

[B-D Name]

Date: _____

Fees you pay and our conflicts of interest for purchases of AAA Equity Fund – Class A shares (AAAEA)

Ask before you buy

We are required to tell you about fees and conflicts of interest that may affect your decision to buy shares of this fund. Ask us to fill in the blanks below for details about the fees you must pay.

Volume discount

You may qualify for fee discounts if you or members of your family hold other shares from this fund family, or if you agree to make additional purchases. Ask us for more information about these discounts.

Fees

You pay when you buy

You pay a sales fee for Class A shares when you purchase them — up front. The amount of the up front fee you pay is based on your total payment amount.

Do you want us to fill in the blanks for you?

We must write in amounts for your investment at your request.

Total payment amount	Estimated up front fee you pay	Your investment amount	Up front fee as % of your investment amount
\$	\$	\$	%
\$1,000.00	\$57.50	\$942.50	6.10%
\$50,000.00	\$2,250.00	\$47,750.00	4.71%
\$100,000.00	\$3,500.00	\$96,500.00	3.63%

You also pay each year

In addition to the up front sales fee, you will pay ongoing fees every year you hold shares in the fund. These fees are based on the value of your investment, and include:

Distribution fees <i>(we receive all or almost all of the distribution fees)</i>	0.25%
Management fees	0.75%
Other expenses	0.92%
Total annual fee %	1.92%

Do you want us to fill in the blanks for you?

We must write in amounts for your investment at your request. This estimate assumes the value of your investment does not change.

Investment value	Estimated 1st year annual fees you pay	Annual fee %
\$	\$	%
\$1,000.00	\$19.20	1.92%
\$50,000.00	\$960.00	1.92%
\$100,000.00	\$1,920.00	1.92%

In addition, you pay each year:

Account fee: \$100.00

Conflicts of interest

Does the fund or its affiliates pay us extra to promote this fund over other funds? **YES**

Do we pay our personnel more for selling this fund than for selling other funds we offer? **NO**

Find out more

Fund prospectus

You should consider all the costs, goals and risks associated with any fund before you buy. Read about this information in the fund prospectus. We can provide you with a copy today, or you may obtain one by calling (800) 999-9999 or on line at www.aaafunds.com/equityfund/prospectus.

Summary of special incentives

Ask us for a summary of the special incentives we receive to sell this fund. This information is not available in the fund prospectus. You can request this information by calling (800) 888-8888 or review it online at www.brokerwebsite.com/specialincentives.

[B-D Name]

Date: _____

Fees you pay and our conflicts of interest for purchases of AAA Equity Fund – Class B shares (AAAEB)

Ask before you buy

We are required to tell you about fees and conflicts of interest that may affect your decision to buy shares of this fund. Ask us to fill in the blanks below for details about the fees you must pay.

Fees

You pay when you sell

You pay a sales fee for Class B shares when you sell them—at the back end. This fee varies with both the value of the shares you sell and the length of time you hold them.

Do you want us to fill in the blanks for you?

We must write in amounts for your investment at your request. This estimate assumes the value of your investment does not change.

Investment amount	Estimated maximum back end sales fee	Maximum back end fee %
\$	\$	6.10%
\$1,000.00	\$61.00	6.10%
\$50,000.00	\$3,050.00	6.10%
\$100,000.00	\$6,100.00	6.10%

You also pay each year

In addition to the back-end sales fee, you will pay ongoing fees every year you hold shares in the fund. These fees are based on the value of your investment, and include:

Do you want us to fill in the blanks for you?

We must write in amounts for your investment at your request. This estimate assumes the value of your investment does not change.

Distribution fees <i>(we receive all or almost all of the distribution fees)</i>	1.00%
Management fees	0.75%
Other expenses	0.92%
Total annual fee %	2.67%

Investment value	Estimated 1st year fees	Annual fee %
\$	\$	2.67%
\$1,000.00	\$26.70	2.67%
\$50,000.00	\$1,335.00	2.67%
\$100,000.00	\$2,670.00	2.67%

Conflicts of interest

Does the fund or its affiliates pay us extra to promote this fund over other funds? **YES**

Do we pay our personnel more for selling Class B shares than for selling other share classes of the same fund? **YES**

Do we pay our personnel more for selling this fund than for selling other funds we offer? **NO**

Find out more

Fund prospectus

You should consider all the costs, goals and risks associated with any fund before you buy. Read about this information in the fund prospectus. We can provide you with a copy today, or you may obtain one by calling (800) 999-9999 or on line at www.aaafunds.com/equityfund/prospectus.

