

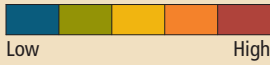
# Core Fundamental Holdings

Managed by MFC Global Investment Management (U.S.A.) Limited

Information as of December 31, 2009

## Risk/Return Category

Growth & Income



## Asset Class/Investment Style

Hybrid



## Inception Date

December 1, 2007

## Portfolio Managers

Steve Medina  
Bruce Specca  
Bob Boyda

## Portfolio Statistics

### Index

60% S&P 500/40% BC Aggregate Bond

### Peer Group

Morningstar Moderate Allocation

## Portfolio Highlights

**Investment Objective and Policies** ▶ To seek long-term growth of capital by investing approximately 60% of the portfolio's assets in equity securities and approximately 40% of the portfolio's assets in fixed income securities.

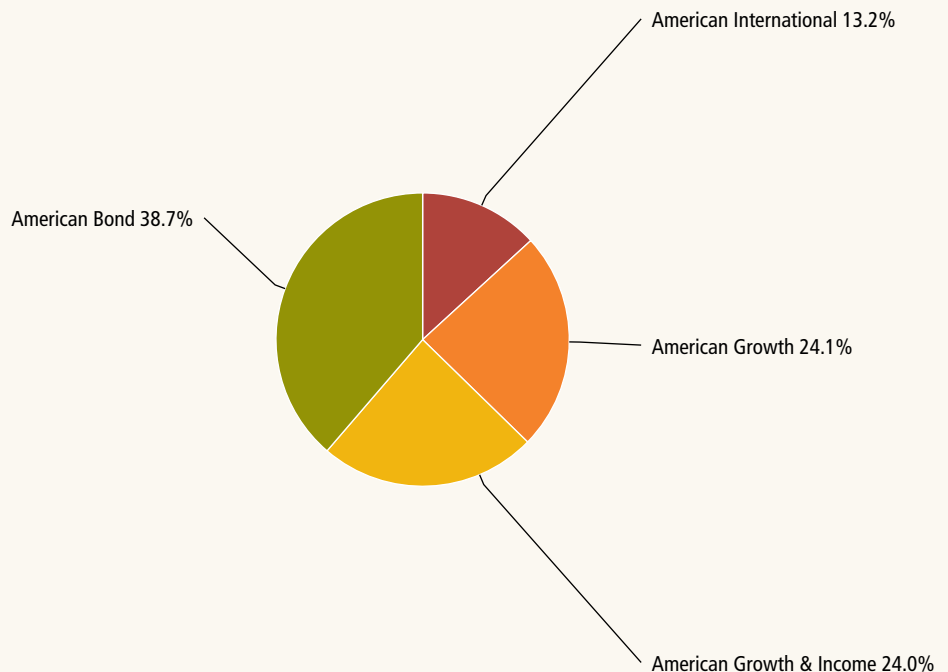
### Why Consider this Portfolio

- ▶ You want exposure to underlying funds managed by American Funds
- ▶ You want long-term growth of capital with some protection against stock market volatility, but can accept the inherent risks of investing in stocks.
- ▶ You want instant and broad diversification with exposure to a range of asset classes, including domestic stocks, international stocks and fixed income securities.
- ▶ Allocations to the underlying funds are monitored and rebalanced for you.

## How this Portfolio Invests

**Investment Process** ▶ The portfolio invests approximately 60% of assets in equity securities and 40% of assets in fixed income securities, with some flexibility to actively manage the asset allocation. It provides broad exposure to U.S. equity and fixed-income markets, as well as some exposure to international equities, and aims to provide investors with a balanced asset allocation. The mix of underlying portfolios includes actively managed funds from American Funds and index funds. To determine the optimal mix of portfolios, MFC Global uses some of the most sophisticated modeling techniques available. First, they establish expected returns, volatilities, and correlations between the various asset classes. These are used to develop an efficient frontier of optimal portfolios. MFC Global then uses optimization techniques (similar to Monte Carlo simulations) to generate thousands of different outcomes, or efficient frontiers. Next, they average all the possible outcomes to come up with an enhanced efficient frontier. The portfolios on the enhanced frontier are well diversified and can be expected to deliver more robust performance in a wider range of environments than portfolios developed using standard optimization techniques.

## Portfolio Weightings



Refer to the disclosure page for more information including risks associated with this investment account.

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The investment objectives and policies of the underlying portfolios may be similar to those of other funds managed by the same asset manager. There is no guarantee that any portfolio's investment results will be comparable to the investment results of another fund, including other funds with the same asset manager. Investment results will differ and may be higher or lower than the investment results of other such funds.

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**Some portfolios invest primarily in the securities of small and medium-sized companies. The risks associated with investments in small companies include less experienced management, limited product lines and financial resources, shorter operating histories, less publicly available information, reduced liquidity, and increased price volatility.**

P/E is a valuation ratio of current share price compared to per-share earnings, or market value per share divided by earnings per share. Beta is used to measure the volatility of a fund in comparison to the market. R<sup>2</sup> is a statistical measure of the percentage of a fund's movements that can be explained by movements in its benchmark index. Turnover (annualized) is a measure of how often assets within a fund are bought and sold by the fund manager, over a twelve month period.

REITs involve risks such as refinancing, economic conditions in the real estate industry, changes in property values, dependency on real estate management, and other risks associated with a portfolio that concentrates its investments in one sector or geographic region.

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Investing in securities of foreign companies and governments involves considerations and potential risks not typically associated with investments in domestic corporations and obligations issued by the U.S. Government. Funds are allocated in international/global/emerging markets. Variable subaccounts could be subject to risks associated with changes in currency values, economic, political, and social conditions, the regulatory environment of the countries in which the fund invests, as well as the difficulties of receiving current and accurate information.

**The securities markets of many of the emerging markets in which the portfolio may invest are substantially smaller, less developed, less liquid, and more volatile than the securities markets of the United States and other more developed countries.**

Not FDIC Insured	Not Bank Guaranteed	May Lose Value
Not a Deposit Not Insured by Any Federal Government Agency		

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