

# 12/31/09 UW TSA 403(b) Program Investment Returns

This is a list of the investment products that are authorized for UW employees under the Tax-Sheltered Annuity 403(b) program. It is neither an offer to sell nor a solicitation to buy an investment product or security. Except as otherwise noted, the data contained in this report have been provided by the participating companies based on 12/31/09 information. Every effort has been made to ensure the accuracy of this report. The UW cannot guarantee complete accuracy and assumes no responsibility for the accuracy of the information supplied by the companies or financial losses incurred by employees participating in the TSA Program.

The TSA Program offers Fixed Annuities, Variable Annuities and Mutual Funds. Annuities are insurance contracts purchased from one of the insurance company vendors. Fixed annuities pay interest at or above a guaranteed rate. Variable annuities do not have a guaranteed return: through the insurance company, you invest in a stock or bond fund similar to a mutual fund. Your return depends on the performance of the investments.

In a mutual fund, your money is pooled with that of other investors and is managed by an investment manager. Mutual funds invest in a variety of different types of stocks and bonds according to their investment objectives. Your return depends on the performance of the investments.

Fund types were reported by investment companies or determined by UWSA staff. Performance figures for time periods greater than one year are annualized. Except for fixed annuities, your TSA investments are not guaranteed. You could lose money. When selecting an investment, consider spreading your money among different kinds of assets. Remember, past performance is no guarantee of future results.

## INSURANCE COMPANY INVESTMENTS

Ameriprise Financial/ RiverSource Life Insurance Company							<a href="http://www.ameriprise.com">www.ameriprise.com</a>	
RiverSource Combination Retirement Annuity Select (not available to new participants)							phone: (877) 640-6894	
Fixed Investment new money rate is 3.00% as of 12/31/2009								
	FUND	1 YR	3 YR	5 YR	10 YR	EXPENSE RATIO %	REDEMPTION CHARGE	FUND TYPE
MS	AllianceBernstein VP Growth & Income Portfolio (Class B)	19.15	(10.11)	(2.72)		0.87	n/a	Large Value
MS	RiverSource® VP - Balanced Fund	22.99	(4.92)	0.03	(0.46)	0.71	n/a	Moderate Allocation
MS	RiverSource® VP - Cash Management Fund	(0.85)	1.38	1.83	1.59	0.62	n/a	Money Market Taxable
MS	RiverSource® VP - Diversified Bond Fund	13.28	3.05	2.72	3.59	0.72	n/a	Intermediate-Term Bond
MS	RiverSource® VP - Diversified Equity Income Fund	26.19	(7.35)	1.17		0.86	n/a	Large Value
MS	RiverSource® VP - Global Bond Fund	10.27	5.02	2.86	5.06	0.96	n/a	World Bond
MS	Seligman VP - Growth Fund (previously RiverSource® VP - Growth Fund)	35.63	(8.64)	(2.05)		0.79	n/a	Large Growth
MS	RiverSource® VP - High Yield Bond Fund	52.33	4.40	5.15	4.26	0.89	n/a	High-Yield Bond
MS	RiverSource® VP - Dynamic Equity Fund (previously RiverSource® VP - Large Cap Equity Fund)	22.92	(10.49)	(2.96)	(5.14)	0.74	n/a	Large Blend
MS	RiverSource® VP - Mid Cap Growth Fund	61.78	(0.18)	1.42		0.88	n/a	Mid-Cap Growth
MS	Threadneedle® VP - International Opportunity Fund	26.27	(6.00)	2.86	(3.22)	1.15	n/a	Foreign Large Blend
MS	Wells Fargo Advantage VT Small Cap Growth Fund	51.13	(0.42)	4.77		1.20	n/a	Small Growth
Combination Retirement Annuity Select Surrender Fee: 7% in years 1-3; declining to 0% in year 9								
Annual Fee \$30 - CRA Select contract								
M - Mortality & Expense Risk 1% on variable account values								
S - Annual risk charge applies; surrender charge may apply								
As of October 1, 2005, the RiverSource brand replaced "American Express" and "AXP" in the name of the American Express VP Funds								
As of January 1, 2007, IDS Life Insurance Company changed its name to RiverSource Life Insurance Company								
Retirement Advisor Select Variable Annuity - Qualified (RAVA-Select) (not available to new participants)								
Fixed Investment new money rate is 3.00% as of 12/31/2009								
	FUND	1 YR	3 YR	5 YR	10 YR	EXPENSE RATIO %	REDEMPTION CHARGE	FUND TYPE
MS	AIM V.I. Capital Appreciation Fund, Series II	19.28	(9.29)	(3.44)	--	1.17	n/a	Large Growth
MS	AIM V.I. Capital Development Fund, Series II	40.30	(7.15)	(0.14)	--	1.36	n/a	Mid-Cap Growth
MS	AIM V.I. Dynamics Fund, Series I Shares	40.74	(7.16)	0.09	--	1.22	n/a	Mid-Cap Growth
MS	AIM V.I. Financial Services Fund, Series I Shares	25.91	(27.08)	(14.13)	--	1.23	n/a	Specialty-Financial
MS	AIM V.I. Global Health Care Fund, Series II Shares	25.87	(0.81)	--	--	1.38	n/a	Specialty-Health
MS	AIM International Growth Fund, Series II Shares	33.30	--	--	--	1.32	n/a	Foreign Large Growth
MS	AIM V.I. Technology Fund, Series I Shares	55.52	(3.19)	0.00	--	1.16	n/a	Specialty-Technology
MS	AllianceBernstein VPS Global Thematic Growth Portfolio (Class B) (previously AllianceBernstein VP Global Technology Portfolio (Class B))	51.31	(2.38)	--	--	1.29	n/a	Specialty-Technology
MS	AllianceBernstein VP Growth & Income Portfolio (Class B)	18.91	(10.29)	(2.92)	--	0.87	n/a	Large Value
MS	AllianceBernstein VP International Value Portfolio (Class B)	32.76	(13.86)	(0.35)	--	1.06	n/a	Foreign Large Value
MS	American Century VP International, Class II	32.04	(5.74)	2.90	--	1.50	n/a	Foreign Large Growth
MS	American Century VP Mid Cap Value, Class II	28.26	--	--	--	1.16	n/a	Mid-Cap Value
MS	American Century VP Ultra, Class II	32.92	(2.92)	--	--	1.16	n/a	Large Growth
MS	American Century VP Value, Class II	18.29	(7.15)	(0.59)	--	1.10	n/a	Large Value
MS	Calvert Variable Series, Inc. Social Balanced Portfolio	23.80	(5.17)	(0.88)	--	0.92	n/a	Moderate Allocation
MS	Columbia Marsico Growth Fund, Variable Series, Class A	25.15	(4.57)	--	--	0.96	n/a	Large Growth
MS	Columbia Marsico International Opportunities, Variable Series, Class B	36.30	(6.39)	--	--	1.39	n/a	Foreign Large Growth
MS	Credit Suisse Trust-Commodity Return Strategy	18.05	(3.59)	--	--	0.95	n/a	Specialty-Natural Resources
MS	Eaton Vance VT Floating Rate Income Fund	42.59	1.02	--	--	1.20	n/a	Bank Loan
MS	Evergreen VA Fundamental Large Cap Fund, Class 2	34.13	(1.78)	2.49	--	1.06	n/a	Large Blend
MS	Evergreen VA International Equity, Class 2 (added 2/13/09)	--	--	--	--	0.92	n/a	Foreign Large Blend

MS	Fidelity VIP Contrafund Portfolio (Service Class 2)	33.85	(4.23)	--	--	0.91	n/a	Large Growth
MS	Fidelity VIP Growth & Income Portfolio (Service Class 2)	25.50	(7.31)	(1.18)	--	0.84	n/a	Large Growth
MS	Fidelity VIP Mid Cap Portfolio (Service Class 2)	38.09	(2.08)	3.99	--	0.93	n/a	Mid-Cap Growth
MS	Fidelity VIP Overseas Portfolio (Service Class 2)	24.72	(7.22)	1.75	--	1.12	n/a	Foreign Large Blend
MS	FTVIPT Franklin Global Real Estate Fund - Class 2	17.66	(19.40)	(6.90)	--	1.03	n/a	Specialty-Real Estate
MS	FTVIPT Franklin Small Cap Value Securities Fund - Class 2	27.62	(6.61)	0.24	--	0.93	n/a	Small Value
MS	FTVIPT Mutual Shares Securities Fund - Class 2	24.55	(7.51)	0.22	--	0.98	n/a	Large Value
MS	Goldman Sachs VIT Mid Cap Value Fund - Institutional Shares	31.56	(5.86)	1.32	--	0.84	n/a	Mid-Cap Value
MS	Goldman Sachs VIT Structured U.S. Equity Fund - Institutional Shares	19.70	(10.20)	(3.19)	--	0.71	n/a	Large Blend
MS	Janus Aspen Series Global Technology Portfolio: Service Shares	55.02	1.05	3.92	--	1.11	n/a	Specialty-Technology
MS	Janus Aspen Series Overseas Portfolio: Service Shares (previously Janus Aspen Series International Growth Portfolio: Service Shares)	76.94	1.84	14.82	--	0.94	n/a	Foreign Large Growth
MS	Janus Aspen Series Janus Portfolio: Service Shares (previously Janus Aspen Series Large Cap Growth Portfolio: Service Shares)	34.39	--	--	--	0.92	n/a	Large Growth
MS	MFS® Investors Growth Stock Series - Service Class	37.43	(2.09)	0.49	--	1.10	n/a	Large Growth
MS	MFS® New Discovery Series - Service Class	60.98	(0.95)	2.39	--	1.26	n/a	Small Growth
MS	MFS® Utilities Series - Service Class	31.28	0.55	8.67	--	1.06	n/a	Specialty-Utilities
MS	Neuberger Berman Advisers Management Trust International Portfolio S Class	32.91	(10.49)	--	--	1.53	n/a	Foreign Mid/Small Growth
MS	Oppenheimer Global Securities Fund/VA, Service Shares	37.69	(5.24)	2.15	--	0.90	n/a	World Stock
MS	Oppenheimer Main Street Small Cap Fund/VA, Service Shares	35.25	(6.89)	(0.17)	--	0.99	n/a	Small Blend
MS	Oppenheimer Strategic Bond Fund/VA, Service Shares	16.99	2.28	2.80	--	0.82	n/a	Multisector Bond
MS	PIMCO VIT All Asset Portfolio, Advisor Share Class	19.98	2.14	--	--	1.42	n/a	Moderate Allocation
MS	Putnam VT Global Health Care Fund – Class IB Shares (previously Putnam VT Health Sciences Fund - Class IB Shares)	24.50	0.06	2.62	--	1.12	n/a	Specialty-Health
MS	Putnam VT International Equity Fund - Class IB Shares	23.15	(9.95)	0.43	--	1.13	n/a	Foreign Large Blend
MS	Putnam VT Vista Fund - Class IB Shares	37.09	(8.88)	(2.67)	--	1.06	n/a	Mid-Cap Growth
MS	RVST Disciplined Asset Allocation <sup>SM</sup> Portfolios - Aggressive	22.33	--	--	--	1.10	n/a	Moderate Allocation
MS	RVST Disciplined Asset Allocation <sup>SM</sup> Portfolios - Conservative	15.47	--	--	--	1.07	n/a	Conservative Allocation
MS	RVST Disciplined Asset Allocation <sup>SM</sup> Portfolios - Moderate	19.28	--	--	--	1.09	n/a	Moderate Allocation
MS	RVST Disciplined Asset Allocation <sup>SM</sup> Portfolios - Moderately Aggressive	20.74	--	--	--	1.09	n/a	Conservative Allocation
MS	RVST Disciplined Asset Allocation <sup>SM</sup> Portfolios - Moderately Conservative	17.51	--	--	--	1.08	n/a	Moderate Allocation
MS	RiverSource® Partners VP - Fundamental Value Fund	29.77	(6.86)	--	--	1.04	n/a	Large Blend
MS	RiverSource® Partners VP - Select Value Fund	35.00	(4.00)	0.11	--	1.25	n/a	Mid-Cap Value
MS	RiverSource® Partners VP - Small Cap Value Fund	34.92	(5.01)	1.26	--	1.27	n/a	Small Value
MS	RiverSource® VP - Balanced Fund	22.74	(5.11)	(0.17)	--	0.71	n/a	Moderate Allocation
MS	RiverSource® VP - Cash Management Fund	(1.05)	1.17	1.63	--	0.62	n/a	Money Market Taxable
MS	RiverSource® VP - Diversified Bond Fund	13.06	2.84	2.52	--	0.72	n/a	Intermediate-Term Bond
MS	RiverSource® VP - Diversified Equity Income Fund	25.94	(7.53)	0.96	--	0.86	n/a	Large Value
MS	RiverSource® VP - Global Bond Fund	10.05	4.81	2.65	--	0.96	n/a	World Bond
MS	RiverSource® VP - Global Inflation Protected Securities Fund	5.56	3.66	2.50	--	0.74	n/a	Inflation-Protected Bond
MS	Seligman VP - Growth Fund (previously RiverSource® VP - Growth Fund)	35.36	(8.82)	(2.24)	--	0.79	n/a	Large Growth
MS	RiverSource® VP - High Yield Bond Fund	52.02	4.19	4.95	--	0.89	n/a	High Yield Bond
MS	RiverSource® VP - Income Opportunities Fund	40.70	4.61	4.51	--	0.92	n/a	High Yield Bond
MS	RiverSource® VP - Dynamic Equity Fund (previously RiverSource® VP - Large Cap Equity Fund)	22.67	(10.67)	(3.15)	--	0.74	n/a	Large Blend
MS	Seligman VP - Larger Cap Value Fund (previously RiverSource® VP - Large Cap Value Fund)	24.63	(9.83)	(2.28)	--	0.92	n/a	Large Value
MS	RiverSource® VP - Mid Cap Growth Fund	61.45	(0.38)	1.22	--	0.88	n/a	Mid-Cap Growth
MS	RiverSource® VP - Mid Cap Value Fund	39.26	(6.27)	--	--	1.04	n/a	Mid-Cap Value
MS	RiverSource® VP - S&P 500 Fund	24.50	(7.06)	(1.16)	--	0.54	n/a	Large Blend
MS	RiverSource® VP - Short Duration U.S. Government Fund	4.27	1.44	1.46	--	0.79	n/a	Short Government
MS	Seligman VP - Smaller-Cap Value Fund (previously RiverSource® VP - Small Cap Advantage Fund)	38.15	(7.42)	(1.93)	--	0.95	n/a	Small Blend
MS	Threadneedle® VP - Emerging Markets Fund	72.01	2.39	13.43	--	1.61	n/a	Diversified Emerging Markets
MS	Threadneedle® VP - International Opportunity Fund	26.02	(6.19)	2.65	--	1.15	n/a	Foreign Large Blend
MS	Van Kampen LIT Comstock Portfolio, Class II Shares	26.87	(8.08)	(1.74)	--	0.85	n/a	Large Value
MS	Van Kampen UIF Global Real Estate Portfolio, Class II Shares	39.73	(11.43)	--	--	1.40	n/a	Specialty-Real Estate
MS	Van Kampen UIF Mid Cap Growth Portfolio, Class II Shares	55.49	(0.34)	--	--	1.15	n/a	Mid-Cap Growth
MS	Wanger International	48.00	(2.95)	8.27	--	1.02	n/a	Foreign Small/Mid Growth
MS	Wanger USA	40.53	(4.46)	0.43	--	0.96	n/a	Small Growth
MS	Wells Fargo Advantage Asset Allocation Fund	14.08	(5.30)	(0.48)	--	1.00	n/a	Moderate Allocation
MS	Wells Fargo Advantage VT International Core Fund	11.31	(11.51)	(2.17)	--	1.00	n/a	Foreign Large Blend
MS	Wells Fargo Advantage VT Opportunity Fund	45.97	(3.09)	1.46	--	1.07	n/a	Mid-Cap Blend
MS	Wells Fargo Advantage VT Small Cap Growth Fund	50.82	(0.62)	4.56	--	1.20	n/a	Small Growth

