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SCHWAB

Schwab OneSource Annuity[®] Prospectus

Detailed information about the
Schwab OneSource Annuity

May 1, 2019

Issued by Great-West Life & Annuity
Insurance Company



All individuals selling this product must be licensed
insurance agents and registered representatives.

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Own your tomorrow[®]

SCHWAB ONESOURCE VARIABLE ANNUITY**A flexible premium variable annuity****Issued by****Great-West Life & Annuity Insurance Company****Supplement dated July 15, 2020 to the Prospectus and
Statement of Additional Information ("SAI") dated May 1, 2019**

This Supplement amends certain information contained in the Prospectus and SAI dated May 1, 2019.

Effective immediately, the following funds have been renamed and all references to the old names in the Prospectus and SAI are hereby deleted and replaced with the new names:

<i><u>Old Name</u></i>	<i><u>New Name</u></i>
Federated Fund for U.S. Government Securities II	Federated Hermes Fund for U.S. Government Securities II
Janus Henderson Global Technology Portfolio	Janus Henderson Global Technology and Innovation Portfolio
Third Avenue Value Portfolio	Third Avenue FFI Strategies Portfolio
VanEck VIP Unconstrained Emerging Markets Bond Fund	VanEck VIP Emerging Markets Bond Fund

If you have any questions regarding this Supplement, please call the Retirement Resource Operations Center toll-free at (800) 838-0650, or write to the Retirement Resource Operations Center at P.O. Box 173920, Denver, CO 80217-3920.

This Supplement must be accompanied by, or read in conjunction with, the current Prospectus dated May 1, 2019.

Please read this Supplement carefully and retain it for future reference.

SCHWAB ONESOURCE ANNUITY®

**SUPPLEMENT dated December 16, 2019
to the Prospectus dated May 1, 2019
for the Variable Annuity-1 Series Account of
Great-West Life & Annuity Insurance Company**

Effective December 31, 2019, annually updated prospectuses for the Schwab OneSource Annuity® (“Contract”) will no longer be prepared or delivered. However, existing contract owners (“Owners”) will continue to receive other types of information in order to remain apprised of their investments and other activity occurring under their Contract. This information may include the following:

1. Current prospectuses, annual and semi-annual reports, and other periodic reports or disclosure materials of the underlying Portfolios;
2. Confirmations of Owner transactions;
3. Audited financial statements of Great-West Life & Annuity Insurance Company and the Variable Annuity-1 Series Account; and
4. An annual statement of the number of units and values in each Owner’s Annuity Account.

For information about your Contract, please contact the Retirement Resource Operating Center in writing at P.O. Box 173920, Denver, Colorado 80217-3920, or by phone at (800) 838-0650 (option #2).

This Supplement must be accompanied by or read in conjunction with the current Contract Prospectus, dated May 1, 2019, which can be accessed by logging into your Annuity Account at <https://schwabannuitycenter.greatwest.com/login/client>. Please keep this Supplement for future reference.

SCHWAB ONESOURCE VARIABLE ANNUITY

**A flexible premium variable annuity
Issued by
Great-West Life & Annuity Insurance Company**

**Supplement dated May 17, 2019 to the Prospectus
and Statement of Additional Information (“SAI”) dated May 1, 2019**

This Supplement amends certain information contained in the Prospectus and SAI dated May 1, 2019.

Oppenheimer Variable Account Funds Acquisition:

At a meeting held on January 11, 2019, the Board of Trustees of the Oppenheimer Variable Account Funds approved the reorganization of each Oppenheimer VA Fund into a corresponding, newly formed series (each, an “Acquiring Fund” and collectively, the “Acquiring Funds”) of AIM Variable Insurance Funds (Invesco Variable Insurance Funds) (the “Reorganization”). The Reorganization is currently expected to close on or about May 24, 2019, or as soon as practicable thereafter (the “Reorganization Date”).

Contract Owners may transfer assets out of the Sub-Accounts for the Oppenheimer Variable Account Funds at any time prior to the Reorganization Date, and any such transfer will not incur a transfer charge and will not count against the annual free transfer limit. Effective as of the close of business May 24, 2019, any assets remaining in the Sub-Accounts for the Oppenheimer Variable Account Funds will become invested in the Sub-Account for the corresponding Acquiring Fund. Any Owner utilizing a custom transfer feature such as Dollar Cost Averaging or Rebalancer involving the Oppenheimer Variable Account Funds, and any allocations made to the Sub-Account for the Oppenheimer Variable Account Funds will automatically be directed to the Sub-Account for the corresponding Acquiring Fund.

As a result of the Reorganization, effective on or about May 24, 2019, the following name changes will occur, and all references to the old names in the Prospectus and SAI are hereby deleted and replaced with the new names:

<i>Old Name</i>	<i>New Name</i>
Oppenheimer Variable Account Funds	AIM Variable Insurance Funds (Invesco Variable Insurance Funds)
Oppenheimer Global Fund/VA	Invesco Oppenheimer V.I. Global Fund
Oppenheimer International Growth Fund/VA	Invesco Oppenheimer V.I. International Growth Fund
Oppenheimer Main Street Small Cap Fund/VA®	Invesco Oppenheimer V.I. Main Street Small Cap Fund®

Effective on or about June 1, 2019, the MFS VIT II International Value Portfolio will be renamed the MFS VIT II International Intrinsic Value Portfolio and all references to MFS VIT II International Value Portfolio in the Prospectus and SAI are hereby deleted and replaced with MFS VIT II International Intrinsic Value Portfolio.

If you have any questions regarding this Supplement, please call the Retirement Resource Operations Center toll-free at (800) 838-0650, or write to the Retirement Resource Operations Center at PO Box 173920, Denver, CO 80217-3920.

This Supplement must be accompanied by, or read in conjunction with, the current Prospectus and SAI dated May 1, 2019.

Please read this Supplement carefully and retain it for future reference.

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Schwab OneSource Annuity®
A flexible premium variable annuity
Issued by
Great-West Life & Annuity Insurance Company

Internet Availability of Portfolio Reports: Beginning on January 1, 2021, as permitted by regulations adopted by the SEC, paper copies of the shareholder reports for the Portfolios available under your Contract will no longer be sent by mail, unless you specifically request paper copies of the reports from us. Instead, the reports will be made available on a website, and you will be notified by mail each time a report is posted and provided with a website link to access the report.

If you already elected to receive shareholder reports electronically, you will not be affected by this change and you need not take any action. You may elect to receive shareholder reports and other communications from us electronically by contacting the Retirement Resource Operations Center at (800) 838-0650.

You may elect to receive all future reports in paper free of charge. You can inform us that you wish to continue receiving paper copies of your shareholder reports by contacting the Retirement Resource Operations Center at the toll-free number referenced immediately above. Your election to receive reports in paper will apply to all Portfolios available under your Contract.

Overview

This Prospectus describes the Schwab OneSource Annuity, formerly the Schwab Signature Annuity (the “Contract”), a flexible premium variable annuity contract that allows you to accumulate assets on a tax-deferred basis for retirement or other long-term purposes. **Effective September 30, 2014, this Contract is no longer issued to new purchasers.** Even though the Contract is no longer offered for sale, you may make additional Contributions as permitted under your Contract. Prior to September 30, 2014, Great-West Life & Annuity Insurance Company (“we,” “us,” “Great-West” or “GWL&A”) issued the Contract either on a group basis or as individual contracts. Participants in the group contract were issued a certificate showing an interest under the group contract. Both will be referred to as “Contract” throughout this Prospectus. The group Contract was previously offered to: (a) customers of Charles Schwab & Co., Inc. (“Schwab”); and (b) individuals that have entered into a contract to receive advisory services from independent investment advisers that have an existing contractual relationship with Schwab.

This Prospectus presents important information you should review before purchasing the Schwab OneSource Annuity, including a description of the material rights and obligations under the Contract. Your Contract and any endorsements are the formal contractual agreement between you and us. It is important that you read the Contract and endorsements, which reflect other variations. Please read this Prospectus carefully and keep it on file for future reference. You can find more detailed information pertaining to the Contract in the Statement of Additional Information (“SAI”) dated May 1, 2019 (as may be amended from time to time), and filed with the Securities and Exchange Commission (the “SEC”). The SAI is incorporated by reference into this Prospectus as a matter of law, which means it is legally a part of this Prospectus. The SAI’s table of contents may be found on the last page of this Prospectus. You may obtain a copy without charge by contacting the Annuity Service Center at the address listed in this Prospectus below or by phone at (800) 838-0650. Or, you can obtain it by visiting the SEC’s website at www.sec.gov. This website also contains other information about us that has been filed electronically with the SEC.

How to Invest

We refer to amounts you invest in the Contract as “Contributions.” The minimum initial Contribution is \$5,000. Additional Contributions can be made at any time before you begin receiving annuity payments or taking periodic withdrawals.

The minimum subsequent Contribution is:

- \$500 per Contribution; or
- \$100 per Contribution if made via Automatic Bank Draft Plan.

The date of this Prospectus is May 1, 2019.

The Securities and Exchange Commission has not approved or disapproved these securities or passed upon the adequacy of this Prospectus. Any representation to the contrary is a criminal offense.

Allocating Your Money

When you contribute money to the Schwab OneSource Annuity, you can allocate it among the Sub-Accounts of the Variable Annuity-1 Series Account which invest in the following Portfolios:

AB VPS Growth and Income Portfolio (Class A Shares)
AB VPS International Growth Portfolio (Class A Shares)*
AB VPS International Value Portfolio (Class A Shares)*
AB VPS Large Cap Growth Portfolio (Class A Shares)
AB VPS Small/Mid Cap Value Portfolio (Class A Shares)
Alger Balanced Portfolio (Class I-2 Shares)*
Alger Large Cap Growth Portfolio (Class I-2 Shares)
Alger Mid Cap Growth Portfolio (Class I-2 Shares)*
American Century Investments[®] VP Balanced Fund (Class I Shares)
American Century Investments[®] VP Income & Growth Fund (Class I Shares)
American Century Investments[®] VP International Fund (Class I Shares)
American Century Investments[®] VP Mid Cap Value Fund (Class II Shares)
American Century Investments[®] VP Value Fund (Class I Shares)
BlackRock Global Allocation V.I. Fund (Class I Shares)
Columbia Variable Portfolio - Large Cap Growth Fund (Class 2 Shares)
Columbia Variable Portfolio - Seligman Global Technology Fund (Class 2 Shares)
Columbia Variable Portfolio - Small Cap Value (Class 2 Shares)
Delaware VIP[®] Emerging Markets Series (Standard Class Shares)
Delaware VIP[®] Small Cap Value Series (Standard Class Shares)
Delaware VIP[®] Smid Cap Core Series (Standard Class Shares)
Dreyfus Investment Portfolios MidCap Stock Portfolio (Initial Shares) *(effective on or about June 3, 2019, this Portfolio will be renamed the BNY Mellon Investment Portfolios MidCap Stock Portfolio)*
Dreyfus Variable Investment Fund Appreciation Portfolio (Initial Shares) *(effective on or about June 3, 2019, this Portfolio will be renamed the BNY Mellon Variable Investment Fund Appreciation Portfolio)*
Dreyfus Variable Investment Fund Opportunistic Small Cap Portfolio (Initial Shares)* *(effective on or about June 3, 2019, this Portfolio will be renamed the BNY Mellon Variable Investment Fund Opportunistic Small Cap Portfolio)*
DWS Capital Growth VIP *(formerly Deutsche Capital Growth VIP)* (Class A Shares)
DWS Core Equity VIP *(formerly Deutsche Core Equity VIP)* (Class A Shares)
DWS CROCI[®] U.S. VIP *(formerly Deutsche CROCI[®] U.S. VIP)* (Class A Shares)
DWS Global Small Cap VIP *(formerly Deutsche Global Small Cap VIP)* (Class A Shares)
DWS Small Cap Index VIP *(formerly Deutsche Small Cap Index VIP)* (Class A Shares)
DWS Small Mid Cap Growth VIP *(formerly Deutsche Small Mid Cap Growth VIP)* (Class A Shares)
DWS Small Mid Cap Value VIP *(formerly Deutsche Small Mid Cap Value VIP)* (Class A Shares)
Federated Fund for U.S. Government Securities II
Franklin Small Cap Value VIP Fund (Class 2 Shares)
Invesco V.I. Comstock Fund (Series I Shares)
Invesco V.I. Growth and Income Fund (Series I Shares)
Invesco V.I. High Yield Fund (Series I Shares)
Invesco V.I. International Growth Fund (Series I Shares)
Invesco V.I. Mid Cap Core Equity Fund (Series I Shares)*
Invesco V.I. Small Cap Equity Fund (Series I Shares)
Invesco V.I. Technology Fund (Series I Shares)
Janus Henderson Balanced Portfolio (Institutional Shares)*
Janus Henderson Balanced Portfolio (Service Shares)
Janus Henderson Flexible Bond Portfolio (Institutional Shares)*
Janus Henderson Flexible Bond Portfolio (Service Shares)
Janus Henderson Global Research Portfolio (Institutional Shares)

Janus Henderson Global Technology Portfolio (Service Shares)
 JPMorgan Insurance Trust Small Cap Core Portfolio (Class 1 Shares)
 Lazard Retirement Emerging Markets Equity Portfolio (Service Shares)
 LVIP Baron Growth Opportunities Fund (Service Class Shares)
 MFS[®] VIT Utilities Series (Service Class Shares)
 MFS[®] VIT II International Value Portfolio (*effective on or about June 1, 2019, this Portfolio will be renamed the MFS[®] VIT II International Intrinsic Value Portfolio*) (Service Class Shares)
 Neuberger Berman AMT Mid Cap Intrinsic Value Portfolio (Class S Shares)
 NVIT Mid Cap Index Fund (Class II Shares)
 Oppenheimer Global Fund/VA (Non-Service Shares)
 Oppenheimer International Growth Fund/VA (Non-Service Shares)
 Oppenheimer Main Street Small Cap Fund/VA[®] (Non-Service Shares)
 PIMCO VIT CommodityRealReturn[®] Strategy Portfolio (Administrative Class Shares)
 PIMCO VIT High Yield Portfolio (Administrative Class Shares)
 PIMCO VIT Low Duration Portfolio (Administrative Class Shares)
 PIMCO VIT Total Return Portfolio (Administrative Class Shares)
 Pioneer Fund VCT Portfolio (Class I Shares)
 Pioneer Mid Cap Value VCT Portfolio (Class II Shares)
 Pioneer Select Mid Cap Growth VCT Portfolio (Class I Shares)
 Prudential Series Fund Equity Portfolio (Class II Shares)*
 Prudential Series Fund Natural Resources Portfolio (Class II Shares)*
 Putnam VT Equity Income Fund (Class IB Shares)
 Putnam VT Global Health Care Fund (Class IB Shares)*
 Putnam VT Mortgage Securities Fund (Class IB Shares)
 Putnam VT Multi-Cap Core Fund (*formerly* Putnam VT Investors Fund) (Class IA Shares)
 Royce Small-Cap Portfolio (Service Class Shares)*
 Schwab Government Money Market Portfolio[™]
 Schwab[®] S&P 500 Index Portfolio
 T. Rowe Price Health Sciences Portfolio (Portfolio-II Class Shares)*
 Templeton Foreign VIP Fund (Class 2 Shares)
 Templeton Global Bond VIP Fund (Class 2 Shares)
 Third Avenue Value Portfolio*
 Touchstone Bond Fund
 Touchstone Common Stock Fund
 Touchstone Focused Fund (*effective on or about July 12, 2019, this Fund will merge into the Touchstone Common Stock Fund*)
 Touchstone Small Company Fund
 VanEck VIP Global Hard Assets Fund (S Class Shares)
 VanEck VIP Unconstrained Emerging Markets Bond Fund (Initial Class Shares)
 Wells Fargo VT Discovery Fund (Class 2 Shares)
 Wells Fargo VT Omega Growth Fund (Class 2 Shares)
 Wells Fargo VT Opportunity Fund (Class 2 Shares)

* The Sub-Account investing in this Portfolio is closed to new Contributions and incoming Transfers (including Automatic Custom Transfers).

Sales and Surrender Charges

There are no sales, redemption, surrender, or withdrawal charges under the Schwab OneSource Annuity.

Right of Cancellation Period

After you receive your Contract, you can look it over for at least 10 days or longer if required by your state law (in some states, up to 35 days for replacement annuity contracts), during which time you may cancel your Contract as described in more detail in this Prospectus.

Payout Options

The Schwab OneSource Annuity offers three payout options - through periodic withdrawals, variable annuity payouts or a single, lump-sum payment. The Contracts are not deposits of, or guaranteed or endorsed by, any bank, nor are the Contracts federally insured by the Federal Deposit Insurance Corporation, the Federal Reserve Board or any other government agency. The Contracts involve certain investment risks, including possible loss of principal.

For account information, please contact:

Annuity Service Center
P.O. Box 173920
Denver, CO 80217-3920
(800) 838-0650
AnnuityOperations@greatwest.com

Via Internet:
schwab.retirementpartner.com

This Prospectus does not constitute an offering in any jurisdiction in which such offering may not be lawfully made. No dealer, salesperson or other person is authorized to give any information or make any representations in connection with the Contracts other than those contained in this Prospectus, and, if given or made, such other information or representations must not be relied on.

This Contract is not available in all states.

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Definitions

1035 Exchange – A provision of the Internal Revenue Code of 1986, as amended (the “Code”), that allows for the tax-free exchange of certain types of insurance contracts.

Accumulation Period – The time period between the Effective Date and the Annuity Commencement Date. During this period, you are contributing to the annuity.

Annuitant – The person named in the application upon whose life the payout of an annuity is based and who will receive annuity payouts. If a Contingent Annuitant is named, the Annuitant will be considered the “Primary Annuitant.”

Annuity Account – An account established by us in your name that reflects the Owner’s interest in the Sub-Accounts.

Annuity Account Value – The sum of the value of each Sub-Account you have selected.

Annuity Commencement Date – The date annuity payouts begin.

Annuity Payout Period – The period beginning on the Annuity Commencement Date and continuing until all annuity payouts have been made under the Contract. During this period, the Annuitant receives payouts from the annuity.

Annuity Service Center – P.O. Box 173920, Denver, CO, 80217-3920. The toll-free telephone number is (800) 838-0650.

Annuity Unit – An accounting measure we use to determine the amount of any variable annuity payout after the first annuity payout is made.

Automatic Bank Draft Plan – A feature that allows you to make automatic periodic Contributions. Contributions will be withdrawn from an account you specify and automatically credited to your Annuity Account.

