



THE BEST OF AMERICA ALL AMERICAN GOLD ANNUITYSM

MONTHLY PERFORMANCE AS OF APRIL 30, 2006

UNDERWRITTEN BY NATIONWIDE LIFE INSURANCE
COMPANY, COLUMBUS, OHIO

SEC regulations require that any reporting of product performance be accompanied by standardized performance data and other important disclosures. The standardized data are on the last four pages of this form. Please review this information and the important disclosures before investing. **Please consider the fund's investment objectives, risks, and charges and expenses carefully before investing. Both the contract prospectus and the underlying fund prospectuses contain this and other information about the investment company. Prospectuses are available from your registered representative. Please read the prospectuses carefully before investing or sending money.**

Variable annuities are sold by prospectus, which describes risk factors, fees and surrender charges that may apply. Variable annuities are long-term investment vehicles designed for retirement purposes. Withdrawals of taxable amounts will be subject to income tax and if taken prior to age 59½, a 10% penalty tax may apply. Withdrawals will reduce the death benefit amount in direct proportion to the percentage the contract value was reduced. This can increase or decrease the amount deducted from the death benefit.

The underlying funds discussed here are only available as investment options in variable annuity contracts and variable life insurance policies issued by life insurance companies. They are not offered or made available directly to the general public. These portfolios contain different investments than similarly named mutual funds offered by the money manager. Investment results may result in higher or lower returns.

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The results shown represent past performance and should not be considered a representation of performance or investor experience of the funds in the future. Past performance cannot guarantee future results. Current performance may be lower or higher than the performance data quoted. The principal value and investment return of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost.

Please refer to these notes when reviewing the performance information on the accompanying pages.

N/A — Performance information is not available for all or part of the period indicated.

* This number represents cumulative percentage change in unit value for the period indicated. This is not an average annual return figure since the fund does not yet have a full year of performance history.

¹ Performance numbers in this section represent the total percentage change in the unit value for the period indicated based on a \$10,000 initial investment. Percent change in unit value price represents total return after the deduction of a 1.15% annual asset fee and a \$30 annual contract maintenance charge. Investment return does not reflect the reduction of the contingent deferred sales charge if applicable.

- ² “Fund Inception Date” is the date the underlying fund was established. Performance for UIOs includes hypothetical performance for periods before the UIO was available in The BEST of AMERICA®, where applicable, applying contract charges to actual fund NAVs to determine the performance the UIO would have achieved inside the separate account.
- ³ Numbers in these columns represent the total percentage change in the unit value for the period indicated. This is not an annual return figure.
- ⁴ Performance numbers in this section represent the total percentage change in the unit value for the period indicated based on a \$10,000 initial investment. Percentage change in unit value represents total return after the deduction of a 1.15% annual asset fee, a \$30 annual contract maintenance charge and a maximum 7% contingent deferred sales charge (7% the first two years, declining thereafter). They also reflect the application of a 10% free withdrawal privilege.
- ⁵ The standardized illustrations shown on pages 12 through 15 represent past fund performance based on a \$1,000 hypothetical investment. The performance figures reflect the deduction of a 3.90% annual asset fee, with riders, a \$30 annual contract maintenance charge and a maximum of an 7% contingent deferred sales charge (7% the first two years, declining thereafter). They also reflect the application of a 10% free withdrawal privilege. Investment principal and investment returns are not guaranteed under these variable options. Account values at the time of a redemption may be more or less than the purchase payment, due to market fluctuations and any specific charges that may apply.
- ⁶ **An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other federal government agency. Although the fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in the fund.**
- ⁷ Investing internationally involves risks not associated with investing solely in the U.S., such as currency fluctuation, political risk, differences in accounting and the limited availability of information.
- ⁸ Stocks of small or emerging companies may have less liquidity than those of larger, established companies and may be subject to greater price volatility and risk than the overall stock market.
- ⁹ Portfolios that invest in high-yield securities are subject to greater credit risk and price fluctuations than portfolios that invest in higher-quality securities.
- ¹⁰ Funds that concentrate in a specific sector or focus on a relatively small number of securities may be subject to greater volatility than a more diversified investment.
- ¹¹ While the fund invests primarily in the securities of the U.S. government and its agencies, the fund's value is not guaranteed by these entities.
- ¹² Real estate investing entails the risks of real estate business generally, including sensitivity to economic and business cycles, changing demographic patterns and government actions.
- ¹³ The Investor Destinations Funds are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the expenses of the Investor Destinations Funds, you are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.
- ¹⁴ Dollar cost averaging is available for these funds. These periodic investment programs cannot guarantee a profit or protect against a loss in a declining market. Dollar cost averaging involves continuous investing, regardless of fluctuating price levels, and as a result, clients should consider their financial ability to continue to invest during periods of low price levels.
- ¹⁵ Where indicated, the day-to-day management of the funds is performed by the listed subadvisor.
- ¹⁶ A short-term trading fee may apply for exchanges made within 60 days of original allocation to this fund. Please refer to prospectus for details.

- ¹⁷ These funds are no longer available for new contracts. The funds remain underlying investment options for contracts issued prior to their respective closing dates.
- ¹⁸ The Fidelity VIP Freedom Portfolios are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the expenses of the Fidelity VIP Freedom Portfolio, you are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.
- ¹⁹ VP — Variable Portfolio
- ²⁰ GVIT — Gartmore Variable Insurance Trust
- ²¹ VIF — Variable Investment Fund
- ²² VIP — Variable Insurance Products
- ²³ AMT — Advisers Management Trust
- ²⁴ VA — Variable Account
- ²⁵ UIF — The Universal Institutional Funds, Inc.
- ²⁶ IP — Investment Portfolios
- ²⁷ VI — Variable Insurance
- ²⁸ VPS — Variable Product Series
- ²⁹ VIT — Variable Insurance Trust
- ³⁰ LIT — Life Investment Trust
- ³¹ VT — Variable Trust
- ³² ES — Equity Series, Inc.

Before investing, understand that annuities and/or life insurance products are not insured by the FDIC, NCUSIF or any other federal government agency and are not deposits or obligations of, guaranteed by or insured by the depository institution where offered or any of its affiliates. Annuities and/or life insurance products that involve investment risk may lose value.

The BEST of AMERICA All American Gold Annuity SM Underlying Investment Options (UIOs)	Fund Inception Date ²	Non-annualized Percentage Change ³		
		Monthly	1st Qtr 2006	2006 YTD
AIM				
AIM V.I. ²⁷ Basic Value Fund — Series II	09/10/2001	0.53%	4.67%	5.23%
AIM V.I. ²⁷ Capital Appreciation Fund — Series II	05/05/1993	0.53%	5.59%	6.15%
AIM V.I. ²⁷ Capital Development Fund — Series II	05/01/1998	2.45%	11.11%	13.83%
ALLIANCE				
AllianceBernstein VPS ²⁸ Growth & Income Portfolio — Class B ¹⁷	06/01/1999	1.52%	3.11%	4.68%
AllianceBernstein VPS ²⁸ Small/Mid Cap Value Port. — Class B ^{8,17}	05/01/2001	0.84%	7.28%	8.18%
AMERICAN CENTURY				
American Century VP ¹⁹ Income & Growth Fund — Class II ¹⁷	10/30/1997	1.75%	2.56%	4.36%
American Century VP ¹⁹ Inflation Protection Fund — Class II	12/31/2002	-0.07%	-1.38%	-1.45%
American Century VP ¹⁹ International Fund — Class IV ^{7,16,17}	05/02/1994	3.84%	9.73%	13.94%
American Century VP ¹⁹ Mid Cap Value Fund — Class II	10/29/2004	1.21%	6.35%	7.63%
American Century VP ¹⁹ Ultra Fund — Class II	05/01/2001	-0.96%	-0.09%	-1.05%
American Century VP ¹⁹ Value Fund — Class II	05/01/1996	1.22%	3.51%	4.77%
American Century VP ¹⁹ Vista Fund — Class II	10/05/2001	2.37%	9.60%	12.19%
DREYFUS				
Dreyfus GVIT ²⁰ International Value Fund — Class VI ¹⁶	11/01/1991	4.89%	8.26%	13.55%
Dreyfus GVIT ²⁰ Mid Cap Index Fund — Class I	10/31/1997	1.31%	7.18%	8.58%
Dreyfus IP ²⁶ Small Cap Stock Index Portfolio — Service Shares ⁸	05/01/2002	-0.09%	12.30%	12.20%
Dreyfus Stock Index Fund, Inc. — Service Shares	09/29/1989	1.21%	3.76%	5.02%
Dreyfus VIF ²¹ Appreciation Portfolio — Service Shares	04/05/1993	1.61%	1.33%	2.97%
Dreyfus VIF ²¹ Developing Leaders Portfolio — Service Shares ¹⁷	08/31/1990	-0.82%	9.21%	8.32%
FEDERATED				
Federated American Leaders Fund II — Service Shares ¹⁷	04/29/2002	1.66%	2.22%	3.92%
Federated Capital Appreciation Fund II — Service Shares ¹⁷	04/29/2002	1.07%	3.32%	4.43%
Federated GVIT ²⁰ High Income Bond Fund — Class III ¹⁶	11/03/1997	0.55%	2.31%	2.87%
Federated Quality Bond Fund II — Service Shares ¹⁴	04/30/2002	-0.27%	-0.71%	-0.98%
FIDELITY				
Fidelity VIP ²² Equity-Income Portfolio — Service Class 2	10/09/1986	2.54%	4.87%	7.54%
Fidelity VIP ²² Growth Portfolio — Service Class 2	10/09/1986	0.34%	3.96%	4.31%
Fidelity VIP ²² Overseas Portfolio — Service Class 2R ^{7,16}	01/28/1987	3.98%	6.38%	10.61%
Fidelity VIP ²² II Contrafund [®] Portfolio — Service Class 2	01/03/1995	2.37%	4.47%	6.94%
Fidelity VIP ²² II Investment Grade Bond Portfolio — Service Class 2	12/05/1988	-0.17%	-0.79%	-0.96%
Fidelity VIP ²² III Mid Cap Portfolio — Service Class 2	12/28/1998	3.07%	8.81%	12.14%
Fidelity VIP ²² III Value Strategies Portfolio — Service Class 2	02/20/2002	0.87%	7.01%	7.94%
Fidelity VIP ²² IV Freedom Fund 2010 Port. — Service Class 2 ¹⁸	04/26/2005	0.91%	2.31%	3.23%
Fidelity VIP ²² IV Freedom Fund 2020 Port. — Service Class 2 ¹⁸	04/26/2005	1.30%	3.59%	4.94%
Fidelity VIP ²² IV Freedom Fund 2030 Port. — Service Class 2 ¹⁸	04/26/2005	1.61%	4.32%	5.99%
Fidelity VIP ²² IV Natural Resources Port. — Service Class 2 ¹⁶	07/19/2001	6.72%	13.40%	21.02%
FRANKLIN TEMPLETON				
Franklin VIP ²² Rising Dividend Securities Fund — Class II	01/27/1992	0.80%	6.98%	7.83%
Franklin VIP ²² Small Cap Value Securities Fund — Class II ⁸	04/30/1998	0.59%	12.84%	13.51%
Templeton VIP ²² Developing Markets Sec. Fund — Class 3 ¹⁶	03/04/1996	6.74%	11.06%	18.54%
Templeton VIP ²² Foreign Securities Fund — Class 3 ¹⁶	05/01/1992	4.18%	6.17%	10.61%
Templeton VIP ²² Global Income Securities Fund — Class 3 ¹⁶	01/24/1989	3.60%	2.95%	6.65%
GARTMORE				
Gartmore GVIT ²⁰ Emerging Markets Fund — Class VI ^{8,16}	08/30/2000	7.30%	13.73%	22.04%
Gartmore GVIT ²⁰ Global Health Sciences Fund — Class VI ^{7,10,16}	12/29/2000	-3.28%	2.61%	-0.76%
Gartmore GVIT ²⁰ Global Tech. and Comm. Fund — Class VI ^{7,10,16}	06/30/2000	-1.30%	6.98%	5.59%
Gartmore GVIT ²⁰ Government Bond Fund — Class I ¹¹	11/08/1982	-0.53%	-0.98%	-1.50%
Gartmore GVIT ²⁰ Mid Cap Growth Fund — Class II	05/01/1989	0.25%	9.59%	9.86%
Gartmore GVIT ²⁰ Nationwide Fund — Class II	11/08/1982	1.29%	3.88%	5.22%
Gartmore GVIT ²⁰ U.S. Growth Leaders Fund — Class II ¹⁰	12/31/2001	-0.36%	3.42%	3.05%
GVIT ²⁰ Small Cap Growth Fund — Class II (multi-manager) ⁸	05/03/1999	-1.31%	8.64%	7.22%
GVIT ²⁰ Small Cap Value Fund — Class II (multi-manager) ⁸	11/03/1997	0.77%	11.76%	12.62%
GVIT ²⁰ Small Company Fund — Class II (multi-manager) ⁸	10/23/1995	0.83%	10.29%	11.21%