*RAVA Select Surrender Fee: 7% in years 1 - 3; thereafter 0%*

*Annual Fee \$30 - RAVA Select contract only; Fee waived for accounts over \$50,000*

*M - Mortality & Expense Risk 1% on variable account values*

*S - Annual risk charge applies; surrender charge may apply*

*As of October 1, 2005, the RiverSource brand replaced "American Express" and "AXP" in the name of the American Express VP Funds*

*As of January 1, 2007, IDS Life Insurance Company changed its name to RiverSource Life Insurance Company*

**Retirement Advisor Select Plus Variable Annuity - Qualified (RAVA-Select Plus) (not available to new participants)**

Fixed Investment new money rate is 2.35% as of 12/31/2009

	FUND	1 YR	3 YR	5 YR	10 YR	EXPENSE RATIO %	REDEMPTION CHARGE	FUND TYPE
MS	AIM V.I. Capital Appreciation Fund, Series II	19.28	(9.29)	(3.44)	--	1.17	n/a	Large Growth
MS	AIM V.I. Capital Development Fund, Series II	40.30	(7.15)	(0.14)	--	1.36	n/a	Mid-Cap Growth
MS	AIM V.I. Financial Services Fund, Series I Shares	25.91	(27.08)	(14.13)	--	1.23	n/a	Specialty-Financial
MS	AIM V.I. Global Health Care Fund, Series II Shares	25.87	(0.81)	--	--	1.38	n/a	Specialty-Health
MS	AIM V.I. International Growth Fund, Series II Shares	33.30	(3.97)	--	--	1.32	n/a	Foreign Large Growth
MS	AIM V.I. Technology Fund, Series I Shares	55.52	(3.19)	0.00	--	1.16	n/a	Specialty-Technology
MS	AllianceBernstein VPS Global Thematic Growth Portfolio (Class B) (previously AllianceBernstein VP Global Technology Portfolio (Class B))	51.31	(2.38)	--	--	1.29	n/a	Specialty-Technology
MS	AllianceBernstein VPS Growth & Income Portfolio (Class B)	18.91	(10.29)	(2.92)	--	0.87	n/a	Large Value
MS	AllianceBernstein VP International Value Portfolio (Class B)	32.76	(13.86)	(0.35)	--	1.06	n/a	Foreign Large Value
MS	American Century VP International, Class II	32.04	(5.74)	2.90	--	1.50	n/a	Foreign Large Growth
MS	American Century VP Mid Cap Value, Class II	28.26	--	--	--	1.16	n/a	Mid-Cap Value
MS	American Century VP Ultra, Class II	32.92	(2.92)	--	--	1.16	n/a	Large Growth
MS	American Century VP Value, Class II	18.29	(7.15)	(0.59)	--	1.10	n/a	Large Value
MS	Calvert Variable Series, Inc. Social Balanced Portfolio	23.80	(5.17)	(0.88)	--	0.92	n/a	Moderate Allocation
MS	Columbia High Yield Fund, Variable Series, Class B	42.20	2.03	--	--	1.14	n/a	High Yield Bond
MS	Columbia Marsico Growth Fund, Variable Series, Class A	25.15	(4.57)	--	--	0.96	n/a	Large Growth
MS	Columbia Marsico International Opportunities, Variable Series, Class B	36.30	(6.39)	--	--	1.39	n/a	Foreign Large Growth
MS	Credit Suisse Trust-Commodity Return Strategy	18.05	(3.59)	--	--	0.95	n/a	Specialty-Natural Resources
MS	Eaton Vance VT Floating Rate Income Fund	42.59	1.02	--	--	1.20	n/a	Bank Loan
MS	Evergreen VA International Equity Fund-Class 2	14.10	(9.30)	0.70	--	0.92	n/a	Foreign Large Blend
MS	Fidelity VIP Contrafund Portfolio (Service Class 2)	33.85	(4.23)	--	--	0.91	n/a	Large Growth
MS	Fidelity VIP Growth & Income Portfolio (Service Class 2)	25.50	(7.31)	(1.18)	--	0.84	n/a	Large Growth
MS	Fidelity VIP Mid Cap Portfolio (Service Class 2)	38.09	(2.08)	3.99	--	0.93	n/a	Mid-Cap Growth
MS	Fidelity VIP Overseas Portfolio (Service Class 2)	24.72	(7.22)	1.75	--	1.12	n/a	Foreign Large Blend
MS	FTVIPT Franklin Global Real Estate Fund - Class 2	17.66	(19.40)	(6.90)	--	1.03	n/a	Specialty-Real Estate
MS	FTVIPT Franklin Small Cap Value Securities Fund - Class 2	27.62	(6.61)	0.24	--	0.93	n/a	Small Value
MS	FTVIPT Mutual Shares Securities Fund - Class 2	24.55	(7.51)	0.22	--	0.98	n/a	Large Value
MS	Goldman Sachs VIT Mid Cap Value Fund - Institutional Shares	31.56	(5.86)	1.32	--	0.84	n/a	Mid-Cap Value
MS	Goldman Sachs VIT Structured U.S. Equity Fund - Institutional Shares	19.70	(10.20)	(3.19)	--	0.71	n/a	Large Blend
MS	Janus Aspen Series Janus Portfolio: Service Shares (previously	34.39	--	--	--	0.92	n/a	Large Growth
MS	Legg Mason Partners Variable Service Small Cap Growth	41.07	--	--	--	0.94	n/a	Small Growth
MS	MFS® Investors Growth Stock Series - Service Class	37.43	(2.09)	0.49	--	1.10	n/a	Large Growth
MS	MFS® New Discovery Series - Service Class	60.98	(0.95)	2.39	--	1.26	n/a	Small Growth
MS	MFS® Utilities Series - Service Class	31.28	0.55	8.67	--	1.06	n/a	Specialty-Utilities
MS	Neuberger Berman Advisers Management Trust International Portfolio S Class	32.91	(10.49)	--	--	1.53	n/a	Foreign Mid/Small Growth
MS	Oppenheimer Global Securities Fund/VA, Service Shares	37.69	(5.24)	2.15	--	0.90	n/a	World Stock
MS	Oppenheimer Main Street Small Cap Fund/VA, Service Shares	35.25	(6.89)	(0.17)	--	0.99	n/a	Small Blend
MS	Oppenheimer Strategic Bond Fund/VA, Service Shares	16.99	2.28	2.80	--	0.82	n/a	Multisector Bond
MS	PIMCO VIT All Asset Portfolio, Advisor Share Class	19.98	2.14	--	--	1.42	n/a	Moderate Allocation
MS	Putnam VT Global Health Care Fund - Class IB Shares (previously Putnam VT Health Sciences Fund - Class IB Shares)	24.50	0.06	2.62	--	1.12	n/a	Specialty-Health
MS	Putnam VT International Equity Fund - Class IB Shares	23.15	(9.95)	0.43	--	1.13	n/a	Foreign Large Blend
MS	Putnam VT Vista Fund - Class IB Shares	37.09	(8.88)	(2.67)	--	1.06	n/a	Mid-Cap Growth
MS	RVST Disciplined Asset Allocation <sup>SM</sup> Portfolios - Aggressive	22.33	--	--	--	1.10	n/a	Moderate Allocation
MS	RVST Disciplined Asset Allocation <sup>SM</sup> Portfolios - Conservative	15.47	--	--	--	1.07	n/a	Conservative Allocation
MS	RVST Disciplined Asset Allocation <sup>SM</sup> Portfolios - Moderate	19.28	--	--	--	1.09	n/a	Moderate Allocation
MS	RVST Disciplined Asset Allocation <sup>SM</sup> Portfolios - Moderately Aggressive	20.74	--	--	--	1.09	n/a	Conservative Allocation
MS	RVST Disciplined Asset Allocation <sup>SM</sup> Portfolios - Moderately Conservative	17.51	--	--	--	1.08	n/a	Moderate Allocation
MS	RiverSource® Partners VP - Fundamental Value Fund	29.77	(6.86)	--	--	1.04	n/a	Large Blend
MS	RiverSource® Partners VP - Select Value Fund	35.00	(4.00)	0.11	--	1.25	n/a	Mid-Cap Value
MS	RiverSource® Partners VP - Small Cap Value Fund	34.92	(5.01)	1.26	--	1.27	n/a	Small Value
MS	RiverSource® VP - Balanced Fund	22.74	(5.11)	(0.17)	--	0.71	n/a	Moderate Allocation
MS	RiverSource® VP - Cash Management Fund	(1.05)	1.17	1.63	--	0.62	n/a	Money Market Taxable
MS	RiverSource® VP - Diversified Bond Fund	13.06	2.84	2.52	--	0.72	n/a	Intermediate-Term Bond
MS	RiverSource® VP - Diversified Equity Income Fund	25.94	(7.53)	0.96	--	0.86	n/a	Large Value
MS	RiverSource® VP - Global Bond Fund	10.05	4.81	2.65	--	0.96	n/a	World Bond
MS	RiverSource® VP - Global Inflation Protected Securities Fund	5.56	3.66	2.50	--	0.74	n/a	Inflation-Protected Bond
MS	Seligman VP - Growth Fund (previously RiverSource® VP - Growth Fund)	35.36	(8.82)	(2.24)	--	0.79	n/a	Large Growth
MS	RiverSource® VP - High Yield Bond Fund	52.02	4.19	4.95	--	0.89	n/a	High Yield Bond
MS	RiverSource® VP - Income Opportunities Fund	40.70	4.61	4.51	--	0.92	n/a	High Yield Bond
MS	RiverSource® VP - Dynamic Equity Fund (previously RiverSource® VP - Large Cap Equity Fund)	22.67	(10.67)	(3.15)	--	0.74	n/a	Large Blend
MS	Seligman VP - Large Cap Value Fund (previously RiverSource® VP - Large Cap Value Fund)	24.63	(9.83)	(2.28)	--	0.92	n/a	Large Value
MS	RiverSource® VP - Mid Cap Growth Fund	61.45	(0.38)	1.22	--	0.88	n/a	Mid-Cap Growth
MS	RiverSource® VP - Mid Cap Value Fund	39.26	(6.27)	--	--	1.04	n/a	Mid-Cap Value
MS	RiverSource® VP - S&P 500 Fund	24.50	(7.06)	(1.16)	--	0.54	n/a	Large Blend

MS	RiverSource® VP - Short Duration U.S. Government Fund	4.27	1.44	1.46	--	0.79	n/a	Short Government
MS	Seligman VP - Smaller-Cap Value Fund (previously RiverSource® VP - Small Cap Advantage Fund)	38.15	(7.42)	(1.93)	--	0.95	n/a	Small Blend
MS	Threadneedle® VP - Emerging Markets Fund	72.01	2.39	13.43	--	1.61	n/a	Diversified Emerging Markets
MS	Threadneedle® VP - International Opportunity Fund	26.02	(6.19)	2.65	--	1.15	n/a	Foreign Large Blend
MS	Van Kampen LIT Comstock Portfolio, Class II Shares	26.87	(8.08)	(1.74)	--	0.85	n/a	Large Value
MS	Van Kampen UIF Global Real Estate Portfolio, Class II Shares	39.73	(11.43)	--	--	1.40	n/a	Specialty-Real Estate
MS	Van Kampen UIF Mid Cap Growth Portfolio, Class II Shares	55.49	(0.34)	--	--	1.15	n/a	Mid-Cap Growth
MS	Wanger International	48.00	(2.95)	8.27	--	1.02	n/a	Foreign Small/Mid Growth
MS	Wanger USA	40.53	(4.46)	0.43	--	0.96	n/a	Small Growth
MS	Wells Fargo Advantage VT Opportunity Fund	45.97	(3.09)	--	--	1.07	n/a	Mid-Cap Blend
MS	Wells Fargo Advantage VT Small Cap Growth Fund	50.82	(0.62)	4.56	--	1.20	n/a	Small Growth

RAVA Select Plus Surrender Fee: 7% in years 1 - 3; thereafter 0%

Annual Fee \$30 - RAVA Select contract only; Fee waived for accounts over \$50,000

M - Mortality & Expense Risk 1% on variable account values

S - Annual risk charge applies; surrender charge may apply

As of October 1, 2005, the RiverSource brand replaced "American Express" and "AXP" in the name of the American Express VP Funds

As of January 1, 2007, IDS Life Insurance Company changed its name to RiverSource Life Insurance Company

