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ROLLING REAL RATES OF RETURN - 1 YEAR

ASSET	U.S. Equity	International Equity	Inflation Indexed Security (Nominal Terms)	Intermediate Term Govt Bond	Long Term Govt Bond	Long Term Corp Bond
SERIES	IA SBI S&P 500 TR USD	MSCI World Ex USA GR USD	IA SBI US Inflation	IA SBI US IT Govt TR USD	IA SBI US LT Govt TR USD	IA SBI US LT Corp TR USD
01/31/50	22.74%	n/a	-2.08%	4.07%	7.02%	5.38%
02/28/50	28.07%	n/a	-1.26%	3.21%	5.91%	4.24%
03/31/50	24.76%	n/a	-1.12%	2.82%	5.08%	4.25%
04/30/50	33.13%	n/a	-1.12%	2.75%	5.27%	3.93%
05/31/50	42.96%	n/a	-0.56%	2.16%	4.86%	2.90%
06/30/50	34.54%	n/a	-0.14%	1.27%	2.47%	1.86%
07/31/50	26.15%	n/a	1.55%	-0.42%	1.00%	-0.13%
08/31/50	28.38%	n/a	2.11%	-1.36%	-0.54%	-0.67%
09/30/50	32.30%	n/a	2.38%	-1.75%	-1.43%	-1.55%
10/31/50	27.93%	n/a	3.52%	-2.94%	-3.24%	-3.44%
11/30/50	27.58%	n/a	3.79%	-3.05%	-3.38%	-3.39%
12/31/50	25.92%	n/a	5.79%	-5.09%	-5.73%	-3.68%
01/31/51	29.45%	n/a	7.94%	-6.97%	-6.69%	-6.01%
02/28/51	27.29%	n/a	9.53%	-8.57%	-9.23%	-8.12%
03/31/51	24.27%	n/a	9.49%	-9.81%	-10.85%	-10.70%
04/30/51	24.58%	n/a	9.48%	-9.31%	-11.75%	-10.69%
05/31/51	14.32%	n/a	9.44%	-9.87%	-12.70%	-10.72%
06/30/51	19.27%	n/a	8.68%	-8.65%	-12.31%	-11.11%
07/31/51	27.67%	n/a	7.77%	-7.36%	-10.59%	-8.88%
08/31/51	29.02%	n/a	6.88%	-6.04%	-8.88%	-7.24%
09/30/51	21.64%	n/a	6.83%	-6.52%	-8.91%	-7.37%
10/31/51	19.18%	n/a	6.79%	-6.33%	-8.30%	-8.70%
11/30/51	18.17%	n/a	6.90%	-6.30%	-10.09%	-9.93%
12/31/51	18.14%	n/a	5.87%	-5.51%	-9.81%	-8.56%
01/31/52	14.49%	n/a	4.21%	-3.68%	-8.42%	-5.15%
02/29/52	11.24%	n/a	2.34%	-2.09%	-5.70%	-3.69%
03/31/52	19.24%	n/a	1.94%	0.27%	-2.68%	-0.13%
04/30/52	8.47%	n/a	2.20%	-0.02%	-0.60%	-0.33%
05/31/52	16.06%	n/a	1.93%	0.86%	0.03%	0.40%
06/30/52	24.34%	n/a	2.32%	-0.40%	0.30%	1.14%
07/31/52	17.61%	n/a	2.96%	-1.97%	-1.94%	-1.42%
08/31/52	11.17%	n/a	3.09%	-2.70%	-3.75%	-2.06%
09/30/52	9.80%	n/a	2.30%	-1.15%	-3.47%	-0.87%
10/31/52	11.60%	n/a	1.91%	-0.25%	-1.72%	1.41%
11/30/52	17.45%	n/a	1.39%	-0.12%	0.02%	3.69%
12/31/52	17.48%	n/a	0.88%	0.75%	0.28%	2.64%
01/31/53	15.06%	n/a	0.63%	0.60%	0.36%	0.08%
02/28/53	17.02%	n/a	0.76%	0.70%	-0.78%	0.38%
03/31/53	8.75%	n/a	1.02%	-0.39%	-3.00%	-0.96%
04/30/53	10.89%	n/a	0.76%	-1.64%	-5.40%	-3.15%
05/31/53	7.89%	n/a	0.88%	-3.11%	-6.62%	-3.87%
06/30/53	1.29%	n/a	1.01%	-1.36%	-4.67%	-3.09%
07/31/53	2.57%	n/a	0.50%	0.05%	-3.60%	-1.01%
08/31/53	-2.02%	n/a	0.62%	0.08%	-3.11%	-2.60%
09/30/53	-0.16%	n/a	0.88%	1.59%	0.88%	-0.19%
10/31/53	4.94%	n/a	1.00%	1.18%	0.02%	1.58%
11/30/53	1.63%	n/a	0.62%	1.75%	0.05%	0.11%
12/31/53	-1.61%	n/a	0.62%	2.61%	3.01%	2.79%
01/31/54	3.70%	n/a	1.13%	2.60%	3.31%	4.41%
02/28/54	5.62%	n/a	1.51%	3.43%	6.37%	6.55%
03/31/54	11.89%	n/a	1.13%	4.27%	8.34%	7.71%
04/30/54	20.98%	n/a	0.75%	6.13%	11.03%	10.48%
05/31/54	24.97%	n/a	0.88%	6.47%	11.59%	10.22%
06/30/54	27.33%	n/a	0.62%	6.40%	11.19%	9.97%
07/31/54	31.51%	n/a	0.37%	6.00%	12.50%	8.73%
08/31/54	35.02%	n/a	0.00%	6.58%	12.55%	10.23%
09/30/54	46.39%	n/a	-0.37%	4.71%	9.54%	8.32%
10/31/54	37.09%	n/a	-0.87%	4.71%	9.30%	6.84%
11/30/54	46.01%	n/a	-0.37%	4.07%	9.07%	7.39%
12/31/54	53.12%	n/a	-0.50%	3.18%	7.68%	5.88%
01/31/55	48.46%	n/a	-0.74%	2.44%	4.42%	3.83%
02/28/55	48.15%	n/a	-0.62%	0.78%	1.08%	1.07%
03/31/55	42.95%	n/a	-0.50%	0.63%	1.24%	1.47%
04/30/55	41.09%	n/a	-0.25%	0.00%	-0.03%	1.56%
05/31/55	36.56%	n/a	-0.62%	1.12%	1.95%	2.18%
06/30/55	47.67%	n/a	-0.74%	-0.35%	-0.31%	1.96%
07/31/55	47.75%	n/a	-0.37%	-1.37%	-2.99%	0.77%
08/31/55	51.66%	n/a	-0.50%	-1.29%	-2.48%	0.33%
09/30/55	40.99%	n/a	0.12%	-0.90%	-2.29%	0.07%
10/31/55	39.06%	n/a	0.37%	-0.34%	-1.20%	0.20%
11/30/55	38.01%	n/a	0.37%	-0.87%	-1.40%	-0.35%
12/31/55	31.19%	n/a	0.37%	-1.02%	-1.67%	0.11%
01/31/56	24.28%	n/a	0.25%	0.46%	1.74%	2.27%
02/29/56	28.17%	n/a	0.25%	1.03%	2.52%	3.19%
03/31/56	37.57%	n/a	0.37%	-0.36%	-0.01%	0.62%
04/30/56	32.14%	n/a	0.50%	-0.54%	-1.28%	-0.65%
05/31/56	23.08%	n/a	1.00%	0.07%	-0.28%	-0.45%
06/30/56	17.51%	n/a	1.62%	-0.16%	0.15%	-1.55%
07/31/56	16.12%	n/a	1.99%	-0.77%	-1.31%	-2.44%

