

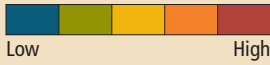
Global Real Estate

Managed by Deutsche Asset Management (DeAM)

Information as of September 30, 2009

Risk/Return Category

Aggressive Growth


Asset Class/Investment Style

Sector


Inception Date

May 1, 2006

Portfolio Managers

John F. Robertson
 John W. Vojticek
 William Leung
 Daniel Ekins
 John Hammond

Portfolio Statistics
Number of Holdings

113

Turnover (annualized)

176%

Median Market Cap (asset-weighted)

\$7.6 billion

Index

EPRA NAREIT Global (Unhedged) US

Peer Group

Sector (Wilshire Real Estate Securities)

Portfolio Highlights

Investment Objective and Policies ▶ To provide a total net return in excess of the EPRA/NAREIT Equity Index through a combination of current income and long-term capital appreciation.

Why Consider this Portfolio

- ▶ You want potential long-term growth of capital and can accept the relatively high levels of risk and volatility inherent in concentrating in one sector of the market
- ▶ You want exposure to an asset class with low correlation to most major equity and fixed-income market indices, which may provide a substantial diversification benefit over time
- ▶ You would like to take advantage of experienced, dedicated regional portfolio teams and on-the-ground resources in both public and private real estate to add value in both stock selection and global asset allocation

How this Portfolio Invests

Investment Process ▶ The portfolio combines a top-down regional allocation process with an active bottom-up approach to selecting securities. The management team invests in global real estate securities through four actively managed regional mandates - the Americas, Europe, Asia, and Australia. The investment teams in each region look for securities they believe will provide outstanding returns over the long term, focusing on those with the potential for price appreciation and those paying attractive, reliable dividends. Asset allocation between the four major regions is recommended by the Global Property Asset Allocation Committee, which is comprised of the portfolio managers of each region, along with senior research, capital markets, and currency professionals. The allocation decisions draw on a wide range of information sources and analysis, including trends emanating from the team's fundamental stock research, outlook for economic growth within and across regions, property market trends, capital flows, currency impact, valuation issues, and risk and return expectations.

Top Equity Holdings

SUN HUNG KAI PROPERTIES LIMITE	6.4%
WESTFIELD GROUP	5.3%
SIMON PROPERTY GROUP	4.2%
UNIBAIL-RODAMCO	3.5%
MITSUBISHI ESTATE	3.1%
MITSUI FUDOSAN COMPANY	3.0%
BOSTON PROPERTIES	2.5%
PUBLIC STORAGE	2.2%
REGENCY CENTERS	2.1%
CAPITALAND LTD.	1.9%

Totals 34.2% of assets
Top Country Weightings

United States	34.1%
Hong Kong	18.6%
Australia	12.2%
Japan	11.3%
United Kingdom	7.1%
France	4.6%
Singapore	4.2%
Canada	2.3%
Netherlands	2.1%
Philippines	0.3%
Brazil	0.2%
Finland	0.2%

Asset Allocation

Stock	97.7%
Cash	2.3%

These funds concentrate their investments in the securities of foreign issuers. A variety of factors such as political/economic changes and currency fluctuations in this region may affect your investment in the fund.

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.

The High Yield Trust portfolios invest primarily in lower rated or unrated securities. High risk, high yield securities are considered to be speculative with respect to the payment of interest and the return of principal and involve greater risks than higher grade issues. They are especially subject to the adverse changes in general market conditions and in the industries in which the issuers are engaged, to changes in the financial conditions of the issuers, and to price fluctuations in response to changes in interest rates.

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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