### Retirement Advisor 4 Select Variable Annuity - Qualified (RAVA 4 Select) (not available to new participants)

Fixed Investment new money rate is 2.25% as of 12/31/2009

	FUND	1 YR	3 YR	5 YR	10 YR	EXPENSE RATIO %	REDEMPTION CHARGE	FUND TYPE
MS	AIM V.I. Capital Appreciation Fund, Series II	19.16	(9.38)	--	--	1.17	n/a	Large Growth
MS	AIM V.I. Capital Development Fund, Series II	40.15	(7.24)	--	--	1.36	n/a	Mid-Cap Growth
MS	AIM V.I. Financial Services Fund, Series II Shares	25.65	(27.30)	--	--	1.45	n/a	Specialty-Financial
MS	AIM V.I. Global Health Care Fund, Series II Shares	25.75	(0.91)	--	--	1.38	n/a	Specialty-Health
MS	AIM V.I. International Growth Fund, Series II Shares	33.17	(4.07)	--	--	1.32	n/a	Foreign Large Growth
MS	AllianceBernstein VPS Global Thematic Growth Portfolio (Class B) (previously AllianceBernstein VP Global Technology Portfolio (Class B))	51.16	(2.47)	--	--	1.29	n/a	Specialty-Technology
MS	AllianceBernstein VPS Growth & Income Portfolio (Class B)	18.79	(10.38)	--	--	0.87	n/a	Large Value
MS	AllianceBernstein VP International Value Portfolio (Class B)	32.62	(13.94)	--	--	1.06	n/a	Foreign Large Value
MS	AllianceBernstein VP Large Cap Growth Portfolio (Class B)	35.33	(3.40)	--	--	1.09	n/a	Large Growth
MS	American Century VP Mid Cap Value, Class II	28.12	(2.76)	--	--	1.16	n/a	Mid-Cap Value
MS	American Century VP Ultra, Class II	32.78	(3.02)	--	--	1.16	n/a	Large Growth
MS	American Century VP Value, Class II	18.17	(7.25)	--	--	1.10	n/a	Large Value
MS	Columbia High Yield Fund, Variable Series, Class B	42.05	1.93	--	--	1.14	n/a	High Yield Bond
MS	Columbia Marsico Growth Fund, Variable Series, Class A	25.03	(4.66)	--	--	0.96	n/a	Large Growth
MS	Columbia Marsico International Opportunities, Variable Series, Class B	36.16	(6.48)	--	--	1.39	n/a	Foreign Large Growth
MS	Credit Suisse Trust-Commodity Return Strategy	17.93	(3.69)	--	--	0.95	n/a	Specialty-Natural Resources
MS	Dreyfus Variable Investment Fund International Equity Portfolio, Service Shares	23.27	(6.83)	--	--	1.35	n/a	Foreign Large Blend
MS	Eaton Vance VT Floating Rate Income Fund	42.45	0.91	--	--	1.20	n/a	Bank Loan
MS	Evergreen VA Fundamental Large Cap Fund - Class 2	33.99	(1.88)	--	--	1.06	n/a	Large Blend
MS	Evergreen VA International Equity Fund-Class 2	13.98	(9.39)	--	--	0.92	n/a	Foreign Large Blend
MS	Fidelity VIP Contrafund Portfolio (Service Class 2)	33.72	(4.33)	--	--	0.91	n/a	Large Growth
MS	Fidelity VIP Mid Cap Portfolio (Service Class 2)	37.94	(2.18)	--	--	0.93	n/a	Mid-Cap Growth
MS	Fidelity VIP Overseas Portfolio (Service Class 2)	24.59	(7.31)	--	--	1.12	n/a	Foreign Large Blend
MS	FTVIPT Franklin Global Real Estate Fund - Class 2	17.55	(19.48)	--	--	1.03	n/a	Specialty-Real Estate
MS	FTVIPT Franklin Small Cap Value Securities Fund - Class 2	27.49	(6.70)	--	--	0.93	n/a	Small Value
MS	FTVIPT Mutual Shares Securities Fund - Class 2	24.42	(7.60)	--	--	0.98	n/a	Large Value
MS	Goldman Sachs VIT Structured U.S. Equity Fund - Institutional Shares	19.58	(10.29)	--	--	0.71	n/a	Large Blend
MS	Janus Aspen Series Janus Portfolio: Service Shares (previously Janus Aspen Series Large Cap Growth Portfolio: Service Shares)	34.26	--	--	--	0.92	n/a	Large Growth
MS	Legg Mason Partners Variable Service Small Cap Growth Portfolio	41.21	--	--	--	0.94	n/a	Small Growth
MS	MFS® Investors Growth Stock Series - Service Class	37.30	(2.18)	--	--	1.10	n/a	Large Growth
MS	MFS® Utilities Series - Service Class	31.15	0.45	--	--	1.06	n/a	Specialty-Utilities
MS	Neuberger Berman Advisers Management Trust International Portfolio S Class	32.77	(10.58)	--	--	1.53	n/a	Foreign Mid/Small Growth
MS	Neuberger Berman Advisers Management Trust Socially Responsive Portfolio (S Class)	29.61	(6.35)	--	--	1.17	n/a	Large Blend
MS	Oppenheimer Global Securities Fund/VA, Service Shares	37.55	(5.34)	--	--	0.90	n/a	World Stock
MS	Oppenheimer Main Street Small Cap Fund/VA, Service Shares	35.11	(6.99)	--	--	0.99	n/a	Small Blend
MS	Oppenheimer Strategic Bond Fund/VA, Service Shares	16.88	2.18	--	--	0.82	n/a	Multisector Bond
MS	Oppenheimer Value Fund/VA, Service Shares	31.12	(7.50)	--	--	1.50	n/a	Large Value
MS	PIMCO VIT All Asset Portfolio, Advisor Share Class	19.86	2.03	--	--	1.42	n/a	Moderate Allocation
MS	RVST Disciplined Asset Allocation <sup>SM</sup> Portfolios - Aggressive	22.21	--	--	--	1.10	n/a	Moderate Allocation
MS	RVST Disciplined Asset Allocation <sup>SM</sup> Portfolios - Conservative	15.36	--	--	--	1.07	n/a	Conservative Allocation
MS	RVST Disciplined Asset Allocation <sup>SM</sup> Portfolios - Moderate	19.16	--	--	--	1.09	n/a	Moderate Allocation
MS	RVST Disciplined Asset Allocation <sup>SM</sup> Portfolios - Moderately Aggressive	20.62	--	--	--	1.09	n/a	Conservative Allocation
MS	RVST Disciplined Asset Allocation <sup>SM</sup> Portfolios - Moderately Conservative	17.39	--	--	--	1.08	n/a	Moderate Allocation
MS	RiverSource® Partners VP - Fundamental Value Fund	29.63	(6.96)	--	--	1.04	n/a	Large Blend
MS	RiverSource® Partners VP - Select Value Fund	34.86	(4.10)	--	--	1.25	n/a	Mid-Cap Value
MS	RiverSource® Partners VP - Small Cap Value Fund	34.79	(5.10)	--	--	1.27	n/a	Small Value

MS	RiverSource® VP - Balanced Fund	22.62	(5.21)	--	--	0.71	n/a	Moderate Allocation
MS	RiverSource® VP - Cash Management Fund	(1.14)	1.08	--	--	0.62	n/a	Money Market Taxable
MS	RiverSource® VP - Diversified Bond Fund	12.94	2.74	--	--	0.72	n/a	Intermediate-Term Bond
MS	RiverSource® VP - Diversified Equity Income Fund	25.81	(7.62)	--	--	0.86	n/a	Large Value
MS	RiverSource® VP - Global Bond Fund	9.94	4.71	--	--	0.96	n/a	World Bond
MS	RiverSource® VP - Global Inflation Protected Securities Fund	5.46	3.56	--	--	0.74	n/a	Inflation-Protected Bond
MS	Seligman VP - Growth Fund (previously RiverSource® VP - Growth Fund)	35.23	(8.91)	--	--	0.79	n/a	Large Growth
MS	RiverSource® VP - High Yield Bond Fund	51.87	4.09	--	--	0.89	n/a	High Yield Bond
MS	RiverSource® VP - Income Opportunities Fund	40.56	4.50	--	--	0.92	n/a	High Yield Bond
MS	RiverSource® VP - Dynamic Equity Fund (previously RiverSource® VP - Large Cap Equity Fund)	22.55	(10.75)	--	--	0.74	n/a	Large Blend
MS	Seligman VP - Large Cap Value Fund (previously RiverSource® VP - Large Cap Value Fund)	24.50	(9.92)	--	--	0.92	n/a	Large Value
MS	RiverSource® VP - Mid Cap Growth Fund	61.30	(0.48)	--	--	0.88	n/a	Mid-Cap Growth
MS	RiverSource® VP - Mid Cap Value Fund	39.12	(6.36)	--	--	1.04	n/a	Mid-Cap Value
MS	RiverSource® VP - S&P 500 Fund	24.37	(7.15)	--	--	0.54	n/a	Large Blend
MS	RiverSource® VP - Short Duration U.S. Government Fund	4.17	1.34	--	--	0.79	n/a	Short Government
MS	Seligman VP - Smaller-Cap Value Fund (previously RiverSource® VP - Small Cap Advantage Fund)	38.01	(7.52)	--	--	0.95	n/a	Small Blend
MS	Threadneedle® VP - Emerging Markets Fund	71.83	2.29	--	--	1.61	n/a	Diversified Emerging Markets
MS	Threadneedle® VP - International Opportunity Fund	25.89	(6.28)	--	--	1.15	n/a	Foreign Large Blend
MS	Van Kampen LIT Comstock Portfolio, Class II Shares	26.75	(8.17)	--	--	0.85	n/a	Large Value
MS	Van Kampen UIF Global Real Estate Portfolio, Class II Shares	39.59	(11.52)	--	--	1.40	n/a	Specialty-Real Estate
MS	Van Kampen UIF Mid Cap Growth Portfolio, Class II Shares	55.33	(0.44)	--	--	1.15	n/a	Mid-Cap Growth
MS	Wanger International	47.85	(3.05)	--	--	1.02	n/a	Foreign Small/Mid Growth
MS	Wanger USA	40.39	(4.56)	--	--	0.96	n/a	Small Growth
MS	Wells Fargo Advantage VT Opportunity Fund	45.83	(3.18)	--	--	1.07	n/a	Mid-Cap Blend
MS	Wells Fargo Advantage VT Small Cap Growth Fund	50.67	(0.72)	--	--	1.20	n/a	Small Growth

RAVA Select Plus Surrender Fee: 7% in years 1 - 3; thereafter 0%

Annual Fee \$30 - RAVA Select contract only: Fee waived for accounts over \$50,000

M - Mortality & Expense Risk 1.10% on variable account values

S - Annual risk charge applies; surrender charge may apply

As of October 1, 2005, the RiverSource brand replaced "American Express" and "AXP" in the name of the American Express VP Funds

As of January 1, 2007, IDS Life Insurance Company changed its name to RiverSource Life Insurance Company

#### Retirement Advisor 4 Access Variable Annuity - Qualified (RAVA 4 Access) (No surrender charges on contracts issued after 1/1/2008.)

Fixed Investment new money rate is 2.10% as of 12/31/2009

	FUND	1 YR	3 YR	5 YR	10 YR	EXPENSE RATIO %	REDEMPTION CHARGE	FUND TYPE
M	AIM V.I. Capital Appreciation Fund, Series II	18.98	(9.52)	--	--	1.17	n/a	Large Growth
M	AIM V.I. Capital Development Fund, Series II	39.95	(7.38)	--	--	1.36	n/a	Mid-Cap Growth
M	AIM V.I. Financial Services Fund, Series II Shares	25.46	(27.41)	--	--	1.45	n/a	Specialty-Financial
M	AIM V.I. Global Health Care Fund, Series II Shares	25.56	(1.06)	--	--	1.38	n/a	Specialty-Health
M	AIM V.I. International Growth Fund, Series II Shares	32.97	(4.21)	--	--	1.32	n/a	Foreign Large Growth
M	AllianceBernstein VPS Global Thematic Growth Portfolio (Class B) (previously AllianceBernstein VP Global Technology Portfolio (Class B))	50.93	(2.62)	--	--	1.29	n/a	Specialty-Technology
M	AllianceBernstein VPS Growth & Income Portfolio (Class B)	18.62	(10.52)	--	--	0.87	n/a	Large Value
M	AllianceBernstein VP International Value Portfolio (Class B)	32.43	(14.07)	--	--	1.06	n/a	Foreign Large Value
M	AllianceBernstein VP Large Cap Growth Portfolio (Class B)	35.13	(3.54)	--	--	1.09	n/a	Large Growth
M	American Century VP Mid Cap Value, Class II	27.93	(2.91)	--	--	1.16	n/a	Mid-Cap Value
M	American Century VP Ultra, Class II	32.58	(3.16)	--	--	1.16	n/a	Large Growth
M	American Century VP Value, Class II	18.00	(7.39)	--	--	1.10	n/a	Large Value
M	Columbia High Yield Fund, Variable Series, Class B	41.84	1.78	--	--	1.14	n/a	High Yield Bond
M	Columbia Marsico Growth Fund, Variable Series, Class A	24.84	(4.81)	--	--	0.96	n/a	Large Growth
M	Columbia Marsico International Opportunities, Variable Series, Class B	35.96	(6.62)	--	--	1.39	n/a	Foreign Large Growth
M	Credit Suisse Trust-Commodity Return Strategy	17.75	(3.84)	--	--	0.95	n/a	Specialty-Natural Resources
M	Dreyfus Variable Investment Fund International Equity Portfolio, Service Shares	23.09	(6.97)	--	--	1.35	n/a	Foreign Large Blend
M	Eaton Vance VT Floating Rate Income Fund	42.23	0.76	--	--	1.20	n/a	Bank Loan
M	Evergreen VA Fundamental Large Cap Fund - Class 2	33.79	(2.03)	--	--	1.06	n/a	Large Blend
M	Evergreen VA International Equity Fund-Class 2	13.81	(9.52)	--	--	0.92	n/a	Foreign Large Blend
M	Fidelity VIP Contrafund Portfolio (Service Class 2)	33.52	(4.47)	--	--	0.91	n/a	Large Growth
M	Fidelity VIP Mid Cap Portfolio (Service Class 2)	37.74	(2.32)	--	--	0.93	n/a	Mid-Cap Growth
M	Fidelity VIP Overseas Portfolio (Service Class 2)	24.40	(7.45)	--	--	1.12	n/a	Foreign Large Blend
M	FTVIPT Franklin Global Real Estate Fund - Class 2	17.37	(19.60)	--	--	1.03	n/a	Specialty-Real Estate
M	FTVIPT Franklin Small Cap Value Securities Fund - Class 2	27.30	(6.84)	--	--	0.93	n/a	Small Value
M	FTVIPT Mutual Shares Securities Fund - Class 2	24.23	(7.74)	--	--	0.98	n/a	Large Value
M	Goldman Sachs VIT Structured U.S. Equity Fund - Institutional Shares	19.40	(10.42)	--	--	0.71	n/a	Large Blend
M	Janus Aspen Series Janus Portfolio: Service Shares (previously Janus Aspen Series Large Cap Growth Portfolio: Service Shares)	34.05	--	--	--	0.92	n/a	Large Growth
M	Legg Mason Partners Variable Service Small Cap Growth	40.72	--	--	--	0.94	n/a	Small Growth
M	MFS® Investors Growth Stock Series - Service Class	37.09	(2.33)	--	--	1.10	n/a	Large Growth
M	MFS® Utilities Series - Service Class	30.96	0.30	--	--	1.06	n/a	Specialty-Utilities
M	Neuberger Berman Advisers Management Trust International Portfolio S Class	32.57	(10.71)	--	--	1.53	n/a	Foreign Mid/Small Growth
M	Neuberger Berman Advisers Management Trust Socially	29.42	(6.49)	--	--	1.17	n/a	Large Blend