Summary of special incentives

Ask us for a summary of the special incentives we receive to sell this fund. This information is not available in the fund prospectus. You can request this information by calling (800) 888-8888 or review it online at www.brokerwebsite.com/specialincentives.

[B-D Name]

Date: _____

Fees you pay and our conflicts of interest for purchases of AAA Equity Fund – Class C shares (AAAEC)

Ask before you buy

We are required to tell you about fees and conflicts of interest that may affect your decision to buy shares of this fund. Ask us to fill in the blanks below for details about the fees you must pay.

Fees

You will pay each year

For Class C shares, you will pay ongoing fees every year you hold shares in the fund. These fees are based on the value of your investment, and include:

Distribution fees <i>(we receive all or almost all of the distribution fees)</i>	1.00%
Management fees	0.75%
Other expenses	0.92%
Total annual fee %	2.67%

Do you want us to fill in the blanks for you?

We must write in amounts for your investment at your request. This estimate assumes the value of your investment does not change.

Investment value	Estimated 1st-year fees	Annual fee %
\$ <input type="text"/>	\$ <input type="text"/>	2.67%
\$1,000.00	\$26.70	2.67%
\$50,000.00	\$1,335.00	2.67%
\$100,000.00	\$2,670.00	2.67%

Conflicts of interest

Does the fund or its affiliates pay us extra to promote this fund over other funds? **YES**

Do we pay our personnel more for selling this fund than for selling other funds we offer? **NO**

Do we pay our personnel more for selling Class C shares than for selling other share classes of the same fund? **YES**

Find out more

Fund prospectus

You should consider all the costs, goals and risks associated with any fund before you buy. Read about this information in the fund prospectus. We can provide you with a copy today, or you may obtain one by calling (800) 999-9999 or on line at www.aaafunds.com/equityfund/prospectus.

Summary of special incentives

Ask us for a summary of the special incentives we receive to sell this fund. This information is not available in the fund prospectus. You can request this information by calling (800) 888-8888 or review it online at www.brokerwebsite.com/specialincentives.

[B-D Name]

Date: _____

Fees you pay and our conflicts of interest for purchases of [STATE] 529 Savings Plan Growth Portfolio – Class A

Ask before you buy

We are required to tell you about fees and conflicts of interest that may affect your decision to buy shares of this portfolio. Ask us to fill in the blanks below for details about the fees you must pay.

Your state's tax incentives

Many states offer their residents tax deductions and other benefits for investing in their 529 college savings plans, but not for investing in other states' plans. If you live in a state that offers these tax deductions or other benefits, you should consider whether investing in a college savings plan sponsored by your state is best for you.

Fees

You pay when you buy

You pay a sales fee when you purchase Class A shares of this 529 college savings plan – up front. The amount of the up front fee you pay is based on your total payment amount.

Do you want us to fill in the blanks for you?

We must write in amounts for your investment at your request.

Total payment amount	Estimated up front fee you pay	Your investment amount	Up front fee as % of your investment amount
\$	\$	\$	%
\$1,000.00	\$57.50	\$942.50	6.10%
\$50,000.00	\$2,250.00	\$47,750.00	4.71%
\$100,000.00	\$3,500.00	\$96,500.00	3.63%

In addition when you open your account, you will pay:

Application fee: \$75.00 ([State] residents)
\$95.00 (non-residents)

You also pay each year

In addition to the up front sales fee, you will pay ongoing fees every year you hold this portfolio. These fees are based on the value of your investment, and include:

Distribution fees <i>(we receive all or almost all of the distribution fees)</i>	0.25%
Management fees	0.75%
Other expenses	1.18%
State administrative fees	0.20%
Total annual fee %	2.38%

Do you want us to fill in the blanks for you?

We must write in amounts for your investment at your request. This estimate assumes the value of your investment does not change.

Investment value	Estimated 1st year annual fees you pay	Annual fee %
\$	\$	2.38%
\$1,000.00	\$23.80	2.38%
\$50,000.00	\$1,190.00	2.38%
\$100,000.00	\$2,380.00	2.38%

Conflicts of interest

Are we paid extra to promote this college savings plan over others? **YES**

Do we pay our personnel more for selling this college savings plan than for selling other plans we offer? **NO**

Find out more

Plan offering document

You should consider all the costs, goals and risks associated with any college savings plan before you buy. Read about this information in the college savings plan's offering document. We can provide you with a copy today, or you may obtain one by calling (800) 999-9999 or on line at www.aaafunds.com/state529plan/offeringdocument.