Beneficiary – The person(s) designated to receive any Death Benefit under the terms of the Contract.

Contingent Annuitant – The person you may name in the application who becomes the Annuitant when the Primary Annuitant dies. The Contingent Annuitant must be designated before the death of the Primary Annuitant.

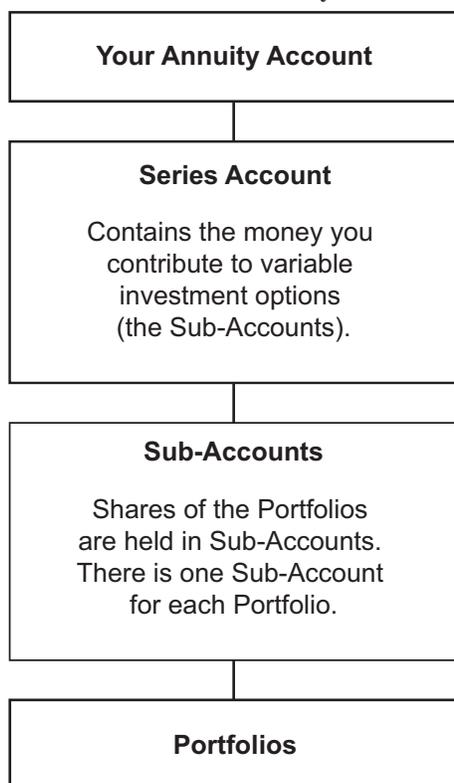
Contingent Beneficiary – The person designated to become the Beneficiary when the primary Beneficiary dies.

Contributions – The amount of money you invest or deposit into your annuity prior to any Premium Tax or other deductions.

Death Benefit – The amount payable to the Beneficiary when the Owner or the Annuitant dies.

Distribution Period – The period starting with your Payout Commencement Date.

Schwab OneSource Annuity Structure



Effective Date – The date on which the first Contribution is credited to your Annuity Account.

Owner (Joint Owner) or You – The person(s) named in the application who is entitled to exercise all rights and privileges under the Contract, while the Annuitant is living. Joint Owners must be one another’s Spouse as of the date the Contract is issued. The Annuitant will be the Owner unless otherwise indicated in the application.

Payout Commencement Date – The date on which annuity payouts **or** periodic withdrawals begin under a payout option. If you do not indicate a Payout Commencement Date on your application or at any time thereafter, annuity payouts will begin on the Annuitant’s 99th birthday.

Portfolio – A registered management investment company, or portfolio thereof, in which the assets of the Series Account may be invested.

Premium Tax – A tax charged by a state or other governmental authority. Varying by state, the current range of Premium Taxes is 0% to 3.5% and may be deducted with respect to your Contributions, from amounts withdrawn, or from amounts applied on the Payout Commencement Date, or the Annuity Account Value when incurred by Great-West or at another time of Great-West’s choosing.

Proportional Withdrawals – A partial withdrawal made by you which reduces your Annuity Account Value measured as a percentage of each prior withdrawal against the current Annuity Account Value. A Proportional Withdrawal is determined by calculating the percentage the withdrawal represents of your Annuity Account Value at the time the withdrawal was made. For example, a partial withdrawal of 75% of the Annuity Account Value represents a Proportional Withdrawal of 75% of the total Contributions for purposes of calculating the Death Benefit under Option 2 for Contracts issued after April 30, 2004. See “Death Benefit” below.

Request – Any written, telephoned, electronic or computerized instruction in a form satisfactory to Great-West and Schwab received at Schwab Insurance Services (or other annuity service center subsequently named) from you, your designee (as specified in a form acceptable to Great-West and Schwab) or the Beneficiary (as applicable) as required by any provision of the Contract. The Request is subject to any action taken or payment made by Great-West before it was processed.

Schwab Insurance Services – The toll-free telephone number is 1-888-311-4887.

Series Account – Variable Annuity-1 Series Account, the segregated asset account established by Great-West under Colorado law and registered as a unit investment trust under the Investment Company Act of 1940, as amended (the “1940 Act”). The Series Account is also referred to as the separate account.

Spouse – A person recognized as a spouse in the state where the couple was legally married. The term does not include a party to a registered domestic partnership, civil union, or similar formal relationship recognized under state law that is not denominated a marriage under that state’s law.

Sub-Account – A division of the Series Account containing the shares of a Portfolio. There is a Sub-Account for each Portfolio. A Sub-Account may be also referred to as an “investment division” in the Prospectus, SAI, or Series Account financial statements, or “subaccount” in marketing materials.

Surrender Value – Your Annuity Account Value on the Transaction Date of the surrender, less Premium Tax, if any.

Transaction Date – The date on which any Contribution or Request from you will be processed. Contributions and Requests received after the close of regular trading on the New York Stock Exchange (generally 4:00 p.m. ET) will be deemed to have been received on the next business day. Requests will be processed and the Annuity Account Value will be determined on each day that the New York Stock Exchange is open for trading.

Transfer – Moving money from and among the Sub-Account(s).

Fee Table

The following tables describe the fees and expenses that you will pay when buying, owning, and surrendering the Contract. The first table describes the fees and expenses that you will pay at the time that you buy the Contract, surrender the Contract, or transfer cash value between investment options. State Premium Taxes may also be deducted.

Contract Owner Transaction Expenses

Sales Load Imposed on Purchases (as a percentage of purchase payments):	None
Maximum Surrender Charge (as a percentage of amount surrendered):	None
Maximum Transfer Charge:	\$25*

* Currently, there is no charge for Transfers. We reserve the right, however, to impose a transfer fee after we notify you. See “Transfers” below.

The next table describes the fees and expenses that you will pay periodically during the time that you own the Contract, not including Portfolio fees and expenses.

Annual Contract Maintenance Charge	None
Series Account Annual Expenses (as a percentage of average Annuity Account Value)	
Maximum Mortality and Expense Risk Charge:	0.85%*
Distribution Charge:	None
Total Series Account Annual Expenses:	0.85%*

* If you select Death Benefit Option 1, your Mortality and Expense Risk Charge and Total Series Account Annual Expenses will be 0.65%. If you select Death Benefit Option 2, this charge will be 0.85%, but for Contracts issued before May 1, 2003, if you selected Death Benefit Option 2, your Mortality and Expense Risk Charge and Total Series Account Annual Expenses will continue to be 0.70%.

The next item shows the minimum and maximum total operating expenses charged by the Portfolios that you may pay periodically during the time that you own the Contract. More detail concerning each Portfolio's fees and expenses is contained in the prospectus for each Portfolio.

Total Annual Portfolio Operating Expenses ¹	Minimum	Maximum
(Expenses that are deducted from Portfolio assets, including management fees, distribution [and/or service] (12b-1) fees, and other expenses)	0.03%	2.21%

THE ABOVE EXPENSES FOR THE PORTFOLIOS WERE PROVIDED BY THE PORTFOLIOS. WE HAVE NOT INDEPENDENTLY VERIFIED THE ACCURACY OF THE INFORMATION FOR THE PORTFOLIOS THAT ARE UNAFFILIATED WITH US.

¹ The expenses shown are based, in part, on estimated amounts for the current fiscal year, and do not reflect any fee waiver or expense reimbursement. The advisers and/or other service providers of certain Portfolios have agreed to reduce their fees and/or reimburse the Portfolios' expenses in order to keep the Portfolios' expenses below specified limits. The expenses of certain Portfolios are reduced by contractual fee reduction and expense reimbursement arrangements. Other Portfolios have voluntary fee reduction and/or expense reimbursement arrangements that may be terminated at any time. Each fee reduction and/or expense reimbursement arrangement is not reflected above, but is described in the relevant Portfolios' prospectus.

Example

This Example is intended to help you compare the cost of investing in the Contract with the cost of investing in other variable annuity contracts. These costs include Owner transaction expenses, contract fees, Series Account annual expenses, and Portfolio fees and expenses.

The Example assumes that you invest \$10,000 in the Contract for the time periods indicated. The Example also assumes that your investment has a 5% return each year and assumes the maximum fees and expenses of any of the Portfolios. In addition, this Example assumes no Transfers were made and no Premium Taxes were deducted. If these arrangements were considered, the expenses shown would be higher. This Example also does not take into consideration any fee waiver or expense reimbursement arrangements of the Portfolio.

Although your actual costs may be higher or lower, based on these assumptions, if you retain your Contract, annuitize your Contract or if you surrender your Contract at the end of the applicable time period, your costs would be:

1 year	3 years	5 years	10 years
\$306.00	\$983.00	\$1,754.00	\$4,171.00

This Example does not show the effect of Premium Taxes. Premium Taxes (ranging from 0% to 3.5%) may be deducted from Contract Value upon full surrender, death, or annuitization. This Example also does not include any of the taxes or penalties you may be required to pay if you surrender your Contract.

The fee table and example should not be considered a representation of past or future expenses and charges of the Sub-Accounts. Your actual expenses may be greater or less than those shown. Similarly, the 5% annual rate of return assumed in the example is not an estimate or a guarantee of future investment performance. See “Charges and Deductions” below. Owners who purchase the Contract may be eligible to apply the contract value to the total amount of their household assets maintained at Schwab. If the total amount of their household assets at Schwab meets certain predetermined breakpoints, they may be eligible for certain fee reductions or other related benefits offered by Schwab. All terms and conditions regarding the fees and account types eligible for such consideration are determined by Schwab. Charges and expenses of the Contract described in this Prospectus are NOT subject to reduction or waiver by Schwab. Please consult a Charles Schwab representative for more information.

Condensed Financial Information

Attached as Appendix A is a table showing selected information concerning accumulation units for each Sub-Account. An accumulation unit is the unit of measure that we use to calculate the value of your interest in a Sub-Account. The accumulation unit values reflect the deduction of the only charge we impose under the Contract, the Mortality and Expense Risk Charge. The information in the table is derived from audited financial statements of the Series Account. To obtain a more complete picture of each Sub-Account’s finances and performance, you should also review the Series Account’s financial statements, which are in the Statement of Additional Information.

Summary

The Schwab OneSource Annuity allows you to accumulate assets on a tax-deferred basis by investing in a variety of variable investment options (the Sub-Accounts). The performance of your Annuity Account Value will vary with the investment performance of the Portfolios corresponding to the Sub-Accounts you select. You bear the entire investment risk for all amounts invested in them. Depending on the performance of the Sub-Accounts you select, your Annuity Account Value could be less than the total amount of your Contributions.

You may purchase the Schwab OneSource Annuity through a 1035 Exchange from another insurance contract. However, in no event may you purchase the Contract as a part of a tax-qualified plan or a rollover of amounts from such a plan, including an IRA.

How to Contact the Annuity Service Center:

Annuity Service Center
P.O. Box 173920
Denver, CO 80217-3920
(800) 838-0650

Your initial Contribution must be at least \$5,000. Subsequent Contributions must be either \$500, or \$100 if made through an Automatic Bank Draft Plan.

The money you contribute to the Contract will be invested at your direction, except that in some states during your “Right of Cancellation period” your payment will be allocated to the Schwab Government Money Market Sub-Account. The duration of your Right of Cancellation period depends on your state law and is generally 10 days after you receive your Contract. Allocations during the Right of Cancellation period are described in more detail in this Prospectus.

Prior to the Payout Commencement Date, you can withdraw all or a part of your Annuity Account Value. There are no surrender or withdrawal charges. Certain withdrawals will normally be subject to federal income tax and may also be subject to a federal penalty tax. You may also pay a Premium Tax upon a withdrawal.

When you’re ready to start taking money out of your Contract, you can select from a variety of payout options, including a lump sum payment or variable annuity payouts as well as periodic payouts.

If the Annuitant dies before the Annuity Commencement Date, we will pay the Death Benefit to the Beneficiary you select. If the Owner dies before the entire value of the Contract is distributed, the remaining value will be distributed according to the rules outlined in the “Death Benefit” section below.

The amount distributed to your Beneficiary will depend on the Death Benefit option you select. We offer two Death Benefit options. For Option 1, the Owner, Annuitant, and Contingent Annuitant each must be age 85 or younger at the time the Contract is issued. Option 1 provides for the payment of your Annuity Account Value minus any Premium Tax. For Option 2, the Owner, Annuitant, and Contingent Annuitant each must be age 80 or younger at the time the Contract is issued. For Contracts issued prior to April 30, 2004, Option 2 provides for the payment of the greater of (1) your Annuity Account Value, minus any Premium Tax or (2) the sum of Contributions applied to the Contract as of the date the request for payment is received, less partial withdrawals, periodic withdrawals, and premium tax, if any. For Contracts issued on or after April 30, 2004, Option 2 provides for the payment of the greater of (1) your Annuity Account Value, minus any Premium Tax or (2) the sum of all Contributions, minus any Proportional Withdrawals you have made and minus any Premium Tax. If you select Death Benefit Option 1, your Mortality and Expense Risk Charge will be 0.65%. If you choose Death Benefit Option 2, this charge will be 0.85%. For Contracts issued prior to May 1, 2003, if you selected Death Benefit Option 2, this charge will remain at 0.70%. In addition, each Portfolio assesses a charge for management fees and other expenses.

Great-West Life & Annuity Insurance Company

Great-West is a stock life insurance company that was originally organized under the laws of the State of Kansas as the National Interment Association. Our name was changed to Ranger National Life Insurance Company in 1963 and to Insuramerica Corporation in 1980 prior to changing to our current name in 1982. In September of 1990, we redomesticated under the laws of the State of Colorado. Our executive office is located at 8515 East Orchard Road, Greenwood Village, Colorado 80111.

Great-West is a wholly owned subsidiary of GWL&A Financial, Inc., a Delaware holding company. GWL&A Financial, Inc. is an indirect wholly-owned subsidiary of Great-West Lifeco Inc., a Canadian holding company. Great-West Lifeco Inc. is a subsidiary of Power Financial Corporation, a Canadian holding company with substantial interests in the financial services industry. Power Financial Corporation is a subsidiary of Power Corporation of Canada, a Canadian holding and management company. Through a group of private holding companies, The Desmarais Family Residuary Trust, which was created on October 8, 2013 under the Last Will and Testament of Paul G. Desmarais, has voting control of Power Corporation of Canada.

We are authorized to do business in 49 states, the District of Columbia, Puerto Rico, U.S. Virgin Islands, and Guam.

On January 24, 2019, Great-West announced that it had entered into an agreement with Protective Life Insurance Company (“Protective”) to sell, via indemnity reinsurance, substantially all of its non-participating individual life insurance and annuity business and group life and health business, including this Contract. Subject to the provision of certain services by Great-West or its affiliates for a transitional period following the closing, Protective will agree to provide administration for the Contract in accordance with their terms and conditions. The transaction is expected to close in the first half of 2019, subject to regulatory approvals and customary closing conditions.

The Series Account

We established the Series Account in accordance with Colorado laws on July 24, 1995.

The Series Account is registered with the SEC under the 1940 Act as a unit investment trust. Registration under the 1940 Act does not involve supervision by the SEC of the management or investment practices or policies of the Series Account.

The Contract may refer to the Series Account as the “Separate Account.”

We own the assets of the Series Account. The income, gains, or losses, realized or unrealized, from assets allocated to the Series Account are credited to or charged against the Series Account without regard to our other income, gains, or losses.

We will at all times maintain assets in the Series Account with a total market value at least equal to the reserves and other liabilities relating to the variable benefits under all Contracts and other of our variable insurance products participating in the Series Account. Those assets may not be charged with our liabilities from our other businesses. Our obligations under the Contracts and other products are, however, our general corporate obligations.

In calculating our corporate income tax liability, we derive certain corporate income tax benefits associated with the investment of company assets, including Series Account assets that are treated as company assets under applicable income tax law. These benefits, which reduce our overall corporate income tax liability, may include dividends received deductions and foreign tax credits which can be material. We do not pass these benefits through to the Series Account or our other separate accounts, principally because: (i) the great bulk of the benefits results from the dividends received deduction, which involves no reduction in the dollar amount of dividends that the Series Account receives; and (ii) under applicable income tax law, Owners are not the owners of the assets generating the benefits.

The Series Account is divided into several Sub-Accounts. Each Sub-Account invests exclusively in shares of a corresponding investment Portfolio of a registered investment company (commonly known as a mutual fund). We may in the future add new, or delete existing, Sub-Accounts. The income, gains, or losses, realized or unrealized, from assets allocated to each Sub-Account are credited to, or charged against, that Sub-Account without regard to the other income, gains, or losses of the other Sub-Accounts. All amounts allocated to a Sub-Account will be fully invested in Portfolio shares.

We hold the assets of the Series Account. We keep those assets physically segregated and held separate and apart from our general account assets. We maintain records of all purchases and redemptions of shares of the Portfolios.

The Portfolios

The Contract offers a number of investment options, corresponding to the Sub-Accounts. Each Sub-Account invests in a single Portfolio. Each Portfolio is a separate mutual fund registered under the 1940 Act. More comprehensive information, including a discussion of potential risks, is found in the current prospectuses for the Portfolios (the “Portfolio Prospectuses”). The Portfolio Prospectuses should be read in connection with this Prospectus. You may obtain a copy of the Portfolio Prospectuses without charge by Request. **If you received a summary prospectus for a Portfolio, please follow the directions on the first page of the summary prospectus to obtain a copy of the Portfolio Prospectus.**

Each Portfolio:

- holds its assets separately from the assets of the other Portfolios,
- has its own distinct investment objectives and policies, and
- operates as a separate investment fund.

The income, gains and losses of one Portfolio generally have no effect on the investment performance of any other Portfolio.

The Portfolios are not available to the general public directly. The Portfolios are only available as investment options in variable annuity contracts or variable life insurance policies issued by life insurance companies or, in some cases, through participation in certain qualified pension or retirement plans.

Some of the Portfolios have been established by investment advisers, which manage publicly available mutual funds having similar names and investment objectives. While some of the Portfolios may be similar to, and may in fact be modeled after publicly available mutual funds, you should understand that the Portfolios are not otherwise directly related to any publicly available mutual fund. Consequently, the investment performance of publicly available mutual funds and any corresponding Portfolios may differ. The investment objectives of the Portfolios are briefly described below:

AB Variable Products Series Fund, Inc. – advised by AllianceBernstein, L.P.

ABVPS Growth and Income Portfolio (Class A Shares) - seeks long-term growth of capital.

ABVPS International Growth Portfolio (Class A Shares)* - seeks long-term growth of capital.

ABVPS International Value Portfolio (Class A Shares)* - seeks long-term growth of capital.

ABVPS Large Cap Growth Portfolio (Class A Shares) - seeks long-term growth of capital.