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SERIES	IA SBI S&P 500 TR USD	MSCI World Ex USA GR USD	IA SBI US Inflation	IA SBI US IT Govt TR USD	IA SBI US LT Govt TR USD	IA SBI US LT Corp TR USD
08/31/56	12.40%	n/a	2.12%	-2.01%	-3.36%	-4.27%
09/30/56	6.22%	n/a	1.86%	-1.66%	-3.33%	-4.63%
10/31/56	9.50%	n/a	2.48%	-3.19%	-5.88%	-7.02%
11/30/56	0.55%	n/a	2.36%	-3.00%	-5.87%	-7.81%
12/31/56	3.70%	n/a	2.86%	-3.28%	-8.45%	-9.68%
01/31/57	2.85%	n/a	3.11%	-2.23%	-6.24%	-9.07%
02/28/57	-4.41%	n/a	3.49%	-2.76%	-6.35%	-8.82%
03/31/57	-9.11%	n/a	3.61%	-1.68%	-5.24%	-7.05%
04/30/57	-5.65%	n/a	3.85%	-2.95%	-6.56%	-6.82%
05/31/57	5.38%	n/a	3.58%	-3.97%	-8.86%	-7.78%
06/30/57	1.16%	n/a	3.56%	-5.03%	-10.60%	-10.67%
07/31/57	-2.54%	n/a	3.29%	-3.97%	-8.74%	-10.56%
08/31/57	-4.64%	n/a	3.54%	-2.09%	-7.17%	-8.93%
09/30/57	-6.30%	n/a	3.54%	-2.98%	-6.92%	-8.14%
10/31/57	-9.23%	n/a	2.91%	-1.73%	-6.25%	-6.28%
11/30/57	-6.94%	n/a	3.27%	2.41%	-0.87%	-2.36%
12/31/57	-13.81%	n/a	3.02%	4.82%	4.44%	5.69%
01/31/58	-6.42%	n/a	3.50%	2.19%	-0.51%	4.17%
02/28/58	-4.95%	n/a	3.25%	4.04%	0.52%	3.34%
03/31/58	-4.33%	n/a	3.72%	3.95%	1.36%	1.85%
04/30/58	-4.68%	n/a	3.59%	5.75%	5.87%	4.42%
05/31/58	-6.57%	n/a	3.34%	6.84%	6.38%	5.82%
06/30/58	-3.42%	n/a	2.85%	7.76%	7.10%	9.52%
07/31/58	0.07%	n/a	2.48%	7.29%	4.85%	9.40%
08/31/58	7.66%	n/a	2.24%	2.48%	0.40%	6.15%
09/30/58	20.67%	n/a	2.12%	2.40%	-1.45%	4.22%
10/31/58	27.90%	n/a	2.12%	1.98%	0.46%	5.11%
11/30/58	28.82%	n/a	1.88%	-0.42%	-3.31%	3.21%
12/31/58	41.60%	n/a	1.76%	-3.05%	-7.85%	-3.98%
01/31/59	36.69%	n/a	1.28%	-3.04%	-7.34%	-4.73%
02/28/59	39.59%	n/a	1.05%	-3.10%	-6.95%	-3.20%
03/31/59	36.09%	n/a	0.35%	-3.28%	-7.04%	-2.86%
04/30/59	37.07%	n/a	0.23%	-4.17%	-9.70%	-5.96%
05/31/59	37.32%	n/a	0.35%	-4.87%	-9.87%	-7.44%
06/30/59	32.95%	n/a	0.69%	-5.30%	-8.66%	-7.02%
07/31/59	31.73%	n/a	0.81%	-4.22%	-5.57%	-4.83%
08/31/59	28.10%	n/a	0.81%	-1.44%	-1.64%	-2.33%
09/30/59	16.18%	n/a	1.15%	-1.42%	-1.38%	-2.60%
10/31/59	14.21%	n/a	1.50%	-0.06%	-1.61%	-2.38%
11/30/59	13.22%	n/a	1.38%	-2.19%	-3.86%	-1.97%
12/31/59	10.46%	n/a	1.50%	-1.89%	-3.76%	-2.47%
01/31/60	2.31%	n/a	1.27%	0.01%	-1.63%	-0.89%
02/29/60	3.10%	n/a	1.50%	-0.58%	-1.01%	-1.11%
03/31/60	1.61%	n/a	1.50%	2.76%	1.65%	1.67%
04/30/60	-4.43%	n/a	1.96%	2.17%	0.64%	2.78%
05/31/60	-3.50%	n/a	1.84%	2.62%	2.37%	3.89%
06/30/60	-0.96%	n/a	1.60%	5.95%	4.29%	5.14%
07/31/60	-6.52%	n/a	1.37%	8.69%	7.77%	7.15%
08/31/60	-2.61%	n/a	1.49%	9.39%	7.36%	9.06%
09/30/60	-3.90%	n/a	1.25%	9.72%	9.04%	9.57%
10/31/60	-5.32%	n/a	1.36%	7.89%	6.99%	7.75%
11/30/60	-2.80%	n/a	1.48%	7.76%	7.45%	5.43%
12/31/60	-1.01%	n/a	1.48%	10.28%	12.30%	7.59%
01/31/61	13.41%	n/a	1.59%	7.81%	9.72%	7.92%
02/28/61	15.46%	n/a	1.48%	8.13%	9.80%	8.92%
03/31/61	20.11%	n/a	1.48%	5.41%	6.34%	6.54%
04/30/61	23.30%	n/a	0.90%	7.25%	10.04%	6.09%
05/31/61	22.26%	n/a	0.90%	6.62%	7.88%	6.84%
06/30/61	16.51%	n/a	0.79%	4.18%	5.35%	4.61%
07/31/61	22.97%	n/a	1.24%	1.07%	1.49%	1.93%
08/31/61	22.18%	n/a	1.13%	1.42%	1.91%	0.66%
09/30/61	27.40%	n/a	1.24%	1.82%	2.35%	2.67%
10/31/61	31.79%	n/a	0.78%	2.25%	3.83%	4.36%
11/30/61	31.68%	n/a	0.67%	3.14%	4.43%	5.51%
12/31/61	26.22%	n/a	0.67%	1.18%	0.30%	4.15%
01/31/62	14.16%	n/a	0.67%	1.32%	1.25%	3.44%
02/28/62	12.72%	n/a	0.90%	1.75%	0.06%	1.61%
03/31/62	9.00%	n/a	1.12%	2.07%	2.78%	3.24%
04/30/62	1.58%	n/a	1.34%	1.54%	2.21%	5.74%
05/31/62	-8.98%	n/a	1.34%	2.33%	3.17%	5.21%
06/30/62	-13.88%	n/a	1.23%	2.42%	3.27%	5.91%
07/31/62	-11.03%	n/a	1.00%	2.46%	2.01%	5.55%
08/31/62	-11.45%	n/a	1.11%	3.44%	4.22%	7.15%
09/30/62	-14.35%	n/a	1.45%	2.51%	3.18%	6.24%
10/31/62	-16.22%	n/a	1.33%	3.00%	3.42%	5.72%
11/30/62	-11.02%	n/a	1.33%	3.83%	3.85%	6.08%
12/31/62	-9.95%	n/a	1.22%	4.34%	5.66%	6.72%
01/31/63	-1.80%	n/a	1.33%	4.41%	5.69%	6.39%
02/28/63	-6.06%	n/a	1.22%	3.09%	4.79%	6.19%