M	Oppenheimer Global Securities Fund/VA, Service Shares	37.35	(5.48)	--	--	0.90	n/a	World Stock
M	Oppenheimer Main Street Small Cap Fund/VA, Service Shares	34.91	(7.13)	--	--	0.99	n/a	Small Blend
M	Oppenheimer Strategic Bond Fund/VA, Service Shares	16.70	2.02	--	--	0.82	n/a	Multisector Bond
M	Oppenheimer Value Fund/VA, Service Shares	30.66	(7.82)	--	--	1.50	n/a	Large Value
M	PIMCO VIT All Asset Portfolio, Advisor Share Class	19.68	1.88	--	--	1.42	n/a	Moderate Allocation
M	RVST Disciplined Asset Allocation <sup>SM</sup> Portfolios - Aggressive	22.02	--	--	--	1.10	n/a	Moderate Allocation
M	RVST Disciplined Asset Allocation <sup>SM</sup> Portfolios - Conservative	15.18	--	--	--	1.07	n/a	Conservative Allocation
M	RVST Disciplined Asset Allocation <sup>SM</sup> Portfolios - Moderate	18.98	--	--	--	1.09	n/a	Moderate Allocation
M	RVST Disciplined Asset Allocation <sup>SM</sup> Portfolios - Moderately Aggressive	20.44	--	--	--	1.09	n/a	Conservative Allocation
M	RVST Disciplined Asset Allocation <sup>SM</sup> Portfolios - Moderately Conservative	17.21	--	--	--	1.08	n/a	Moderate Allocation
M	RiverSource <sup>®</sup> Partners VP - Fundamental Value Fund	29.44	(7.10)	--	--	1.04	n/a	Large Blend
M	RiverSource <sup>®</sup> Partners VP - Select Value Fund	34.66	(4.24)	--	--	1.25	n/a	Mid-Cap Value
M	RiverSource <sup>®</sup> Partners VP - Small Cap Value Fund	34.59	(5.25)	--	--	1.27	n/a	Small Value
M	RiverSource <sup>®</sup> VP - Balanced Fund	22.44	(5.35)	--	--	0.71	n/a	Moderate Allocation
M	RiverSource <sup>®</sup> VP - Cash Management Fund	(1.28)	0.93	--	--	0.62	n/a	Money Market Taxable
M	RiverSource <sup>®</sup> VP - Diversified Bond Fund	12.78	2.59	--	--	0.72	n/a	Intermediate-Term Bond
M	RiverSource <sup>®</sup> VP - Diversified Equity Income Fund	25.62	(7.76)	--	--	0.86	n/a	Large Value
M	RiverSource <sup>®</sup> VP - Global Bond Fund	9.78	4.55	--	--	0.96	n/a	World Bond
M	RiverSource <sup>®</sup> VP - Global Inflation Protected Securities Fund	5.30	3.40	--	--	0.74	n/a	Inflation-Protected Bond
M	Seligman VP - Growth Fund (previously RiverSource <sup>®</sup> VP - Growth Fund)	35.02	(9.05)	--	--	0.79	n/a	Large Growth
M	RiverSource <sup>®</sup> VP - High Yield Bond Fund	51.64	3.93	--	--	0.89	n/a	High Yield Bond
M	RiverSource <sup>®</sup> VP - Income Opportunities Fund	40.35	4.35	--	--	0.92	n/a	High Yield Bond
M	RiverSource <sup>®</sup> VP - Dynamic Equity Fund (previously RiverSource <sup>®</sup> VP - Large Cap Equity Fund)	22.36	(10.89)	--	--	0.74	n/a	Large Blend
M	Seligman VP - Large Cap Value Fund (previously RiverSource <sup>®</sup> VP - Large Cap Value Fund)	24.31	(10.05)	--	--	0.92	n/a	Large Value
M	RiverSource <sup>®</sup> VP - Mid Cap Growth Fund	61.06	(0.63)	--	--	0.88	n/a	Mid-Cap Growth
M	RiverSource <sup>®</sup> VP - Mid Cap Value Fund	38.91	(6.50)	--	--	1.04	n/a	Mid-Cap Value
M	RiverSource <sup>®</sup> VP - S&P 500 Fund	24.18	(7.29)	--	--	0.54	n/a	Large Blend
M	RiverSource <sup>®</sup> VP - Short Duration U.S. Government Fund	4.01	1.19	--	--	0.79	n/a	Short Government
M	Seligman VP - Smaller-Cap Value Fund (previously RiverSource <sup>®</sup> VP - Small Cap Advantage Fund)	37.81	(7.65)	--	--	0.95	n/a	Small Blend
M	Threadneedle <sup>®</sup> VP - Emerging Markets Fund	71.58	2.14	--	--	1.61	n/a	Diversified Emerging Markets
M	Threadneedle <sup>®</sup> VP - International Opportunity Fund	25.70	(6.42)	--	--	1.15	n/a	Foreign Large Blend
M	Van Kampen LIT Comstock Portfolio, Class II Shares	26.56	(8.31)	--	--	0.85	n/a	Large Value
M	Van Kampen UIF Global Real Estate Portfolio, Class II Shares	39.38	(11.65)	--	--	1.40	n/a	Specialty-Real Estate
M	Van Kampen UIF Mid Cap Growth Portfolio, Class II Shares	55.10	(0.59)	--	--	1.15	n/a	Mid-Cap Growth
M	Wanger International	47.63	(3.19)	--	--	1.02	n/a	Foreign Small/Mid Growth
M	Wanger USA	40.18	(4.70)	--	--	0.96	n/a	Small Growth
M	Wells Fargo Advantage VT Opportunity Fund	45.61	(3.33)	--	--	1.07	n/a	Mid-Cap Blend
M	Wells Fargo Advantage VT Small Cap Growth Fund	50.45	(0.87)	--	--	1.20	n/a	Small Growth
RAVA 4 Access: No Surrender Fee								
Annual Fee \$30 - RAVA 4 Access contract only: Fee waived for accounts over \$50,000								
M - Mortality & Expense Risk 1.25% on variable account values								

Lincoln National Life Insurance Company							<a href="http://www.lfg.com">www.lfg.com</a>	
Lincoln Multi Fund (not available to new participants)							phone: (800) 967-2046	
New Money Rate is 2.00% for the 1st quarter of 2010. Portfolio Rate is 3.10%								
	FUND	1 YR	3 YR	5 YR	10 YR	EXPENSE RATIO %	REDEMPTION CHARGE	FUND TYPE
MS	AllianceBernstein VPS Global Thematic Growth	51.61	(2.18)	0.60	(6.64)	1.29	n/a	Technology
MS	AllianceBernstein VPS Growth & Income	19.15	(10.11)	(2.72)	0.75	0.87	n/a	Large Value
MS	American Century VP Inflation Protection	9.35	5.09	3.37	--	0.49	n/a	Inflation-Protection Bond
MS	American Funds Global Growth	40.89	(0.77)	5.64	1.33	0.80	n/a	World Stock
MS	American Funds Growth	38.02	(5.21)	1.34	0.11	0.58	n/a	Large Growth
MS	American Funds Growth-Income	29.93	(5.97)	(0.13)	2.25	0.53	n/a	Large Value
MS	American Funds International	41.65	(1.20)	6.44	1.07	0.77	n/a	Foreign Large Blend
MS	BlackRock Global Allocation VI	20.04	3.51	6.94	4.49	0.83	n/a	World Allocation
MS	Delaware VIP Diversified Income	25.69	8.17	5.92	--	0.73	n/a	Intermediate-Term Bond
MS	Delaware VIP High Yield	47.49	4.06	5.17	3.97	0.77	n/a	Intermediate-Term Bond
MS	Delaware VIP REIT	22.08	(12.55)	(1.41)	8.83	0.87	n/a	Specialty-Real Estate
MS	Delaware VIP Small Cap Value	30.25	(5.96)	0.62	7.67	1.15	n/a	Small Value
MS	Delaware VIP Trend	53.18	(3.97)	(0.23)	(1.02)	0.87	n/a	Mid-Cap Growth
MS	Delaware VIP Value	16.83	(9.48)	(0.89)	1.56	0.76	n/a	Large Value
MS	DWS Alternative Asset Allocation Plus VIP	--	--	--	--	2.29	n/a	World Allocation
MS	DWS Equity 500 Index VIP	25.06	(6.74)	(0.78)	(2.18)	0.33	n/a	Large Blend
MS	DWS Small Cap Index VIP	25.31	(7.41)	(0.96)	1.99	0.54	n/a	Small Growth
MS	Fidelity VIP Contrafund	34.31	(3.89)	2.56	1.69	0.76	n/a	Large Growth
MS	Fidelity VIP Growth	26.87	(5.93)	(1.65)	(4.78)	0.78	n/a	Large Growth
MS	LVIP Baron Growth Opportunities	36.95	(5.46)	(0.22)	3.73	1.34	n/a	Small Growth
MS	LVIP Cohen & Steers Global Real Estate	36.46	--	--	--	1.13	n/a	Specialty-Real Estate
MS	LVIP Delaware Bond	17.72	5.70	4.47	5.95	0.40	n/a	Intermediate-Term Bond
MS	LVIP Delaware Foundation Aggressive	30.68	(3.10)	1.75	0.85	0.89	n/a	Large Blend
MS	LVIP Delaware Foundation Conservation	21.62	(3.07)	0.62	1.36	0.87	n/a	Conservative Allocation
MS	LVIP Delaware Foundation Moderate	19.84	(2.97)	1.53	(0.31)	1.19	n/a	Moderate Allocation
MS	LVIP Delaware Growth & Income	23.44	(6.22)	(0.84)	(1.87)	0.41	n/a	Large Blend
MS	LVIP Delaware Social Awareness	28.70	(5.20)	0.99	(0.42)	0.44	n/a	Large Blend
MS	LVIP Delaware Special Opportunities	29.14	(5.92)	1.84	6.01	0.47	n/a	Mid-Cap Value
MS	LVIP Well Fargo Intrinsic Value	22.07	(8.34)	(2.58)	0.47	0.82	n/a	Large Value
MS	LVIP Global Income	--	--	--	--	0.84	n/a	World Bond
MS	LVIP Janus Capital Appreciation	37.14	(1.42)	1.42	(4.24)	0.85	n/a	Large Growth

MS	LVIP Mondrian International Value	20.03	(5.99)	3.57	4.55	0.80	n/a	Foreign Large Blend
MS	LVIP Money Market	(0.70)	1.50	1.98	1.77	0.43	n/a	Money Market
MS	LVIP SSgA Bond Index	3.48	--	--	--	0.53	n/a	Inermediate Bond
MS	LVIP SSgA Emerging Markets 100	88.00	--	--	--	3.90	n/a	Emerging Markets
MS	LVIP SSgA International Index	26.58	--	--	--	1.58	n/a	Foreign Large Blend
MS	LVIP SSgA S&P 500 Index	24.85	(6.83)	(0.84)	--	0.33	n/a	Large Blend
MS	LVIP SSgA Small-Cap Index	24.77	(5.60)	0.86	(2.19)	0.47	n/a	Small Blend
MS	LVIP T. Rowe Price structured Mid-Cap Growth	44.88	(2.64)	1.66	(3.43)	0.84	n/a	Mid-Cap Growth
MS	LVIP Wilshire 2010 Profile Fund	23.16	--	--	--	1.36	n/a	Target Date 2000-2014
MS	LVIP Wilshire 2020 Profile Fund	24.41	--	--	--	1.08	n/a	Target Date 2015-2029
MS	LVIP Wilshire 2030 Profile Fund	26.67	--	--	--	1.23	n/a	Target Date 2030+
MS	LVIP Wilshire 2040 Profile Fund	29.65	--	--	--	1.55	n/a	Target Date 2030+
MS	LVIP Wilshire Aggressive Profile	29.49	(5.69)	--	--	1.20	n/a	Large Blend
MS	LVIP Wilshire Conservative Profile	23.60	2.12	--	--	1.02	n/a	Conservative Allocation
MS	LVIP Wilshire Moderate Profile	26.76	(0.12)	--	--	1.06	n/a	Moderate Allocation
MS	LVIP Wilshire Moderately Aggressive Profile	27.74	(2.90)	--	--	1.09	n/a	Large Blend
MS	MFS VIT Utilities	31.89	1.01	9.15	5.03	0.81	n/a	Specialty-Utilities
MS	Neuberger Berman AMT Mid-Cap Growth	30.29	(3.95)	2.53	(2.32)	0.92	n/a	Mid-Cap Growth

M - Mortality & Risk Expense 1.002% on all variable account values

Surrender Fee: Year 8% in contract years 1-5, 4% in contract years 6-10 and 0% thereafter.

S - Annual risk charge applies; surrender charge may apply

### Lincoln Multi Fund Select

New Money Rate is 1.80% for the 1st quarter of 2010. Portfolio Rate is 2.90%.