ABVPS Small/Mid Cap Value Portfolio (Class A Shares) - seeks long-term growth of capital.

AIM Variable Insurance Funds (Invesco Variable Insurance Funds) - advised by Invesco Advisers, Inc.

Invesco V.I. Comstock Fund (Series I Shares) - seeks capital growth and income.

Invesco V.I. Growth and Income Fund (Series I Shares) - seeks long-term growth of capital and income.

Invesco V.I. High Yield Fund (Series I Shares) - seeks total return, comprised of current income and capital appreciation.

Invesco V.I. International Growth Fund (Series I Shares) - seeks long-term growth of capital.

Invesco V.I. Mid Cap Core Equity Fund (Series I Shares)* - seeks long-term growth of capital.

Invesco V.I. Small Cap Equity Fund (Series I Shares) - seeks long-term growth of capital.

Invesco V.I. Technology Fund (Series I Shares) - seeks long-term growth of capital.

Alger Portfolios – advised by Fred Alger Management, Inc.

Alger Balanced Portfolio (Class I-2 Shares)* - seeks current income and long-term capital appreciation.

Alger Large Cap Growth Portfolio (Class I-2 Shares) - seeks long-term capital appreciation.

Alger Mid Cap Growth Portfolio (Class I-2 Shares)* - seeks long-term capital appreciation.

American Century Variable Portfolios, Inc. – advised by American Century Investment Management, Inc.

American Century Investments[®] VP Balanced Fund (Class I Shares) - seeks long-term capital growth and current income by investing approximately 60% of its assets in equity securities and the remainder in bonds and other fixed-income securities.

American Century Investments[®] VP Income & Growth Fund (Class I Shares) - seeks capital growth; income is a secondary objective.

American Century Investments[®] VP International Fund (Class I Shares) - seeks capital growth.

American Century Investments[®] VP Mid Cap Value Fund (Class II Shares) - seeks long-term capital growth; income is a secondary consideration.

American Century Investments[®] VP Value Fund (Class I Shares) - seeks long-term capital growth; income is a secondary consideration.

Blackrock Variable Series Funds, Inc. - advised by BlackRock Advisors, LLC

BlackRock Global Allocation V.I. Fund (Class I Shares) - seeks high total investment return.

Columbia Funds Variable Insurance Trust - advised by Columbia Management Investment Advisers, LLC

Columbia Variable Portfolio - Small Cap Value (Class 2 Shares) - seeks long-term capital appreciation.

Columbia Funds Variable Series Trust II - advised by Columbia Management Investment Advisers, LLC

Columbia Variable Portfolio - Large Cap Growth Fund (Class 2 Shares) - seeks to provide shareholders with long-term capital growth.

Columbia Variable Portfolio - Seligman Global Technology Fund (Class 2 Shares) - seeks long-term capital appreciation.

Delaware VIP® Trust – advised by Delaware Management Company

Delaware VIP® Emerging Markets Series (Standard Class Shares) - seeks long-term capital appreciation.

Delaware VIP® Small Cap Value Series (Standard Class Shares) - seeks capital appreciation.

Delaware VIP® Smid Cap Core Series (Standard Class Shares) - seeks long-term capital appreciation.

Deutsche DWS Investments VIT Funds – advised by DWS Investment Management Americas, Inc.

DWS Small Cap Index VIP (formerly Deutsche Small Cap Index VIP) (Class A Shares) - seeks to replicate, as closely as possible, before the deduction of expenses, the performance of the Russell 2000® Index, which emphasizes stocks of small U.S. companies.

Deutsche DWS Variable Series I – advised by DWS Investment Management Americas, Inc.

DWS Capital Growth VIP (formerly Deutsche Capital Growth VIP) (Class A Shares) - seeks to provide long-term growth of capital.

DWS Core Equity VIP (formerly Deutsche Core Equity VIP) (Class A Shares) - seeks long-term growth of capital, current income and growth of income.

DWS Global Small Cap VIP (formerly Deutsche Global Small Cap VIP) (Class A Shares) - seeks above-average capital appreciation over the long term.

Deutsche DWS Variable Series II – advised by DWS Investment Management Americas, Inc.

DWS CROCI® U.S. VIP (formerly Deutsche CROCI® U.S. VIP) (Class A Shares) - seeks a high rate of total return.

DWS Small Mid Cap Growth VIP (formerly Deutsche Small Mid Cap Growth VIP) (Class A Shares) - seeks long-term capital appreciation.

DWS Small Mid Cap Value VIP (formerly Deutsche Small Mid Cap Value VIP) (Class A Shares) - seeks long-term capital appreciation.

Dreyfus Investment Portfolios – advised by The Dreyfus Corporation (*effective on or about June 3, 2019, the Fund will be renamed the BNY Mellon Investment Portfolios and the Adviser will be renamed BNY Mellon Investment Adviser, Inc.*)

Dreyfus Investment Portfolios MidCap Stock Portfolio (Initial Shares) (effective on or about June 3, 2019, this Portfolio will be renamed the BNY Mellon Investment Portfolios MidCap Stock Portfolio) - seeks investment results that are greater than the total return performance of publicly traded common stocks of medium-size domestic companies in the aggregate, as represented by the Standard & Poor's MidCap 400® Index (S&P 400 Index).

Dreyfus Variable Investment Fund – advised by The Dreyfus Corporation (*effective on or about June 3, 2019, the Fund will be renamed the BNY Mellon Variable Investment Fund and the Adviser will be renamed BNY Mellon Investment Adviser, Inc.*)

Dreyfus Variable Investment Fund Appreciation Portfolio (Initial Shares) (*effective on or about June 3, 2019, this Portfolio will be renamed the BNY Mellon Variable Investment Fund Appreciation Portfolio*) - seeks long-term capital growth consistent with the preservation of capital; its secondary goal is current income.

Dreyfus Variable Investment Fund Opportunistic Small Cap Portfolio (Initial Shares)* (*effective on or about June 3, 2019, this Portfolio will be renamed the BNY Mellon Variable Investment Fund Opportunistic Small Cap Portfolio*) - seeks capital growth.

Federated Insurance Series – advised by Federated Investment Management Company

Federated Fund for U.S. Government Securities II - seeks to provide current income.

Franklin Templeton Variable Insurance Products Trust

Franklin Small Cap Value VIP Fund (Class 2 Shares) - seeks long-term total return.

Templeton Foreign VIP Fund (Class 2 Shares) - seeks long-term capital growth.

Templeton Global Bond VIP Fund (Class 2 Shares) - seeks high current income consistent with preservation of capital; capital appreciation is a secondary objective.

Janus Aspen Series – advised by Janus Capital Management LLC

Janus Henderson Balanced Portfolio (Institutional Shares)* - seeks long-term capital growth, consistent with preservation of capital and balanced by current income.

Janus Henderson Balanced Portfolio (Service Shares) - seeks long-term capital growth, consistent with preservation of capital and balanced by current income.

Janus Henderson Flexible Bond Portfolio (Institutional Shares)* - seeks to obtain maximum total return, consistent with preservation of capital.

Janus Henderson Flexible Bond Portfolio (Service Shares) - seeks to obtain maximum total return, consistent with preservation of capital.

Janus Henderson Global Research Portfolio (Institutional Shares) - seeks long-term growth of capital.

Janus Henderson Global Technology Portfolio (Service Shares) - seeks long-term growth of capital.

JPMorgan Insurance Trust – advised by J.P. Morgan Investment Management Inc.

JPMorgan Insurance Trust Small Cap Core Portfolio (Class 1 Shares) - seeks capital growth over the long term.

Lazard Retirement Series, Inc. – advised by Lazard Asset Management, LLC

Lazard Retirement Emerging Markets Equity Portfolio (Service Shares) - seeks long-term capital appreciation.

Lincoln Variable Insurance Products Trust – advised by Lincoln Investment Advisors Corporation

LVIP Baron Growth Opportunities Fund (Service Class Shares) - seeks capital appreciation.

MFS® Variable Insurance Trust – advised by Massachusetts Financial Services Company

MFS® VIT Utilities Series (Service Class Shares) - seeks total return.

MFS® Variable Insurance Trust II – advised by Massachusetts Financial Services Company

MFS® VIT II International Value Portfolio (*effective on or about June 1, 2019, this Portfolio will be renamed the MFS® VIT II International Intrinsic Value Portfolio*) (**Service Class Shares**) - seeks capital appreciation.

Nationwide Variable Insurance Trust – advised by Nationwide Fund Advisors

NVIT Mid Cap Index Fund (Class II Shares) - seeks capital appreciation.

Neuberger Berman Advisers Management Trust – advised by Neuberger Berman Investment Advisers LLC

Neuberger Berman AMT Mid Cap Intrinsic Value Portfolio (Class S Shares) - seeks growth of capital.

Oppenheimer Variable Account Funds – advised by OFI Global Asset Management, Inc.

Oppenheimer Global Fund/VA (Non-Service Shares) - seeks capital appreciation.

Oppenheimer International Growth Fund/VA (Non-Service Shares) - seeks capital appreciation.

Oppenheimer Main Street Small Cap Fund/VA® (Non-Service Shares) - seeks capital appreciation.

PIMCO Variable Insurance Trust – advised by Pacific Investment Management Company, LLC

PIMCO VIT CommodityRealReturn® Strategy Portfolio (Administrative Class Shares) - seeks maximum real return, consistent with prudent investment management.

PIMCO VIT High Yield Portfolio (Administrative Class Shares) - seeks maximum total return, consistent with preservation of capital and prudent investment management.

PIMCO VIT Low Duration Portfolio (Administrative Class Shares) - seeks maximum total return, consistent with preservation of capital and prudent investment management.

PIMCO VIT Total Return Portfolio (Administrative Class Shares) - seeks maximum total return, consistent with preservation of capital and prudent investment management.

Pioneer Variable Contracts Trust – advised by Amundi Pioneer Asset Management, Inc.

Pioneer Fund VCT Portfolio (Class I Shares) - seeks reasonable income and capital growth.

Pioneer Mid Cap Value VCT Portfolio (Class II Shares) - seeks capital appreciation.

Pioneer Select Mid Cap Growth VCT Portfolio (Class I Shares) - seeks long-term capital growth.

Prudential Series Fund – advised by PGIM Investments LLC

Prudential Series Fund Equity Portfolio (Class II Shares)* - seeks long-term growth of capital.

Prudential Series Fund Natural Resources Portfolio (Class II Shares)* - seeks long-term growth of capital.

Putnam Variable Trust – advised by Putnam Investment Management, LLC

Putnam VT Equity Income Fund (Class IB Shares) - seeks capital growth and current income.

Putnam VT Global Health Care Fund (Class IB Shares)* - seeks capital appreciation.

Putnam VT Mortgage Securities Fund (Class IB Shares) - seeks high current income with preservation of capital as its secondary objective.

Putnam VT Multi-Cap Core Fund (formerly Putnam VT Investors Fund) (Class IA Shares) - seeks capital appreciation.

Royce Capital Fund – advised by Royce & Associates, LP

Royce Small-Cap Portfolio (Service Class Shares)* - seeks long-term growth of capital.

Schwab Annuity Portfolios – advised by Charles Schwab Investment Management, Inc.

Schwab Government Money Market Portfolio™ - seeks the highest current income consistent with stability of capital and liquidity. This Portfolio is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. There can be no assurance that the Portfolio will be able to maintain a stable net asset value of \$1.00 per share.

Schwab® S&P 500 Index Portfolio - seeks to track the total return of the S&P 500® Index.

T. Rowe Price Equity Series, Inc. – advised by T. Rowe Price Associates, Inc.

T. Rowe Price Health Sciences Portfolio (Portfolio-II Class Shares)* - seeks long-term capital appreciation.

Third Avenue Variable Series Trust – advised by Third Avenue Management LLC

Third Avenue Value Portfolio* - seeks long-term capital appreciation.

Touchstone Variable Series Trust – advised by Touchstone Advisors, Inc.

Touchstone Bond Fund - seeks to provide as high a level of current income as is consistent with the preservation of capital; capital appreciation is a secondary goal.

Touchstone Common Stock Fund - seeks to provide investors with capital appreciation.

Touchstone Focused Fund (effective on or about July 12, 2019, this Fund will merge into the Touchstone Common Stock Fund) - seeks to provide investors with capital appreciation.

Touchstone Small Company Fund - seeks growth of capital.

VanEck VIP Trust – advised by Van Eck Associates Corporation

VanEck VIP Global Hard Assets Fund (S Class Shares) - seeks long-term capital appreciation by investing primarily in hard asset securities; income is a secondary consideration.

VanEck VIP Unconstrained Emerging Markets Bond Fund (Initial Class Shares) - seeks high total return-income plus capital appreciation-by investing globally, primarily in a variety of debt securities.

Wells Fargo Variable Trust – advised by Wells Fargo Funds Management, LLC

Wells Fargo VT Discovery Fund (Class 2 Shares) - seeks long-term capital appreciation.

Wells Fargo VT Omega Growth Fund (Class 2 Shares) - seeks long-term capital appreciation.

Wells Fargo VT Opportunity Fund (Class 2 Shares) - seeks long-term capital appreciation.

* The Sub-Account investing in this Portfolio is closed to new Contributions and incoming Transfers (including Automatic Custom Transfers).

Meeting Investment Objectives

Meeting investment objectives depends on various factors, including, but not limited to, how well the Portfolio managers anticipate changing economic and market conditions. **There is no guarantee that any of these Portfolios will achieve their stated objectives.**

Where to Find More Information About the Portfolios

Additional information about the investment objectives and policies of all the Portfolios and the investment advisory and administrative services and charges can be found in the current Portfolio Prospectuses, which can be obtained from the Annuity Service Center. You may also visit www.schwab.retirementpartner.com.

You should read the Portfolios' prospectuses carefully before making any decision concerning the allocation of Contributions to, or Transfers among, the Sub-Accounts.

Addition, Deletion or Substitution

Great-West selects the Portfolios offered through the Contract based on several criteria, including but not limited to asset class coverage, brand recognition, the reputation and tenure of the adviser or sub-adviser, expenses, performance, marketing, availability, investment conditions, and the qualifications of each investment company. Another factor we consider is whether the Portfolio or an affiliate of the Portfolio will compensate Great-West for providing certain administrative, marketing, or support services that would otherwise be provided by the Portfolio, its investment adviser, or its distributor. For more information on such compensation, see "Distribution of the Contracts," below. When we develop and offer a variable annuity product in cooperation with a fund family or a distributor, Great-West will generally include Portfolios based on recommendations made by the fund family or the distributor, whose selection criteria may differ from our own.

Great-West does not control the Portfolios that are not affiliated with us and cannot guarantee that any of the Portfolios will always be available for allocation of Contributions or Transfers. We retain the right to make changes in the Series Account and in its investments, including the right to establish new Sub-Accounts or to eliminate existing Sub-Accounts. Currently, Schwab must approve certain changes.

Great-West and Schwab periodically review each Portfolio and reserve the right to discontinue the offering of any Portfolio if we determine the Portfolio no longer meets one or more of the criteria, or if the Portfolio has not attracted significant allocations. If a Portfolio is discontinued, we may substitute shares of another Portfolio or shares of another investment company for the discontinued Portfolio's shares; *provided however*, any share substitution will comply with the requirements of the 1940 Act. If you are contributing to a Sub-Account corresponding to a Portfolio that is being discontinued, we will provide notice prior to the Portfolio's elimination.

Application and Initial Contributions

The first step to purchasing the Schwab OneSource Annuity is to complete your Contract application and submit it with your initial minimum Contribution of \$5,000. Initial Contributions can be made by check (payable to GWL&A) or transferred from a Schwab brokerage account. You also may purchase the Contract through a 1035 Exchange provided that the contract you are exchanging for the Schwab OneSource Annuity has a cash value of at least \$5,000.

The Contract application and any initial Contributions made by check should be sent to Schwab Insurance Services, P.O. Box 7666, San Francisco, CA 94120-7666.

If your application is complete, your Contract will be issued and your Contribution will be credited within two business days after receipt by Great-West. Acceptance is subject to sufficient information in a form acceptable to us. We reserve the right to reject any application or Contribution.

If your application is incomplete, it will be completed from information Schwab has on file or you will be contacted by telephone or email to obtain the required information. If the information necessary to complete your application is not received within five business days, we will return to you both your check and the application. If you provide consent we will retain the initial Contribution and credit it as soon as we have completed your application.

Right of Cancellation Period

During the Right of Cancellation period (ten-days or longer where required by state law), you may cancel your Contract. If you exercise your Right of Cancellation, you must return the Contract to Great-West or to the representative from whom you purchased it.

Except as noted below, Contributions generally will be allocated to the Sub-Accounts you selected on the application, effective upon the Effective Date. During the Right of Cancellation period, you may change your Sub-Account allocations as well as your allocation percentages.

Contracts returned during the Right of Cancellation period will be void from the date we issued the Contract. In the majority of states, we will refund your current Annuity Account Value. This amount may be higher or lower than your Contributions, which means you bear the investment risk during the Right of Cancellation period.

Certain states require that we return the greater of your Annuity Account Value (less any surrenders, withdrawals, and distributions already received) or the amount of Contributions received. In those states, all Contributions will be processed as follows:

- Amounts you specify to be allocated to one or more of the Sub-Accounts will first be allocated to the Schwab Government Money Market Sub-Account.
- After the end of the Right of Cancellation period, the Annuity Account Value held in the Schwab Government Money Market Sub-Account will be allocated to the Sub-Accounts you selected on the application.

Amounts contributed from a 1035 Exchange of the Schwab Select Annuity Contract will be immediately allocated to the Sub-Accounts you have selected. If the Contract is returned, it will be void from the start. In many states, we will refund the Annuity Account Value (less any surrenders, withdrawals, and distributions already received) effective as of the Transaction Date the Contract is returned and received by us. This amount may be an amount that is higher or lower than your Contribution from the Schwab Select Annuity Contract, which means that you bear the investment risk during the Right of Cancellation period.

Subsequent Contributions

Once your application is complete and we have received your initial Contribution, you can make subsequent Contributions at any time prior to the Payout Commencement Date, as long as the Annuitant is living. Additional Contributions must be at least \$500; or \$100 if made via an Automatic Bank Draft Plan. Total Contributions may exceed \$1,000,000 only with our prior approval.

Subsequent Contributions can be made by check or via an Automatic Bank Draft Plan directly from your bank or savings account. You can designate the date you would wish your subsequent Contributions deducted from your account each month. If you make subsequent Contributions by check, your check should be payable to GWL&A.