Summary of special incentives

Ask us for a summary of the special incentives we receive to sell this college savings plan. This information is not available in the plan offering document. You can request this information by calling (800) 888-8888 or review it online at www.brokerwebsite.com/specialincentives.

[B-D Name]

Date: _____

Fees you pay and our conflicts of interest for purchases of [STATE] 529 Savings Plan Growth Portfolio – Class B

Ask before you buy

We are required to tell you about fees and conflicts of interest that may affect your decision to buy shares of this portfolio. Ask us to fill in the blanks below for details about the fees you must pay.

Your state's tax incentives

Many states offer their residents tax deductions and other benefits for investing in their 529 college savings plans, but not for investing in other states' plans. If you live in a state that offers these tax deductions or other benefits, you should consider whether investing in a college savings plan sponsored by your state is best for you.

Fees

You pay when you sell

You pay a sales fee for Class B shares of this 529 college savings plan when you sell them—at the back end. This fee varies with both the value of the shares you sell and the length of time you hold them.

Do you want us to fill in the blanks for you?

We must write in amounts for your investment at your request. This estimate assumes the value of your shares does not change.

Investment amount	Estimated maximum back end sales fee	Maximum back end fee %
\$	\$	6.10%
\$1,000.00	\$61.00	6.10%
\$50,000.00	\$3,050.00	6.10%
\$100,000.00	\$6,100.00	6.10%

In addition when you open your account, you will pay:

Application fee: \$75.00 ([State] residents)
\$95.00 (non-residents)

You also pay each year

In addition to the back end sales fee, you will pay ongoing fees every year you hold this portfolio. These fees are based on the value of your investment, and include:

Distribution fees <i>(we receive all or almost all of the distribution fees)</i>	1.00%
Management fees	0.75%
Other expenses	1.18%
State administrative fees	0.20%
Total annual fee %	3.13%

Do you want us to fill in the blanks for you?

We must write in amounts for your investment at your request. This estimate assumes the value of your investment does not change.

Investment value	Estimated 1st year annual fees you pay	Annual fee %
\$	\$	3.13%
\$1,000.00	\$31.03	3.13%
\$50,000.00	\$1,565.00	3.13%
\$100,000.00	\$3,130.00	3.13%

Conflicts of interest

Are we paid extra to promote this college savings plan over others? **YES**

Do we pay our personnel more for selling this college savings plan than for selling other plans we offer? **NO**

Do we pay our personnel more for selling Class B shares than for selling other share classes of the same 529 college savings plan? **YES**

Find out more

Plan offering document

You should consider all the costs, goals and risks associated with any college savings plan before you buy. Read about this information in the college savings plan's offering document. We can provide you with a copy today, or you may obtain one by calling (800) 999-9999 or on line at www.aaafunds.com/state529plan/offeringdocument.

Summary of special incentives

Ask us for a summary of the special incentives we receive to sell this college savings plan. This information is not available in the plan offering document. You can request this information by calling (800) 888-8888 or review it online at www.brokerwebsite.com/specialincentives.

[B-D Name]

Date: _____

Fees you pay and our conflicts of interest for purchases of [STATE] 529 Savings Plan Growth Portfolio – Class C

Ask before you buy

We are required to tell you about fees and conflicts of interest that may affect your decision to buy shares of this portfolio. Ask us to fill in the blanks below for details about the fees you must pay.

Your state's tax incentives

Many states offer their residents tax deductions and other benefits for investing in their 529 college savings plans, but not for investing in other states' plans. If you live in a state that offers these tax deductions or other benefits, you should consider whether investing in a college savings plan sponsored by your state is best for you.

Fees

You pay each year

For Class C shares, you will pay ongoing fees every year you hold this portfolio. These fees are based on the value of your portfolio, and include:

Distribution fees <i>(we receive all or almost all of the distribution fees)</i>	1.00%
Management fees	0.75%
Other expenses	1.18%
State administrative fees	0.20%
Total annual fee %	3.13%

Do you want us to fill in the blanks for you?

We must write in amounts for your investment at your request. This estimate assumes the value of your investment does not change.

Investment value	Estimated 1st year annual fees you pay	Annual fee %
\$	\$	3.13%
\$1,000.00	\$31.03	3.13%
\$50,000.00	\$1,565.00	3.13%
\$100,000.00	\$3,130.00	3.13%

In addition when you open your account, you will pay:

Application fee: \$75.00 ([State] residents)
\$95.00 (non-residents)

Conflicts of interest

Are we paid extra to promote this college savings plan over others? **YES**

Do we pay our personnel more for selling this college savings plan than for selling other plans we offer? **NO**

Do we pay our personnel more for selling Class C shares than for selling other share classes of the same 529 college savings plan? **YES**

Find out more

Plan offering document

You should consider all the costs, goals and risks associated with any college savings plan before you buy. Read about this information in the college savings plan's offering document. We can provide you with a copy today, or you may obtain one by calling (800) 999-9999 or on line at www.aaafunds.com/state529plan/offeringdocument.