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SERIES	IA S&P 500 TR USD	MSCI World Ex USA GR USD	IA S&P US Inflation	IA S&P US IT Govt TR USD	IA S&P US LT Govt TR USD	IA S&P US LT Corp TR USD
03/31/63	-1.97%	n/a	1.11%	2.56%	2.38%	4.98%
04/30/63	9.94%	n/a	0.88%	2.84%	1.64%	3.18%
05/31/63	22.05%	n/a	0.88%	2.48%	1.40%	3.68%
06/30/63	29.84%	n/a	1.33%	2.47%	1.94%	3.96%
07/31/63	21.32%	n/a	1.54%	2.42%	3.18%	4.20%
08/31/63	25.27%	n/a	1.54%	1.33%	1.48%	3.07%
09/30/63	30.72%	n/a	0.99%	1.81%	1.46%	2.47%
10/31/63	34.10%	n/a	1.21%	1.18%	0.12%	2.05%
11/30/63	20.17%	n/a	1.32%	0.86%	0.31%	1.46%
12/31/63	21.15%	n/a	1.65%	-0.01%	-0.44%	0.55%
01/31/64	18.55%	n/a	1.65%	0.63%	-0.56%	0.83%
02/29/64	23.51%	n/a	1.43%	0.79%	-0.53%	1.37%
03/31/64	21.04%	n/a	1.42%	0.68%	-0.24%	0.47%
04/30/64	15.97%	n/a	1.53%	0.60%	0.24%	1.29%
05/31/64	15.61%	n/a	1.53%	1.28%	0.52%	1.38%
06/30/64	20.20%	n/a	1.31%	1.73%	1.26%	1.66%
07/31/64	23.06%	n/a	1.09%	2.20%	1.24%	2.13%
08/31/64	15.47%	n/a	0.98%	2.39%	1.33%	2.26%
09/30/64	19.92%	n/a	1.19%	2.50%	1.58%	2.50%
10/31/64	17.08%	n/a	1.19%	2.72%	2.29%	2.51%
11/30/64	17.57%	n/a	1.30%	2.17%	1.83%	2.20%
12/31/64	15.29%	n/a	1.19%	2.85%	2.32%	3.58%
01/31/65	16.10%	n/a	1.08%	3.06%	2.98%	3.63%
02/28/65	14.66%	n/a	1.19%	3.01%	3.13%	3.05%
03/31/65	11.27%	n/a	1.19%	3.29%	3.31%	3.83%
04/30/65	14.20%	n/a	1.40%	3.00%	2.99%	3.42%
05/31/65	11.79%	n/a	1.62%	2.31%	2.43%	2.52%
06/30/65	4.22%	n/a	1.94%	2.13%	1.89%	1.74%
07/31/65	3.84%	n/a	1.83%	2.14%	2.15%	1.51%
08/31/65	8.12%	n/a	1.72%	2.18%	1.92%	1.17%
09/30/65	8.48%	n/a	1.72%	1.65%	1.06%	0.81%
10/31/65	10.58%	n/a	1.71%	1.32%	0.90%	0.77%
11/30/65	10.18%	n/a	1.71%	1.43%	0.09%	0.23%
12/31/65	10.53%	n/a	1.92%	-0.90%	-1.21%	-2.38%
01/31/66	7.45%	n/a	1.92%	-1.30%	-2.66%	-2.96%
02/28/66	5.04%	n/a	2.56%	-2.96%	-5.91%	-4.81%
03/31/66	4.04%	n/a	2.77%	-1.74%	-3.79%	-5.71%
04/30/66	2.54%	n/a	2.87%	-2.29%	-4.87%	-5.89%
05/31/66	-2.23%	n/a	2.76%	-2.42%	-5.51%	-5.95%
06/30/66	1.44%	n/a	2.53%	-2.92%	-5.89%	-5.46%
07/31/66	-1.51%	n/a	2.74%	-3.55%	-6.67%	-6.81%
08/31/66	-12.08%	n/a	3.49%	-5.72%	-9.27%	-9.98%
09/30/66	-15.50%	n/a	3.48%	-3.55%	-5.81%	-9.10%
10/31/66	-14.06%	n/a	3.79%	-3.12%	-4.16%	-7.39%
11/30/66	-12.71%	n/a	3.58%	-2.69%	-4.81%	-6.82%
12/31/66	-13.42%	n/a	3.35%	1.33%	0.30%	-3.16%
01/31/67	-6.84%	n/a	3.35%	2.55%	3.00%	1.12%
02/28/67	-4.31%	n/a	2.81%	3.84%	3.86%	0.73%
03/31/67	1.98%	n/a	2.70%	3.91%	2.95%	2.68%
04/30/67	4.42%	n/a	2.48%	3.38%	0.74%	2.01%
05/31/67	4.39%	n/a	2.69%	3.52%	0.75%	-0.58%
06/30/67	8.05%	n/a	2.68%	1.37%	-2.31%	-3.15%
07/31/67	14.44%	n/a	2.87%	2.82%	-1.45%	-1.95%
08/31/67	22.95%	n/a	2.66%	3.99%	0.03%	0.88%
09/30/67	27.94%	n/a	2.65%	1.81%	-3.31%	1.05%
10/31/67	18.48%	n/a	2.54%	0.64%	-9.30%	-4.31%
11/30/67	17.81%	n/a	2.84%	0.34%	-10.05%	-7.10%
12/31/67	20.93%	n/a	3.04%	-2.03%	-12.22%	-7.99%
01/31/68	6.49%	n/a	3.45%	-2.17%	-11.08%	-9.21%
02/29/68	2.65%	n/a	3.65%	-1.83%	-9.50%	-7.12%
03/31/68	-0.70%	n/a	3.94%	-4.22%	-13.58%	-10.41%
04/30/68	3.13%	n/a	4.04%	-3.58%	-8.65%	-9.38%
05/31/68	10.32%	n/a	4.02%	-3.37%	-8.06%	-6.59%
06/30/68	9.08%	n/a	4.31%	0.40%	-2.98%	-3.44%
07/31/68	2.18%	n/a	4.29%	0.86%	-0.74%	-0.41%
08/31/68	4.69%	n/a	4.28%	1.47%	0.13%	1.82%
09/30/68	5.21%	n/a	4.37%	1.90%	-0.98%	0.18%
10/31/68	9.01%	n/a	4.65%	2.23%	1.61%	1.20%
11/30/68	14.19%	n/a	4.74%	1.71%	0.74%	1.62%
12/31/68	6.34%	n/a	4.72%	-0.19%	-4.98%	-2.15%
01/31/69	10.58%	n/a	4.61%	-0.68%	-10.02%	-4.23%
02/28/69	8.56%	n/a	4.69%	-1.32%	-9.39%	-6.29%
03/31/69	10.98%	n/a	5.06%	-0.40%	-7.60%	-6.68%
04/30/69	4.12%	n/a	5.43%	0.21%	-6.07%	-4.25%
05/31/69	2.69%	n/a	5.42%	-1.30%	-11.33%	-6.84%
06/30/69	-4.31%	n/a	5.48%	-3.93%	-11.54%	-7.75%
07/31/69	-8.56%	n/a	5.45%	-4.84%	-13.43%	-10.90%
08/31/69	-5.97%	n/a	5.63%	-5.41%	-14.21%	-13.17%
09/30/69	-12.23%	n/a	5.80%	-9.12%	-18.34%	-15.12%

ROLLING REAL RATES OF RETURN - 1 YEAR

ASSET	U.S. Equity	International Equity	Inflation Indexed Security (Nominal Terms)	Intermediate Term Govt Bond	Long Term Govt Bond	Long Term Corp Bond
SERIES	IA S&P 500 TR USD	MSCI World Ex USA GR USD	IA S&P US Inflation	IA S&P US IT Govt TR USD	IA S&P US LT Govt TR USD	IA S&P US LT Corp TR USD
10/31/69	-8.56%	n/a	5.58%	-5.78%	-13.71%	-12.26%
11/30/69	-16.35%	n/a	5.75%	-6.29%	-13.64%	-14.78%
12/31/69	-14.61%	n/a	6.11%	-6.85%	-11.18%	-14.20%
01/31/70	-20.91%	n/a	6.19%	-7.47%	-9.47%	-14.26%
02/28/70	-12.06%	n/a	6.35%	-3.17%	-4.39%	-9.18%
03/31/70	-14.72%	n/a	6.02%	-2.94%	-4.85%	-7.31%
04/30/70	-24.66%	n/a	5.98%	-5.82%	-12.86%	-12.86%
05/31/70	-29.47%	n/a	6.15%	-4.05%	-12.91%	-12.42%
06/30/70	-28.86%	n/a	6.02%	-2.43%	-10.30%	-12.61%
07/31/70	-17.76%	n/a	5.90%	-1.60%	-7.90%	-7.34%
08/31/70	-17.00%	n/a	5.60%	0.11%	-7.11%	-5.86%
09/30/70	-11.77%	n/a	5.67%	5.45%	0.71%	-2.01%
10/31/70	-16.92%	n/a	5.82%	2.73%	-4.31%	-4.45%
11/30/70	-9.08%	n/a	5.62%	8.38%	6.67%	6.98%
12/31/70	-1.49%	-18.90%	5.49%	11.37%	6.61%	12.88%
01/31/71	11.86%	-12.56%	5.21%	13.26%	12.82%	17.73%
02/28/71	7.32%	-9.81%	4.83%	11.19%	4.84%	9.04%
03/31/71	11.46%	-4.66%	4.63%	12.53%	11.59%	12.71%
04/30/71	27.88%	9.78%	4.34%	11.38%	13.46%	13.16%
05/31/71	30.32%	19.81%	4.41%	10.17%	19.11%	13.12%
06/30/71	37.38%	20.58%	4.47%	7.28%	11.45%	14.30%
07/31/71	22.29%	19.01%	4.37%	6.00%	8.29%	7.87%
08/31/71	21.05%	14.70%	4.45%	8.48%	13.75%	12.83%
09/30/71	16.61%	11.30%	4.00%	7.03%	13.91%	10.49%
10/31/71	13.24%	10.02%	3.64%	8.77%	17.56%	15.22%
11/30/71	7.77%	16.33%	3.46%	4.66%	8.33%	9.17%
12/31/71	10.95%	29.94%	3.36%	5.36%	9.87%	7.65%
01/31/72	8.49%	33.28%	3.36%	4.69%	3.74%	1.70%
02/29/72	9.91%	39.54%	3.69%	2.15%	6.14%	6.53%
03/31/72	6.69%	34.14%	3.51%	0.54%	-0.02%	4.20%
04/30/72	3.39%	36.49%	3.41%	4.31%	3.38%	7.28%
05/31/72	10.08%	45.01%	3.23%	4.56%	6.51%	11.11%
06/30/72	7.86%	37.86%	2.88%	7.45%	7.91%	9.47%
07/31/72	12.73%	42.78%	3.04%	7.17%	9.81%	9.94%
08/31/72	12.59%	46.96%	2.95%	3.69%	5.13%	4.87%
09/30/72	12.49%	39.79%	3.27%	3.24%	1.77%	5.99%
10/31/72	18.49%	45.52%	3.43%	0.96%	2.31%	3.91%
11/30/72	24.22%	54.84%	3.51%	0.80%	5.14%	6.19%
12/31/72	15.56%	36.95%	3.41%	1.75%	2.27%	3.65%
01/31/73	11.20%	33.08%	3.65%	0.34%	-0.71%	3.38%
02/28/73	3.93%	38.17%	3.88%	-0.81%	-1.69%	2.27%
03/31/73	2.34%	39.02%	4.68%	-1.28%	-0.80%	1.69%
04/30/73	-2.94%	23.75%	5.15%	-1.24%	-1.08%	1.49%
05/31/73	-6.83%	17.31%	5.45%	-1.13%	-5.18%	-0.93%
06/30/73	-5.74%	22.92%	5.92%	-2.12%	-5.21%	-1.27%
07/31/73	-1.99%	15.60%	5.74%	-4.96%	-11.42%	-6.37%
08/31/73	-10.81%	5.90%	7.48%	-4.29%	-9.75%	-5.31%
09/30/73	-6.32%	13.93%	7.37%	-1.75%	-5.70%	-1.89%
10/31/73	-7.89%	15.91%	7.90%	-1.91%	-6.42%	-4.16%
11/30/73	-23.53%	-12.80%	8.43%	-2.24%	-11.01%	-5.43%
12/31/73	-23.46%	-19.47%	8.80%	-4.19%	-9.91%	-7.66%
01/31/74	-23.42%	-20.08%	9.40%	-4.63%	-8.07%	-8.25%
02/28/74	-20.92%	-25.74%	10.03%	-4.10%	-9.09%	-9.02%
03/31/74	-23.06%	-29.95%	10.25%	-7.03%	-13.05%	-12.78%
04/30/74	-22.72%	-22.50%	10.10%	-9.10%	-15.78%	-16.53%
05/31/74	-24.45%	-29.10%	10.65%	-8.91%	-14.17%	-15.72%
06/30/74	-25.42%	-34.64%	10.95%	-10.04%	-13.84%	-18.21%
07/31/74	-35.49%	-37.44%	11.53%	-7.67%	-10.31%	-16.21%
08/31/74	-38.92%	-40.79%	10.95%	-9.79%	-15.81%	-21.38%
09/30/74	-50.89%	-47.04%	11.98%	-10.12%	-17.46%	-23.95%
10/31/74	-40.84%	-48.38%	12.01%	-9.57%	-14.98%	-15.56%
11/30/74	-35.91%	-33.59%	12.14%	-7.95%	-10.38%	-15.34%
12/31/74	-38.67%	-30.73%	12.20%	-6.51%	-7.85%	-15.26%
01/31/75	-28.30%	-20.66%	11.74%	-5.58%	-4.15%	-8.48%
02/28/75	-22.19%	-12.90%	11.10%	-3.75%	-1.83%	-6.51%
03/31/75	-17.24%	-10.58%	10.27%	-1.26%	-0.73%	-5.04%
04/30/75	-8.81%	-8.37%	10.22%	-1.57%	0.13%	-1.84%
05/31/75	0.06%	-2.19%	9.48%	0.55%	1.83%	-1.09%
06/30/75	6.77%	0.20%	9.33%	1.98%	4.73%	5.64%
07/31/75	7.69%	-1.18%	9.66%	1.23%	3.73%	7.43%
08/31/75	17.50%	11.87%	8.61%	2.32%	6.70%	9.60%
09/30/75	30.29%	13.68%	7.84%	-0.24%	3.57%	6.88%
10/31/75	18.46%	22.66%	7.58%	2.76%	3.68%	3.64%
11/30/75	28.76%	21.96%	7.32%	0.37%	-0.43%	1.64%
12/31/75	30.19%	25.75%	7.01%	0.82%	2.18%	7.63%
01/31/76	29.78%	13.06%	6.79%	1.08%	0.97%	3.44%
02/29/76	20.90%	0.32%	6.30%	0.89%	0.72%	3.11%
03/31/76	22.16%	-0.34%	6.15%	2.49%	5.63%	7.90%
04/30/76	15.02%	-4.30%	6.05%	5.93%	8.00%	8.42%