We will allocate the subsequent Contributions to the Sub-Accounts selected by you and in the proportion Requested by you. If there are no accompanying instructions, Sub-Account allocations will be made in accordance with standing instructions. Allocations will be effective on the Transaction Date.

You will receive a confirmation of each Contribution you make upon its acceptance. Subsequent Contributions are credited the day they are received in the Annuity Service Center Department at GWL&A if they are received on a day the New York Stock Exchange is open and received prior to 4 p.m. ET. Subsequent Contributions received on days the New York Stock Exchange is closed or received after 4 p.m. ET on a day the New York Stock Exchange is open, will be credited the next business day.

If you cancel a purchase payment or if your check is returned due to insufficient funds, you will be responsible for any losses or fees imposed by your bank and losses that may be incurred as a result of any decline in the value of the cancelled purchase. We reserve the right to refrain from allocating Contributions to your selected Sub-Accounts until we are notified by your bank that your check has cleared.

Great-West reserves the right to modify the limitations set forth in this section.

Annuity Account Value

Before the Annuity Commencement Date, the value of your Contract is the Annuity Account Value, which, before your Annuity Commencement Date, is the total dollar amount of all accumulation units credited to you for each Sub-Account. Initially, the value of each accumulation unit was set at \$10.00.

Each Sub-Account's value prior to the Payout Commencement Date is equal to:

- net Contributions allocated to the corresponding Sub-Account,

- **plus or minus** any increase or decrease in the value of the assets of the Sub-Account due to investment results,
- **minus** the daily mortality and expense risk charge, and
- **minus** any withdrawals or Transfers from the Sub-Account.

The value of a Sub-Account's assets is determined at the end of each day that the New York Stock Exchange is open for regular business (a valuation date). A valuation period is the period between successive valuation dates. It begins at the close of the New York Stock Exchange (generally 4:00 p.m. ET) on each valuation date and ends at the close of the New York Stock Exchange on the next succeeding valuation date.

The Annuity Account Value is expected to change from valuation period to valuation period, reflecting the investment experience of the selected Sub-Account(s), as well as the deductions for applicable charges.

Upon allocating Contributions to a Sub-Account you will be credited with variable accumulation units in that Sub-Account. The number of accumulation units you will be credited is determined by dividing the portion of each Contribution allocated to the Sub-Account by the value of an accumulation unit. The value of the accumulation unit is determined and credited at the end of the valuation period during which the Contribution was received.

Each Sub-Account's accumulation unit value is established at the end of each valuation period. It is calculated by multiplying the value of that unit at the end of the prior valuation period by the Sub-Account's Net Investment Factor for the valuation period. The formula used to calculate the Net Investment Factor is discussed in Appendix B.

Unlike a brokerage account, amounts held under a Contract are not covered by the Securities Investor Protection Corporation ("SIPC").

Transfers

At any time while your Contract is in force, you may Transfer all or part of your Annuity Account Value among and between the Sub-Accounts by telephone, in writing by sending a Request to the Annuity Service Center, or through the Internet at www.schwab.retirementpartner.com where you may make the Transfer. Incoming Transfers to closed Sub-Accounts are not permitted.

Your Request must specify:

- the amounts being Transferred,
- the Sub-Account(s) from which the Transfer is to be made, and
- the Sub-Account(s) that will receive the Transfer.

Any limitation on Transfers among Sub-Accounts that you can make during any Contract year is set forth on your Contract Data Page. Currently, we impose no charge for Transfers you make in excess of this amount. However, we reserve the right to impose such a charge in the future. If we choose to exercise this right we will notify you by sending you a supplement to this Prospectus, in accordance with all applicable regulations.

A Transfer generally will be effective on the date the Request for Transfer is received by Schwab Insurance Services if received before 4:00 p.m. ET. Any Transfer Request received after 4:00 p.m. ET becomes effective on the following business day we and the New York Stock Exchange are open for business. Under current tax law, there will not be any tax liability to you if you make a Transfer.

Transfers involving the Sub-Accounts will result in the purchase and/or cancellation of accumulation units having a total value equal to the dollar amount being transferred. The purchase and/or cancellation of such units is made using the value of the Sub-Accounts as of the end of the valuation date on which the Transfer is effective.

We reserve the right without prior notice to modify, restrict, suspend, or eliminate the Transfer privileges (including telephone and/or Internet Transfers) at any time.

At present, we do not impose minimums on amounts that must be transferred. However, we reserve the right to impose, from time to time, minimum dollar amounts that may be transferred from a Sub-Account.

We also reserve the right to impose, from time to time, minimum dollar amounts that must remain in a Sub-Account after giving effect to a Transfer from that Sub-Account. At present, we do not impose any such minimums.

Market Timing and Excessive Trading

The Contracts are intended for long-term investment and not for the purpose of market timing or excessive trading activity. Market timing activity may dilute the interests of Contract Owners in the underlying Portfolios. Market timing generally involves frequent or unusually large Transfers that are intended to take advantage of short-term fluctuations in the value of a Portfolio's portfolio securities and the reflection of that change in the Portfolio's share price. In addition, frequent or unusually large Transfers may harm performance by increasing Portfolio expenses and disrupting Portfolio management strategies. For example, excessive trading may result in forced liquidations of portfolio securities or cause the Portfolio to keep a relatively higher cash position, resulting in increased brokerage costs and lost investment opportunities.

We maintain procedures designed to prevent or minimize market timing and excessive trading (collectively, "prohibited trading") by Owners. As part of those procedures, certain of the Portfolios have instructed us to perform standardized trade monitoring, while other Portfolios perform their own monitoring and request reports of the Owner's trading activity if prohibited trading is suspected. If an Owner's trading activity is determined to constitute prohibited trading, as defined by the applicable Portfolio, Great-West will notify the Owner that a trading restriction will be implemented if the Owner does not cease the prohibited trading. Some Portfolios may require that trading restrictions be implemented immediately without warning, in which case we will notify the Owner of the restriction imposed by the Portfolio(s), as applicable.

If a Portfolio determines, or, for Portfolios for which we perform trade monitoring, we determine based on the applicable Portfolio's definition of prohibited trading, that the Owner continues to engage in prohibited trading, we will restrict the Owner from making Transfers into the identified Portfolio(s) for the period of time specified by the Portfolio(s). Restricted Owners will be permitted to make Transfers out of the identified Portfolio(s) to other available Portfolio(s). When the Portfolio's restriction period has been met, the Owner will automatically be allowed to resume Transfers into the identified Portfolio(s).

For Portfolios that perform their own monitoring, the Series Account does not impose trading restrictions unless or until a Portfolio first detects and notifies us of prohibited trading activity. Accordingly, we cannot prevent all prohibited trading activity before it occurs, as it may not be possible to identify it unless and until a trading pattern is established. To the extent such Portfolios do not detect and notify us of prohibited trading or the trading restrictions we impose fail to curtail it, it is possible that a market timer may be able to make prohibited trading transactions with the result that the management of the Portfolios may be disrupted and the Owners may suffer detrimental effects such as increased costs, reduced performance, and dilution of their interests in the affected Portfolios.

We endeavor to ensure that our procedures are uniformly and consistently applied to all Owners, and we do not exempt any persons from these procedures. We do not enter into agreements with Owners whereby we permit prohibited trading. Subject to applicable state law and the terms of each Contract, we reserve the right without prior notice to modify, restrict, suspend or eliminate the Transfer privileges (including telephone Transfers) at any time, to require that all Transfer Requests be made by you and not by your designee, and to require that each Transfer Request be made by a separate communication to us. We also reserve the right to require that each Transfer Request be submitted in writing and be signed by you.

The Portfolios may have adopted their own policies and procedures with respect to frequent purchases and redemptions of their respective shares. The prospectuses for the Portfolios should describe any policies and procedures relating to restricting prohibited trading. The frequent trading policies and procedures of a Portfolio may be different, and more or less restrictive, than the frequent trading policies and procedures of other Portfolios and the policies and procedures we have adopted to discourage prohibited trading. For example, a Portfolio may impose a redemption fee. The Owner should also be aware that we are legally obligated to provide (at the Portfolios' request) information about each amount you cause to be deposited into a Portfolio (including by way of premium payments and Transfers under your Contract) or removed from the Portfolio (including by way of withdrawals and Transfers under your Contract). If a Portfolio identifies you as having violated the Portfolio's frequent trading policies and procedures, we are obligated, if the Portfolio requests, to restrict or prohibit any further deposits or exchanges by you in respect to that Portfolio. Under rules adopted by the SEC we are required to: (1) enter into a written agreement with each Portfolio or its principal underwriter that will obligate us to provide to the Portfolio promptly upon request certain information about the trading activity of individual Owners and (2) execute instructions from the Portfolio to restrict or prohibit further purchases or Transfers by specific Owners who violate the frequent trading policies established by the Portfolio. Accordingly, if you do not comply with any Portfolio's frequent trading policies and procedures, you may be prohibited from directing any additional amounts into that Portfolio or directing any Transfers or other exchanges involving that Portfolio. You should review and comply with each Portfolio's frequent trading policies and procedures, which are disclosed in the Portfolios' current prospectuses.

We may revise our market timing and excessive trading policy and related procedures at our sole discretion, at any time and without prior notice, as we deem necessary or appropriate to comply with state or federal regulatory requirements or to impose additional or alternative restrictions on Owners engaging in prohibited trading. In addition, our orders to purchase shares of the Portfolios are generally subject to acceptance by the Portfolio, and in some cases a Portfolio may reject or reverse our purchase order. Therefore, we reserve the right to reject any Owner’s Transfer Request if our order to purchase shares of the Portfolio is not accepted by, or is reversed by, an applicable Portfolio.

You should note that other insurance companies and retirement plans may also invest in the Portfolios and that those companies or plans may or may not have their own policies and procedures on frequent Transfers. You should also know that the purchase and redemption orders received by the Portfolios generally are “omnibus” orders from intermediaries such as retirement plans or separate accounts funding variable insurance contracts. Omnibus orders reflect the aggregation and netting of multiple orders from individual retirement plan Owners and/or individual Owners of variable insurance contracts. The nature of such orders may limit the Portfolios’ ability to apply their respective frequent trading policies and procedures. As a result, there is a risk that the Portfolios may not be able to detect potential prohibited trading activities in the omnibus orders they receive. We cannot guarantee that the Portfolios will not be harmed by Transfer activity relating to the retirement plans and/or other insurance companies that invest in the Portfolios. If the policies and procedures of other insurance companies or retirement plans fail to successfully discourage frequent Transfer activity, it may affect the value of your investments in the Portfolios. In addition, if a Portfolio believes that an omnibus order we submit may reflect one or more Transfer Requests from an Owner engaged in frequent Transfer activity, the Portfolio may reject the entire omnibus order and thereby interfere with our ability to satisfy your Request even if you have not made frequent Transfers. For Transfers into more than one investment option, we may reject or reverse the entire Transfer Request if any part of it is not accepted by or is reversed by a Portfolio.

Automatic Custom Transfers

Dollar Cost Averaging

You may arrange for systematic Transfers from any open Sub-Account to any other open Sub-Account. (Transfers into closed Sub-Accounts are not permitted.) These systematic Transfers may be used to Transfer values from the Schwab Government Money Market Sub-Account to other Sub-Accounts as part of a dollar cost averaging strategy. Dollar cost averaging allows you to buy more units when the price is low and fewer units when the price is high. Over time, your average cost per unit may be more or less than if you invested all your money at one time. However, dollar cost averaging does not assure a greater profit, or any profit, and will not prevent or necessarily alleviate losses in a declining market. There is no charge for participating in Dollar Cost Averaging.

You can set up automatic dollar cost averaging on a monthly, quarterly, semi-annual, or annual basis. Your Transfer will be initiated on the Transaction Date one frequency period following the date of the Request. For example, if you Request quarterly Transfers on January 9, your first Transfer will be made on April 9 and every three months on the 9th thereafter. Transfers will continue on that same day each interval unless terminated by you or for other reasons as set forth in the Contract.

If there are insufficient funds in the applicable Sub-Account on the date your Transfer is scheduled, your Transfer will not be made. However, your dollar cost averaging Transfers will resume once there are sufficient funds in the applicable Sub-Account. Dollar cost averaging will terminate automatically when you start taking payouts from the Contract. Dollar cost averaging Transfers must meet the following conditions:

- The minimum amount that can be Transferred out of the selected Sub-Account is \$100.
- You must: (1) specify the dollar amount to be Transferred, (2) designate the Sub-Account(s) to which the Transfer will be made, and (3) designate the percentage of the dollar amount to be allocated to each Sub-Account into which you are Transferring money. The accumulation unit values will be determined on the Transfer date.

How dollar cost averaging works:

Month	Contribution	Units Purchased	Price per unit
Jan.	\$250	10	\$25.00
Feb.	250	12	20.83
Mar.	250	20	12.50
Apr.	250	20	12.50

Month	Contribution	Units Purchased	Price per unit
May	250	15	16.67
June	250	12	20.83

Average market value per unit \$18.06
Investor's average cost per unit \$16.85

In the chart above, if all units had been purchased at one time at the highest unit value of \$25.00, only 60 units could have been purchased with \$1500. By contributing smaller amounts over time, dollar cost averaging allowed 89 units to be purchased with \$1500 at an average unit price of \$16.85. This investor purchased 29 more units at \$1.21 less per unit than the average market value per unit of \$18.06.

You may not participate in dollar cost averaging and Rebalancer at the same time.

Great-West reserves the right to modify, suspend, or terminate dollar cost averaging at any time.

Rebalancer

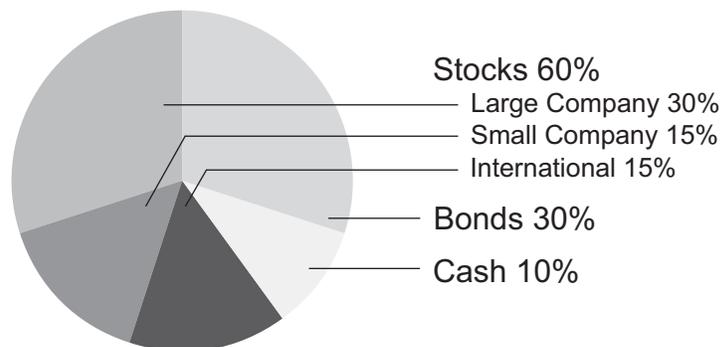
Over time, variations in each Sub-Account's investment results will change your Sub-Account allocation plan percentages. Rebalancer allows you to automatically reallocate your Annuity Account Value to maintain your desired Sub-Account allocation. Participation in Rebalancer does not assure a greater profit, or any profit, nor will it prevent or necessarily alleviate losses in a declining market. There is no charge for participating in Rebalancer.

You can set up Rebalancer as a one-time Transfer or on a quarterly, semi-annual, or annual basis. If you select to rebalance only once, the Transfer will take place on the Transaction Date of the Request.

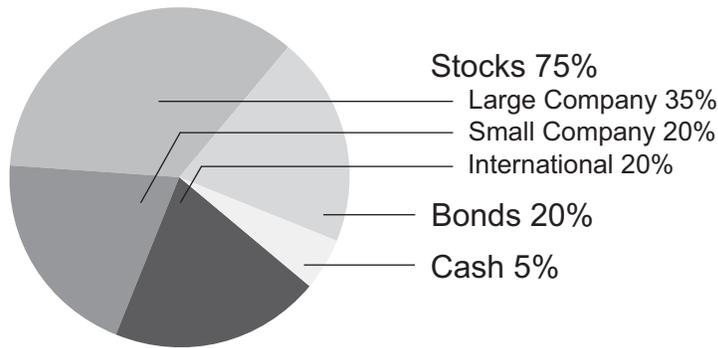
If you select to rebalance on a quarterly, semi-annual, or annual basis, the first Transfer will be initiated on the Transaction Date one frequency period following the date of the Request. For example, if you Request quarterly Transfers on January 9, your first Transfer will be made on April 9 and every three months on the 9th thereafter. Transfers will continue on that same day each interval unless terminated by you or for other reasons as set forth in the Contract.

How Rebalancer works:

Suppose you purchased your annuity and you decided to allocate 60% of your initial Contribution to Sub-Accounts that invest in stocks; 30% to Sub-Accounts that invest in bonds and 10% to Sub-Accounts that invest in cash equivalents as in this pie chart:



Now assume that stock Portfolios outperform bond Portfolios and cash equivalents over a certain period of time. Over this period, the unequal performance may alter the Sub-Account allocation of the above hypothetical plan to look like this:



Rebalancer automatically reallocates your Annuity Account Value to maintain your desired Sub-Account allocation. In this example, the Sub-Account allocation would be reallocated back to 60% in Sub-Accounts that invest in stocks; 30% in Sub-Accounts that invest in bonds; 10% in Sub-Accounts that invest in cash equivalents.

On the Transaction Date for the specified Request, assets will be automatically reallocated to the Sub-Accounts you selected. The Rebalancer option will terminate automatically when you start taking payouts from the Contract.

Rebalancer Transfers must meet the following conditions:

- Your entire Annuity Account Value must be included (except for Sub-Accounts that are closed to new Contributions and incoming Transfers).
- You must specify the percentage of your Annuity Account Value that you wish allocated to each Sub-Account and the frequency of rebalancing. You may modify the allocations or stop the Rebalancer option at any time.
- You may **not** participate in dollar cost averaging and Rebalancer at the same time.

Great-West reserves the right to modify, suspend, or terminate the Rebalancer option at any time.

Cash Withdrawals

You may withdraw all or part of your Annuity Account Value at any time during the life of the Annuitant and prior to the Annuity Commencement Date by submitting a withdrawal Request to Schwab Insurance Services; however, any withdrawals over \$25,000 must be submitted in writing. Withdrawals are subject to the rules below and federal or state laws, rules, or regulations may also apply. The amount payable to you if you surrender your Contract is your Annuity Account Value, less any applicable Premium Tax. No withdrawals may be made after the Annuity Commencement Date.

If you Request a partial withdrawal, your Annuity Account Value will be reduced by the dollar amount withdrawn and your Death Benefit, if you chose Option 2, will be reduced as a sum of all Proportional Withdrawals from each Sub-Account from which partial withdrawals were made by you (for Contracts issued on or after April 30, 2004).

Partial withdrawals are generally unlimited in frequency. However, you must specify the Sub-Account(s) from which the withdrawal is to be made. After any partial withdrawal, if your remaining Annuity Account Value is less than \$2,000, then a full surrender may be required. The minimum partial withdrawal is \$500.

The following terms apply to withdrawals:

- Partial withdrawals or surrenders are not permitted after the Annuity Commencement Date.
- A partial withdrawal or a surrender will be effective upon the Transaction Date.