Summary of special incentives

Ask us for a summary of the special incentives we receive to sell this college savings plan. This information is not available in the fund prospectus. You can request this information by calling (800) 888-8888 or review it online at www.brokerwebsite.com/specialincentives.

[B-D Name]**Fees and our conflicts of interest for purchases of AAA Variable Annuity****Ask before you buy**

We are required to tell you about fees and the conflicts of interest that may affect your decision to buy this variable annuity. Ask us to fill in the blanks below for details about the fees you must pay.

Free look right

You may be able to terminate your contract within the "free look" period and receive a refund of your payments or your contract value, which may be less. Ask us for details.

Fees**You pay when you buy**

You pay a sales fee up front when you make a payment. The fee you pay is based on the amount of your payment.

Do you want us to fill in the blanks for you?

We must write in amounts for your payment at your request.

Total payment amount	Estimated up front fee you pay	Your investment amount	Up front fee as % of your investment amount
\$	\$	\$	%
\$1,000.00	\$63.50	\$936.50	6.79%
\$50,000.00	\$3,175.00	\$46,825.00	6.79%
\$100,000.00	\$6,350.00	\$93,650.00	6.79%

You pay when you sell

You pay a surrender charge if you withdraw money from your contract within a certain period of time. The charge is based on the amount you withdraw, and when you make the withdrawal. If you received a bonus credit, part of it will also be taken away.

The surrender charge % will decline over time.

Amount withdrawn	Estimated maximum surrender charge including bonus repayment	Maximum surrender charge %
\$	\$	9.00%
\$1,000.00	\$90.00	9.00%
\$50,000.00	\$4,500.00	9.00%
\$100,000.00	\$9,000.00	9.00%

You also pay each year

In addition to the surrender charge, you will pay ongoing fees every year you hold the contract. These fees will vary with the value of your contract, and may not be charged on assets held in the fixed account. You may also pay an annual contract charge of **\$45**. Ask us for details.

For Each \$1,000 of Contract Value, You Pay Each Year

Type of Fee	Minimum You Would Pay	Maximum You Would Pay
Investment Option Fees	\$5.50 (0.55%)	\$22.50 (2.25%)
Insurance Charges	\$18.00 (1.80%)	\$25.00 (2.50%)
Total Fees for \$1,000	\$23.50 (2.35%)	\$47.50 (4.75%)
\$1,000.00	\$23.50	\$47.50
\$50,000.00	\$1,175.00	\$2,375.00
\$100,000.00	\$2,350.00	\$4,750.00

Conflicts of interest

Does the insurance company or its affiliates pay us extra to promote this product over other variable annuities? **YES**

Do we pay our personnel more for selling this product than for selling other variable annuities we offer? **NO**

Find out more**Prospectuses**

You should consider all the costs, goals and risks associated with any variable annuity before you buy. Read about this information in the prospectus. We can provide you with a copy today, or you may obtain one by calling (800) 999-9999 or on line at [www.aaaannuities.com/variable annuity/prospectus](http://www.aaaannuities.com/variable%20annuity/prospectus).

Summary of special incentives

Ask us for a summary of the special incentives we receive to sell this product. This information is not available in the prospectus. You can request this information by calling (800) 888-8888 or review it online at www.brokerwebsite.com/specialincentives

Confirmation of your transaction

AAA Equity Fund – Class A shares

Name: **David Smith**
 Account no: **2345-9911**
 Order date: **October 28, 2004**
 Settlement date: **October 28, 2004**

Details of your transaction

Your total payment to purchase the fund:	\$12,500.00
Up front sales fee you paid:	\$722.50
Amount you invested in the fund:	\$11,777.50
Amount invested per share (Net Asset Value):	\$23.11
Number of shares bought:	509.6279

Fees

You paid when you bought

You paid a sales fee for your Class A shares up front when you purchased your shares. This fee pay was based on your total payment amount.

Your total payment	Up front sales fee you paid	Your investment amount	Up front fee as % of your investment amount
\$12,500.00	\$722.50	\$11,777.50	6.13%

The up front fee % you paid differs from the up front fee % in the prospectus due to rounding. The up front fee % stated in the prospectus is 6.10%.

