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Lipper offers unique content to help you invigorate your message and give your audience meaningful reasons to invest. With Lipper information and analysis, you can give investors the complete picture of risk and return they need. Lipper content can highlight your funds' superior returns while demonstrating long-term reliability and a commitment to risk and expense management.

Lipper offers the following content for use in your communications materials:

- Lipper Fund Awards
- Lipper Fund Ratings
- Lipper Classifications and Benchmarks
- Lipper Performance Data



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Use Lipper content in marketing communications to effectively illustrate your company's commitment to helping investors achieve their long-term investment goals.

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Held annually in 23 countries worldwide, the Lipper Fund Awards honor funds that have outperformed peers based on risk-adjusted, consistent return. In today's risk-averse environment, these widely recognized and coveted awards provide an excellent opportunity to highlight a winning fund's top performance and commitment to managing risk.

Lipper Fund Awards are globally respected and provide a powerful opportunity to differentiate your fund from the competition. Winners may distinguish funds by using the Lipper Fund Awards trophy icon in their marketing materials. This icon is a unique and recognizable cue that communicates a fund's winning status to investors. Visit excellence.thomsonreuters.com for more information about our awards programs.

LIPPER FUND AWARDS 2009 UNITED STATES

THE JAMES BALANCED GOLDEN RAINBOW FUND (GLRBX)

Lipper Leader: 2009 Best Mixed-Asset Target Allocation Moderate Fund Over 10 Years

Award is for the ten-year period, among 145 eligible firms in the Mixed-Asset Target Allocation Moderate Fund Universe as of 12/31/2008

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HIGHMARK RECEIVES 5 LIPPER AWARDS

We are pleased to inform you that HighMark Funds is the winner of Lipper Fund Awards 2009, ranking **#1** in the following five categories:

Asset Class Group Award

- **Best Small Fixed Income Group over Three Years:**
HighMark Ranked #1 out of 69 small fixed income groups.


Fund Awards

- **Best International Multi-Cap Core Fund over Three Years:**
HighMark International Opportunities Fund; M
Ranked #1 out of 259 eligible funds.
- **Best California Intermediate Municipal Debt Fund over Three Years:**
HighMark California Intermediate Tax-Free Bond Fund; Fiduciary
Ranked #1 out of 42 eligible funds.
- **Best California Intermediate Municipal Debt Fund over Five Years:**
HighMark California Intermediate Tax-Free Bond Fund; Fiduciary
Ranked #1 out of 40 eligible funds.
- **Best International Multi-Cap Core Fund over Five Years:**
HighMark International Opportunities Fund; M
Ranked #1 out of 191 eligible funds.

Continued on next page...


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in different formats and styles
to suit your communication
requirements.



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- **Best Equity Income Fund over Ten Years**
Principal Equity Income Fund – Class A: PQIAX
- **Best High Current Yield Fund over Five Years**
Principal High Yield Fund – Class I: PHVFX
- **Best Multi-Cap Core Fund over Ten Years**
Principal West Coast Equity Fund – Class A: CMWXX

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A mutual fund's share price and investment return will vary with market conditions, and the principal value of an investment when you sell your shares may be more or less than the original cost.

Fixed-income investment options are subject to interest rate risk, and their value will decline as interest rates rise. Lower-rated securities are subject to additional credit and default risks.

Small-cap and mid-cap stocks may have additional risks, including greater price volatility. There may be additional investment risks due to the Fund's concentration in West Coast companies. Not all investors may be eligible to invest in the Institutional Class of Shares.

The calculation periods extend over 36, 60 and 120 months. The highest Lipper Leader for Consistent Return (effective return) value within each eligible classification determines the fund classification winner over 3, 5 or 10 years. Equity Income fund – 3 yrs: 101/220 funds, 5 yrs: 9/170 funds, 10 yrs: 1/100 funds. High Yield fund – 3 yrs: 149/390 funds, 5 yrs: 1/337 funds, 10 yrs: 51/198 funds. West Coast Equity fund – 3 yrs: 32/622 funds, 5 yrs: 25/442 funds, 10 yrs: 1/184 funds.

