12/31/11 UW TSA 403(b) Program Investment Returns

This is a list of the investment products that are authorized for UW employees under the Tax-Sheltered Annuity 403(b) program. It is neither an offer to sell nor a solicitation to buy an investment product or security. Except as otherwise noted, the data contained in this report have been provided by the participating companies based on 12/31/11 information. Every effort has been made to ensure the accuracy of this report. The UW cannot guarantee complete accuracy and assumes no responsibility for the accuracy of the information supplied by the companies or financial losses incurred by employees participating in the TSA Program.

The TSA Program offers Fixed Annuities, Variable Annuities and Mutual Funds. Annuities are insurance contracts purchased from one of the insurance company vendors. Fixed annuities pay interest at or above a guaranteed rate. Variable annuities do not have a guaranteed return: through the insurance company, you invest in a stock or bond fund similar to a mutual fund. Your return depends on the performance of the investments.

In a mutual fund, your money is pooled with that of other investors and is managed by an investment manager. Mutual funds invest in a variety of different types of stocks and bonds according to their investment objectives. Your return depends on the performance of the investments.

Fund types were reported by investment companies or determined by UWSA staff. Performance figures for time periods greater than one year are annualized. Except for fixed annuities, your TSA investments are not guaranteed. You could lose money. When selecting an investment, consider spreading your money among different kinds of assets. Remember, past performance is no guarantee of future results.

INSURANCE COMPANY INVESTMENTS

Ameriprise Financial/ RiverSource Life Insurance Company

www.ameriprise.com/UW403b

phone: (888) 947-2872

Retirement Advisor 4 Access Variable Annuity - Qualified (RAVA 4 Access) (No surrender charges on contracts issued after 1/1/2008.)

Fixed Investment new money rate is 1.00% as of 12/31/2011

	FUND	1 YR	3 YR	5 YR	10 YR	EXPENSE RATIO %	REDEMPTION CHARGE	FUND TYPE
MS	Invesco V.I. Capital Appreciation Fund, Series II Shares	(9.44)	6.96	(5.30)	(1.65)	1.16	n/a	Large Growth
MS	Invesco V.I. Capital Development Fund, Series II Shares	(8.70)	14.26	(3.27)	2.02	1.34	n/a	Mid-Cap Growth
MS	Invesco V.I. Dividend Growth Fund, Series II Shares (previously Invesco V.I. Financial Services Fund, Series II Shares)	(1.50)	9.34	(3.46)	0.27	0.92	n/a	Specialty-Financial
MS	Invesco V.I. Global Health Care Fund, Series II Shares	2.23	9.93	0.49	1.07	1.37	n/a	Specialty-Health
MS	Invesco V.I. International Growth Fund, Series II Shares	(8.33)	10.60	(2.21)	5.30	1.29	n/a	Foreign Large Growth
MS	AllianceBernstein VPS Global Thematic Growth Portfolio (Class B)	(24.51)	10.02	(4.02)	(2.85)	1.24	n/a	Specialty-Technology
MS	AllianceBernstein VPS Growth & Income Portfolio (Class B)	4.55	11.30	(3.59)	0.81	0.88	n/a	Large Value
MS	AllianceBernstein VP International Value Portfolio (Class B)	(20.60)	2.63	(12.33)	2.59	1.10	n/a	Foreign Large Value
MS	AllianceBernstein VP Large Cap Growth Portfolio (Class B)	(5.14)	11.54	(1.62)	(1.00)	1.10	n/a	Large Growth
MS	American Century VP Mid Cap Value, Class II	(2.27)	13.60	0.96	--	1.16	n/a	Mid-Cap Value
MS	American Century VP Ultra, Class II	(0.59)	14.59	0.60	0.05	1.16	n/a	Large Growth
MS	American Century VP Value, Class II	(0.59)	9.33	(2.53)	2.69	1.12	n/a	Large Value
MS	Columbia Variable Portfolio – High Income Fund, Class 2 (previously Columbia High Yield Fund, Variable Series, Class B)	4.98	17.98	4.07	6.74	1.06	n/a	High Yield Bond
MS	Columbia Variable Portfolio – Marsico Growth Fund, Class 1 (Previously Columbia Marsico Growth Fund, Variable Series, Class	(4.04)	12.80	(0.17)	2.67	0.91	n/a	Large Growth
MS	Columbia Variable Portfolio – Marsico International Opportunities Fund, Class 2 (Previously Columbia Marsico International Opportunties, Variable Series, Class B)	(17.39)	7.98	(5.49)	4.58	1.45	n/a	Foreign Large Growth
MS	Credit Suisse Trust-Commodity Return Strategy	(13.91)	5.24	(2.52)	--	1.09	n/a	Commodities
MS	Dreyfus Variable Investment Fund International Equity Portfolio, Service Shares	(16.14)	3.74	(6.09)	3.57	1.31	n/a	Foreign Large Blend
MS	Eaton Vance VT Floating Rate Income Fund	1.07	15.63	2.15	1.87	1.15	n/a	Bank Loan
MS	Wells Fargo Advantage VT International Equity - Class 2 (Previously Evergreen VA International Equity, Class 2)	(14.16)	3.90	(6.10)	3.00	0.95	n/a	Foreign Large Blend
MS	Fidelity VIP Contrafund Portfolio (Service Class 2)	(4.18)	13.82	(0.76)	4.51	0.90	n/a	Large Growth
MS	Fidelity VIP Mid Cap Portfolio (Service Class 2)	(12.13)	15.32	0.74	7.10	0.91	n/a	Mid-Cap Growth
MS	Fidelity VIP Overseas Portfolio (Service Class 2)	(18.53)	4.07	(6.41)	1.88	1.11	n/a	Foreign Large Blend
MS	FTVIPT Franklin Global Real Estate Fund - Class 2	(7.01)	9.17	(10.44)	2.95	1.25	n/a	Specialty-Real Estate
MS	FTVIPT Franklin Small Cap Value Securities Fund - Class 2	(5.14)	15.13	(0.62)	5.46	0.93	n/a	Small Value
MS	FTVIPT Mutual Shares Securities Fund - Class 2	(2.46)	9.92	(3.44)	2.43	0.99	n/a	Large Value
MS	Goldman Sachs VIT Structured U.S. Equity Fund - Institutional Shares	2.55	10.84	(3.90)	0.64	0.70	n/a	Large Blend
MS	Janus Aspen Series Janus Portfolio: Service Shares	(6.90)	12.02	(1.18)	0.18	0.92	n/a	Large Growth
MS	Legg Mason ClearBridge Variable Small Cap Growth Portfolio, Class I	(0.07)	20.16	1.91	3.08	0.89	n/a	Small Growth
MS	MFS® Investors Growth Stock Series - Service Class	(1.07)	14.45	0.37	0.24	1.12	n/a	Large Growth
MS	MFS® Utilities Series - Service Class	4.98	15.43	3.45	8.61	1.02	n/a	Specialty-Utilities
MS	Neuberger Berman Advisers Management Trust International Portfolio S Class	(13.59)	11.27	(5.85)	--	1.67	n/a	Foreign Mid/Small Growth
MS	Neuberger Berman Advisers Management Trust Socially Responsive Portfolio (S Class)	(4.54)	14.34	(1.14)	3.19	1.17	n/a	Large Blend
MS	Oppenheimer Global Securities Fund/VA, Service Shares	(9.84)	12.19	(2.79)	3.61	1.01	n/a	World Stock
MS	Oppenheimer Main Street Small- & Mid-Cap Fund /VA, Service Shares	(3.79)	16.33	(1.34)	4.69	1.10	n/a	Small Blend
MS	Oppenheimer Global Strategic Income Fund/VA, Service Shares	(0.80)	9.41	3.57	5.18	0.95	n/a	Multisector Bond
MS	Oppenheimer Value Fund/VA, Service Shares	(5.86)	11.65	(3.56)	--	2.08	n/a	Large Value
MS	PIMCO VIT All Asset Portfolio, Advisor Share Class	0.46	10.22	3.42	--	1.31	n/a	Moderate Allocation
MS	VP - Davis New York Venture Fund (Class 3)	(4.89)	10.61	(3.47)	--	0.90	n/a	Large Blend
MS	VP - Goldman Sachs Mid Cap Value Fund (Class 3)	(7.79)	14.25	(0.55)	--	1.05	n/a	Mid-Cap Value

MS	VP – Partners Small Cap Value Fund (Class 3)	(5.83)	15.84	(0.35)	5.39	1.18	n/a	Small Value
MS	Columbia Variable Portfolio – Balanced Fund (Class 3) (Previously RiverSource® VP - Balanced Fund (Class	0.91	11.07	(1.04)	1.88	0.82	n/a	Moderate Allocation
MS	Columbia Variable Portfolio – Cash Management Fund (Class 3) (Previouly RiverSource® VP - Cash	(1.42)	(1.38)	(0.02)	0.21	0.58	n/a	Money Market Taxable
MS	Columbia Variable Portfolio – Diversified Bond Fund (Class 3)	5.14	8.18	3.92	3.31	0.70	n/a	Intermediate-Term Bond
MS	Columbia Variable Portfolio – Diversified Equity Income Fund (Class 3) (Previously RiverSource® VP - Diversified Equity Income Fund (Class 3))	(6.38)	10.64	(3.29)	3.75	0.83	n/a	Large Value
MS	Columbia Variable Portfolio – Global Bond Fund (Class 3) (Previously RiverSource® VP - Global Bond Fund	3.28	6.00	4.39	5.28	0.86	n/a	World Bond
MS	Columbia Variable Portfolio – Global Inflation Protected Securities Fund (Class 3) (Previously RiverSource® VP - Global Inflation	8.45	5.43	4.23	--	0.70	n/a	Inflation-Protected Bond
MS	Columbia Variable Portfolio – Large Cap Growth Fund (Class 3)	(4.62)	14.14	(3.69)	(0.98)	0.89	n/a	Large Growth
MS	Columbia Variable Portfolio – High Yield Bond Fund (Class 3)	4.15	21.05	5.60	6.29	0.88	n/a	High Yield Bond
MS	Columbia Variable Portfolio – Income Opportunities Fund (Class 3)	4.73	17.87	5.80	--	0.83	n/a	High Yield Bond
MS	Columbia Variable Portfolio – Dynamic Equity Fund (Class 3) (Previously RiverSource® VP - Dynamic Equity Fund (Class 3))	3.71	13.64	(3.23)	0.31	0.87	n/a	Large Blend
MS	Columbia Variable Portfolio – Select Large-Cap Value Fund (Class 3) (Previously Seligman VP - Large Cap Value Fund (Class 3))	(3.11)	12.68	(3.48)	--	0.95	n/a	Large Value
MS	Columbia Variable Portfolio – Mid Cap Growth Opportunity Fund (Class 3) (Previously RiverSource® VP - Mid Cap Growth Fund	(16.29)	18.83	0.44	1.90	1.05	n/a	Mid-Cap Growth
MS	Columbia Variable Portfolio – Mid Cap Value Opportunity Fund (Class 3) (Previously RiverSource® VP - Mid Cap Value Fund	(9.81)	14.80	(2.30)	--	1.02	n/a	Mid-Cap Value
MS	Columbia Variable Portfolio – S&P 500 Index Fund (Class 3) (Previously RiverSource® VP - S&P 500 Fund (Class 3))	0.17	12.03	(2.04)	1.01	0.47	n/a	Large Blend
MS	Columbia Variable Portfolio – Short Duration U.S. Government Fund (Class 3) (Previously RiverSource® VP - Short Duration U.S.	(0.07)	1.80	1.00	1.12	0.65	n/a	Short Government
MS	Columbia Variable Portfolio – Select Smaller-Cap Value Fund (Class 3) (Previously Seligman VP - Smaller-Cap Value Fund	(9.83)	15.80	(2.36)	3.46	1.08	n/a	Small Blend
MS	Columbia Variable Portfolio – Emerging Markets Opportunity Fund (Class 3) (Previously Threadneedle® VP - Emerging Markets Fund	(22.16)	16.38	(0.42)	10.40	1.48	n/a	Diversified Emerging Markets
MS	Columbia Variable Portfolio – International Opportunity Fund (Class 3) (Previously Threadneedle® VP - International Opportunity Fund	(13.68)	6.79	(4.51)	2.53	1.12	n/a	Foreign Large Blend
MS	Invesco Van Kampen V.I. Comstock Fund, Series II Shares	(3.51)	11.67	(3.24)	1.66	0.87	n/a	Large Value
MS	Morgan Stanley UIF Global Real Estate Portfolio, Class II Shares	(11.44)	14.17	(5.94)	--	1.63	n/a	Specialty-Real Estate
MS	Morgan Stanley UIF Mid Cap Growth Portfolio, Class II Shares	(8.51)	22.76	3.22	5.11	1.41	n/a	Mid-Cap Growth
MS	VP - Aggressive Portfolio (Class 2)	(4.50)	--	--	--	1.09	n/a	Aggressive Allocation
MS	VP - Conservative Portfolio (Class 2)	1.75	---	---	---	0.92	n/a	Conservative Allocation
MS	VP - Moderate Portfolio (Class 2)	(1.17)	---	---	---	1.02	n/a	Moderate Allocation
MS	VP - Moderately Aggressive Portfolio (Class 2)	(2.85)	---	---	---	1.06	n/a	Moderate Allocation
MS	VP - Moderately Conservative Portfolio (Class 2)	0.39	---	---	---	0.96	n/a	Conservative Allocation
MS	Wanger International	(15.85)	15.22	(1.23)	9.31	1.04	n/a	Foreign Small/Mid Growth
MS	Wanger USA	(4.88)	17.47	0.02	4.65	0.97	n/a	Small Growth
MS	Wells Fargo Advantage VT Opportunity Fund - Class 2 (Previously Wells Fargo Advantage VT Opportunity Fund)	(6.88)	18.26	0.52	3.20	1.08	n/a	Mid-Cap Blend
MS	Wells Fargo Advantage VT Small Cap Growth Fund - Class 2 (Previously Wells Fargo Advantage VT Small Cap Growth Fund)	(5.97)	20.91	2.74	3.34	1.20	n/a	Small Growth

RAVA 4 Access: No Surrender Fee

Annual Fee $30 - RAVA 4 Access contract only: Fee waived for accounts over $50,000

M - Mortality & Expense Risk 1.25% on variable account values

Retirement Advisor 4 Select Variable Annuity - Qualified (RAVA 4 Select) (not available to new participants)

