

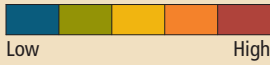
American Growth-Income

Managed by Capital Research & Management Co.

Information as of December 31, 2011

Risk/Return Category

Growth & Income



Asset Class/Investment Style

Domestic Equity



Inception Date

May 5, 2003

Portfolio Managers

C. Ross Sappenfield
Claudia P. Huntington
James K. Dunton
Donald D. O'Neal

Portfolio Statistics

Number of Holdings

190

Beta

0.98 (S&P 500 Composite Index)

R²

0.98 (S&P 500 Composite Index)

Median Market Cap (asset-weighted)

\$37.8 billion

Index

S&P 500

Peer Group

Morningstar Large Blend

Portfolio Highlights

Investment Objective and Policies ▶ To seek to achieve long-term growth of capital and income by investing in companies with potential for capital appreciation and future dividends, more so than potential for current income. The portfolio principally invests in common stocks, but may also hold securities convertible into common stocks, as well as bonds, U.S. government securities, nonconvertible preferred stocks, and cash and equivalents. The portfolio may also invest in securities of issuers domiciled outside the United States and not included in the S&P 500 Index.

Why Consider this Portfolio

- ▶ You want potential long-term growth of capital and can accept the inherent risks of investing in stocks
- ▶ You want exposure to value stocks that typically pay dividends
- ▶ You have a long-term investment horizon and understand the benefits of a long-term, value-oriented investment approach

How this Portfolio Invests

Investment Process ▶ The portfolio's investment professionals strive to buy stocks of well-managed companies at reasonable prices and hold them for the long term. The portfolio focuses its investments in well-established blue chip companies, representing a wide cross-section of the U.S. economy. However, management will occasionally buy depressed growth companies at lower valuations. The flexibility to invest in cash may provide a cushion in poor equity markets. The portfolio's low turnover rate is indicative of management's long-term, value-oriented approach to investing in stocks.

Top Equity Holdings

MICROSOFT CORP.	2.4%
ROYAL DUTCH SHELL PLC	2.3%
PHILIP MORRIS INTERNATIONAL	2.3%
APPLE	2.2%
AT&T CORP.	1.9%
CSX CORP.	1.5%
ORACLE CORP.	1.5%
COMCAST CORP.	1.4%
CONOCOPHILLIPS	1.4%
KRAFT FOODS INC.	1.3%
Totals 18.2% of assets	

Top Sector Weightings

Information Technology	17.0%	
Consumer Discretionary	14.1%	
Industrials	13.3%	
Health Care	9.9%	
Energy	9.4%	
Consumer Staples	8.1%	
Financials	5.9%	
Materials	5.1%	
Telecommunication Services	4.1%	
Utilities	1.5%	

Asset Allocation

Stock	88.4%
Bond	0.3%
Cash	11.3%

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. R² 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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