26.72%	17.55%	22.07%	11.05%	6.61%	08/01/02	4.29%	4.45%	16.90%
AVIP BlackRock Advantage Large Cap Core Portfolio <sup>S</sup>	05/01/02	7.84%	13.80%	15.46%	23.24%	14.17%	11.99%	08/01/02	8.91%	24.08%	23.68%
AVIP BlackRock Advantage Large Cap Growth Port <sup>#,S</sup>	05/01/07	9.47%	16.76%	22.39%	27.10%	13.63%	14.09%	05/01/07	9.47%	28.80%	38.37%
AVIP BlackRock Advantage Large Cap Value Portfolio <sup>#,S</sup>	05/01/98	4.15%	10.87%	7.86%	16.27%	12.22%	7.97%	08/01/02	5.96%	13.75%	11.43%
AVIP BlackRock Advantage Small Cap Growth Port <sup>#,S</sup>	05/01/02	5.18%	10.75%	8.06%	14.27%	6.46%	8.06%	08/01/02	7.21%	8.38%	18.22%
AVIP BlackRock Balanced Allocation Portfolio <sup>#,S</sup>	09/10/84	6.23%	11.47%	11.28%	18.21%	9.70%	9.11%	08/01/02	7.49%	17.43%	19.05%
AVIP Bond Portfolio <sup>#,A</sup>	11/02/82	3.93%	5.49%	1.87%	5.23%	- 1.26%	1.38%	08/01/02	2.18%	0.60%	6.44%
AVIP Constellation Dynamic Risk Balanced Portfolio <sup>A,2</sup>	05/01/14	6.40%	9.25%	7.00%	11.13%	4.24%	7.21%	05/01/14	6.40%	10.56%	10.96%
AVIP Constellation Managed Risk Balanced Portfolio <sup>A,2</sup>	06/25/21	2.37%	9.74%	6.65%	10.92%	N/A	N/A	06/25/21	2.37%	7.27%	11.93%
AVIP Constellation Managed Risk Growth Portfolio <sup>A,2</sup>	10/14/22	16.38%	11.81%	9.43%	N/A	N/A	N/A	10/14/22	16.38%	12.87%	17.57%
AVIP Constellation Managed Risk Moderate Growth <sup>A,2</sup>	10/14/22	13.74%	10.94%	8.16%	N/A	N/A	N/A	10/14/22	13.74%	9.58%	14.16%
AVIP Federated Core Plus Bond Portfolio <sup>S</sup>	05/01/20	- 1.38%	4.31%	0.81%	2.88%	- 1.91%	N/A	12/04/20	- 2.13%	- 0.06%	3.37%
AVIP Federated High Income Bond Portfolio <sup>#,S</sup>	05/01/98	3.92%	5.38%	4.43%	8.21%	2.90%	3.60%	08/01/02	5.12%	4.61%	10.75%
AVIP Fidelity Institutional AM <sup>®</sup> Equity Growth <sup>S,3</sup>	03/31/95	5.61%	12.01%	13.77%	28.13%	10.85%	14.24%	08/01/02	10.38%	28.42%	37.00%
AVIP Growth Model Portfolio <sup>A</sup>	03/03/17	7.73%	12.97%	10.77%	17.35%	9.64%	N/A	03/03/17	7.73%	11.78%	16.69%
AVIP Intech U.S. Low Volatility Portfolio <sup>S,2</sup>	06/25/21	7.67%	10.49%	10.72%	13.87%	N/A	N/A	06/25/21	7.67%	17.96%	4.76%
AVIP Moderate Growth Model Portfolio <sup>A</sup>	03/03/17	6.54%	11.42%	9.20%	15.11%	7.92%	N/A	03/03/17	6.54%	10.19%	14.67%
AVIP Moderately Conservative Model Portfolio <sup>A</sup>	03/03/17	3.68%	7.98%	5.71%	9.65%	3.54%	N/A	03/03/17	3.68%	5.90%	9.85%
AVIP Nasdaq-100 <sup>®</sup> Index Portfolio (Geode) <sup>S,5</sup>	05/01/00	6.05%	16.23%	21.33%	29.28%	15.12%	18.00%	08/01/02	13.65%	23.19%	51.80%
AVIP S&P MidCap 400 <sup>®</sup> Index Portfolio (Geode) <sup>#,S,8</sup>	11/02/05	4.90%	4.09%	3.87%	13.23%	11.10%	7.56%	11/02/05	4.90%	11.46%	13.52%
AVIP S&P 500 <sup>®</sup> Index Portfolio (Geode) <sup>S,4</sup>	01/03/97	7.69%	13.03%	15.15%	22.29%	14.02%	12.87%	08/01/02	8.85%	22.41%	23.56%
<b>AB Variable Products Series Fund, Inc.</b>											
AB VPS Global Risk Allocation-Moderate Portfolio <sup>#,2</sup>	04/27/15	3.42%	8.64%	7.32%	11.83%	5.88%	4.43%	11/16/15	4.25%	10.33%	12.82%
AB VPS Small Cap Growth Portfolio	08/10/00	5.52%	1.43%	0.88%	11.91%	1.98%	9.44%	05/02/16	10.19%	16.39%	15.71%
<b>BNY Mellon Variable Investment Fund</b>											
BNY Mellon Appreciation Portfolio <sup>#</sup>	12/29/00	5.64%	6.98%	5.08%	15.98%	9.14%	11.11%	05/01/03	7.70%	10.53%	18.60%
<b>Federated Hermes Insurance Series</b>											
Federated Hermes Kaufmann Fund II <sup>#</sup>	05/01/03	8.21%	11.03%	10.67%	14.15%	1.61%	8.63%	05/01/08	6.42%	14.75%	12.89%