Fixed Investment new money rate is 1.15% as of 12/31/2011

	FUND	1 YR	3 YR	5 YR	10 YR	EXPENSE RATIO %	REDEMPTION CHARGE	FUND TYPE
MS	Invesco V.I. Capital Appreciation Fund, Series II Shares	(9.30)	7.12	(5.15)	(1.51)	1.16	n/a	Large Growth
MS	Invesco V.I. Capital Development Fund, Series II Shares	(8.57)	14.44	(3.12)	2.17	1.34	n/a	Mid-Cap Growth
MS	Invesco V.I. Dividend Growth Fund, Series II Shares (previously Invesco V.I. Financial Services Fund, Series II Shares)	(1.36)	9.50	(3.32)	0.42	0.92	n/a	Specialty-Financial
MS	Invesco V.I. Global Health Care Fund, Series II Shares	2.39	10.09	0.64	1.22	1.37	n/a	Specialty-Health
MS	Invesco V.I. International Growth Fund, Series II Shares	(8.19)	10.76	(2.07)	5.45	1.29	n/a	Foreign Large Growth
MS	AllianceBernstein VPS Global Thematic Growth Portfolio (Class B)	(24.40)	10.18	(3.87)	(2.71)	1.24	n/a	Specialty-Technology
MS	AllianceBernstein VPS Growth & Income Portfolio (Class B)	4.70	11.46	(3.45)	0.95	0.88	n/a	Large Value
MS	AllianceBernstein VP International Value Portfolio (Class B)	(20.48)	2.78	(12.20)	2.74	1.10	n/a	Foreign Large Value
MS	AllianceBernstein VP Large Cap Growth Portfolio (Class B)	(4.99)	11.71	(1.47)	(0.85)	1.10	n/a	Large Growth
MS	American Century VP Mid Cap Value, Class II	(2.12)	13.77	1.11	--	1.16	n/a	Mid-Cap Value
MS	American Century VP Ultra, Class II	(0.44)	14.76	0.75	0.19	1.16	n/a	Large Growth
MS	American Century VP Value, Class II	(0.44)	9.50	(2.38)	2.84	1.12	n/a	Large Value
MS	Columbia Variable Portfolio – High Income Fund, Class 2 (previously Columbia High Yield Fund, Variable Series, Class B)	5.14	18.16	4.23	6.90	1.06	n/a	High Yield Bond
MS	Columbia Variable Portfolio – Marsico Growth Fund, Class 1 (Previously Columbia Marsico Growth Fund, Variable Series, Class	(3.90)	12.97	(0.02)	2.83	0.91	n/a	Large Growth
MS	Columbia Variable Portfolio – Marsico International Opportunities Fund, Class 2 (Previously Columbia Marsico International Opportunities, Variable Series, Class B)	(17.27)	8.14	(5.35)	4.74	1.45	n/a	Foreign Large Growth
MS	Credit Suisse Trust-Commodity Return Strategy	(13.78)	5.40	(2.37)	--	1.09	n/a	Commodities
MS	Dreyfus Variable Investment Fund International Equity Portfolio, Service Shares	(16.01)	3.90	(5.95)	3.72	1.31	n/a	Foreign Large Blend
MS	Eaton Vance VT Floating Rate Income Fund	1.23	15.81	2.30	2.02	1.15	n/a	Bank Loan
MS	Wells Fargo Advantage VT International Equity - Class 2 (Previously Evergreen VA International Equity, Class 2)	(14.03)	4.06	(5.96)	3.15	0.95	n/a	Foreign Large Blend
MS	Fidelity VIP Contrafund Portfolio (Service Class 2)	(4.04)	13.99	(0.61)	4.66	0.90	n/a	Large Growth
MS	Fidelity VIP Mid Cap Portfolio (Service Class 2)	(12.00)	15.49	0.89	7.26	0.91	n/a	Mid-Cap Growth
MS	Fidelity VIP Overseas Portfolio (Service Class 2)	(18.41)	4.22	(6.27)	2.03	1.11	n/a	Foreign Large Blend
MS	FTVIPT Franklin Global Real Estate Fund - Class 2	(6.87)	9.34	(10.30)	3.10	1.25	n/a	Specialty-Real Estate
MS	FTVIPT Franklin Small Cap Value Securities Fund - Class 2	(5.00)	15.30	(0.47)	5.62	0.93	n/a	Small Value

MS	FTVIPT Mutual Shares Securities Fund - Class 2	(2.32)	10.08	(3.29)	2.58	0.99	n/a	Large Value
MS	Goldman Sachs VIT Structured U.S. Equity Fund - Institutional Shares	2.70	11.01	(3.75)	0.79	0.70	n/a	Large Blend
MS	Janus Aspen Series Janus Portfolio: Service Shares	(6.76)	12.18	(1.03)	0.32	0.92	n/a	Large Growth
MS	Legg Mason ClearBridge Variable Small Cap Growth Portfolio, Class I	0.28	20.58	2.25	3.33	0.89	n/a	Small Growth
MS	MFS® Investors Growth Stock Series - Service Class	(0.92)	14.62	0.52	0.39	1.12	n/a	Large Growth
MS	MFS® Utilities Series - Service Class	5.13	15.60	3.61	8.77	1.02	n/a	Specialty-Utilities
MS	Neuberger Berman Advisers Management Trust International Portfolio S Class	(13.46)	11.44	(5.71)	--	1.67	n/a	Foreign Mid/Small Growth
MS	Neuberger Berman Advisers Management Trust Socially Responsive Portfolio (S Class)	(4.40)	14.51	(0.99)	3.35	1.17	n/a	Large Blend
MS	Oppenheimer Global Securities Fund/VA, Service Shares	(9.71)	12.36	(2.64)	3.76	1.01	n/a	World Stock
MS	Oppenheimer Main Street Small- & Mid-Cap Fund /VA, Service Shares	(3.64)	16.51	(1.19)	4.84	1.10	n/a	Small Blend
MS	Oppenheimer Global Strategic Income Fund/VA, Service Shares	(0.65)	9.57	3.72	5.33	0.95	n/a	Multisector Bond
MS	Oppenheimer Value Fund/VA, Service Shares	(5.53)	12.05	(3.22)	--	2.08	n/a	Large Value
MS	PIMCO VIT All Asset Portfolio, Advisor Share Class	0.61	10.39	3.58	--	1.31	n/a	Moderate Allocation
MS	VP - Davis New York Venture Fund (Class 3)	(4.75)	10.77	(3.32)	--	0.90	n/a	Large Blend
MS	VP - Goldman Sachs Mid Cap Value Fund (Class 3)	(7.65)	14.42	(0.41)	--	1.05	n/a	Mid-Cap Value
MS	VP – Partners Small Cap Value Fund (Class 3)	(5.69)	16.01	(0.20)	5.54	1.18	n/a	Small Value
MS	Columbia Variable Portfolio – Balanced Fund (Class 3) (Previously RiverSource® VP - Balanced Fund (Class 3))	1.06	11.24	(0.89)	2.03	0.82	n/a	Moderate Allocation
MS	Columbia Variable Portfolio – Cash Management Fund (Class 3) (Previouly RiverSource® VP - Cash Management Fund (Class 3))	(1.28)	(1.23)	0.13	0.35	0.58	n/a	Money Market Taxable
MS	Columbia Variable Portfolio – Diversified Bond Fund (Class 3)	5.30	8.34	4.07	3.46	0.70	n/a	Intermediate-Term Bond
MS	Columbia Variable Portfolio – Diversified Equity Income Fund (Class 3) (Previously RiverSource® VP -	(6.24)	10.80	(3.15)	3.91	0.83	n/a	Large Value
MS	Columbia Variable Portfolio – Global Bond Fund (Class 3) (Previously RiverSource® VP - Global Bond Fund (Class 3))	3.43	6.16	4.55	5.43	0.86	n/a	World Bond
MS	Columbia Variable Portfolio – Global Inflation Protected Securities	8.61	5.59	4.39	--	0.70	n/a	Inflation-Protected Bond
MS	Columbia Variable Portfolio – Large Cap Growth Fund (Class 3)	(4.48)	14.32	(3.55)	(0.83)	0.89	n/a	Large Growth
MS	Columbia Variable Portfolio – High Yield Bond Fund (Class 3)	4.31	21.23	5.76	6.45	0.88	n/a	High Yield Bond
MS	Columbia Variable Portfolio – Income Opportunities Fund (Class 3)	4.89	18.05	5.96	--	0.83	n/a	High Yield Bond
MS	Columbia Variable Portfolio – Dynamic Equity Fund (Class 3) (Previously RiverSource® VP - Dynamic Equity Fund (Class 3))	3.87	13.81	(3.08)	0.46	0.87	n/a	Large Blend
MS	Columbia Variable Portfolio – Select Large-Cap Value Fund (Class 3) (Previously Seligman VP - Large Cap Value Fund (Class 3))	(2.97)	12.85	(3.34)	--	0.95	n/a	Large Value
MS	Columbia Variable Portfolio – Mid Cap Growth Opportunity Fund (Class 3) (Previously RiverSource® VP - Mid Cap Growth Fund	(16.17)	19.01	0.59	2.05	1.05	n/a	Mid-Cap Growth
MS	Columbia Variable Portfolio – Mid Cap Value Opportunity Fund (Class 3) (Previously RiverSource® VP - Mid Cap Value Fund	(9.68)	14.97	(2.16)	--	1.02	n/a	Mid-Cap Value
MS	Columbia Variable Portfolio – S&P 500 Index Fund (Class 3) (Previously RiverSource® VP - S&P 500 Fund (Class 3))	0.31	12.20	(1.89)	1.16	0.47	n/a	Large Blend
MS	Columbia Variable Portfolio – Short Duration U.S. Government Fund (Class 3) (Previously RiverSource® VP - Short Duration U.S.	0.07	1.95	1.15	1.27	0.65	n/a	Short Government
MS	Columbia Variable Portfolio – Select Smaller-Cap Value Fund (Class 3) (Previously Seligman VP - Smaller-Cap Value Fund	(9.70)	15.97	(2.22)	3.61	1.08	n/a	Small Blend
MS	Columbia Variable Portfolio – Emerging Markets Opportunity Fund (Class 3) (Previously Threadneedle® VP - Emerging Markets Fund	(22.04)	16.56	(0.28)	10.56	1.48	n/a	Diversified Emerging Markets
MS	Columbia Variable Portfolio – International Opportunity Fund (Class 3) (Previously Threadneedle® VP - International Opportunity Fund	(13.55)	6.95	(4.36)	2.68	1.12	n/a	Foreign Large Blend
MS	Invesco Van Kampen V.I. Comstock Fund, Series II Shares	(3.37)	11.83	(3.10)	1.81	0.87	n/a	Large Value
MS	Morgan Stanley UIF Global Real Estate Portfolio, Class II Shares	(11.31)	14.34	(5.80)	--	1.63	n/a	Specialty-Real Estate
MS	Morgan Stanley UIF Mid Cap Growth Portfolio, Class II Shares	(8.37)	22.94	3.38	5.27	1.41	n/a	Mid-Cap Growth
MS	VP - Aggressive Portfolio (Class 2)	(4.35)	---	---	---	1.09	n/a	Aggressive Allocation
MS	VP - Conservative Portfolio (Class 2)	1.90	---	---	---	0.92	n/a	Conservative Allocation
MS	VP - Moderate Portfolio (Class 2)	(1.02)	---	---	---	1.02	n/a	Moderate Allocation
MS	VP - Moderately Aggressive Portfolio (Class 2)	(2.71)	---	---	---	1.06	n/a	Moderate Allocation
MS	VP - Moderately Conservative Portfolio (Class 2)	0.54	---	---	---	0.96	n/a	Conservative Allocation
MS	Wanger International	(15.72)	15.39	(1.08)	9.47	1.04	n/a	Foreign Small/Mid Growth
MS	Wanger USA	(4.74)	17.65	0.17	4.81	0.97	n/a	Small Growth
MS	Wells Fargo Advantage VT Opportunity Fund - Class 2 (Previously Wells Fargo Advantage VT Opportunity Fund)	(6.74)	18.44	0.67	3.35	1.08	n/a	Mid-Cap Blend
MS	Wells Fargo Advantage VT Small Cap Growth Fund - Class 2 (Previously Wells Fargo Advantage VT Small Cap Growth Fund)	(5.83)	21.09	2.89	3.49	1.20	n/a	Small Growth

RAVA Select Plus Surrender Fee: 7% in years 1 - 3; thereafter 0%

Annual Fee $30 - RAVA Select contract only: Fee waived for accounts over $50,000

M - Mortality & Expense Risk 1.10% on variable account values

S - Annual risk charge applies; surrender charge may apply

As of October 1, 2005, the RiverSource brand replaced "American Express" and "AXP" in the name of the American Express VP Funds

As of January 1, 2007, IDS Life Insurance Company changed its name to RiverSource Life Insurance Company

Retirement Advisor Select Plus Variable Annuity - Qualified (RAVA-Select Plus) (not available to new participants)

Fixed Investment new money rate is 1.50% as of 12/31/2011

	FUND	1 YR	3 YR	5 YR	10 YR	EXPENSE RATIO %	REDEMPTION CHARGE	FUND TYPE
MS	Invesco V.I. Capital Appreciation Fund, Series II Shares	(9.21)	7.22	(5.06)	(1.41)	1.16	n/a	Large Growth
MS	Invesco V.I. Capital Development Fund, Series II Shares	(8.48)	14.55	(3.02)	2.28	1.34	n/a	Mid-Cap Growth
MS	Invesco V.I. Dividend Growth Fund, Series II Shares (previously Invesco V.I. Financial Services Fund, Series II Shares)	(0.99)	9.91	(2.97)	0.79	0.92	n/a	Specialty-Financial
MS	Invesco V.I. Global Health Care Fund, Series II Shares	2.49	10.20	0.74	1.33	1.37	n/a	Specialty-Health
MS	Invesco V.I. International Growth Fund, Series II Shares	(8.10)	10.88	(1.97)	5.56	1.29	n/a	Foreign Large Growth
MS	Invesco V.I. Technology Fund, Series I Shares (previously AIM V.I. Technology Fund, Series I Shares)	(6.18)	20.48	0.40	(1.31)	1.14	n/a	Specialty-Technology
MS	AllianceBernstein VPS Global Thematic Growth Portfolio (Class B)	(24.32)	10.29	(3.78)	(2.61)	1.24	n/a	Specialty-Technology
MS	AllianceBernstein VPS Growth & Income Portfolio (Class B)	4.81	11.58	(3.35)	1.06	0.88	n/a	Large Value

