

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 Inception	Life of Fund	YTD	1 Year	3 Year	5 Year	10 Year	Subaccount Inception*	Since Inception*	Calendar Year 2024	2023
AuguStarSM Variable Insurance Products Fund, Inc											
AVIP AB Mid Cap Core Portfolio ^S	01/03/97	7.05%	- 7.42%	- 3.64%	0.55%	10.89%	6.26%	08/01/02	7.76%	12.68%	15.49%
AVIP AB Small Cap Portfolio ^S	01/03/97	5.91%	- 11.77%	- 5.58%	- 2.13%	9.15%	4.85%	08/01/02	8.93%	12.29%	15.66%
AVIP Balanced Model Portfolio ^A	03/03/17	4.46%	- 0.24%	3.94%	2.59%	8.01%	N/A	03/03/17	4.46%	8.20%	12.44%
AVIP BlackRock Advantage International Equity Port ^S	05/03/93	3.55%	9.11%	9.58%	7.51%	12.45%	4.09%	08/01/02	4.11%	4.87%	17.36%
AVIP BlackRock Advantage Large Cap Core Portfolio ^S	05/01/02	7.59%	- 5.15%	6.35%	7.45%	16.31%	9.49%	08/01/02	8.68%	24.57%	24.17%
AVIP BlackRock Advantage Large Cap Growth Port ^{#,S}	05/01/07	8.61%	- 9.59%	5.59%	6.59%	15.93%	10.81%	05/01/07	8.61%	29.31%	38.92%
AVIP BlackRock Advantage Large Cap Value Portfolio ^{#,S}	05/01/98	4.27%	1.01%	5.42%	5.97%	14.68%	7.05%	08/01/02	6.06%	14.21%	11.87%
AVIP BlackRock Advantage Small Cap Growth Port ^{#,S}	05/01/02	4.73%	- 10.50%	- 9.89%	- 1.35%	9.40%	4.33%	08/01/02	6.78%	8.81%	18.68%
AVIP BlackRock Balanced Allocation Portfolio ^{#,S}	09/10/84	6.36%	- 3.08%	6.09%	5.59%	11.70%	7.24%	08/01/02	7.38%	17.90%	19.52%
AVIP Bond Portfolio ^{#,A}	11/02/82	4.30%	1.87%	4.23%	- 0.08%	0.63%	1.03%	08/01/02	2.36%	1.00%	6.86%
AVIP Constellation Dynamic Risk Balanced Portfolio ^{A,2}	05/01/14	6.12%	- 1.41%	4.79%	1.38%	6.04%	5.80%	05/01/14	6.12%	11.00%	11.40%
AVIP Constellation Managed Risk Balanced Portfolio ^{A,2}	06/25/21	0.31%	- 0.92%	3.52%	1.83%	N/A	N/A	06/25/21	0.31%	7.69%	12.37%
AVIP Constellation Managed Risk Growth Portfolio ^{A,2}	10/14/22	13.47%	- 3.48%	2.78%	N/A	N/A	N/A	10/14/22	13.47%	13.32%	18.03%
AVIP Constellation Managed Risk Moderate Growth ^{A,2}	10/14/22	11.49%	- 1.85%	3.23%	N/A	N/A	N/A	10/14/22	11.49%	10.01%	14.60%
AVIP Federated Core Plus Bond Portfolio ^S	05/01/20	- 1.55%	2.23%	4.43%	- 0.94%	N/A	N/A	12/04/20	- 2.47%	0.34%	3.78%
AVIP Federated High Income Bond Portfolio ^{#,S}	05/01/98	4.22%	0.56%	5.09%	2.42%	5.07%	3.06%	08/01/02	5.43%	5.02%	11.18%
AVIP Fidelity Institutional AM [®] Equity Growth ^S	03/31/95	5.40%	- 8.90%	1.60%	6.51%	14.42%	11.91%	08/01/02	10.05%	28.93%	37.54%
AVIP Growth Model Portfolio ^A	03/03/17	6.80%	- 1.62%	3.36%	3.95%	12.78%	N/A	03/03/17	6.80%	12.22%	17.15%
AVIP Intech U.S. Low Volatility Portfolio ^{S,2}	06/25/21	6.64%	1.27%	10.86%	5.72%	N/A	N/A	06/25/21	6.64%	18.43%	5.17%
AVIP Moderate Growth Model Portfolio ^A	03/03/17	5.79%	- 1.16%	3.62%	3.37%	10.68%	N/A	03/03/17	5.79%	10.63%	15.12%
AVIP Moderately Conservative Model Portfolio ^A	03/03/17	3.36%	0.30%	4.26%	1.71%	5.36%	N/A	03/03/17	3.36%	6.32%	10.29%
AVIP Nasdaq-100 [®] Index Portfolio (Geode) ^{S,5}	05/01/00	5.75%	- 8.48%	4.38%	8.16%	18.69%	15.18%	08/01/02	13.17%	23.68%	52.39%
AVIP S&P MidCap 400 [®] Index Portfolio (Geode) ^{#,S,8}	11/02/05	4.85%	- 6.49%	- 3.75%	2.46%	14.81%	5.69%	11/02/05	4.85%	11.91%	13.97%
AVIP S&P 500 [®] Index Portfolio (Geode) ^{S,4}	01/03/97	7.60%	- 4.69%	6.61%	7.18%	16.57%	10.56%	08/01/02	8.66%	22.90%	24.05%
AB Variable Products Series Fund, Inc.											
AB VPS Global Risk Allocation-Moderate Portfolio ^{#,2}	04/27/15	3.07%	- 0.65%	4.51%	3.73%	6.40%	N/A	11/16/15	3.89%	10.77%	13.26%
AB VPS Small Cap Growth Portfolio	08/10/00	5.31%	- 14.58%	- 8.56%	- 4.11%	7.11%	6.59%	05/02/16	9.09%	16.85%	16.16%