<b>Fidelity<sup>®</sup> Variable Insurance Products</b>											
Fidelity <sup>®</sup> VIP Equity-Income Portfolio <sup>SM #,1,6</sup>	10/09/86	7.47%	12.78%	9.19%	15.69%	12.68%	9.46%	10/01/03	6.61%	13.06%	8.49%
Fidelity <sup>®</sup> VIP Government Money Market Portfolio <sup>#,6,7</sup> (7-Day Current Yield was 2.17%)	07/07/00	0.06%	1.74%	2.43%	2.77%	1.06%	0.10%	02/29/16	0.18%	3.19%	3.00%
Fidelity <sup>®</sup> VIP Growth Portfolio <sup>#,1,6</sup>	10/09/86	9.66%	12.31%	14.20%	25.39%	13.98%	16.00%	08/01/02	10.25%	27.82%	33.56%
Fidelity <sup>®</sup> VIP Mid Cap Portfolio <sup>#,1,6</sup>	12/31/98	9.56%	5.74%	4.74%	14.57%	11.33%	8.29%	08/01/02	8.91%	15.14%	12.83%
Fidelity <sup>®</sup> VIP Real Estate Portfolio <sup>#,6</sup>	11/06/02	6.48%	2.20%	- 4.90%	6.35%	3.58%	2.63%	05/01/08	3.30%	4.41%	8.99%
Fidelity <sup>®</sup> VIP Target Volatility Portfolio <sup>#,2,6</sup>	02/13/13	4.89%	7.22%	4.31%	10.06%	4.86%	5.07%	02/20/13	4.93%	7.90%	11.97%
<b>Franklin Templeton Variable Insurance Products</b>											
Franklin Allocation VIP Fund <sup>#</sup>	02/29/08	3.84%	9.16%	5.96%	12.01%	4.99%	5.45%	05/01/08	3.67%	7.00%	12.66%
Franklin DynaTech VIP Fund <sup>#,1</sup>	03/01/05	8.35%	17.19%	22.74%	28.36%	9.33%	12.64%	05/01/08	8.99%	28.04%	41.55%
Franklin Income VIP Fund <sup>#,1</sup>	01/06/99	5.00%	7.74%	4.45%	9.02%	7.20%	5.15%	05/01/08	3.88%	5.22%	6.68%
Franklin VolSmart Allocation VIP Fund <sup>2</sup>	04/01/13	4.65%	5.25%	3.18%	10.33%	5.98%	6.00%	11/16/15	5.95%	9.75%	9.66%
Templeton Foreign VIP Fund <sup>#,1</sup>	05/01/97	3.01%	21.95%	9.79%	19.03%	9.00%	3.56%	05/01/08	1.15%	- 2.80%	18.62%
<b>Goldman Sachs Variable Insurance Trust</b>											
Goldman Sachs Strategic Growth Fund <sup>#,1</sup>	04/30/98	6.78%	14.65%	24.48%	28.23%	12.90%	14.76%	05/01/08	10.50%	29.80%	39.22%
Goldman Sachs Trend Driven Allocation Fund <sup>#,2</sup>	04/16/12	3.41%	6.34%	4.67%	9.35%	5.14%	3.81%	05/01/12	3.38%	9.82%	13.59%
Goldman Sachs U.S. Equity Insights Fund <sup>#,1</sup>	02/13/98	6.19%	10.66%	13.64%	21.23%	13.03%	11.99%	05/01/08	8.76%	25.79%	21.47%
<b>Invesco Variable Insurance Funds</b>											
Invesco V.I. EQV International Equity Fund <sup>#</sup>	09/19/01	4.34%	12.43%	3.39%	13.24%	3.86%	4.46%	05/01/06	2.25%	- 1.40%	15.85%
<b>Ivy Variable Insurance Portfolios</b>											
Macquarie VIP Asset Strategy Series <sup>#</sup>	05/01/95	6.93%	12.98%	10.41%	14.82%	7.14%	6.08%	10/01/08	5.07%	10.49%	11.98%
Macquarie VIP Natural Resources Series <sup>#</sup>	04/28/05	1.37%	26.44%	17.94%	10.09%	14.38%	3.81%	10/01/08	- 0.16%	- 2.31%	- 0.16%
Macquarie VIP Science and Technology Series <sup>#</sup>	04/04/97	13.23%	28.26%	30.03%	32.20%	14.90%	15.64%	10/01/08	13.75%	28.33%	36.68%
<b>Janus Aspen Series</b>											
Janus Henderson Balanced Portfolio <sup>#,1</sup>	09/13/93	7.86%	11.56%	11.07%	14.46%	7.47%	8.25%	08/01/02	6.88%	13.15%	13.16%
Janus Henderson Flexible Bond Portfolio	12/31/99	2.46%	4.70%	1.03%	2.94%	- 2.01%	0.11%	11/16/15	0.19%	- 0.14%	3.49%
Janus Henderson Global Research Portfolio <sup>#,1</sup>	09/13/93	7.35%	16.61%	17.13%	24.63%	12.79%	10.91%	08/01/02	6.61%	21.13%	24.30%
Janus Henderson Overseas Portfolio <sup>#,1</sup>	05/02/94	6.49%	21.27%	13.39%	17.60%	10.46%	7.22%	08/01/02	6.48%	3.75%	8.69%
Janus Henderson Research Portfolio <sup>#</sup>	09/13/93	8.33%	15.58%	21.38%	31.12%	13.92%	14.24%	08/01/02	9.44%	32.62%	40.36%