funds continued on next page

The BEST of AMERICA All American Gold Annuity SM Underlying Investment Options (UIOs)	Fund Inception Date ²	Non-annualized Percentage Change ³		
		Monthly	1st Qtr 2006	2006 YTD
GARTMORE (funds continued)				
Asset Allocation Funds¹³				
Gartmore GVIT ²⁰ Investor Destinations Aggr. Fund — Class II	12/12/2001	2.19%	6.41%	8.73%
Gartmore GVIT ²⁰ Investor Dest. Mod. Aggr. Fund — Class II	12/12/2001	1.76%	5.13%	6.98%
Gartmore GVIT ²⁰ Investor Destinations Mod. Fund — Class II	12/12/2001	1.18%	3.58%	4.80%
Gartmore GVIT ²⁰ Investor Dest. Mod. Cons. Fund — Class II	12/12/2001	0.81%	2.08%	2.91%
Gartmore GVIT ²⁰ Investor Destinations Cons. Fund — Class II	12/12/2001	0.39%	0.98%	1.38%
Money Market				
Gartmore GVIT ²⁰ Money Market Fund — Class I ^{6,14}	11/10/1981	0.26%	0.68%	0.93%
JANUS				
Janus Aspen Series Balanced Portfolio — Service Shares ¹⁷	09/30/1993	-0.09%	3.53%	3.44%
Janus Aspen Series Forty Portfolio: Service Shares ¹⁷	05/01/1997	0.16%	2.91%	3.07%
Janus Aspen Series International Growth Port: Svc II Shrs ^{16,17}	05/02/1994	4.52%	19.84%	25.25%
Janus Aspen Series Risk Managed Core Portfolio — Svc Shrs ¹⁷	01/02/2003	0.22%	4.03%	4.26%
MASSACHUSETTS FINANCIAL				
MFS VIT ²⁹ Investors Growth Stock Series — Service Class	05/03/1999	-0.09%	3.41%	3.31%
MFS VIT ²⁹ Value Series — Service Class	01/02/2002	3.08%	4.68%	7.90%
NEUBERGER BERMAN				
Neuberger Berman AMT ²³ Fasciano Portfolio — Class S	07/12/2002	-0.74%	8.66%	7.86%
Neuberger Berman AMT ²³ International Portfolio — Class S ¹⁶	04/28/2005	6.58%	9.96%	17.20%
Neuberger Berman AMT ²³ Limited Maturity Bond Port. — Class I	09/10/1984	0.31%	0.11%	0.41%
Neuberger Berman AMT ²³ Mid-Cap Growth Port. — Class S ¹⁷	11/03/1997	0.67%	10.52%	11.27%
Neuberger Berman AMT ²³ Regency Portfolio — Class S	08/22/2001	2.15%	5.01%	7.26%
Neuberger Berman AMT ²³ Socially Responsive Portfolio	02/18/1999	2.88%	2.72%	5.68%
OPPENHEIMER				
Oppenheimer Capital Appreciation Fund/VA ²⁴ — Service Class	09/18/2001	0.36%	4.29%	4.67%
Oppenheimer Global Securities Fund/VA ²⁴ — Class IV ^{7,16}	05/03/2004	1.80%	7.12%	9.04%
Oppenheimer High Income Fund/VA ²⁴ — Service Class	09/18/2001	0.41%	2.25%	2.67%
Oppenheimer Main Street [®] Fund/VA ²⁴ — Service Class	07/13/2000	1.07%	4.70%	5.81%
Oppenheimer Main Street [®] Small Cap Fund/VA ²⁴ — Service Class ⁸	07/16/2001	0.93%	12.40%	13.44%
PUTNAM				
Putnam VT ³¹ Growth & Income Fund — Class IB ¹⁷	02/01/1988	1.85%	3.57%	5.48%
Putnam VT ³¹ Voyager Fund — Class IB ¹⁷	02/01/1988	0.22%	1.95%	2.17%
T ROWE PRICE				
T. Rowe Price ES ³² Blue Chip Growth Portfolio — Class II	12/29/2000	0.22%	2.53%	2.76%
T. Rowe Price ES ³² Equity Income Portfolio — Class II	03/31/1994	1.67%	4.93%	6.68%
T. Rowe Price ES ³² Limited Term Bond Portfolio — Class II	05/13/1994	0.22%	-0.02%	0.20%
VAN KAMPEN				
Van Kampen GVIT ²⁰ Comstock Value Fund — Class II ¹⁵	10/31/1997	2.29%	2.50%	4.84%
Van Kampen GVIT ²⁰ Multi Sector Bond Fund — Class I ^{9,15}	10/31/1997	0.12%	-0.45%	-0.33%
Van Kampen UIF ²⁵ Core Plus Fixed Income Port. — Class II	05/01/2003	-0.44%	-0.98%	-1.42%
Van Kampen UIF ²⁵ U.S. Real Estate Portfolio — Class II ¹²	11/05/2002	-2.84%	13.76%	10.53%