BNY Mellon Variable Investment Fund											
BNY Mellon Appreciation Portfolio [#]	12/29/00	5.71%	- 3.81%	0.78%	3.94%	13.45%	9.43%	05/01/03	7.78%	10.97%	19.07%
Federated Hermes Insurance Series											
Federated Hermes Kaufmann Fund II [#]	05/01/03	7.84%	- 9.12%	- 3.15%	- 0.90%	4.11%	5.90%	05/01/08	5.77%	15.21%	13.33%
Fidelity[®] Variable Insurance Products											
Fidelity [®] VIP Equity-Income Portfolio ^{#,1}	10/09/86	7.73%	2.84%	7.91%	6.45%	14.61%	7.82%	10/01/03	6.73%	13.51%	8.91%
Fidelity [®] VIP Government Money Market Portfolio ^{#,7} (7-Day Current Yield was 2.77%)	07/07/00	0.41%	0.67%	3.31%	2.67%	1.05%	0.29%	02/29/16	0.46%	3.60%	3.41%
Fidelity [®] VIP Growth Portfolio ^{#,1}	10/09/86	9.64%	- 8.68%	1.42%	7.96%	18.38%	13.28%	08/01/02	9.91%	28.33%	34.09%
Fidelity [®] VIP Mid Cap Portfolio ^{#,1}	12/31/98	9.64%	- 7.15%	- 3.47%	2.97%	15.99%	6.18%	08/01/02	8.91%	15.60%	13.28%
Fidelity [®] VIP Real Estate Portfolio [#]	11/06/02	7.07%	2.73%	11.21%	- 3.31%	6.60%	2.05%	05/01/08	3.83%	4.82%	9.42%
Fidelity [®] VIP Target Volatility Portfolio ^{#,2}	02/13/13	4.87%	- 0.25%	2.32%	2.76%	6.44%	3.88%	02/20/13	4.92%	8.33%	12.42%
Franklin Templeton Variable Insurance Products											
Franklin Allocation VIP Fund [#]	02/29/08	3.83%	0.04%	2.99%	2.60%	7.14%	3.75%	05/01/08	3.65%	7.43%	13.10%
Franklin DynaTech VIP Fund ^{#,1}	03/01/05	7.39%	- 12.84%	- 2.02%	4.33%	11.23%	9.00%	05/01/08	7.79%	28.55%	42.11%
Franklin Income VIP Fund ^{#,1}	01/06/99	5.28%	1.88%	6.12%	2.04%	8.16%	3.94%	05/01/08	4.05%	5.64%	7.10%
Franklin VolSmart Allocation VIP Fund ²	04/01/13	4.69%	- 1.29%	2.77%	3.37%	7.42%	5.15%	11/16/15	5.95%	10.18%	10.09%
Templeton Foreign VIP Fund ^{#,1}	05/01/97	3.03%	8.24%	3.79%	5.24%	9.67%	1.33%	05/01/08	0.86%	- 2.41%	19.09%
Goldman Sachs Variable Insurance Trust											
Goldman Sachs Strategic Growth Fund ^{#,1}	04/30/98	6.33%	- 10.84%	7.09%	6.76%	15.99%	11.50%	05/01/08	9.61%	30.31%	39.77%
Goldman Sachs Trend Driven Allocation Fund ^{#,2}	04/16/12	3.35%	- 1.22%	2.77%	1.90%	4.67%	2.47%	05/01/12	3.32%	10.26%	14.04%
Goldman Sachs U.S. Equity Insights Fund ^{#,1}	02/13/98	6.03%	- 7.25%	5.83%	6.16%	15.77%	9.47%	05/01/08	8.32%	26.29%	21.95%
Invesco Variable Insurance Funds											
Invesco V.I. EQV International Equity Fund [#]	09/19/01	4.38%	0.79%	- 4.00%	1.58%	7.05%	2.47%	05/01/06	2.01%	- 1.00%	16.30%
Ivy Variable Insurance Portfolios											
Macquarie VIP Asset Strategy Series [#]	05/01/95	7.08%	1.17%	5.51%	4.35%	10.03%	3.86%	10/01/08	4.93%	10.93%	12.42%
Macquarie VIP Natural Resources Series [#]	04/28/05	0.64%	0.57%	- 3.48%	- 2.00%	15.19%	- 0.40%	10/01/08	- 1.16%	- 1.92%	0.24%
Macquarie VIP Science and Technology Series [#]	04/04/97	12.51%	- 9.48%	0.91%	6.48%	14.50%	10.39%	10/01/08	12.24%	28.84%	37.22%
Janus Aspen Series											
Janus Henderson Balanced Portfolio ^{#,1}	09/13/93	7.96%	- 2.38%	4.41%	3.54%	8.84%	6.59%	08/01/02	6.82%	13.60%	13.61%
Janus Henderson Flexible Bond Portfolio	12/31/99	2.82%	2.33%	4.35%	- 1.04%	- 0.71%	0.10%	11/16/15	0.34%	0.26%	3.89%
Janus Henderson Global Research Portfolio ^{#,1}	09/13/93	7.30%	- 1.85%	5.99%	8.45%	15.48%	8.06%	08/01/02	6.36%	21.61%	24.79%
Janus Henderson Overseas Portfolio ^{#,1}	05/02/94	6.51%	4.73%	1.28%	3.74%	12.87%	4.49%	08/01/02	6.36%	4.16%	9.12%
Janus Henderson Research Portfolio [#]	09/13/93	8.04%	- 9.90%	4.25%	9.34%	16.41%	10.92%	08/01/02	8.89%	33.15%	40.92%