Withdrawal Requests must be in writing with your original signature. If your instructions are not clear, your Request will be denied and no surrender or partial withdrawal will be processed.

After a withdrawal of all of your Annuity Account Value, or at any time that your Annuity Account Value is zero, all your rights under the Contract will terminate.

Tax consequences of withdrawals are detailed below, but you should consult a competent tax advisor prior to authorizing a withdrawal from your Annuity Account Value.

Withdrawals to Pay Investment Manager or Financial Advisor Fees

You may Request partial withdrawals from your Annuity Account Value and direct us to remit the amount withdrawn directly to your designated Investment Manager or Financial Advisor (collectively “Consultant”). A withdrawal Request for this purpose must meet the \$100 minimum withdrawal requirements and comply with all terms and conditions applicable to partial withdrawals, as described above. Tax consequences of withdrawals are detailed below, but you should consult a competent tax advisor prior to authorizing a withdrawal from your Annuity Account to pay Consultant fees.

Tax Consequences of Withdrawals

Withdrawals made for any purpose may be taxable—including payments made by us directly to your Consultant.

In addition, the Code may require us to withhold federal income taxes from withdrawals and report such withdrawals to the Internal Revenue Service (“IRS”). If you Request partial withdrawals to pay Consultant fees, your Annuity Account Value will be reduced by the sum of the fees paid to the Consultant and the related withholding.

You may elect, in writing, to have us not withhold federal income tax from withdrawals, unless withholding is mandatory for your Contract. If you are younger than 59½, the taxable portion of any withdrawal is generally considered to be an early withdrawal and may be subject to an additional federal penalty tax of 10%.

Some states also require withholding for state income taxes. For details about withholding, please see “Federal Tax Matters” below.

Telephone, Fax and Internet Transactions

You may make Transfer Requests by telephone, fax and/or by Internet. Transfer Requests received before 4:00 p.m. ET will be made on that day at that day’s unit value. Those received after 4:00 p.m. ET will be made on the next business day we and the New York Stock Exchange are open for business, at that day’s unit value.

We will use reasonable procedures to confirm that instructions communicated by telephone, fax and/or Internet are genuine, such as:

- requiring some form of personal identification prior to acting on instructions;
- providing written confirmation of the transaction; and/or
- tape recording the instructions given by telephone.

If we follow such procedures we will not be liable for any losses due to unauthorized or fraudulent instructions.

We reserve the right to suspend telephone, fax and/or Internet transaction privileges at any time, for some or all Contracts, and for any reason. Neither partial withdrawals nor surrenders are permitted by telephone. All Requests for full surrenders, periodic withdrawals, and partial withdrawals in excess of \$25,000 must be in writing.

Death Benefit

At the time you apply to purchase the Contract, on the application, you select one of the two Death Benefit options we offer. For Option 1, the Owner, Annuitant, and Contingent Annuitant each must be age 85 or younger at the time the Contract is issued. For Option 2, the Owner, Annuitant, and Contingent Annuitant each must be age 80 or younger at the time the Contract is issued. For a full description of the circumstances under which we pay the Death Benefit, please see “Distribution of Death Benefit” below.

If you have selected Death Benefit Option 1, the amount of the Death Benefit will be the Annuity Account Value as of the date we receive a Request for the payout of the Death Benefit, minus any Premium Tax.

For Contracts issued on or after April 30, 2004, if you have selected Death Benefit Option 2, the amount of the Death Benefit will be the greater of:

- the Annuity Account Value as of the date we receive a Request for the payout of the Death Benefit, minus any Premium Tax; or

- the sum of all Contributions, minus any Proportional Withdrawals and minus any Premium Tax.

For example, in a rising market, where an Owner contributed \$100,000 which increased to \$200,000 due to market appreciation and then withdrew \$150,000, the new balance is \$50,000 and the Proportional Withdrawal is 75% ($\$150,000/\$200,000 = 75\%$). This 75% Proportional Withdrawal is calculated against the total Contribution amount of \$100,000 for a Death Benefit equal to the greater of the Annuity Account Value (\$50,000) or total Contributions reduced by 75% (\$100,000 reduced by 75%, or \$25,000). Here, the Death Benefit would be \$50,000.

Separately, if the Owner withdrew \$50,000, or 25% of the Annuity Account Value, for a new balance of \$150,000, the Death Benefit remains the greater of the Annuity Account Value (\$150,000) or total Contributions reduced by the Proportional Withdrawal calculation (\$100,000 reduced by 25%, or \$75,000). Here, the Death Benefit is \$150,000.

If the Owner withdraws an additional \$50,000, this represents an additional Proportional Withdrawal of 33% ($\$50,000/\$150,000 = 33\%$). The Death Benefit is now equal to the greater of the Annuity Account Value (\$100,000) or total Contributions reduced by all the Proportional Withdrawal calculations (\$100,000 reduced by 25%, or \$75,000, and then reduced by 33%, or \$24,750, to equal \$50,250). Here, the Death Benefit is \$100,000.

In a declining market, where an Owner contributed \$100,000 which declined in value due to market losses to \$50,000, and the Owner then withdrew \$40,000, or 80% of Annuity Account Value, the result is a new account balance of \$10,000. When applying Proportional Withdrawals, here 80%, the Death Benefit is the greater of the Annuity Account Value (\$10,000) or total Contributions reduced by the Proportional Withdrawal calculation (\$100,000 reduced by 80%, or \$20,000). Here the death benefit is \$20,000.

For Contracts issued prior to April 30, 2004, if you have selected Death Benefit Option 2, the amount of the Death Benefit will be the greater of:

- the Annuity Account Value as of the date we receive a Request for the payout of the Death Benefit, minus any Premium Tax; or
- the sum of Contributions applied to the Contract as of the date the Request for payment is received, less partial withdrawals, periodic withdrawals, and Premium Tax, if any.

The difference between the two Death Benefit options we offer is that the amount payable upon death (the Death Benefit) is based on different criteria for each option and there is a different Mortality and Expense Risk Charge for each. Option 2 provides for the return of Contributions in the event that amount is greater than the Annuity Account Value (minus any Premium Tax). This could happen, for example, if the Death Benefit becomes payable soon after the Contract is purchased (say, one to three years) and, during those years, while Contributions are being made, the investment markets generally are in decline. Under these circumstances, it is possible that the performance of the Sub-Accounts you select may cause the Annuity Account Value to be less than the total amount of Contributions. If you have selected Death Benefit Option 2 on a Contract, your Beneficiary would receive the greater amount, in this case, the sum of all Contributions (minus any Premium Tax and minus any partial withdrawals for Contracts issued before April 30, 2004 or minus any Proportional Withdrawals for Contracts issued thereafter). If you have selected Death Benefit Option 1, your Beneficiary would receive the lesser amount, in this case, the Annuity Account Value (minus any Premium Tax).

If you choose Death Benefit Option 1, your Mortality and Expense Risk Charge is 0.65% of the average daily value of the Sub-Accounts to which you have allocated Contributions. If you choose Death Benefit Option 2 (under which we incur greater mortality risks), your Mortality and Expense Risk Charge will be 0.85%. For Contracts issued before May 1, 2003, if you chose Death Benefit Option 2 (under which we incur greater mortality risks), your Mortality and Expense Risk Charge will be 0.70%.

The Death Benefit will become payable following our receipt of the Beneficiary's claim in good order. When an Owner or the Annuitant dies before the Annuity Commencement Date and a Death Benefit is payable to a Beneficiary, the Death Benefit proceeds will remain invested according to the allocation instructions given by the Owner(s) until new allocation instructions are requested by the Beneficiary or until the Death Benefit is actually paid to the Beneficiary.

The amount of the Death Benefit will be determined as of the date we receive a Request for the payout of the Death Benefit. However, on the date a payout Request is processed, the Annuity Account Value will be transferred to the Schwab Government Money Market Sub-Account unless the Beneficiary elects otherwise.

Subject to the distribution rules below, payout of the Death Benefit may be made as follows:

- payout in a single sum, or

- payout under any of the variable annuity options provided under this Contract.

In any event, no payout of benefits provided under the Contract will be allowed that does not satisfy the requirements of the Code and any other applicable federal or state laws, rules or regulations.

Beneficiary

You may select one or more Beneficiaries. If more than one Beneficiary is selected, they will share equally in any Death Benefit payable unless you indicate otherwise. You may change the Beneficiary any time before the Annuitant's death.

You may also select one or more Contingent Beneficiaries. You may change the Contingent Beneficiary before the Annuitant's death. If one or more primary Beneficiaries are alive within 30 days after the Annuitant's death, the Contingent Beneficiary cannot become the primary Beneficiary and any interest the Contingent Beneficiary may have in the Contract will cease.

A change of Beneficiary or Contingent Beneficiary will take effect as of the date the Request is processed, unless a certain date is specified by the Owner. If the Owner dies before the Request is processed, the change will take effect as of the date the Request was made, unless we have already made a payout or otherwise taken action on a designation or change before receipt or processing of such Request. A Beneficiary or Contingent Beneficiary designated irrevocably may not be changed without the written consent of that Beneficiary, or Contingent Beneficiary, as applicable, except as allowed by law.

The interest of any Beneficiary who dies before the Owner or the Annuitant will terminate at the death of the Beneficiary and the Contingent Beneficiary will become the Beneficiary. The interest of any Beneficiary who dies at the time of, or within 30 days after, the death of an Owner or the Annuitant will also terminate if no benefits have been paid to such Beneficiary, unless the Owner otherwise indicates by Request. The benefits will then be paid to the Contingent Beneficiary. If no Contingent Beneficiary has been designated, then the benefits will be paid as though the Beneficiary had died before the deceased Owner or Annuitant. If no Beneficiary or Contingent Beneficiary survives the Owner or Annuitant, as applicable, we will pay the Death Benefit proceeds to the Owner's estate.

If the Beneficiary is not the Owner's surviving Spouse, she/he may elect, not later than one year after the Owner's date of death, to receive the Death Benefit in either a single sum or payout under any of the variable annuity options available under the Contract, provided that:

- such annuity is distributed in substantially equal installments over the life or life expectancy of the Beneficiary or over a period not extending beyond the life expectancy of the Beneficiary and
- such distributions begin not later than one year after the Owner's date of death.

If an election is not received by Great-West from a non-Spouse Beneficiary or substantially equal installments begin later than one year after the Owner's date of death, then the entire amount must be distributed within five years of the Owner's date of death. The Death Benefit will be determined as of the date we receive a Request for the payout of the Death Benefit.

If a corporation or other non-individual entity is entitled to receive benefits upon the Owner's death, the Death Benefit must be completely distributed within five years of the Owner's date of death.

Distribution of Death Benefit

Death of Annuitant Who is Not the Owner

Upon the death of the Annuitant while the Owner is living, and before the Annuity Commencement Date, we will pay the Death Benefit to the Beneficiary unless there is a Contingent Annuitant.

If a Contingent Annuitant was named by the Owner prior to the Annuitant's death, and the Annuitant dies before the Annuity Commencement Date while the Owner and Contingent Annuitant are living, no Death Benefit will be payable and the Contingent Annuitant will become the Annuitant.

If the Annuitant dies after the Annuity Commencement Date and before the entire interest has been distributed, any benefit payable must be distributed to the Beneficiary according to and as rapidly as under the payout option which was in effect on the Annuitant's date of death.

If a corporation or other non-individual is an Owner, the death of the Annuitant will be treated as the death of an Owner and the Contract will be subject to the “Death of Owner” provisions described below.

Contingent Annuitant

While the Annuitant is living, you may, by Request, designate or change a Contingent Annuitant from time to time. A change of Contingent Annuitant will take effect as of the date the Request is processed, unless a certain date is specified by the Owner(s). Please note you are not required to designate a Contingent Annuitant.

Death of Owner Who Is Not the Annuitant

If the Owner dies before annuity payouts commence and there is a Joint Owner who is the surviving Spouse of the deceased Owner, the Joint Owner becomes the Owner and Beneficiary and the Joint Owner may elect to take the Death Benefit or to continue the Contract in force.

If the Owner dies after annuity payouts commence and before the entire interest has been distributed while the Annuitant is living, any benefit payable will continue to be distributed to the Annuitant as rapidly as under the payout option applicable on the Owner’s date of death. All rights granted the Owner under the Contract will pass to any surviving Joint Owner and, if none, to the Annuitant.

In all other cases, we will pay the Death Benefit to the Beneficiary even if a Joint Owner (who was not the Owner’s Spouse on the date of the Owner’s death), the Annuitant and/or the Contingent Annuitant are alive at the time of the Owner’s death, unless the sole Beneficiary is the deceased Owner’s surviving Spouse who may elect to become the Owner and Annuitant and to continue the Contract in force.

Death of Owner Who Is the Annuitant

If there is a Joint Owner who is the surviving Spouse of the deceased Owner and a Contingent Annuitant, the Joint Owner becomes the Owner and the Beneficiary, the Contingent Annuitant will become the Annuitant, and the Contract will continue in force.

If there is a Joint Owner who is the surviving Spouse of the deceased Owner but no Contingent Annuitant, the Joint Owner will become the Owner, Annuitant, and Beneficiary and may elect to take the Death Benefit or continue the Contract in force.

In all other cases, we will pay the Death Benefit to the Beneficiary, even if a Joint Owner (who was not the Owner’s Spouse on the date of the Owner’s death) and/or Contingent Annuitant are alive at the time of the Owner’s death, unless the sole Beneficiary is the deceased Owner’s surviving Spouse who may elect to become the Owner and Annuitant and to continue the Contract in force.

Charges and Deductions

No amounts will be deducted from your Contributions except for any applicable Premium Tax. As a result, the full amount of your Contributions (less any applicable Premium Tax) is invested in the Contract.

As more fully described below, charges under the Contract are assessed only as deductions for:

- Premium Tax, if applicable; and/or
- Charges against your Annuity Account Value for our assumption of mortality and expense risks.

The Contract may be available for use with investment accounts at Schwab that charge an annual fee in lieu of sales charges or an investment advisory fee. Fees for these accounts would be specified in the respective account agreements. Any fees and expenses associated with these accounts will be separate from and in addition to the fees and expenses associated with the Contract. You should consult with your Financial Advisor for more details.

Mortality and Expense Risk Charge

We deduct a Mortality and Expense Risk Charge from your Annuity Account Value at the end of each valuation period to compensate us for bearing certain mortality and expense risks under the Contract. If you select Death Benefit Option 1, this is a daily charge equal to an effective annual rate of 0.65%. We guarantee that this charge will never increase beyond 0.65%. If you select Death Benefit Option 2, the

Mortality and Expense Risk Charge is a daily charge equal to an effective annual rate of 0.85%. We guarantee that this charge will never increase beyond 0.85%. For Contracts issued prior to May 1, 2003, if you selected Death Benefit Option 2, the Mortality and Expense Risk Charge is a daily charge equal to an effective annual rate of 0.70%.

The Mortality and Expense Risk Charge is reflected in the unit values of each of the Sub-Accounts you have selected. Thus, this charge will continue to be applicable should you choose a variable annuity payout option or a periodic withdrawal option.

Annuity Account Values and annuity payouts are not affected by changes in actual mortality experience incurred by us. The mortality risks assumed by us arise from our contractual obligations to make annuity payouts determined in accordance with the annuity tables and other provisions contained in the Contract. This means that you can be sure that neither the Annuitant's longevity nor an unanticipated improvement in general life expectancy will adversely affect the annuity payouts under the Contract.

The expense risk assumed is the risk that our actual expenses in administering the Contracts and the Series Account will be greater than we anticipated.

The Mortality and Expense Risk Charge is higher for Owners who have selected Death Benefit Option 2 because we bear substantial risk in connection with that option. Specifically, we bear the risk that we may be required to pay an amount to your Beneficiary that is greater than your Annuity Account Value.

If the Mortality and Expense Risk Charge is insufficient to cover actual costs and risks assumed, the loss will fall on us. If this charge is more than sufficient, any excess will be profit to us. Currently, we expect a profit from this charge. Our expenses for distributing the Contracts will be borne by our general assets, which include profits from this charge.

Expenses of the Portfolios

The values of the assets in the Sub-Accounts reflect the values of the Sub-Accounts' respective Portfolio shares and therefore the fees and expenses paid by each Portfolio. Fees and expenses are deducted from the assets of the Portfolios and are described in each Portfolio's prospectus. You bear these costs indirectly when you allocate to a Sub-Account.

Payments we Receive

Some of the Portfolios' investment advisers or administrators may compensate us for providing administrative services in connection with the Portfolios or cost savings experienced by the investment advisers or administrators of the Portfolios. Such compensation is typically a percentage of the value of the assets invested in the relevant Sub-Accounts and generally may range up to 0.35% annually of net assets. GWFS Equities, Inc. ("GWFS") is the principal underwriter and distributor of the Contracts and may also receive Rule 12b-1 fees (ranging up to 0.25% annually of net assets) directly from certain Portfolios for providing distribution related services related to shares of the Portfolios offered in connection with a Rule 12b-1 plan. If GWFS receives Rule 12b-1 fees, combined compensation for administrative and distribution related services generally ranges up to 0.60% annually of the assets invested in the relevant Sub-Accounts.

Premium Tax

We may be required to pay state Premium Taxes or retaliatory taxes currently ranging from 0% to 3.5% in connection with Contributions or values under the Contracts. Depending upon applicable state law, we may deduct charges for the Premium Taxes we incur with respect to your Contributions, from amounts withdrawn, or from amounts applied on the Payout Commencement Date. In some states, charges for both direct Premium Taxes and retaliatory Premium Taxes may be imposed at the same or different times with respect to the same Contribution, depending on applicable state law.

Other Taxes

Under present laws, we will incur state or local taxes (in addition to the Premium Tax described above) in several states. No charges are currently deducted for taxes other than Premium Tax. However, we reserve the right to deduct charges in the future for federal, state, and local taxes or the economic burden resulting from the application of any tax laws that we determine to be attributable to the Contract.

Payout Options

During the Distribution Period, you can choose to receive payouts in three ways—through periodic withdrawals, variable annuity payouts or a single, lump-sum payment.

You may change the Payout Commencement Date within 30 days prior to commencement of payouts.

Periodic Withdrawals

You may Request that all or part of the Annuity Account Value be applied to a periodic withdrawal option. All Requests for periodic withdrawals must be in writing. The amount applied to a periodic withdrawal is the Annuity Account Value, less Premium Tax, if any.