MS	AllianceBernstein VP International Value Portfolio (Class B)	(20.40)	2.89	(12.11)	2.84	1.10	n/a	Foreign Large Value
MS	American Century VP International, Class II	(13.23)	8.60	(4.07)	2.04	1.53	n/a	Foreign Large Growth
MS	American Century VP Mid Cap Value, Class II	(2.02)	13.89	1.22	--	1.16	n/a	Mid-Cap Value
MS	American Century VP Ultra, Class II	(0.34)	14.88	0.86	0.30	1.16	n/a	Large Growth
MS	American Century VP Value, Class II	(0.34)	9.61	(2.28)	2.94	1.12	n/a	Large Value
MS	Calvert Variable Series, Inc. Social Balanced Portfolio	3.32	12.31	(0.48)	1.83	0.91	n/a	Moderate Allocation
MS	Columbia Variable Portfolio – High Income Fund, Class 2 (previously Columbia High Yield Fund, Variable Series, Class B)	5.25	18.28	4.33	7.01	1.06	n/a	High Yield Bond
MS	Columbia Variable Portfolio – Marsico Growth Fund, Class 1 (Previously Columbia Marsico Growth Fund, Variable Series, Class	(3.80)	13.08	0.08	2.93	0.91	n/a	Large Growth
MS	Columbia Variable Portfolio – Marsico International Opportunities Fund, Class 2 (Previously Columbia Marsico International	(17.18)	8.25	(5.26)	4.85	1.45	n/a	Foreign Large Growth
MS	Credit Suisse Trust-Commodity Return Strategy	(13.69)	5.51	(2.27)	--	1.09	n/a	Commodities
MS	Eaton Vance VT Floating Rate Income Fund	1.33	15.92	2.40	2.13	1.15	n/a	Bank Loan
MS	Wells Fargo Advantage VT International Equity - Class 2 (Previously Evergreen VA International Equity, Class 2)	(13.95)	4.16	(5.86)	3.25	0.95	n/a	Foreign Large Blend
MS	Fidelity VIP Contrafund Portfolio (Service Class 2)	(3.94)	14.10	(0.51)	4.77	0.90	n/a	Large Growth
MS	Fidelity VIP Growth & Income Portfolio (Service Class 2)	0.15	12.47	(2.03)	1.11	0.84	n/a	Large Growth
MS	Fidelity VIP Mid Cap Portfolio (Service Class 2)	(11.91)	15.61	0.99	7.37	0.91	n/a	Mid-Cap Growth
MS	Fidelity VIP Overseas Portfolio (Service Class 2)	(18.33)	4.33	(6.17)	2.14	1.11	n/a	Foreign Large Blend
MS	FTVIPT Franklin Global Real Estate Fund - Class 2	(6.78)	9.45	(10.21)	3.22	1.25	n/a	Specialty-Real Estate
MS	FTVIPT Franklin Small Cap Value Securities Fund - Class 2	(4.91)	15.42	(0.37)	5.73	0.93	n/a	Small Value
MS	FTVIPT Mutual Shares Securities Fund - Class 2	(2.22)	10.19	(3.20)	2.68	0.99	n/a	Large Value
MS	Goldman Sachs VIT Mid Cap Value Fund - Institutional Shares	(7.49)	14.55	(0.95)	6.13	0.87	n/a	Mid-Cap Value
MS	Goldman Sachs VIT Structured U.S. Equity Fund - Institutional Shares	2.81	11.12	(3.66)	0.89	0.70	n/a	Large Blend
MS	Janus Aspen Series Janus Portfolio: Service Shares	(6.66)	12.30	(0.93)	0.43	0.92	n/a	Large Growth
MS	Legg Mason ClearBridge Variable Small Cap Growth Portfolio, Class I	0.18	20.46	2.17	3.34	0.89	n/a	Small Growth
MS	MFS® Investors Growth Stock Series - Service Class	(0.82)	14.74	0.63	0.49	1.12	n/a	Large Growth
MS	MFS® New Discovery Series - Service Class	(11.56)	24.12	2.91	2.23	1.26	n/a	Small Growth
MS	MFS® Utilities Series - Service Class	5.24	15.72	3.71	8.88	1.02	n/a	Specialty-Utilities
MS	Neuberger Berman Advisers Management Trust International Portfolio S Class	(13.38)	11.55	(5.61)	--	1.67	n/a	Foreign Mid/Small Growth
MS	Oppenheimer Global Securities Fund/VA, Service Shares	(9.62)	12.47	(2.54)	3.87	1.01	n/a	World Stock
MS	Oppenheimer Main Street Small- & Mid-Cap Fund /VA, Service Shares	(3.55)	16.62	(1.09)	4.95	1.10	n/a	Small Blend
MS	Oppenheimer Global Strategic Income Fund/VA, Service Shares	(0.55)	9.68	3.83	5.44	0.95	n/a	Multisector Bond
MS	PIMCO VIT All Asset Portfolio, Advisor Share Class	0.71	10.50	3.68	--	1.31	n/a	Moderate Allocation
MS	Putnam VT Global Health Care Fund – Class IB Shares	(2.35)	7.17	(0.19)	0.93	1.07	n/a	Specialty-Health
MS	Putnam VT International Equity Fund - Class IB Shares	(17.92)	3.19	(8.21)	0.79	1.14	n/a	Foreign Large Blend
MS	Putnam VT Multi-Cap Growth Fund - Class IB Shares (Previously Putnam VT Vista Fund - Class IB Shares)	(6.21)	13.10	(1.76)	0.44	1.00	n/a	Large Growth
MS	VP - Davis New York Venture Fund (Class 3)	(4.65)	10.89	(3.23)	--	0.90	n/a	Large Blend
MS	VP - Goldman Sachs Mid Cap Value Fund (Class 3)	(7.55)	14.54	(0.31)	--	1.05	n/a	Mid-Cap Value
MS	VP – Partners Small Cap Value Fund (Class 3)	(5.60)	16.13	(0.10)	5.65	1.18	n/a	Small Value
MS	Columbia Variable Portfolio – Balanced Fund (Class 3) (Previously RiverSource® VP - Balanced Fund (Class 3))	1.17	11.35	(0.79)	2.13	0.82	n/a	Moderate Allocation
MS	Columbia Variable Portfolio – Cash Management Fund (Class 3) (Previouly RiverSource® VP - Cash Management Fund (Class 3))	(1.20)	(1.15)	0.22	0.45	0.58	n/a	Money Market Taxable
MS	Columbia Variable Portfolio – Diversified Bond Fund (Class 3) (Previously RiverSource® VP - Diversified Bond Fund (Class 3))	5.41	8.45	4.18	3.57	0.70	n/a	Intermediate-Term Bond
MS	Columbia Variable Portfolio – Diversified Equity Income Fund (Class 3) (Previously RiverSource® VP - Diversified Equity Income Fund (Class 3))	(6.14)	10.91	(3.05)	4.01	0.83	n/a	Large Value
MS	Columbia Variable Portfolio – Global Bond Fund (Class 3) (Previously RiverSource® VP - Global Bond Fund (Class 3))	3.54	6.27	4.66	5.54	0.86	n/a	World Bond
MS	Columbia Variable Portfolio – Global Inflation Protected Securities	8.72	5.70	4.50	--	0.70	n/a	Inflation-Protected Bond
MS	Columbia Variable Portfolio – Large Cap Growth Fund (Class 3)	(4.38)	14.43	(3.45)	(0.73)	0.89	n/a	Large Growth
MS	Columbia Variable Portfolio – High Yield Bond Fund (Class 3)	4.42	21.36	5.87	6.56	0.88	n/a	High Yield Bond
MS	Columbia Variable Portfolio – Income Opportunities Fund (Class 3)	5.00	18.17	6.07	--	0.83	n/a	High Yield Bond
MS	Columbia Variable Portfolio – Dynamic Equity Fund (Class 3) (Previously RiverSource® VP - Dynamic Equity Fund (Class 3))	3.98	13.93	(2.98)	0.56	0.87	n/a	Large Blend
MS	Columbia Variable Portfolio – Select Large-Cap Value Fund (Class 3) (Previously Seligman VP - Large Cap Value Fund (Class 3))	(2.87)	12.96	(3.24)	--	0.95	n/a	Large Value
MS	Columbia Variable Portfolio – Mid Cap Growth Opportunity Fund (Class 3) (Previously RiverSource® VP - Mid Cap Growth Fund	(16.08)	19.13	0.70	2.16	1.05	n/a	Mid-Cap Growth
MS	Columbia Variable Portfolio – Mid Cap Value Opportunity Fund (Class 3) (Previously RiverSource® VP - Mid Cap Value Fund	(9.59)	15.08	(2.06)	--	1.02	n/a	Mid-Cap Value
MS	Columbia Variable Portfolio – S&P 500 Index Fund (Class 3) (Previously RiverSource® VP - S&P 500 Fund (Class 3))	0.41	12.31	(1.79)	1.26	0.47	n/a	Large Blend
MS	Columbia Variable Portfolio – Short Duration U.S. Government Fund (Class 3) (Previously RiverSource® VP - Short Duration U.S.	0.16	2.05	1.25	1.37	0.65	n/a	Short Government
MS	Columbia Variable Portfolio – Select Smaller-Cap Value Fund (Class 3) (Previously Seligman VP - Smaller-Cap Value Fund	(9.60)	16.09	(2.12)	3.72	1.08	n/a	Small Blend
MS	Columbia Variable Portfolio – Emerging Markets Opportunity Fund (Class 3) (Previously Threadneedle® VP - Emerging Markets Fund	(21.96)	16.67	(0.17)	10.67	1.48	n/a	Diversified Emerging Markets
MS	Columbia Variable Portfolio – International Opportunity Fund (Class 3) (Previously Threadneedle® VP - International Opportunity Fund	(13.46)	7.06	(4.27)	2.79	1.12	n/a	Foreign Large Blend
MS	Invesco Van Kampen V.I. Comstock Fund, Series II Shares	(3.27)	11.95	(3.00)	1.92	0.87	n/a	Large Value
MS	Morgan Stanley UIF Global Real Estate Portfolio, Class II Shares	(11.22)	14.45	(5.71)	--	1.63	n/a	Specialty-Real Estate
MS	Morgan Stanley UIF Mid Cap Growth Portfolio, Class II Shares	(8.28)	23.07	3.48	5.38	1.41	n/a	Mid-Cap Growth
MS	VP - Aggressive Portfolio (Class 2)	(4.25)	---	---	---	1.09	n/a	Aggressive Allocation
MS	VP - Conservative Portfolio (Class 2)	2.00	---	---	---	0.92	n/a	Conservative Allocation
MS	VP - Moderate Portfolio (Class 2)	(0.92)	---	---	---	1.02	n/a	Moderate Allocation
MS	VP - Moderately Aggressive Portfolio (Class 2)	(2.60)	---	---	---	1.06	n/a	Moderate Allocation
MS	VP - Moderately Conservative Portfolio (Class 2)	0.64	---	---	---	0.96	n/a	Conservative Allocation
MS	Wanger International	(15.64)	15.51	(0.98)	9.59	1.04	n/a	Foreign Small/Mid Growth
MS	Wanger USA	(4.64)	17.77	0.27	4.91	0.97	n/a	Small Growth
MS	Wells Fargo Advantage VT Opportunity Fund - Class 2 (Previously Wells Fargo Advantage VT Opportunity Fund)	(6.64)	18.56	0.77	3.46	1.08	n/a	Mid-Cap Blend

MS	Wells Fargo Advantage VT Small Cap Growth Fund - Class 2 (Previously Wells Fargo Advantage VT Small Cap Growth Fund)	(5.73)	21.21	3.00	3.60	1.20	n/a	Small Growth

RAVA Select Plus Surrender Fee: 7% in years 1 - 3; thereafter 0%

Annual Fee $30 - RAVA Select contract only: Fee waived for accounts over $50,000

M - Mortality & Expense Risk 1% on variable account values

S - Annual risk charge applies; surrender charge may apply

As of October 1, 2005, the RiverSource brand replaced "American Express" and "AXP" in the name of the American Express VP Funds

As of January 1, 2007, IDS Life Insurance Company changed its name to RiverSource Life Insurance Company

Retirement Advisor Select Variable Annuity - Qualified (RAVA-Select) (not available to new participants)

Fixed Investment new money rate is 3.00% as of 12/31/2011

	FUND	1 YR	3 YR	5 YR	10 YR	EXPENSE RATIO %	REDEMPTION CHARGE	FUND TYPE
MS	Invesco V.I. Capital Appreciation Fund, Series II Shares	(9.21)	7.22	(5.06)	(1.41)	1.16	n/a	Large Growth
MS	Invesco V.I. Capital Development Fund, Series II Shares	(8.48)	14.55	(3.02)	2.27	1.34	n/a	Mid-Cap Growth
MS	Invesco V.I. Capital Development Fund, Series I Shares (Previously Invesco V.I. Dynamics Fund, Series I Shares)	(8.26)	14.85	(2.78)	2.54	1.09	n/a	Mid-Cap Growth
MS	Invesco V.I. Dividend Growth Fund, Series I Shares (previously Invesco V.I. Financial Services Fund, Series I Shares)	(0.99)	9.91	(2.97)	0.79	0.67	n/a	Specialty-Financial
MS	Invesco V.I. Global Health Care Fund, Series II Shares	2.49	10.20	0.74	1.33	1.37	n/a	Specialty-Health
MS	Invesco V.I. International Growth Fund, Series II Shares	(8.10)	10.88	(1.97)	5.56	1.29	n/a	Foreign Large Growth
MS	Invesco V.I. Technology Fund, Series I Shares (previously AIM V.I. Technology Fund, Series I Shares)	(6.18)	20.48	0.40	(1.31)	1.14	n/a	Specialty-Technology
MS	AllianceBernstein VPS Global Thematic Growth Portfolio (Class B)	(24.32)	10.29	(3.78)	(2.61)	1.24	n/a	Specialty-Technology
MS	AllianceBernstein VPS Growth & Income Portfolio (Class B)	4.81	11.58	(3.35)	1.06	0.88	n/a	Large Value
MS	AllianceBernstein VP International Value Portfolio (Class B)	(20.40)	2.89	(12.11)	2.84	1.10	n/a	Foreign Large Value
MS	American Century VP International, Class II	(13.23)	8.60	(4.07)	2.04	1.53	n/a	Foreign Large Growth
MS	American Century VP Mid Cap Value, Class II	(2.02)	13.89	1.22		1.16	n/a	Mid-Cap Value
MS	American Century VP Ultra, Class II	(0.34)	14.88	0.86	0.30	1.16	n/a	Large Growth
MS	American Century VP Value, Class II	(0.34)	9.61	(2.28)	2.94	1.12	n/a	Large Value
MS	Calvert Variable Series, Inc. Social Balanced Portfolio	3.32	12.31	(0.48)	1.81	0.91	n/a	Moderate Allocation
MS	Columbia Variable Portfolio – Marsico Growth Fund, Class 1 (Previously Columbia Marsico Growth Fund, Variable Series, Class	(3.80)	13.08	0.08	2.93	0.91	n/a	Large Growth
MS	Columbia Variable Portfolio – Marsico International Opportunities Fund, Class 2 (Previously Columbia Marsico International	(17.18)	8.25	(5.26)	4.85	1.45	n/a	Foreign Large Growth
MS	Credit Suisse Trust-Commodity Return Strategy	(13.69)	5.51	(2.27)		1.09	n/a	Commodities
MS	Eaton Vance VT Floating Rate Income Fund	1.33	15.92	2.40	2.13	1.15	n/a	Bank Loan
MS	Fidelity VIP Contrafund Portfolio (Service Class 2)	(3.94)	14.10	(0.51)	4.77	0.90	n/a	Large Growth
MS	Fidelity VIP Growth & Income Portfolio (Service Class 2)	0.15	12.47	(2.03)	1.10	0.84	n/a	Large Growth
MS	Fidelity VIP Mid Cap Portfolio (Service Class 2)	(11.91)	15.61	0.99	7.37	0.91	n/a	Mid-Cap Growth
MS	Fidelity VIP Overseas Portfolio (Service Class 2)	(18.33)	4.33	(6.17)	2.14	1.11	n/a	Foreign Large Blend
MS	FTVIPT Franklin Global Real Estate Fund - Class 2	(6.78)	9.45	(10.21)	3.22	1.25	n/a	Specialty-Real Estate
MS	FTVIPT Franklin Small Cap Value Securities Fund - Class 2	(4.91)	15.42	(0.37)	5.72	0.93	n/a	Small Value
MS	FTVIPT Mutual Shares Securities Fund - Class 2	(2.22)	10.19	(3.20)	2.68	0.99	n/a	Large Value
MS	Goldman Sachs VIT Mid Cap Value Fund - Institutional Shares	(7.49)	14.55	(0.95)	6.13	0.87	n/a	Mid-Cap Value
MS	Goldman Sachs VIT Structured U.S. Equity Fund - Institutional Shares	2.81	11.12	(3.66)	0.89	0.70	n/a	Large Blend
MS	Janus Aspen Series Global Technology Portfolio: Service Shares	(9.75)	19.81	2.74	1.22	1.13	n/a	Specialty-Technology
MS	Janus Aspen Series Overseas Portfolio: Service Shares	(33.14)	13.48	(2.69)	6.54	0.93	n/a	Foreign Large Growth
MS	Janus Aspen Series Janus Portfolio: Service Shares	(6.66)	12.30	(0.93)	0.43	0.92	n/a	Large Growth
MS	MFS® Investors Growth Stock Series - Service Class	(0.82)	14.74	0.63	0.49	1.12	n/a	Large Growth
MS	MFS® New Discovery Series - Service Class	(11.56)	24.12	2.91	2.23	1.26	n/a	Small Growth
MS	MFS® Utilities Series - Service Class	5.24	15.72	3.71	8.88	1.02	n/a	Specialty-Utilities
MS	Neuberger Berman Advisers Management Trust International Portfolio S Class	(13.38)	11.55	(5.61)		1.67	n/a	Foreign Mid/Small Growth
MS	Oppenheimer Global Securities Fund/VA, Service Shares	(9.62)	12.47	(2.54)	3.87	1.01	n/a	World Stock
MS	Oppenheimer Main Street Small- & Mid-Cap Fund /VA, Service Shares	(3.55)	16.62	(1.09)	4.95	1.10	n/a	Small Blend
MS	Oppenheimer Global Strategic Income Fund/VA, Service Shares (previously Oppenheimer Strategic Bond Fund/VA, Service Shares)	(0.55)	9.68	3.83	5.44	0.95	n/a	Multisector Bond
MS	PIMCO VIT All Asset Portfolio, Advisor Share Class	0.71	10.50	3.68		1.31	n/a	Moderate Allocation
MS	Putnam VT Global Health Care Fund – Class IB Shares	(2.35)	7.17	(0.19)	0.93	1.07	n/a	Specialty-Health
MS	Putnam VT International Equity Fund - Class IB Shares	(17.92)	3.19	(8.21)	0.78	1.14	n/a	Foreign Large Blend
MS	Putnam VT Multi-Cap Growth Fund - Class IB Shares (Previously Putnam VT Vista Fund - Class IB Shares)	(6.21)	13.10	(1.76)	0.44	1.00	n/a	Large Growth
MS	VP - Davis New York Venture Fund (Class 3)	(4.65)	10.89	(3.23)		0.90	n/a	Large Blend
MS	VP - Goldman Sachs Mid Cap Value Fund (Class 3)	(7.55)	14.54	(0.31)		1.05	n/a	Mid-Cap Value
MS	VP – Partners Small Cap Value Fund (Class 3)	(5.60)	16.13	(0.10)	5.65	1.18	n/a	Small Value
MS	Columbia Variable Portfolio – Balanced Fund (Class 3) (Previously RiverSource® VP - Balanced Fund (Class 3))	1.17	11.35	(0.79)	2.13	0.82	n/a	Moderate Allocation
MS	Columbia Variable Portfolio – Cash Management Fund (Class 3) (Previouly RiverSource® VP - Cash	(1.20)	(1.15)	0.22	0.45	0.58	n/a	Money Market Taxable
MS	Columbia Variable Portfolio – Diversified Bond Fund (Class 3) (Previously RiverSource® VP - Diversified Bond Fund (Class 3))	5.41	8.45	4.18	3.57	0.70	n/a	Intermediate-Term Bond
MS	Columbia Variable Portfolio – Diversified Equity Income Fund (Class 3) (Previously RiverSource® VP - Diversified Equity Income Fund (Class 3))	(6.14)	10.91	(3.05)	4.01	0.83	n/a	Large Value
MS	Columbia Variable Portfolio – Global Bond Fund (Class 3) (Previously RiverSource® VP - Global Bond Fund (Class 3))	3.54	6.27	4.66	5.54	0.86	n/a	World Bond
MS	Columbia Variable Portfolio – Global Inflation Protected Securities Fund (Class 3) (Previously RiverSource® VP - Global Inflation Protected Securities Fund (Class 3))	8.72	5.70	4.50		0.70	n/a	Inflation-Protected Bond
MS	Columbia Variable Portfolio – Large Cap Growth Fund (Class 3) (Previously Seligman VP - Growth Fund (Class 3))	(4.38)	14.43	(3.45)	(0.73)	0.89	n/a	Large Growth
MS	Columbia Variable Portfolio – High Yield Bond Fund (Class 3) (Previously RiverSource® VP - High Yield Bond Fund (Class 3))	4.42	21.36	5.87	6.56	0.88	n/a	High Yield Bond
MS	Columbia Variable Portfolio – Income Opportunities Fund (Class 3) (Previously RiverSource® VP - Income Opportunities Fund (Class	5.00	18.17	6.07		0.83	n/a	High Yield Bond