Performance data quoted represents past performance. Past performance does not guarantee future results. Current performance may be higher or lower than performance data quoted. For the most current month-end performance data, please call 1.877.446.6020 or your registered representative. Both the return and the principal value of the underlying portfolios will fluctuate and the portfolios may be worth more or less than their original values when redeemed.

	Fund Inception	Life of Fund	YTD	1 Year	3 Year	5 Year	10 Year	Subaccount Inception <sup>†</sup>	Since Inception <sup>†</sup>	Calendar Year 2024	2023
<b>Lazard Retirement Series, Inc.</b>											
Lazard Retirement Emerging Markets Equity #	11/04/97	5.11%	26.97%	14.61%	21.64%	11.49%	6.39%	08/01/02	8.03%	5.57%	20.18%
Lazard Retirement Global Dynamic Multi-Asset <sup>2</sup>	04/30/12	4.28%	10.06%	5.91%	11.26%	4.07%	4.06%	05/01/12	4.28%	6.71%	8.91%
Lazard Retirement International Equity Portfolio #	09/01/98	3.21%	27.71%	16.05%	20.21%	8.48%	4.97%	05/02/05	4.00%	3.79%	13.89%
Lazard Retirement US Small Cap Equity Select #	11/04/97	5.46%	- 2.72%	- 4.07%	7.58%	6.73%	5.32%	08/01/02	6.22%	9.19%	8.14%
<b>Legg Mason Partners Variable Equity Trust</b>											
Legg Mason ClearBridge Large Cap Value Portfolio #	02/17/98	5.90%	6.55%	4.75%	13.43%	10.54%	8.39%	05/01/05	6.71%	6.21%	13.12%
Legg Mason ClearBridge Variable Dividend Strategy #	04/27/07	7.13%	10.00%	10.21%	16.72%	11.96%	10.99%	04/27/07	7.13%	14.82%	12.24%
<b>Morgan Stanley Variable Insurance Fund, Inc.</b>											
Morgan Stanley VIF Growth Portfolio #	05/05/03	12.27%	44.71%	83.31%	39.08%	6.35%	17.41%	05/01/06	12.40%	43.67%	45.78%
<b>MFS<sup>®</sup> Variable Insurance Trust</b>											
MFS <sup>®</sup> Mid Cap Growth Series #	05/01/00	3.55%	7.66%	8.71%	15.27%	5.27%	10.49%	08/01/02	7.70%	12.46%	18.90%
MFS <sup>®</sup> New Discovery Series #	05/01/00	4.71%	6.79%	6.13%	9.93%	1.35%	8.36%	08/01/02	7.59%	4.59%	12.29%
MFS <sup>®</sup> Total Return Series #	05/01/00	4.51%	7.41%	4.54%	9.75%	5.79%	5.59%	08/01/02	4.90%	5.60%	8.33%
<b>MFS<sup>®</sup> Variable Insurance Trust II</b>											
MFS <sup>®</sup> Massachusetts Investors Growth Stock #	08/24/01	6.68%	6.96%	5.72%	17.33%	10.00%	12.51%	03/27/15	11.02%	13.97%	21.58%
<b>Neuberger Berman Advisers Management Trust</b>											
Neuberger Berman AMT Mid Cap Intrinsic Value #	04/29/05	5.28%	6.26%	6.73%	11.07%	12.37%	5.30%	05/01/06	4.36%	6.78%	8.79%
<b>PIMCO Variable Insurance Trust</b>											
PIMCO CommodityRealReturn <sup>®</sup> Strategy Portfolio #	06/30/04	- 0.30%	11.64%	8.64%	2.04%	10.17%	3.03%	10/01/08	- 1.73%	2.35%	- 9.44%
PIMCO Global Bond Opportunities Portfolio Unhedged #	01/10/02	2.54%	9.50%	4.29%	5.41%	- 0.84%	0.38%	08/01/02	2.13%	- 2.23%	3.46%
PIMCO Low Duration Portfolio	02/16/99	1.34%	2.90%	2.44%	2.97%	- 0.35%	- 0.06%	11/16/15	- 0.08%	2.69%	3.18%
PIMCO Real Return Portfolio #	09/30/99	3.22%	6.27%	2.53%	3.46%	- 0.16%	1.34%	08/01/02	2.42%	0.36%	1.88%
PIMCO Short-Term Portfolio #	09/30/99	1.05%	2.21%	3.40%	3.65%	1.31%	0.94%	11/01/13	0.62%	4.22%	4.09%
<b>Royce Capital Fund</b>											
Royce Micro-Cap Portfolio #	12/31/96	7.96%	9.44%	14.38%	16.71%	13.42%	8.42%	05/01/03	7.07%	11.70%	16.75%
Royce Small-Cap Portfolio #	12/31/96	7.65%	4.79%	2.23%	14.19%	13.41%	5.61%	05/01/03	7.28%	1.61%	23.77%

