

## Your Quarterly Statement

Oct 1, 2010 - Dec 31, 2010

Account ID 987654321



0000001 01 AV 0 176\*\*AUTO T1 0 4801 98001-887933



DUENAS, SONYA  
1234 DONNELLEY DRIVE  
MYTOWN, ST 12345-6789

Account ID	987654321
Owner	Sonya Duenas
Plan Type	Invest-Pro
Plan #	KH0249
<b>Customer Service Center</b>	<b>1-800-555-1234</b>
Hours of Operation	Mon - Fri 8am to 7pm ET
<b>24 Hour access</b>	
Website Address	<b>www.bcs.rrd.com</b>
TOPS voice response system	1-800-555-7777

### Your Account Summary

Fund #	Investment Options	Accumulation Unit	Unit Value	Account Value
00094	UnIv/Pro Common Stock	1,775.53	19.5200	\$34,658.41
00095	UnIv/Pro Emerging Growth	1,083.56	22.3901	\$24,260.89
00096	UnIv Large Cap	1,532.79	20.1800	\$30,931.71
00097	UnIv Moderate Allocation	937.99	21.0502	\$19,744.94
00098	UnIv Aggressive Allocation	3,118.10	24.8600	\$77,515.92
<b>Total Account Value as of 9/30/2010</b>				<b>\$187,111.87</b>

#### Your Financial Professional

John Smith  
Universal Advisors LLC  
6633 Telephone Road Suite 200  
Hometown, CA 93003  
805-555-0502

#### Universal Investments News to Use

The market will always be unpredictable, which may affect your portfolio's performance throughout its life span. However, it is important not to let market fluctuations, positive or negative, influence you to exit the market or make dramatic changes – you could miss the opportunity to let your money work for you in future years.

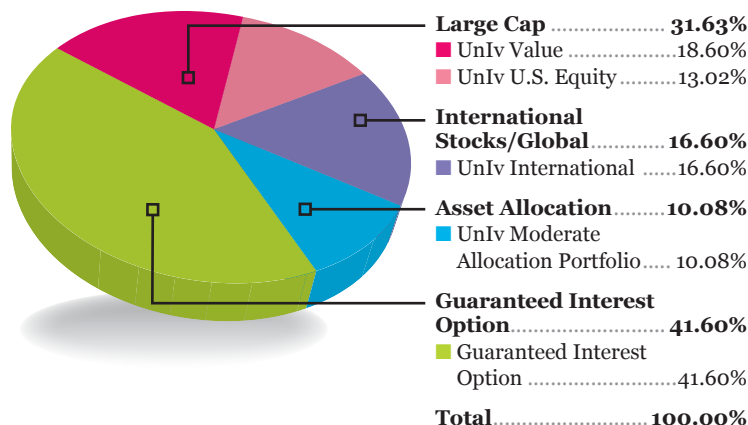
#### Investing with a Long-Term Focus

What should you do if you are a long-term investor sitting in the midst of a bear market? If you are holding a well diversified portfolio, the answer is simple: stay the course.

Visit [www.bcs.rrd.com](http://www.bcs.rrd.com) for articles designed to provide insight and guidance in this fluctuating economy.

### Your Account Allocation

Your Account Value is currently [invested/allocated] among the [asset classes/Universal Investment investment options] below. Totals may not be exact due to rounding. To review your investment strategy, contact your registered representative.



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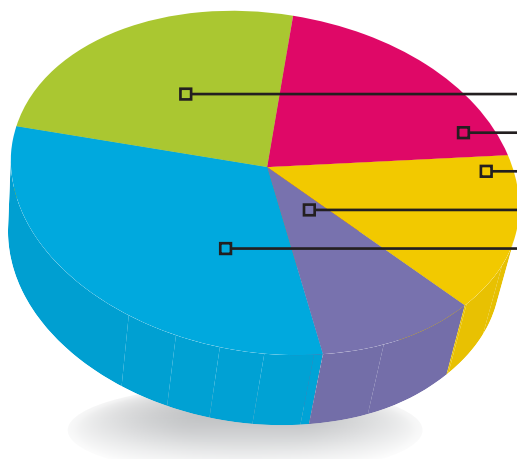
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### Your Quarterly Transaction Summary by Fund

	Univ/Pro Common Stock	Univ Value	Univ/Pro 500 Index	Guarantee Interest Option	Total Account Value
Balance as of 9/30/2010	43,058.87	37,032.05	70,568.83	47,699.50	198,359.25
Contributions and Additions	222.43	0.00	0.00	0.00	0.00
Withdrawals	-739.88	-635.66	-1,210.39	-482.40	-3,068.33
Fees and Expenses	0.00	0.00	0.00	0.00	0.00
Net Transfers	-9,760.00	-3,027.00	12,787.00	0.00	0.00
Net Investment Results	-2,313.62	-3,087.24	-2,542.57	-1,197.93	-9,141.36
Balance as of 12/31/2010	31,207.68	30,282.15	79,602.87	46,019.17	187,111.87

### Your Future Contribution Allocation



Fund #	Investment Options	Percentage
00098	UnIv Aggressive Allocation	25%
00094	UnIv/Pro Common Stock	20%
00095	UnIv/Pro Emerging Growth	15%
00096	UnIv Large Cap	10%
00097	UnIv Moderate Allocation	30%
		100%

### Additional Account Information

10/01/10 - 12/31/10	
Employee Contributions	222.43
Employer Contributions	0.00
Total Contributions	\$222.43

### Your Service Election Options

[Auto Rebalancing]
[Investment Simplifier - Fixed Dollar Option]
[Automatic RMD Program]
[Investment Simplifier - Interest Sweep]
[General DCA]
[Systematic Withdrawal]

### Your Loan Summary

Principal Balance as of 12/31/2010	1,750.85
Loan Repayment 10/01/2010 - 12/31/2010	-42.55
Year-To-Date Loan Defaults	0.00

If you believe that there is an inaccuracy or discrepancy in your account, you should report it to us immediately. You can inform us by telephone at (800) 555-3333 or in writing, or contact your broker-dealer. However, if you report the inaccuracy or discrepancy by telephone, you should reconfirm it in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA).

#### Navigate Easily with Expert Guidance from Universal Investments.

We encourage you to take advantage of our many resources, whether you're a novice or seasoned investor. Our resources were created with you in mind — to help you navigate the investment options available to you and make sound investment decisions on the path to your short- or long-term goals.



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### ■ Description of Terms

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#### Account Activity Summary

The transactions, for the period being reported, which affected Account Value.

#### Account Value

The value in the account as of the date indicated.

#### Current Total Account Value

The sum of the amounts in the account at the end of the reporting period.

#### Guaranteed Interest Option Interest

Reflects the interest credited to amounts allocated to the Guaranteed Interest Option for the period.

#### Net Investment Option Performance

The amount by which the Annuity Account Value has changed due to investment results during the period, net of any applicable charges we may deduct.

#### Variable Investment Option Performance

The investment returns associated with the Variable Investment Options, net of any contract charges deducted from the Account Value.

Certain contract charges as well as the expenses of underlying portfolios in the variable investment options are reflected in the Unit Value.

**This is not a complete description of your contract's terms, conditions and limitations. Please refer to the contract and to your prospectus for complete information and in the event of a conflict, the contract will govern.**