You also pay each year

In addition to the up front sales fee, you will pay ongoing fees every year you hold shares in the fund. These fees are based on the value of your investment, and include:

This estimate assumes the value of your investment stays the same. Your actual annual fees will depend on the value of your investment at the time the fee is calculated.

Distribution fees <i>(we receive all or almost all of the distribution fees)</i>	0.25%
Management fees	0.75%
Other expenses	0.92%
Total annual fee %	1.92%

Investment value	Estimated 1 st year annual fees you will pay	Annual fee %
\$11,777.50	\$226.13	1.92%

Conflicts of interest

Does the fund or its affiliates pay us extra to promote this fund over other funds? **YES**

Do we pay our personnel more for selling this fund than for selling other funds we offer? **NO**

You can request a summary of the special incentives we receive to sell this fund by calling (800) 888-8888 or review it on-line at www.brokerwebsite.com/specialincentives.

Confirmation of your transaction

AAA Equity Fund – Class B shares

Name: **David Smith**
 Account no: **2345-9911**
 Order date: **October 28, 2004**
 Settlement date: **October 28, 2004**

Details of your transaction

Your total payment to purchase this fund: **\$12,500.00**
 Amount invested per share (Net Asset Value): **\$23.11**
 Number of shares bought: **540.8914**

Fees

You will pay when you sell

You pay a sales fee for your Class B shares when you sell them—at the back end. This fee varies with both the value of the shares you sell and the length of time you hold them.

These estimates assume no change in the value of your investment. Your actual fee will depend on the value of the shares that you sell.

Your investment	If you hold these shares	Back-end sales fee you pay	Back-end fee%
\$12,500.00	less than 1 year	\$762.50	6.10%
	from 1 to 2 years	\$588.75	4.71%
	from 2 to 3 years	\$453.75	3.63%
	from 3 to 4 years	\$331.25	2.65%
	from 4 to 5 years	\$218.75	1.75%
	from 5 to 6 years	\$93.75	0.75%
	more than 6 years	\$0.00	0.00%

You also pay each year

In addition to the back end sales fee, you will pay ongoing fees every year you hold shares in the fund. These fees are based on the value of your investment, and include:

This estimate assumes the value of your investment stays the same. Your actual annual fees will depend on the value of your investment at the time the fee is calculated.

Distribution fees	1.00%
<i>(we receive all or almost all of the distribution fees)</i>	
Management fees	0.75%
Other expenses	0.92%
Total annual fee %	2.67%

Investment value	Estimated 1 st year annual fees you will pay	Annual fee %
\$12,500.00	\$333.75	2.67%

Conflicts of interest

Does the fund or its affiliates pay us extra to promote this fund over other funds? **YES**

Do we pay our personnel more for selling class B shares than for selling other share classes of this same fund? **NO**

Do we pay our personnel more for selling this fund than for selling other funds we offer? **NO**

You can request a summary of the special incentives we receive to sell this fund by calling (800) 888-8888 or review it on-line at www.brokerwebsite.com/specialincentives.

Confirmation of your transaction

AAA Equity Fund – Class C shares

Name: **David Smith**
Account no: **2345-9911**
Order date: **October 28, 2004**
Settlement date: **October 28, 2004**

Details of your transaction

Your total payment to purchase the fund: **\$12,500.00**
Amount invested per share (Net Asset Value): **\$23.11**
Number of shares bought: **540.8914**

Fees

You will pay each year

For Class C shares, you will pay ongoing fees every year you hold shares in the fund. These fees are based on the value of your investment, and include:

Distribution fees	1.00%
<i>(we receive all or almost all of the distribution fees)</i>	
Management fees	0.75%
Other expenses	0.92%
Total annual fee %	2.67%

This estimate assumes the value of your investment stays the same. Your actual annual fees will depend on the value of your investment at the time the fee is calculated.

Investment value	Estimated 1 st year annual fees you will pay	Annual fee %
\$12,500.00	\$333.75	2.67%

Conflicts of interest

Does the fund or its affiliates pay us extra to promote this fund over other funds? **YES**

Do we pay our personnel more for selling this fund than for selling other funds we offer? **NO**

Do we pay our personnel more for selling class C shares than for selling other share classes of this same fund? **NO**

You can request a summary of the special incentives we receive to sell this fund by calling (800) 888-8888 or review it on-line at www.brokerwebsite.com/specialincentives.