## Monthly and Quarterly Standardized

Includes surrender charges (contingent deferred sales charges).

Fund	Life of Fund	YTD	Monthly				Subaccount Inception <sup>†</sup>	Since Inception <sup>†</sup>	Quarterly as of				
			1 Year	3 Year	5 Year	10 Year			1 Year	5 Year	10 Year	Inception	
<b>AuguStar<sup>SM</sup> Variable Insurance Products Fund, Inc</b>													
AVIP AB Mid Cap Core Portfolio <sup>S</sup>	01/03/97	6.95%	4.11%	4.22%	12.88%	6.96%	8.29%	08/01/02	7.72%	4.22%	6.96%	8.29%	7.72%
AVIP AB Small Cap Portfolio <sup>S</sup>	01/03/97	5.93%	1.85%	1.05%	11.36%	4.79%	7.14%	08/01/02	8.99%	1.05%	4.79%	7.14%	8.99%
AVIP Balanced Model Portfolio <sup>A</sup>	03/03/17	5.00%	9.92%	7.58%	12.41%	5.80%	N/A	03/03/17	5.00%	7.58%	5.80%	N/A	5.00%
AVIP BlackRock Advantage International Equity Port <sup>S</sup>	05/03/93	3.57%	26.72%	17.55%	22.07%	11.05%	6.61%	08/01/02	4.29%	17.55%	11.05%	6.61%	4.29%
AVIP BlackRock Advantage Large Cap Core Portfolio <sup>S</sup>	05/01/02	7.84%	13.80%	15.46%	23.24%	14.17%	11.99%	08/01/02	8.91%	15.46%	14.17%	11.99%	8.91%
AVIP BlackRock Advantage Large Cap Growth Port <sup>#,S</sup>	05/01/07	9.47%	16.76%	22.39%	27.10%	13.63%	14.09%	05/01/07	9.47%	22.39%	13.63%	14.09%	9.47%
AVIP BlackRock Advantage Large Cap Value Portfolio <sup>#,S</sup>	05/01/98	4.15%	10.87%	7.86%	16.27%	12.22%	7.97%	08/01/02	5.96%	7.86%	12.22%	7.97%	5.96%
AVIP BlackRock Advantage Small Cap Growth Port <sup>#,S</sup>	05/01/02	5.18%	10.75%	8.06%	14.27%	6.46%	8.06%	08/01/02	7.21%	8.06%	6.46%	8.06%	7.21%
AVIP BlackRock Balanced Allocation Portfolio <sup>#,S</sup>	09/10/84	6.23%	11.47%	11.28%	18.21%	9.70%	9.11%	08/01/02	7.49%	11.28%	9.70%	9.11%	7.49%
AVIP Bond Portfolio <sup>#,A</sup>	11/02/82	3.93%	5.49%	1.87%	5.23%	- 1.26%	1.38%	08/01/02	2.18%	1.87%	- 1.26%	1.38%	2.18%
AVIP Constellation Dynamic Risk Balanced Portfolio <sup>A,2</sup>	05/01/14	6.40%	9.25%	7.00%	11.13%	4.24%	7.21%	05/01/14	6.40%	7.00%	4.24%	7.21%	6.40%
AVIP Constellation Managed Risk Balanced Portfolio <sup>A,2</sup>	06/25/21	2.37%	9.74%	6.65%	10.92%	N/A	N/A	06/25/21	2.37%	6.65%	N/A	N/A	2.37%
AVIP Constellation Managed Risk Growth Portfolio <sup>A,2</sup>	10/14/22	16.38%	11.81%	9.43%	N/A	N/A	N/A	10/14/22	16.38%	9.43%	N/A	N/A	16.38%
AVIP Constellation Managed Risk Moderate Growth <sup>A,2</sup>	10/14/22	13.74%	10.94%	8.16%	N/A	N/A	N/A	10/14/22	13.74%	8.16%	N/A	N/A	13.74%
AVIP Federated Core Plus Bond Portfolio <sup>S</sup>	05/01/20	- 1.38%	4.31%	0.81%	2.88%	- 1.91%	N/A	12/04/20	- 2.13%	0.81%	- 1.91%	N/A	- 2.13%
AVIP Federated High Income Bond Portfolio <sup>#,S</sup>	05/01/98	3.92%	5.38%	4.43%	8.21%	2.90%	3.60%	08/01/02	5.12%	4.43%	2.90%	3.60%	5.12%
AVIP Fidelity Institutional AM <sup>®</sup> Equity Growth <sup>S,3</sup>	03/31/95	5.61%	12.01%	13.77%	28.13%	10.85%	14.24%	08/01/02	10.38%	13.77%	10.85%	14.24%	10.38%