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 [†]	Since Inception [†]	Calendar Year	
										2024	2023
Lazard Retirement Series, Inc.											
Lazard Retirement Emerging Markets Equity [#]	11/04/97	4.92%	5.79%	10.19%	5.81%	10.64%	2.69%	08/01/02	7.76%	5.99%	20.65%
Lazard Retirement Global Dynamic Multi-Asset ²	04/30/12	4.15%	0.97%	3.87%	1.43%	4.67%	2.99%	05/01/12	4.16%	7.14%	9.34%
Lazard Retirement International Equity Portfolio [#]	09/01/98	3.03%	8.34%	6.83%	5.24%	9.55%	2.89%	05/02/05	3.65%	4.21%	14.34%
Lazard Retirement US Small Cap Equity Select [#]	11/04/97	5.67%	- 9.98%	- 6.65%	- 1.92%	10.10%	3.63%	08/01/02	6.41%	9.62%	8.56%
Legg Mason Partners Variable Equity Trust											
Legg Mason ClearBridge Large Cap Value Portfolio [#]	02/17/98	6.18%	0.18%	0.60%	4.49%	13.95%	7.27%	05/01/05	6.97%	6.63%	13.57%
Legg Mason ClearBridge Variable Dividend Strategy [#]	04/27/07	7.23%	0.89%	9.18%	6.50%	15.26%	9.42%	04/27/07	7.23%	15.28%	12.68%
Morgan Stanley Variable Insurance Fund, Inc.											
Morgan Stanley VIF Growth Portfolio [#]	05/05/03	11.01%	- 2.08%	32.32%	3.60%	12.37%	12.84%	05/01/06	10.87%	44.24%	46.35%
MFS[®] Variable Insurance Trust											
MFS [®] Mid Cap Growth Series [#]	05/01/00	3.44%	- 6.54%	- 3.84%	1.72%	9.85%	8.64%	08/01/02	7.62%	12.91%	19.37%
MFS [®] New Discovery Series [#]	05/01/00	4.61%	- 7.56%	- 7.97%	- 3.24%	7.10%	6.06%	08/01/02	7.50%	5.01%	12.74%
MFS [®] Total Return Series [#]	05/01/00	4.81%	2.40%	4.96%	3.35%	8.34%	4.95%	08/01/02	5.20%	6.02%	8.75%
MFS[®] Variable Insurance Trust II											
MFS [®] Massachusetts Investors Growth Stock [#]	08/24/01	6.69%	- 5.50%	0.67%	4.37%	13.87%	10.63%	03/27/15	10.65%	14.42%	22.06%
Neuberger Berman Advisers Management Trust											
Neuberger Berman AMT Mid Cap Intrinsic Value [#]	04/29/05	5.08%	- 7.71%	- 5.97%	- 1.29%	14.53%	2.69%	05/01/06	4.11%	7.21%	9.22%
PIMCO Variable Insurance Trust											
PIMCO CommodityRealReturn [®] Strategy Portfolio [#]	06/30/04	0.02%	10.31%	11.01%	- 3.76%	14.86%	1.86%	10/01/08	- 1.48%	2.76%	- 9.08%
PIMCO Global Bond Opportunities Portfolio Unhedged [#]	01/10/02	2.76%	3.81%	3.80%	- 0.97%	0.38%	0.01%	08/01/02	2.34%	- 1.84%	3.87%
PIMCO Low Duration Portfolio	02/16/99	1.70%	1.34%	4.40%	1.45%	0.07%	0.01%	11/16/15	0.14%	3.10%	3.58%
PIMCO Real Return Portfolio [#]	09/30/99	3.61%	4.35%	5.88%	- 1.12%	1.37%	1.08%	08/01/02	2.79%	0.76%	2.28%
PIMCO Short-Term Portfolio [#]	09/30/99	1.41%	0.78%	3.98%	3.28%	2.08%	1.08%	11/01/13	0.91%	4.63%	4.50%
Royce Capital Fund											
Royce Micro-Cap Portfolio [#]	12/31/96	7.55%	- 15.26%	- 8.43%	- 0.80%	14.49%	4.17%	05/01/03	6.41%	12.14%	17.21%
Royce Small-Cap Portfolio [#]	12/31/96	7.59%	- 10.91%	- 11.39%	3.77%	14.27%	2.75%	05/01/03	7.07%	2.02%	24.25%