ROLLING REAL RATES OF RETURN - 1 YEAR

ASSET	U.S. Equity	International Equity	Inflation Indexed Security (Nominal Terms)	Intermediate Term Govt Bond	Long Term Govt Bond	Long Term Corp Bond
SERIES	IA S&P 500 TR USD	MSCI World Ex USA GR USD	IA SBI US Inflation	IA SBI US IT Govt TR USD	IA SBI US LT Govt TR USD	IA SBI US LT Corp TR USD
05/31/76	8.15%	-6.68%	6.21%	1.34%	3.70%	5.89%
06/30/76	8.07%	-1.89%	5.92%	3.05%	3.10%	4.51%
07/31/76	15.77%	1.18%	5.42%	5.18%	5.41%	6.99%
08/31/76	17.55%	1.23%	5.59%	7.19%	8.36%	11.47%
09/30/76	24.95%	5.12%	5.50%	8.02%	11.24%	15.03%
10/31/76	14.84%	-8.12%	5.29%	5.84%	7.10%	9.73%
11/30/76	11.42%	-10.34%	4.95%	9.85%	12.52%	14.78%
12/31/76	19.03%	-1.26%	4.81%	8.06%	11.94%	13.84%
01/31/77	0.01%	-7.88%	5.16%	4.95%	6.06%	7.77%
02/28/77	-1.80%	-8.50%	5.98%	3.73%	4.01%	6.04%
03/31/77	-6.69%	-4.76%	6.39%	3.11%	2.81%	4.83%
04/30/77	-5.94%	-2.65%	6.78%	2.02%	2.99%	5.72%
05/31/77	-6.68%	-0.63%	6.74%	4.29%	6.19%	8.13%
06/30/77	-6.37%	0.44%	6.88%	3.53%	5.57%	8.28%
07/31/77	-7.05%	0.62%	6.72%	2.40%	4.07%	6.69%
08/31/77	-8.42%	4.94%	6.63%	0.55%	4.02%	5.72%
09/30/77	-10.75%	10.09%	6.60%	-0.07%	2.15%	3.66%
10/31/77	-12.66%	19.53%	6.46%	-2.10%	0.38%	2.62%
11/30/77	-9.32%	19.24%	6.67%	-4.77%	-2.36%	-0.32%
12/31/77	-13.95%	10.75%	6.77%	-5.36%	-7.46%	-5.06%
01/31/78	-14.96%	12.64%	6.73%	-3.23%	-4.24%	-2.78%
02/28/78	-14.71%	11.79%	6.38%	-3.20%	-3.34%	-1.69%
03/31/78	-11.11%	19.63%	6.45%	-3.47%	-4.56%	-2.30%
04/30/78	-3.08%	15.91%	6.57%	-3.86%	-5.44%	-3.88%
05/31/78	-0.53%	19.02%	7.03%	-4.92%	-7.73%	-6.32%
06/30/78	-7.31%	20.68%	7.43%	-6.56%	-10.34%	-8.22%
07/31/78	-0.38%	33.30%	7.72%	-5.88%	-8.55%	-7.47%
08/31/78	4.63%	31.02%	7.86%	-5.29%	-8.50%	-6.40%
09/30/78	3.73%	30.70%	8.21%	-5.20%	-9.62%	-7.02%
10/31/78	-2.39%	34.68%	8.78%	-6.32%	-11.25%	-9.29%
11/30/78	-3.58%	22.98%	8.85%	-6.25%	-10.40%	-8.63%
12/31/78	-2.47%	24.07%	9.03%	-5.54%	-10.20%	-9.10%
01/31/79	8.69%	23.84%	9.41%	-5.49%	-7.88%	-6.72%
02/28/79	6.70%	21.76%	9.93%	-6.79%	-9.81%	-9.07%
03/31/79	9.79%	16.36%	10.23%	-6.31%	-8.60%	-8.73%
04/30/79	0.31%	16.70%	10.50%	-6.50%	-9.97%	-9.29%
05/31/79	-3.28%	11.78%	10.76%	-4.73%	-7.00%	-6.11%
06/30/79	2.97%	9.61%	10.65%	-2.22%	-2.99%	-3.43%
07/31/79	-2.51%	0.09%	11.29%	-4.03%	-6.04%	-5.47%
08/31/79	-0.21%	0.86%	11.84%	-6.39%	-9.20%	-8.60%
09/30/79	0.24%	2.55%	12.20%	-7.30%	-9.73%	-10.32%
10/31/79	3.04%	-11.93%	12.31%	-11.18%	-16.54%	-17.55%
11/30/79	5.47%	-0.78%	12.74%	-8.89%	-15.81%	-17.16%
12/31/79	5.13%	-2.37%	13.31%	-9.21%	-14.54%	-17.49%
01/31/80	6.66%	2.98%	13.92%	-11.79%	-24.19%	-25.90%
02/29/80	10.34%	4.40%	14.15%	-18.00%	-27.44%	-30.92%
03/31/80	-8.58%	-13.70%	14.68%	-18.24%	-31.77%	-32.84%
04/30/80	-4.39%	-4.48%	14.68%	-7.01%	-18.03%	-21.07%
05/31/80	4.07%	3.18%	14.39%	-3.60%	-16.28%	-17.76%
06/30/80	2.58%	7.99%	14.58%	-6.85%	-16.02%	-17.27%
07/31/80	10.52%	8.70%	13.20%	-6.50%	-18.53%	-19.79%
08/31/80	5.33%	9.25%	12.80%	-9.29%	-21.89%	-23.60%
09/30/80	8.47%	8.01%	12.87%	-9.61%	-23.05%	-24.00%
10/31/80	19.41%	23.45%	12.64%	-6.17%	-17.37%	-16.86%
11/30/80	26.74%	18.57%	12.62%	-9.57%	-19.29%	-18.75%
12/31/80	20.02%	13.04%	12.40%	-8.49%	-16.34%	-15.15%
01/31/81	7.63%	4.15%	11.71%	-6.04%	-9.16%	-9.11%
02/28/81	10.11%	1.58%	11.34%	-1.09%	-8.45%	-4.39%
03/31/81	29.31%	23.50%	10.55%	1.00%	-0.24%	0.41%
04/30/81	21.22%	15.64%	10.02%	-12.56%	-19.25%	-19.98%
05/31/81	15.19%	5.47%	9.84%	-14.65%	-17.30%	-19.50%
06/30/81	10.90%	-1.19%	9.57%	-13.07%	-21.84%	-22.01%
07/31/81	2.19%	-6.76%	10.73%	-15.83%	-21.87%	-22.65%
08/31/81	-5.56%	-7.92%	10.87%	-13.89%	-21.57%	-21.86%
09/30/81	-13.70%	-21.80%	10.97%	-12.02%	-20.60%	-21.61%
10/31/81	-9.71%	-23.04%	10.24%	-3.63%	-9.74%	-14.72%
11/30/81	-14.96%	-11.29%	9.56%	3.37%	3.97%	-2.12%
12/31/81	-13.85%	-11.39%	8.94%	0.52%	-7.08%	-10.18%
01/31/82	-10.62%	-10.62%	8.45%	1.20%	-4.93%	-9.67%
02/28/82	-16.75%	-15.32%	7.67%	6.28%	2.52%	-3.00%
03/31/82	-19.72%	-22.38%	6.79%	4.71%	1.78%	-2.17%
04/30/82	-13.91%	-19.20%	6.56%	10.81%	12.21%	10.61%
05/31/82	-17.30%	-17.58%	6.73%	9.50%	5.47%	6.57%
06/30/82	-18.53%	-25.09%	7.11%	6.87%	4.59%	0.63%
07/31/82	-19.87%	-21.45%	6.49%	16.09%	15.11%	11.47%
08/31/82	-2.58%	-21.54%	5.90%	24.74%	30.45%	28.50%
09/30/82	4.96%	-11.49%	5.01%	27.69%	41.90%	38.48%
10/31/82	11.14%	-11.28%	5.07%	26.63%	39.19%	41.67%
11/30/82	11.59%	-13.81%	4.60%	20.36%	21.82%	28.26%