MS	Columbia Variable Portfolio – Dynamic Equity Fund (Class 3) (Previously RiverSource® VP - Dynamic Equity Fund (Class 3))	3.98	13.93	(2.98)	0.56	0.87	n/a	Large Blend
MS	Columbia Variable Portfolio – Select Large-Cap Value Fund (Class 3) (Previously Seligman VP - Large Cap Value Fund (Class 3))	(2.87)	12.96	(3.24)		0.95	n/a	Large Value
MS	Columbia Variable Portfolio – Mid Cap Growth Opportunity Fund (Class 3) (Previously RiverSource® VP - Mid Cap Growth Fund (Class 3))	(16.08)	19.13	0.70	2.16	1.05	n/a	Mid-Cap Growth
MS	Columbia Variable Portfolio – Mid Cap Value Opportunity Fund (Class 3) (Previously RiverSource® VP - Mid Cap Value Fund (Class 3))	(9.59)	15.08	(2.06)		1.02	n/a	Mid-Cap Value
MS	Columbia Variable Portfolio – S&P 500 Index Fund (Class 3) (Previously RiverSource® VP - S&P 500 Fund (Class 3))	0.41	12.31	(1.79)	1.25	0.47	n/a	Large Blend
MS	Columbia Variable Portfolio – Short Duration U.S. Government Fund (Class 3) (Previously RiverSource® VP - Short Duration U.S.	0.16	2.05	1.25	1.37	0.65	n/a	Short Government
MS	Columbia Variable Portfolio – Select Smaller-Cap Value Fund (Class 3) (Previously Seligman VP - Smaller-Cap Value Fund	(9.60)	16.09	(2.12)	3.72	1.08	n/a	Small Blend
MS	Columbia Variable Portfolio – Emerging Markets Opportunity Fund (Class 3) (Previously Threadneedle® VP - Emerging Markets Fund	(21.96)	16.67	(0.17)	10.67	1.48	n/a	Diversified Emerging Markets
MS	Columbia Variable Portfolio – International Opportunity Fund (Class 3) (Previously Threadneedle® VP - International Opportunity Fund	(13.46)	7.06	(4.27)	2.79	1.12	n/a	Foreign Large Blend
MS	Invesco Van Kampen V.I. Comstock Fund, Series II Shares	(3.27)	11.95	(3.00)	1.92	0.87	n/a	Large Value
MS	Morgan Stanley UIF Global Real Estate Portfolio, Class II Shares	(11.22)	14.45	(5.71)		1.63	n/a	Specialty-Real Estate
MS	Morgan Stanley UIF Mid Cap Growth Portfolio, Class II Shares	(8.28)	23.07	3.48	5.38	1.41	n/a	Mid-Cap Growth
MS	VP - Aggressive Portfolio (Class 2)	(4.25)	---	---	---	1.09	n/a	Aggressive Allocation
MS	VP - Conservative Portfolio (Class 2)	2.00	---	---	---	0.92	n/a	Conservative Allocation
MS	VP - Moderate Portfolio (Class 2)	(0.92)	---	---	---	1.02	n/a	Moderate Allocation
MS	VP - Moderately Aggressive Portfolio (Class 2)	(2.60)	---	---	---	1.06	n/a	Moderate Allocation
MS	VP - Moderately Conservative Portfolio (Class 2)	0.64	---	---	---	0.96	n/a	Conservative Allocation
MS	Wanger International	(15.64)	15.51	(0.98)	9.59	1.04	n/a	Foreign Small/Mid Growth
MS	Wanger USA	(4.64)	17.77	0.27	4.91	0.97	n/a	Small Growth
MS	Wells Fargo Advantage Index Asset Allocation Fund - Class 2	5.22	10.35	0.01	2.58	1.00	n/a	Moderate Allocation
MS	Wells Fargo Advantage VT International Equity Fund - Class 2	(13.95)	4.16	(5.86)	3.26	0.95	n/a	Foreign Large Blend
MS	Wells Fargo Advantage VT Opportunity Fund - Class 2	(6.64)	18.56	0.77	3.39	1.08	n/a	Mid-Cap Blend
MS	Wells Fargo Advantage VT Small Cap Growth Fund - Class 2	(5.73)	21.21	3.00	3.60	1.20	n/a	Small Growth

RAVA Select Surrender Fee: 7% in years 1 - 3; thereafter 0%

Annual Fee $30 - RAVA Select contract only: Fee waived for accounts over $50,000

M - Mortality & Expense Risk 1% on variable account values

S - Annual risk charge applies; surrender charge may apply

As of October 1, 2005, the RiverSource brand replaced "American Express" and "AXP" in the name of the American Express VP Funds

As of January 1, 2007, IDS Life Insurance Company changed its name to RiverSource Life Insurance Company

RiverSource Combination Retirement Annuity Select (not available to new participants)

Fixed Investment new money rate is 3.00% as of 12/31/2011

	FUND	1 YR	3 YR	5 YR	10 YR	EXPENSE RATIO %	REDEMPTION CHARGE	FUND TYPE
MS	AllianceBernstein VP Growth & Income Portfolio (Class B)	5.02	11.80	(3.16)	1.26	0.88	n/a	Large Value
MS	Columbia Variable Portfolio – Balanced Fund (Class 3) (Previously RiverSource® VP - Balanced Fund (Class 3))	1.37	11.58	(0.59)	2.34	0.82	n/a	Moderate Allocation
MS	Columbia Variable Portfolio – Cash Management Fund (Class 3) (Previouly RiverSource® VP - Cash	(0.98)	(0.93)	0.43	0.65	0.58	n/a	Money Market Taxable
MS	Columbia Variable Portfolio – Diversified Bond Fund (Class 3)	5.63	8.67	4.39	3.78	0.70	n/a	Intermediate-Term Bond
MS	Columbia Variable Portfolio – Diversified Equity Income Fund (Class 3) (Previously RiverSource® VP -	(5.95)	11.14	(2.85)	4.22	0.83	n/a	Large Value
MS	Columbia Variable Portfolio – Global Bond Fund (Class 3) (Previously RiverSource® VP - Global Bond Fund (Class 3))	3.75	6.48	4.87	5.75	0.86	n/a	World Bond
MS	Columbia Variable Portfolio – Large Cap Growth Fund (Class 3)	(4.18)	14.66	(3.25)	(0.55)	0.89	n/a	Large Growth
MS	Columbia Variable Portfolio – High Yield Bond Fund (Class 3)	4.63	21.61	6.08	6.74	0.88	n/a	High Yield Bond
MS	Columbia Variable Portfolio – Dynamic Equity Fund (Class 3) (Previously RiverSource® VP - Dynamic Equity Fund (Class 3))	4.19	14.16	(2.79)	0.76	0.87	n/a	Large Blend
MS	Columbia Variable Portfolio – Mid Cap Growth Opportunity Fund (Class 3) (Previously RiverSource® VP - Mid Cap Growth Fund (Class 3))	(15.91)	19.37	0.90	2.36	1.05	n/a	Mid-Cap Growth
MS	Columbia Variable Portfolio – International Opportunity Fund (Class 3) (Previously Threadneedle® VP - International Opportunity Fund (Class 3))	(13.28)	7.28	(4.07)	2.99	1.12	n/a	Foreign Large Blend
MS	Wells Fargo Advantage VT Small Cap Growth Fund - Class 2	(5.54)	21.46	3.20	3.80	1.20	n/a	Small Growth

Combination Retirement Annuity Select Surrender Fee: 7% in years 1-3; declining to 0% in year 9

Annual Fee $30 - CRA Select contract

M - Mortality & Expense Risk 1% on variable account values

S - Annual risk charge applies; surrender charge may apply

As of October 1, 2005, the RiverSource brand replaced "American Express" and "AXP" in the name of the American Express VP Funds

As of January 1, 2007, IDS Life Insurance Company changed its name to RiverSource Life Insurance Company

Lincoln National Life Insurance Company								www.lfg.com
								phone: (800) 967-2046
Lincoln Multi Fund Select								
New Money Rate is 1.75% for the 1st quarter of 2012. Portfolio Rate is 1.80%.								
	FUND	**1 YR**	**3 YR**	**5 YR**	**10 YR**	**EXPENSE RATIO %**	**REDEMPTION CHARGE**	**FUND TYPE**
MS	AllianceBernstein VPS Global Thematic Growth	(24.17)	10.51	(3.58)	(2.42)	1.24	n/a	Specialty-Technology
MS	AllianceBernstein VPS Growth & Income	5.01	11.80	(3.16)	1.25	0.88	n/a	Large Value
MS	American Century VP Inflation Protection	10.63	7.90	5.82	---	0.74	n/a	Inflation-Protection Bond
MS	American Funds Global Growth	(9.80)	12.03	(0.50)	5.26	0.81	n/a	World Stock
MS	American Funds Growth	(5.23)	15.40	(1.06)	2.99	0.59	n/a	Large Growth
MS	American Funds Growth-Income	(2.81)	11.68	(2.27)	2.12	0.54	n/a	Large Value
MS	American Funds International	(14.82)	8.60	(2.70)	5.09	0.78	n/a	Foreign Large Blend
MS	BlackRock Global Allocation VI	(4.60)	7.46	2.67	6.96	0.98	n/a	World Allocation
MS	Delaware VIP Diversified Income	5.10	12.06	7.10	---	0.95	n/a	Intermediate-Term Bond
MS	Delaware VIP High Yield	1.31	19.26	5.20	7.79	1.01	n/a	Intermediate-Term Bond
MS	Delaware VIP REIT	9.52	18.76	(1.83)	8.42	1.12	n/a	Specialty-Real Estate
MS	Delaware VIP Small Cap Value	(2.57)	18.34	1.14	7.50	1.08	n/a	Small Value
MS	Delaware VIP Smid Cap Growth	6.82	27.37	6.24	6.03	1.14	n/a	Mid-Cap Growth
MS	Delaware VIP Value	8.17	12.89	(1.90)	3.04	1.00	n/a	Large Value
MS	DWS Alternative Asset Allocation Plus VIP	(4.08)	---	---	---	2.14	n/a	World Allocation
MS	DWS Equity 500 Index VIP	0.49	12.44	(1.72)	1.38	0.58	n/a	Large Blend
MS	DWS Small Cap Index VIP	(5.53)	13.82	(1.47)	3.88	0.82	n/a	Small Growth
MS	Fidelity VIP Contrafund	(3.75)	14.33	(0.31)	4.97	0.90	n/a	Large Growth
MS	Fidelity VIP Growth	(1.03)	15.42	0.12	0.25	0.92	n/a	Large Growth
MS	LVIP Baron Growth Opportunities	2.99	20.84	1.72	5.65	1.29	na	Small Growth
MS	LVIP Cohen & Steers Global Real Estate	(9.81)	12.66	---	---	1.13	n/a	Specialty-Real Estate
MS	LVIP Delaware Bond	6.19	10.06	5.86	5.70	0.74	n/a	Intermediate-Term Bond
MS	LVIP Delaware Diversified Floating Rate Fund	(1.50)	---	---	---	1.03	n/a	Fixed-Income Options
MS	LVIP Delaware Foundation Aggressive Allocation	(3.25)	11.90	(0.60)	3.08	1.01	n/a	Large Blend
MS	LVIP Delaware Foundation Conservative Allocation	0.96	10.11	(0.13)	2.70	1.00	n/a	Conservative Allocation
MS	LVIP Delaware Foundation Moderate	(0.98)	9.32	(0.01)	1.81	1.01	n/a	Moderate Allocation
MS	LVIP Delaware Growth & Income	(0.16)	11.02	(1.90)	1.41	0.77	n/a	Large Blend
MS	LVIP Delaware Social Awareness	(0.71)	11.91	(1.61)	2.46	0.82	n/a	Large Blend
MS	LVIP Delaware Special Opportunities	(6.47)	15.76	(0.12)	6.22	0.83	n/a	Mid-Cap Value
MS	LVIP Wells Fargo Intrinsic Value	(3.78)	10.92	(3.05)	1.43	1.04	n/a	Large Value
MS	LVIP Global Income	(0.18)	---	---	---	1.00	n/a	World Bond
MS	LVIP Janus Capital Appreciation	(6.86)	11.90	(0.53)	0.63	1.01	n/a	Large Growth
MS	LVIP Mondrian International Value	(5.41)	4.65	(4.62)	5.35	1.10	n/a	Foreign Large Blend
MS	LVIP Money Market	(0.97)	(0.95)	0.36	0.68	0.67	n/a	Money Market
MS	LVIP SSgA Bond Index	6.07	4.64	---	---	0.66	n/a	Inermediate Bond
MS	LVIP SSgA Emerging Markets 100	(16.00)	25.74	---	---	0.83	n/a	Emerging Markets
MS	LVIP SSgA Global Tactical Allocation	(1.04)	11.14	(2.42)	---	1.27	n/a	Large Blend
MS	LVIP SSgA International Index	(13.46)	4.92	---	---	0.86	n/a	Foreign Large Blend
MS	LVIP SSgA S&P 500 Index	0.58	12.38	(1.77)	1.36	0.57	n/a	Large Cap Blend
MS	LVIP SSgA Small-Cap Index	(5.75)	13.49	(0.39)	2.13	0.55	n/a	Small Cap Blend
MS	LVIP T. Rowe Price structured Mid-cap Growth	(5.07)	20.26	1.97	2.72	1.08	n/a	Mid-Cap Growth
MS	LVIP Vanguard Domestic Equity ETF	---	---	---	---	0.69	n/a	US Equity Options
MS	LVIP Vanguard International Equity ETF	---	---	---	---	0.81	n/a	International/Global Options
MS	LVIP Protected Profile 2010 Fund	(0.01)	10.58	---	---	1.03	n/a	Target Date 2010
MS	LVIP Protected Profile 2020 Fund	(1.05)	10.76	---	---	1.04	n/a	Target Date 2020
MS	LVIP Protected Profile 2030 Fund	(1.80)	11.31	---	---	1.06	n/a	Target Date 2030
MS	LVIP Protected Profile 2040 Fund	(2.69)	12.21	---	---	1.08	n/a	Target Date 2040
MS	LVIP Protected Profile 2050 Fund	---	---	---	---	1.09	n/a	Target Date 2050
MS	LVIP Conservative Profile Fund	2.40	11.28	3.39	---	1.20	n/a	Conservative Allocation
MS	LVIP Moderate Profile Fund	(0.09)	11.79	1.78	---	1.26	n/a	Moderate Allocation
MS	LVIP Moderately Aggressive Profile Fund	(1.24)	11.89	(0.02)	---	1.30	n/a	Large Blend
MS	MFS VIT Utilities	5.44	15.95	3.92	9.08	1.06	n/a	Specialty-Utilities
MS	Neuberger Berman AMT Mid-Cap Growth	(0.53)	18.32	2.41	3.94	1.02	n/a	Mid-Cap Growth
MS	PIMCO VIT Total Return Portfolio	2.58	7.43	6.74	5.36	0.65	n/a	Fixed-Income Options
	M - Mortality & Risk Expense 1.002% on all variable account values							
	Surrender Fee: Year 6% in contract years 1-3, 5% in contract year 4,4% in contract yr 5,3% in contract yr 6, 2% in contract yr 7, 1% in contract yr 8, 0 thereafter for contracts issued prior to 1/01/2008. No surrender fee for contracts issued on or after 1/01/2008.							
	S - Annual risk charge applies; surrender charge may apply; no surrender fee for contracts issued on or after 1/1/2008							