Monthly and Quarterly Standardized

Includes surrender charges (contingent deferred sales charges).

	Fund			Life of Fund	Monthly				Subaccount Inception [*]	Since Inception [*]	Quarterly as of			
	Inception	Fund	YTD		1 Year	3 Year	5 Year	10 Year			1 Year	5 Year	10 Year	Inception
AuguStar SM Variable Insurance Products Fund, Inc														
AVIP AB Mid Cap Core Portfolio ^S	01/03/97	7.05%	- 13.77%	- 9.97%	- 1.26%	10.44%	6.26%	08/01/02	7.76%	- 9.97%	10.44%	6.26%	7.76%	
AVIP AB Small Cap Portfolio ^S	01/03/97	5.91%	- 18.15%	- 11.92%	- 4.06%	8.67%	4.85%	08/01/02	8.93%	- 11.92%	8.67%	4.85%	8.93%	
AVIP Balanced Model Portfolio ^A	03/03/17	4.46%	- 6.55%	- 2.33%	0.87%	7.50%	N/A	03/03/17	4.46%	- 2.33%	7.50%	N/A	4.46%	
AVIP BlackRock Advantage International Equity Port ^S	05/03/93	3.55%	2.87%	3.34%	5.97%	12.04%	4.09%	08/01/02	4.11%	3.34%	12.04%	4.09%	4.11%	
AVIP BlackRock Advantage Large Cap Core Portfolio ^S	05/01/02	7.59%	- 11.48%	0.09%	5.91%	15.96%	9.49%	08/01/02	8.68%	0.09%	15.96%	9.49%	8.68%	
AVIP BlackRock Advantage Large Cap Growth Port ^{#,S}	05/01/07	8.61%	- 15.95%	- 0.67%	5.02%	15.58%	10.81%	05/01/07	8.61%	- 0.67%	15.58%	10.81%	8.61%	
AVIP BlackRock Advantage Large Cap Value Portfolio ^{#,S}	05/01/98	4.27%	- 5.28%	- 0.84%	4.38%	14.31%	7.05%	08/01/02	6.06%	- 0.84%	14.31%	7.05%	6.06%	
AVIP BlackRock Advantage Small Cap Growth Port ^{#,S}	05/01/02	4.73%	- 16.87%	- 16.26%	- 3.24%	8.92%	4.33%	08/01/02	6.78%	- 16.26%	8.92%	4.33%	6.78%	
AVIP BlackRock Balanced Allocation Portfolio ^{#,S}	09/10/84	6.36%	- 9.40%	- 0.16%	3.98%	11.27%	7.24%	08/01/02	7.38%	- 0.16%	11.27%	7.24%	7.38%	
AVIP Bond Portfolio ^{#,A}	11/02/82	4.30%	- 4.42%	- 2.04%	- 1.92%	- 0.08%	1.03%	08/01/02	2.36%	- 2.04%	- 0.08%	1.03%	2.36%	
AVIP Constellation Dynamic Risk Balanced Portfolio ^{A,2}	05/01/14	6.12%	- 7.72%	- 1.48%	- 0.40%	5.49%	5.80%	05/01/14	6.12%	- 1.48%	5.49%	5.80%	6.12%	
AVIP Constellation Managed Risk Balanced Portfolio ^{A,2}	06/25/21	- 0.90%	- 7.22%	- 2.76%	0.07%	N/A	N/A	06/25/21	- 0.90%	- 2.76%	N/A	N/A	- 0.90%	
AVIP Constellation Managed Risk Growth Portfolio ^{A,2}	10/14/22	11.69%	- 9.81%	- 3.50%	N/A	N/A	N/A	10/14/22	11.69%	- 3.50%	N/A	N/A	11.69%	
AVIP Constellation Managed Risk Moderate Growth ^{A,2}	10/14/22	9.66%	- 8.16%	- 3.04%	N/A	N/A	N/A	10/14/22	9.66%	- 3.04%	N/A	N/A	9.66%	
AVIP Federated Core Plus Bond Portfolio ^S	05/01/20	- 2.35%	- 4.05%	- 1.84%	- 2.81%	N/A	N/A	12/04/20	- 3.40%	- 1.84%	N/A	N/A	- 3.40%	
AVIP Federated High Income Bond Portfolio ^{#,S}	05/01/98	4.22%	- 5.74%	- 1.17%	0.69%	4.50%	3.06%	08/01/02	5.43%	- 1.17%	4.50%	3.06%	5.43%	