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LIPPER FUND RATINGS

Designed to help move the discussion beyond basic performance, the Lipper Leaders ratings system provides a tool to explain how well your fund meets specific investment goals. Funds are rated based on four criteria; Total Return, Consistent Return, Capital Preservation and Expense.* Using these criteria, you can demonstrate suitability by linking your fund's objectives to your investor's objectives.

Lipper Leaders rates funds versus each of the four criteria on a scale of 5 to 1 with 5 being the best. By focusing on the Lipper ratings that are most important to your desired audience, you can tell a more targeted story to potential investors. Our Lipper Leaders icons and usage guide make it easy to use our ratings effectively in marketing materials.

LIPPER CLASSIFICATIONS AND BENCHMARKS

Often cited in advertising and the media, Lipper averages and Lipper rankings are based on our respected classifications and benchmarks. Lipper Classifications and benchmarks provide an unmatched level of granularity and detail enabling a more concrete comparison of performance against peer groups and validation against accepted benchmarks.

*Funds are rated based on five criteria in the United States. Tax Efficiency is the fifth criteria used in the U.S.

AllianceBern Focus Grow & Income A ADGAX

Profile Report

Category: Growth - Domestic

Composition (as of 11/30/2007)

	% Of Portfolio
US Stocks	81.0
Non-US Stocks	16.3
Bonds	0.0
Cash	2.8

Operations

Fund Family: Alliance Bernstein
 URL: www.alliancecapital.com
 Phone: (800) 221-5672
 CUSIP: 01879K101
 Fund Inception Date: 12/22/1999
 Net Asset Value (NAV): \$13.20
 Net Assets (12/31/2007): \$131.42 Mil
 Turnover (11/30/2006): 133.00%
 Closed?: No
 Minimum Initial Investment: \$2,500.00
 Minimum Subsequent Investment: \$50.00
 Minimum IRA: \$2,500.00
 Last Income Dividend (12/21/2007): \$0.1130
 Last Capital Gain (12/21/2007): \$3.1000
 Dividend Yield (12 months): 0.67%
 Dividend Yield (30 days): 0.82%
 Mgr 1 (12/30/1999): Frank Caruso
 Mgr 2: Team Managed

Fund Description

The Fund seeks to provide long term growth of capital. The Fund invests primarily in the equity securities of U.S. companies that the Adviser believes are undervalued. The Adviser of the Fund uses a disciplined investment process to evaluate the companies in the Adviser's extensive research universe and to identify the stocks of companies that offer the best combination of value and potential for price appreciation. The Fund may invest in companies of any size and in any industry. The Fund may invest in securities of non U.S. issuers. The Fund may enter into derivatives transactions, such as options, futures, forwards, and swap agreements. The Fund may enter into forward commitments.

Data as of 12/31/2007

Lipper Leader Scorecard

Criteria	Rating
Total Return	5
Consistent Return	5
Preservation	5
Tax Efficiency	1
Expense	3

Geographic Breakdown (% Of Total)

North America	91.1
Europe	5.0
Asia	0.0
South/Central America	3.2
Asia-Pacific	0.0
Australia/New Zealand	0.0
Middle East	0.0
Africa	0.0
Unclassified	0.7

Top Holdings

Rank	Company Name	% of Holdings	Rank	Company Name	% of Holdings
1.	Unitedhealth Group Inc	4.4	6.	Total SA	3.7
2.	Axis Capital Holdings Lim	4.2	7.	Safeway Incorporated	3.7
3.	Emerson Electric Company	4.1	8.	Sun Microsystems Incorpor	3.3
4.	Altria Group Incorporated	4.1	9.	Accenture Limited Bermuda	3.0
5.	Loews Corporation	3.8	10.	ACE Limited	3.0

Holdings, Sector, and Geographic data as of 11/30/2007

Growth of \$10,000

For the period of 12/31/99 - 12/31/07, the ending value is \$18,292.

