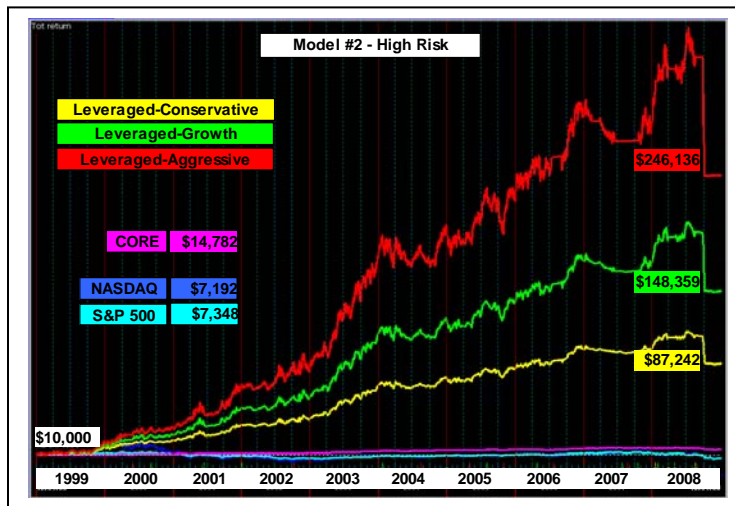


Model 2 - ProFunds: Variable (American Skandia) - Core-Plus™

High Risk - Annual Details:

Investment Objective: Maximum Capital Gains, while accepting greater than market risk and volatility.
(Long: Leveraged / Short: Leveraged-Inverse)



RETURN (1)						
YEAR	CONSERV	GROWTH	AGGRSV	S&P 500	NASDAQ	# OF TRADES
1999	+67.78	+92.02	+117.68	+19.53	+85.59	0
2000	+30.68	+40.11	+49.97	-10.14	-39.29	3
2001	+58.60	+80.14	+103.73	-13.24	-21.35	5
2002	+14.45	+18.42	+22.30	-23.37	-31.53	4
2003	+70.63	+93.61	+118.79	+26.38	+50.01	4
2004	+12.55	+14.09	+15.57	+8.99	+8.59	2
2005	+7.51	+8.89	+10.22	+3.00	+1.37	4
2006	+22.40	+27.59	+32.79	+13.68	+9.56	3
2007	+0.02	-1.33	-2.68	+3.54	+9.85	5
2008	-12.52	-13.70	-14.87	-38.37	-40.42	7
10-Year*	+24.24	+31.03	+37.85	-3.04	-3.25	Avg 3.7

STANDARD DEVIATION (2)						
YEAR	CONSERV	GROWTH	AGGRSV	S&P 500	NASDAQ	# OF TRADES
1999	9.21	11.86	14.46	5.22	7.87	0
2000	8.17	10.69	13.19	6.42	14.09	3
2001	7.37	9.54	11.63	6.22	12.57	5
2002	6.02	8.05	10.06	7.51	9.95	4
2003	6.28	8.07	9.80	4.93	6.43	4
2004	4.01	5.23	6.44	3.20	4.89	2
2005	4.05	5.28	6.51	2.97	3.61	4
2006	3.92	4.99	6.02	2.90	4.10	3
2007	2.03	2.84	3.73	4.61	5.03	5
2008	5.24	6.74	8.17	11.83	11.83	7
10-Year*	6.01	7.81	9.58	6.14	8.82	Avg 3.7

MAXIMUM DRAWDOWN (3)						
YEAR	CONSERV	GROWTH	AGGRSV	S&P 500	NASDAQ	# OF TRADES
1999	-14.41	-17.94	-21.34	-12.08	-13.07	0
2000	-11.92	-15.32	-18.59	-17.20	-53.79	3
2001	-13.52	-16.91	-19.96	-29.70	-50.22	5
2002	-9.86	-13.33	-16.52	-33.75	-45.90	4
2003	-7.48	-10.00	-12.42	-14.05	-12.97	4
2004	-8.68	-11.35	-13.92	-8.16	-18.63	2
2005	-10.77	-13.68	-16.53	-7.17	-12.47	4
2006	-5.82	-7.12	-8.38	-7.70	-14.78	3
2007	-6.67	-9.01	-12.17	-10.09	-11.13	5
2008	-25.49	-29.78	-33.71	-48.76	-50.38	7
10-Year*	-25.49	-29.78	-33.71	-51.93	-77.93	Avg 3.7

ULCER INDEX (4)						
YEAR	CONSERV	GROWTH	AGGRSV	S&P 500	NASDAQ	# OF TRADES
1999	5.88	7.33	8.73	4.43	4.77	0
2000	4.54	5.77	6.95	6.84	26.74	3
2001	6.22	7.87	9.36	14.49	30.60	5
2002	4.11	5.58	6.99	18.05	28.01	4
2003	2.59	3.31	4.00	4.61	4.63	4
2004	5.04	6.70	8.35	3.35	8.96	2
2005	3.93	5.05	6.16	2.78	5.46	4
2006	2.25	2.54	2.86	2.68	6.29	3
2007	4.44	6.73	8.99	3.77	4.20	5
2008	12.66	15.12	17.37	21.34	22.58	7
10-Year*	5.88	7.39	8.85	22.87	54.41	Avg 3.7

High Risk = Maximum Capital Gains, while accepting greater than market risk and volatility.

CONSERV = Conservative

GROWTH = Growth

AGGRSV = Aggressive

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.