The BEST of AMERICA All American Gold Annuity SM Underlying Investment Options (UIOs)	Annualized Percentage Change			Fund Inception to 04/30/06
	1 Year to 04/30/06	3 Years to 04/30/06	5 Years to 04/30/06	
AIM				
AIM V.I. ²⁷ Basic Value Fund — Series II	14.27%	15.58%	N/A	4.52%
AIM V.I. ²⁷ Capital Appreciation Fund — Series II	22.52%	13.36%	-0.37%	7.63%
AIM V.I. ²⁷ Capital Development Fund — Series II	32.70%	21.44%	6.34%	6.22%
ALLIANCE				
AllianceBernstein VPS ²⁸ Growth & Income Portfolio — Class B ¹⁷	11.48%	13.33%	1.92%	4.12%
AllianceBernstein VPS ²⁸ Small/Mid Cap Value Port. — Class B ^{8,17}	22.27%	21.99%	N/A	13.79%
AMERICAN CENTURY				
American Century VP ¹⁹ Income & Growth Fund — Class II ¹⁷	11.93%	13.83%	2.13%	4.80%
American Century VP ¹⁹ Inflation Protection Fund — Class II	-1.92%	1.67%	N/A	2.09%
American Century VP ¹⁹ International Fund — Class IV ^{7,16,17}	31.71%	21.91%	2.38%	6.30%
American Century VP ¹⁹ Mid Cap Value Fund — Class II	21.03%	N/A	N/A	19.26%
American Century VP ¹⁹ Ultra Fund — Class II	8.29%	8.56%	N/A	-0.93%
American Century VP ¹⁹ Value Fund — Class II	12.62%	14.82%	7.58%	9.24%
American Century VP ¹⁹ Vista Fund — Class II	28.05%	21.96%	N/A	9.64%
DREYFUS				
Dreyfus GVIT ²⁰ International Value Fund — Class VI ¹⁶	28.84%	27.15%	9.68%	8.18%
Dreyfus GVIT ²⁰ Mid Cap Index Fund — Class I	25.99%	21.38%	8.42%	9.61%
Dreyfus IP ²⁶ Small Cap Stock Index Portfolio — Service Shares ⁸	28.86%	24.11%	N/A	10.18%
Dreyfus Stock Index Fund, Inc. — Service Shares	13.24%	12.55%	0.62%	8.76%
Dreyfus VIF ²¹ Appreciation Portfolio — Service Shares	6.86%	8.48%	-0.26%	8.60%
Dreyfus VIF ²¹ Developing Leaders Portfolio — Service Shares ¹⁷	23.42%	16.16%	4.15%	21.28%
FEDERATED				
Federated American Leaders Fund II — Service Shares ¹⁷	11.48%	13.00%	N/A	4.59%
Federated Capital Appreciation Fund II — Service Shares ¹⁷	9.69%	9.69%	N/A	2.76%
Federated GVIT ²⁰ High Income Bond Fund — Class III ¹⁶	7.30%	7.47%	6.53%	3.96%
Federated Quality Bond Fund II — Service Shares ¹⁴	-0.81%	0.30%	N/A	2.51%
FIDELITY				
Fidelity VIP ²² Equity-Income Portfolio — Service Class 2	17.45%	15.58%	3.89%	9.59%
Fidelity VIP ²² Growth Portfolio — Service Class 2	16.58%	11.23%	-2.83%	9.42%
Fidelity VIP ²² Overseas Portfolio — Service Class 2R ^{7,16}	36.94%	28.22%	5.32%	6.19%
Fidelity VIP ²² II Contrafund [®] Portfolio — Service Class 2	27.26%	20.08%	8.38%	13.03%
Fidelity VIP ²² II Investment Grade Bond Portfolio — Service Class 2	-0.68%	1.05%	3.73%	5.58%
Fidelity VIP ²² III Mid Cap Portfolio — Service Class 2	35.93%	31.12%	14.88%	19.54%
Fidelity VIP ²² III Value Strategies Portfolio — Service Class 2	26.21%	21.85%	N/A	10.00%
Fidelity VIP ²² IV Freedom Fund 2010 Port. — Service Class 2 ¹⁸	10.51%	N/A	N/A	10.34%
Fidelity VIP ²² IV Freedom Fund 2020 Port. — Service Class 2 ¹⁸	15.69%	N/A	N/A	15.37%
Fidelity VIP ²² IV Freedom Fund 2030 Port. — Service Class 2 ¹⁸	19.07%	N/A	N/A	18.61%
Fidelity VIP ²² IV Natural Resources Port. — Service Class 2 ¹⁶	64.79%	40.67%	N/A	19.08%
FRANKLIN TEMPLETON				
Franklin VIP ²² Rising Dividend Securities Fund — Class II	14.56%	13.34%	9.11%	9.46%
Franklin VIP ²² Small Cap Value Securities Fund — Class II ⁸	28.72%	25.07%	11.68%	7.94%
Templeton VIP ²² Developing Markets Sec. Fund — Class 3 ¹⁶	50.84%	38.58%	20.80%	2.11%
Templeton VIP ²² Foreign Securities Fund — Class 3 ¹⁶	23.68%	22.86%	5.32%	8.59%
Templeton VIP ²² Global Income Securities Fund — Class 3 ¹⁶	4.27%	9.00%	11.74%	6.32%
GARTMORE				
Gartmore GVIT ²⁰ Emerging Markets Fund — Class VI ^{8,16}	61.02%	44.82%	18.41%	10.75%
Gartmore GVIT ²⁰ Global Health Sciences Fund — Class VI ^{7,10,16}	5.49%	12.29%	6.85%	3.66%
Gartmore GVIT ²⁰ Global Tech. and Comm. Fund — Class VI ^{7,10,16}	28.65%	13.94%	-5.87%	-15.53%
Gartmore GVIT ²⁰ Government Bond Fund — Class I ¹¹	-0.98%	0.50%	3.22%	6.65%
Gartmore GVIT ²⁰ Mid Cap Growth Fund — Class II	28.12%	19.18%	6.99%	11.42%
Gartmore GVIT ²⁰ Nationwide Fund — Class II	15.98%	12.99%	2.71%	10.25%
Gartmore GVIT ²⁰ U.S. Growth Leaders Fund — Class II ¹⁰	20.84%	18.40%	N/A	8.35%
GVIT ²⁰ Small Cap Growth Fund — Class II (multi-manager) ⁸	28.32%	16.53%	1.32%	7.19%
GVIT ²⁰ Small Cap Value Fund — Class II (multi-manager) ⁸	28.75%	24.94%	7.39%	10.72%
GVIT ²⁰ Small Company Fund — Class II (multi-manager) ⁸	29.74%	24.54%	9.37%	12.97%

funds continued on next page

The BEST of AMERICA All American Gold Annuity SM Underlying Investment Options (UIOs)	Annualized Percentage Change			Fund Inception to 04/30/06
	1 Year to 04/30/06	3 Years to 04/30/06	5 Years to 04/30/06	
GARTMORE (funds continued)				
Asset Allocation Funds¹³				
Gartmore GVIT ²⁰ Investor Destinations Aggr. Fund — Class II	21.16%	18.25%	N/A	7.54%
Gartmore GVIT ²⁰ Investor Dest. Mod. Aggr. Fund — Class II	17.09%	15.12%	N/A	6.64%
Gartmore GVIT ²⁰ Investor Destinations Mod. Fund — Class II	11.93%	10.89%	N/A	5.21%
Gartmore GVIT ²⁰ Investor Dest. Mod. Cons. Fund — Class II	7.58%	7.30%	N/A	4.11%
Gartmore GVIT ²⁰ Investor Destinations Cons. Fund — Class II	3.79%	3.80%	N/A	2.71%
Money Market				
Gartmore GVIT ²⁰ Money Market Fund — Class I ^{6,14}	1.86%	0.25%	0.24%	4.35%
JANUS				
Janus Aspen Series Balanced Portfolio — Service Shares ¹⁷	13.31%	8.57%	3.09%	N/A
Janus Aspen Series Forty Portfolio: Service Shares ¹⁷	18.92%	15.66%	1.81%	11.25%
Janus Aspen Series International Growth Port: Svc II Shrs ^{16,17}	69.86%	37.48%	9.10%	13.31%
Janus Aspen Series Risk Managed Core Portfolio — Svc Shrs ¹⁷	15.64%	17.16%	N/A	15.85%
MASSACHUSETTS FINANCIAL				
MFS VIT ²⁹ Investors Growth Stock Series — Service Class	13.84%	9.36%	-3.47%	-1.02%
MFS VIT ²⁹ Value Series — Service Class	14.81%	16.15%	N/A	6.99%
NEUBERGER BERMAN				
Neuberger Berman AMT ²³ Fasciano Portfolio — Class S	21.25%	14.82%	N/A	10.66%
Neuberger Berman AMT ²³ International Portfolio — Class S ¹⁶	36.34%	N/A	N/A	36.37%
Neuberger Berman AMT ²³ Limited Maturity Bond Port. — Class I	0.54%	-0.10%	1.67%	5.12%
Neuberger Berman AMT ²³ Mid-Cap Growth Port. — Class S ¹⁷	33.86%	20.27%	1.30%	8.98%
Neuberger Berman AMT ²³ Regency Portfolio — Class S	24.79%	23.08%	N/A	11.65%
Neuberger Berman AMT ²³ Socially Responsive Portfolio	18.19%	15.13%	5.99%	5.34%
OPPENHEIMER				
Oppenheimer Capital Appreciation Fund/VA ²⁴ — Service Class	13.99%	11.83%	N/A	4.24%
Oppenheimer Global Securities Fund/VA ²⁴ — Class IV ^{7,16}	30.60%	N/A	N/A	19.17%
Oppenheimer High Income Fund/VA ²⁴ — Service Class	6.41%	7.02%	N/A	6.09%
Oppenheimer Main Street [®] Fund/VA ²⁴ — Service Class	15.45%	12.82%	1.65%	-1.57%
Oppenheimer Main Street [®] Small Cap Fund/VA ²⁴ — Service Class ⁸	34.37%	25.61%	N/A	12.55%
PUTNAM				
Putnam VT ³¹ Growth & Income Fund — Class IB ¹⁷	14.05%	13.81%	2.17%	9.73%
Putnam VT ³¹ Voyager Fund — Class IB ¹⁷	15.76%	8.97%	-3.24%	9.69%
T ROWE PRICE				
T. Rowe Price ES ³² Blue Chip Growth Portfolio — Class II	15.34%	10.99%	-0.02%	-1.63%
T. Rowe Price ES ³² Equity Income Portfolio — Class II	12.67%	14.40%	5.18%	10.69%
T. Rowe Price ES ³² Limited Term Bond Portfolio — Class II	0.41%	0.23%	2.18%	3.66%
VAN KAMPEN				
Van Kampen GVIT ²⁰ Comstock Value Fund — Class II ¹⁵	10.59%	15.93%	1.54%	2.31%
Van Kampen GVIT ²⁰ Multi Sector Bond Fund — Class I ^{9,15}	0.95%	3.59%	4.74%	3.56%
Van Kampen UIF ²⁵ Core Plus Fixed Income Port. — Class II	0.14%	N/A	N/A	1.65%
Van Kampen UIF ²⁵ U.S. Real Estate Portfolio — Class II ¹²	29.28%	30.03%	N/A	28.24%