In Requesting periodic withdrawals, you must elect:

- The withdrawal frequency of either 1-, 3-, 6- or 12-month intervals;
- A minimum withdrawal amount of at least \$100;
- The calendar day of the month on which withdrawals will be made; and
- One of the periodic withdrawal payout options discussed below—you may change the withdrawal option and/or the frequency once each calendar year.

Your withdrawals may be prorated across the Sub-Accounts in proportion to their assets. Or, they can be made from specific Sub-Account(s) until they are depleted. After that, we will automatically prorate the remaining withdrawals against any remaining Sub-Account assets unless you Request otherwise.

While periodic withdrawals are being received:

- You may continue to exercise all contractual rights, except that no Contributions may be made.
- You may keep the same Sub-Accounts as you had selected before periodic withdrawals began.
- Charges and fees under the Contract continue to apply.

Periodic withdrawals will cease on the earlier of the date:

- The amount elected to be paid under the option selected has been reduced to zero.
- The Annuity Account Value is zero.
- You Request that withdrawals stop.
- You purchase an annuity payout option.
- The Owner or the Annuitant dies.

If periodic withdrawals stop, you may resume making Contributions. However, we may limit the number of times you may restart a periodic withdrawal program.

Periodic withdrawals made for any purpose may be taxable, subject to withholding and to the 10% federal penalty tax if you are younger than age 59½.

If you choose to receive payouts from your Contract through **periodic withdrawals**, you may select from the following payout options:

Income for a specified period (at least 36 months)—You elect the length of time over which withdrawals will be made. The amount paid will vary based on the duration you choose.

Income of a specified amount (at least 36 months)—You elect the dollar amount of the withdrawals. Based on the amount elected, the duration may vary.

Any other form of periodic withdrawal acceptable to Great-West which is for a period of at least 36 months.

In accordance with the provisions outlined in this section, you may Request a periodic withdrawal to remit fees paid to your Investment Manager or Financial Advisor. There may be income tax consequences to any periodic withdrawal made for this purpose. Please see “Cash Withdrawals” above.

Annuity Payouts

You can choose the date that you wish annuity payouts to start either when you purchase the Contract or at a later date. If you do not select a Payout Commencement Date, payouts will begin on the Annuitant's 99th birthday. You can change your selection at any time up to 30 days before the annuity date that you have selected.

If you have not elected a payout option within 30 days of the Annuity Commencement Date, your Annuity Account Value will be paid out as a variable life annuity with a guaranteed period of 20 years.

The amount to be paid out will be based on the Annuity Account Value, minus any Premium Tax, on the Annuity Commencement Date. The minimum amount that may be withdrawn from the Annuity Account Value to purchase an annuity payout option is \$2,000. If your Annuity Account Value is less than \$2,000, we may pay the amount in a single sum subject to the Contract provisions applicable to a partial withdrawal.

If you choose to receive **variable annuity payouts** from your Contract, you may select from the following payout options:

Variable life annuity with guaranteed period—This option provides for payouts during a guaranteed period or for the lifetime of the Annuitant, whichever is longer. The guaranteed period may be 5, 10, 15, or 20 years. Upon the death of the Annuitant, the Beneficiary will receive the remaining payouts at the same interval elected by the Owner.

Variable life annuity without guaranteed period—This option provides payouts during the lifetime of the Annuitant. The annuity terminates with the last payout due prior to the death of the Annuitant. Because no minimum number of payouts is guaranteed, this option may offer the maximum level of payouts. It is possible that only one payout may be made if the Annuitant dies before the date on which the second payout is due.

Under an annuity payout option, you can receive payouts monthly, quarterly, semi-annually or annually in payments which must be at least \$50. We reserve the right to make payouts using the most frequent payout interval which produces a payout of at least \$50. Once annuity payouts commence, you cannot make Contributions or take withdrawals, other than your annuity payouts.

If you elect to receive a single sum payment, the amount paid is the Surrender Value.

Amount of First Variable Payout

The first payout under a variable annuity payout option will be based on the value of the amounts held in each Sub-Account you have selected on the first valuation date preceding the Annuity Commencement Date. It will be determined by applying the appropriate rate to the amount applied under the payout option. The rate applied reflects an assumed investment return ("AIR") of 5%.

For annuity options involving life income, the actual age, year in which annuitization commences and gender of the Annuitant will affect the amount of each payout. We reserve the right to ask for satisfactory proof of the Annuitant's age. We may delay annuity payouts until satisfactory proof is received. Because payouts to older Annuitants are expected to be fewer in number, the amount of each annuity payout under a selected annuity form will be greater for older Annuitants than for younger Annuitants.

If the age of the Annuitant has been misstated, the payouts established will be made on the basis of the correct age. If payouts were too large because of misstatement, the difference with interest may be deducted by us from the next payout or payouts. If payouts were too small, the difference with interest may be added by us to the next payout. This interest is at an annual effective rate which will not be less than the minimum rate allowed by law.

Variable Annuity Units

The number of Annuity Units paid for each Sub-Account is determined by dividing the amount of the first payout by its Annuity Unit value on the first valuation date preceding the Annuity Commencement Date. The number of Annuity Units used to calculate each payout for a Sub-Account remains fixed during the Annuity Payout Period.

Amount of Variable Payouts After the First Payout

Payouts after the first will vary depending upon the investment performance of the Sub-Accounts. Your payouts will increase in amount over time if the Sub-Accounts you select earn more than the 5% AIR. Likewise, your payouts will decrease over time if the Sub-Accounts you select earn less than the 5% AIR. The subsequent amount paid from each Sub-Account is determined by multiplying (a) by (b) where (a) is the number of Sub-Account Annuity Units to be paid and (b) is the Sub-Account Annuity Unit value on the first valuation date preceding the date the annuity payout is due. The total amount of each variable annuity payout will be the sum of the variable annuity payouts for each Sub-Account you have selected. We guarantee that the dollar amount of each payout after the first will not be affected by variations in expenses or mortality experience.

Transfers After the Variable Annuity Commencement Date

Once annuity payouts have begun, Transfers may be made within the variable annuity payout option among the available Sub-Accounts. Transfers after the Annuity Commencement Date will be made by converting the number of Annuity Units being Transferred to the number of Annuity Units of the Sub-Account to which the Transfer is made. The result will be that the next annuity payout, if it were made at that time, would be the same amount that it would have been without the Transfer. Thereafter, annuity payouts will reflect changes in the value of the new Annuity Units.

Other Restrictions

Once payouts start under the annuity payout option you select:

- no changes can be made in the payout option;
- no additional Contributions will be accepted under the Contract; and
- no further withdrawals, other than withdrawals made to provide annuity benefits, will be allowed.

A portion or the entire amount of the annuity payouts may be taxable as ordinary income. If, on the Annuity Commencement Date, we have not received a proper written election not to have federal income taxes withheld, we must by law withhold such taxes from the taxable portion of such annuity payouts and remit that amount to the federal government. State income tax withholding may also apply. Please see "Federal Tax Matters" below.

Seek Tax Advice

The following discussion of the federal income tax consequences is only a brief summary of general information and is not intended as tax advice to any individual. The federal income tax consequences discussed here reflect our understanding of current law and the law may change. Federal estate tax consequences and state and local estate, inheritance, and other tax consequences of ownership or receipt of distributions under a Contract depend on your individual circumstances or the circumstances of the person who receives the distribution.

You should consult a tax advisor for further information.

Federal Tax Matters

This discussion assumes that the Contract qualifies as an annuity contract for federal income tax purposes. This discussion is not intended to address the tax consequences resulting from all situations. If you are concerned about the tax implications relating to the ownership or use of the Contract, you should consult a competent tax advisor as to how the tax rules apply to you before initiating any transaction.

This discussion is based upon our understanding of the present federal income tax laws as they are currently interpreted by the IRS. No representation is made as to the likelihood of the continuation of the present federal income tax laws or of the current interpretation by the IRS. Moreover, no attempt has been made to consider any applicable state or other tax laws.

The Contract may be purchased only on a non-tax qualified basis ("Non-Qualified Contract"). For federal income tax purposes, purchase payments made under Non-Qualified Contracts are not deductible. The ultimate effect of federal income taxes on the amounts held under a Contract, on annuity payouts, and on the economic benefit to you, the Annuitant, or the Beneficiary will depend on the tax status of the individual concerned.

Because tax laws, rules, and regulations are constantly changing, we do not make any guarantees about the Contract's tax status.

Taxation of Annuities

Section 72 of the Code governs the taxation of annuities. An owner who is a "natural person" will not generally be taxed on increases, if any, in the value of the Annuity Account Value until a distribution of all or part of the Annuity Account Value is made (for example, withdrawals or annuity payouts under the annuity payout option elected). Also, if you make an assignment, pledge, or agreement to assign or pledge all or any portion of the Annuity Account Value, that amount will be treated as a distribution to you under the Contract. The taxable portion of a distribution (in the form of a single sum payout or an annuity) is taxable as ordinary income.

If the Owner of a Contract is a non-natural person (for example, a corporation, partnership, limited liability company or trust), the Owner must generally include in income any increase in the excess of the Annuity Account Value over the "investment in the Contract" (discussed below) during each taxable year. The rule generally does not apply, however, where the non-natural person is only the nominal Owner of a Contract and the beneficial Owner is a natural person.

This rule also does not apply where:

- The annuity Contract is acquired by the estate of a decedent.
- The Contract is a qualified funding asset for a structured settlement.
- The Contract is an immediate annuity.

The following discussion generally applies to a Contract owned by a natural person.

Withdrawals

Partial withdrawals, including periodic withdrawals that are not part of an annuity payout, are generally treated as taxable income to the extent that the Annuity Account Value immediately before the withdrawal exceeds the "investment in the Contract" at that time. Full surrenders are treated as taxable income to the extent that the amount received exceeds the "investment in the Contract." The taxable portion of any withdrawal is taxed at ordinary income tax rates.

Annuity Payouts

Although the tax consequences will vary depending on the annuity form elected under the Contract, in general, only the portion of the annuity payout that exceeds the exclusion amount will be taxed. The exclusion amount is generally determined by a formula that establishes the ratio of the "investment in the Contract" to the expected return under the Contract. For fixed annuity payouts, in general there is no tax on the portion of each payout which represents the same ratio that the "investment in the Contract" allocated to the fixed annuity payouts bears to the total expected value of the annuity payouts for the term of the payouts (determined under Treasury Department regulations). For variable annuity payouts, in general there is no tax on the portion of each payout which represents the same ratio that the "investment in the Contract" allocated to the variable annuity payouts bears to the number of payouts expected to be made (determined by Treasury Department regulations which take into account the Annuitant's life expectancy and the form of annuity benefits selected). However, the remainder of each annuity payout is taxable. Once the "investment in the Contract" has been fully recovered, the full amount of any additional annuity payouts is taxable. If the annuity payments stop as a result of an Annuitant's death before full recovery of the "investment in the Contract," you should consult a competent tax adviser regarding the deductibility of the uncovered amount.

If part of an annuity contract's value is applied to an annuity option that provides payments for one or more lives or for a period of at least ten years, those payments may be taxed as annuity payments instead of withdrawals. Currently, we do not allow partial annuitizations under your Contract.

The taxable portion of any annuity payout is taxed at ordinary income tax rates.

Penalty Tax

There may be a federal income tax penalty imposed equal to 10% of the amount treated as taxable income. In general, however, there is **no penalty tax on distributions:**

- Made on or after the date on which the Owner reaches age 59½.

- Made as a result of death or disability of the Owner.
- Received in substantially equal periodic payouts (at least annually) for your life (or life expectancy) or the joint lives (or joint life expectancies) of you and the Beneficiary.

For more details regarding this penalty tax and other exemptions that may be applicable, consult a competent tax advisor.

Taxation of Death Benefit Proceeds

Amounts may be distributed from the Contract because of the death of an Owner or the Annuitant. Generally such amounts are included in the income of the recipient as follows:

- If distributed in a lump sum, they are taxed in the same manner as a full withdrawal, as described above.
- If distributed under an annuity form, they are taxed in the same manner as annuity payouts, as described above.

Distribution at Death

In order to be treated as an annuity contract for federal income tax purposes, the terms of the Contract must provide the following two distribution rules:

- If the Owner dies before the date annuity payouts start, the entire Annuity Account Value must generally be distributed within five years after the date of death. If payable to a designated Beneficiary, the distributions may be paid over the life of that designated Beneficiary or over a period not extending beyond the life expectancy of that Beneficiary, so long as payouts start within one year of the Owner's death. If the sole designated Beneficiary is the Owner's Spouse, the Contract may be continued in the name of the Spouse as Owner.
- If the Owner dies on or after the date annuity payouts start, and before the entire interest in the Contract has been distributed, payments under the Contract must continue on the same or on a more rapid schedule than that provided for in the method in effect on the date of death.

If the Owner is not an individual, then for purposes of the distribution at death rules, the Primary Annuitant is considered the Owner. In addition, when the Owner is not an individual, a change in the Primary Annuitant is treated as the death of the Owner. The rules described under Distribution of Death Benefit are designed to meet these requirements.

Diversification of Investments

For a Non-Qualified Contract to be treated as an annuity for federal income tax purposes, the investments of the Sub-Accounts must be "adequately diversified" in accordance with Treasury Department Regulations. If the Series Account or a Sub-Account failed to comply with these diversification standards, a Non-Qualified Contract would not be treated as an annuity contract for federal income tax purposes and the Owner would generally be taxed, at ordinary income tax rates, on the excess of the Annuity Account Value over the "investment in the Contract."

Although we may not control the investments of the Sub-Accounts or the Portfolios, we expect that the Sub-Accounts and the Portfolios will comply with such regulations so that the Sub-Accounts will be considered "adequately diversified." Owners bear the risk that the entire Non-Qualified Contract could be disqualified as an annuity under the Code due to the failure of the Series Account or a Sub-Account to be deemed to be adequately diversified.

Owner Control

In connection with its issuance of temporary and proposed regulations under Section 817(h) in 1986, the Treasury Department announced that those regulations did not "provide guidance concerning the circumstances in which investor control of the investments of a segregated asset account may cause the investor (i.e., the Owner), rather than the insurance company to be treated as the owner of the assets in the account" (which would result in the current taxation of the income on those assets to the Owner). In Revenue Ruling 2003-91, the IRS provided such guidance by describing the circumstances under which the owner of a variable contract will not possess sufficient control over the assets underlying the contract to be treated as the owner of those assets for federal income tax purposes. Rev. Rul. 2003-91 states that the determination of whether the owner of a variable contract is to be treated as the owner of the assets held by the insurance company under the contract will depend on all of the facts and circumstances. We do not believe that the ownership rights

of an Owner under the Contract would result in any Owner being treated as the owner of the assets of the Contract under Rev. Rul. 2003-91. However, we do not know whether additional guidance will be provided by the IRS on this issue and what standards may be contained in such guidance. Therefore, we reserve the right to modify the Contract as necessary to attempt to prevent a Contract Owner from being considered the owner of a pro rata share of the assets of the Contract.

Transfers, Assignments or Exchanges

A transfer of ownership of a Contract, the designation of an Annuitant, Payee, or other Beneficiary who is not also the Owner, or the exchange of a Contract may result in adverse tax consequences that are not discussed in this Prospectus.

Multiple Contracts

All deferred, Non-Qualified Annuity Contracts that Great-West (or our affiliates) issues to the same Owner during any calendar year must be treated as a single annuity contract for purposes of determining the taxable amount.

Withholding

Distributions generally are subject to withholding at rates that vary according to the type of distribution and the recipient's tax status. Recipients, however, generally are provided the opportunity to elect not to have tax withheld from distributions.

Section 1035 Exchanges

Code Section 1035 provides that no gain or loss will be recognized on the exchange of one annuity contract for another. Generally, an annuity contract issued in an exchange for another annuity contract is treated as new for purposes of the penalty and distribution at death rules.

If the initial Contribution is made as a result of an exchange or surrender of another annuity contract, we may require that you provide information relating to the federal income tax status of the previous annuity contract to us.

Under Rev. Proc. 2011-38, a partial exchange will be treated as tax-free under Code Section 1035 if there are no distributions, from either annuity, within 180 days of the partial 1035 exchange. In addition, annuity payments that satisfy the partial annuitization rule of Code Section 72(a)(2) will not be treated as a distribution from either the old or new contract. Rev. Proc. 2011-38 replaces Rev. Proc. 2008-24's automatic characterization of a transfer as a distribution taxable under Code Section 72(e) if it did not qualify as a tax-free exchange under Code Section 1035 with an analysis by the IRS, using general tax principles, to determine the substance, and thus the treatment of, the transaction. Please discuss any tax consequences concerning any contemplated or completed transactions with a competent tax advisor.

Investment Income Surtax

Distributions from Non-Qualified Annuity Contracts are considered "investment income" for purposes of the Medicare tax on investment income. Thus, in certain circumstances, a 3.8% tax may be applied to some or all of the taxable portion of distributions (e.g., earnings) to individuals, trusts, and estates whose income exceeds certain threshold amounts as follows: an amount equal to the lesser of (a) "net investment income"; or (b) the excess of a taxpayer's modified adjusted gross income over a specified income level (\$250,000 for married couples filing jointly, \$125,000 for married couples filing separately, and \$200,000 for everyone else). "Net investment income" is defined for this purpose as including the excess (if any) of gross income from annuities over allowable deductions, as such terms are defined in the Health Care and Education Reconciliation Act of 2010. The term net investment income excludes any distribution from an IRA or certain other retirement plans or arrangements. The IRS has issued regulations implementing this new provision of the law. Please consult with a competent tax advisor the impact of the Investment Income Surtax on you.

Domestic Partnerships, Civil Unions, and Same-Sex Marriages

The Internal Revenue Service's Revenue Ruling 2013-17 holds that for all federal tax purposes, including income, gift, and estate tax, the IRS will recognize same-sex marriages that are legally valid in the state in which the couple married, regardless of whether the state in which the couple currently resides would recognize the marriage. In the 2015 case, *Obergefell v. Hodges*, the U.S. Supreme Court required all states to issue marriage licenses to same-sex couples and to recognize same-sex marriages validly performed in other jurisdictions. For federal tax purposes, the term 'marriage' does not include registered domestic partnerships, civil unions, or other

similar formal relationships recognized under state law that are not denominated a marriage under that state's law. Therefore, domestic partners and individuals in civil unions are not treated as Spouses under the Contract. You are strongly encouraged to consult with a competent tax advisor for additional information on your state's law regarding civil unions and same-sex marriages.

Assignments or Pledges

Generally, rights in the Contract may be assigned or pledged as collateral for loans at any time during the life of the Annuitant.