AVIP Growth Model Portfolio <sup>A</sup>	03/03/17	7.73%	12.97%	10.77%	17.35%	9.64%	N/A	03/03/17	7.73%	10.77%	9.64%	N/A	7.73%
AVIP Intech U.S. Low Volatility Portfolio <sup>S,2</sup>	06/25/21	7.67%	10.49%	10.72%	13.87%	N/A	N/A	06/25/21	7.67%	10.72%	N/A	N/A	7.67%
AVIP Moderate Growth Model Portfolio <sup>A</sup>	03/03/17	6.54%	11.42%	9.20%	15.11%	7.92%	N/A	03/03/17	6.54%	9.20%	7.92%	N/A	6.54%
AVIP Moderately Conservative Model Portfolio <sup>A</sup>	03/03/17	3.68%	7.98%	5.71%	9.65%	3.54%	N/A	03/03/17	3.68%	5.71%	3.54%	N/A	3.68%
AVIP Nasdaq-100 <sup>®</sup> Index Portfolio (Geode) <sup>S,5</sup>	05/01/00	6.05%	16.23%	21.33%	29.28%	15.12%	18.00%	08/01/02	13.65%	21.33%	15.12%	18.00%	13.65%
AVIP S&P MidCap 400 <sup>®</sup> Index Portfolio (Geode) <sup>#,S,8</sup>	11/02/05	4.90%	4.09%	3.87%	13.23%	11.10%	7.56%	11/02/05	4.90%	3.87%	11.10%	7.56%	4.90%
AVIP S&P 500 <sup>®</sup> Index Portfolio (Geode) <sup>S,4</sup>	01/03/97	7.69%	13.03%	15.15%	22.29%	14.02%	12.87%	08/01/02	8.85%	15.15%	14.02%	12.87%	8.85%
<b>AB Variable Products Series Fund, Inc.</b>													
AB VPS Global Risk Allocation-Moderate Portfolio <sup>#,2</sup>	04/27/15	3.42%	8.64%	7.32%	11.83%	5.88%	4.43%	11/16/15	4.25%	7.32%	5.88%	4.43%	4.25%
AB VPS Small Cap Growth Portfolio	08/10/00	5.52%	1.43%	0.88%	11.91%	1.98%	9.44%	05/02/16	10.19%	0.88%	1.98%	9.44%	10.19%
<b>BNY Mellon Variable Investment Fund</b>													
BNY Mellon Appreciation Portfolio <sup>#</sup>	12/29/00	5.64%	6.98%	5.08%	15.98%	9.14%	11.11%	05/01/03	7.70%	5.08%	9.14%	11.11%	7.70%
<b>Federated Hermes Insurance Series</b>													
Federated Hermes Kaufmann Fund II <sup>#</sup>	05/01/03	8.21%	11.03%	10.67%	14.15%	1.61%	8.63%	05/01/08	6.42%	10.67%	1.61%	8.63%	6.42%
<b>Fidelity<sup>®</sup> Variable Insurance Products</b>													
Fidelity <sup>®</sup> VIP Equity-Income Portfolio <sup>SM #,1,6</sup>	10/09/86	7.47%	12.78%	9.19%	15.69%	12.68%	9.46%	10/01/03	6.61%	9.19%	12.68%	9.46%	6.61%
Fidelity <sup>®</sup> VIP Government Money Market Portfolio <sup>#,6,7</sup> (7-Day Current Yield was 2.17%)	07/07/00	0.06%	1.74%	2.43%	2.77%	1.06%	0.10%	02/29/16	0.18%	2.43%	1.06%	0.10%	0.18%
Fidelity <sup>®</sup> VIP Growth Portfolio <sup>#,1,6</sup>	10/09/86	9.66%	12.31%	14.20%	25.39%	13.98%	16.00%	08/01/02	10.25%	14.20%	13.98%	16.00%	10.25%
Fidelity <sup>®</sup> VIP Mid Cap Portfolio <sup>#,1,6</sup>	12/31/98	9.56%	5.74%	4.74%	14.57%	11.33%	8.29%	08/01/02	8.91%	4.74%	11.33%	8.29%	8.91%
Fidelity <sup>®</sup> VIP Real Estate Portfolio <sup>#,6</sup>	11/06/02	6.48%	2.20%	- 4.90%	6.35%	3.58%	2.63%	05/01/08	3.30%	- 4.90%	3.58%	2.63%	3.30%