The BEST of AMERICA All American Gold Annuity SM Underlying Investment Options (UIOs)	Annual Percentage Change			
	2002	2003	2004	2005
AIM				
AIM V.I. ²⁷ Basic Value Fund — Series II	-23.54%	31.46%	9.26%	3.92%
AIM V.I. ²⁷ Capital Appreciation Fund — Series II	-25.69%	27.40%	4.81%	7.03%
AIM V.I. ²⁷ Capital Development Fund — Series II	-22.83%	33.19%	13.64%	7.71%
ALLIANCE				
AllianceBernstein VPS ²⁸ Growth & Income Portfolio — Class B ¹⁷	-23.46%	30.37%	9.64%	3.10%
AllianceBernstein VPS ²⁸ Small/Mid Cap Value Port. — Class B ^{8,17}	-7.75%	38.97%	17.41%	5.11%
AMERICAN CENTURY				
American Century VP ¹⁹ Income & Growth Fund — Class II ¹⁷	-20.83%	27.41%	10.98%	3.02%
American Century VP ¹⁹ Inflation Protection Fund — Class II	N/A	4.09%	4.29%	0.10%
American Century VP ¹⁹ International Fund — Class IV ^{7,16,17}	-21.61%	22.81%	13.30%	11.38%
American Century VP ¹⁹ Mid Cap Value Fund — Class II	N/A	N/A	N/A	7.75%
American Century VP ¹⁹ Ultra Fund — Class II	-24.12%	23.06%	9.02%	0.51%
American Century VP ¹⁹ Value Fund — Class II	-14.12%	27.03%	12.56%	3.35%
American Century VP ¹⁹ Vista Fund — Class II	-21.07%	40.11%	13.83%	6.46%
DREYFUS				
Dreyfus GVIT ²⁰ International Value Fund — Class VI ¹⁶	-12.67%	36.33%	18.14%	10.22%
Dreyfus GVIT ²⁰ Mid Cap Index Fund — Class I	-16.58%	32.80%	14.10%	10.51%
Dreyfus IP ²⁶ Small Cap Stock Index Portfolio — Service Shares ⁸	N/A	35.90%	20.18%	5.70%
Dreyfus Stock Index Fund, Inc. — Service Shares	-23.76%	26.28%	8.78%	2.94%
Dreyfus VIF ²¹ Appreciation Portfolio — Service Shares	-18.15%	19.14%	3.29%	2.62%
Dreyfus VIF ²¹ Developing Leaders Portfolio — Service Shares ¹⁷	-20.56%	29.54%	9.47%	4.05%
FEDERATED				
Federated American Leaders Fund II — Service Shares ¹⁷	N/A	25.56%	7.94%	3.27%
Federated Capital Appreciation Fund II — Service Shares ¹⁷	N/A	22.15%	5.58%	0.23%
Federated GVIT ²⁰ High Income Bond Fund — Class III ¹⁶	1.74%	20.58%	8.54%	0.81%
Federated Quality Bond Fund II — Service Shares ¹⁴	N/A	2.94%	1.83%	-0.47%
FIDELITY				
Fidelity VIP ²² Equity-Income Portfolio — Service Class 2	-18.41%	28.23%	9.65%	4.06%
Fidelity VIP ²² Growth Portfolio — Service Class 2	-31.40%	30.72%	1.64%	3.99%
Fidelity VIP ²² Overseas Portfolio — Service Class 2R ^{7,16}	-21.67%	41.05%	11.71%	17.08%
Fidelity VIP ²² II Contrafund [®] Portfolio — Service Class 2	-10.94%	26.42%	13.54%	15.01%
Fidelity VIP ²² II Investment Grade Bond Portfolio — Service Class 2	8.54%	3.44%	2.69%	0.43%
Fidelity VIP ²² III Mid Cap Portfolio — Service Class 2	-11.36%	36.36%	22.92%	16.36%
Fidelity VIP ²² III Value Strategies Portfolio — Service Class 2	N/A	55.26%	12.23%	0.95%
Fidelity VIP ²² IV Freedom Fund 2010 Port. — Service Class 2 ¹⁸	N/A	N/A	N/A	N/A
Fidelity VIP ²² IV Freedom Fund 2020 Port. — Service Class 2 ¹⁸	N/A	N/A	N/A	N/A
Fidelity VIP ²² IV Freedom Fund 2030 Port. — Service Class 2 ¹⁸	N/A	N/A	N/A	N/A
Fidelity VIP ²² IV Natural Resources Port. — Service Class 2 ¹⁶	-12.91%	28.83%	22.26%	44.04%
FRANKLIN TEMPLETON				
Franklin VIP ²² Rising Dividend Securities Fund — Class II	-3.02%	22.85%	9.42%	1.94%
Franklin VIP ²² Small Cap Value Securities Fund — Class II ⁸	-10.62%	30.31%	22.02%	7.22%
Templeton VIP ²² Developing Markets Sec. Fund — Class 3 ¹⁶	-1.59%	50.99%	23.14%	25.69%
Templeton VIP ²² Foreign Securities Fund — Class 3 ¹⁶	-19.82%	30.43%	16.87%	8.57%
Templeton VIP ²² Global Income Securities Fund — Class 3 ¹⁶	19.47%	20.75%	13.13%	-4.56%
GARTMORE				
Gartmore GVIT ²⁰ Emerging Markets Fund — Class VI ^{8,16}	-16.73%	62.75%	18.97%	30.67%
Gartmore GVIT ²⁰ Global Health Sciences Fund — Class VI ^{7,10,16}	-20.38%	34.94%	6.31%	6.69%
Gartmore GVIT ²⁰ Global Tech. and Comm. Fund — Class VI ^{7,10,16}	-43.77%	53.20%	2.81%	-2.21%
Gartmore GVIT ²⁰ Government Bond Fund — Class I ¹¹	9.41%	0.53%	1.77%	1.78%
Gartmore GVIT ²⁰ Mid Cap Growth Fund — Class II	-23.79%	36.65%	13.59%	8.04%
Gartmore GVIT ²⁰ Nationwide Fund — Class II	-18.72%	25.47%	7.97%	5.51%
Gartmore GVIT ²⁰ U.S. Growth Leaders Fund — Class II ¹⁰	-24.79%	49.96%	10.51%	10.12%
GVIT ²⁰ Small Cap Growth Fund — Class II (multi-manager) ⁸	-34.61%	32.22%	11.57%	6.20%
GVIT ²⁰ Small Cap Value Fund — Class II (multi-manager) ⁸	-28.37%	54.35%	15.35%	1.30%
GVIT ²⁰ Small Company Fund — Class II (multi-manager) ⁸	-18.73%	38.70%	17.12%	10.42%

funds continued on next page

The BEST of AMERICA All American Gold Annuity SM Underlying Investment Options (UIOs)	Annual Percentage Change			
	2002	2003	2004	2005
GARTMORE (funds continued)				
Asset Allocation Funds¹³				
Gartmore GVIT ²⁰ Investor Destinations Aggr. Fund — Class II	-19.73%	30.05%	12.42%	6.39%
Gartmore GVIT ²⁰ Investor Dest. Mod. Aggr. Fund — Class II	-15.87%	24.89%	10.50%	5.54%
Gartmore GVIT ²⁰ Investor Destinations Mod. Fund — Class II	-10.94%	18.37%	7.98%	3.84%
Gartmore GVIT ²⁰ Investor Dest. Mod. Cons. Fund — Class II	-5.55%	12.09%	5.63%	2.99%
Gartmore GVIT ²⁰ Investor Destinations Cons. Fund — Class II	-1.05%	6.37%	3.15%	1.82%
Money Market				
Gartmore GVIT ²⁰ Money Market Fund — Class I ^{6,14}	-0.25%	-0.83%	-0.65%	1.19%
JANUS				
Janus Aspen Series Balanced Portfolio — Service Shares ¹⁷	-8.05%	12.11%	6.75%	6.13%
Janus Aspen Series Forty Portfolio: Service Shares ¹⁷	-17.20%	18.55%	16.31%	10.97%
Janus Aspen Series International Growth Port: Svc II Shrs ^{16,17}	-26.67%	32.70%	17.05%	30.20%
Janus Aspen Series Risk Managed Core Portfolio — Svc Shrs ¹⁷	N/A	N/A	15.81%	9.34%
MASSACHUSETTS FINANCIAL				
MFS VIT ²⁹ Investors Growth Stock Series — Service Class	-28.85%	20.90%	7.43%	2.73%
MFS VIT ²⁹ Value Series — Service Class	N/A	22.97%	13.21%	4.95%
NEUBERGER BERMAN				
Neuberger Berman AMT ²³ Fasciano Portfolio — Class S	N/A	23.33%	10.29%	1.42%
Neuberger Berman AMT ²³ International Portfolio — Class S ¹⁶	N/A	N/A	N/A	N/A
Neuberger Berman AMT ²³ Limited Maturity Bond Port. — Class I	3.83%	0.95%	-0.68%	-0.02%
Neuberger Berman AMT ²³ Mid-Cap Growth Port. — Class S ¹⁷	-30.48%	25.89%	14.40%	11.82%
Neuberger Berman AMT ²³ Regency Portfolio — Class S	-11.90%	34.02%	20.67%	10.38%
Neuberger Berman AMT ²³ Socially Responsive Portfolio	-16.05%	32.55%	11.68%	5.33%
OPPENHEIMER				
Oppenheimer Capital Appreciation Fund/VA ²⁴ — Service Class	-28.23%	28.89%	5.09%	3.36%
Oppenheimer Global Securities Fund/VA ²⁴ — Class IV ^{7,16}	N/A	N/A	N/A	12.44%
Oppenheimer High Income Fund/VA ²⁴ — Service Class	-4.10%	22.07%	7.18%	0.54%
Oppenheimer Main Street [®] Fund/VA ²⁴ — Service Class	-20.22%	24.68%	7.59%	4.23%
Oppenheimer Main Street [®] Small Cap Fund/VA ²⁴ — Service Class ⁸	-17.21%	42.29%	17.51%	8.16%
PUTNAM				
Putnam VT ³¹ Growth & Income Fund — Class IB ¹⁷	-20.23%	25.62%	9.53%	3.72%
Putnam VT ³¹ Voyager Fund — Class IB ¹⁷	-27.68%	23.17%	3.52%	4.18%
T ROWE PRICE				
T. Rowe Price ES ³² Blue Chip Growth Portfolio — Class II	-25.24%	26.74%	6.81%	4.13%
T. Rowe Price ES ³² Equity Income Portfolio — Class II	-14.59%	23.43%	13.00%	2.21%
T. Rowe Price ES ³² Limited Term Bond Portfolio — Class II	3.92%	2.79%	-0.36%	0.12%
VAN KAMPEN				
Van Kampen GVIT ²⁰ Comstock Value Fund — Class II ¹⁵	-26.32%	29.47%	15.44%	2.46%
Van Kampen GVIT ²⁰ Multi Sector Bond Fund — Class I ^{9,15}	5.67%	10.53%	5.01%	0.71%
Van Kampen UIF ²⁵ Core Plus Fixed Income Port. — Class II	N/A	N/A	2.58%	2.44%
Van Kampen UIF ²⁵ U.S. Real Estate Portfolio — Class II ¹²	N/A	35.28%	34.21%	15.11%

The BEST of AMERICA

All American Gold AnnuitySM

Underlying Investment Options (UIOs)

Fund Inception Date ²	Average Annual Total Return				Fund Inception to 04/30/06
	1 Year to 04/30/06	3 Years to 04/30/06	5 Years to 04/30/06	10 Years to 04/30/06	