	FUND	1 YR	3 YR	5 YR	10 YR	EXPENSE RATIO %	REDEMPTION CHARGE	FUND TYPE
MS	AllianceBernstein VPS Global Thematic Growth	51.61	(2.18)	0.60	(6.75)	1.29	n/a	Specialty-Technology
MS	AllianceBernstein VPS Growth & Income	19.15	(10.11)	(2.72)	0.75	0.87	n/a	Large Value
MS	American Century VP Inflation Protection	9.14	4.86	3.12	--	0.74	n/a	Inflation-Protection Bond
MS	American Funds Global Growth	40.89	(0.77)	5.64	1.33	0.80	n/a	World Stock
MS	American Funds Growth	38.02	(5.21)	1.34	0.11	0.58	n/a	Large Growth
MS	American Funds Growth-Income	29.93	(5.97)	(0.13)	2.25	0.53	n/a	Large Value
MS	American Funds International	41.65	(1.20)	6.44	1.07	0.77	n/a	Foreign Large Blend
MS	BlackRock Global Allocation VI	19.70	3.24	6.71	4.39	1.06	n/a	World Allocation
MS	Delaware VIP Diversified Income	25.40	7.88	5.64	--	1.03	n/a	Intermediate-Term Bond
MS	Delaware VIP High Yield	47.17	3.78	4.90	3.75	1.07	n/a	Intermediate-Term Bond
MS	Delaware VIP REIT	22.01	(12.75)	(1.64)	8.61	1.17	n/a	Specialty-Real Estate
MS	Delaware VIP Small Cap Value	30.25	(5.96)	0.62	7.67	1.15	n/a	Small Value
MS	Delaware VIP Trend	52.83	(4.20)	(0.46)	(1.23)	1.17	n/a	Mid-Cap Growth
MS	Delaware VIP Value	16.48	(9.73)	(1.14)	1.35	1.06	n/a	Large Value
MS	DWS Alternative Asset Allocation Plus VIP	--	--	--	--	2.28	n/a	World Allocation
MS	DWS Equity 500 Index VIP	24.77	(6.98)	(1.03)	(2.42)	0.58	n/a	Large Blend
MS	DWS Small Cap Index VIP	25.01	(7.66)	(1.22)	1.72	0.79	n/a	Small Growth
MS	Fidelity VIP Contrafund	34.12	(4.04)	2.40	1.54	0.91	n/a	Large Growth
MS	Fidelity VIP Growth	26.69	(6.07)	(1.80)	(4.92)	0.93	n/a	Large Growth
MS	LVIP Baron Growth Opportunities	36.95	(5.46)	(0.22)	3.73	1.34	na	Small Growth
MS	LVIP Cohen & Steers Global Real Estate	36.12	--	--	--	1.35	n/a	Specialty-Real Estate
MS	LVIP Delaware Bond	17.30	5.37	4.16	6.10	0.75	n/a	Intermediate-Term Bond
MS	LVIP Delaware Foundation Aggressive Allocation	30.35	(3.34)	1.50	0.70	1.14	n/a	Large Blend
MS	LVIP Delaware Foundation Conservative Allocation	21.26	(3.36)	0.34	1.20	1.12	n/a	Conservative Allocation
MS	LVIP Delaware Foundation Moderate	20.35	(2.71)	1.60	(0.36)	1.44	n/a	Moderate Allocation
MS	LVIP Delaware Growth & Income	23.00	(6.52)	(1.13)	(2.09)	0.76	n/a	Large Blend
MS	LVIP Delaware Social Awareness	28.25	(5.50)	0.70	(0.57)	0.79	n/a	Large Blend
MS	LVIP Delaware Special Opportunities	28.69	(6.22)	1.54	5.77	0.82	n/a	Mid-Cap Value
MS	LVIP Wells Fargo Intrinsic Value	21.77	(8.57)	(2.82)	0.33	1.07	n/a	Large Value
MS	LVIP Global Income	--	--	--	--	1.09	n/a	World Bond
MS	LVIP Janus Capital Appreciation	36.79	(1.67)	1.17	(4.48)	1.10	n/a	Large Growth
MS	LVIP Mondrian International Value	19.72	(6.23)	3.31	4.46	1.05	n/a	Foreign Large Blend
MS	LVIP Money Market	(0.92)	1.25	1.73	1.62	0.68	n/a	Money Market
MS	LVIP SSgA Bond Index	3.22	--	--	--	0.78	n/a	Inermediate Bond
MS	LVIP SSgA Emerging Markets 100	87.58	--	--	--	4.15	n/a	Emerging Markets
MS	LVIP SSgA International Index	26.26	--	--	--	1.83	n/a	Foreign Large Blend
MS	LVIP SSgA S&P 500 Index	24.53	(7.07)	(1.09)	--	0.58	n/a	Large Cap Blend
MS	LVIP SSgA Small-Cap Index	24.45	(5.84)	0.61	(2.44)	0.72	n/a	Small Cap Blend
MS	LVIP T. Rowe Price structured Mid-cap Growth	44.51	(2.88)	1.40	(3.67)	1.09	n/a	Mid-Cap Growth
MS	LVIP Wilshire 2010 Profile Fund	22.86	--	--	--	1.61	n/a	Target Date 2000-2014
MS	LVIP Wilshire 2020 Profile Fund	24.10	--	--	--	1.33	n/a	Target Date 2015-2029
MS	LVIP Wilshire 2030 Profile Fund	26.37	--	--	--	1.48	n/a	Target Date 2030+
MS	LVIP Wilshire 2040 Profile Fund	29.33	--	--	--	1.80	n/a	Target Date 2030+
MS	LVIP Wilshire Aggressive Profile	29.17	(5.92)	--	--	1.45	n/a	Large Blend
MS	LVIP Wilshire Conservative Profile	23.30	1.86	--	--	1.27	n/a	Conservative Allocation
MS	LVIP Wilshire Moderate Profile	26.45	(0.37)	--	--	1.31	n/a	Moderate Allocation
MS	LVIP Wilshire Moderately Aggressive Profile	27.43	(3.14)	--	--	1.34	n/a	Large Blend
MS	MFS VIT Utilities	31.54	0.75	8.88	4.73	1.06	n/a	Specialty-Utilities
MS	Neuberger Berman AMT Mid-Cap Growth	30.29	(3.95)	2.53	(2.32)	0.92	n/a	Mid-Cap Growth

M - Mortality & Risk Expense 1.002% on all variable account values

Surrender Fee: Year 6% in contract years 1-3, 5% in contract year 4, 4% in contract yr 5, 3% in contract yr 6, 2% in contract yr 7, 1% in contract yr 8, 0 thereafter for contracts issued prior to 1/01/2008. No surrender fee for contracts issued on or after 1/01/2008.

S - Annual risk charge applies; surrender charge may apply; no surrender fee for contracts issued on or after 1/1/2008

# RETIREMENT COMPANY INVESTMENTS

TIAA-CREF						<a href="http://www.tiaa-cref.org/uwsa">www.tiaa-cref.org/uwsa</a>		
						phone: (800) 842-2776		
TIAA Fixed Investment Return is 3.00% (SRA and GSRA)								
TIAA-CREF Funds								
FUND	1 YR	3 YR	5 YR	10 YR	EXPENSE RATIO %	REDEMPTION CHARGE	FUND TYPE	
TIAA Traditional Annuity	4.56	4.94	4.60	6.11	n/a	n/a	Fixed	
TIAA Real Estate	(27.64)	(10.92)	(1.67)	3.07	1.01	n/a	Specialty-Real Estate	
CREF Bond	7.00	4.71	4.10	5.84	0.50	n/a	Intermediate-Term Bond	
CREF Equity Index	27.86	(5.77)	0.37	(0.56)	0.49	n/a	Large Blend	
CREF Global Equities	32.91	(5.48)	1.97	(1.25)	0.65	n/a	World Stock	
CREF Growth	36.54	(1.36)	1.31	(4.66)	0.58	n/a	Large Growth	
CREF Inflation-linked Bond	9.58	6.12	4.15	7.24	0.50	n/a	Inflation Protected Bond	
CREF Money Market	0.11	2.47	3.00	2.86	0.47	n/a	Money Market	
CREF Social Choice	22.41	(0.60)	2.58	2.54	0.53	n/a	Moderate Allocation	
CREF Stock	32.04	(4.90)	1.62	0.10	0.59	n/a	Large Blend	
<i>Mortality &amp; Risk Expense .005% on variable account values -- included in expense ratio. Fees and other charges - none</i>								
TIAA-CREF Mutual Funds								
FUND	TICKER	1 YR	3 YR	5 YR	10 YR	EXPENSE RATIO %	REDEMPTION CHARGE	FUND TYPE
Growth and Income Fund	TRGIX	26.52	(0.88)	3.82	---	0.75	n/a	Large Blend
R International Equity	TRERX	31.52	(7.67)	2.85	---	0.79	2%≤60 days	Foreign Large Blend
R International Equity Index	TRIEX	29.25	(6.14)	3.29	---	0.36	2%≤60 days	Foreign Large Blend
Large Cap Value	TRLCX	30.59	(7.90)	(0.20)	---	0.74	n/a	Large Value
Large Cap Value Index	TRCVX	19.41	(9.17)	(0.56)	---	0.35	n/a	Large Value
Lifecycle Fund 2010	TCLEX	19.36	(0.13)	---	---	0.66	n/a	Target Date 2000-2010
Lifecycle Fund 2015	TCLIX	21.32	(1.00)	---	---	0.67	n/a	Target Date 2011-2015
Lifecycle Fund 2020	TCLTX	23.15	(2.14)	---	---	0.69	n/a	Target Date 2016-2020
Lifecycle Fund 2025	TCLFX	24.96	(3.14)	---	---	0.70	n/a	Target Date 2021-2025
Lifecycle Fund 2030	TCLNX	26.70	(4.19)	---	---	0.71	n/a	Target Date 2026-2030
Lifecycle Fund 2035	TCLRX	28.30	(4.53)	---	---	0.72	n/a	Target Date 2031-2035
Lifecycle Fund 2040	TCLOX	28.39	(4.33)	---	---	0.72	n/a	Target Date 2036-2040
Lifecycle Fund 2045	TTRFX	28.28	---	---	---	0.73	n/a	Target Date 2041-2045
Lifecycle Fund 2050	TLFRX	28.05	---	---	---	0.72	n/a	Target Date 2050+
Mid Cap Growth	TRGMX	46.53	(2.76)	1.83	---	0.81	n/a	Mid-Cap Growth
Mid Cap Value	TRVRX	37.10	(4.86)	2.86	---	0.77	n/a	Mid-Cap Value
S&P 500 Index	TRSPX	26.09	(5.86)	0.11	---	0.31	n/a	Large Blend
R Small Cap Blend Index	TRBIX	26.53	(6.22)	0.26	---	0.35	2%≤60 days	Small Blend
R Small Cap Equity	TRSEX	26.58	(7.35)	(0.70)	---	0.78	2%≤60 days	Small Blend
Social Choice Equity	TRSCX	32.01	(4.44)	1.14	---	0.46	n/a	Large Blend
R = 2% Redemption Fee on shares redeemed within 60 days of purchase								

# MUTUAL FUND INVESTMENTS

Dreyfus Retirement Services						<a href="http://www.dreyfus.com/">www.dreyfus.com/</a>		
						phone: (800) 358-0910		
FUND	TICKER	1 YR	3 YR	5 YR	10 YR	EXPENSE RATIO %	REDEMPTION CHARGE	FUND TYPE
Dreyfus 130/30 Growth Fund, Inc (Liquidated 3/31/09)	DTTIX	---	---	---	---			
Dreyfus Active MidCap Fund	DNLRX	35.02	(10.89)	(1.66)	2.01	1.67		Mid-cap blend
Dreyfus Alpha Growth Fund	DPARX	30.79	(5.56)	0.52	0.86	0.84		Large Growth
Dreyfus Appreciation Fund, Inc.	DGAGX	21.01	(4.46)	1.09	0.10	0.97		Large Blend
Dreyfus Balanced Fund (Closed/Merged into Balanced Opportunity 1/8/09)	PDBLX	---	---	---	---			
Dreyfus Balanced Opportunity Fund	DBORX	22.53	(2.40)	0.10	3.80	0.85		Moderate Allocation
Dreyfus BASIC S&P 500 Stock Index Fund	DSPIX	26.52	(5.72)	0.28	(1.12)	0.20		Large Blend
Dreyfus BASIC US Mortgage Securities Fund	DIGFX	6.57	5.56	4.75	5.74	1.00		Intermediate-Term Bond
Dreyfus Bond Market Index Fund	DBIRX	4.73	5.87	4.78	6.06	0.15		Intermediate-Term Bond
N Dreyfus Brazil Equity Fund	DBZIX	---	---	---	---	2.25		Latin America Stock
Dreyfus Capital Growth and Income Fund (Liquidated 1/9/09)	DRERX	---	---	---	---			
N Dreyfus Conservative Allocation Fund	SCALX	---	---	---	---	1.40		Conservative Allocation
Dreyfus Core Equity Fund	DPERX	22.76	(3.83)	1.55	(0.27)	1.00		Large Blend
Dreyfus Core Value Fund	DTCRX	18.43	(7.88)	(0.01)	1.55	0.90		Large Value
Dreyfus Disciplined Stock Fund	DDSTX	26.30	(5.08)	1.01	(1.65)	1.00		Large Blend
Dreyfus Discovery Fund (Closed to new investors 2/2/09)	FDIRX	---	---	---	---			
N Dreyfus Diversified Global Fund	DDGIX	---	---	---	---	1.35		World Stock
R Dreyfus Diversified International Fund	DFPIX	34.09	---	---	---	1.20	2.00	Foreign Large Blend
N Dreyfus Diversified Large Cap Fund	DVDIX	---	---	---	---	1.20		Large Blend
Dreyfus Fund	DREXV	28.75	(4.96)	0.88	(1.62)	0.76		Large Blend