Fidelity <sup>®</sup> VIP Target Volatility Portfolio <sup>#,2,6</sup>	02/13/13	4.89%	7.22%	4.31%	10.06%	4.86%	5.07%	02/20/13	4.93%	4.31%	4.86%	5.07%	4.93%
<b>Franklin Templeton Variable Insurance Products</b>													
Franklin Allocation VIP Fund <sup>#</sup>	02/29/08	3.84%	9.16%	5.96%	12.01%	4.99%	5.45%	05/01/08	3.67%	5.96%	4.99%	5.45%	3.67%
Franklin DynaTech VIP Fund <sup>#,1</sup>	03/01/05	8.35%	17.19%	22.74%	28.36%	9.33%	12.64%	05/01/08	8.99%	22.74%	9.33%	12.64%	8.99%
Franklin Income VIP Fund <sup>#,1</sup>	01/06/99	5.00%	7.74%	4.45%	9.02%	7.20%	5.15%	05/01/08	3.88%	4.45%	7.20%	5.15%	3.88%
Franklin VolSmart Allocation VIP Fund <sup>2</sup>	04/01/13	4.65%	5.25%	3.18%	10.33%	5.98%	6.00%	11/16/15	5.95%	3.18%	5.98%	6.00%	5.95%
Templeton Foreign VIP Fund <sup>#,1</sup>	05/01/97	3.01%	21.95%	9.79%	19.03%	9.00%	3.56%	05/01/08	1.15%	9.79%	9.00%	3.56%	1.15%
<b>Goldman Sachs Variable Insurance Trust</b>													
Goldman Sachs Strategic Growth Fund <sup>#,1</sup>	04/30/98	6.78%	14.65%	24.48%	28.23%	12.90%	14.76%	05/01/08	10.50%	24.48%	12.90%	14.76%	10.50%
Goldman Sachs Trend Driven Allocation Fund <sup>#,2</sup>	04/16/12	3.41%	6.34%	4.67%	9.35%	5.14%	3.81%	05/01/12	3.38%	4.67%	5.14%	3.81%	3.38%
Goldman Sachs U.S. Equity Insights Fund <sup>#,1</sup>	02/13/98	6.19%	10.66%	13.64%	21.23%	13.03%	11.99%	05/01/08	8.76%	13.64%	13.03%	11.99%	8.76%
<b>Invesco Variable Insurance Funds</b>													
Invesco V.I. EQV International Equity Fund <sup>#</sup>	09/19/01	4.34%	12.43%	3.39%	13.24%	3.86%	4.46%	05/01/06	2.25%	3.39%	3.86%	4.46%	2.25%
<b>Ivy Variable Insurance Portfolios</b>													
Macquarie VIP Asset Strategy Series <sup>#</sup>	05/01/95	6.93%	12.98%	10.41%	14.82%	7.14%	6.08%	10/01/08	5.07%	10.41%	7.14%	6.08%	5.07%
Macquarie VIP Natural Resources Series <sup>#</sup>	04/28/05	1.37%	26.44%	17.94%	10.09%	14.38%	3.81%	10/01/08	- 0.16%	17.94%	14.38%	3.81%	- 0.16%
Macquarie VIP Science and Technology Series <sup>#</sup>	04/04/97	13.23%	28.26%	30.03%	32.20%	14.90%	15.64%	10/01/08	13.75%	30.03%	14.90%	15.64%	13.75%
<b>Janus Aspen Series</b>													
Janus Henderson Balanced Portfolio <sup>#,1</sup>	09/13/93	7.86%	11.56%	11.07%	14.46%	7.47%	8.25%	08/01/02	6.88%	11.07%	7.47%	8.25%	6.88%
Janus Henderson Flexible Bond Portfolio	12/31/99	2.46%	4.70%	1.03%	2.94%	- 2.01%	0.11%	11/16/15	0.19%	1.03%	- 2.01%	0.11%	0.19%
Janus Henderson Global Research Portfolio <sup>#,1</sup>	09/13/93	7.35%	16.61%	17.13%	24.63%	12.79%	10.91%	08/01/02	6.61%	17.13%	12.79%	10.91%	6.61%
Janus Henderson Overseas Portfolio <sup>#,1</sup>	05/02/94	6.49%	21.27%	13.39%	17.60%	10.46%	7.22%	08/01/02	6.48%	13.39%	10.46%	7.22%	6.48%
Janus Henderson Research Portfolio <sup>#</sup>	09/13/93	8.33%	15.58%	21.38%	31.12%	13.92%	14.24%	08/01/02	9.44%	21.38%	13.92%	14.24%	9.44%