ROLLING REAL RATES OF RETURN - 1 YEAR

ASSET	U.S. Equity	International Equity	Inflation Indexed Security (Nominal Terms)	Intermediate Term Govt Bond	Long Term Govt Bond	Long Term Corp Bond
SERIES	IA S&P 500 TR USD	MSCI World Ex USA GR USD	IA S&BI US Inflation	IA S&BI US IT Govt TR USD	IA S&BI US LT Govt TR USD	IA S&BI US LT Corp TR USD
12/31/82	17.54%	-4.13%	3.87%	25.22%	36.49%	38.69%
01/31/83	23.96%	-2.49%	3.75%	24.80%	31.65%	39.32%
02/28/83	34.65%	7.63%	3.46%	26.41%	36.06%	41.22%
03/31/83	40.37%	17.60%	3.64%	25.05%	31.45%	37.75%
04/30/83	44.83%	17.98%	3.94%	24.26%	30.84%	40.32%
05/31/83	48.90%	20.08%	3.48%	21.32%	25.66%	32.77%
06/30/83	58.43%	34.71%	2.58%	24.14%	30.02%	39.70%
07/31/83	56.97%	35.96%	2.43%	16.27%	17.70%	26.42%
08/31/83	41.31%	31.94%	2.56%	11.74%	9.09%	16.95%
09/30/83	41.35%	36.41%	2.90%	11.29%	7.56%	14.01%
10/31/83	25.02%	32.84%	2.89%	5.74%	-0.39%	5.50%
11/30/83	22.16%	27.14%	3.24%	5.64%	1.17%	4.53%
12/31/83	18.72%	20.99%	3.80%	3.61%	-3.14%	2.46%
01/31/84	13.50%	24.92%	4.13%	5.10%	2.26%	6.03%
02/29/84	6.31%	23.41%	4.57%	1.29%	-4.97%	-0.75%
03/31/84	4.07%	28.41%	4.74%	1.27%	-5.77%	-4.08%
04/30/84	-2.66%	18.56%	4.50%	-1.20%	-9.88%	-9.77%
05/31/84	-7.34%	7.33%	4.24%	-2.28%	-10.90%	-11.06%
06/30/84	-8.82%	4.37%	4.23%	-1.43%	-9.86%	-8.76%
07/31/84	-7.07%	-2.94%	4.14%	4.86%	1.92%	1.74%
08/31/84	1.96%	7.76%	4.23%	4.99%	4.44%	4.35%
09/30/84	0.58%	3.30%	4.21%	3.81%	2.79%	3.56%
10/31/84	2.29%	6.53%	4.20%	7.75%	10.31%	10.02%
11/30/84	-1.01%	1.69%	4.03%	8.91%	9.74%	10.98%
12/31/84	2.31%	-0.48%	3.95%	10.06%	11.52%	12.91%
01/31/85	11.60%	-0.58%	3.57%	10.77%	13.26%	13.91%
02/28/85	17.19%	-2.88%	3.52%	9.49%	9.57%	11.56%
03/31/85	15.16%	-3.50%	3.74%	11.55%	14.67%	16.22%
04/30/85	14.05%	-1.93%	3.66%	14.72%	18.91%	20.76%
05/31/85	28.25%	13.05%	3.75%	23.55%	37.07%	37.71%
06/30/85	27.46%	16.19%	3.73%	23.68%	36.98%	36.12%
07/31/85	29.19%	30.91%	3.56%	18.49%	25.67%	26.95%
08/31/85	15.24%	23.16%	3.35%	19.27%	25.78%	26.56%
09/30/85	11.59%	30.81%	3.18%	18.37%	21.41%	23.67%
10/31/85	16.35%	35.99%	3.23%	15.73%	18.72%	20.70%
11/30/85	25.87%	43.80%	3.58%	15.42%	21.79%	22.27%
12/31/85	28.39%	47.63%	3.77%	16.56%	27.20%	26.32%
01/31/86	19.38%	46.78%	3.89%	14.98%	22.16%	22.67%
02/28/86	27.68%	64.68%	3.18%	21.19%	44.59%	38.17%
03/31/86	35.60%	75.04%	2.26%	24.22%	52.15%	40.17%
04/30/86	34.97%	87.11%	1.82%	22.61%	47.92%	36.93%
05/31/86	34.19%	72.29%	1.55%	14.39%	28.76%	24.39%
06/30/86	34.10%	79.00%	1.74%	16.13%	34.64%	25.90%
07/31/86	26.83%	80.48%	1.61%	16.65%	35.77%	27.99%
08/31/86	37.32%	92.82%	1.57%	20.08%	39.02%	28.22%
09/30/86	29.95%	82.01%	1.76%	17.22%	32.09%	25.65%
10/31/86	31.54%	61.14%	1.54%	17.44%	31.68%	24.14%
11/30/86	26.08%	63.27%	1.29%	16.73%	30.21%	22.73%
12/31/86	17.34%	64.71%	1.13%	14.01%	23.40%	18.72%
01/31/87	32.36%	78.13%	1.43%	13.99%	25.42%	20.46%
02/28/87	27.36%	65.67%	2.11%	10.88%	14.01%	11.91%
03/31/87	22.97%	57.21%	3.04%	5.92%	2.38%	7.17%
04/30/87	22.65%	62.14%	3.81%	1.62%	-2.57%	0.70%
05/31/87	17.32%	69.29%	3.80%	3.54%	1.70%	1.90%
06/30/87	21.37%	54.46%	3.72%	2.02%	-3.34%	1.33%
07/31/87	35.34%	46.48%	3.90%	0.46%	-4.24%	-0.43%
08/31/87	30.24%	42.54%	4.29%	-3.01%	-10.93%	-4.34%
09/30/87	39.06%	41.61%	4.30%	-3.33%	-9.64%	-7.46%
10/31/87	2.10%	28.66%	4.48%	-2.15%	-6.75%	-4.62%
11/30/87	-9.12%	22.50%	4.53%	-2.51%	-9.00%	-5.73%
12/31/87	0.82%	20.15%	4.41%	-1.51%	-7.12%	-4.68%
01/31/88	-7.32%	10.11%	4.05%	0.98%	-1.92%	-1.38%
02/29/88	-6.65%	14.12%	3.92%	1.78%	-3.29%	-0.43%
03/31/88	-12.07%	11.60%	3.90%	1.21%	-4.13%	-1.47%
04/30/88	-10.23%	2.66%	3.88%	3.39%	-0.83%	2.36%
05/31/88	-10.51%	-0.73%	3.92%	3.22%	-0.84%	2.26%
06/30/88	-10.84%	-0.09%	3.94%	3.83%	1.90%	4.59%
07/31/88	-15.83%	2.30%	4.16%	2.83%	1.77%	4.45%
08/31/88	-21.78%	-11.04%	4.02%	3.28%	4.31%	6.01%
09/30/88	-16.55%	-5.80%	4.20%	6.75%	12.15%	14.42%
10/31/88	10.46%	20.46%	4.28%	5.05%	8.62%	11.70%
11/30/88	18.98%	26.68%	4.22%	2.98%	6.06%	8.40%
12/31/88	12.39%	23.38%	4.42%	1.68%	5.25%	6.28%
01/31/89	15.46%	23.69%	4.67%	-0.56%	0.24%	2.72%
02/28/89	7.05%	16.03%	4.83%	-2.50%	-2.33%	-0.27%
03/31/89	13.10%	6.84%	4.98%	-1.25%	2.05%	2.27%
04/30/89	17.72%	6.21%	5.12%	1.35%	5.38%	6.06%
05/31/89	21.44%	3.65%	5.36%	3.91%	10.75%	10.70%
06/30/89	15.35%	4.70%	5.17%	5.63%	12.98%	11.07%