Lincoln Multi Fund (not available to new participants)								
New Money Rate is 3.50% for the 1st quarter of 2012. Portfolio Rate is 3.50%								
	FUND	**1 YR**	**3 YR**	**5 YR**	**10 YR**	**EXPENSE RATIO %**	**REDEMPTION CHARGE**	**FUND TYPE**
MS	AllianceBernstein VPS Global Thematic Growth	(24.17)	10.51	(3.58)	(2.42)	1.24	n/a	Technology
MS	AllianceBernstein VPS Growth & Income	5.01	11.80	(3.06)	1.25	0.88	n/a	Large Value
MS	American Century VP Inflation Protection	10.98	8.18	6.09	---	0.49	n/a	Inflation-Protection Bond
MS	American Funds Global Growth	(9.80)	12.03	(0.50)	5.26	0.81	n/a	World Stock
MS	American Funds Growth	(5.23)	15.40	(1.06)	2.99	0.59	n/a	Large Growth
MS	American Funds Growth-Income	(2.81)	11.68	(2.27)	2.12	0.54	n/a	Large Value
MS	American Funds International	(14.82)	8.60	(2.70)	5.09	0.78	n/a	Foreign Large Blend
MS	BlackRock Global Allocation VI	(4.46)	7.71	2.91	7.18	0.73	n/a	World Allocation
MS	Delaware VIP Diversified Income	5.33	12.30	7.36	---	0.70	n/a	Intermediate-Term Bond
MS	Delaware VIP High Yield	1.36	19.51	5.45	8.03	0.76	n/a	Intermediate-Term Bond
MS	Delaware VIP REIT	9.85	19.02	(1.58)	8.68	0.87	n/a	Specialty-Real Estate
MS	Delaware VIP Small Cap Value	(2.57)	18.34	1.14	7.50	1.08	n/a	Small Value
MS	Delaware VIP Smid Cap Growth	7.05	27.65	6.49	6.27	0.89	n/a	Mid-Cap Growth
MS	Delaware VIP Value	8.50	13.23	(1.62)	3.30	0.75	n/a	Large Value
MS	DWS Alternative Asset Allocation Plus VIP	(3.84)	---	---	---	1.74	n/a	World Allocation
MS	DWS Equity 500 Index VIP	0.82	12.71	(1.47)	1.64	0.33	n/a	Large Blend
MS	DWS Small Cap Index VIP	(5.37)	14.06	(1.23)	4.14	0.57	n/a	Small Growth
MS	Fidelity VIP Contrafund	(3.61)	14.50	(0.16)	5.13	0.75	n/a	Large Growth
MS	Fidelity VIP Growth	(0.86)	16.50	0.27	0.40	0.77	n/a	Large Growth
MS	LVIP Baron Growth Opportunities	2.99	20.84	1.72	5.65	1.29	n/a	Small Growth
MS	LVIP Cohen & Steers Global Real Estate	(9.58)	12.95	---	---	0.88	n/a	Specialty-Real Estate
MS	LVIP Delaware Bond	6.57	10.45	6.21	5.57	0.39	n/a	Intermediate-Term Bond
MS	LVIP Delaware Diversified Floating Rate	(1.48)	---	---	---	1.03	n/a	Fixed-Income Options
MS	LVIP Delaware Foundation Aggressive	(3.00)	12.17	(0.35)	3.24	0.76	n/a	Large Blend
MS	LVIP Delaware Foundation Conservation	1.21	10.41	0.15	2.91	0.75	n/a	Conservative Allocation
MS	LVIP Delaware Foundation Moderate	(0.73)	9.35	(0.07)	1.90	0.76	n/a	Moderate Allocation
MS	LVIP Delaware Growth & Income	0.19	11.41	(1.57)	1.67	0.42	n/a	Large Blend
MS	LVIP Delaware Social Awareness	(36.00)	12.31	(1.28)	2.65	0.47	n/a	Large Blend
MS	LVIP Delaware Special Opportunities	(6.15)	16.17	0.21	6.48	0.48	n/a	Mid-Cap Value
MS	LVIP Well Fargo Intrinsic Value	(3.55)	11.19	(2.81)	1.62	0.79	n/a	Large Value
MS	LVIP Global Income	0.08	---	---	---	0.75	n/a	World Bond
MS	LVIP Janus Capital Appreciation	(6.63)	12.18	(0.28)	0.88	0.76	n/a	Large Growth
MS	LVIP Mondrian International Value	(5.17)	4.91	(4.38)	5.45	0.85	n/a	Foreign Large Blend
MS	LVIP Money Market	(0.97)	(0.87)	0.51	0.78	0.42	n/a	Money Market
MS	LVIP SSgA Bond Index	6.33	4.90	---	---	0.41	n/a	Inermediate Bond
MS	LVIP SSgA Emerging Markets 100	(15.79)	26.05	---	---	0.58	n/a	Emerging Markets
MS	LVIP SSgA Global Tactical Allocation	(0.78)	11.42	(2.17)	---	1.02	n/a	Large Blend
MS	LVIP SSgA International Index	(13.25)	5.18	---	---	0.61	n/a	Foreign Large Blend
MS	LVIP SSgA S&P 500 Index	0.84	12.66	(1.52)	1.62	0.30	n/a	Large Blend
MS	LVIP SSgA Small-Cap Index	(5.51)	13.77	(0.14)	2.39	0.44	n/a	Small Blend
MS	LVIP T. Rowe Price structured Mid-Cap Growth	(4.38)	20.56	2.23	2.97	0.83	n/a	Mid-Cap Growth
MS	LVIP Vanguard Domestic Equity ETF	---	---	---	---	0.69	n/a	US Equity Options
MS	LVIP Vanguard International Equity ETF	---	---	---	---	0.81	n/a	International/Global Options
MS	LVIP Protected Profile 2010 Fund	0.24	10.86	---	---	0.78	n/a	Target Date 2010
MS	LVIP Protected Profile 2020 Fund	(0.81)	11.03	---	---	0.79	n/a	Target Date 2020
MS	LVIP Protected Profile 2030 Fund	(1.56)	11.59	---	---	0.81	n/a	Target Date 2030
MS	LVIP Protected Profile 2040 Fund	(2.44)	12.49	---	---	0.83	n/a	Target Date 2040
MS	LVIP Protected Profile 2050 Fund	---	---	---	---	0.84	n/a	Target Date 2050
MS	LVIP Conservative Profile Fund	2.65	11.55	3.64	---	0.95	n/a	Conservative Allocation
MS	LVIP Moderate Profile Fund	0.16	12.06	2.04	---	1.01	n/a	Moderate Allocation
MS	LVIP Moderately Aggressive Profile Fund	(1.00)	12.17	0.23	---	1.05	n/a	Large Blend
MS	MFS VIT Utilities	5.72	16.25	4.19	9.36	0.81	n/a	Specialty-Utilities
MS	Neuberger Berman AMT Mid-Cap Growth	(0.53)	18.32	2.41	3.94	1.02	n/a	Mid-Cap Growth
MS	PIMCO VIT Total Return Portfolio	2.58	7.43	6.74	5.36	0.65	n/a	Fixed-Income Options
	M - Mortality & Risk Expense 1.002% on all variable account values							
	Surrender Fee: Year 8% in contract years 1-5, 4% in contract years 6-10 and 0% thereafter.							
	S - Annual risk charge applies; surrender charge may apply							

RETIREMENT COMPANY INVESTMENTS

TIAA-CREF

www.tiaa-cref.org/uwsa
phone: (800) 842-2776

TIAA Fixed Investment Return is 3% (SRA and GSRA)

TIAA-CREF Funds

FUND	1 YR	3 YR	5 YR	10 YR	EXPENSE RATIO %	REDEMPTION CHARGE	FUND TYPE
TIAA Traditional Annuity	3.00	3.07	3.93	4.69	n/a	n/a	Fixed
TIAA Real Estate	12.99	(2.52)	(1.98)	3.95	1.01	n/a	Specialty-Real Estate
CREF Bond	6.96	6.90	5.56	5.26	0.44	n/a	Intermediate-Term Bond
CREF Equity Index	0.66	14.44	(0.39)	3.11	0.42	n/a	Large Blend
CREF Global Equities	(7.74)	11.24	(2.65)	3.08	0.49	n/a	World Stock
CREF Growth	1.19	16.68	2.23	1.66	0.45	n/a	Large Growth
CREF Inflation-linked Bond	13.16	9.51	7.45	7.10	0.44	n/a	Inflation Protected Bond
CREF Money Market	0.00	0.04	1.47	1.82	0.42	n/a	Money Market
CREF Social Choice	1.82	11.74	2.29	4.36	0.43	n/a	Moderate Allocation
CREF Stock	(4.94)	13.25	(1.10)	3.49	0.47	n/a	Large Blend

Mortality & Risk Expense .005% on variable account values -- included in expense ratio. Fees and other charges - none

TIAA-CREF Mutual Funds

	FUND	TICKER	1 YR	3 YR	5 YR	10 YR	EXPENSE RATIO %	REDEMPTION CHARGE	FUND TYPE
R	Emerging Markets Equity Index Fund (Inception date: 8-31-2010) - Premier Share	TEQPX	(19.35)	---	---	---	0.40	2%≤60 days	Diversified Emerging Markets
	Growth and Income Fund - Premier Share	TRPGX	2.93	---	---	---	0.64	n/a	Large Blend
R	High Yield Fund - Premier Share	TIHPX	5.98	---	---	---	0.55	2%≤60 days	High-Yield Bond
R	International Equity - Premier Share	TREPX	(23.68)	---	---	---	0.68	2%≤60 days	Foreign Large Blend
R	International Equity Index - Premier Share	TRIPX	(12.19)	---	---	---	0.25	2%≤60 days	Foreign Large Blend
	Large Cap Value - Premier Share	TRCPX	(5.81)	---	---	---	0.64	n/a	Large Value
	Large Cap Value Index	TRCVX	0.05	11.23	(2.89)	---	0.34	n/a	Large Value
	Lifecycle Fund 2010 - Premier Share	TCTPX	1.58	---	---	---	0.54	n/a	Target Date 2000-2010
	Lifecycle Fund 2015 - Premier Share	TCFPX	0.65	---	---	---	0.56	n/a	Target Date 2011-2015
	Lifecycle Fund 2020 - Premier Share	TCWPX	(0.49)	---	---	---	0.57	n/a	Target Date 2016-2020
	Lifecycle Fund 2025 - Premier Share	TCQPX	(1.51)	---	---	---	0.58	n/a	Target Date 2021-2025
	Lifecycle Fund 2030 - Premier Share	TCHPX	(2.43)	---	---	---	0.59	n/a	Target Date 2026-2030
	Lifecycle Fund 2035 - Premier Share	TCYPX	(3.58)	---	---	---	0.60	n/a	Target Date 2031-2035
	Lifecycle Fund 2040 - Premier Share	TCZPX	(3.68)	---	---	---	0.60	n/a	Target Date 2036-2040
	Lifecycle Fund 2045 - Premier Share	TTFPX	(3.72)	---	---	---	0.61	n/a	Target Date 2041-2045
	Lifecycle Fund 2050 - Premier Share	TCLPX	(3.65)	---	---	---	0.61	n/a	Target Date 2050+
	Lifecycle Fund 2055 - Premier Share	TTRPX	---	---	---	---	0.62	n/a	Target Date 2050+
	Mid Cap Growth - Premier Share	TRGPX	(5.34)	---	---	---	0.67	n/a	Mid-Cap Growth
	Mid Cap Value - Premier Share	TRVPX	(2.31)	---	---	---	0.64	n/a	Mid-Cap Value
	S&P 500 Index	TRSPX	1.75	13.75	(0.53)	---	0.33	n/a	Large Blend
R	Small Cap Blend Index	TRBIX	(4.39)	15.21	(0.06)	---	0.42	2%≤60 days	Small Blend
R	Small Cap Equity - Premier Share	TSRPX	(4.03)	---	---	---	0.83	2%≤60 days	Small Blend
	Social Choice Equity - Premier Share	TRPSX	(0.29)	---	---	---	0.35	n/a	Large Blend

R = 2% Redemption Fee on shares redeemed within 60 days of purchase

MUTUAL FUND INVESTMENTS

Dreyfus Retirement Services

www.dreyfus.com/
phone: (800) 358-0910

	FUND	TICKER	1 YR	3 YR	5 YR	10 YR	EXPENSE RATIO %	REDEMPTION CHARGE	FUND TYPE
	Dreyfus Active MidCap Fund	DNLRX	(5.14)	14.65	(4.61)	3.33	1.18		Mid-Cap Blend
	Dreyfus Alpha Growth Fund	DPARX	2.38	16.01	0.11	4.11	1.01		Large Growth
	Dreyfus Appreciation Fund, Inc.	DGAGX	7.62	14.50	1.58	3.27	0.99		Large Blend
	Dreyfus Balanced Opportunity Fund	DBORX	(1.54)	11.07	0.78	2.86	0.95		Moderate Allocation
	Dreyfus BASIC S&P 500 Stock Index Fund	DSPIX	1.97	14.03	(0.36)	2.75	0.20		Large Blend
	Dreyfus BASIC US Mortgage Securities Fund	DIGFX	7.75	7.06	6.26	5.35	0.65		Intermediate-Term Bond
	Dreyfus Bond Market Index Fund	DBIRX	7.69	6.22	6.31	5.57	0.15		Intermediate-Term Bond
R	Dreyfus Brazil Equity Fund	DBZIX	(15.96)	---	---	---	1.85	2.00	Latin America Stock
	Dreyfus Conservative Allocation Fund	SCALX	0.47	---	---	---	1.40		Conservative Allocation
	Dreyfus Core Equity Fund	DPERX	6.89	14.83	1.87	3.04	1.10		Large Blend
	Dreyfus Core Value Fund (merged into Strategic Value/DRGVX on 11/16/11)	DTCRX	---	---	---	---	---		Large Value
	Dreyfus Disciplined Stock Fund	DDSTX	(6.30)	11.47	(1.27)	1.67	1.00		Large Blend
	Dreyfus Diversified International Fund	DFPIX	(14.65)	7.72	---	---	1.09		Foreign Large Blend
	Dreyfus Diversified Large Cap Fund	DVDIX	(2.13)	---	---	---	1.20		Large Blend
	Dreyfus Dynamic Alternatives	DDYIX	(7.83)	---	---	---	1.20		Long-Short
	Dreyfus Fund	DREVX	(5.05)	12.44	(1.07)	1.98	0.78		Large Blend
R	Dreyfus Emerging Asia Fund	DEAIX	(43.00)	14.50	---	---	1.74	2.00	Pacific/Asia ex-Japan Stk
	Dreyfus Emerging Leaders Fund (merged into Opportunistic Small Cap/DSCVX on 12/15/11)	DRELX	---	---	---	---	---		Small Blend
R	Dreyfus Emerging Markets Fund	DRPEX	(24.06)	15.58	0.84	12.40	1.57	2.00	Diversified Emerging Mkts
R	Dreyfus Emerging Mkts Debt Local Currency Fund	DDBIX	(3.80)	9.34	---	---	0.97	2.00	Emerging Markets Bond
	Dreyfus Equity Income Fund	DQIRX	10.42	14.81	0.82	---	0.90		Large Value
	Dreyfus Global Absolute Return Fund	DGPIX	0.33	5.85	---	---	1.25		World Allocation