Confirmation of your transaction

[STATE] 529 Savings Plan Growth Portfolio – Class A

Name: **David Smith**
 Account no: **2345-9911**
 Order date: **October 28, 2004**
 Settlement date: **October 28, 2004**

Details of your transaction

Your total payment to purchase this college savings plan: \$12,500.00
 Up front sales fee you paid: \$722.50
 Application fee you paid: \$75.00
 Amount you invested in the fund: **\$11,702.50**
 Amount invested per share (Net Asset Value): \$23.11
 Number of shares bought: 506.3825

Fees

You paid when you bought

You paid a sales fee for your Class A shares up front when you purchased shares of this 529 college savings plan. This fee pay was based on your total payment amount.

Your total payment	Up front sales fee you paid	Your investment amount	Up front fee as % of your investment amount
\$12,500.00	\$722.50	\$11,777.50	6.13%

The up front fee % you paid differs from the up front fee % in this college savings plan's offering document due to rounding. The up front fee % stated in the offering document is 6.10%.

You also paid an application fee: \$75.00 ([State] residents)

You also pay each year

In addition to the up front sales fee, you will pay ongoing fees every year you hold this portfolio. These fees are based on the value of your investment, and include:

Distribution fees <i>(we receive all or almost all of the distribution fees)</i>	0.25%
Management fees	0.75%
Other expenses	1.18%
State administrative fees	0.20%
Total annual fee %	2.38%

This estimate assumes the value of your investment stays the same. Your actual annual fees will depend on the value of your investment at the time the fee is calculated.

Investment value	Estimated 1 st year annual fees you will pay	Annual fee %
\$11,777.50	\$280.30	2.38%

Conflicts of interest

Are we paid extra to promote this college savings plan over others? **YES**

Do we pay our personnel more for selling this college savings plan than for selling other plans we offer? **NO**

You can request a summary of the special incentives we receive to sell this fund by calling (800) 888-8888 or review it on-line at www.brokerwebsite.com/specialincentives.

Confirmation of your transaction

[STATE] 529 Savings Plan Growth Portfolio – Class B

Name: **David Smith**
 Account no: **2345-9911**
 Order date: **October 28, 2004**
 Settlement date: **October 28, 2004**

Details of your transaction

Your total payment to purchase this college savings plan: **\$12,575.00**
 Application fee you paid: **\$75.00**
 Amount you invested in the fund: **\$12,500.00**
 Amount invested per share (Net Asset Value): **\$23.11**
 Number of shares bought: **540.8914**

Fees

You will pay when you sell

You pay a sales fee for your Class B shares when you sell them—at the back end. This fee varies with both the value of the shares you sell and the length of time you hold them.

These estimates assume no change in the value of your investment. Your actual fee will depend on the value of your shares at the time you sell.

Your investment	If you hold these shares	Back-end sales fee you pay	Back-end fee%
\$12,500.00	less than 1 year	\$762.50	6.10%
	from 1 to 2 years	\$588.75	4.71%
	from 2 to 3 years	\$453.75	3.63%
	from 3 to 4 years	\$331.25	2.65%
	from 4 to 5 years	\$218.75	1.75%
	from 5 to 6 years	\$93.75	0.75%
	more than 6 years	\$0.00	0.00%

You also pay each year

In addition to the back end sales fee, you will pay ongoing fees every year you hold this portfolio. These fees are based on the value of your investment, and include:

This estimate assumes the value of your investment stays the same. Your actual annual fees will depend on the value of your investment at the time the fee is calculated.

Distribution fees <i>(we receive all or almost all of the distribution fees)</i>	1.00%
Management fees	0.75%
Other expenses	1.18%
State administrative fees	0.20%
Total annual fee %	3.13%

Investment value	Estimated 1 st year annual fees you will pay	Annual fee %
\$12,500.00	\$391.25	3.13%

Conflicts of interest

Are we paid extra to promote this college savings plan over others? **YES**

Do we pay our personnel more for selling Class B shares than for selling other share classes of the same 529 college savings plan? **YES**

Do we pay our personnel more for selling this college savings plan than for selling other plans we offer? **NO**

You can request a summary of the special incentives we receive to sell this fund by calling (800) 888-8888 or review it on-line at www.brokerwebsite.com/specialincentives.