R	Dreyfus Emerging Asia Fund	DEAIX	130.35	---	---	---	1.75	2.00	Pacific/Asia ex-Japan Stk
	Dreyfus Emerging Leaders Fund	DRELX	21.83	(13.04)	(5.12)	(0.36)	1.55		Small Blend
R	Dreyfus Emerging Markets Fund	DRPEX	75.75	5.88	13.76	12.14	1.80	2.00	Diversified Emerging Mkts
R	Dreyfus Emerging Markets Opportunity Fund	SEORX	64.55	1.88	---	---	1.75	2.00	Diversified Emerging Mkts
R	Dreyfus Emerging Mkts Debt Local Currency Fund	DDBIX	21.36	---	---	---	1.10	2.00	Emerging Markets Bond
	Dreyfus Enhanced Income Fund (Liquidated 08/12/09)	DEHIX	---	---	---	---	---	---	
	Dreyfus Equity Growth Fund	FRMRX	34.53	(5.02)	0.38	(3.36)	0.89		Large Growth
	Dreyfus Equity Income Fund	DQIRX	21.39	(5.81)	---	---	1.25		Large Value
	Dreyfus Global Absolute Return Fund	DGPIX	9.18	---	---	---	1.25		World Allocation
	Dreyfus Global Alpha Fund	AVGRX	25.12	(5.93)	---	---	1.26		World Allocation
	Dreyfus Global Real Equity Income Fund	DQEIX	30.85	---	---	---	1.25		World Stock
	Dreyfus Global Growth (Liquidated 11/10/09; Formerly Founders Worldwide Growth)	FWRWX	---	---	---	---	---	---	
	Dreyfus Global Real Estate Securities Fund	DRLIX	36.94	(10.60)	---	---	1.20		Global Real Estate
	Dreyfus Global Stock Fund	DGLRX	35.14	0.82	---	---	1.15		World Stock
	Dreyfus Global Sustainability Fund	DGYIX	25.64	---	---	---	0.85		World Stock
	Dreyfus GNMA Fund, Inc.	DRGMX	6.03	5.77	4.65	5.56	0.90		Intermediate-Term Bond
R	Dreyfus Greater China Fund	DPCRX	119.59	15.66	24.65	15.23	1.66	2.00	Pacific/Asia ex-Japan Stk
N	Dreyfus Growth Allocation Fund	SGALX	---	---	---	---	1.22		World Stock
	Dreyfus Growth and Income Fund, Inc.	DGRIX	28.48	(5.70)	(0.24)	(0.98)	0.99		Large Growth
	Dreyfus Health Care Fund	DHCRX	20.25	2.58	3.83	---	1.40		Specialty-Health
	Dreyfus High Income Fund (Closed/merged into High Yield 1/8/09)	DIMRX	---	---	---	---	---	---	
	Dreyfus High Yield Fund	DLHRX	40.99	4.86	5.15	4.46	0.70		High Yield Bond
	Dreyfus Inflation Adjusted Securities	DIAVX	10.22	6.41	4.15	---	0.87		Inflation Protected Bond
	Dreyfus Intermediate Term Income Fund	DRITX	17.09	4.82	4.24	5.82	0.92		Intermediate-Term Bond
	Dreyfus International Bond Fund	DIBRX	17.78	13.11	---	---	0.85		World Bond
R	Dreyfus International Equity Fund	DIERX	27.86	(10.83)	1.40	---	0.85	2.00	Foreign Large Blend
	Dreyfus International Growth Fund (Liquidated 08/12/09)	DIGRX	---	---	---	---	---	---	
	Dreyfus International Small Cap Fund (Liquidated 09/23/09)	DSMRX	---	---	---	---	---	---	
R	Dreyfus International Stock Fund	DISRX	34.89	0.01	---	---	1.03	2.00	Foreign Large Blend
R	Dreyfus International Stock Index Fund	DIISX	30.15	(6.43)	3.05	0.34	0.60	2.00	Foreign Large Blend
R	Dreyfus International Value Fund	DIRVX	30.69	(5.29)	3.09	3.73	1.37	2.00	Foreign Large Value
	Dreyfus Large Cap Equity Fund	DLQIX	29.05	(8.08)	(0.76)	(0.45)	0.84		Large Blend
	Dreyfus Large Cap Growth Fund	DAPIX	35.81	(2.38)	(0.21)	(3.28)	0.84		Large Growth
	Dreyfus Large Cap Value Fund	DAUIX	17.99	(6.55)	0.55	---	0.80		Large Value
	Dreyfus Large Company Stock Fund (Liquidated 08/12/09)	DEIRX	---	---	---	---	---	---	
	Dreyfus LifeTime Portfolios, Inc.: Growth & Income	DGIRX	20.01	(0.52)	2.84	2.39	1.16		Conservative Allocation
	Dreyfus LifeTime Portfolios, Inc.: Growth Portfolio (Liquidated 01/09/09)	DLGIX	---	---	---	---	---	---	
	Dreyfus LifeTime Portfolios, Inc.: Income Portfolio (Liquidated 1/9/09)	DLIIX	---	---	---	---	---	---	
	Dreyfus Midcap Index Fund, Inc.	PESPX	37.04	(2.15)	2.89	5.89	0.50		Mid-Cap Blend
	Dreyfus Mid-Cap Growth Fund	FRSRX	26.54	(10.14)	0.37	(2.89)	1.20		Mid-Cap Growth
	Dreyfus Midcap Value Fund	DMCVX	61.76	0.87	4.14	8.48	1.23		Mid-Cap Blend
N	Dreyfus Moderate Allocation Fund	SMDAX	---	---	---	---	1.45		Moderate Allocation
	Dreyfus Natural Resources Fund	DLDRX	42.67	1.12	9.44	---	1.23		Specialty-Natural Res
	Dreyfus Passport Fund (Liquidated 11/10/09)	FPSRX	---	---	---	---	---	---	
	Dreyfus Research Growth	DWOIX	36.79	(1.20)	1.91	(1.80)	1.35		Large Growth
N	Dreyfus Satellite Alpha Fund	DSAIX	---	---	---	---	1.35		Miscellaneous Sector
	Dreyfus Select Midcap Growth Fund (Liquidated 08/26/09)	DRSMX	---	---	---	---	---	---	
	Dreyfus Small Cap Equity Fund	DSERX	29.24	(5.17)	2.03	---	1.15		Small Blend
	Dreyfus Small Cap Value Fund	DSVRX	16.63	(11.84)	(4.22)	6.01	1.10		Small Value
	Dreyfus S&P 500 Index Fund	PEOPX	26.04	(6.01)	(0.02)	(1.41)	0.50		Large Blend
	Dreyfus S&P STARS Fund	BSSPX	20.59	(9.47)	(1.71)	(2.33)	0.96		Large Growth
	Dreyfus S&P STARS Opportunities Fund	DSORX	21.94	(5.10)	3.08	---	1.24		Mid-Cap Growth
	Dreyfus Short-Intermediate Government Fund	DSIGX	1.80	4.65	3.81	4.17	0.78		Short Government
	Dreyfus Short Term Income Fund	DSTIX	13.90	3.46	3.18	3.80	0.95		Short Term Bond
	Dreyfus Small Company Value Fund	DSCVX	64.33	5.49	5.73	8.27	1.38		Small Blend
	Dreyfus Smallcap Stock Index Fund	DISSX	25.22	(4.85)	1.18	6.02	0.50		Small Blend
	Dreyfus Strategic Income Fund	DSTRX	25.63	5.95	---	---	0.85		Intermediate-Term Bond
	Dreyfus Strategic Value Fund	DRGVX	25.03	(5.28)	2.08	4.94	0.73		Large Value
	Dreyfus Structured Midcap Fund	DPSRX	35.64	(6.02)	0.66	---	1.18		Mid-Cap Blend
	Dreyfus Systematic International Equity Fund (Liquidated 09/23/09)	SSYRX	---	---	---	---	---	---	
	Dreyfus Tax Managed Growth Fund	DPTRX	20.54	(3.89)	1.50	(0.31)	1.00		Large Blend
	Dreyfus Technology Growth Fund	DGVRX	56.02	0.84	2.13	(6.86)	1.28		Specialty-Technology
	Dreyfus Third Century Fund, Inc.	DRTCX	33.50	(1.87)	1.22	(3.92)	0.95		Large Growth
	Dreyfus Total Return Advantage Fund	DTRRX	6.96	5.97	---	---	0.65		Intermediate-Term Bond
	Dreyfus U.S. Equity Fund	DPUIX	31.02	---	---	---	1.15		Large Growth
	Dreyfus U.S. Treasury Intermediate Term Fund	DRGIX	(1.07)	5.96	4.64	5.60	0.65		Intermediate Government
	Dreyfus U.S. Treasury Long Term Fund	DRGBX	(13.12)	5.25	4.52	6.17	0.65		Long Government
	Dreyfus Worldwide Growth Fund, Inc.	DPWRX	22.72	(2.26)	4.05	1.10	0.98		World Stock
	Dreyfus Yield Advantage Fund (Liquidated 07/29/09)	DYADX	---	---	---	---	---	---	

N = New mutual fund investment available within the past 12 months

R = Redemption Fee on all shares redeemed within 6 months of purchase. This fee is retained by the fund. (Not charged on shares sold through Auto Withdrawal Plan or Auto-Exchange, or on shares acquired through dividend reinvestment.)

# Fidelity Investments

[www.fidelity.com/](http://www.fidelity.com/)

phone: (800) 343-0860

	FUND	TICKER	1 YR	3 YR	5 YR	10 YR	EXPENSE RATIO %	REDEMPTION CHARGE	FUND TYPE
	Fidelity 130/30 Large Cap Fund (Inception: 03/31/08)	FOTTX	3.64	---	---	---	2.32	None	Large Blend
R	Fidelity Aggressive Growth Fund	FDEGX	39.66	(5.59)	(0.34)	(10.50)	0.83	1.50% < 90 days	Mid-Cap Growth
R	Fidelity International Capital Appreciation Fund (formerly Fidelity Aggressive International Fund)	FIVFX	55.18	(6.96)	1.15	(0.69)	0.84	1.00% < 30 days	Foreign Large Growth
	Fidelity Asset Manager 20%	FASIX	19.50	2.43	4.14	4.53	0.58	None	Conservative Allocation
	Fidelity Asset Manager 30%	FTANX	23.62	---	---	---	0.91	None	Conservative Allocation
	Fidelity Asset Manager 40%	FFANX	25.95	---	---	---	1.06	None	Conservative Allocation
	Fidelity Asset Manager 50%	FASMX	30.94	0.17	2.69	2.46	0.78	None	Moderate Allocation
	Fidelity Asset Manager 60%	FSANX	32.72	---	---	---	1.23	None	Moderate Allocation
	Fidelity Asset Manager 70%	FASGX	35.66	(1.82)	1.62	0.75	0.89	None	Moderate Allocation
	Fidelity Asset Manager 85%	FAMRX	38.67	(2.78)	2.09	1.48	0.97	None	Large Growth
	Fidelity Balanced Fund	FBALX	28.05	(1.40)	3.45	5.20	0.68	None	Moderate Allocation
	Fidelity Blue Chip Growth Fund	FBGRX	44.96	(0.16)	1.79	(2.11)	0.76	None	Large Growth
	Fidelity Blue Chip Value Fund	FBCVX	27.78	(9.72)	(1.36)	---	0.77	None	Large Value
R	Fidelity Canada Fund	FICDX	39.63	2.64	9.73	11.27	1.17	1.50% < 90 days	Foreign Large Blend
R	Fidelity Capital & Income Fund	FAGIX	72.14	6.77	7.64	6.89	0.78	1.00% < 90 days	High-Yield Bond
	Fidelity Capital Appreciation Fund	FDCAX	36.38	(4.64)	0.87	0.49	0.79	None	Large Growth
	Fidelity Cash Reserves	FDRXX	0.61	2.84	3.24	2.99	0.39	None	Money Market
R	Fidelity China Region Fund	FHKCX	65.55	10.12	14.66	7.26	1.12	1.50% < 90 days	Pacific/Asia Ex-Japan Stock
	Fidelity <i>Contrafund</i> <sup>®</sup>	FCNTX	29.23	(0.92)	4.75	3.17	0.95	None	Large Growth
	Fidelity Convertible Securities Fund	FCV SX	64.11	(0.13)	3.98	4.78	0.78	None	Convertibles
	Fidelity Disciplined Equity Fund	FDEQX	21.96	(6.80)	0.46	(0.17)	0.84	None	Large Blend
R	Fidelity Diversified International Fund	FDIVX	31.78	(5.73)	3.77	3.94	1.01	1.00% < 30 days	Foreign Large Growth
	Fidelity Dividend Growth Fund	FDGFX	51.00	(4.50)	0.66	1.49	0.62	None	Large Blend
	Fidelity Dynamic Strategies Fund	FDYSX	28.72	---	---	---	1.09	None	Moderate Allocation
R	Fidelity Emerging Europe, Middle East, Africa (EMEA) (Inception: 05/08/08)	FEMEX	61.42	---	---	---	1.61	1.50% < 90 days	Diversified Emerging Markets
R	Fidelity Emerging Markets Fund	FEMKX	76.00	0.00	13.99	7.92	1.16	1.50% < 90 days	Diversified Emerging Markets
	Fidelity Equity-Income Fund	FEQIX	29.54	(8.48)	(0.59)	1.83	0.71	None	Large Value
	Fidelity Equity-Income II Fund	FEQTX	25.12	(7.98)	(1.50)	1.32	0.67	None	Large Value
R	Fidelity Europe Capital Appreciation Fund	FECAX	32.08	(6.61)	5.09	3.58	1.10	1.00% < 30 days	Europe Stock
R	Fidelity Europe Fund	FIEUX	31.65	(4.98)	4.88	3.18	1.09	1.00% < 30 days	Europe Stock
R	Fidelity Export and Multinational Fund	FEXPX	37.05	(3.63)	2.27	3.43	0.91	0.75% < 30 days	Large Growth
	Fidelity Fifty <sup>®</sup>	FFTYX	37.05	(7.73)	(0.63)	0.50	0.71	None	Large Growth
R	Fidelity Floating Rate High Income Fund	FFRHX	28.86	3.39	4.15	---	0.75	1.00% < 60 days	Bank Loan
R	Fidelity Focused High Income Fund	FHIFX	35.07	3.44	4.31	---	0.91	1.00% < 90 days	High-Yield Bond
	Fidelity Focused Stock Fund	FTQGX	25.20	(0.63)	4.05	(1.56)	1.09	None	Large Growth
	Fidelity Four-in-One Index Fund	FFNOX	25.00	(3.66)	1.90	1.01	0.22	None	Large Blend
	Fidelity Freedom 2000 Fund <sup>®</sup>	FFFBX	16.49	1.81	3.22	3.15	0.49	None	Target Date 2000-2010
	Fidelity Freedom 2005 Fund <sup>®</sup>	FFVXX	23.40	0.00	2.91	---	0.63	None	Target Date 2000-2010
	Fidelity Freedom 2010 Fund <sup>®</sup>	FFFCX	24.82	0.04	3.03	2.72	0.64	None	Target Date 2000-2010
	Fidelity Freedom 2015 Fund <sup>®</sup>	FFVFX	25.62	(0.45)	3.10	---	0.67	None	Target Date 2011-2015
	Fidelity Freedom 2020 Fund <sup>®</sup>	FFFDX	28.86	(1.72)	2.69	1.74	0.72	None	Target Date 2016-2020
	Fidelity Freedom 2025 Fund <sup>®</sup>	FFTWX	30.03	(2.14)	2.55	---	0.74	None	Target Date 2021-2025
	Fidelity Freedom 2030 Fund <sup>®</sup>	FFFEY	30.57	(3.46)	2.03	0.84	0.76	None	Target Date 2026-2030
	Fidelity Freedom 2035 Fund <sup>®</sup>	FFTHX	31.26	(3.71)	1.91	---	0.78	None	Target Date 2031-2035
	Fidelity Freedom 2040 Fund <sup>®</sup>	FFFFX	31.65	(4.15)	1.74	---	0.79	None	Target Date 2036-2040
	Fidelity Freedom 2045 Fund	FFFGX	32.04	(4.18)	---	---	0.80	None	Target Date 2041-2045
	Fidelity Freedom 2050 Fund	FFFHX	32.47	(4.77)	---	---	0.82	None	Target Date 2050+
	Fidelity Freedom Income Fund <sup>®</sup>	FFFAX	16.12	2.27	3.38	3.62	0.48	None	Retirement Income
	Fidelity Fund	FFIDX	26.75	(4.05)	1.54	(0.93)	0.64	None	Large Blend
	Fidelity Ginnie Mae Fund	FGMNX	6.92	6.93	5.50	6.03	0.45	None	Intermediate Government
R	Fidelity Global Balanced Fund	FGBLX	22.52	2.26	5.80	4.72	1.24	1.00% < 30 days	World Allocation
R	Fidelity Global Commodity Stock Fund (Inception: 03/25/09)	FFGCX	---	---	---	---	1.42	1.00% < 30 days	World Stock
	Fidelity Government Income Fund	FGOVX	1.30	6.66	5.17	6.15	0.45	None	Intermediate Government
	Fidelity Government Money Market Fund	SPAXX	0.32	2.50	3.01	2.85	0.45	None	Money Market
	Fidelity Growth & Income Portfolio	FGRIX	23.05	(15.25)	(7.09)	(4.09)	0.78	None	Large Blend
	Fidelity Growth Company Fund	FDGRX	41.15	0.01	4.46	(0.85)	0.97	None	Large Growth
	Fidelity Growth Discovery Fund	FDSVX	29.33	(4.39)	0.34	(0.62)	0.90	None	Large Growth
R	Fidelity High Income Fund	SPHIX	51.46	5.75	6.26	4.61	0.77	1.00% < 90 days	High-Yield Bond
	Fidelity Independence Fund	FDFFX	39.87	(2.02)	3.14	0.04	0.91	None	Large Growth
	Fidelity Inflation-Protected Bond Fund	FINPX	9.70	5.34	3.66	---	0.45	None	Inflation Protected Bond
	Fidelity Institutional Short-Intermediate Government	FFXSX	1.88	5.63	4.38	5.00	0.45	None	Short Government
	Fidelity Intermediate Bond Fund	FTHR X	17.13	4.67	3.99	5.56	0.45	None	Intermediate-Term Bond
	Fidelity Intermediate Government Income Fund	FSTGX	0.87	6.22	4.73	5.61	0.45	None	Intermediate Government
R	Fidelity International Discovery Fund	FIGRX	30.07	(4.82)	4.90	3.32	1.12	1.00% < 30 days	Foreign Large Blend
R	Fidelity International Growth Fund	FIGFX	36.50	---	---	---	2.19	1.00% < 30 days	Foreign Large Growth
R	Fidelity International Real Estate Fund	FIREX	35.82	(14.89)	0.25	---	1.19	1.50% < 90 days	Global Real Estate
R	Fidelity International Small Cap Fund	FISMX	45.50	(4.15)	5.42	---	1.48	2.00% < 90 days	Foreign Small/Mid Growth
R	Fidelity International Small Cap Opportunities Fund	FSCOX	46.26	(14.46)	---	---	0.68	2.00% < 90 days	Foreign Small/Mid Growth
R	Fidelity International Value Fund	FIVLX	36.11	(7.40)	---	---	1.07	1.00% < 30 days	Foreign Large Value
	Fidelity Investment Grade Bond Fund	FBNDX	16.02	3.40	3.55	5.54	0.46	None	Intermediate-Term Bond
R	Fidelity Japan Fund	FJPNX	15.33	(10.82)	(0.79)	(5.48)	0.90	1.50% < 90 days	Japan Stock
R	Fidelity Japan Smaller Companies Fund	FJSCX	18.08	(12.15)	(5.54)	(5.07)	1.16	1.50% < 90 days	Japan Stock
	Fidelity Large Cap Core Enhanced Index Fund	FLCEX	23.25	---	---	---	0.45	None	Large Blend
	Fidelity Large Cap Growth Enhanced Index Fund	FLGEX	35.07	---	---	---	0.45	None	Large Growth
	Fidelity Large Cap Growth Fund	FSLGX	24.01	(7.82)	(1.32)	---	0.75	None	Large Growth
	Fidelity Large Cap Stock Fund	FLCSX	50.45	(3.67)	1.65	(2.43)	0.84	None	Large Growth