AIM

AIM V.I. ²⁷ Basic Value Fund — Series II	09/10/2001	7.97%	14.22%	N/A	N/A	3.79%
AIM V.I. ²⁷ Capital Appreciation Fund — Series II	05/05/1993	16.22%	11.94%	-1.09%	3.69%	7.62%
AIM V.I. ²⁷ Capital Development Fund — Series II	05/01/1998	26.40%	20.21%	5.77%	N/A	6.20%

ALLIANCE

AllianceBernstein VPS ²⁸ Growth & Income Portfolio — Class B ¹⁷	06/01/1999	5.18%	11.92%	1.25%	N/A	3.88%
AllianceBernstein VPS ²⁸ Small/Mid Cap Value Port. — Class B ^{8,17}	05/01/2001	15.97%	20.76%	N/A	N/A	13.32%

AMERICAN CENTURY

American Century VP ¹⁹ Income & Growth Fund — Class II ¹⁷	10/30/1997	5.63%	12.42%	1.46%	N/A	4.78%
American Century VP ¹⁹ Inflation Protection Fund — Class II	12/31/2002	-8.08%	-0.10%	N/A	N/A	0.70%
American Century VP ¹⁹ International Fund — Class IV ^{7,16,17}	05/02/1994	25.41%	20.69%	1.71%	6.48%	6.28%
American Century VP ¹⁹ Mid Cap Value Fund — Class II	10/29/2004	14.73%	N/A	N/A	N/A	15.18%
American Century VP ¹⁹ Ultra Fund — Class II	05/01/2001	1.99%	7.01%	N/A	N/A	-1.71%
American Century VP ¹⁹ Value Fund — Class II	05/01/1996	6.32%	13.44%	7.04%	N/A	9.23%
American Century VP ¹⁹ Vista Fund — Class II	10/05/2001	21.75%	20.74%	N/A	N/A	9.02%

DREYFUS

Dreyfus GVIT ²⁰ International Value Fund — Class VI ¹⁶	11/01/1991	22.54%	26.03%	9.17%	8.41%	8.17%
Dreyfus GVIT ²⁰ Mid Cap Index Fund — Class I	10/31/1997	19.69%	20.15%	7.89%	N/A	9.59%
Dreyfus IP ²⁶ Small Cap Stock Index Portfolio — Service Shares ⁸	05/01/2002	22.56%	22.93%	N/A	N/A	9.27%
Dreyfus Stock Index Fund, Inc. — Service Shares	09/29/1989	6.94%	11.11%	-0.09%	7.05%	8.75%
Dreyfus VIF ²¹ Appreciation Portfolio — Service Shares	04/05/1993	0.56%	6.92%	-0.98%	6.91%	8.59%
Dreyfus VIF ²¹ Developing Leaders Portfolio — Service Shares ¹⁷	08/31/1990	17.12%	14.82%	3.53%	6.27%	21.27%

FEDERATED

Federated American Leaders Fund II — Service Shares ¹⁷	04/29/2002	5.18%	11.57%	N/A	N/A	3.79%
Federated Capital Appreciation Fund II — Service Shares ¹⁷	04/29/2002	3.39%	8.17%	N/A	N/A	1.92%
Federated GVIT ²⁰ High Income Bond Fund — Class III ¹⁶	11/03/1997	1.00%	5.89%	5.96%	N/A	3.93%
Federated Quality Bond Fund II — Service Shares ¹⁴	04/30/2002	-7.06%	-1.52%	N/A	N/A	1.45%

FIDELITY

Fidelity VIP ²² Equity-Income Portfolio — Service Class 2	10/09/1986	11.15%	14.21%	3.26%	7.21%	9.59%
Fidelity VIP ²² Growth Portfolio — Service Class 2	10/09/1986	10.28%	9.75%	-3.53%	5.19%	9.41%
Fidelity VIP ²² Overseas Portfolio — Service Class 2R ^{7,16}	01/28/1987	30.64%	27.11%	4.72%	5.98%	6.19%
Fidelity VIP ²² II Contrafund [®] Portfolio — Service Class 2	01/03/1995	20.96%	18.82%	7.86%	10.38%	13.02%
Fidelity VIP ²² II Investment Grade Bond Portfolio — Service Class 2	12/05/1988	-6.93%	-0.74%	3.10%	4.69%	5.58%
Fidelity VIP ²² III Mid Cap Portfolio — Service Class 2	12/28/1998	29.63%	30.07%	14.46%	N/A	19.53%
Fidelity VIP ²² III Value Strategies Portfolio — Service Class 2	02/20/2002	19.91%	20.63%	N/A	N/A	9.30%
Fidelity VIP ²² IV Freedom Fund 2010 Port. — Service Class 2 ¹⁸	04/26/2005	4.21%	N/A	N/A	N/A	3.77%
Fidelity VIP ²² IV Freedom Fund 2020 Port. — Service Class 2 ¹⁸	04/26/2005	9.39%	N/A	N/A	N/A	8.80%
Fidelity VIP ²² IV Freedom Fund 2030 Port. — Service Class 2 ¹⁸	04/26/2005	12.77%	N/A	N/A	N/A	12.04%
Fidelity VIP ²² IV Natural Resources Port. — Service Class 2 ¹⁶	07/19/2001	58.49%	39.76%	N/A	N/A	18.66%

FRANKLIN TEMPLETON

Franklin VIP ²² Rising Dividend Securities Fund — Class II	01/27/1992	8.26%	11.92%	8.59%	10.93%	9.46%
Franklin VIP ²² Small Cap Value Securities Fund — Class II ⁸	04/30/1998	22.42%	23.90%	11.22%	N/A	7.94%
Templeton VIP ²² Developing Markets Sec. Fund — Class 3 ¹⁶	03/04/1996	44.54%	37.64%	20.46%	2.20%	2.09%
Templeton VIP ²² Foreign Securities Fund — Class 3 ¹⁶	05/01/1992	17.38%	21.65%	4.73%	6.91%	8.58%
Templeton VIP ²² Global Income Securities Fund — Class 3 ¹⁶	01/24/1989	-2.03%	7.46%	11.27%	6.40%	6.32%

GARTMORE

Gartmore GVIT ²⁰ Emerging Markets Fund — Class VI ^{8,16}	08/30/2000	54.72%	43.96%	18.05%	N/A	10.42%
Gartmore GVIT ²⁰ Global Health Sciences Fund — Class VI ^{7,10,16}	12/29/2000	-0.81%	10.85%	6.29%	N/A	3.17%
Gartmore GVIT ²⁰ Global Tech. and Comm. Fund — Class VI ^{7,10,16}	06/30/2000	22.35%	12.54%	-6.53%	N/A	-15.97%
Gartmore GVIT ²⁰ Government Bond Fund — Class I ¹¹	11/08/1982	-7.21%	-1.31%	2.57%	4.58%	6.64%
Gartmore GVIT ²⁰ Mid Cap Growth Fund — Class II	05/01/1989	21.82%	17.90%	6.43%	11.06%	11.42%
Gartmore GVIT ²⁰ Nationwide Fund — Class II	11/08/1982	9.68%	11.56%	2.05%	6.09%	10.24%
Gartmore GVIT ²⁰ U.S. Growth Leaders Fund — Class II ¹⁰	12/31/2001	14.54%	17.10%	N/A	N/A	7.66%
GVIT ²⁰ Small Cap Growth Fund — Class II (multi-manager) ⁸	05/03/1999	22.02%	15.19%	0.62%	N/A	6.99%
GVIT ²⁰ Small Cap Value Fund — Class II (multi-manager) ⁸	11/03/1997	22.45%	23.78%	6.84%	N/A	10.71%
GVIT ²⁰ Small Company Fund — Class II (multi-manager) ⁸	10/23/1995	23.44%	23.37%	8.86%	10.57%	12.96%