If the Contract is assigned, the interest of the assignee has priority over your interest and the interest of the Beneficiary. Any amount payable to the assignee will be paid in a single sum.

A copy of any assignment must be submitted to Great-West. All assignments are subject to any action taken or payout made by Great-West before the assignment was processed. We are not responsible for the validity or sufficiency of any assignment.

If any portion of the Annuity Account Value is assigned or pledged as collateral for a loan, it may be treated as a distribution. Please consult a competent tax advisor for further information.

Distribution of the Contracts

We offer the Contract on a continuous basis. We have entered into a distribution agreement with Charles Schwab & Co., Inc. ("Schwab") and GWFS. Contracts are sold in those states where the Contract may lawfully be sold by licensed insurance agents who are registered representatives of Schwab. Schwab is registered as a broker/dealer under the Securities Exchange Act of 1934, as amended (the "Exchange Act"), and is a member of FINRA. Schwab's principal offices are located at 211 Main Street, San Francisco, California 94105.

GWFS is the principal underwriter and distributor of the Contracts and is a wholly-owned subsidiary of Great-West. GWFS is registered with the SEC as a broker/dealer under the Exchange Act and is a member of FINRA. Its principal offices are located at 8515 East Orchard Road, Greenwood Village, Colorado, 80111.

Great-West (or its affiliates, for purposes of this section only, collectively, "the Company") pays Schwab compensation for the promotion and sale of the Contract. Compensation paid to Schwab is not paid directly by the Owner or the Series Account. The Company intends to fund this compensation through fees and charges imposed under the Contract and payable to the Company, and from profits on payments received by the Company from Portfolios' advisers or administrators for providing administrative, marketing, and other support and services to the Portfolios. See "Expenses of the Portfolios" above. The Company pays a portion of these proceeds to Schwab for distribution services.

As compensation for distribution services and some Contract administrative services, the Company pays Schwab a fee based on an annual rate of average monthly Series Account and Fixed Account assets. The Company also may pay a marketing allowance or allow other promotional incentives or payments to Schwab in the form of cash or other compensation, as mutually agreed upon by the Company and Schwab, to the extent permitted by FINRA rules and other applicable laws and regulations. In the past, the portion of compensation relating to a marketing allowance and/or other promotional incentives or payments to Schwab has amounted to less than \$25,000 per year.

You should ask your Schwab representative for further information about what compensation he or she, or Schwab, may receive in connection with your purchase of a Contract.

Voting Rights

In general, you do not have a direct right to vote the Portfolio shares held in the Series Account. However, under current law, you are entitled to give us instructions on how to vote the shares. We will vote the shares according to those instructions at regular and special shareholder meetings. If the law changes and we can vote the shares in our own right, we may elect to do so.

Before the Annuity Commencement Date, you have the voting interest. The number of votes available to you will be calculated separately for each of your Sub-Accounts. That number will be determined by applying your percentage interest, if any, in a particular Sub-Account to the total number of votes attributable to that Sub-Account. You hold a voting interest in each Sub-Account to which your Annuity Account Value is allocated. If you select a variable annuity option, the person receiving payments will have the voting interest, and the votes attributable to the Contract will decrease as annuity payouts are made.

The number of votes of a Portfolio will be determined as of the date established by that Portfolio for determining shareholders eligible to vote at the meeting of the Portfolio. Voting instructions will be solicited by communication prior to such meeting in accordance with procedures established by the respective Portfolios.

If we do not receive timely instructions, or if Owners have no beneficial interest in shares held by us, we will vote according to the voting instructions as a proportion of all Contracts participating in the Sub-Account. Shares held by us will also be voted proportionately. The effect of proportional voting is that if a large number of Owners fail to give voting instructions, a small number of Owners may determine the outcome of the vote. If you indicate in your instructions that you do not wish to vote an item, we will apply your instructions on a pro rata basis to reduce the votes eligible to be cast.

Each person or entity having a voting interest in a Sub-Account will receive proxy material, reports, and other material relating to the appropriate Portfolio.

Please note, generally the Portfolios are not required to, and do not intend to, hold annual or other regular meetings of shareholders.

Contract Owners have no voting rights in Great-West.

Rights Reserved by Great-West

We reserve the right to make certain changes we believe would best serve the interests of Owners and Annuitants or would be appropriate in carrying out the purposes of the Contract. Any changes will be made only to the extent and in the manner permitted by applicable laws. Also, when required by law, we will obtain your approval of the changes and approval from any appropriate regulatory authority. Approval may not be required in all cases, however. Examples of the changes we may make include:

- To operate the Series Account in any form permitted under the 1940 Act or in any other form permitted by law.
- To Transfer any assets in any Sub-Account to another Sub-Account, or to one or more separate accounts; or to add, combine or remove Sub-Accounts of the Series Account.
- To substitute, for the Portfolio shares in any Sub-Account, the shares of another Portfolio or shares of another investment company or any other investment permitted by law.
- To make any changes required by the Code or by any other applicable law in order to continue treatment of the Contract as an annuity.
- To change the time or time of day that a valuation date is deemed to have ended.
- To make any other necessary technical changes in the Contract in order to conform with any action the above provisions permit us to take, including changing the way we assess charges, without increasing them for any outstanding Contract beyond the aggregate amount guaranteed.

Legal Proceedings

Currently, the Series Account is not a party to, and its assets are not subject to any material legal proceedings. Further, Great-West is not currently a party to, and its property is not currently subject to, any material legal proceedings. The lawsuits to which Great-West is a party are, in the opinion of management, in the ordinary course of business, and are not expected to have a material adverse effect on the financial results, conditions, or prospects of Great-West.

Legal Matters

Advice regarding certain legal matters concerning the federal securities laws applicable to the issue and sale of the Contract has been provided by Carlton Fields, P.A.

Commodity Exchange Act

Pursuant to Commodity Futures Trading Commission Rule 4.5, Great-West has claimed an exclusion from the definition of the term “commodity pool operator” under the Commodity Exchange Act. Therefore, it is not subject to registration or regulation as a commodity pool operator under the Commodity Exchange Act.

Cyber Security Risks

Because our variable annuity contract business is highly dependent upon the effective operation of our computer systems and those of our business partners, our business is vulnerable to disruptions from utility outages and susceptible to operational and information security risks resulting from information system failures (e.g., hardware and software malfunctions) and cyber-attacks. These risks include, among other things, the theft, misuse, corruption, and destruction of data maintained online or digitally, denial of service on our website and other operational disruption, and unauthorized release of confidential Owner information. Such system failures and cyber-attacks affecting us, the Portfolios, intermediaries and other affiliated or third-party service providers may adversely affect us and your Annuity Account Value. For instance, system failures and cyber-attacks may interfere with our processing of Contract transactions, including the processing of Transfer Requests from our website or with the Portfolios, impact our ability to calculate Accumulation Unit values, cause the release and possible destruction of confidential Owner or business information, impede order processing, subject us and/or our service providers and intermediaries to regulatory fines litigation and financial losses and/or cause reputational damage. Cyber security risks may also impact the issuers of securities in which the Portfolios invest, which may cause the Portfolios underlying your Contract to lose value. There can be no assurance that we or the Portfolios or our service providers will avoid losses affecting your Contract due to cyber-attacks or information security breaches in the future.

Electronic Delivery of Information

Great-West will deliver information electronically only if the Owner has consented to receiving information in electronic form. We will use reasonable procedures to maintain the security of electronically delivered information. Information will be considered to be delivered to the Owner when an e-mail is received. If the Owner consents to receipt of information by electronic means, the Owner agrees to provide an e-mail address to Great-West and to keep that e-mail address current. Upon notice to the Owner, Great-West reserves the right to modify, suspend or terminate delivery of information in electronic form at any time. The Owner may terminate delivery of information in electronic form at any time by notifying the Retirement Operations Resource Center in writing. If electronic delivery of information is terminated, then such information will be delivered by mail at no charge.

Abandoned Property Requirements

Every state has unclaimed property laws that generally provide for escheatment to the state of unclaimed property (including proceeds of annuity contracts) under various circumstances. This “escheatment” is revocable, however, and the state is obligated to pay the applicable proceeds if the property owner steps forward to claim it with the proper documentation. To help prevent such escheatment, it is important that you keep your contact and other information on file with us up to date, including the names, contact information, and identifying information for Owners, Annuitants, Beneficiaries, and other payees.

Independent Registered Public Accounting Firm

The financial statements and financial highlights of each of the investment divisions of the Variable Annuity-1 Series Account of Great-West Life & Annuity Insurance Company included in the Statement of Additional Information have been audited by Deloitte & Touche LLP, an independent registered public accounting firm, as stated in their report appearing in the Registration Statement. Such financial statements have so been included in reliance upon the reports of such firm given upon their authority as experts in accounting and auditing. The statutory financial statements of Great-West Life & Annuity Insurance Company included in the Statement of Additional Information included in the Registration Statement have been audited by Deloitte & Touche LLP, an independent registered public accounting firm, as stated in their report appearing in the Registration Statement. Such statutory financial statements have so been included in reliance upon the reports of such firm given upon their authority as experts in accounting and auditing.

Available Information

You may request a free copy of the SAI. Please direct any oral, written, or electronic request for such documents to:

Annuity Service Center
P.O. Box 173920
Denver, CO 80217-3920
(800) 838-0650
AnnuityOperations@greatwest.com
www.schwab.retirementpartner.com

The SEC maintains an Internet website (www.sec.gov) that contains the SAI and other information filed electronically by Great-West concerning the Contract and the Series Account.

The SAI contains more specific information relating to the Series Account and Great-West, such as:

- general information;
- information about Great-West Life & Annuity Insurance Company and the Variable Annuity-1 Series Account;
- the calculation of annuity payouts;
- postponement of payouts;
- services;
- withholding; and
- financial statements.

APPENDIX A
CONDENSED FINANCIAL INFORMATION
Selected Data for Accumulation Units outstanding Throughout Each Period
For the Periods Ended December 31

	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
INVESTMENT DIVISION (0.65)										
AB VPS GROWTH & INCOME										
Value at beginning of period	25.42	21.51	19.45	19.25	17.69	13.19	11.30	10.70	9.52	7.93
Value at end of period	23.84	25.42	21.51	19.45	19.25	17.69	13.19	11.30	10.70	9.52
Number of accumulation units outstanding at end of period	140,227	159,978	168,503	159,308	178,250	190,969	224,828	248,331	290,002	362,704
AB VPS GROWTH										
Value at beginning of period	24.70	18.48	18.40	16.98	15.09	11.33	10.02	9.96	8.71	6.58
Value at end of period	25.53	24.70	18.48	18.40	16.98	15.09	11.33	10.02	9.96	8.71
Number of accumulation units outstanding at end of period	105,874	97,052	97,295	74,697	59,239	54,026	54,955	66,883	108,236	127,629
AB VPS INTERNATIONAL GROWTH										
Value at beginning of period	18.39	13.71	14.82	15.20	15.48	13.72	11.95	14.29	12.74	9.19
Value at end of period	15.09	18.39	13.71	14.82	15.20	15.48	13.72	11.95	14.29	12.74
Number of accumulation units outstanding at end of period	217,327	247,007	305,916	352,673	519,087	492,772	569,834	672,644	838,235	872,856
AB VPS INTERNATIONAL VALUE										
Value at beginning of period	10.02	8.04	8.14	7.98	8.57	7.01	6.16	7.68	7.39	5.52
Value at end of period	7.69	10.02	8.04	8.14	7.98	8.57	7.01	6.16	7.68	7.39
Number of accumulation units outstanding at end of period	173,321	193,676	214,877	259,742	291,119	316,758	372,109	479,868	688,066	945,682
AB VPS REAL ESTATE INVESTMENT										
Value at beginning of period	52.36	49.47	46.20	46.13	37.05	35.79	29.72	27.44	21.86	16.99
Value at end of period	49.87	52.36	49.47	46.20	46.13	37.05	35.79	29.72	27.44	21.86
Number of accumulation units outstanding at end of period	208,952	223,708	225,393	272,184	318,523	310,657	324,798	277,260	282,610	293,746
AB VPS SMALL/MIDCAP VALUE										
Value at beginning of period	25.43	22.63	18.21	19.39	17.87	13.03	11.04	12.13	9.62	6.78
Value at end of period	21.47	25.43	22.63	18.21	19.39	17.87	13.03	11.04	12.13	9.62
Number of accumulation units outstanding at end of period	101,411	116,473	156,510	146,713	171,068	182,603	149,921	153,290	213,115	197,397
ALGER BALANCED										
Value at beginning of period	20.19	17.61	16.33	16.20	14.90	13.01	12.33	12.40	11.31	8.81
Value at end of period	19.39	20.19	17.61	16.33	16.20	14.90	13.01	12.33	12.40	11.31
Number of accumulation units outstanding at end of period	21,584	21,784	22,002	22,246	22,493	24,920	27,147	34,129	36,408	39,469
ALGER LARGE CAP GROWTH										
Value at beginning of period	20.74	16.25	16.50	16.32	14.80	11.03	10.11	10.21	9.06	6.18
Value at end of period	21.06	20.74	16.25	16.50	16.32	14.80	11.03	10.11	10.21	9.06
Number of accumulation units outstanding at end of period	264,775	267,003	305,385	361,089	419,577	420,419	476,527	478,575	496,407	426,238
ALGER MID CAP GROWTH										

INVESTMENT DIVISION (0.65)	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
Value at beginning of period	30.03	23.29	23.21	23.74	22.12	16.39	14.19	15.58	13.13	8.71
Value at end of period	27.61	30.03	23.29	23.21	23.74	22.12	16.39	14.19	15.58	13.13
Number of accumulation units outstanding at end of period	52,037	55,999	57,840	64,987	95,422	106,585	105,715	134,735	180,295	197,293
AMERICAN CENTURY INVESTMENTS VP BALANCED										
Value at beginning of period	24.08	21.28	20.02	20.68	18.95	16.24	14.62	13.97	12.60	10.98
Value at end of period	23.01	24.08	21.28	20.02	20.68	18.95	16.24	14.62	13.97	12.60
Number of accumulation units outstanding at end of period	352,750	319,169	345,862	400,487	415,059	370,658	315,810	275,500	214,512	216,363
AMERICAN CENTURY INVESTMENTS VP INCOME & GROWTH										
Value at beginning of period	25.04	20.92	18.55	19.79	17.70	13.12	11.51	11.23	9.90	8.44
Value at end of period	23.17	25.04	20.92	18.55	19.79	17.70	13.12	11.51	11.23	9.90
Number of accumulation units outstanding at end of period	125,788	129,933	123,127	128,078	131,071	105,258	123,738	183,879	226,058	251,676
AMERICAN CENTURY INVESTMENTS VP INTERNATIONAL										
Value at beginning of period	18.29	14.03	14.95	14.93	15.90	13.08	10.86	12.43	11.04	8.31
Value at end of period	15.41	18.29	14.03	14.95	14.93	15.90	13.08	10.86	12.43	11.04
Number of accumulation units outstanding at end of period	135,432	128,379	99,020	103,457	84,483	89,617	98,097	108,552	121,734	164,161
AMERICAN CENTURY INVESTMENTS VP MID CAP VALUE										
Value at beginning of period	34.70	31.33	25.70	26.28	22.75	17.63	15.27	15.50	13.11	10.00
Value at end of period	30.00	34.70	31.33	25.70	26.28	22.75	17.63	15.27	15.50	13.11
Number of accumulation units outstanding at end of period	142,047	148,965	149,784	142,808	168,585	150,216	121,384	107,051	67,678	30,948
AMERICAN CENTURY INVESTMENTS VP VALUE										
Value at beginning of period	30.72	28.43	23.75	24.87	22.14	16.92	14.86	14.81	13.14	11.03
Value at end of period	27.72	30.72	28.43	23.75	24.87	22.14	16.92	14.86	14.81	13.14
Number of accumulation units outstanding at end of period	339,361	388,896	420,646	454,251	512,413	537,399	558,517	563,202	579,763	512,344
BLACKROCK GLOBAL ALLOCATION VI										
Value at beginning of period	11.61	10.26	9.92	10.06	10.00					
Value at end of period	10.69	11.61	10.26	9.92	10.06					
Number of accumulation units outstanding at end of period	242,141	211,613	203,711	189,352	57,821					
COLUMBIA VARIABLE PORTFOLIO - LARGE CAP GROWTH										
Value at beginning of period	13.34	10.50	10.00							
Value at end of period	12.71	13.34	10.50							
Number of accumulation units outstanding at end of period	76,783	62,880	71,268							
COLUMBIA VARIABLE PORTFOLIO - SELIGMAN GLOBAL TECHNOLOGY										
Value at beginning of period	26.42	19.71	16.67	15.28	12.29	9.86	9.27	10.00		
Value at end of period	24.03	26.42	19.71	16.67	15.28	12.29	9.86	9.27		
Number of accumulation units outstanding at end of period	134,799	159,654	137,552	155,953	173,144	180,465	196,641	204,356		