AVIP Fidelity Institutional AM [®] Equity Growth ^S	03/31/95	5.40%	- 15.26%	- 4.69%	4.94%	14.04%	11.91%	08/01/02	10.05%	- 4.69%	14.04%	11.91%	10.05%	
AVIP Growth Model Portfolio ^A	03/03/17	6.80%	- 7.93%	- 2.91%	2.28%	12.38%	N/A	03/03/17	6.80%	- 2.91%	12.38%	N/A	6.80%	
AVIP Intech U.S. Low Volatility Portfolio ^{S,2}	06/25/21	5.65%	- 5.02%	4.63%	4.12%	N/A	N/A	06/25/21	5.65%	4.63%	N/A	N/A	5.65%	
AVIP Moderate Growth Model Portfolio ^A	03/03/17	5.79%	- 7.47%	- 2.66%	1.68%	10.23%	N/A	03/03/17	5.79%	- 2.66%	10.23%	N/A	5.79%	
AVIP Moderately Conservative Model Portfolio ^A	03/03/17	3.36%	- 6.00%	- 2.01%	- 0.05%	4.79%	N/A	03/03/17	3.36%	- 2.01%	4.79%	N/A	3.36%	
AVIP Nasdaq-100 [®] Index Portfolio (Geode) ^{S,5}	05/01/00	5.75%	- 14.84%	- 1.89%	6.65%	18.38%	15.18%	08/01/02	13.17%	- 1.89%	18.38%	15.18%	13.17%	
AVIP S&P MidCap 400 [®] Index Portfolio (Geode) ^{#,S,8}	11/02/05	4.85%	- 12.84%	- 10.07%	0.73%	14.43%	5.69%	11/02/05	4.85%	- 10.07%	14.43%	5.69%	4.85%	
AVIP S&P 500 [®] Index Portfolio (Geode) ^{S,4}	01/03/97	7.60%	- 11.02%	0.36%	5.63%	16.23%	10.56%	08/01/02	8.66%	0.36%	16.23%	10.56%	8.66%	
AB Variable Products Series Fund, Inc.														
AB VPS Global Risk Allocation-Moderate Portfolio ^{#,2}	04/27/15	3.07%	- 6.95%	- 1.76%	2.05%	5.86%	N/A	11/16/15	3.89%	- 1.76%	5.86%	N/A	3.89%	
AB VPS Small Cap Growth Portfolio	08/10/00	5.31%	- 20.99%	- 14.92%	- 6.13%	6.58%	6.59%	05/02/16	9.09%	- 14.92%	6.58%	6.59%	9.09%	
BNY Mellon Variable Investment Fund														
BNY Mellon Appreciation Portfolio [#]	12/29/00	5.71%	- 10.13%	- 5.51%	2.27%	13.06%	9.43%	05/01/03	7.78%	- 5.51%	13.06%	9.43%	7.78%	
Federated Hermes Insurance Series														
Federated Hermes Kaufmann Fund II [#]	05/01/03	7.84%	- 15.49%	- 9.48%	- 2.77%	3.51%	5.90%	05/01/08	5.77%	- 9.48%	3.51%	5.90%	5.77%	
Fidelity [®] Variable Insurance Products														
Fidelity [®] VIP Equity-Income Portfolio ^{#,1}	10/09/86	7.73%	- 3.44%	1.66%	4.88%	14.24%	7.82%	10/01/03	6.73%	1.66%	14.24%	7.82%	6.73%	
Fidelity [®] VIP Government Money Market Portfolio ^{#,7} (7-Day Current Yield was 2.77%)	07/07/00	0.41%	- 5.62%	- 2.96%	0.95%	0.36%	0.29%	02/29/16	0.46%	- 2.96%	0.36%	0.29%	0.46%	
Fidelity [®] VIP Growth Portfolio ^{#,1}	10/09/86	9.64%	- 15.04%	- 4.87%	6.44%	18.06%	13.28%	08/01/02	9.91%	- 4.87%	18.06%	13.28%	9.91%	
Fidelity [®] VIP Mid Cap Portfolio ^{#,1}	12/31/98	9.64%	- 13.50%	- 9.79%	1.26%	15.64%	6.18%	08/01/02	8.91%	- 9.79%	15.64%	6.18%	8.91%	
Fidelity [®] VIP Real Estate Portfolio [#]	11/06/02	7.07%	- 3.55%	4.99%	- 5.29%	6.06%	2.05%	05/01/08	3.83%	4.99%	6.06%	2.05%	3.83%	