funds continued on next page

The BEST of AMERICA All American Gold Annuity SM Underlying Investment Options (UIOs)	Fund Inception Date ²	Average Annual Total Return				Fund Inception to 04/30/06
		1 Year to 04/30/06	3 Years to 04/30/06	5 Years to 04/30/06	10 Years to 04/30/06	
GARTMORE (funds continued)						
Asset Allocation Funds¹³						
Gartmore GVIT ²⁰ Investor Destinations Aggr. Fund — Class II	12/12/2001	14.86%	16.95%	N/A	N/A	6.84%
Gartmore GVIT ²⁰ Investor Dest. Mod. Aggr. Fund — Class II	12/12/2001	10.79%	13.74%	N/A	N/A	5.92%
Gartmore GVIT ²⁰ Investor Destinations Mod. Fund — Class II	12/12/2001	5.63%	9.41%	N/A	N/A	4.45%
Gartmore GVIT ²⁰ Investor Dest. Mod. Cons. Fund — Class II	12/12/2001	1.28%	5.71%	N/A	N/A	3.32%
Gartmore GVIT ²⁰ Investor Destinations Cons. Fund — Class II	12/12/2001	-2.51%	2.10%	N/A	N/A	1.89%
Money Market						
Gartmore GVIT ²⁰ Money Market Fund — Class I ^{6,14}	11/10/1981	-4.44%	-1.57%	-0.48%	2.05%	4.34%
JANUS						
Janus Aspen Series Balanced Portfolio — Service Shares ¹⁷	09/30/1993	7.01%	7.03%	2.45%	N/A	N/A
Janus Aspen Series Forty Portfolio: Service Shares ¹⁷	05/01/1997	12.62%	14.29%	1.13%	N/A	11.24%
Janus Aspen Series International Growth Port: Svc II Shrs ^{16,17}	05/02/1994	63.56%	36.52%	8.59%	12.56%	13.31%
Janus Aspen Series Risk Managed Core Portfolio — Svc Shrs ¹⁷	01/02/2003	9.34%	15.84%	N/A	N/A	14.81%
MASSACHUSETTS FINANCIAL						
MFS VIT ²⁹ Investors Growth Stock Series — Service Class	05/03/1999	7.54%	7.83%	-4.16%	N/A	-1.33%
MFS VIT ²⁹ Value Series — Service Class	01/02/2002	8.51%	14.80%	N/A	N/A	6.26%
NEUBERGER BERMAN						
Neuberger Berman AMT ²³ Fasciano Portfolio — Class S	07/12/2002	14.95%	13.44%	N/A	N/A	9.70%
Neuberger Berman AMT ²³ International Portfolio — Class S ¹⁶	04/28/2005	30.04%	N/A	N/A	N/A	30.06%
Neuberger Berman AMT ²³ Limited Maturity Bond Port. — Class I	09/10/1984	-5.76%	-1.93%	0.99%	2.90%	5.11%
Neuberger Berman AMT ²³ Mid-Cap Growth Port. — Class S ¹⁷	11/03/1997	27.56%	19.01%	0.60%	N/A	8.96%
Neuberger Berman AMT ²³ Regency Portfolio — Class S	08/22/2001	18.49%	21.88%	N/A	N/A	11.09%
Neuberger Berman AMT ²³ Socially Responsive Portfolio	02/18/1999	11.89%	13.76%	5.41%	N/A	5.31%
OPPENHEIMER						
Oppenheimer Capital Appreciation Fund/VA ²⁴ — Service Class	09/18/2001	7.69%	10.37%	N/A	N/A	3.50%
Oppenheimer Global Securities Fund/VA ²⁴ — Class IV ^{7,16}	05/03/2004	24.30%	N/A	N/A	N/A	16.34%
Oppenheimer High Income Fund/VA ²⁴ — Service Class	09/18/2001	0.11%	5.42%	N/A	N/A	5.40%
Oppenheimer Main Street [®] Fund/VA ²⁴ — Service Class	07/13/2000	9.15%	11.39%	0.97%	N/A	-2.08%
Oppenheimer Main Street [®] Small Cap Fund/VA ²⁴ — Service Class ⁸	07/16/2001	28.07%	24.46%	N/A	N/A	12.02%
PUTNAM						
Putnam VT ³¹ Growth & Income Fund — Class IB ¹⁷	02/01/1988	7.75%	12.41%	1.50%	6.38%	9.73%
Putnam VT ³¹ Voyager Fund — Class IB ¹⁷	02/01/1988	9.46%	7.43%	-3.93%	4.01%	9.69%
T ROWE PRICE						
T. Rowe Price ES ³² Blue Chip Growth Portfolio — Class II	12/29/2000	9.04%	9.51%	-0.75%	N/A	-2.19%
T. Rowe Price ES ³² Equity Income Portfolio — Class II	03/31/1994	6.37%	13.01%	4.59%	8.67%	10.68%
T. Rowe Price ES ³² Limited Term Bond Portfolio — Class II	05/13/1994	-5.89%	-1.59%	1.51%	3.53%	3.64%
VAN KAMPEN						
Van Kampen GVIT ²⁰ Comstock Value Fund — Class II ¹⁵	10/31/1997	4.29%	14.57%	0.85%	N/A	2.28%
Van Kampen GVIT ²⁰ Multi Sector Bond Fund — Class I ^{9,15}	10/31/1997	-5.35%	1.88%	4.13%	N/A	3.54%
Van Kampen UIF ²⁵ Core Plus Fixed Income Port. — Class II	05/01/2003	-6.16%	N/A	N/A	N/A	-0.23%
Van Kampen UIF ²⁵ U.S. Real Estate Portfolio — Class II ¹²	11/05/2002	22.98%	28.95%	N/A	N/A	27.49%

The BEST of AMERICA

All American Gold AnnuitySM

Underlying Investment Options (UIOs)

Adoption Date: Date Fund Added to Variable Acct	Average Annual Total Return				Adoption Date to 03/31/06
	1 Year to 03/31/06	3 Years to 03/31/06	5 Years to 03/31/06	10 Years to 03/31/06	

AIM

AIM V.I. ²⁷ Basic Value Fund — Series II	11/15/2002	-1.19%	11.79%	N/A	N/A	6.44%
AIM V.I. ²⁷ Capital Appreciation Fund — Series II	11/15/2002	5.06%	8.49%	N/A	N/A	3.81%
AIM V.I. ²⁷ Capital Development Fund — Series II	11/15/2002	10.68%	16.03%	N/A	N/A	11.70%

ALLIANCE

AllianceBernstein VPS ²⁸ Growth & Income Portfolio — Class B ¹⁷	11/15/2002	-4.39%	8.88%	N/A	N/A	5.27%
AllianceBernstein VPS ²⁸ Small/Mid Cap Value Port. — Class B ^{8,17}	11/15/2002	2.83%	18.59%	N/A	N/A	13.85%

AMERICAN CENTURY

American Century VP ¹⁹ Income & Growth Fund — Class II ¹⁷	11/15/2002	-4.59%	8.94%	N/A	N/A	4.79%
American Century VP ¹⁹ Inflation Protection Fund — Class II	12/31/2002	-11.79%	-5.72%	N/A	N/A	-5.53%
American Century VP ¹⁹ International Fund — Class IV ^{7,16,17}	05/03/2004	11.77%	N/A	N/A	N/A	9.01%
American Century VP ¹⁹ Mid Cap Value Fund — Class II	05/02/2005	N/A	N/A	N/A	N/A	6.30%*
American Century VP ¹⁹ Ultra Fund — Class II	11/15/2002	-6.01%	3.91%	N/A	N/A	0.15%
American Century VP ¹⁹ Value Fund — Class II	11/15/2002	-3.74%	10.70%	N/A	N/A	6.38%
American Century VP ¹⁹ Vista Fund — Class II	05/02/2005	N/A	N/A	N/A	N/A	11.43%*

DREYFUS

Dreyfus GVIT ²⁰ International Value Fund — Class VI ¹⁶	05/03/2004	7.43%	N/A	N/A	N/A	8.81%
Dreyfus GVIT ²⁰ Mid Cap Index Fund — Class I	05/01/2000	7.09%	16.75%	3.98%	N/A	0.78%
Dreyfus IP ²⁶ Small Cap Stock Index Portfolio — Service Shares ⁸	05/01/2002	9.25%	20.50%	N/A	N/A	3.10%
Dreyfus Stock Index Fund, Inc. — Service Shares	11/15/2002	-2.44%	8.02%	N/A	N/A	3.63%
Dreyfus VIF ²¹ Appreciation Portfolio — Service Shares	11/15/2002	-7.55%	3.21%	N/A	N/A	-0.95%
Dreyfus VIF ²¹ Developing Leaders Portfolio — Service Shares ¹⁷	11/15/2002	3.98%	11.81%	N/A	N/A	7.59%

FEDERATED

Federated American Leaders Fund II — Service Shares ¹⁷	11/15/2002	-4.48%	8.07%	N/A	N/A	4.29%
Federated Capital Appreciation Fund II — Service Shares ¹⁷	11/15/2002	-6.02%	4.87%	N/A	N/A	0.93%
Federated GVIT ²⁰ High Income Bond Fund — Class III ¹⁶	05/02/2005	N/A	N/A	N/A	N/A	-5.70%*
Federated Quality Bond Fund II — Service Shares ¹⁴	11/15/2002	-11.32%	-6.66%	N/A	N/A	-5.72%

FIDELITY

Fidelity VIP ²² Equity-Income Portfolio — Service Class 2	11/15/2002	-0.49%	11.10%	N/A	N/A	5.98%
Fidelity VIP ²² Growth Portfolio — Service Class 2	11/15/2002	0.82%	7.02%	N/A	N/A	2.27%
Fidelity VIP ²² Overseas Portfolio — Service Class 2R ^{7,16}	05/03/2004	14.42%	N/A	N/A	N/A	8.86%
Fidelity VIP ²² II Contrafund® Portfolio — Service Class 2	11/15/2002	7.70%	13.94%	N/A	N/A	9.82%
Fidelity VIP ²² II Investment Grade Bond Portfolio — Service Class 2	11/15/2002	-10.85%	-5.92%	N/A	N/A	-5.21%
Fidelity VIP ²² III Mid Cap Portfolio — Service Class 2	11/15/2002	13.04%	24.34%	N/A	N/A	18.50%
Fidelity VIP ²² III Value Strategies Portfolio — Service Class 2	11/15/2002	3.05%	19.64%	N/A	N/A	12.61%
Fidelity VIP ²² IV Freedom Fund 2010 Port. — Service Class 2 ¹⁸	05/02/2005	N/A	N/A	N/A	N/A	-3.18%*
Fidelity VIP ²² IV Freedom Fund 2020 Port. — Service Class 2 ¹⁸	05/02/2005	N/A	N/A	N/A	N/A	1.27%*
Fidelity VIP ²² IV Freedom Fund 2030 Port. — Service Class 2 ¹⁸	05/02/2005	N/A	N/A	N/A	N/A	4.17%*
Fidelity VIP ²² IV Natural Resources Port. — Service Class 2 ¹⁶	05/02/2005	N/A	N/A	N/A	N/A	38.23%*

FRANKLIN TEMPLETON

Franklin VIP ²² Rising Dividend Securities Fund — Class II	11/15/2002	-0.36%	9.21%	N/A	N/A	4.79%
Franklin VIP ²² Small Cap Value Securities Fund — Class II ⁸	11/15/2002	9.06%	21.44%	N/A	N/A	15.46%
Templeton VIP ²² Developing Markets Sec. Fund — Class 3 ¹⁶	05/02/2005	N/A	N/A	N/A	N/A	27.54%*
Templeton VIP ²² Foreign Securities Fund — Class 3 ¹⁶	05/03/2004	3.47%	N/A	N/A	N/A	6.91%
Templeton VIP ²² Global Income Securities Fund — Class 3 ¹⁶	05/02/2005	N/A	N/A	N/A	N/A	-11.30%*