Year	Fund %	Index %
2000	19.5	-9.1
2001	6.6	-11.9
2002	-22.2	-22.1
2003	39.5	28.7
2004	8.9	10.9
2005	1.2	4.9
2006	15.3	15.8
2007	8.7	5.5

Benchmark Index: S&P 500 Composite Total Return

Total Returns (%)

Period	NAV Load-Adjusted
Year-To-Date	8.73
1 Month	-0.95
3 Month	-0.53
1 Year	8.73
3 Year	8.27
5 Year	14.03
10 Year Average	-
15 Year Average	-
20 Year Average	-
Since Inception	8.84

MPT Stats

	3 Year	5 Year	10 Year
Standard Deviation	7.45	9.24	-
Alpha (%)	0.45	1.54	-
Beta	0.82	0.95	-
R-Squared (%)	74	77	-
Sharpe	0.55	1.17	-
Treynor	0.41	0.91	-

Sector Weightings (% Of Total)

Healthcare	28.8
Technology	17.7
Industrials	14.1
Consumer Goods	13.0
Consumer Services	7.9
Financials	6.0
Oil and Gas	5.8
Telecommunications	5.7
Basic Materials	1.0
Utilities	0.0
Unclassified	0.0

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LIPPER PERFORMANCE DATA

We recognize that no communication about a mutual fund is complete without a discussion about performance. Whether you are highlighting short-term or long-term performance, Lipper offers the referential data you require to provide a timely, accurate and detailed view of your fund to investors.

Lipper Classifications, benchmarks and performance data are available in our desktop products, fund fact sheets and datafeeds. Using the sophisticated charting tools in our Lipper for Investment Management application, you can create compelling visuals that tell a powerful story in simple graphical form. We also offer a fund fact sheet solution where we work with you to design tailored templates incorporating high impact images and charts.

Every communication is an opportunity to make a new impression on investors. Take advantage of Lipper content and solutions to set your fund apart from the rest.

100% of Putnam's
U.S. large-cap equity funds
outperformed their
Lipper categories in 2009.

This is what we mean
by helping investors
pursue their goals.

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Putnam's U.S. large-cap equity managers have more than 21 years of experience on average and are backed by a team of highly skilled global equity analysts.



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Source: Lipper. Based on cumulative class A total returns before sales charge, six of the six Putnam U.S. large-cap equity funds outperformed their Lipper averages for the year ended 12/31/09. Results for other periods will vary. Past performance does not guarantee future results.

Consider these risks before investing: Investments in small or midsize companies, or in stocks with above-average earnings, can increase investment risk. There is no guarantee that underpriced value stocks will rise.

Request a prospectus, or a summary prospectus if available, from your financial advisor or by calling 1-800-225-1581. The prospectus includes investment objectives, risks, expenses, fees, and other information that you should read and consider carefully before investing. Putnam Retail Management

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GELD GEHÖRT ZUR NR. 1. **DWS** INVESTMENTS Deutsche Bank Gruppe

*Die DWS/DG Gruppe ist nach verwaltetem Fondsvermögen der größte deutsche Anbieter von Publikumsfonds. Quelle: BV1, Stand: 30.11.2008.

Putnam Global Sector Funds

- Putnam Global Consumer Fund (PGCOX)
- Putnam Global Energy Fund (PGEAX)
- Putnam Global Financials Fund (PGFFX)
- Putnam Global Health Care Fund (PHSTX)
- Putnam Global Industrials Fund (PGIAX)
- Putnam Global Natural Resources Fund (EBERX)
- Putnam Global Technology Fund (PGTAX)
- Putnam Global Telecommunications Fund (PGBLX)
- Putnam Global Utilities Fund (PLUGX)

In Washington, health care generates debate. In your portfolio, it can help generate returns. This is Putnam today.