	Fidelity Large Cap Value Enhanced Index Fund	FLVEX	15.59	---	---	---	0.45	None	Large Value
	Fidelity Large Cap Value Fund	FSLVX	15.63	(10.24)	(1.19)	---	0.86	None	Large Value
R	Fidelity Latin America Fund	FLATX	91.60	7.70	22.84	14.92	1.07	1.50% < 90 days	Latin America Stock
R	Fidelity Leveraged Company Stock Fund	FLVCX	59.56	(5.08)	3.39	---	0.92	1.50% < 90 days	Mid-Cap Blend
R	Fidelity Low-Priced Stock Fund	FLPSX	39.08	(2.89)	3.22	11.04	0.99	1.50% < 90 days	Mid-Cap Blend
	Fidelity Magellan® Fund	FMAGX	41.13	(5.33)	(0.64)	(2.27)	0.71	None	Large Growth
	Fidelity Mega Cap Stock Fund	FGRTX	28.61	(4.70)	0.97	(0.10)	0.79	None	Large Blend
R	Fidelity Mid Cap Enhanced Index Fund	FMEIX	37.58	---	---	---	0.61	0.75% < 30 days	Mid-Cap Growth
R	Fidelity Mid Cap Growth Fund	FSMGX	46.42	(8.73)	(1.40)	---	0.69	0.75% < 30 days	Mid-Cap Blend
R	Fidelity Mid Cap Value Fund	FSMVX	35.44	(6.15)	1.48	---	0.85	0.75% < 30 days	Mid-Cap Value
R	Fidelity Mid-Cap Stock Fund	FMCSX	50.39	(4.19)	3.22	3.57	0.73	0.75% < 30 days	Mid-Cap Growth
	Fidelity Money Market Fund	SPRX	0.62	2.86	3.26	3.00	0.44	None	Money Market
	Fidelity Mortgage Securities Fund	FMSFX	9.57	3.40	3.50	5.31	0.45	None	Intermediate-Term Bond
R	Fidelity Nasdaq Composite® Index Fund	FNCMX	44.96	(1.34)	1.49	---	0.61	0.75% < 90 days	Large Growth
R	Fidelity New Markets Income Fund	FNMX	44.56	7.71	9.21	12.15	0.92	1.00% < 90 days	Emerging Markets Bond
	Fidelity New Millennium Fund®	FMLX	40.24	(0.80)	4.06	0.74	1.10	None	Mid-Cap Growth
R	Fidelity Nordic Fund	FNORX	47.49	(7.16)	5.33	2.56	1.15	1.50% < 90 days	Europe Stock
	Fidelity OTC Portfolio	FOCPX	62.24	3.40	5.68	(1.90)	1.13	None	Large Growth
R	Fidelity Overseas Fund	FOSFX	25.19	(7.04)	2.92	(0.07)	1.02	1.00% < 30 days	Foreign Large Blend
R	Fidelity Pacific Basin Fund	FPBFX	59.32	(4.07)	6.32	0.26	0.90	1.50% < 90 days	Diversified Pacific/Asia
	Fidelity Puritan® Fund	FPURX	26.69	(1.60)	2.74	4.15	0.67	None	Moderate Allocation
R	Fidelity Real Estate Income Fund	FRIFX	46.82	(1.78)	2.15	---	1.00	0.75% < 90 days	Real Estate
R	Fidelity Real Estate Investment Portfolio	FRESX	32.89	(13.56)	(0.29)	10.41	0.92	0.75% < 90 days	Real Estate
	Fidelity Retirement Government Money Market Portfolio	FGMXX	0.29	2.52	3.03	2.87	0.44	None	Money Market
	Fidelity Retirement Money Market Portfolio	FRTXX	0.63	2.87	3.28	3.01	0.45	None	Money Market
	Fidelity Short-Term Bond Fund	FSHBX	7.35	1.68	2.35	3.91	0.45	None	Short-Term Bond
R	Fidelity Small Cap Enhanced Index Fund (Inception: 12/20/07)	FCPEX	23.60	---	---	---	0.69	1.50% < 90 days	Small Blend
R	Fidelity Small Cap Growth Fund	FCPGX	42.92	(2.76)	3.53	---	1.08	1.50% < 90 days	Small Growth
R	Fidelity Small Cap Independence Fund	FDSCX	32.28	(9.05)	(0.88)	2.82	0.77	1.50% < 90 days	Small Growth
R	Fidelity Small Cap Discovery Fund (formerly Fidelity Small Cap Retirement Fund)	FSCRX	50.69	2.04	4.89	---	1.13	1.50% < 90 days	Small Blend
R	Fidelity Small Cap Stock Fund	FSLCX	62.65	0.00	3.97	7.31	0.96	2.00% < 90 days	Small Blend
R	Fidelity Small Cap Value Fund	FCPVX	36.57	(1.26)	5.54	---	1.20	1.50% < 90 days	Small Value
R	Fidelity Southeast Asia Fund	FSEAX	39.20	1.34	13.78	6.96	1.14	1.50% < 90 days	Pacific/Asia Ex-Japan Stock
	Fidelity Stock Selector	FDSSX	28.81	(5.65)	0.70	(0.96)	0.87	None	Large Growth
	Fidelity Strategic Dividend & Income® Fund	FSDIX	37.73	(5.81)	0.90	---	0.81	None	Large Blend
	Fidelity Strategic Income Fund	FSICX	31.77	7.19	6.55	8.02	0.73	None	Multisector Bond
R	Fidelity Strategic Real Return Fund	FSRRX	28.41	0.70	---	---	0.77	0.75% < 60 days	Conservative Allocation
	Fidelity Total Bond Fund	FTBFX	19.80	5.62	4.88	---	0.45	None	Intermediate-Term Bond
R	Fidelity Total International Equity Fund (Inception: 11/01/2007)	FTIEX	41.17	---	---	---	1.87	1.00% < 30 days	Foreign Large Blend
	Fidelity Trend Fund	FTRNX	44.45	(1.56)	2.99	0.52	0.83	None	Large Growth
	Fidelity U.S. Bond Index Fund	FBIDX	6.45	5.20	4.43	6.08	0.38	None	Intermediate-Term Bond
	Fidelity U.S. Government Reserves	FGRXX	0.37	2.58	3.09	2.91	0.34	None	Money Market
	Fidelity U.S. Treasury Money Market Fund	FDLXX	0.05	1.96	2.58	2.55	0.45	None	Money Market
R	Fidelity Ultra-Short Bond Fund	FUSFX	0.96	(4.06)	(0.94)	---	0.45	0.25% < 60 days	Ultrashort Bond
	Fidelity Utilities Fund	FIUIX	11.08	(6.95)	2.94	(1.76)	0.77	None	Utilities
	Fidelity Value Discovery Fund	FVDFX	27.68	(6.86)	2.09	---	0.93	None	Large Blend
	Fidelity Value Fund	FDVLX	44.08	(7.65)	0.70	6.39	0.64	None	Mid-Cap Value
	Fidelity Value Strategies Fund	FSLSX	59.18	(6.36)	(0.42)	5.42	0.89	None	Mid-Cap Blend
R	Fidelity Worldwide Fund	FWWFX	28.53	(3.09)	3.95	2.82	1.27	1.00% < 30 days	World Stock

### Fidelity Spartan Funds

	FUND	TICKER	1 YR	3 YR	5 YR	10 YR	EXPENSE RATIO %	REDEMPTION CHARGE	FUND TYPE
R	Spartan® 500 Index Fund - Investor Class	FSMKX	26.50	(5.66)	0.37	(1.03)	0.10	0.50 / 90	Large Blend
R	Spartan® Extended Market Index Fund - Investor Cl.	FSEMXX	36.65	(3.94)	2.38	1.75	0.10	0.75 / 90	Mid-Cap Blend
	Spartan Intermediate Treasury Bond Index Fund - Investor Class	FIBIX	(5.03)	6.75	---	---	0.20	None	Intermediate Government
R	Spartan® International Index Fund - Investor Class	FSIIX	28.48	(5.90)	3.63	1.03	0.20	1.00 / 90	Foreign Large Blend
	Spartan Long term Treasury Bond Index Fund- Investor Class	FLBIX	(13.41)	5.60	---	---	0.20	None	Long Government
	Spartan Short-Term Treasury Bond Index Fund- Investor Class	FSBIX	(0.14)	5.41	---	---	0.20	None	Short Government
R	Spartan® Total Market Index Fund - Investor Class	FSTMX	28.39	(5.22)	0.95	(0.32)	0.10	0.50 / 90	Large Blend
	Spartan® U.S. Equity Index Fund - Investor Class	FUSEX	26.51	(5.65)	0.38	(1.04)	0.10	None	Large Blend

**Fidelity Select Portfolios** (Specialty/sector funds may experience more short-term volatility than more diversified equity funds and are most suitable for the aggressive portion of a portfolio.)

	FUND	TICKER	1 YR	3 YR	5 YR	10 YR	EXPENSE RATIO %	REDEMPTION CHARGE	FUND TYPE
R	Fidelity Select Air Transportation Portfolio	FSAIX	22.26	(6.84)	3.84	5.07	1.08	0.75 / 30	Industrials
R	Fidelity Select Automotive Portfolio	FSAVX	122.28	(4.81)	(0.81)	4.63	1.47	0.75 / 30	Mid-Cap Value
R	Fidelity Select Banking Portfolio	FSRBX	5.05	(19.71)	(10.17)	(0.54)	0.93	0.75 / 30	Specialty-Financial
R	Fidelity Select Biotechnology Portfolio	FBIOX	10.79	0.27	2.58	0.02	0.89	0.75 / 30	Specialty-Health
R	Fidelity Select Brokerage and Investment Management Portfolio	FSLBX	50.41	(8.69)	3.69	5.94	0.90	0.75 / 30	Specialty-Financial
R	Fidelity Select Chemicals Portfolio	FSCHX	65.32	6.35	7.28	10.30	0.91	0.75 / 30	Miscellaneous Sector
R	Fidelity Select Communications Equipment	FSDCX	80.70	0.72	1.58	(6.64)	0.95	0.75 / 30	Specialty-Communications
R	Fidelity Select Computers Portfolio	FDCPX	83.17	4.90	5.34	(4.88)	0.92	0.75 / 30	Specialty-Technology
R	Fidelity Select Construction and Housing Portfolio	FSHOX	22.92	(8.15)	(1.92)	7.23	1.03	0.75 / 30	Miscellaneous Sector
R	Fidelity Select Consumer Discretionary Portfolio	FSCPX	38.12	(6.11)	(0.77)	(0.53)	1.19	0.75 / 30	Consumer Discretionary
R	Fidelity Select Consumer Staples	FDFAX	20.93	4.51	7.74	8.75	0.91	0.75 / 30	Consumer Staples

R	Fidelity Select Defense and Aerospace	FSDAX	24.87	(4.16)	4.60	8.77	0.88	0.75 / 30	Industrials
R	Fidelity Select Electronics Portfolio	FSELX	84.99	(0.99)	2.42	(4.86)	0.89	0.75 / 30	Specialty-Technology
R	Fidelity Select Energy Portfolio	FSENX	47.09	(0.51)	11.32	11.00	0.83	0.75 / 30	Equity Energy
R	Fidelity Select Energy Service Portfolio	FSESX	61.96	(2.53)	9.17	10.26	0.82	0.75 / 30	Equity Energy
R	Fidelity Select Environmental Portfolio	FSLEX	17.16	(2.87)	2.06	4.58	1.06	0.75 / 30	Miscellaneous Sector
R	Fidelity Select Financial Services Portfolio	FIDSX	25.88	(18.32)	(7.42)	0.22	0.94	0.75 / 30	Specialty-Financial
R	Fidelity Select Gold Portfolio	FSAGX	38.00	11.08	19.30	17.09	0.89	0.75 / 30	Financial
R	Fidelity Select Health Care Portfolio	FSPHX	32.11	0.12	4.25	3.97	0.86	0.75 / 30	Specialty-Health
R	Fidelity Select Home Finance Portfolio	FSVLX	1.86	(36.02)	(22.88)	(4.80)	0.99	0.75 / 30	Specialty-Financial
R	Fidelity Select Industrial Equipment	FSCGX	38.91	(3.06)	2.75	2.94	0.90	0.75 / 30	Industrials
R	Fidelity Select Industrials Portfolio	FCYIX	38.91	(0.71)	4.77	6.78	1.00	0.75 / 30	Industrials
R	Fidelity Select Insurance Portfolio	FSPCX	21.83	(14.83)	(4.79)	4.46	0.97	0.75 / 30	Specialty-Financial
R	Fidelity Select IT Services	FBSOX	59.05	5.97	7.68	5.13	1.00	0.75 / 30	Miscellaneous Sector
R	Fidelity Select Leisure Portfolio	FDSLX	24.25	(2.80)	2.12	1.31	0.93	0.75 / 30	Consumer Discretionary
R	Fidelity Select Materials Portfolio	FSDPX	78.68	6.58	10.58	11.21	0.90	0.75 / 30	Specialty-Natural Resources
R	Fidelity Select Medical Delivery Portfolio	FSHCX	48.98	(1.17)	4.14	12.82	0.94	0.75 / 30	Specialty-Health
R	Fidelity Select Medical Equipment & Systems	FSMEX	32.63	6.20	6.01	11.49	0.87	0.75 / 30	Specialty-Health
	Fidelity Select Money Market Portfolio	FSLXX	0.67	2.91	3.30	3.01	0.33	None	Money Market
R	Fidelity Select Multimedia Portfolio	FBMPX	54.41	(5.26)	0.81	0.24	1.07	0.75 / 30	Specialty-Communications
R	Fidelity Select Natural Gas Portfolio	FSNGX	56.32	(1.53)	7.93	12.20	0.85	0.75 / 30	Equity Energy
R	Fidelity Select Natural Resources Portfolio	FNARX	51.74	2.73	13.52	11.89	0.85	0.75 / 30	Specialty-Natural Resources
R	Fidelity Select Networking & Infrastructure (merged into Select Communications Equipment Portfolio 06/19/2009)	FNINX	---	---	---	---	---	0.75 / 30	Specialty-Technology
R	Fidelity Select Paper and Forest Products (merged into Select Materials Portfolio 06/19/2009)	FSPFX	---	---	---	---	---	0.75 / 30	Specialty-Natural Resources
R	Fidelity Select Pharmaceuticals Portfolio	FPHAX	25.41	3.20	6.30	---	1.00	0.75 / 30	Specialty-Health
R	Fidelity Select Retailing Portfolio	FSRPX	57.82	0.76	4.75	3.03	1.07	0.75 / 30	Consumer Discretionary
R	Fidelity Select Software & Computer	FSCSX	61.51	5.00	7.67	1.80	0.87	0.75 / 30	Specialty-Technology
R	Fidelity Select Technology Portfolio	FSPTX	90.29	3.69	4.69	(5.32)	0.90	0.75 / 30	Specialty-Technology
R	Fidelity Select Telecommunications Portfolio	FSTCX	51.56	(4.96)	2.74	(6.01)	0.97	0.75 / 30	Specialty-Communications
R	Fidelity Select Transportation Portfolio	FSRFX	23.29	(3.65)	1.85	7.23	1.03	0.75 / 30	Industrials
R	Fidelity Select Utilities Growth Portfolio	FSUTX	14.39	(4.72)	4.23	(0.96)	0.89	0.75 / 30	Specialty-Utilities
R	Fidelity Select Wireless Portfolio	FWRLX	59.02	0.70	5.42	---	0.95	0.75 / 30	Specialty-Communications
<i>Annual fee - none</i>									
<i>R - If shares are held less than 30 days, fee is .75% of amount redeemed. Unless you use one of Fidelity's automated exchange services, you may be required to pay a \$7.50 fee for each exchange out of any of the Select Portfolios.</i>									