GARTMORE

Gartmore GVIT ²⁰ Emerging Markets Fund — Class VI ^{8,16}	05/03/2004	34.20%	N/A	N/A	N/A	24.71%
Gartmore GVIT ²⁰ Global Health Sciences Fund — Class VI ^{7,10,16}	05/03/2004	-0.54%	N/A	N/A	N/A	-5.14%
Gartmore GVIT ²⁰ Global Tech. and Comm. Fund — Class VI ^{7,10,16}	05/03/2004	10.32%	N/A	N/A	N/A	-2.60%
Gartmore GVIT ²⁰ Government Bond Fund — Class I ¹¹	01/02/1985	-10.49%	-6.57%	-3.25%	-1.20%	1.37%
Gartmore GVIT ²⁰ Mid Cap Growth Fund — Class II	05/01/2003	10.04%	N/A	N/A	N/A	12.53%
Gartmore GVIT ²⁰ Nationwide Fund — Class II	11/15/2002	-1.54%	8.59%	N/A	N/A	3.87%
Gartmore GVIT ²⁰ U.S. Growth Leaders Fund — Class II ¹⁰	02/14/2003	3.70%	15.98%	N/A	N/A	15.39%
GVIT ²⁰ Small Cap Growth Fund — Class II (multi-manager) ⁸	11/15/2002	11.18%	12.73%	N/A	N/A	8.65%
GVIT ²⁰ Small Cap Value Fund — Class II (multi-manager) ⁸	11/15/2002	6.78%	22.14%	N/A	N/A	16.65%
GVIT ²⁰ Small Company Fund — Class II (multi-manager) ⁸	11/15/2002	10.76%	20.47%	N/A	N/A	15.30%

The BEST of AMERICA All American Gold Annuity SM Underlying Investment Options (UIOs)	Adoption	Average Annual Total Return				Adoption
	Date: Date Fund Added to Variable Acct	1 Year to 03/31/06	3 Years to 03/31/06	5 Years to 03/31/06	10 Years to 03/31/06	Date to 03/31/06

GARTMORE (funds continued)**Asset Allocation Funds¹³**

Gartmore GVIT ²⁰ Investor Destinations Aggr. Fund — Class II	01/25/2002	3.39%	13.55%	N/A	N/A	0.20%
Gartmore GVIT ²⁰ Investor Dest. Mod. Aggr. Fund — Class II	01/25/2002	0.77%	9.97%	N/A	N/A	-0.69%
Gartmore GVIT ²⁰ Investor Destinations Mod. Fund — Class II	01/25/2002	-2.83%	5.15%	N/A	N/A	-2.07%
Gartmore GVIT ²⁰ Investor Dest. Mod. Cons. Fund — Class II	01/25/2002	-5.74%	0.93%	N/A	N/A	-3.15%
Gartmore GVIT ²⁰ Investor Destinations Cons. Fund — Class II	01/25/2002	-8.25%	-3.08%	N/A	N/A	-4.53%

Money Market

Gartmore GVIT ²⁰ Money Market Fund — Class I ^{6,14}	01/02/1985	-9.87%	-7.23%	-6.26%	-3.91%	-2.80%
(7-day current yield for Gartmore GVIT Money Market Fund — Class I)**						

JANUS

Janus Aspen Series Balanced Portfolio — Service Shares ¹⁷	11/15/2002	-0.05%	2.70%	N/A	N/A	0.45%
Janus Aspen Series Forty Portfolio: Service Shares ¹⁷	05/01/2000	4.96%	10.08%	-2.91%	N/A	-12.39%
Janus Aspen Series International Growth Port: Svc II Shrs ^{16,17}	05/01/2002	42.34%	32.44%	N/A	N/A	9.98%
Janus Aspen Series Risk Managed Core Portfolio — Svc Shrs ¹⁷	05/01/2003	0.77%	N/A	N/A	N/A	10.42%

MASSACHUSETTS FINANCIAL

MFS VIT ²⁹ Investors Growth Stock Series — Service Class	11/15/2002	-0.78%	4.88%	N/A	N/A	0.36%
MFS VIT ²⁹ Value Series — Service Class	11/15/2002	-2.95%	10.97%	N/A	N/A	5.72%

NEUBERGER BERMAN

Neuberger Berman AMT ²³ Fasciano Portfolio — Class S	11/15/2002	4.11%	11.28%	N/A	N/A	5.74%
Neuberger Berman AMT ²³ International Portfolio — Class S ¹⁶	05/02/2005	N/A	N/A	N/A	N/A	14.96%*
Neuberger Berman AMT ²³ Limited Maturity Bond Port. — Class I	12/01/1987	-10.85%	-7.39%	-4.81%	-3.09%	-1.64%
Neuberger Berman AMT ²³ Mid-Cap Growth Port. — Class S ¹⁷	12/31/2002	14.38%	15.32%	N/A	N/A	12.19%
Neuberger Berman AMT ²³ Regency Portfolio — Class S	05/02/2005	N/A	N/A	N/A	N/A	8.44%*
Neuberger Berman AMT ²³ Socially Responsive Portfolio	05/01/2003	-1.58%	N/A	N/A	N/A	7.11%

OPPENHEIMER

Oppenheimer Capital Appreciation Fund/VA ²⁴ — Service Class	11/15/2002	-0.87%	7.90%	N/A	N/A	2.65%
Oppenheimer Global Securities Fund/VA ²⁴ — Class IV ^{7,16}	05/03/2004	12.49%	N/A	N/A	N/A	9.63%
Oppenheimer High Income Fund/VA ²⁴ — Service Class	11/15/2002	-7.16%	1.29%	N/A	N/A	2.83%
Oppenheimer Main Street ⁶ Fund/VA ²⁴ — Service Class	11/15/2002	-0.49%	8.02%	N/A	N/A	3.67%
Oppenheimer Main Street ⁶ Small Cap Fund/VA ²⁴ — Service Class ⁸	11/15/2002	13.02%	21.73%	N/A	N/A	15.53%

PUTNAM

Putnam VT ³¹ Growth & Income Fund — Class IB ¹⁷	05/01/2003	-2.94%	N/A	N/A	N/A	6.27%
Putnam VT ³¹ Voyager Fund — Class IB ¹⁷	05/01/2003	-0.61%	N/A	N/A	N/A	1.65%

T ROWE PRICE

T. Rowe Price ES ³² Blue Chip Growth Portfolio — Class II	05/02/2005	N/A	N/A	N/A	N/A	2.21%*
T. Rowe Price ES ³² Equity Income Portfolio — Class II	05/02/2005	N/A	N/A	N/A	N/A	-2.05%*
T. Rowe Price ES ³² Limited Term Bond Portfolio — Class II	05/02/2005	N/A	N/A	N/A	N/A	-11.71%*

VAN KAMPEN

Van Kampen GVIT ²⁰ Comstock Value Fund — Class II ¹⁵	02/14/2003	-5.30%	11.12%	N/A	N/A	10.28%
Van Kampen GVIT ²⁰ Multi Sector Bond Fund — Class I ^{9,15}	05/01/2000	-9.90%	-3.15%	-1.87%	N/A	-1.46%
Van Kampen UIF ²⁵ Core Plus Fixed Income Port. — Class II	05/01/2003	-10.01%	N/A	N/A	N/A	-5.78%
Van Kampen UIF ²⁵ U.S. Real Estate Portfolio — Class II ¹²	12/31/2002	26.44%	26.36%	N/A	N/A	23.58%

** The current yield more closely reflects the current earnings of the Money Market Fund than the total return calculation.

The BEST of AMERICA

All American Gold AnnuitySM

Underlying Investment Options (UIOs)

Adoption
Date:
Date Fund
Added to
Variable Acct

Average Annual Total Return

1 Year to
04/30/063 Years to
04/30/065 Years to
04/30/0610 Years to
04/30/06Adoption
Date to
04/30/06**AIM**

AIM V.I. ²⁷ Basic Value Fund — Series II	11/15/2002	2.09%	8.50%	N/A	N/A	6.40%
AIM V.I. ²⁷ Capital Appreciation Fund — Series II	11/15/2002	10.12%	6.07%	N/A	N/A	3.82%
AIM V.I. ²⁷ Capital Development Fund — Series II	11/15/2002	20.01%	14.33%	N/A	N/A	12.17%

ALLIANCE

AllianceBernstein VPS ²⁸ Growth & Income Portfolio — Class B ¹⁷	11/15/2002	-0.62%	6.18%	N/A	N/A	5.57%
AllianceBernstein VPS ²⁸ Small/Mid Cap Value Port. — Class B ^{8,17}	11/15/2002	9.87%	14.99%	N/A	N/A	13.74%

AMERICAN CENTURY

American Century VP ¹⁹ Income & Growth Fund — Class II ¹⁷	11/15/2002	-0.18%	6.68%	N/A	N/A	5.18%
American Century VP ¹⁹ Inflation Protection Fund — Class II	12/31/2002	-13.13%	-5.68%	N/A	N/A	-5.49%
American Century VP ¹⁹ International Fund — Class IV ^{7,16,17}	05/03/2004	19.05%	N/A	N/A	N/A	10.76%
American Century VP ¹⁹ Mid Cap Value Fund — Class II	05/02/2005	N/A	N/A	N/A	N/A	8.15%*
American Century VP ¹⁹ Ultra Fund — Class II	11/15/2002	-3.72%	1.26%	N/A	N/A	-0.22%
American Century VP ¹⁹ Value Fund — Class II	11/15/2002	0.49%	7.71%	N/A	N/A	6.56%
American Century VP ¹⁹ Vista Fund — Class II	05/02/2005	N/A	N/A	N/A	N/A	14.74%*

DREYFUS

Dreyfus GVIT ²⁰ International Value Fund — Class VI ¹⁶	05/03/2004	16.26%	N/A	N/A	N/A	11.18%
Dreyfus GVIT ²⁰ Mid Cap Index Fund — Class I	05/01/2000	13.49%	14.32%	1.72%	N/A	0.96%
Dreyfus IP ²⁶ Small Cap Stock Index Portfolio — Service Shares ⁸	05/01/2002	16.28%	17.10%	N/A	N/A	2.96%
Dreyfus Stock Index Fund, Inc. — Service Shares	11/15/2002	1.09%	5.33%	N/A	N/A	3.86%
Dreyfus VIF ²¹ Appreciation Portfolio — Service Shares	11/15/2002	-5.11%	1.17%	N/A	N/A	-0.50%
Dreyfus VIF ²¹ Developing Leaders Portfolio — Service Shares ¹⁷	11/15/2002	10.99%	9.01%	N/A	N/A	7.07%

FEDERATED

Federated American Leaders Fund II — Service Shares ¹⁷	11/15/2002	-0.62%	5.82%	N/A	N/A	4.65%
Federated Capital Appreciation Fund II — Service Shares ¹⁷	11/15/2002	-2.36%	2.40%	N/A	N/A	1.17%
Federated GVIT ²⁰ High Income Bond Fund — Class III ¹⁶	05/02/2005	N/A	N/A	N/A	N/A	-4.65%*
Federated Quality Bond Fund II — Service Shares ¹⁴	11/15/2002	-12.13%	-7.05%	N/A	N/A	-5.73%