	Dreyfus Global Alpha Fund	AVGRX	0.43	12.62	(1.01)	---	1.64		World Allocation
N	Dreyfus Global Dynamic Bond Fund	DGDIX	---	---	---	---	0.85		World Bond
	Dreyfus Global Equity Income Fund	DQEIX	2.57	13.91	---	---	1.25		World Stock
	Dreyfus Global Real Estate Securities Fund	DRLIX	(5.41)	15.16	(4.44)	---	1.17		Global Real Estate
	Dreyfus Global Real Return Fund	DRRIX	(0.01)	---	---	---	1.25		World Allocation
	Dreyfus Global Stock Fund	DGLRX	(1.91)	13.60	2.14	---	0.96		World Stock
	Dreyfus Global Sustainability Fund	DGYIX	(8.26)	7.73	---	---	0.85		World Stock
	Dreyfus GNMA Fund, Inc.	DRGMX	7.26	6.59	6.21	5.12	0.87		Intermediate-Term Bond
R	Dreyfus Greater China Fund	DPCRX	(36.90)	15.78	1.81	12.56	1.56	2.00	Pacific/Asia ex-Japan Stk
	Dreyfus Growth Allocation Fund	SGALX	(3.20)	---	---	---	1.50		World Stock
	Dreyfus Growth and Income Fund, Inc.	DGRIX	(3.07)	13.81	(0.77)	1.42	1.05		Large Growth
	Dreyfus High Yield Fund	DLHRX	1.74	17.32	5.72	6.46	0.70		High Yield Bond
	Dreyfus Inflation Adjusted Securities	DIAVX	12.84	9.45	7.46	---	0.73		Inflation-Protected Bond
	Dreyfus Intermediate Term Income Fund	DRITX	7.30	11.06	6.14	5.61	0.88		Intermediate-Term Bond
	Dreyfus International Bond Fund	DIBRX	3.43	9.48	10.03	---	0.82		World Bond
	Dreyfus International Equity Fund	DIERX	(11.52)	7.06	(7.41)	---	0.85		Foreign Large Value
	Dreyfus International Stock Fund	DISRX	(9.94)	11.47	0.54	---	0.97		Foreign Large Growth
	Dreyfus International Stock Index Fund	DIISX	(12.51)	6.91	(5.12)	3.97	0.60		Foreign Large Blend
	Dreyfus International Value Fund	DIRVX	(17.59)	3.98	(6.08)	4.04	1.15		Foreign Large Value
	Dreyfus Large Cap Equity Fund	DLQIX	(5.46)	12.31	(3.14)	1.46	0.80		Large Blend
	Dreyfus Large Cap Growth Fund	DAPIX	(4.23)	14.81	0.72	0.76	0.92		Large Growth
	Dreyfus Large Cap Value Fund (merged into Strategic Value/DRGVX on 11/21/11)	DAUIX	---	---	---	---	---		Large Value
	Dreyfus LifeTime Portfolios, Inc.: Growth & Income	DGIRX	3.48	11.24	2.46	4.21	1.02		Conservative Allocation
	Dreyfus Midcap Index Fund, Inc.	PESPX	(2.20)	19.09	2.92	6.57	0.50		Mid-Cap Blend
	Dreyfus Mid-Cap Growth Fund	FRSRX	0.37	18.86	(0.75)	4.99	1.34		Mid-Cap Growth
	Dreyfus Moderate Allocation Fund	SMDAX	(1.30)	---	---	---	1.45		Moderate Allocation
	Dreyfus Natural Resources Fund	DLDRX	(9.24)	16.12	2.56	---	1.50		Natural Res
	Dreyfus/Newton International Equity	SNIEX	(14.57)	4.43	(5.06)	---	1.07		Foreign Large Blend
	Dreyfus Opportunistic Fixed Income	DSTRX	0.30	11.98	5.86	---	0.85		Intermediate-Term Bond
	Dreyfus Opportunistic Midcap Value	DMCVX	(5.80)	23.98	3.87	5.94	1.17		Mid-Cap Blend
	Dreyfus Opportunistic Small Cap	DSCVX	(14.35)	23.04	5.88	6.35	1.16		Small Blend
	Dreyfus Research Growth	DWOIX	(3.18)	17.46	2.70	3.11	0.88		Large Growth
	Dreyfus Satellite Alpha Fund	DSAIX	(2.52)	---	---	---	1.35		Miscellaneous Sector
	Dreyfus Select Managers Large Cap Growth Fund (closed on 12/13/11)	DSLIX	---	---	---	---	---		Large Growth
	Dreyfus Select Managers Small Cap Growth Fund	DSGIX	1.28	---	---	---	1.15		Small Growth
	Dreyfus Small Cap Equity Fund	DSERX	(4.73)	13.56	(0.68)	---	1.14		Small Blend
	Dreyfus S&P 500 Index Fund	PEOPX	1.65	13.64	(0.67)	2.46	0.50		Large Blend
	Dreyfus S&P STARS Opportunities Fund	DSORX	(5.00)	11.52	(0.56)	5.10	1.05		Mid-Cap Growth
	Dreyfus Short-Intermediate Government Fund	DSIGX	0.88	1.41	3.26	2.93	0.78		Short Government
	Dreyfus Short Term Income Fund	DSTIX	1.61	6.62	3.34	2.92	0.90		Short-Term Bond
	Dreyfus Smallcap Stock Index Fund	DISSX	0.82	16.75	1.83	6.82	0.50		Small Blend
	Dreyfus Strategic Value Fund	DRGVX	(6.00)	10.66	(1.63)	4.11	0.73		Large Value
	Dreyfus Structured Midcap Fund	DPSRX	0.08	19.85	1.05	6.56	1.30		Mid-Cap Blend
	Dreyfus Tax Managed Growth Fund	DPTRX	9.51	15.23	2.42	3.33	1.10		Large Blend
	Dreyfus Technology Growth Fund	DGVRX	(7.73)	23.22	4.22	2.20	1.01		Technology
R	Dreyfus/The Boston Company Emerging Markets Core Equity	SBCEX	(21.81)	17.61	2.58	---	1.50	2.00	Diversified Emerging Markets
	Dreyfus Third Century Fund, Inc.	DRTCX	0.84	15.59	1.80	1.54	0.89		Large Growth
N,R	Dreyfus Total Emerging Markets	DTEIX	---	---	---	---	1.40	2.00	Diversified Emerging Markets
	Dreyfus Total Return Advantage Fund	DTRRX	7.12	7.37	6.61	---	0.55		Intermediate-Term Bond
	Dreyfus U.S. Equity Fund	DPUIX	5.71	16.21	---	---	0.94		Large Growth
	Dreyfus U.S. Treasury Intermediate Term Fund	DRGIX	5.82	3.10	5.67	4.61	0.98		Intermediate Government
	Dreyfus U.S. Treasury Long Term Fund	DRGBX	29.32	6.94	10.41	7.82	1.02		Long Government
	Dreyfus Worldwide Growth Fund, Inc.	DPWRX	6.99	13.81	2.32	5.25	0.98		World Stock

N = New mutual fund investment available within the past 12 months

R = Redemption Fee on all shares redeemed within 60 days of purchase. This fee is retained by the fund. (Not charged on shares sold through Auto Withdrawal Plan or Auto-Exchange, or on shares acquired through dividend reinvestment.)

Fidelity Investments

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	FUND	TICKER	1 YR	3 YR	5 YR	10 YR	EXPENSE RATIO %	REDEMPTION CHARGE	FUND TYPE
	Fidelity 130/30 Large Cap Fund (Inception: 03/31/08)	FOTTX	(3.77)	3.04	---	---	1.99	N/A	Large Blend
R	Fidelity Aggressive Growth Fund	FDEGX	(8.95)	16.90	(0.76)	(0.19)	0.78	1.50/90	Mid-Cap Growth
	Fidelity Asset Manager 20%	FASIX	2.63	10.13	3.74	5.19	0.56	N/A	Conservative Allocation
	Fidelity Asset Manager 30%	FTANX	1.69	11.71	---	---	0.62	N/A	Conservative Allocation
	Fidelity Asset Manager 40%	FFANX	0.49	12.38	---	---	0.65	N/A	Conservative Allocation
	Fidelity Asset Manager 50%	FASMX	(0.65)	13.88	2.54	3.87	0.71	N/A	Moderate Allocation
	Fidelity Asset Manager 60%	FSANX	(2.16)	14.06	---	---	0.83	N/A	Moderate Allocation
	Fidelity Asset Manager 70%	FASGX	(3.75)	14.77	1.07	2.98	0.80	N/A	Moderate Allocation
	Fidelity Asset Manager 85%	FAMRX	(6.10)	14.93	0.12	2.68	0.84	N/A	Aggressive Allocation
	Fidelity Balanced Fund - Class K	FBAKX	1.76	14.15	2.20	6.02	0.48	N/A	Moderate Allocation
	Fidelity Blue Chip Growth Fund - Class K	FBGKX	(2.56)	19.26	3.13	2.40	0.77	N/A	Large Growth
R	Fidelity Emerging Markets Discovery Fund	FEDDX	---	---	---	---	1.56	2.00/90	Diversified Emerging Mkts
R	Fidelity Total Emerging Markets Fund	FTEMX	---	---	---	---	1.62	1.50/90	Diversified Emerging Mkts
	Fidelity Blue Chip Value Fund	FBCVX	(8.02)	8.95	(5.72)	---	0.75	N/A	Large Value
R	Fidelity Canada Fund	FICDX	(12.44)	14.21	2.90	11.83	0.82	1.50/90	Foreign Large Blend
R	Fidelity Capital & Income Fund	FAGIX	(1.91)	25.52	6.94	9.98	0.76	1.00/90	High-Yield Bond
	Fidelity Capital Appreciation Fund	FDCAX	(2.67)	16.25	(0.02)	4.80	0.91	N/A	Large Growth
	Fidelity Cash Reserves	FDRXX	0.01	0.23	1.71	1.97	0.37	N/A	Money Market
R	Fidelity China Region Fund	FHKCX	(20.35)	15.88	4.65	9.89	1.04	1.50/90	China Region
	Fidelity® Conservative Income Bond Fund	FCONX	---	---	---	---	0.40	N/A	Ultrashort Bond
	Fidelity Contrafund® - Class K	FCNKX	(0.01)	14.86	2.69	7.01	0.79	N/A	Large Growth
	Fidelity Convertible Securities Fund	FCVSX	(7.33)	22.49	2.21	5.18	0.59	N/A	Convertibles
	Fidelity® Corporate Bond Fund	FCBFX	11.09	---	---	---	0.45	N/A	Intermediate-Term Bond
	Fidelity Disciplined Equity Fund	FDEQX	(3.13)	8.55	(3.22)	2.21	0.59	N/A	Large Blend
R	Fidelity Diversified International Fund - Class K	FDIKX	(13.62)	7.82	(4.41)	5.87	0.73	1.00/30	Foreign Large Blend
	Fidelity Dividend Growth Fund	FDGFX	(8.51)	18.74	(0.70)	1.76	0.93	N/A	Large Blend
	Global Strategies Fund	FDYSX	(5.30)	11.90	---	---	1.13	N/A	World Allocation
R	Fidelity Emerging Europe, Middle East, Africa (EMEA)	FEMEX	(15.34)	19.69	---	---	1.35	1.50/90	Diversified Emerging Markets
R	Fidelity Emerging Markets Fund	FEMKX	(21.04)	18.00	(1.37)	11.83	1.07	1.50/90	Diversified Emerging Markets
	Fidelity Equity-Income Fund - Class K	FEIKX	(4.54)	12.63	(3.28)	2.54	0.53	N/A	Large Value
	Fidelity Equity-Income II Fund	FEQTX	(2.75)	11.38	(2.96)	2.35	0.69	N/A	Large Value
R	Fidelity Europe Capital Appreciation Fund	FECAX	(16.91)	5.95	(6.01)	4.57	1.02	1.00/30	Europe Stock
R	Fidelity Europe Fund	FIEUX	(16.76)	5.96	(4.96)	4.94	1.10	1.00/30	Europe Stock
R	Fidelity Export and Multinational Fund	FEXPX	(3.67)	13.89	(0.72)	3.98	0.83	0.75/30	Large Growth
	Fidelity Fifty®	FFTYX	(0.78)	17.02	(1.69)	3.93	0.71	N/A	Large Growth
R	Fidelity Floating Rate High Income Fund	FFRHX	1.72	12.22	3.92	4.29	0.71	1.00/60	Bank Loan
R	Fidelity Focused High Income Fund	FHIFX	5.87	17.01	5.60	N/A	0.81	1.00/90	High-Yield Bond
	Fidelity Focused Stock Fund	FTQGX	0.57	16.04	4.14	2.77	0.93	N/A	Large Growth
	Fidelity Four-in-One Index Fund	FFNOX	(1.39)	11.89	0.04	4.08	0.23	N/A	Aggressive Allocation
	Fidelity Freedom K® 2000 Fund K Shares	FFKBX	2.07	---	---	---	0.41	N/A	Target Date 2000-2010
	Fidelity Freedom K® 2005 Fund K Shares	FFKVX	0.36	---	---	---	0.49	N/A	Target Date 2000-2010
	Fidelity Freedom K® 2010 Fund K Shares	FFKCX	(0.19)	---	---	---	0.52	N/A	Target Date 2000-2010
	Fidelity Freedom K® 2015 Fund K Shares	FKVFX	(0.34)	---	---	---	0.52	N/A	Target Date 2011-2015
	Fidelity Freedom K® 2020 Fund K Shares	FFKDX	(1.24)	---	---	---	0.56	N/A	Target Date 2016-2020
	Fidelity Freedom K® 2025 Fund K Shares	FKTWX	(2.50)	---	---	---	0.59	N/A	Target Date 2021-2025
	Fidelity Freedom K® 2030 Fund K Shares	FFKEX	(3.09)	---	---	---	0.61	N/A	Target Date 2026-2030
	Fidelity Freedom K® 2035 Fund K Shares	FKTHX	(4.53)	---	---	---	0.63	N/A	Target Date 2031-2035
	Fidelity Freedom K® 2040 Fund K Shares	FFKFX	(4.64)	---	---	---	0.63	N/A	Target Date 2036-2040
	Fidelity Freedom K® 2045 Fund K Shares	FFKGX	(4.95)	---	---	---	0.64	N/A	Target Date 2041-2045
	Fidelity Freedom K® 2050 Fund K Shares	FFKHX	(5.50)	---	---	---	0.65	N/A	Target Date 2046-2050
	Fidelity Freedom K® 2055 Fund K Shares	FDENX	---	---	---	---	0.67	N/A	Target Date 2055+
	Fidelity Freedom K® Income Fund K Shares	FFKAX	2.12	---	---	---	0.41	N/A	Retirement Income
	Fidelity Fund	FFIDX	(2.36)	12.34	(0.24)	2.57	0.59	N/A	Large Blend
	Fidelity Ginnie Mae Fund	FGMNX	7.91	7.27	7.14	5.74	0.45	N/A	Intermediate Government
R	Fidelity Global Balanced Fund	FGBLX	(2.49)	10.36	3.25	7.26	1.06	1.00/30	World Allocation
R	Fidelity Global Commodity Stock Fund	FFGCX	(18.12)	---	---	---	1.08	1.00/30	Natural Resources
R	Fidelity® Global High Income Fund	FGHNX	---	---	---	---	1.31	1.00/90	High Yield Bond
	Fidelity Government Income Fund	FGOVX	7.88	4.73	6.59	5.54	0.45	N/A	Intermediate Government
	Fidelity Government Money Market Fund	SPAXX	0.01	0.12	1.49	1.84	0.42	N/A	Money Market
	Fidelity Growth & Income Portfolio	FGRIX	1.39	12.65	(6.69)	(1.48)	0.72	N/A	Large Blend
	Fidelity Growth Company Fund - Class K	FDGRX	0.67	19.65	3.95	4.76	0.89	N/A	Large Growth
	Fidelity Growth Discovery Fund	FDSVX	0.50	17.26	1.73	3.52	0.63	N/A	Large Growth
R	Fidelity High Income Fund	SPHIX	3.41	21.22	6.82	8.50	0.75	1.00/90	High-Yield Bond
	Fidelity Independence Fund	FDFFX	(10.85)	15.09	0.50	3.99	0.92	N/A	Large Growth
	Fidelity Inflation-Protected Bond Fund	FINPX	12.99	9.49	6.94	---	0.45	N/A	Inflation Protected Bond
	Fidelity Institutional Short-Intermediate Government	FFXSX	2.88	2.70	4.61	3.91	0.45	N/A	Short Government
	Fidelity Intermediate Bond Fund	FTHRX	6.15	10.18	5.54	5.09	0.45	N/A	Intermediate-Term Bond
	Fidelity Intermediate Government Income Fund	FSTGX	5.71	3.75	5.82	4.84	0.45	N/A	Intermediate Government
R	Fidelity International Capital Appreciation Fund	FIVFX	(12.77)	16.19	(4.03)	4.13	1.16	1.00/30	Foreign Large Growth
R	Fidelity International Discovery Fund	FIGRX	(15.23)	6.97	(4.09)	6.28	0.97	1.00/30	Foreign Large Blend
R	Fidelity International Enhanced Index Fund	FIENX	(12.00)	6.01	---	---	0.63	1.00/30	Foreign Large Blend
R	Fidelity International Growth Fund	FIGFX	(8.95)	13.27	---	---	1.53	1.00/30	Foreign Large Growth
R	Fidelity International Real Estate Fund	FIREX	(22.24)	6.55	(11.30)	---	1.17	1.50/90	Global Real Estate
R	Fidelity International Small Cap Fund	FISMX	(15.53)	15.51	(1.38)	---	1.26	2.00/90	Foreign Small/Mid Growth
R	Fidelity International Small Cap Opportunities Fund	FSCOX	(9.56)	17.71	(6.94)	---	1.08	2.00/90	Foreign Small/Mid Growth
R	Fidelity International Value Fund	FIVLX	(16.66)	6.07	(6.99)	---	1.04	1.00/30	Foreign Large Value