	Fund Inception	Life of Fund	YTD	Monthly				Subaccount Inception <sup>1</sup>	Since Inception <sup>1</sup>	Quarterly as of			
				1 Year	3 Year	5 Year	10 Year			1 Year	5 Year	10 Year	Inception
<b>Lazard Retirement Series, Inc.</b>													
Lazard Retirement Emerging Markets Equity #	11/04/97	5.11%	26.97%	14.61%	21.64%	11.49%	6.39%	08/01/02	8.03%	14.61%	11.49%	6.39%	8.03%
Lazard Retirement Global Dynamic Multi-Asset <sup>2</sup>	04/30/12	4.28%	10.06%	5.91%	11.26%	4.07%	4.06%	05/01/12	4.28%	5.91%	4.07%	4.06%	4.28%
Lazard Retirement International Equity Portfolio #	09/01/98	3.21%	27.71%	16.05%	20.21%	8.48%	4.97%	05/02/05	4.00%	16.05%	8.48%	4.97%	4.00%
Lazard Retirement US Small Cap Equity Select #	11/04/97	5.46%	- 2.72%	- 4.07%	7.58%	6.73%	5.32%	08/01/02	6.22%	- 4.07%	6.73%	5.32%	6.22%
<b>Legg Mason Partners Variable Equity Trust</b>													
Legg Mason ClearBridge Large Cap Value Portfolio #	02/17/98	5.90%	6.55%	4.75%	13.43%	10.54%	8.39%	05/01/05	6.71%	4.75%	10.54%	8.39%	6.71%
Legg Mason ClearBridge Variable Dividend Strategy #	04/27/07	7.13%	10.00%	10.21%	16.72%	11.96%	10.99%	04/27/07	7.13%	10.21%	11.96%	10.99%	7.13%
<b>Morgan Stanley Variable Insurance Fund, Inc.</b>													
Morgan Stanley VIF Growth Portfolio #	05/05/03	12.27%	44.71%	83.31%	39.08%	6.35%	17.41%	05/01/06	12.40%	83.31%	6.35%	17.41%	12.40%
<b>MFS<sup>®</sup> Variable Insurance Trust</b>													
MFS <sup>®</sup> Mid Cap Growth Series #	05/01/00	3.55%	7.66%	8.71%	15.27%	5.27%	10.49%	08/01/02	7.70%	8.71%	5.27%	10.49%	7.70%
MFS <sup>®</sup> New Discovery Series #	05/01/00	4.71%	6.79%	6.13%	9.93%	1.35%	8.36%	08/01/02	7.59%	6.13%	1.35%	8.36%	7.59%
MFS <sup>®</sup> Total Return Series #	05/01/00	4.51%	7.41%	4.54%	9.75%	5.79%	5.59%	08/01/02	4.90%	4.54%	5.79%	5.59%	4.90%
<b>MFS<sup>®</sup> Variable Insurance Trust II</b>													
MFS <sup>®</sup> Massachusetts Investors Growth Stock #	08/24/01	6.68%	6.96%	5.72%	17.33%	10.00%	12.51%	03/27/15	11.02%	5.72%	10.00%	12.51%	11.02%
<b>Neuberger Berman Advisers Management Trust</b>													
Neuberger Berman AMT Mid Cap Intrinsic Value #	04/29/05	5.28%	6.26%	6.73%	11.07%	12.37%	5.30%	05/01/06	4.36%	6.73%	12.37%	5.30%	4.36%
<b>PIMCO Variable Insurance Trust</b>													
PIMCO CommodityRealReturn <sup>®</sup> Strategy Portfolio #	06/30/04	- 0.30%	11.64%	8.64%	2.04%	10.17%	3.03%	10/01/08	- 1.73%	8.64%	10.17%	3.03%	- 1.73%
PIMCO Global Bond Opportunities Portfolio Unhedged #	01/10/02	2.54%	9.50%	4.29%	5.41%	- 0.84%	0.38%	08/01/02	2.13%	4.29%	- 0.84%	0.38%	2.13%
PIMCO Low Duration Portfolio	02/16/99	1.34%	2.90%	2.44%	2.97%	- 0.35%	- 0.06%	11/16/15	- 0.08%	2.44%	- 0.35%	- 0.06%	- 0.08%
PIMCO Real Return Portfolio #	09/30/99	3.22%	6.27%	2.53%	3.46%	- 0.16%	1.34%	08/01/02	2.42%	2.53%	- 0.16%	1.34%	2.42%
PIMCO Short-Term Portfolio #	09/30/99	1.05%	2.21%	3.40%	3.65%	1.31%	0.94%	11/01/13	0.62%	3.40%	1.31%	0.94%	0.62%
<b>Royce Capital Fund</b>													
Royce Micro-Cap Portfolio #	12/31/96	7.96%	9.44%	14.38%	16.71%	13.42%	8.42%	05/01/03	7.07%	14.38%	13.42%	8.42%	7.07%
Royce Small-Cap Portfolio #	12/31/96	7.65%	4.79%	2.23%	14.19%	13.41%	5.61%	05/01/03	7.28%	2.23%	13.41%	5.61%	7.28%