ROLLING REAL RATES OF RETURN - 1 YEAR

ASSET	U.S. Equity	International Equity	Inflation Indexed Security (Nominal Terms)	Intermediate Term Govt Bond	Long Term Govt Bond	Long Term Corp Bond
SERIES	IA S&P 500 TR USD	MSCI World Ex USA GR USD	IA S&P US Inflation	IA S&P US IT Govt TR USD	IA S&P US LT Govt TR USD	IA S&P US LT Corp TR USD
07/31/89	26.89%	14.93%	4.98%	8.95%	18.07%	14.66%
08/31/89	34.31%	18.03%	4.71%	6.53%	14.47%	12.35%
09/30/89	28.50%	18.48%	4.34%	5.51%	11.09%	9.47%
10/31/89	21.81%	4.52%	4.49%	6.32%	11.74%	9.35%
11/30/89	26.13%	3.50%	4.66%	8.39%	14.83%	11.96%
12/31/89	26.84%	6.78%	4.65%	8.64%	13.47%	11.58%
01/31/90	9.19%	-0.16%	5.20%	5.56%	6.59%	6.55%
02/28/90	13.57%	-7.72%	5.26%	6.13%	8.29%	7.82%
03/31/90	13.91%	-15.76%	5.23%	5.64%	6.45%	7.00%
04/30/90	5.79%	-17.10%	4.71%	2.94%	3.01%	3.08%
05/31/90	12.23%	-1.56%	4.36%	3.81%	3.50%	3.50%
06/30/90	11.73%	-1.24%	4.67%	1.69%	-0.08%	1.33%
07/31/90	1.64%	-11.40%	4.82%	0.91%	-1.57%	0.39%
08/31/90	-10.60%	-17.28%	5.62%	1.79%	-4.06%	-1.79%
09/30/90	-15.46%	-32.90%	6.16%	1.51%	-3.61%	-1.80%
10/31/90	-13.77%	-18.95%	6.29%	0.68%	-5.36%	-3.39%
11/30/90	-9.81%	-27.63%	6.27%	1.85%	-2.10%	-1.18%
12/31/90	-9.28%	-26.92%	6.11%	3.62%	0.08%	0.68%
01/31/91	2.73%	-22.91%	5.65%	6.42%	5.73%	4.84%
02/28/91	9.35%	-7.21%	5.31%	7.22%	6.69%	6.65%
03/31/91	9.49%	-2.24%	4.90%	7.87%	8.03%	8.41%
04/30/91	12.72%	-0.02%	4.89%	10.08%	11.98%	12.21%
05/31/91	6.79%	-9.51%	4.95%	7.75%	7.26%	8.25%
06/30/91	2.69%	-15.23%	4.70%	6.08%	4.30%	5.91%
07/31/91	8.33%	-12.08%	4.45%	5.84%	5.09%	6.87%
08/31/91	23.08%	-3.74%	3.80%	10.26%	14.41%	14.02%
09/30/91	27.87%	18.38%	3.39%	12.04%	17.00%	16.53%
10/31/91	30.58%	4.96%	2.92%	12.09%	15.58%	15.95%
11/30/91	17.38%	6.04%	2.99%	11.30%	11.86%	13.81%
12/31/91	27.49%	9.37%	3.06%	12.40%	16.24%	16.82%
01/31/92	20.10%	4.35%	2.60%	9.41%	11.35%	13.47%
02/29/92	13.15%	-9.41%	2.82%	8.91%	11.36%	12.97%
03/31/92	7.86%	-10.53%	3.19%	7.40%	9.50%	10.53%
04/30/92	10.78%	-11.10%	3.18%	7.20%	8.12%	9.16%
05/31/92	6.85%	-6.19%	3.02%	9.13%	10.97%	11.73%
06/30/92	10.38%	-3.58%	3.09%	11.31%	13.93%	13.66%
07/31/92	9.61%	-10.38%	3.16%	12.52%	16.63%	15.21%
08/31/92	4.80%	-3.00%	3.15%	11.43%	14.47%	13.09%
09/30/92	8.02%	-9.97%	2.99%	11.35%	12.29%	11.30%
10/31/92	6.73%	-16.14%	3.20%	7.57%	9.18%	8.83%
11/30/92	15.38%	-11.21%	3.05%	5.40%	8.54%	8.57%
12/31/92	4.77%	-14.83%	2.90%	4.29%	5.15%	6.49%
01/31/93	7.25%	-13.48%	3.26%	9.02%	11.55%	10.84%
02/28/93	7.34%	-7.31%	3.25%	11.51%	15.02%	12.66%
03/31/93	12.14%	8.28%	3.09%	13.09%	16.55%	13.97%
04/30/93	6.00%	18.01%	3.23%	12.84%	17.08%	14.25%
05/31/93	8.35%	13.15%	3.22%	10.22%	14.78%	11.57%
06/30/93	10.59%	17.02%	3.00%	10.72%	17.88%	13.35%
07/31/93	5.90%	24.27%	2.78%	8.31%	15.70%	11.22%
08/31/93	12.37%	23.44%	2.77%	9.11%	20.03%	13.45%
09/30/93	10.30%	23.35%	2.69%	7.67%	17.93%	12.89%
10/31/93	12.12%	34.26%	2.75%	9.85%	21.50%	15.26%
11/30/93	7.40%	21.82%	2.68%	9.82%	18.24%	12.32%
12/31/93	7.24%	29.66%	2.75%	8.49%	15.49%	10.44%
01/31/94	10.33%	41.19%	2.52%	7.28%	15.45%	10.13%
02/28/94	5.83%	36.17%	2.52%	1.92%	6.30%	4.19%
03/31/94	-1.06%	19.82%	2.51%	-1.20%	1.79%	-0.15%
04/30/94	2.99%	14.11%	2.36%	-3.00%	-0.36%	-1.52%
05/31/94	1.96%	11.12%	2.29%	-2.85%	-1.60%	-2.27%
06/30/94	-1.15%	14.00%	2.49%	-5.29%	-7.10%	-6.11%
07/31/94	2.42%	11.16%	2.77%	-3.98%	-5.76%	-4.39%
08/31/94	2.55%	8.14%	2.90%	-6.01%	-10.72%	-7.56%
09/30/94	0.71%	7.43%	2.96%	-8.13%	-13.88%	-10.55%
10/31/94	1.33%	7.59%	2.81%	-8.17%	-14.59%	-11.12%
11/30/94	-1.60%	11.89%	2.67%	-8.02%	-11.72%	-9.27%
12/31/94	-1.37%	4.97%	2.67%	-7.82%	-10.45%	-8.44%
01/31/95	-2.23%	-7.34%	2.80%	-7.54%	-10.43%	-8.07%
02/28/95	4.51%	-7.02%	2.86%	-2.78%	-3.37%	-2.52%
03/31/95	12.73%	3.48%	2.85%	0.52%	1.68%	2.48%
04/30/95	14.36%	2.92%	3.05%	2.92%	4.87%	5.17%
05/31/95	16.91%	2.28%	3.19%	6.71%	14.23%	12.59%
06/30/95	22.99%	-0.46%	3.04%	8.04%	17.22%	14.60%
07/31/95	23.29%	4.85%	2.76%	6.30%	11.33%	10.20%
08/31/95	18.84%	-1.48%	2.62%	7.10%	15.18%	13.12%
09/30/95	27.12%	3.58%	2.54%	9.65%	21.41%	18.16%
10/31/95	23.51%	-2.61%	2.81%	11.01%	25.11%	20.75%
11/30/95	34.30%	5.68%	2.81%	13.72%	27.64%	23.72%
12/31/95	34.89%	9.23%	2.54%	14.26%	29.13%	24.67%
01/31/96	35.83%	14.31%	2.73%	12.06%	25.30%	21.47%