	Fidelity Investment Grade Bond Fund	FBNDX	7.91	10.73	5.29	5.24	0.45	N/A	Intermediate-Term Bond
R	Fidelity Japan Fund	FJPNX	(15.85)	3.64	(7.30)	2.71	0.86	1.50/90	Japan Stock
R	Fidelity Japan Smaller Companies Fund	FJSCX	(5.79)	7.69	(6.44)	4.68	1.05	1.50/90	Japan Stock
	Fidelity Large Cap Core Enhanced Index Fund	FLCEX	4.73	13.15	---	---	0.45	N/A	Large Blend
	Fidelity Large Cap Growth Enhanced Index Fund	FLGEX	4.43	17.15	---	---	0.45	N/A	Large Growth
	Fidelity Large Cap Growth Fund	FSLGX	(0.72)	13.83	(1.41)	---	0.87	N/A	Large Growth
	Fidelity Large Cap Stock Fund	FLCSX	(1.62)	20.50	0.78	2.61	0.94	N/A	Large Blend
	Fidelity Large Cap Value Enhanced Index Fund	FLVEX	2.46	10.11	---	---	0.45	N/A	Large Value
	Fidelity Large Cap Value Fund	FSLVX	(0.28)	8.03	(4.64)	---	0.73	N/A	Large Value
R	Fidelity Latin America Fund	FLATX	(15.79)	23.41	4.15	17.65	1.00	1.50/90	Latin America Stock
R	Fidelity Leveraged Company Stock Fund	FLVCX	(10.62)	21.09	(0.98)	12.18	0.85	1.50/90	Mid-Cap Blend
R	Fidelity Low-Priced Stock Fund - Class K	FLPKX	0.06	18.99	2.12	8.66	0.71	1.50/90	Mid-Cap Blend
	Fidelity Magellan® Fund - Class K	FMGKX	(11.43)	12.12	(3.23)	(0.09)	0.46	N/A	Large Growth
	Fidelity Mega Cap Stock Fund	FGRTX	2.34	14.62	0.26	2.87	0.79	N/A	Large Blend
R	Fidelity Mid Cap Enhanced Index Fund	FMEIX	(1.63)	18.31	---	---	0.61	0.75/30	Mid-Cap Blend
R	Fidelity Mid Cap Growth Fund	FSMGX	(8.36)	18.88	(2.69)	---	0.79	0.75/30	Mid-Cap Growth
R	Fidelity Mid Cap Value Fund	FSMVX	(4.23)	17.60	(0.15)	---	0.91	0.75/30	Mid-Cap Value
R	Fidelity Mid-Cap Stock Fund	FMCSX	(2.41)	21.95	1.18	4.05	0.61	0.75/30	Mid-Cap Growth
	Fidelity Money Market Fund	SPRXX	0.01	0.22	1.71	1.98	0.42	N/A	Money Market
	Fidelity Mortgage Securities Fund	FMSFX	6.51	7.77	4.78	4.82	0.45	N/A	Intermediate-Term Bond
R	Fidelity *Nasdaq Composite* ® Index Fund	FNCMX	(0.96)	19.15	2.30	---	0.58	0.75/90	Large Growth
R	Fidelity New Markets Income Fund	FNMIX	7.94	20.07	8.39	11.94	0.89	1.00/90	Emerging Markets Bond
	Fidelity *New Millennium Fund* ®	FMILX	2.52	19.58	3.55	5.49	1.04	N/A	Large Growth
R	Fidelity Nordic Fund	FNORX	(20.33)	14.12	(4.21)	7.00	1.05	1.50/90	Europe Stock
	Fidelity OTC Portfolio	FOCPX	(0.42)	24.74	5.75	5.91	0.94	N/A	Large Growth
R	Fidelity Overseas Fund	FOSFX	(15.96)	3.89	(6.37)	3.16	0.73	1.00/30	Foreign Large Blend
R	Fidelity Pacific Basin Fund	FPBFX	(17.01)	20.64	(0.55)	8.12	1.14	1.50/90	Diversified Pacific/Asia
	Fidelity Puritan® Fund - Class K	FPUKX	0.74	13.46	1.91	4.97	0.48	N/A	Moderate Allocation
R	Fidelity Real Estate Income Fund	FRIFX	4.71	22.24	3.34	---	0.92	0.75/90	Real Estate
R	Fidelity Real Estate Investment Portfolio	FRESX	8.29	23.17	(1.91)	10.16	0.85	0.75/90	Real Estate
	Fidelity Retirement Government Money Market Portfolio	FGMXX	0.01	0.11	1.51	1.85	0.42	N/A	Money Market
	Fidelity Retirement Money Market Portfolio	FRTXX	0.01	0.22	1.72	1.99	0.42	N/A	Money Market
	Fidelity Short-Term Bond Fund	FSHBX	1.78	4.28	2.12	2.94	0.45	N/A	Short-Term Bond
R	Fidelity Small Cap Discovery Fund (formerly Fidelity Small Cap Retirement Fund)	FSCRX	0.36	26.03	7.14	7.49	1.08	1.50/90	Small Blend
R	Fidelity Small Cap Enhanced Index Fund	FCPEX	(1.07)	15.54	---	---	0.68	1.50/90	Small Blend
R	Fidelity Small Cap Growth Fund	FCPGX	(2.83)	20.68	2.48	---	0.95	1.50/90	Small Growth
R	Stock Selector Small Cap	FDSCX	(2.59)	19.89	(0.40)	4.35	0.85	1.50/90	Small Blend
R	Fidelity Small Cap Stock Fund	FSLCX	(15.60)	19.07	0.75	5.85	1.13	2.00/90	Mid-Cap Blend
R	Fidelity Small Cap Value Fund	FCPVX	(3.64)	18.07	3.02	---	1.13	1.50/90	Small Value
R	Fidelity Southeast Asia Fund	FSEAX	(16.17)	12.73	1.38	11.65	0.82	1.50/90	Pacific/Asia Ex-Japan Stock
	Stock Selector All Cap Fund	FDSSX	(5.13)	13.35	(1.03)	2.58	0.80	N/A	Large Growth
	Fidelity Strategic Dividend & Income® Fund	FSDIX	7.30	18.87	0.38	---	0.86	N/A	Large Value
	Fidelity Strategic Income Fund	FSICX	4.64	14.87	7.21	8.42	0.71	N/A	Multisector Bond
R	Fidelity Strategic Real Return Fund	FSRRX	1.68	14.16	3.42	---	0.76	0.75/60	Conservative Allocation
	Fidelity Total Bond Fund	FTBFX	7.39	11.78	6.56	---	0.45	N/A	Intermediate-Term Bond
R	Fidelity Total International Equity Fund	FTIEX	(14.13)	10.90	---	---	1.42	1.00/30	Foreign Large Blend
	Fidelity Trend Fund	FTRNX	(0.76)	19.77	2.55	4.42	0.83	N/A	Large Growth
	Fidelity U.S. Government Reserves	FGRXX	0.01	0.13	1.55	1.90	0.32	N/A	Money Market
	Fidelity U.S. Treasury Money Market Fund	FDLXX	0.01	0.02	1.18	1.60	0.42	N/A	Money Market
R	Fidelity Ultra-Short Bond Fund	FUSFX	0.05	0.72	(2.22)	---	0.45	0.25/60	Ultrashort Bond
	Fidelity Utilities Fund	FIUIX	11.87	13.39	1.13	5.00	0.66	N/A	Utilities
	Fidelity Value Discovery Fund	FVDFX	(2.28)	12.91	(1.85)	---	0.80	N/A	Large Blend
	Fidelity Value Fund - Class K	FVLKX	(6.58)	18.22	(1.99)	5.81	0.44	N/A	Mid-Cap Value
	Fidelity Value Strategies Fund	FSLSX	(9.29)	22.23	(1.19)	4.43	0.81	N/A	Mid-Cap Blend
R	Fidelity Worldwide Fund	FWWFX	(6.73)	11.95	(0.13)	5.27	1.08	1.00/30	World Stock

Fidelity Spartan Funds

	FUND	TICKER	1 YR	3 YR	5 YR	10 YR	EXPENSE RATIO %	REDEMPTION CHARGE	FUND TYPE
R	Spartan® Extended Market Index Fund - Advantage Class	FSEVX	(3.79)	19.15	1.88	6.75	0.07	0.75/90	Mid-Cap Blend
	Spartan Intermediate Treasury Bond Index Fund - Advantage Class	FIBAX	13.03	5.27	8.41	---	0.10	N/A	Intermediate Government
R	Spartan Emerging Markets Index Fund -Advantage Class	FPMAX	---	---	---	---	0.35	1.50/90	Diversified Emerging Mkts
R	Spartan Global ex-U.S. Index Fund - Advantage Class	FSGDX	---	---	---	---	0.28	1.00/90	Foreign Large Blend
R	Spartan Mid Cap Index Fund - Advantage Class	FSCKX	---	---	---	---	0.20	0.75/30	Mid-Cap Blend
R	Spartan Real Estate Index Fund - Advantage Class	FSRVX	---	---	---	---	0.19	0.75/90	Real Estate
R	Spartan Small Cap Index - Advantage Class	FSSVX	---	---	---	---	0.23	1.50/90	Small Blend
R	Spartan® International Index Fund - Advantage Class	FSIVX	(12.12)	6.76	(4.62)	4.67	0.17	1.00/90	Foreign Large Blend
	Spartan Long term Treasury Bond Index Fund - Advantage Class	FLBAX	29.49	7.07	10.84	---	0.10	N/A	Long Government
	Spartan Short-Term Treasury Bond Index Fund - Advantage Class	FSBAX	3.31	2.28	4.69	---	0.10	N/A	Short Government
R	Spartan® Total Market Index Fund - Institutional Class	FSKTX	1.01	15.07	0.22	3.77	0.07	0.50/90	Large Blend
	Spartan® 500 Index - Institutional Class	FXSIX	2.09	14.11	(0.26)	2.86	0.05	N/A	Large Blend
	Spartan® U.S. Bond Index Fund - Institutional Class	FXSTX	7.77	6.83	5.93	5.55	0.07	N/A	Intermediate -Term Bond

Fidelity Select Portfolios (Specialty/sector funds may experience more short-term volatility than more diversified equity funds and are most suitable for the aggressive portion of a portfolio.)

	FUND	TICKER	1 YR	3 YR	5 YR	10 YR	EXPENSE RATIO %	REDEMPTION CHARGE	FUND TYPE
R	Fidelity Select Air Transportation Portfolio	FSAIX	(6.07)	15.27	0.26	5.64	0.92	0.75/30	Industrials
R	Fidelity Select Automotive Portfolio	FSAVX	(26.16)	33.87	(1.42)	4.07	0.91	0.75/30	Miscellaneous Sector
R	Fidelity Select Banking Portfolio	FSRBX	(13.31)	3.41	(11.43)	(1.74)	0.89	0.75/30	Specialty-Financial
R	Fidelity Select Biotechnology Portfolio	FBIOX	18.18	13.41	5.83	2.85	0.87	0.75/30	Specialty-Health

