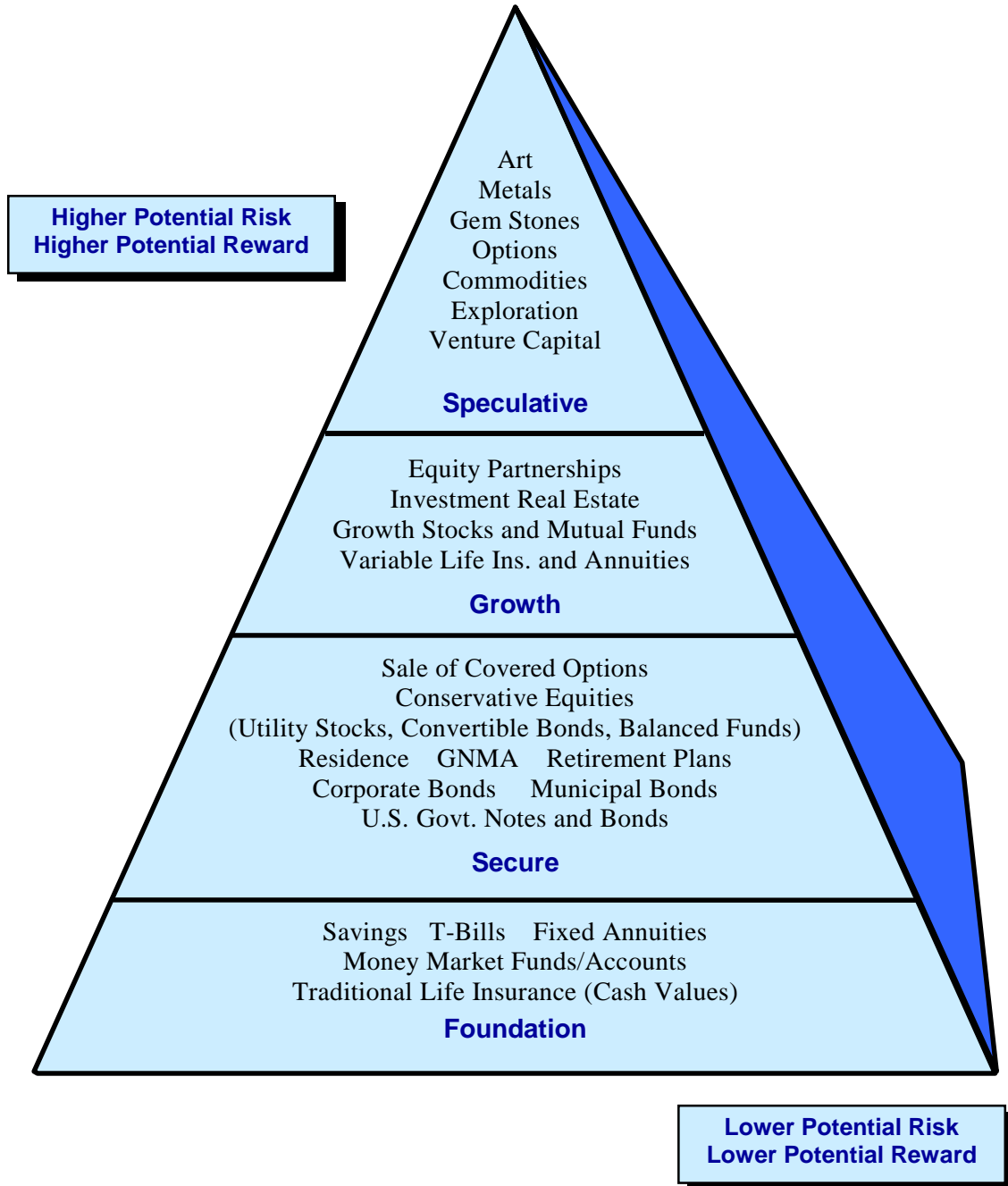


Pyramid of Investments

An investment program should be built like a pyramid - with a strong, broad base. The diagram below illustrates a typical investment pyramid.



Note: This pyramid is intended solely to illustrate a concept; it is not a promise of investment performance. Investors may differ on the risk level to which a particular asset is assigned. Before making any investment in mutual funds or variable annuities, you should be sure to read the appropriate prospectus or offering documents for a complete discussion of the fees and risks involved.