Putnam Global Health Care Fund outperformed 96% of its peers over the past year. (Lipper rankings based on total returns for class A shares as of 6/30/09.)

10		5		3		1	
GLOBAL HEALTH/BIO/TECHNOLOGY FUNDS							
8/15	5/42	6/44	1/48	21%	14%	4%	69%

This fund has negative returns over one or more of the ranking periods.

As portfolio manager, **Dr. Kelsey Chen** puts her knowledge of both business and medicine to work to help generate returns in Putnam Global Health Care Fund. Get Kelsey's prognosis for the health-care sector at putnam.com/globalsector

Putnam INVESTMENTS

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Lipper rankings for class A shares are based on total return without sales charge relative to all share classes of funds with similar objectives as determined by Lipper. Rankings of other funds will differ.

The fund invests in fewer issuers or concentrates its investments by region or sector, and involves more risk than a fund that invests more broadly. International investing involves certain risks, such as currency fluctuations, economic instability, and political developments. Additional risks may be associated with emerging-market securities, including illiquidity and volatility. The fund invests some or all of its assets in small and/or midsize companies. Such investments increase the risk of greater price fluctuations. There are no guarantees a fund will be able to meet its objective.

Request a prospectus from your financial representative or by calling Putnam at 1-800-225-1581. The prospectus includes investment objectives, risks, fees, expenses, and other information that you should read and consider carefully before investing.

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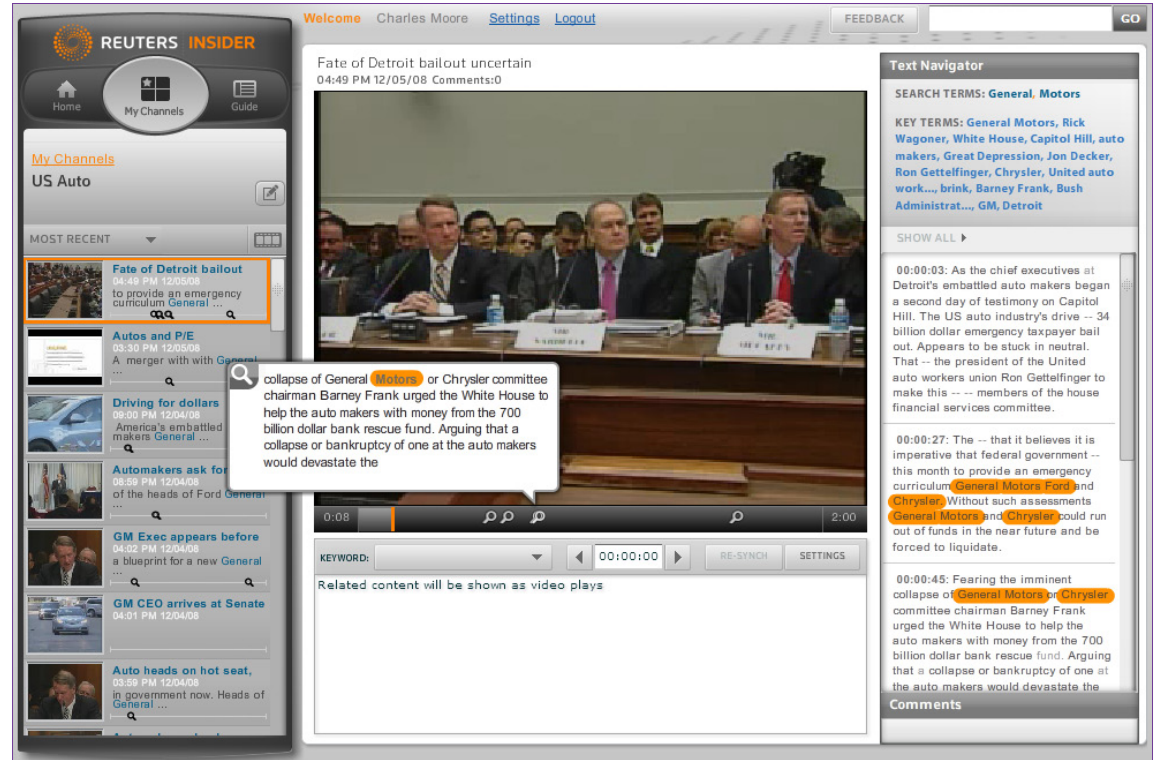
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AIM V.I. International Growth Fund
Data as of 06/30/08