Confirmation of your transaction

[STATE] 529 Savings Plan Growth Portfolio – Class C

Name: **David Smith**
 Account no: **2345-9911**
 Order date: **October 28, 2004**
 Settlement date: **October 28, 2004**

Details of your transaction

Your total payment to purchase this college savings plan: **\$12,575.00**
 Application fee you paid: **\$75.00**
 Amount you invested in the fund: **\$12,500.00**
 Amount invested per share (Net Asset Value): **\$23.11**
 Number of shares bought: **540.8914**

Fees

You will pay each year

For Class C shares, you will pay ongoing fees every year you hold this portfolio. These fees are based on the value of your investment, and include:

Distribution fees <i>(we receive all or almost all of the distribution fees)</i>	1.00%
Management fees	0.75%
Other expenses	1.18%
State administrative fees	0.20%
Total annual fee %	3.13%

This estimate assumes the value of your investment stays the same. Your actual annual fees will depend on the value of your investment at the time the fee is calculated.

Investment value	Estimated 1 st year annual fees you will pay	Annual fee %
\$12,500.00	\$391.25	3.13%

Conflicts of interest

Are we paid extra to promote this college savings plan over others? **YES**

Do we pay our personnel more for selling this college savings plan than for selling other plans we offer? **NO**

Do we pay our personnel more for selling Class C shares than for selling other share classes of the same 529 college savings plan? **YES**

You can request a summary of the special incentives we receive to sell this fund by calling (800) 888-8888 or review it on-line at www.brokerwebsite.com/specialincentives.

Confirmation of your transaction

AAA Variable Annuity

Name: **David Smith**
 Account no: **2345-9911**
 Order date: **October 28, 2004**
 Settlement date: **October 28, 2004**

Details of your transaction

Your payment: \$12,000.00
 Less up front sales fee you paid (6.35% of payment): <762.50>
 Equals investment amount before bonus **\$11,237.50**
 Plus bonus credit \$500.00
 Equals investment amount: **\$11,737.50**

This amount was allocated as follows:

Name of Fund	Accumulation Unit Value	Number of Units	Dollar Value
Equity Fund	\$24.50	346.939	\$8,500.00
Bond Fund	\$42.85	46.383	\$1,987.50
AAA Insurance Fixed Account			\$1,250.00
Total			\$11,737.50

Fees

You paid when you bought

You paid a sales fee for your variable annuity up front when you purchased your contract.

Your payment	Up front sales fee you paid	Investment amount before bonus	Up front fee as % of investment amount before bonus
\$12,000.00	\$762.50	\$11,237.50	6.79%

You also pay each year

You will pay ongoing fees every year you hold the contract. These fees will vary with the value of your contract, and may not be charged on assets held in the fixed account. Ask us for details.

Investment value	Estimated 1 st year annual fees you will pay	Annual fee %
\$11,737.50	Investment Option Fees \$134.98	1.15%
	Insurance Charges \$234.75	2.00%
	Annual Contract Charge \$45.00	
	Total \$414.73	

You will pay when you sell

You pay a surrender charge if you withdraw money from your contract within a certain period of time. The charge is based on the amount you withdraw, and when you make the withdrawal. If you received a bonus credit, part of it will also be taken away.

You may be able to make a partial surrender of your contract without incurring a surrender charge; see the prospectus for details.

This estimate assumes the value of your contract stays the same during the year. Your actual fees will vary based on the value of your contract at the time you surrender your contract.

Investment value	If you surrender within	Back-end sales fee including bonus repayment	Back-end fee%
\$11,737.50	less than 1 years	\$1056.33	9.00%
	from 1 to 2 years	\$939.00	8.00%
	from 2 to 3 years	\$821.63	7.00%
	from 3 to 4 years	\$704.25	6.00%
	from 4 to 5 years	\$586.88	5.00%
	from 5 to 6 years	\$469.50	4.00%
	from 6 to 7 years	\$352.13	3.00%
	from 7 to 8 years	\$234.75	2.00%
	from 8 to 9 years	\$117.38	1.00%
	more than 9 years	\$0.00	0.00%

Conflicts of interest

Does the insurance company or its affiliates pay us extra to promote this product over other variable annuities? **YES**

Do we pay our personnel more for selling this product than for selling other variable annuities we offer? **NO**

You can request a summary of the special incentives we receive to sell this variable annuity by calling (800) 888-8888 or review it online at www.brokerwebsite.com/specialincentives.

Our compensation for selling AAA Equity Fund

Compensation that all broker-dealers receive for selling this fund

We receive the following compensation in connection with selling this fund. These amounts may be funded by sales fees or other distribution charges. For most investors, those amounts will have been disclosed prior to purchase.