FIDELITY

Fidelity VIP ²² Equity-Income Portfolio — Service Class 2	11/15/2002	5.18%	8.43%	N/A	N/A	6.60%
Fidelity VIP ²² Growth Portfolio — Service Class 2	11/15/2002	4.34%	3.95%	N/A	N/A	2.26%
Fidelity VIP ²² Overseas Portfolio — Service Class 2R ^{7,16}	05/03/2004	24.14%	N/A	N/A	N/A	10.69%
Fidelity VIP ²² II Contrafund [®] Portfolio — Service Class 2	11/15/2002	14.72%	12.95%	N/A	N/A	10.31%
Fidelity VIP ²² II Investment Grade Bond Portfolio — Service Class 2	11/15/2002	-12.02%	-6.31%	N/A	N/A	-5.21%
Fidelity VIP ²² III Mid Cap Portfolio — Service Class 2	11/15/2002	23.16%	24.15%	N/A	N/A	19.06%
Fidelity VIP ²² III Value Strategies Portfolio — Service Class 2	11/15/2002	13.70%	14.89%	N/A	N/A	12.54%
Fidelity VIP ²² IV Freedom Fund 2010 Port. — Service Class 2 ¹⁸	05/02/2005	N/A	N/A	N/A	N/A	-1.74%*
Fidelity VIP ²² IV Freedom Fund 2020 Port. — Service Class 2 ¹⁸	05/02/2005	N/A	N/A	N/A	N/A	3.17%*
Fidelity VIP ²² IV Freedom Fund 2030 Port. — Service Class 2 ¹⁸	05/02/2005	N/A	N/A	N/A	N/A	6.45%*
Fidelity VIP ²² IV Natural Resources Port. — Service Class 2 ¹⁶	05/02/2005	N/A	N/A	N/A	N/A	48.55%*

FRANKLIN TEMPLETON

Franklin VIP ²² Rising Dividend Securities Fund — Class II	11/15/2002	2.38%	6.13%	N/A	N/A	4.87%
Franklin VIP ²² Small Cap Value Securities Fund — Class II ⁸	11/15/2002	16.14%	18.05%	N/A	N/A	15.22%
Templeton VIP ²² Developing Markets Sec. Fund — Class 3 ¹⁶	05/02/2005	N/A	N/A	N/A	N/A	37.19%*
Templeton VIP ²² Foreign Securities Fund — Class 3 ¹⁶	05/03/2004	11.25%	N/A	N/A	N/A	8.91%
Templeton VIP ²² Global Income Securities Fund — Class 3 ¹⁶	05/02/2005	N/A	N/A	N/A	N/A	-7.51%*

GARTMORE

Gartmore GVIT ²⁰ Emerging Markets Fund — Class VI ^{8,16}	05/03/2004	47.56%	N/A	N/A	N/A	28.24%
Gartmore GVIT ²⁰ Global Health Sciences Fund — Class VI ^{7,10,16}	05/03/2004	-6.44%	N/A	N/A	N/A	-6.67%
Gartmore GVIT ²⁰ Global Tech. and Comm. Fund — Class VI ^{7,10,16}	05/03/2004	16.08%	N/A	N/A	N/A	-3.32%
Gartmore GVIT ²⁰ Government Bond Fund — Class I ¹¹	01/02/1985	-12.28%	-6.87%	-3.12%	-1.09%	1.33%
Gartmore GVIT ²⁰ Mid Cap Growth Fund — Class II	05/01/2003	15.56%	N/A	N/A	N/A	12.20%
Gartmore GVIT ²⁰ Nationwide Fund — Class II	11/15/2002	3.76%	5.75%	N/A	N/A	4.13%
Gartmore GVIT ²⁰ U.S. Growth Leaders Fund — Class II ¹⁰	02/14/2003	8.48%	11.29%	N/A	N/A	14.78%
GVIT ²⁰ Small Cap Growth Fund — Class II (multi-manager) ⁸	11/15/2002	15.75%	9.29%	N/A	N/A	7.94%
GVIT ²⁰ Small Cap Value Fund — Class II (multi-manager) ⁸	11/15/2002	16.17%	18.01%	N/A	N/A	16.44%
GVIT ²⁰ Small Company Fund — Class II (multi-manager) ⁸	11/15/2002	17.14%	17.53%	N/A	N/A	15.15%

funds continued on next page

The BEST of AMERICA All American Gold Annuity SM Underlying Investment Options (UIOs)	Adoption	Average Annual Total Return				Adoption
	Date: Date Fund Added to Variable Acct	1 Year to 04/30/06	3 Years to 04/30/06	5 Years to 04/30/06	10 Years to 04/30/06	Date to 04/30/06

GARTMORE (funds continued)**Asset Allocation Funds¹³**

Gartmore GVIT ²⁰ Investor Destinations Aggr. Fund — Class II	01/25/2002	8.80%	11.15%	N/A	N/A	0.69%
Gartmore GVIT ²⁰ Investor Dest. Mod. Aggr. Fund — Class II	01/25/2002	4.84%	7.94%	N/A	N/A	-0.30%
Gartmore GVIT ²⁰ Investor Destinations Mod. Fund — Class II	01/25/2002	-0.18%	3.61%	N/A	N/A	-1.81%
Gartmore GVIT ²⁰ Investor Dest. Mod. Cons. Fund — Class II	01/25/2002	-4.41%	-0.11%	N/A	N/A	-2.96%
Gartmore GVIT ²⁰ Investor Destinations Cons. Fund — Class II	01/25/2002	-7.97%	-3.63%	N/A	N/A	-4.41%

Money Market

Gartmore GVIT ²⁰ Money Market Fund — Class I ^{6,14}	01/02/1985	-9.71%	-7.13%	-6.26%	-3.91%	-2.79%
(7-day current yield for Gartmore GVIT Money Market Fund — Class I)**						0.35%

JANUS

Janus Aspen Series Balanced Portfolio — Service Shares ¹⁷	11/15/2002	1.16%	1.14%	N/A	N/A	0.34%
Janus Aspen Series Forty Portfolio: Service Shares ¹⁷	05/01/2000	6.62%	8.45%	-5.41%	N/A	-12.25%
Janus Aspen Series International Growth Port: Svc II Shrs ^{16,17}	05/01/2002	56.15%	30.34%	N/A	N/A	11.00%
Janus Aspen Series Risk Managed Core Portfolio — Svc Shrs ¹⁷	05/01/2003	3.42%	N/A	N/A	N/A	10.14%

MASSACHUSETTS FINANCIAL

MFS VIT ²⁹ Investors Growth Stock Series — Service Class	11/15/2002	1.68%	1.99%	N/A	N/A	0.25%
MFS VIT ²⁹ Value Series — Service Class	11/15/2002	2.62%	9.03%	N/A	N/A	6.51%

NEUBERGER BERMAN

Neuberger Berman AMT ²³ Fasciano Portfolio — Class S	11/15/2002	8.88%	7.64%	N/A	N/A	5.30%
Neuberger Berman AMT ²³ International Portfolio — Class S ¹⁶	05/02/2005	N/A	N/A	N/A	N/A	23.60%*
Neuberger Berman AMT ²³ Limited Maturity Bond Port. — Class I	12/01/1987	-10.91%	-7.46%	-4.74%	-3.01%	-1.62%
Neuberger Berman AMT ²³ Mid-Cap Growth Port. — Class S ¹⁷	12/31/2002	21.14%	13.07%	N/A	N/A	12.06%
Neuberger Berman AMT ²³ Regency Portfolio — Class S	05/02/2005	N/A	N/A	N/A	N/A	11.42%*
Neuberger Berman AMT ²³ Socially Responsive Portfolio	05/01/2003	5.91%	N/A	N/A	N/A	7.93%

OPPENHEIMER

Oppenheimer Capital Appreciation Fund/VA ²⁴ — Service Class	11/15/2002	1.82%	4.58%	N/A	N/A	2.63%
Oppenheimer Global Securities Fund/VA ²⁴ — Class IV ^{7,16}	05/03/2004	17.98%	N/A	N/A	N/A	10.17%
Oppenheimer High Income Fund/VA ²⁴ — Service Class	11/15/2002	-5.55%	-0.38%	N/A	N/A	2.83%
Oppenheimer Main Street ⁶ Fund/VA ²⁴ — Service Class	11/15/2002	3.24%	5.59%	N/A	N/A	3.86%
Oppenheimer Main Street ⁶ Small Cap Fund/VA ²⁴ — Service Class ⁸	11/15/2002	21.64%	18.58%	N/A	N/A	15.41%

PUTNAM

Putnam VT ³¹ Growth & Income Fund — Class IB ¹⁷	05/01/2003	1.88%	N/A	N/A	N/A	6.72%
Putnam VT ³¹ Voyager Fund — Class IB ¹⁷	05/01/2003	3.54%	N/A	N/A	N/A	1.61%

T ROWE PRICE

T. Rowe Price ES ³² Blue Chip Growth Portfolio — Class II	05/02/2005	N/A	N/A	N/A	N/A	2.91%*
T. Rowe Price ES ³² Equity Income Portfolio — Class II	05/02/2005	N/A	N/A	N/A	N/A	0.21%*
T. Rowe Price ES ³² Limited Term Bond Portfolio — Class II	05/02/2005	N/A	N/A	N/A	N/A	-11.01%*

VAN KAMPEN

Van Kampen GVIT ²⁰ Comstock Value Fund — Class II ¹⁵	02/14/2003	-1.49%	8.86%	N/A	N/A	10.77%
Van Kampen GVIT ²⁰ Multi Sector Bond Fund — Class I ^{9,15}	05/01/2000	-10.54%	-3.82%	-1.63%	N/A	-1.46%
Van Kampen UIF ²⁵ Core Plus Fixed Income Port. — Class II	05/01/2003	-11.27%	N/A	N/A	N/A	-5.85%
Van Kampen UIF ²⁵ U.S. Real Estate Portfolio — Class II ¹²	12/31/2002	16.69%	22.97%	N/A	N/A	21.79%

** The current yield more closely reflects the current earnings of the Money Market Fund than the total return calculation.