ROLLING REAL RATES OF RETURN - 1 YEAR

ASSET	U.S. Equity	International Equity	Inflation Indexed Security (Nominal Terms)	Intermediate Term Govt Bond	Long Term Govt Bond	Long Term Corp Bond
SERIES	IA S&P 500 TR USD	MSCI World Ex USA GR USD	IA S&BI US Inflation	IA S&BI US IT Govt TR USD	IA S&BI US LT Govt TR USD	IA S&BI US LT Corp TR USD
02/29/96	32.01%	14.81%	2.65%	7.96%	15.81%	13.58%
03/31/96	29.20%	10.14%	2.84%	5.78%	12.08%	10.78%
04/30/96	27.30%	9.28%	2.90%	3.66%	8.24%	6.98%
05/31/96	25.59%	8.49%	2.89%	-0.45%	-0.45%	0.52%
06/30/96	23.29%	10.95%	2.75%	0.07%	0.33%	1.61%
07/31/96	13.60%	1.12%	2.95%	0.29%	2.08%	2.58%
08/31/96	15.83%	5.57%	2.88%	-0.57%	-1.70%	-0.28%
09/30/96	17.33%	6.35%	3.00%	0.24%	-0.68%	0.67%
10/31/96	21.07%	8.55%	2.99%	0.88%	0.42%	2.47%
11/30/96	24.60%	9.70%	3.26%	0.63%	1.18%	2.42%
12/31/96	19.75%	3.87%	3.32%	-1.22%	-4.25%	-1.92%
01/31/97	23.33%	0.21%	3.04%	-0.75%	-4.65%	-2.07%
02/28/97	23.15%	1.47%	3.03%	0.70%	0.40%	2.15%
03/31/97	17.02%	-0.32%	2.76%	1.02%	0.22%	1.45%
04/30/97	22.60%	-2.38%	2.50%	3.35%	4.89%	5.36%
05/31/97	27.20%	6.34%	2.24%	4.77%	6.77%	6.95%
06/30/97	32.36%	11.57%	2.30%	4.56%	6.64%	7.05%
07/31/97	49.89%	17.23%	2.23%	7.18%	13.32%	12.77%
08/31/97	38.45%	8.01%	2.23%	6.17%	11.23%	10.81%
09/30/97	38.33%	11.19%	2.15%	6.20%	11.59%	10.51%
10/31/97	30.09%	3.42%	2.08%	5.92%	10.97%	8.74%
11/30/97	26.71%	-1.64%	1.83%	4.57%	9.02%	7.24%
12/31/97	31.66%	0.86%	1.70%	6.68%	14.15%	11.25%
01/31/98	25.38%	8.80%	1.57%	8.49%	17.55%	13.25%
02/28/98	33.57%	14.36%	1.44%	8.17%	16.76%	12.98%
03/31/98	46.71%	18.11%	1.38%	9.79%	20.18%	16.07%
04/30/98	39.71%	18.24%	1.44%	8.77%	17.41%	14.50%
05/31/98	29.01%	10.00%	1.69%	8.44%	18.19%	14.70%
06/30/98	28.52%	4.90%	1.68%	8.18%	18.56%	13.88%
07/31/98	17.66%	3.67%	1.68%	5.63%	11.03%	7.47%
08/31/98	6.48%	-2.41%	1.62%	9.69%	20.20%	11.21%
09/30/98	7.56%	-10.23%	1.49%	11.78%	21.26%	13.40%
10/31/98	20.51%	7.49%	1.49%	10.56%	14.62%	9.11%
11/30/98	22.11%	14.25%	1.55%	9.42%	13.97%	10.90%
12/31/98	26.97%	17.42%	1.61%	8.59%	11.45%	9.15%
01/31/99	30.82%	12.40%	1.67%	7.18%	10.52%	8.93%
02/28/99	18.13%	2.71%	1.61%	4.80%	5.52%	4.64%
03/31/99	16.73%	3.66%	1.73%	5.32%	5.05%	4.14%
04/30/99	19.55%	6.81%	2.28%	4.34%	4.44%	2.78%
05/31/99	18.94%	2.23%	2.09%	2.23%	0.78%	-0.58%
06/30/99	20.79%	5.96%	1.96%	1.87%	-2.17%	-3.21%
07/31/99	18.06%	8.10%	2.14%	1.36%	-2.74%	-3.96%
08/31/99	37.56%	24.53%	2.26%	-1.33%	-7.75%	-5.20%
09/30/99	25.18%	29.28%	2.63%	-3.96%	-10.94%	-8.55%
10/31/99	23.11%	21.41%	2.56%	-4.38%	-8.93%	-6.20%
11/30/99	18.27%	19.43%	2.62%	-3.55%	-10.45%	-9.02%
12/31/99	18.36%	25.66%	2.68%	-4.46%	-11.65%	-10.13%
01/31/00	7.61%	17.81%	2.74%	-5.57%	-10.74%	-11.50%
02/29/00	8.51%	24.00%	3.22%	-2.65%	-3.62%	-7.30%
03/31/00	14.18%	23.30%	3.76%	-2.02%	-0.42%	-6.23%
04/30/00	7.06%	12.47%	3.07%	-1.98%	-0.73%	-6.43%
05/31/00	7.29%	15.50%	3.19%	-0.05%	0.51%	-6.40%
06/30/00	3.52%	15.37%	3.73%	1.05%	3.33%	-2.16%
07/31/00	5.32%	7.69%	3.66%	1.92%	6.11%	0.91%
08/31/00	12.91%	9.05%	3.41%	3.42%	9.57%	2.85%
09/30/00	9.83%	2.05%	3.45%	3.36%	6.82%	2.32%
10/31/00	2.64%	-4.63%	3.45%	4.29%	9.03%	2.30%
11/30/00	-7.67%	-11.82%	3.45%	6.26%	13.32%	5.34%
12/31/00	-12.49%	-16.54%	3.39%	9.21%	18.09%	9.48%
01/31/01	-4.63%	-11.03%	3.73%	10.58%	15.10%	13.43%
02/28/01	-11.73%	-20.51%	3.53%	11.08%	14.46%	14.04%
03/31/01	-24.60%	-28.63%	2.92%	10.26%	10.05%	12.36%
04/30/01	-16.24%	-19.48%	3.27%	9.11%	7.00%	11.85%
05/31/01	-14.17%	-20.65%	3.62%	8.10%	7.68%	14.93%
06/30/01	-18.08%	-26.98%	3.25%	7.09%	6.32%	12.19%
07/31/01	-17.05%	-24.79%	2.72%	9.54%	9.03%	14.78%
08/31/01	-27.11%	-27.86%	2.72%	9.11%	8.65%	15.03%
09/30/01	-29.27%	-31.66%	2.65%	10.93%	11.42%	12.77%
10/31/01	-27.03%	-27.32%	2.13%	12.59%	15.04%	17.80%
11/30/01	-14.12%	-20.85%	1.90%	8.93%	6.30%	12.77%
12/31/01	-13.44%	-22.71%	1.55%	6.07%	2.14%	9.10%
01/31/02	-17.29%	-26.44%	1.14%	5.81%	3.93%	7.54%
02/28/02	-10.65%	-19.52%	1.14%	5.84%	3.15%	7.58%
03/31/02	-1.24%	-9.27%	1.48%	2.13%	-0.99%	4.34%
04/30/02	-14.27%	-14.92%	1.64%	5.66%	6.34%	8.27%
05/31/02	-15.03%	-10.33%	1.18%	7.46%	8.56%	8.52%
06/30/02	-19.06%	-10.21%	1.07%	8.69%	7.76%	8.82%
07/31/02	-25.09%	-18.17%	1.46%	8.55%	6.60%	5.59%
08/31/02	-19.80%	-16.36%	1.80%	9.00%	9.00%	8.37%