Fidelity [®] VIP Target Volatility Portfolio ^{#,2}	02/13/13	4.87%	- 6.56%	- 3.96%	1.04%	5.90%	3.88%	02/20/13	4.92%	- 3.96%	5.90%	3.88%	4.92%	
Franklin Templeton Variable Insurance Products														
Franklin Allocation VIP Fund [#]	02/29/08	3.83%	- 6.26%	- 3.29%	0.88%	6.62%	3.75%	05/01/08	3.65%	- 3.29%	6.62%	3.75%	3.65%	
Franklin DynaTech VIP Fund ^{#,1}	03/01/05	7.39%	- 19.23%	- 8.34%	2.67%	10.79%	9.00%	05/01/08	7.79%	- 8.34%	10.79%	9.00%	7.79%	
Franklin Income VIP Fund ^{#,1}	01/06/99	5.28%	- 4.40%	- 0.14%	0.30%	7.66%	3.94%	05/01/08	4.05%	- 0.14%	7.66%	3.94%	4.05%	
Franklin VolSmart Allocation VIP Fund ²	04/01/13	4.69%	- 7.60%	- 3.51%	1.68%	6.90%	5.15%	11/16/15	5.95%	- 3.51%	6.90%	5.15%	5.95%	
Templeton Foreign VIP Fund ^{#,1}	05/01/97	3.03%	2.00%	- 2.49%	3.62%	9.20%	1.33%	05/01/08	0.86%	- 2.49%	9.20%	1.33%	0.86%	
Goldman Sachs Variable Insurance Trust														
Goldman Sachs Strategic Growth Fund ^{#,1}	04/30/98	6.33%	- 17.22%	0.84%	5.19%	15.64%	11.50%	05/01/08	9.61%	0.84%	15.64%	11.50%	9.61%	
Goldman Sachs Trend Driven Allocation Fund ^{#,2}	04/16/12	3.35%	- 7.53%	- 3.51%	0.15%	4.08%	2.47%	05/01/12	3.32%	- 3.51%	4.08%	2.47%	3.32%	
Goldman Sachs U.S. Equity Insights Fund ^{#,1}	02/13/98	6.03%	- 13.60%	- 0.43%	4.58%	15.41%	9.47%	05/01/08	8.32%	- 0.43%	15.41%	9.47%	8.32%	
Invesco Variable Insurance Funds														
Invesco V.I. EQV International Equity Fund [#]	09/19/01	4.38%	- 5.50%	- 10.33%	- 0.18%	6.52%	2.47%	05/01/06	2.01%	- 10.33%	6.52%	2.47%	2.01%	
Ivy Variable Insurance Portfolios														
Macquarie VIP Asset Strategy Series [#]	05/01/95	7.08%	- 5.12%	- 0.75%	2.69%	9.57%	3.86%	10/01/08	4.93%	- 0.75%	9.57%	3.86%	4.93%	
Macquarie VIP Natural Resources Series [#]	04/28/05	0.64%	- 5.73%	- 9.80%	- 3.92%	14.82%	- 0.40%	10/01/08	- 1.16%	- 9.80%	14.82%	- 0.40%	- 1.16%	
Macquarie VIP Science and Technology Series [#]	04/04/97	12.51%	- 15.85%	- 5.39%	4.91%	14.13%	10.39%	10/01/08	12.24%	- 5.39%	14.13%	10.39%	12.24%	
Janus Aspen Series														
Janus Henderson Balanced Portfolio ^{#,1}	09/13/93	7.96%	- 8.70%	- 1.86%	1.86%	8.35%	6.59%	08/01/02	6.82%	- 1.86%	8.35%	6.59%	6.82%	
Janus Henderson Flexible Bond Portfolio	12/31/99	2.82%	- 3.95%	- 1.91%	- 2.92%	- 1.46%	0.10%	11/16/15	0.34%	- 1.91%	- 1.46%	0.10%	0.34%	
Janus Henderson Global Research Portfolio ^{#,1}	09/13/93	7.30%	- 8.17%	- 0.26%	6.95%	15.12%	8.06%	08/01/02	6.36%	- 0.26%	15.12%	8.06%	6.36%	
Janus Henderson Overseas Portfolio ^{#,1}	05/02/94	6.51%	- 1.54%	- 5.02%	2.06%	12.46%	4.49%	08/01/02	6.36%	- 5.02%	12.46%	4.49%	6.36%	
Janus Henderson Research Portfolio [#]	09/13/93	8.04%	- 16.27%	- 2.02%	7.87%	16.06%	10.92%	08/01/02	8.89%	- 2.02%	16.06%	10.92%	8.89%	

