

International Equity Index A

Managed by SSgA Funds Management, Inc.

Information as of December 31, 2010

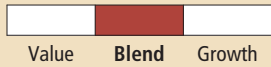
Risk/Return Category

Aggressive Growth



Asset Class/Investment Style

International Equity



Inception Date

May 3, 2004

Portfolio Managers

Tom Coleman
Karl Schneider

Portfolio Statistics

Number of Holdings

1748

P/E

13.9x (12 month trailing)
13.2x (12 month forward)

Beta

1.19 (S&P 500 Composite Index)
1.02 (MSCI ACWI Free ex-USA Index)

R²

0.85 (S&P 500 Composite Index)
0.99 (MSCI ACWI Free ex-USA Index)

Turnover (annualized)

244%

Median Market Cap (asset-weighted)

\$3.7 billion

Index

MSCI ACWI Free ex-USA

Peer Group

Morningstar Foreign Large Blend

Portfolio Highlights

Investment Objective and Policies ▶ To seek to track the performance of a broad-based equity index of foreign companies primarily in developed countries and, to a lesser extent, in emerging markets. Under normal market conditions, the fund invests at least 80% of its assets in securities listed in the Morgan Stanley Capital International ("MSCI") All Country World Excluding U.S. Index or American Depository Receipts (ADRs) or Global Depository Receipts (GDRs) representing such securities.

Managed in a Style Similar to ▶ MSCI All Country World Index Free ex USA

Why Consider this Portfolio

- ▶ You want potential long-term growth of capital and can accept the inherent risks of investing in international stocks
- ▶ You want returns that track the performance of the MSCI ACWI Free ex-USA Index, an unmanaged index of approximately 1,800 securities traded on non-U.S. markets

How this Portfolio Invests

Investment Process ▶ SSgA's strategy seeks to match the performance and characteristics of the benchmark. They continually review and assess the tradeoffs and relative advantages or disadvantages between transaction costs and tracking error, with the objective of achieving a healthy balance between the two, while at the same time remaining mindful of the ultimate goal: maximizing client wealth in a risk-controlled environment. This approach minimizes portfolio turnover and transaction costs. The objective of this passive equity process is to remain fully invested in the appropriate equity markets at all times. Their strategy is to buy and hold qualified securities, trading only when there are cash flows, a change to the index, or to reinvest cash from dividend income, tax reclaims or corporate actions. They manage the portfolio to ensure that three basic objectives are met: broad-based equity exposure, predictable variance around a relevant benchmark, and exposure at the lowest cost.

Top Equity Holdings

NESTLE S.A.	1.2%
HSBC HOLDINGS PLC	1.1%
BHP BILLITON LIMITED	1.0%
BP PLC	0.9%
VODAFONE GROUP	0.9%
NOVARTIS AG	0.8%
ROYAL DUTCH SHELL PLC	0.7%
TOTAL SA	0.7%
TOYOTA MOTOR CORPORATION	0.7%
ROCHE HOLDINGS	0.6%
Totals 8.6% of assets	

Asset Allocation

Stock	100.0%
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Top Country Weightings

Japan	15.2%
United Kingdom	14.7%
Canada	7.8%
France	6.6%
Australia	5.9%
Germany	5.7%
Switzerland	5.5%
China	4.1%
Brazil	3.5%
Korea	3.4%
Other countries	3.1%
Taiwan	2.7%

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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Allocating assets to only one or a small number of the investment options (other than Lifestyle options) should not be considered a balanced investment program. In particular, allocating assets to a small number of options concentrated in particular business or market sectors will subject your contract to increased risk and volatility. Examples of business or market sectors where this risk may be particularly high include: a) technology-related businesses, including Internet-related businesses, b) small-cap securities, and c) foreign securities. We do not provide advice regarding appropriate investment allocations. Contact your financial advisor for more details.

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.

This material is neither an offer to sell nor a solicitation to buy securities. The information is current as of December 31, 2010, unless otherwise noted, and is not a guarantee of subsequent portfolio composition, which is subject to change at the discretion of the portfolio manager.

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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.

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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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