T. Rowe Price							<a href="http://www.rps.troweprice.com">www.rps.troweprice.com</a>		
							phone: (800) 922-9945		
	FUND	TICKER	1 YR	3 YR	5 YR	10 YR	EXPENSE RATIO %	REDEMPTION CHARGE (On assets held ≤ 90 days)	FUND TYPE
R	T Rowe Price Africa & Middle East Fund	TRAMX	22.08	---	---	---	1.32	2.00%	Foreign Large Growth
	T Rowe Price Balanced Fund	RPBAX	28.28	(0.53)	3.38	3.58	0.69		Moderate Allocation
	T Rowe Price Blue Chip Growth Fund	TRBCX	42.57	(2.58)	1.45	(0.38)	0.80		Large Growth
	T Rowe Price Capital Appreciation Fund	PRWCX	33.05	0.44	9.28	11.22	0.74		Moderate Allocation
	T Rowe Price Capital Opportunity Fund	PRCOX	29.28	(4.63)	0.99	0.02	0.79		Large Blend
	T Rowe Price Corporate Income Fund	PRPIX	22.09	4.46	4.16	6.25	0.75		Long-Term Bond
	T Rowe Price Diversified Mid-Cap Growth Fund	PRDMX	45.30	(2.13)	2.26	---	1.23		Mid-Cap Growth
R	T Rowe Price Diversified Small-Cap Growth Fund	PRDSX	37.98	(1.31)	1.88	0.18	1.38	1.00%	Small Growth
	T Rowe Price Dividend Growth Fund	PRDGX	26.15	(3.40)	1.64	2.77	0.73		Large Blend
R	T Rowe Price Emerging Europe & Mediterranean Fund	TREMX	125.13	(11.40)	8.30	---	1.32	2.00%	Diversified Emerging Markets
R	T Rowe Price Emerging Markets Bond Fund	PREMX	34.93	5.52	8.95	11.85	0.98	2.00%	Emerging Markets Bond
R	T Rowe Price Emerging Markets Stock Fund	PRMSX	85.07	1.44	13.84	9.34	1.24	2.00%	Diversified Emerging Markets
	T Rowe Price Equity Income Fund	PRFDX	25.62	(5.88)	0.70	4.13	0.71		Large Value
R	T Rowe Price Equity Index 500 Fund	PREIX	26.33	(5.79)	0.19	(1.19)	0.37	0.05%	Large Blend
R	T Rowe Price European Stock Fund	PRESX	34.40	(4.23)	4.71	1.89	1.01	2.00%	Europe Stock
R	T Rowe Price Extended Equity Market Index Fund	PEMX	36.69	(4.36)	2.17	1.65	0.41	0.50%	Mid-Cap Blend
	T Rowe Price Financial Services Fund	PRISX	28.44	(11.30)	(3.18)	4.50	1.00		Specialty-Financial
R	T Rowe Price Global Large-Cap Stock Fund	RPGEX	49.59	---	---	---	4.43	2.00%	World Stock
R	T Rowe Price Global Stock Fund	PRGSX	44.77	(6.88)	3.96	1.09	0.87	2.00%	World Stock
	T Rowe Price Global Technology Fund	PRGTX	80.28	4.60	6.91	---	1.32		Specialty-Technology
	T Rowe Price GNMA Fund	PRGMX	6.35	6.17	5.01	5.86	0.63		Intermediate Government
	T Rowe Price Growth & Income Fund	PRGIX	30.57	(4.18)	0.65	1.77	0.73		Large Blend
	T Rowe Price Growth Stock Fund	PRGFX	43.25	(2.99)	2.10	1.12	0.73		Large Growth
	T Rowe Price Health Sciences Fund	PRHSX	32.17	3.79	6.82	8.64	0.86		Specialty-Health
R	T Rowe Price High Yield Fund	PRHYX	49.14	5.14	5.69	6.55	0.80	1.00%	High-Yield Bond
	T Rowe Price Inflation Protected Bond Fund	PRIPX	10.43	6.41	4.28	---	0.69		Inflation Protected Bond
R	T Rowe Price International Bond Fund	RPIBX	8.38	6.67	3.69	6.10	0.81	2.00%	World Bond
R	T Rowe Price International Discovery Fund	PRIDX	55.69	(3.14)	8.21	4.92	1.24	2.00%	Foreign Small / Mid Growth
R	T Rowe Price International Equity Index Fund	PIEQX	30.42	(5.74)	3.71	---	0.50	2.00%	Foreign Large Blend
R	T Rowe Price International Growth & Income Fund	TRIGX	34.39	(6.97)	3.90	3.77	0.90	2.00%	Foreign Large Value
R	T Rowe Price International Stock Fund;Shares	PRITX	52.20	(3.54)	4.47	(0.16)	0.87	2.00%	Foreign Large Growth
R	T Rowe Price Japan Fund	PRJPX	0.84	(13.22)	(2.90)	(6.44)	1.07	2.00%	Japan Stock
R	T Rowe Price Latin America Fund	PRLAX	114.36	12.25	27.91	18.43	1.22	2.00%	Latin America Stock
	T Rowe Price Media & Telecommunications Fund	PRMTX	68.52	3.20	10.79	5.08	0.90		Specialty-Communications
	T Rowe Price Mid-Cap Growth Fund	RPMGX	45.44	1.05	4.82	5.67	0.83		Mid-Cap Growth
	T Rowe Price Mid-Cap Value Fund	TRMCX	46.68	(1.17)	4.57	10.54	0.83		Mid-Cap Value
	T Rowe Price New America Growth Fund	PRWAX	49.33	1.57	3.23	(0.08)	0.91		Large Growth
R	T Rowe Price New Asia Fund	PRASX	102.76	9.58	17.76	8.82	0.96	2.00%	Pacific/Asia ex-Japan Stock

	T Rowe Price New Era Fund	PRNEX	49.36	1.54	9.73	11.51	0.66		Specialty-Natural Resources
	T Rowe Price New Horizons Fund	PRNHX	43.87	(2.19)	2.37	3.31	0.84		Small Growth
	T Rowe Price New Income Fund	PRCIX	12.33	6.60	5.34	6.35	0.71		Intermediate-Term Bond
R	T Rowe Price Overseas Stock Fund	TROXX	36.70	(6.33)	---	---	0.93	2.00%	Foreign Large Value
	T Rowe Price Personal Strategy Balanced Fund	TRPBX	32.61	0.31	3.76	4.81	0.86		Moderate Allocation
	T Rowe Price Personal Strategy Growth Fund	TRSGX	37.47	(2.55)	2.60	3.84	0.95		Large Blend
	T Rowe Price Personal Strategy Income Fund	PRSIK	25.47	2.33	4.32	5.29	0.78		Conservative Allocation
	T Rowe Price Prime Reserve Fund	PRRXX	0.19	2.52	2.96	2.74	0.60		Money Market
R	T Rowe Price Real Estate Fund	TRREX	31.65	(13.32)	0.40	11.03	0.75	1.00%	Specialty-Real Estate
	T Rowe Price Retirement 2005 Fund	TRRFK	24.55	1.09	3.99	---	0.60		Target Date 2000-2010
	T Rowe Price Retirement 2010 Fund	TRRAX	27.95	0.00	3.70	---	0.64		Target Date 2000-2010
	T Rowe Price Retirement 2015 Fund	TRRGX	31.35	(0.72)	3.49	---	0.69		Target Date 2011-2015
	T Rowe Price Retirement 2020 Fund	TRRBX	34.19	(1.60)	3.20	---	0.73		Target Date 2016-2020
	T Rowe Price Retirement 2025 Fund	TRRHK	36.29	(2.28)	2.96	---	0.76		Target Date 2021-2025
	T Rowe Price Retirement 2030 Fund	TRRCX	37.99	(2.84)	2.86	---	0.78		Target Date 2026-2030
	T Rowe Price Retirement 2035 Fund	TRRJX	39.04	(3.18)	2.65	---	0.79		Target Date 2031-2035
	T Rowe Price Retirement 2040 Fund	TRRDX	39.07	(3.17)	2.68	---	0.79		Target Date 2036-2040
	T Rowe Price Retirement 2045 Fund	TRRKX	39.10	(3.13)	---	---	0.79		Target Date 2041-2045
	T Rowe Price Retirement 2050 Fund	TRRMX	38.92	(3.16)	---	---	0.79		Target Date 2050+
	T Rowe Price Retirement 2055 Fund	TRRNK	38.97	(3.19)	---	---	0.79		Target Date 2050+
	T Rowe Price Retirement Income Fund	TRRIK	22.07	1.86	4.04	---	0.58		Retirement Income
	T Rowe Price Science & Technology Fund	PRSCX	67.83	1.81	2.98	(8.55)	1.00		Specialty-Technology
	T Rowe Price Short-Term Bond Fund	PRWBK	9.00	5.19	4.33	4.89	0.60		Short-Term Bond
	T Rowe Price Small-Cap Stock Fund	OTCFK	38.46	(3.21)	2.09	6.41	0.93		Small Blend
R	T Rowe Price Small-Cap Value Fund;Shares	PRSVK	26.88	(3.29)	2.72	10.90	0.92	1.00%	Small Value
	T Rowe Price Spectrum Growth Fund	PRSGK	40.94	(3.61)	2.67	2.68	0.82		Large Blend
	T Rowe Price Spectrum Income Fund	RPSIK	20.29	4.98	5.06	6.68	0.70		Multisector Bond
R	T Rowe Price Spectrum International Fund	PSILK	44.99	(3.47)	5.63	1.87	0.98	2.00%	Foreign Large Blend
	T Rowe Price Summit Cash Reserves Fund	TSCXK	0.30	2.63	3.09	2.89	0.47		Money Market
	T Rowe Price Summit GNMA Fund	PRSUK	5.77	6.22	5.07	5.90	0.60		Intermediate Government
R	T Rowe Price Total Equity Market Index Fund	POMIK	28.76	(5.21)	0.88	(0.36)	0.40	0.05%	Large Blend
R	T Rowe Price US Bond Index Fund	PBDIK	6.63	6.28	4.97	---	0.30	0.05%	Intermediate-Term Bond
	T Rowe Price US Treasury Intermediate Fund	PRTIK	(1.37)	7.35	5.18	6.00	0.52		Intermediate Government
	T Rowe Price US Treasury Long-Term Fund	PRULK	(10.90)	6.50	5.17	7.05	0.58		Long Government
	T Rowe Price US Treasury Money Fund	PRTXK	0.05	1.91	2.49	2.44	0.46		Money Market
	T Rowe Price Value Fund	TRVLK	37.15	(5.93)	1.17	4.54	0.90		Large Value

R=Redemption Charge (On assets held ≤ 90 days)

A Fund's average annual total return includes changes in principal value, reinvested dividends, and capital gain distributions. Share price, principal value, and return will vary and you may have a gain or loss when you sell your shares. Past performance cannot guarantee future results. Current performance data may be lower or higher than the performance data quoted. The performance information shown does not reflect the deduction of redemption fees. If fees were deducted, performance would be lower. For the most recent month-end performance information or to request a prospectus, which includes investment objectives, risks, fees, expenses, and other information that you should read and consider carefully, please visit the web site at [www.rps.troweprice.com](http://www.rps.troweprice.com) or call 1-800-922-9945.

An investment in a money market fund is not insured or guaranteed by the FDIC or any other government agency. Although they seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in this fund.

## Market Indexes

For comparison

	As of 12-31-09	1 YR	3 YR	5 YR	10 YR		
Standard & Poor's 500 Index	26.46	(5.63)	0.42	(0.95)	n/a	Reflects large company performance	
Russell 2000 Index (Small US stocks)	27.17	(6.07)	0.51	3.51	n/a	Reflects small company performance	
S&P Mid-Cap 400 Index	37.38	(1.83)	3.27	6.36	n/a	Reflects mid-cap company performance	
Barclays Capital US Aggregate Bond Index	5.93	6.04	4.97	6.33	n/a	Reflects government and corporate bonds	
Barclays Capital GNMA Index (Government National Mortgage Assn)	5.37	6.74	5.59	6.30	n/a	Reflects government mortgage securities	
MSCI EAFE Index (Europe, Australia, and Far East) (Net MA tax)	36.27	(5.83)	4.16	2.22	n/a	Reflects international stock performance	
NASDAQ	45.36	(1.17)	1.71	(5.09)	n/a	Reflects technology stock performance	

## Summary of Fixed Annuities

<b>Ameriprise/RiverSource</b>	CRA Select - New money rate 3.00% as of 12/31/2009. RAVA-Select - New money rate 3.00% as of 12/31/2009. RAVA-Select Plus - New money rate 2.35% as of 12/31/2009. RAVA 4 Select - New money rate 2.25% as of 12/31/2009. RAVA 4 Access - New money rate 2.10% as of 12/31/2009.
<b>Lincoln National Life</b>	Multi Fund - New Money Rate is 2.00% for the 1st quarter of 2010. Portfolio Rate is 3.10% Multi Fund Select - New Money Rate is 1.80% for the 1st quarter of 2010. Portfolio Rate is 2.90%.
<b>TIAA-CREF</b>	TIAA Fixed Investment Return is 3.00% (SRA and GSRA).