\*Subaccount Inception is the date the portfolio became part of Variable Account N. Since Inception is the annualized return since that date, however, subaccount returns of 12 months or less are not annualized. Subaccount Inception dates may not correlate to the date the product was introduced.

Total return represents percentage change in net assets of variable accounts, based on the performance of the underlying portfolios and the charges that would have been made during the periods shown (if the contract had been available and not surrendered). It reflects the deduction of a Mortality and Expense Risk and Administration Expense of 1.75 percent and the underlying portfolio's operating expenses. It does not reflect the \$30 annual Contract Administration Charge for contract values less than \$50,000 or charges for optional riders, if applicable; if such charges were reflected, performance quoted would be reduced.

Variable annuities are sold by prospectuses, which contain more complete information including fees and other costs that may apply.

**Contact your registered representative or visit [www.nslac.com](http://www.nslac.com) to obtain current prospectuses. Please read the product and fund prospectuses carefully before you invest or send money. Investors should consider the investment objectives, strategies, risk factors, charges and expenses of the underlying variable portfolios carefully before investing. The fund prospectus contains this and other information about the underlying variable portfolios.**

Withdrawals are subject to ordinary income tax and, if taken prior to age 59 1/2, a 10% federal tax penalty may apply. For tax purposes only, withdrawals will come first from any gain in the contract. Federal and state tax laws in this area are complex and subject to change. Consult your personal tax adviser on all tax matters. Withdrawals may reduce the death benefit, cash surrender value and any living benefit amount.

There is no additional tax-deferral benefit for contracts purchased in an IRA or other tax-qualified plan because these are already afforded tax-deferred status. An annuity should only be purchased in an IRA or qualified plan if the contract owner values some of the other features of the annuity and is willing to incur any additional costs associated with the annuity.

Variable annuities are long-term investment vehicles designed to accumulate money on a tax-deferred basis for retirement purposes. Upon retirement, variable annuities may pay out an income stream of a series of payments or a lump sum. If you die during the accumulation or payout phase, your beneficiary may be eligible to receive any remaining Contract Value.

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# This underlying portfolio began operations prior to becoming part of this contract's Variable Account. Performance data includes the period from the portfolio's inception date through the date it became part of this contract's Variable Account. The performance data was derived by reducing the portfolio's actual performance during the period by the contract charges that would have been imposed had the portfolio been available during that period.

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S A subadvised portfolio of AuguStar<sup>SM</sup> Variable Insurance Products Fund, Inc.

1. Performance numbers include data from a prior share class.

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