Class A shares ("front-end" sales fees)

	Payment amount	What we receive	Our payment as %
Up-front compensation			
	\$1,000.00	\$50.00	5.00%
We receive the following up-front compensation for selling Class A shares of this fund.	\$50,000.00	\$2,000.00	4.00%
	\$100,000.00	\$3,250.00	3.25%
Additional annual compensation	Investment value	What we receive	Our payment as %
	\$1,000.00	\$2.50	0.25%
Each year we also receive the following compensation based on the value of Class A shares owned by our customers.	\$50,000.00	\$125.00	0.25%
	\$100,000.00	\$250.00	0.25%

Class B shares ("back-end" sales fees)

	Payment amount	What we receive	Our payment as %
Up-front compensation			
	\$1,000.00	\$45.00	4.50%
We receive the following upfront compensation for selling Class B shares of this fund.	\$50,000.00	\$2,250.00	4.50%
	\$100,000.00	\$4,500.00	4.50%
Additional annual compensation	Investment value	What we receive	Our payment as %
	\$1,000.00	\$10.00	1.00%
Each year for the first seven years you own this fund, we also receive the following compensation based on the value of Class B shares owned by our customers. After seven years, this amount will reduce to 0.25%.	\$50,000.00	\$500.00	1.00%
	\$100,000.00	\$1,000.00	1.00%

Class C shares ("level sales fees")

	Payment amount	What we receive	Our payment as %
Up-front compensation			
	\$1,000.00	\$10.00	1.00%
We receive the following upfront compensation for selling Class C shares of this fund.	\$50,000.00	\$500.00	1.00%
	\$100,000.00	\$1,000.00	1.00%
Additional annual compensation	Investment value	What we receive	Our payment as %
	\$1,000.00	\$10.00	1.00%
	\$50,000.00	\$500.00	1.00%
Each year we also receive the following compensation based on the value of Class C shares owned by our customers.	\$100,000.00	\$1,000.00	1.00%

Special revenue sharing and other promotional payments we receive from the AAA fund family

We or our affiliates also receive other payments from AAA fund family. These promotional payments, which create conflicts of interest, are described below.

Type of payment	What we receive
Sales-based payments	We receive \$2 for every \$1000 of AAA Equity Fund shares we sell after we sell \$10 million of AAA Equity Fund in a calendar year.
Payments for fund shares held by our customers	We annually receive 50 cents for every \$1000 of AAA fund family shares that our customers maintain in their accounts for more than one year.
Other payments	In addition to the promotional compensation discussed above, in our most recent fiscal year we received \$50,000 from the AAA family, on \$40 million of total sales of AAA fund family shares. We expect to receive at least \$25,000 of these types of promotional compensation from the AAA fund family in the current fiscal year, and we received \$7500 of this type of compensation in the most recent fiscal quarter.

Additional payments we receive from the AAA fund family

In addition to the compensation described above, we or our affiliates further receive some payments from the AAA fund family for "transfer agent" or recordkeeping services that we perform in connection with fund shares held by our customers. In the most recent fiscal year, we received \$40,000 from the AAA family. We expect to receive at least \$20,000 of this type of compensation in the current fiscal year, and we received \$6000 of this type of compensation in the most recent fiscal quarter.

Compensation-related conditions to our sale of mutual funds

- We only sell mutual funds that charge sales fees. We do not sell no-load funds, which charge no sales fees.
- We only sell mutual funds from fund families that pay us asset-based distribution fees ("rule 12b1 fees") of at least 0.25% of assets. If a fund family does not pay us those fees for all funds (including funds that are closed to new investors), we do not sell that family's mutual funds.
- We only sell mutual funds that pay us sub-transfer agent fees of \$12 per customer account.
- Funds that pay revenue sharing to us receive special access to our sales personnel.

Special incentives we pay to our personnel for selling this fund or particular share classes

Our personnel are paid more for selling AAA fund shares

[Illustrative disclosure - higher payout to representative]

We pay our personnel more for selling fund shares issued by AAA fund family than for selling shares issued by some other fund families. For example, a salesperson who typically receives 42% of the sales fees we earn on mutual fund sales receive 45% of the sales fees we receive for the sale of AAA fund shares. Also, when our personnel sell AAA fund shares, they do not have to pay \$8 per-transaction "ticket charges" that we otherwise would take out of their compensation.

[Alternative illustration - sale of fund that provides above average compensation]

Moreover, this fund's distributor pays all broker-dealers more for selling shares of this fund than the average we receive for selling comparable funds. Because we pay our personnel a standard percentage of our revenues, our personnel may earn more for selling this fund than they earn for selling comparable funds.

Our personnel may be paid more for selling class [B/C] shares

We can expect to earn more for selling class [B/C] shares of this fund than class A shares, particularly for larger sales, than we earn for selling other share classes. As a result, our personnel also may earn more when they sell class [B/C] shares.