Investment Objective
The Fund seeks long-term growth of capital by investing in the equity securities of companies outside the United States of America. There is no guarantee that these objectives will be achieved.

Share Class
Series I Shares

Lipper Classification
International Growth

Performance Overview

	Cumulative				Annualized			
	QTD	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep	
AIM VIF Intl Growth;I	-3.71	-12.01	-10.63	14.81	17.77	5.74	8.93	
MSCI EAFE Growth GD IX	8.25	-7.84	-4.07	15.07	16.64	4.42	-	
Lipper VUF International Growth Avg	-1.69	-11.15	-8.66	14.17	17.15	6.02	-	
Lipper Numeric Rank	-	-	44	24	14	13	-	
Lipper Classification Count	-	-	73	60	48	25	-	

*Fund Manager Benchmark

Past performance does not guarantee future returns. The investment return and principal value of an investment will fluctuate so that the contract holder's units, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the past performance data quoted. Performance information as of the most recent month-end is available at www.prudential.com/pbf.

The numerical rank is the numerical position achieved by the Fund within its Lipper classification universe of funds that existed for that time period. Lipper ranks mutual funds based on total return performance. Total return performance includes the reinvestment of all income dividends and capital gains distributions and DOES NOT include the effects of sales charges. The rankings are subject to change every month and investors should call for their investment advisor for current rankings. Lipper rankings are not intended to predict future results, and Lipper does not guarantee the accuracy of the information.

Fund Overview Based on Share Class

CUSIP	008892507
Benchmark ¹	MSCI EAFE Growth GD IX
Inception Date	05/05/93
Total Net Assets (\$M)	782.50
Total Expense Ratio (%)	1.06
Yield - 12 Month	0.46

Risk Statistics 3-year

Alpha*	-0.06
Beta*	1.04
R-Squared*	0.91
Tracking Error*	3.98
Annualized Standard Deviation	12.88
Sharpe Ratio	0.84

*Risk Statistics are measured against the Benchmark.

Fund Characteristics 05/31/08

Number of Holdings	83
Price to Earning Ratio	14.95
Weighted Average Market Cap (\$M)	48,518
Turnover (%)	20

Top Ten Holdings 05/31/08

AIM STIT Lq Asset;Inst	6.16
AIM TST Premier;Inst	6.16
Roche Holding AG	2.27
Porsche Automobil Holding SE Preferred St	2.25
Bayer AG	2.20
Nestle SA	2.02
Syngenta AG	1.94
Infosys Technologies Ltd	1.91
Teva Pharmaceutical Industries Ltd Deposi	1.77
BHP Billiton Ltd	1.74
Total	28.42

Growth of \$10,000 Initial Investment

— Lipper VUF Intl Grwth IX
— MSCI EAFE Growth GD IX
— AIM V.I. International Growth Fund

The Fund is available to the public only through variable life and variable annuity contracts. The performance of the Fund is not related to that of any other retail mutual fund, despite any similarities in its name, investment objective or policy.

The rates of return reflect the reinvestment of all dividends and capital gains, and the deduction of investment management fees and expenses. They do not reflect other charges specific to your contract such as premium loads, cost of insurance, administrative charges, transfer charges and mortality and expense charges, which would significantly lower the returns shown. For specific charges and expenses associated with your contract, please refer to the prospectus. Upon request, Prudential will provide an illustration of historical performance, which reflects the cost of insurance protection under your contract.

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