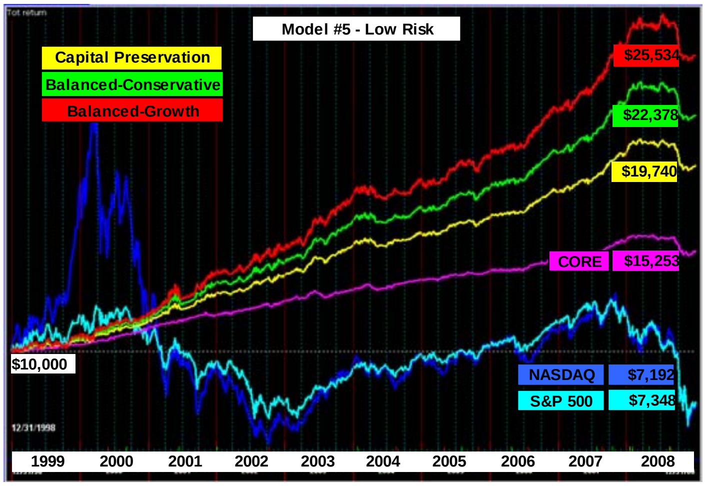
Model 5 - ProFunds: Variable (Midland Vector® Annuity) - Core-Plus™

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	+ 6.65	+ 8.04	+ 9.41	+ 19.53	+ 85.59	0
2000	+ 8.59	+ 8.77	+ 8.92	-10.14	-39.29	3
2001	+ 12.18	+ 15.24	+ 18.32	-13.24	-21.35	5
2002	+ 7.48	+ 8.01	+ 8.51	-23.37	-31.53	4
2003	+ 11.45	+ 15.03	+ 18.70	+ 26.38	+ 50.01	4
2004	+ 4.55	+ 4.74	+ 4.93	+ 8.99	+ 8.59	2
2005	+ 4.48	+ 5.11	+ 5.74	+ 3.00	+ 1.37	4
2006	+ 8.23	+ 10.34	+ 12.46	+ 13.68	+ 9.56	3
2007	+ 11.27	+ 13.32	+ 15.38	+ 3.54	+ 9.85	5
2008	-3.49	-3.29	-2.23	-38.37	-40.42	7
10-Years*	+7.05	+8.41	+9.85	-3.04	-3.25	Avg. 3.7

STANDARD DEVIATION (2)						
YEAR	CapPres	BalCons	BalGrw	S&P 500	NASDAQ	# OF TRADES
1999	1.23	1.73	2.25	5.22	7.87	0
2000	1.16	1.59	2.04	6.42	14.09	3
2001	1.42	2.02	2.64	6.22	12.57	5
2002	1.13	1.61	2.11	7.51	9.95	4
2003	1.04	1.47	1.94	4.93	6.43	4
2004	0.88	1.13	1.42	3.20	4.89	2
2005	0.81	1.08	1.37	2.97	3.61	4
2006	0.88	1.14	1.44	2.90	4.10	3
2007	0.95	1.27	1.61	4.61	5.03	5
2008	1.07	1.30	1.49	11.83	11.83	7
10-Years*	1.07	1.46	1.87	6.14	8.82	Avg. 3.7

MAXIMUM DRAWDOWN (3)						
YEAR	CapPres	BalCons	BalGrw	S&P 500	NASDAQ	# OF TRADES
1999	-2.31	-3.58	-4.99	-12.08	-13.07	0
2000	-1.62	-2.49	-3.49	-17.20	-53.79	3
2001	-2.69	-4.19	-5.67	-29.70	-50.22	5
2002	-2.01	-2.58	-3.16	-33.75	-45.90	4
2003	-2.39	-2.40	-3.00	-14.05	-12.97	4
2004	-2.65	-3.26	-3.92	-8.16	-18.63	2
2005	-2.03	-2.64	-3.28	-7.17	-12.47	4
2006	-1.03	-1.33	-1.73	-7.70	-14.78	3
2007	-1.22	-1.71	-2.49	-10.09	-11.13	5
2008	-8.07	-8.68	-8.77	-48.76	-50.38	7
10-Years*	-8.07	-8.68	-8.77	-51.93	-77.93	Avg. 3.7

ULCER INDEX (4)						
YEAR	CapPres	BalCons	BalGrw	S&P 500	NASDAQ	# OF TRADES
1999	0.86	1.34	1.84	4.43	4.77	0
2000	0.52	0.84	1.19	6.84	26.74	3
2001	0.96	1.68	2.42	14.49	30.60	5
2002	0.67	0.99	1.34	18.05	28.01	4
2003	0.67	0.74	0.94	4.61	4.63	4
2004	1.23	1.59	1.99	3.35	8.96	2
2005	0.68	0.91	1.14	2.78	5.46	4
2006	0.37	0.47	0.59	2.68	6.29	3
2007	0.32	0.47	0.65	3.77	4.20	5
2008	3.68	4.10	4.20	21.34	22.58	7
10-Years*	1.37	1.66	1.93	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.