ROLLING REAL RATES OF RETURN - 1 YEAR

ASSET	U.S. Equity	International Equity	Inflation Indexed Security (Nominal Terms)	Intermediate Term Govt Bond	Long Term Govt Bond	Long Term Corp Bond
SERIES	IA S&P 500 TR USD	MSCI World Ex USA GR USD	IA S&P US Inflation	IA S&P US IT Govt TR USD	IA S&P US LT Govt TR USD	IA S&P US LT Corp TR USD
09/30/02	-22.00%	-16.55%	1.51%	9.66%	12.98%	14.05%
10/31/02	-17.13%	-14.73%	2.03%	6.92%	4.17%	6.04%
11/30/02	-18.71%	-14.33%	2.20%	6.77%	7.90%	9.07%
12/31/02	-24.48%	-17.89%	2.38%	10.56%	15.46%	13.96%
01/31/03	-25.62%	-16.97%	2.60%	8.93%	12.40%	11.98%
02/28/03	-25.66%	-19.55%	2.98%	9.34%	14.46%	13.10%
03/31/03	-27.78%	-25.30%	3.02%	12.00%	18.11%	15.63%
04/30/03	-15.53%	-17.51%	2.22%	10.28%	15.33%	16.15%
05/31/03	-10.12%	-13.28%	2.06%	12.15%	22.26%	20.50%
06/30/03	-1.86%	-7.28%	2.11%	9.81%	18.05%	17.82%
07/31/03	8.53%	5.61%	2.11%	3.38%	3.06%	6.24%
08/31/03	9.91%	8.50%	2.16%	1.31%	0.02%	3.77%
09/30/03	22.07%	25.17%	2.32%	1.34%	1.13%	5.39%
10/31/03	18.76%	26.67%	2.04%	0.47%	1.53%	6.08%
11/30/03	13.32%	24.08%	1.77%	2.36%	3.36%	5.81%
12/31/03	26.81%	38.13%	1.88%	0.52%	-0.43%	3.39%
01/31/04	32.65%	45.66%	1.93%	1.92%	2.53%	5.08%
02/29/04	36.83%	52.33%	1.69%	1.59%	1.76%	4.43%
03/31/04	33.38%	56.04%	1.74%	2.65%	4.61%	6.50%
04/30/04	20.59%	37.89%	2.29%	-1.51%	-3.20%	-2.13%
05/31/04	15.28%	29.56%	3.05%	-5.44%	-9.97%	-8.08%
06/30/04	15.84%	29.17%	3.27%	-4.84%	-7.59%	-6.02%
07/31/04	10.18%	22.53%	2.99%	-0.49%	4.76%	5.62%
08/31/04	8.80%	20.22%	2.65%	2.13%	7.51%	7.83%
09/30/04	11.33%	20.23%	2.54%	-0.75%	2.93%	3.72%
10/31/04	6.23%	16.50%	3.19%	0.66%	7.01%	7.04%
11/30/04	9.33%	21.31%	3.52%	-0.84%	3.81%	3.94%
12/31/04	7.63%	17.59%	3.26%	-1.00%	5.25%	5.47%
01/31/05	3.26%	13.87%	2.97%	-0.97%	6.74%	6.71%
02/28/05	3.97%	16.29%	3.01%	-3.37%	2.87%	3.55%
03/31/05	3.54%	12.88%	3.15%	-4.88%	0.51%	0.86%
04/30/05	2.83%	12.61%	3.51%	-0.14%	10.72%	9.95%
05/31/05	5.43%	13.00%	2.80%	2.15%	15.42%	14.85%
06/30/05	3.79%	12.50%	2.53%	2.36%	16.23%	15.68%
07/31/05	10.88%	19.31%	3.17%	-0.62%	10.41%	10.07%
08/31/05	8.92%	21.70%	3.64%	-1.44%	9.26%	7.83%
09/30/05	7.57%	22.67%	4.69%	-3.87%	3.36%	2.24%
10/31/05	4.37%	14.62%	4.35%	-4.80%	-0.02%	-1.29%
11/30/05	4.99%	11.05%	3.46%	-2.04%	4.16%	2.75%
12/31/05	1.50%	11.54%	3.42%	-2.05%	4.40%	2.45%
01/31/06	6.39%	20.69%	3.99%	-3.25%	-0.55%	-1.92%
02/28/06	4.80%	15.37%	3.60%	-1.91%	3.68%	0.94%
03/31/06	8.36%	22.23%	3.36%	-1.86%	-1.14%	-1.79%
04/30/06	11.87%	31.44%	3.55%	-3.79%	-7.43%	-7.38%
05/31/06	4.47%	25.48%	4.17%	-5.47%	-10.73%	-10.95%
06/30/06	4.31%	23.08%	4.32%	-5.83%	-11.58%	-12.04%
07/31/06	1.24%	20.43%	4.15%	-2.97%	-6.75%	-7.32%
08/31/06	5.06%	20.66%	3.82%	-2.90%	-5.74%	-5.78%
09/30/06	8.73%	17.08%	2.06%	0.93%	0.12%	0.97%
10/31/06	15.04%	26.68%	1.31%	2.87%	3.72%	5.21%
11/30/06	12.26%	26.43%	1.97%	2.50%	4.42%	6.10%
12/31/06	13.25%	23.69%	2.54%	0.60%	-1.35%	0.70%
01/31/07	12.44%	17.37%	2.08%	1.23%	-0.73%	1.60%
02/28/07	9.55%	18.39%	2.42%	2.84%	-0.12%	2.89%
03/31/07	9.05%	17.31%	2.78%	3.32%	3.78%	4.44%
04/30/07	12.66%	17.27%	2.57%	4.11%	7.61%	8.64%
05/31/07	20.10%	24.66%	2.69%	2.95%	5.19%	6.77%
06/30/07	17.90%	24.94%	2.69%	2.83%	3.24%	4.73%
07/31/07	13.77%	22.34%	2.36%	3.67%	4.45%	2.23%
08/31/07	13.16%	17.52%	1.97%	4.58%	3.80%	0.51%
09/30/07	13.68%	23.63%	2.76%	3.57%	1.36%	-0.76%
10/31/07	11.02%	23.33%	3.54%	1.73%	1.39%	-1.94%
11/30/07	3.41%	14.07%	4.31%	4.48%	3.30%	-4.37%
12/31/07	1.41%	8.84%	4.08%	5.97%	5.80%	-1.46%
01/31/08	-6.59%	-2.16%	4.28%	8.89%	9.11%	-0.98%
02/29/08	-7.63%	-0.87%	4.03%	9.85%	5.89%	-4.33%
03/31/08	-9.06%	-4.83%	3.98%	10.45%	8.73%	-2.53%
04/30/08	-8.61%	-3.80%	3.94%	6.62%	4.60%	-2.98%
05/31/08	-10.87%	-4.68%	4.18%	6.58%	4.76%	-4.24%
06/30/08	-18.14%	-13.36%	5.02%	6.45%	7.33%	-4.20%
07/31/08	-16.69%	-15.96%	5.60%	4.66%	3.38%	-5.56%
08/31/08	-16.51%	-17.93%	5.37%	4.01%	4.08%	-5.63%
09/30/08	-26.91%	-34.13%	4.94%	4.74%	5.61%	-15.03%
10/31/08	-39.75%	-49.91%	3.66%	8.16%	1.03%	-18.54%
11/30/08	-39.16%	-48.16%	1.07%	10.80%	13.37%	-6.70%
12/31/08	-37.09%	-43.32%	0.09%	13.02%	25.78%	8.69%
01/31/09	-38.66%	-43.45%	0.03%	8.38%	9.36%	-1.73%
02/28/09	-43.56%	-50.29%	0.24%	8.83%	8.34%	-4.28%
03/31/09	-37.70%	-45.61%	-0.38%	6.63%	14.71%	-3.26%

ROLLING REAL RATES OF RETURN - 1 YEAR

ASSET	U.S. Equity	International Equity	Inflation Indexed Security (Nominal Terms)	Intermediate Term Govt Bond	Long Term Govt Bond	Long Term Corp Bond
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SERIES	IA S&P 500 TR USD	MSCI World Ex USA GR USD	IA S&P US Inflation	IA S&P US IT Govt TR USD	IA S&P US LT Govt TR USD	IA S&P US LT Corp TR USD
04/30/09	-34.58%	-41.49%	-0.74%	8.38%	10.81%	-4.07%
05/31/09	-31.29%	-34.62%	-1.28%	8.41%	10.42%	3.98%
06/30/09	-24.79%	-29.79%	-1.43%	6.94%	9.10%	8.38%
07/31/09	-17.86%	-19.88%	-2.10%	7.53%	10.24%	16.34%
08/31/09	-16.77%	-13.47%	-1.48%	6.84%	9.51%	17.01%
09/30/09	-5.62%	4.76%	-1.29%	6.54%	9.99%	31.18%
10/31/09	9.99%	28.73%	-0.18%	4.24%	11.29%	36.41%
11/30/09	23.55%	37.41%	1.84%	-0.24%	-2.72%	20.62%
12/31/09	23.74%	31.67%	2.72%	-5.13%	-17.62%	0.30%
01/31/10	30.51%	38.63%	2.63%	-1.48%	-4.22%	12.27%
02/28/10	51.47%	54.82%	2.14%	0.55%	-2.87%	16.86%
03/31/10	47.45%	54.44%	2.31%	-2.38%	-10.69%	17.44%
04/30/10	36.61%	34.47%	2.24%	0.34%	-1.27%	22.17%
05/31/10	18.97%	5.94%	2.02%	3.49%	6.04%	15.98%
06/30/10	13.38%	6.45%	1.05%	6.64%	10.88%	18.88%
07/31/10	12.60%	6.12%	1.24%	7.55%	10.77%	14.21%
08/31/10	3.76%	-1.76%	1.15%	7.98%	16.01%	16.98%
09/30/10	9.02%	3.46%	1.14%	7.71%	12.23%	12.19%
10/31/10	15.35%	8.93%	1.17%	8.04%	10.50%	9.69%
11/30/10	8.80%	1.75%	1.14%	5.21%	6.75%	8.60%
12/31/10	13.57%	7.94%	1.50%	5.62%	8.65%	10.94%
01/31/11	20.55%	15.66%	1.63%	4.10%	3.58%	7.54%
02/28/11	20.47%	19.67%	2.11%	2.33%	3.96%	8.35%
03/31/11	12.96%	9.43%	2.68%	2.63%	5.25%	6.49%
04/30/11	14.06%	16.85%	3.16%	2.77%	3.67%	4.76%
05/31/11	22.38%	27.32%	3.57%	2.66%	2.42%	7.70%
06/30/11	27.13%	27.37%	3.56%	1.85%	-3.38%	0.00%
07/31/11	16.02%	14.25%	3.63%	2.10%	1.56%	3.01%
08/31/11	14.73%	7.46%	3.77%	2.89%	1.60%	0.49%
09/30/11	-2.76%	-12.58%	3.90%	1.98%	10.43%	7.97%