	Fund Inception	Life of Fund	YTD	Monthly				Subaccount Inception [†]	Since Inception [†]	Quarterly as of			
				1 Year	3 Year	5 Year	10 Year			1 Year	5 Year	10 Year	Inception
Lazard Retirement Series, Inc.													
Lazard Retirement Emerging Markets Equity [#]	11/04/97	4.92%	- 0.47%	3.96%	4.21%	10.19%	2.69%	08/01/02	7.76%	3.96%	10.19%	2.69%	7.76%
Lazard Retirement Global Dynamic Multi-Asset ²	04/30/12	4.15%	- 5.32%	- 2.40%	- 0.35%	4.08%	2.99%	05/01/12	4.16%	- 2.40%	4.08%	2.99%	4.16%
Lazard Retirement International Equity Portfolio [#]	09/01/98	3.03%	2.10%	0.57%	3.62%	9.08%	2.89%	05/02/05	3.65%	0.57%	9.08%	2.89%	3.65%
Lazard Retirement US Small Cap Equity Select [#]	11/04/97	5.67%	- 16.35%	- 12.99%	- 3.84%	9.64%	3.63%	08/01/02	6.41%	- 12.99%	9.64%	3.63%	6.41%
Legg Mason Partners Variable Equity Trust													
Legg Mason ClearBridge Large Cap Value Portfolio [#]	02/17/98	6.18%	- 6.12%	- 5.70%	2.84%	13.57%	7.27%	05/01/05	6.97%	- 5.70%	13.57%	7.27%	6.97%
Legg Mason ClearBridge Variable Dividend Strategy [#]	04/27/07	7.23%	- 5.40%	2.94%	4.92%	14.90%	9.42%	04/27/07	7.23%	2.94%	14.90%	9.42%	7.23%
Morgan Stanley Variable Insurance Fund, Inc.													
Morgan Stanley VIF Growth Portfolio [#]	05/05/03	11.01%	- 8.39%	26.25%	1.91%	11.96%	12.84%	05/01/06	10.87%	26.25%	11.96%	12.84%	10.87%
MFS[®] Variable Insurance Trust													
MFS [®] Mid Cap Growth Series [#]	05/01/00	3.44%	- 12.89%	- 10.16%	- 0.04%	9.39%	8.64%	08/01/02	7.62%	- 10.16%	9.39%	8.64%	7.62%
MFS [®] New Discovery Series [#]	05/01/00	4.61%	- 13.92%	- 14.33%	- 5.23%	6.58%	6.06%	08/01/02	7.50%	- 14.33%	6.58%	6.06%	7.50%
MFS [®] Total Return Series [#]	05/01/00	4.81%	- 3.88%	- 1.31%	1.65%	7.85%	4.95%	08/01/02	5.20%	- 1.31%	7.85%	4.95%	5.20%
MFS[®] Variable Insurance Trust II													
MFS [®] Massachusetts Investors Growth Stock [#]	08/24/01	6.69%	- 11.84%	- 5.63%	2.72%	13.49%	10.63%	03/27/15	10.65%	- 5.63%	13.49%	10.63%	10.65%
Neuberger Berman Advisers Management Trust													
Neuberger Berman AMT Mid Cap Intrinsic Value [#]	04/29/05	5.08%	- 14.06%	- 12.31%	- 3.18%	14.15%	2.69%	05/01/06	4.11%	- 12.31%	14.15%	2.69%	4.11%
PIMCO Variable Insurance Trust													
PIMCO CommodityRealReturn [®] Strategy Portfolio [#]	06/30/04	0.02%	4.09%	4.78%	- 5.77%	14.49%	1.86%	10/01/08	- 1.48%	4.78%	14.49%	1.86%	- 1.48%
PIMCO Global Bond Opportunities Portfolio Unhedged [#]	01/10/02	2.76%	- 2.47%	- 2.47%	- 2.85%	- 0.34%	0.01%	08/01/02	2.34%	- 2.47%	- 0.34%	0.01%	2.34%
PIMCO Low Duration Portfolio	02/16/99	1.70%	- 4.95%	- 1.87%	- 0.32%	- 0.66%	0.01%	11/16/15	0.14%	- 1.87%	- 0.66%	0.01%	0.14%
PIMCO Real Return Portfolio [#]	09/30/99	3.61%	- 1.92%	- 0.38%	- 3.01%	0.69%	1.08%	08/01/02	2.79%	- 0.38%	0.69%	1.08%	2.79%
PIMCO Short-Term Portfolio [#]	09/30/99	1.41%	- 5.52%	- 2.29%	1.59%	1.41%	1.08%	11/01/13	0.91%	- 2.29%	1.41%	1.08%	0.91%
Royce Capital Fund													
Royce Micro-Cap Portfolio [#]	12/31/96	7.55%	- 21.66%	- 14.79%	- 2.67%	14.12%	4.17%	05/01/03	6.41%	- 14.79%	14.12%	4.17%	6.41%
Royce Small-Cap Portfolio [#]	12/31/96	7.59%	- 17.29%	- 17.77%	2.09%	13.89%	2.75%	05/01/03	7.07%	- 17.77%	13.89%	2.75%	7.07%

