

ANDERSON GRIGGS FOCUSED GROWTH



4-Star Overall Morningstar Rating For Separate Accounts

As of December 31, 2008 derived from a weighted average of the Focused Growth's three and five-year and ten-year Morningstar Rating metrics, which are based on risk-adjusted return performance.



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Past performance does not guarantee future results. All investing involves risk. Principal loss is possible. The Morningstar Rating™ for separate accounts is a quantitative assessment of past performance—both return and risk—as measured from 1 to 5 stars. The Morningstar Rating, often referred to as the “star rating,” is a familiar tool that helps investors evaluate the risk-adjusted returns of separate account composites. It also helps identify management teams that are adding value over time, compared with others in their Morningstar Category™. As always, the Morningstar Rating is intended for use as a first step in the investment evaluation process. The Morningstar Rating for separate accounts is based on the same methodology that Morningstar uses to rate other investments, such as open-end mutual funds, closed-end funds and variable annuity sub accounts. For each separate account composite with at least a three-year record and a minimum of five separate accounts Morningstar calculates a Morningstar Rating™ based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a composite's monthly performance, placing more emphasis on downward variations and rewarding consistent performance. The top 10% of composites in each category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars and the bottom 10% receive 1 star.