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Please consider the investment objectives, risks, fees and expenses carefully before investing. For this and other important information you may obtain mutual fund prospectuses and disclosure documents from your registered representative. For prospectuses on Self-Directed Brokerage, contact Ameritrade at (866) 766-4015. Read them carefully before investing.

An investment in a Money Market Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Fund.

Average Annual Returns as of 06/30/2006¹

Variable Investment Options	YTD	1 Year	3 Years	5 Years	10 Years/ Since Inception²	Inception Date	Fund Operating Expenses³	Admin Fee⁴	Total Fee
Small Cap									
T. Rowe Price Small Cap Stock Fund [‡] ⁵	5.76%	15.85%	17.57%	9.50%	11.30%	Jun-56	0.92%	0.18%	1.10%
Russell 2000 Index ^{13,14}	8.21%	14.58%	18.70%	8.50%	9.05%	N/A			
International									
Fidelity Diversified International Fund [‡] ^{6,7}	8.27%	26.21%	24.21%	13.51%	12.64%	Dec-91	1.06%	0.18%	1.24%
Vanguard Institutional Developed Markets Index Fund [‡] ^{8,15}	10.18%	26.95%	23.99%	10.03%	N/A	May-00	0.13%	0.18%	0.31%
MSCI EAFE Index ^{13,14}	10.16%	26.56%	23.94%	10.02%	6.39%	N/A			
Mid Cap									
Vanguard Mid Cap Index - Instl [‡] ⁸	4.53%	14.58%	20.16%	10.23%	N/A	May-98	0.08%	0.18%	0.26%
MSCI US Mid Cap 450 Index ^{13,14}	4.51%	14.60%	20.13%	9.33%	12.16%	N/A			
Large Cap									
Janus Twenty Fund [‡]	0.86%	11.73%	15.13%	2.74%	9.98%	Apr-85	0.86%	0.18%	1.04%
Legg Mason Partners Appreciation Y [‡]	3.64%	9.45%	10.43%	3.61%	9.16%	Jan-96	0.57%	0.18%	0.75%
Vanguard Institutional Index Plus Fund [‡] ⁸	2.73%	8.65%	11.23%	2.53%	N/A	Jul-97	0.03%	0.18%	0.21%
S&P 500 Index ^{13,14}	2.58%	8.49%	11.16%	2.47%	8.30%	N/A			
Balanced									
Dodge & Cox Balanced Fund [‡]	4.09%	9.88%	12.76%	9.27%	11.75%	Jun-31	0.53%	0.18%	0.71%
60% S&P 500/40% Lehman Aggregate Bond Index ^{13,14,16}	1.35%	4.84%	7.55%	3.77%	7.82%	N/A			
Vanguard Balanced Index Institutional Fund [‡] ⁸	1.73%	5.58%	8.59%	4.59%	4.12%	Nov-00	0.08%	0.18%	0.26%
60% MSCI US Broad Market/40% Lehman Aggregate Bond Index ^{13,14,16}	1.73%	5.59%	8.61%	4.71%	4.11%	N/A			
Bond									
Dodge & Cox Income Fund [‡]	0.08%	0.40%	2.44%	5.42%	6.53%	Jan-89	0.44%	0.18%	0.62%
Vanguard Total Bond Market Index (Instl) [‡] ⁸	-0.87%	-0.91%	2.03%	4.53%	6.05%	Sep-95	0.07%	0.18%	0.25%
Lehman Aggregate Bond Index ^{13,14}	-0.72%	-0.81%	2.05%	4.97%	6.22%	N/A			
Money Market									
SIF Money Market Account [¶]	2.07%	3.80%	2.36%	2.19%	3.85%	N/A	0.01%	0.18%	0.19%
Fixed Investment Options									
SIF Fixed Interest Account ^{¶,9}	2.14%	4.27%	4.11%	4.68%	5.40%	Jul-86	0.09%	0.18%	0.27%
Minnesota Fixed Fund ^{¶¶}	2.15%	4.38%	4.61%	5.05%	N/A	Nov-94	N/A ¹¹	0.18%	0.18%

The 3rd Quarter 2006 Net Interest Rate is 4.45%.

[‡] Mutual Fund Investment Options [¶] Supplemental Investment Funds (SIF) Valued Daily

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