

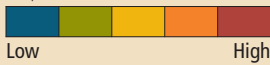
# Money Market

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

Information as of December 31, 2009

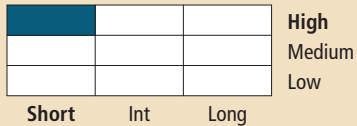
## Risk/Return Category

Conservative



## Asset Class/Investment Style

Domestic Fixed Income



## Inception Date

June 18, 1985

## Portfolio Managers

Maralyn Kobayashi  
Faisal Rahman

## Portfolio Statistics

Number of Holdings  
80

## Index

Citigroup U.S. Domestic 3-Month T-Bill

## Peer Group

Morningstar Money Market-Taxable

## Avg. Credit Quality

A1+

## Avg. Maturity

.2 years

## Portfolio Highlights

**Investment Objective and Policies** ▶ To seek to achieve maximum current income consistent with preservation of principal and liquidity by investing in high-quality, U.S. dollar-denominated money market.

**Managed in a Style Similar to** ▶ Money Market

## Why Consider this Portfolio

- ▶ You want to preserve capital and liquidity with a minimal amount of risk
- ▶ This portfolio will seek to maintain a stable net asset value

## How this Portfolio Invests

**Investment Process** ▶ MFC Global Investment Management's managers invest in high-quality, short-term U.S. dollar-denominated money market instruments. Examples include obligations issued or guaranteed as to principal and interest by the U.S. government, certificates of deposit, and bank notes. Also included are time deposits and bankers' acceptance of U.S. banks, commercial paper and corporate obligations and repurchase agreements.

## Top Fixed Income Holdings

US TREASURY BILLS, 0.000%, 08/26/10	4.9%
GENERAL ELECTRIC CAP CORP. FRN, 12/09/11	4.8%
FEDERAL HOME LN MTGE CORP. FRN, 03/09/11	4.3%
US TREASURY BILLS, 0.000%, 11/18/10	4.3%
FEDERAL HOME LN BANK FRN, 02/02/10	3.2%
FEDERAL HOME LN MTG CORP. FRN, 04/01/11	3.2%
FEDERAL NATL MTG ASSN FRN, 08/11/10	3.2%
CITIGROUP FUNDING INC. FRN, 04/30/12	2.8%
FEDERAL HOME LOAN BANK FRN, 11/01/10	2.8%
FEDERAL HOME LOAN BANK NTS, 04/30/10	2.7%

Totals 36.2% of assets

## Top Sector Weightings

Corporates	34.0%
Government Bonds	33.3%
Agency	32.7%

## Asset Allocation

Bond	100.0%
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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.

**An investment in the Money Market portfolio is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the portfolio seeks to preserve the value of your investment at \$10.00 per share, it is possible to lose money by investing in the portfolio.**

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

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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.

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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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