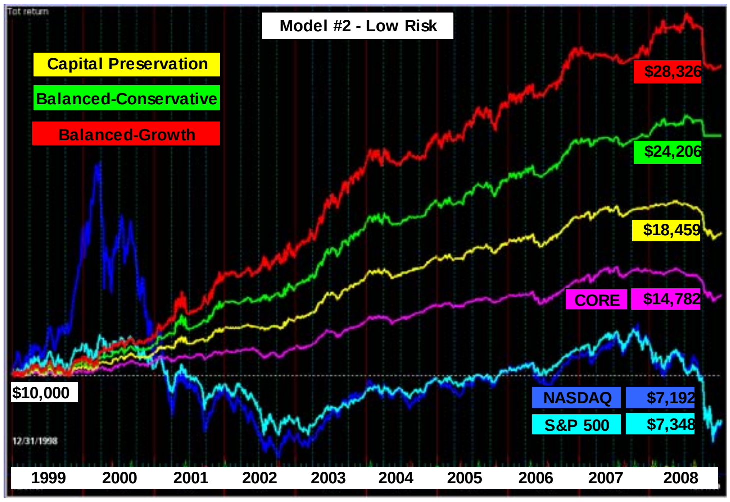
Model 2 - ProFunds: Variable (American Skandia) - Core-Plus™

Low Risk - Annual Details:

Investment Objective: Moderate Capital Gains with below-market risk and volatility.
(Long: Non-Leveraged / Short: 50% Non-Leveraged Inverse & 50% Money Market)



RETURN (1)						
YEAR	CapPres	BalCons	BalGrw	S&P 500	NASDAQ	# OF TRADES
1999	+6.16	+8.95	+11.71	+19.53	+85.59	0
2000	+6.65	+8.42	+10.21	-10.14	-39.29	3
2001	+12.79	+20.78	+29.17	-13.24	-21.35	5
2002	+4.02	+5.85	+7.65	-23.37	-31.53	4
2003	+19.60	+25.82	+32.26	+26.38	+50.01	4
2004	+7.66	+7.80	+7.93	+8.99	+8.59	2
2005	+4.11	+5.11	+6.10	+3.00	+1.37	4
2006	+8.86	+10.81	+12.44	+13.68	+9.56	3
2007	+3.09	+1.85	+0.64	+3.54	+9.85	5
2008	-7.38	-0.03	-3.00	-38.37	-40.42	7
10-Year*	+6.33	+9.26	+11.00	-3.04	-3.25	Avg 3.7

STANDARD DEVIATION (2)						
YEAR	CapPres	BalCons	BalGrw	S&P 500	NASDAQ	# OF TRADES
1999	1.89	2.75	3.64	5.22	7.87	0
2000	1.50	2.22	3.08	6.42	14.09	3
2001	1.83	2.99	4.22	6.22	12.57	5
2002	1.12	1.96	2.98	7.51	9.95	4
2003	1.45	2.24	3.09	4.93	6.43	4
2004	1.08	1.52	2.06	3.20	4.89	2
2005	1.08	1.57	2.10	2.97	3.61	4
2006	1.24	1.52	1.94	2.90	4.10	3
2007	1.01	0.85	1.01	4.61	5.03	5
2008	1.24	1.30	1.98	11.83	11.83	7
10-Year*	1.38	1.99	2.76	6.14	8.82	Avg 3.7

MAXIMUM DRAWDOWN (3)						
YEAR	CapPres	BalCons	BalGrw	S&P 500	NASDAQ	# OF TRADES
1999	-4.86	-6.99	-9.09	-12.08	-13.07	0
2000	-2.66	-4.29	-5.99	-17.20	-53.79	3
2001	-4.03	-6.54	-8.90	-29.70	-50.22	5
2002	-2.45	-2.95	-4.70	-33.75	-45.90	4
2003	-3.09	-3.42	-3.89	-14.05	-12.97	4
2004	-3.38	-3.35	-4.27	-8.16	-18.63	2
2005	-3.29	-4.26	-5.36	-7.17	-12.47	4
2006	-4.13	-3.03	-2.98	-7.70	-14.78	3
2007	-3.39	-2.57	-3.42	-10.09	-11.13	5
2008	-10.98	-5.07	-10.83	-48.76	-50.38	7
10-Year*	-10.98	-6.99	-10.83	-51.93	-77.93	Avg 3.7

ULCER INDEX (4)						
YEAR	CapPres	BalCons	BalGrw	S&P 500	NASDAQ	# OF TRADES
1999	1.95	2.68	3.41	4.43	4.77	0
2000	1.29	1.64	2.10	6.84	26.74	3
2001	1.68	2.92	4.13	14.49	30.60	5
2002	0.95	1.13	1.91	18.05	28.01	4
2003	0.78	0.97	1.28	4.61	4.63	4
2004	1.33	1.68	2.30	3.35	8.96	2
2005	1.17	1.44	1.79	2.78	5.46	4
2006	1.54	1.26	1.24	2.68	6.29	3
2007	1.20	0.94	1.93	3.77	4.20	5
2008	4.78	2.73	5.20	21.34	22.58	7
10-Year*	1.99	1.88	2.82	22.87	54.41	Avg 3.7

Low Risk = Moderate Capital Gains with below-market risk and volatility.
CapPres = Capital Preservation
BalCons = Balanced Conservative
BalGrw = Balanced Growth
S&P 500 = S&P 500 Index
NASDAQ = NASDAQ Composite Index
TRADES = Average number of times the Active portion of the portfolio changed from Long, Short, or Cash per year.

(1) Annualized Return. **Hypothetical Returns prior to November, 2005; thereafter Live Returns Version I; Version II beginning 10/17/2007. See Service Explanation page under "Backtesting" http://activeportfoliocoach.com/service.aspx for explanation and history of Backtesting, Version I and II.**

(2) Standard Deviation (SD):
Within Core-Plus™, Standard Deviation is measured monthly.
For example, when you see SD = 4.0%, this means that most of the time (8 out of 12 months) the portfolio has gains or losses of no more than 4.0% in a month. This monthly SD can be converted (approximately) to Morningstar's annual SD by multiplying the SD= value by 3.4 (the square root of 12).

(3) Maximum Drawdown (MD):
The maximum percentage loss from the highest point to the lowest point shows the worst case drawdown during the given period of time.

(4) Ulcer Index (UI):
Ulcer Index measures the ability of a portfolio to regain its value from a previous high. It is calculated as the root-mean-square of the areas between highs and the time it takes for the portfolio to reach those highs again. It provides a measure of the magnitude of all of a portfolio's losses. Ulcer Index shown represents the worst case event for the given period of time.