R	Fidelity Select Brokerage and Investment Management Portfolio	FSLBX	(22.84)	8.87	(8.17)	2.76	0.88	0.75/30	Specialty-Financial
R	Fidelity Select Chemicals Portfolio	FSCHX	0.29	29.42	9.54	11.69	0.90	0.75/30	Miscellaneous Sector
R	Fidelity Select Communications Equipment	FSDCX	(16.68)	24.34	1.68	1.64	0.91	0.75/30	Specialty-Communications
R	Fidelity Select Computers Portfolio	FDCPX	(4.48)	29.37	6.42	3.55	0.89	0.75/30	Specialty-Technology
R	Fidelity Select Construction and Housing Portfolio	FSHOX	2.89	15.41	(0.63)	6.76	0.98	0.75/30	Miscellaneous Sector
R	Fidelity Select Consumer Discretionary Portfolio	FSCPX	(1.66)	21.25	1.33	3.38	0.96	0.75/30	Consumer Cyclical
R	Fidelity Select Consumer Staples	FDFAX	8.84	14.89	7.43	8.43	0.86	0.75/30	Consumer Defensive
R	Fidelity Select Defense and Aerospace	FSDAX	7.33	17.77	2.86	9.68	0.88	0.75/30	Industrials
R	Fidelity Select Electronics Portfolio	FSELX	(8.49)	25.53	0.74	(0.79)	0.86	0.75/30	Specialty-Technology
R	Fidelity Select Energy Portfolio	FSENX	(4.85)	18.53	2.20	10.73	0.85	0.75/30	Equity Energy
R	Fidelity Select Energy Service Portfolio	FSESX	(12.56)	21.90	0.70	9.60	0.85	0.75/30	Equity Energy
R	Fidelity Select Environmental Portfolio	FSLEX	(14.30)	4.89	(2.03)	2.37	1.08	0.75/30	Miscellaneous Sector
R	Fidelity Select Financial Services Portfolio	FIDSX	(20.35)	2.20	(14.30)	(2.94)	0.92	0.75/30	Specialty-Financial
R	Fidelity Select Gold Portfolio	FSAGX	(16.34)	16.01	9.17	18.26	0.91	0.75/30	Equity Precious Metals
R	Fidelity Select Health Care Portfolio	FSPHX	7.82	18.55	4.83	4.83	0.82	0.75/30	Specialty-Health
R	Select Consumer Finance Portfolio	FSVLX	(0.99)	2.23	(22.77)	(7.87)	1.01	0.75/30	Specialty-Financial
R	Fidelity Select Industrial Equipment	FSCGX	(7.69)	19.75	2.40	5.70	0.89	0.75/30	Industrials
R	Fidelity Select Industrials Portfolio	FCYIX	(4.88)	20.09	4.06	7.91	0.90	0.75/30	Industrials
R	Fidelity Select Insurance Portfolio	FSPCX	(5.16)	11.55	(6.78)	1.92	0.93	0.75/30	Specialty-Financial
R	Fidelity Select IT Services	FBSOX	2.25	24.43	7.59	6.36	0.94	0.75/30	Miscellaneous Sector
R	Fidelity Select Leisure Portfolio	FDLSX	5.85	21.94	6.03	7.86	0.90	0.75/30	Consumer Cyclical
R	Fidelity Select Materials Portfolio	FSDPX	(8.20)	28.08	7.32	12.81	0.88	0.75/30	Specialty-Natural Resources
R	Fidelity Select Medical Delivery Portfolio	FSHCX	10.23	23.76	4.19	10.00	0.89	0.75/30	Specialty-Health
R	Fidelity Select Medical Equipment & Systems	FSMEX	(3.42)	13.02	5.45	7.91	0.86	0.75/30	Specialty-Health
	Fidelity Select Money Market Portfolio Class K	FSLXX	0.06	0.29	1.77	2.02	0.31	N/A	Money Market
R	Fidelity Select Multimedia Portfolio	FBMPX	1.83	25.53	1.73	5.59	0.94	0.75/30	Specialty-Communications
R	Fidelity Select Natural Gas Portfolio	FSNGX	(7.67)	15.39	(1.26)	8.92	0.89	0.75/30	Equity Energy
R	Fidelity Select Natural Resources Portfolio	FNARX	(9.25)	19.23	3.90	11.51	0.88	0.75/30	Specialty-Natural Resources
R	Fidelity Select Pharmaceuticals Portfolio	FPHAX	13.70	18.39	7.78	5.51	0.94	0.75/30	Specialty-Health
R	Fidelity Select Retailing Portfolio	FSRPX	3.36	27.83	6.24	7.49	0.93	0.75/30	Consumer Cyclical
R	Fidelity Select Software & Computer	FSCSX	2.18	25.21	7.07	6.95	0.84	0.75/30	Specialty-Technology
R	Fidelity Select Technology Portfolio	FSPTX	(9.56)	29.67	5.02	3.68	0.85	0.75/30	Specialty-Technology
R	Fidelity Select Telecommunications Portfolio	FSTCX	(4.24)	19.75	(0.55)	3.06	0.92	0.75/30	Specialty-Communications
R	Fidelity Select Transportation Portfolio Class K	FSRFX	(5.28)	18.17	3.66	7.96	0.90	0.75/30	Industrials
R	Fidelity Select Utilities Growth Portfolio	FSUTX	13.09	12.80	1.65	5.37	0.90	0.75/30	Specialty-Utilities
R	Fidelity Select Wireless Portfolio	FWRLX	(0.96)	21.95	3.10	4.78	0.92	0.75/30	Specialty-Communications

Annual fee - none

R - If shares are held less than 30 days, fee is .75% of amount redeemed. Unless you use one of Fidelity's automated exchange services, you may be required to pay a $7.50 fee for each exchange out of any of the Select Portfolios.

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	FUND	TICKER	1 YR	3 YR	5 YR	10 YR	EXPENSE RATIO %	REDEMPTION CHARGE (On assets held ≤ 90 days)	FUND TYPE
R	T Rowe Price Africa & Middle East Fund	TRAMX	(16.10)	6.28	---	---	1.47	2.00%	Diversified Emerging Mkts
	T Rowe Price Balanced Fund	RPBAX	0.90	13.35	2.24	5.11	0.68		Moderate Allocation
	T Rowe Price Blue Chip Growth Fund	TRBCX	1.50	18.99	1.78	3.15	0.77		Large Growth
	T Rowe Price Capital Appreciation Fund	PRWCX	3.19	16.13	3.59	7.82	0.73		Moderate Allocation
	T Rowe Price Capital Opportunity Fund	PRCOX	1.29	14.05	(0.09)	3.17	0.74		Large Blend
	T Rowe Price Corporate Income Fund	PRPIX	7.68	12.95	6.11	6.21	0.64		Long-Term Bond
	T Rowe Price Diversified Mid-Cap Growth Fund	PRDMX	(4.39)	21.13	2.78	---	1.12		Mid-Cap Growth
R	T Rowe Price Diversified Small-Cap Growth Fund	PRDSX	1.54	23.21	5.44	5.25	1.25	1.00%	Small Growth
	T Rowe Price Dividend Growth Fund	PRDGX	3.53	13.94	1.12	3.81	0.68		Large Blend
R	T Rowe Price Emerging Europe & Mediterranean Fund	TREMX	(33.16)	26.17	(9.10)	11.74	1.41	2.00%	Diversified Emerging Markets
R	T Rowe Price Emerging Markets Bond Fund	PREMX	3.47	16.51	6.61	11.05	0.95	2.00%	Emerging Markets Bond
R	T Rowe Price Emerging Markets Stock Fund	PRMSX	(18.84)	21.27	0.12	12.98	1.27	2.00%	Diversified Emerging Markets
	T Rowe Price Equity Income Fund	PRFDX	(0.72)	12.82	(0.96)	4.07	0.70		Large Value
R	T Rowe Price Equity Index 500 Fund	PREIX	1.87	13.86	(0.46)	2.67	0.30	0.05%	Large Blend
R	T Rowe Price European Stock Fund	PRESX	(9.30)	9.85	(2.83)	4.85	1.03	2.00%	Europe Stock
R	T Rowe Price Extended Equity Market Index Fund	PEXMX	(3.61)	18.86	1.45	6.60	0.42	0.50%	Mid-Cap Blend
	T Rowe Price Financial Services Fund	PRISX	(15.28)	7.10	(7.76)	1.15	0.96		Financial
R	T. Rowe Price Global Large-Cap Stock Fund	RPGEX	(10.44)	15.40	---	---	1.61	2.00%	World Stock
R	T. Rowe Price Global Real Estate Fund	TRGRX	(4.58)	16.23	---	---	2.34	2.00%	Global Real Estate
R	T Rowe Price Global Stock Fund	PRGSX	(11.55)	12.92	(4.29)	3.60	0.87	2.00%	World Stock
	T Rowe Price Global Technology Fund	PRGTX	(1.64)	29.56	6.67	6.91	1.04		Technology
	T Rowe Price GNMA Fund	PRGMX	6.46	6.43	6.29	5.31	0.68		Intermediate Government
	T Rowe Price Growth & Income Fund	PRGIX	(0.14)	14.10	0.02	2.43	0.72		Large Blend
	T Rowe Price Growth Stock Fund	PRGFX	(0.97)	18.37	1.12	3.65	0.70		Large Growth
	T Rowe Price Health Sciences Fund	PRHSX	11.01	19.51	7.62	7.53	0.84		Health
R	T Rowe Price High Yield Fund	PRHYX	3.20	20.74	6.53	8.05	0.74	1.00%	High-Yield Bond
	T Rowe Price Inflation Protected Bond Fund	PRIPX	12.02	9.55	7.49	---	0.62		Inflation Protected Bond
R	T Rowe Price International Bond Fund	RPIBX	2.63	5.37	5.55	7.63	0.82	2.00%	World Bond
R	T Rowe Price International Discovery Fund	PRIDX	(14.08)	(17.24)	(1.22)	10.15	1.24	2.00%	Foreign Small / Mid Growth
R	T Rowe Price International Equity Index Fund	PIEQX	(12.52)	7.48	(4.43)	4.75	0.50	2.00%	Foreign Large Blend
R	T Rowe Price International Growth & Income Fund	TRIGX	(10.80)	9.82	(4.52)	6.11	0.89	2.00%	Foreign Large Value
R	T Rowe Price International Stock Fund;Shares	PRITX	(12.33)	15.17	(2.07)	4.33	0.87	2.00%	Foreign Large Growth
R	T Rowe Price Japan Fund	PRJPX	(8.39)	1.80	(7.32)	2.37	1.13	2.00%	Japan Stock
R	T Rowe Price Latin America Fund	PRLAX	(25.17)	23.87	4.63	18.44	1.24	2.00%	Latin America Stock
	T Rowe Price Media & Telecommunications Fund	PRMTX	(0.03)	28.78	6.86	11.56	0.84		Communications
	T Rowe Price Mid-Cap Growth Fund	RPMGX	(1.21)	22.54	5.48	7.51	0.80		Mid-Cap Growth
	T Rowe Price Mid-Cap Value Fund	TRMCX	(4.82)	17.59	1.36	7.96	0.81		Mid-Cap Value
	T Rowe Price New America Growth Fund	PRWAX	(0.41)	21.07	4.48	4.11	0.83		Large Growth

R	T Rowe Price New Asia Fund	PRASX	(12.14)	28.95	6.83	14.73	0.96	2.00%	Pacific/Asia ex-Japan Stock
	T Rowe Price New Era Fund	PRNEX	(15.10)	15.32	1.46	10.24	0.07		Natural Resources
	T Rowe Price New Horizons Fund	PRNHX	6.63	27.36	6.09	7.63	0.81		Small Growth
	T Rowe Price New Income Fund	PRCIX	6.25	8.55	6.64	5.78	0.66		Intermediate-Term Bond
R	T Rowe Price Overseas Stock Fund	TROSX	(10.12)	10.75	(3.97)	---	0.90	2.00%	Foreign Large Blend
	T Rowe Price Personal Strategy Balanced Fund	TRPBX	(0.21)	14.62	2.77	5.84	0.86		Moderate Allocation
	T Rowe Price Personal Strategy Growth Fund	TRSGX	(1.89)	15.89	0.93	5.30	0.91		Large Blend
	T Rowe Price Personal Strategy Income Fund	PRSIX	0.89	12.23	3.84	5.78	0.77		Conservative Allocation
	T Rowe Price Prime Reserve Fund	PRRXX	0.01	0.07	1.51	1.76	0.58		U.S. Money Market
R	T Rowe Price Real Estate Fund	TRREX	7.32	22.43	(1.91)	10.70	0.76	1.00%	Real Estate
	T Rowe Price Retirement 2005 Fund	TRRFX	1.43	12.10	3.16	---	0.58		Target Date 2000-2010
	T Rowe Price Retirement 2010 Fund	TRRAX	0.54	13.18	2.53	---	0.61		Target Date 2000-2010
	T Rowe Price Retirement 2015 Fund	TRRGX	(0.32)	14.21	2.11	---	0.65		Target Date 2011-2015
	T Rowe Price Retirement 2020 Fund	TRRBX	(1.20)	15.01	1.55	---	0.69		Target Date 2016-2020
	T Rowe Price Retirement 2025 Fund	TRRHX	(2.06)	15.48	1.06	---	0.72		Target Date 2021-2025
	T Rowe Price Retirement 2030 Fund	TRRCX	(2.70)	15.92	0.69	---	0.74		Target Date 2026-2030
	T Rowe Price Retirement 2035 Fund	TRRJX	(3.26)	16.10	0.43	---	0.76		Target Date 2031-2035
	T Rowe Price Retirement 2040 Fund	TRRDX	(3.49)	16.07	0.42	---	0.76		Target Date 2036-2040
	T Rowe Price Retirement 2045 Fund	TRRKX	(3.47)	16.06	0.43	---	0.76		Target Date 2041-2045
	T Rowe Price Retirement 2050 Fund	TRRMX	(3.36)	16.05	0.43	---	0.76		Target Date 2050+
	T Rowe Price Retirement 2055 Fund	TRRNX	(3.35)	16.07	0.41	---	0.76		Target Date 2050+
	T Rowe Price Retirement Income Fund	TRRIX	1.43	10.88	3.37	---	0.56		Retirement Income
	T Rowe Price Science & Technology Fund	PRSCX	(4.51)	24.79	4.09	2.04	0.92		Technology
	T Rowe Price Short-Term Bond Fund	PRWBX	1.46	4.48	4.02	3.67	0.54		Short-Term Bond
	T Rowe Price Small-Cap Stock Fund	OTCFX	(0.09)	22.39	3.72	7.07	0.92		Small Blend
R	T Rowe Price Small-Cap Value Fund;Shares	PRSVX	(0.60)	16.46	2.41	9.14	0.97	1.00%	Small Value
	T Rowe Price Spectrum Growth Fund	PRSGX	(3.60)	16.67	0.18	4.75	0.80		Large Blend
	T Rowe Price Spectrum Income Fund	RPSIX	4.16	11.18	5.74	6.86	0.70		Multisector Bond
R	T Rowe Price Spectrum International Fund	PSILX	(11.61)	13.31	(2.03)	5.84	0.97	2.00%	Foreign Large Blend
	T Rowe Price Summit Cash Reserves Fund	TSCXX	0.01	0.10	1.58	1.87	0.45		U.S. Money Market
	T Rowe Price Summit GNMA Fund	PRSUX	6.75	6.36	6.39	5.36	0.67		Intermediate Government
R	T Rowe Price Total Equity Market Index Fund	POMIX	0.61	14.80	0.01	3.59	0.40	0.05%	Large Blend
R	T Rowe Price US Bond Index Fund	PBDIX	7.42	6.80	6.52	5.61	0.30	0.05%	Intermediate-Term Bond
	T Rowe Price US Treasury Intermediate Fund	PRTIX	10.43	5.25	7.90	5.79	0.51		Intermediate Government
	T Rowe Price US Treasury Long-Term Fund	PRULX	28.36	7.59	11.05	8.41	0.57		Long Government
	T Rowe Price US Treasury Money Fund	PRTXX	0.01	0.02	1.15	1.51	0.45		U.S. Money Market
	T Rowe Price Value Fund	TRVLX	(2.00)	15.94	(1.10)	4.18	0.85		Large Value

R=Redemption Charge on assets held less than 90 days. Redemption fees are paid to a fund to deter short-term trading, offset costs, and protect the fund's long-term shareholders.

Market Indexes

For comparison

	As of 12/31/11	1 YR	3 YR	5 YR	10 YR		
	Standard & Poor's 500 Index	2.11	14.11	(0.25)	2.92	n/a	*Reflects large company performance*
	Russell 2000 Index (Small US stocks)	(4.18)	15.63	0.15	5.62	n/a	*Reflects small company performance*
	S&P Mid-Cap 400 Index	(1.73)	19.57	3.32	7.04	n/a	*Reflects mid-cap company performance*
	Barclays Capital US Aggregate Bond Index	7.84	6.77	6.50	5.78	n/a	*Reflects government and corporate bonds*
	Barclays Capital GNMA Index (Government National Mortgage Assn)	7.90	6.64	6.95	5.83	n/a	*Reflects government mortgage securities*
	MSCI EAFE Index (Europe, Australia, and Far East) (Net MA tax)	(12.04)	7.79	(4.57)	4.84	n/a	*Reflects international stock performance*
	NASDAQ	(0.79)	19.44	2.50	3.74	n/a	*Reflects technology stock performance*

Summary of Fixed Annuities

Ameriprise/RiverSource	RAVA 4 Access - New money rate 1.00% as of 12/31/2011.
	RAVA 4 Select - New money rate 1.15% as of 12/31/2011.
	RAVA-Select Plus - New money rate 1.50% as of 12/31/2011.
	RAVA-Select - New money rate 3.00% as of 12/31/2011.
	CRA Select - New money rate 3.00% as of 12/31/2011.
Lincoln National Life	Multi Fund Select - New Money Rate is 1.75% for the 1st quarter of 2012. Portfolio Rate is 1.80%.
	Multi Fund - New Money Rate is 3.50% for the 1st quarter of 2012. Portfolio Rate is 3.50%
TIAA-CREF	TIAA Fixed Investment Return is 3.00% (SRA and GSRA).