*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 1.35 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.

Surrender charges (contingent deferred sales charges) may apply to annual withdrawal amounts exceeding 10 percent of the Contract Value (as of the date of the first withdrawal in a contract year) when any portion of a withdrawal is taken from a purchase payment made during the seven-year period ending on the date of withdrawal. For purposes of applying surrender charges, a withdrawal is taken first from the earliest available purchase payment and then from subsequent purchase payments in the order made. The following surrender charge factors are based on the years that have elapsed since a purchase payment was made to the date on which it is withdrawn upon: 7, 7, 6, 5, 4, 3, 2 percent.

Variable annuities are sold by prospectuses, which contain more complete information including fees, surrender charges (contingent deferred sales charges) and other costs that may apply.

Contact your registered representative or visit 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.

Early withdrawals or surrenders may be subject to surrender charges. Withdrawals are also subject to ordinary income tax and, if taken prior to age 59½, 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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Investment risks include but are not limited to **Capitalization Size Risk (Small/Mid)**: Small and mid cap stocks are often more volatile than large cap stocks smaller companies are often more volatile than larger companies smaller companies generally face higher risks due to their limited product lines, markets and financial resources. **Commodity and Derivative Risk**: Investments in

commodities (and related instruments) and derivative instruments such as options, futures, forwards or swaps can be riskier than traditional investments, and may be more volatile. **ETF Risk**: Investments in ETFs bear the share of the ETF's expenses and run the risk that the ETF may not achieve its investment objective. **Emerging Market Risk**: Emerging markets may be subject to greater volatility because they are concentrated among relatively few companies and within a narrow range of related industries. **Fixed Income Risk**: Investments in fixed income securities are subject to interest rate risk, the fluctuation of the interest rate, and credit risk, the issuer's ability to make timely payments of interest or principal. The lower the credit rating, the higher the risk of default. Fixed income securities with lower ratings (commonly known as "junk bonds") tend to have a higher probability that an issuer will default or fail to meet its payment obligations. **Foreign (Non-U.S.) Risk**: Non-U.S. securities may be more volatile because of political, regulatory, market and economic uncertainties associated with such securities. Fluctuations in currency exchange rates may negatively affect the value of the investment or reduce returns. These risks are magnified in emerging or developing markets. **Index Risk**: The Index is a broad-based, unmanaged stock index including reinvestment of dividends and cannot be purchased directly by investors. Because of market volatility, performance may be subject to substantial short-term changes. **Interest Rate Risk**: The risk that fixed income securities will decline in value because of an increase in interest rates. **Large Cap Risk**: Larger more established companies may be unable to respond quickly to new competitive challenges such as changes in technology and consumer tastes. Many larger companies also may not be able to attain the high growth rate of successful smaller companies, especially during extended periods of economic expansion. **Liquidity Risk**: The difficulty of purchasing or selling a security at an advantageous time or price. **Real Estate Risk**: Investments in real estate could decline due to a variety of factors that affect the real estate market. REITs have additional risks; they are dependent on the capability of their managers, they may have limited diversification, and they can be affected by changes in taxes.

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.

A A portfolio of AuguStarSM Variable Insurance Products Fund, Inc., advised by Constellation Investments, Inc.

S A subadvised portfolio of AuguStarSM Variable Insurance Products Fund, Inc.

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