INVESTMENT DIVISION (0.65)	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
COLUMBIA VARIABLE PORTFOLIO - SMALL CAP VALUE										
Value at beginning of period	31.05	27.41	20.79	22.33	21.81	16.38	14.82	15.89	12.65	10.00
Value at end of period	25.24	31.05	27.41	20.79	22.33	21.81	16.38	14.82	15.89	12.65
Number of accumulation units outstanding at end of period	20,676	22,293	42,490	20,079	23,071	29,742	33,048	53,065	45,096	29,881
DELAWARE VIP EMERGING MARKETS SERIES										
Value at beginning of period	12.54	8.98	7.93	9.34	10.00					
Value at end of period	10.49	12.54	8.98	7.93	9.34					
Number of accumulation units outstanding at end of period	145,086	176,649	77,877	72,904	21,483					
DELAWARE VIP SMALL CAP VALUE SERIES										
Value at beginning of period	49.97	44.89	34.38	36.90	35.09	26.45	23.37	23.84	18.14	13.85
Value at end of period	41.35	49.97	44.89	34.38	36.90	35.09	26.45	23.37	23.84	18.14
Number of accumulation units outstanding at end of period	197,149	211,810	225,118	241,638	267,618	287,633	306,873	330,632	361,469	408,022
DELAWARE VIP SMID CAP CORE SERIES										
Value at beginning of period	38.06	32.28	30.01	28.08	27.40	19.52	17.69	16.47	12.16	8.42
Value at end of period	33.23	38.06	32.28	30.01	28.08	27.40	19.52	17.69	16.47	12.16
Number of accumulation units outstanding at end of period	112,051	118,185	125,676	122,271	123,605	136,181	116,795	103,309	76,082	55,507
DREYFUS IP MIDCAP STOCK										
Value at beginning of period	35.29	30.79	26.84	27.64	24.82	18.51	15.57	15.61	12.36	9.18
Value at end of period	29.63	35.29	30.79	26.84	27.64	24.82	18.51	15.57	15.61	12.36
Number of accumulation units outstanding at end of period	36,716	39,398	39,870	40,348	38,056	34,196	39,292	44,090	58,536	75,247
DREYFUS VIF APPRECIATION										
Value at beginning of period	25.82	20.41	19.04	19.65	18.30	15.21	13.86	12.80	11.17	9.17
Value at end of period	23.90	25.82	20.41	19.04	19.65	18.30	15.21	13.86	12.80	11.17
Number of accumulation units outstanding at end of period	120,952	141,606	162,462	183,454	268,804	310,044	325,938	266,904	200,759	120,677
DREYFUS VIF GROWTH & INCOME										
Value at beginning of period	23.07	19.40	17.74	17.58	16.08	11.83	10.08	10.44	8.86	6.93
Value at end of period	21.85	23.07	19.40	17.74	17.58	16.08	11.83	10.08	10.44	8.86
Number of accumulation units outstanding at end of period	57,034	69,508	57,046	56,798	74,560	66,290	42,784	52,708	33,899	47,531
DREYFUS VIF OPPORTUNISTIC SMALL CAP										
Value at beginning of period	23.57	19.02	16.36	16.85	16.69	11.31	9.44	11.03	8.47	6.76
Value at end of period	18.95	23.57	19.02	16.36	16.85	16.69	11.31	9.44	11.03	8.47
Number of accumulation units outstanding at end of period	21,811	22,067	22,653	22,783	22,914	23,950	26,814	27,128	27,128	39,119
DWS CAPITAL GROWTH VIP										
Value at beginning of period	24.38	19.43	18.76	17.38	15.48	11.58	10.04	10.58	9.12	7.24
Value at end of period	23.83	24.38	19.43	18.76	17.38	15.48	11.58	10.04	10.58	9.12
Number of accumulation units outstanding at end of period	435,366	447,849	471,572	529,998	544,609	594,502	566,256	522,649	368,877	357,803

INVESTMENT DIVISION (0.65)	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
DWS CORE EQUITY VIP										
Value at beginning of period	28.98	24.10	21.96	21.00	18.90	13.85	12.04	12.18	10.78	8.10
Value at end of period	27.15	28.98	24.10	21.96	21.00	18.90	13.85	12.04	12.18	10.78
Number of accumulation units outstanding at end of period	165,531	176,044	198,212	217,765	230,550	198,154	209,001	304,291	293,200	268,132
DWS CROCI® U.S. VIP										
Value at beginning of period	19.45	15.93	16.77	18.13	16.48	12.67	11.62	11.70	10.63	8.54
Value at end of period	17.30	19.45	15.93	16.77	18.13	16.48	12.67	11.62	11.70	10.63
Number of accumulation units outstanding at end of period	139,476	163,197	214,922	312,430	389,548	360,247	381,262	444,244	387,882	333,870
DWS GLOBAL SMALL CAP VIP										
Value at beginning of period	11.57	9.70	9.61	9.56	10.00					
Value at end of period	9.14	11.57	9.70	9.61	9.56					
Number of accumulation units outstanding at end of period	21,713	22,870	23,093	18,218	1,973					
DWS SMALL CAP INDEX VIP										
Value at beginning of period	33.66	29.63	24.64	26.00	24.98	18.14	15.70	16.54	13.17	10.47
Value at end of period	29.68	33.66	29.63	24.64	26.00	24.98	18.14	15.70	16.54	13.17
Number of accumulation units outstanding at end of period	246,833	258,320	272,279	310,810	311,649	320,852	282,362	295,484	299,320	300,645
DWS SMALL MID CAP GROWTH VIP										
Value at beginning of period	18.27	15.06	13.90	14.12	13.44	9.48	8.34	8.74	6.79	4.86
Value at end of period	15.69	18.27	15.06	13.90	14.12	13.44	9.48	8.34	8.74	6.79
Number of accumulation units outstanding at end of period	37,069	40,186	38,915	43,460	21,604	18,316	19,934	20,271	25,074	27,377
DWS SMALL MID CAP VALUE VIP										
Value at beginning of period	20.90	19.04	16.39	16.82	16.04	11.94	10.56	11.32	9.26	7.19
Value at end of period	17.44	20.90	19.04	16.39	16.82	16.04	11.94	10.56	11.32	9.26
Number of accumulation units outstanding at end of period	107,524	123,717	155,068	187,435	213,663	250,720	268,728	323,889	330,934	345,962
FEDERATED FUND FOR U.S. GOVERNMENT SECURITIES II										
Value at beginning of period	15.57	15.37	15.23	15.25	14.67	15.07	14.73	14.02	13.42	12.84
Value at end of period	15.54	15.57	15.37	15.23	15.25	14.67	15.07	14.73	14.02	13.42
Number of accumulation units outstanding at end of period	564,492	600,869	737,489	767,827	864,926	784,328	881,035	985,153	1,114,491	1,196,810
FRANKLIN SMALL CAP VALUE VIP FUND										
Value at beginning of period	21.42	19.48	15.06	16.37	16.38	12.10	10.29	10.76	8.45	6.58
Value at end of period	18.54	21.42	19.48	15.06	16.37	16.38	12.10	10.29	10.76	8.45
Number of accumulation units outstanding at end of period	103,268	123,399	161,621	152,362	180,260	197,343	131,460	146,049	159,912	119,721
INVESCO VI. COMSTOCK										
Value at beginning of period	24.33	20.78	17.83	19.09	17.57	13.00	10.98	11.26	9.77	7.63
Value at end of period	21.23	24.33	20.78	17.83	19.09	17.57	13.00	10.98	11.26	9.77
Number of accumulation units outstanding at end of period	125,858	131,442	149,614	185,437	211,479	196,562	143,680	111,755	113,083	125,711

INVESTMENT DIVISION (0.65)	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
INVESTMENT DIVISION (0.65)										
INVESTCO V.I. GROWTH & INCOME										
Value at beginning of period	25.54	22.49	18.91	19.63	17.92	13.45	11.81	12.13	10.85	8.78
Value at end of period	21.98	25.54	22.49	18.91	19.63	17.92	13.45	11.81	12.13	10.85
Number of accumulation units outstanding at end of period	206,901	221,267	240,604	308,605	355,610	394,394	409,141	485,841	508,588	494,825
INVESTCO V.I. HIGH YIELD										
Value at beginning of period	22.58	21.38	19.35	20.11	19.90	18.71	16.08	16.03	14.20	9.36
Value at end of period	21.68	22.58	21.38	19.35	20.11	19.90	18.71	16.08	16.03	14.20
Number of accumulation units outstanding at end of period	60,385	52,404	40,376	35,654	31,455	3,067	7,043	7,043	7,362	19,388
INVESTCO V.I. INTERNATIONAL GROWTH										
Value at beginning of period	16.62	13.60	13.75	14.17	14.22	12.02	10.47	11.30	10.08	7.50
Value at end of period	14.04	16.62	13.60	13.75	14.17	14.22	12.02	10.47	11.30	10.08
Number of accumulation units outstanding at end of period	326,748	374,170	391,337	449,838	445,663	443,111	444,800	481,074	491,886	419,853
INVESTCO V.I. MID CAP CORE EQUITY										
Value at beginning of period	23.67	20.74	18.40	19.30	18.60	14.53	13.18	14.17	12.50	10.00
Value at end of period	20.85	23.67	20.74	18.40	19.30	18.60	14.53	13.18	14.17	12.50
Number of accumulation units outstanding at end of period	43,848	56,042	59,645	62,522	78,494	87,252	74,694	73,628	63,664	12,694
INVESTCO V.I. SMALL CAP EQUITY										
Value at beginning of period	28.64	25.27	22.70	24.18	23.78	17.41	15.39	15.60	12.21	10.00
Value at end of period	24.16	28.64	25.27	22.70	24.18	23.78	17.41	15.39	15.60	12.21
Number of accumulation units outstanding at end of period	24,695	27,927	29,650	46,596	49,885	43,498	35,579	33,538	19,424	14,757
INVESTCO V.I. TECHNOLOGY										
Value at beginning of period	14.20	10.58	10.73	10.11	9.16	7.37	6.66	7.06	5.86	3.75
Value at end of period	14.04	14.20	10.58	10.73	10.11	9.16	7.37	6.66	7.06	5.86
Number of accumulation units outstanding at end of period	68,267	64,274	58,813	78,837	65,725	23,004	24,164	26,570	27,619	31,629
JANUS HENDERSON VIT BALANCED INSTITUTIONAL SHARES										
Value at beginning of period	29.68	25.23	24.28	24.28	22.52	18.87	16.72	16.55	15.37	12.29
Value at end of period	29.69	29.68	25.23	24.28	24.28	22.52	18.87	16.72	16.55	15.37
Number of accumulation units outstanding at end of period	88,465	94,231	102,350	115,697	122,561	185,624	227,686	246,561	262,769	287,441
JANUS HENDERSON VIT BALANCED SERVICE SHARES										
Value at beginning of period	20.55	17.51	16.89	16.93	15.75	13.23	11.74	11.66	10.86	8.70
Value at end of period	20.50	20.55	17.51	16.89	16.93	15.75	13.23	11.74	11.66	10.86
Number of accumulation units outstanding at end of period	88,465	1,674,729	1,697,896	1,968,947	2,468,828	2,168,785	1,755,659	1,550,369	1,522,059	1,207,763
JANUS HENDERSON VIT FLEXIBLE BOND INSTITUTIONAL SHARES										
Value at beginning of period	21.80	21.18	20.80	20.89	20.04	20.20	18.77	17.69	16.49	14.66
Value at end of period	21.44	21.80	21.18	20.80	20.89	20.04	20.20	18.77	17.69	16.49

INVESTMENT DIVISION (0.65)	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
Number of accumulation units outstanding at end of period	76,990	106,424	128,907	156,632	170,298	181,436	234,423	249,379	279,160	333,980
JANUS HENDERSON VIT FLEXIBLE BOND SERVICE SHARES										
Value at beginning of period	15.94	15.52	15.28	15.39	14.79	14.94	13.91	13.16	12.30	10.96
Value at end of period	15.63	15.94	15.52	15.28	15.39	14.79	14.94	13.91	13.16	12.30
Number of accumulation units outstanding at end of period	1,403,794	1,610,876	1,695,658	1,743,840	2,221,707	1,619,142	1,743,070	1,434,778	1,372,184	1,224,310
JANUS HENDERSON VIT GLOBAL RESEARCH										
Value at beginning of period	16.19	12.83	12.65	13.03	12.21	9.57	8.02	9.36	8.13	5.94
Value at end of period	14.98	16.19	12.83	12.65	13.03	12.21	9.57	8.02	9.36	8.13
Number of accumulation units outstanding at end of period	109,852	101,623	74,414	88,140	96,924	26,431	30,490	30,490	31,340	42,694
JANUS HENDERSON VIT GLOBAL TECHNOLOGY										
Value at beginning of period	18.84	13.09	11.57	11.00	10.00					
Value at end of period	18.89	18.84	13.09	11.57	11.13					
Number of accumulation units outstanding at end of period	190,220	140,575	70,243	60,086	15,777					
JPMORGAN INSURANCE TRUST SMALL CAP CORE										
Value at beginning of period	33.17	28.98	24.26	25.78	23.68	16.75	14.08	14.88	11.78	9.67
Value at end of period	29.02	33.17	28.98	24.26	25.78	23.68	16.75	14.08	14.88	11.78
Number of accumulation units outstanding at end of period	51,831	39,121	37,287	39,585	28,975	26,895	30,597	31,996	37,038	41,188
LAZARD RETIREMENT EMERGING MARKETS EQUITY										
Value at beginning of period	19.87	15.64	13.04	16.41	17.32	17.65	14.56	17.87	14.66	10.00
Value at end of period	16.07	19.87	15.64	13.04	16.41	17.32	17.65	14.56	17.87	14.66
Number of accumulation units outstanding at end of period	341,503	362,584	390,765	472,439	543,383	468,588	473,401	394,514	339,880	122,785
LVIP BARON GROWTH OPPORTUNITIES										
Value at beginning of period	40.72	32.21	30.71	32.46	31.16	22.39	19.06	18.44	14.69	10.69
Value at end of period	38.86	40.72	32.21	30.71	32.46	31.16	22.39	19.06	18.44	14.69
Number of accumulation units outstanding at end of period	151,723	178,017	194,115	213,917	234,830	261,645	256,803	283,301	318,671	352,957
MFS VIT II INTERNATIONAL VALUE										
Value at beginning of period	27.89	22.14	21.46	20.31	20.22	15.94	13.84	14.18	13.12	10.00
Value at end of period	25.02	27.89	22.14	21.46	20.31	20.22	15.94	13.84	14.18	13.12
Number of accumulation units outstanding at end of period	580,580	570,264	576,396	590,972	562,264	482,120	411,098	342,863	251,171	61,347
MFS VIT UTILITIES										
Value at beginning of period	15.92	13.99	12.66	14.95	13.38	11.20	9.96	9.41	8.35	6.32
Value at end of period	15.94	15.92	13.99	12.66	14.95	13.38	11.20	9.96	9.41	8.35
Number of accumulation units outstanding at end of period	157,582	175,926	199,108	212,116	232,752	198,449	237,061	211,664	123,627	92,858
NEUBERGER BERMAN AMT MID CAP INTRINSIC VALUE										
Value at beginning of period	20.14	17.42	15.12	16.64	14.75	10.86	9.47	10.22	8.16	5.62
Value at end of period	16.91	20.14	17.42	15.12	16.64	14.75	10.86	9.47	10.22	8.16

INVESTMENT DIVISION (0.65)	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
Number of accumulation units outstanding at end of period	23,030	26,201	27,357	30,534	18,938	8,714	9,676	10,558	16,994	24,785
NVIT MID CAP INDEX										
Value at beginning of period	40.21	35.02	29.37	30.41	28.03	21.25	18.23	18.86	15.08	11.12
Value at end of period	35.33	40.21	35.02	29.37	30.41	28.03	21.25	18.23	18.86	15.08
Number of accumulation units outstanding at end of period	182,342	218,309	241,608	247,987	267,030	267,465	260,417	250,632	247,412	285,152
OPPENHEIMER GLOBAL FUND VA										
Value at beginning of period	32.37	23.84	23.98	23.22	22.84	18.06	14.99	16.45	14.28	10.28
Value at end of period	27.92	32.37	23.84	23.98	23.22	22.84	18.06	14.99	16.45	14.28
Number of accumulation units outstanding at end of period	394,697	440,070	443,490	553,429	589,346	568,955	579,842	601,279	623,954	704,941
OPPENHEIMER INTERNATIONAL GROWTH VA										
Value at beginning of period	24.97	19.90	20.47	19.91	21.60	17.28	14.23	15.43	13.53	9.78
Value at end of period	19.99	24.97	19.90	20.47	19.91	21.60	17.28	14.23	15.43	13.53
Number of accumulation units outstanding at end of period	355,212	383,924	406,667	481,190	508,112	523,404	453,383	457,356	427,778	505,646
OPPENHEIMER MAIN STREET SMALL CAP VA										
Value at beginning of period	13.77	12.14	10.35	11.07	10.00					
Value at end of period	12.27	13.77	12.14	10.35	11.07					
Number of accumulation units outstanding at end of period	58,266	48,236	42,858	69,734	10,502					
PIMCOVIT COMMODITY REALRETURN STRATEGY										
Value at beginning of period	6.34	6.25	5.46	7.40	10.00					
Value at end of period	5.41	6.34	6.25	5.46	7.40					
Number of accumulation units outstanding at end of period	78,365	49,663	60,332	32,203	17,459					
PIMCOVIT HIGH YIELD										
Value at beginning of period	29.12	27.50	24.61	25.19	24.53	23.35	20.56	20.03	17.61	12.64
Value at end of period	28.17	29.12	27.50	24.61	25.19	24.53	23.35	20.56	20.03	17.61
Number of accumulation units outstanding at end of period	386,212	436,984	482,914	541,552	819,099	757,388	803,370	742,486	714,674	773,997
PIMCOVIT LOW DURATION										
Value at beginning of period	13.74	13.65	13.55	13.59	13.56	13.67	13.00	12.94	12.37	10.99
Value at end of period	13.70	13.74	13.65	13.55	13.59	13.56	13.67	13.00	12.94	12.37
Number of accumulation units outstanding at end of period	2,267,317	2,384,042	2,343,720	2,510,500	3,122,040	3,251,327	3,011,637	2,904,677	2,701,670	2,251,853
PIMCOVIT TOTAL RETURN										
Value at beginning of period	17.08	16.39	16.06	16.09	15.53	15.95	14.65	14.23	13.25	11.69
Value at end of period	16.88	17.08	16.39	16.06	16.09	15.53	15.95	14.65	14.23	13.25
Number of accumulation units outstanding at end of period	2,812,434	2,896,917	2,912,680	3,209,252	3,840,826	4,911,800	5,272,102	5,109,852	5,301,570	4,590,940
PIONEER FUND VCT										
Value at beginning of period	21.94	18.14	16.63	16.75	15.18	11.46	10.47	11.01	9.55	7.68
Value at end of period	21.47	21.94	18.14	16.63	16.75	15.18	11.46	10.47	11.01	9.55

INVESTMENT DIVISION (0.65)	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
Number of accumulation units outstanding at end of period	28,350	35,479	44,024	46,737	49,848	55,668	81,877	127,483	153,594	157,122
PIONEER MID CAP VALUE VCT										
Value at beginning of period	19.95	17.79	15.40	16.56	14.52	11.01	10.00	10.68	9.12	7.33
Value at end of period	15.95	19.95	17.79	15.40	16.56	14.52	11.01	10.00	10.68	9.12
Number of accumulation units outstanding at end of period	23,790	27,298	36,103	45,681	109,327	85,860	92,327	97,384	108,730	112,839
PIONEER SELECT MID CAP GROWTH VCT										
Value at beginning of period	21.86	16.92	16.42	16.26	14.96	10.57	9.94	10.24	8.57	5.97
Value at end of period	20.31	21.86	16.92	16.42	16.26	14.96	10.57	9.94	10.24	8.57
Number of accumulation units outstanding at end of period	41,611	25,433	37,222	33,215	39,146	49,353	57,564	51,438	57,813	55,994
PRUDENTIAL SERIES EQUITY										
Value at beginning of period	28.66	23.03	22.43	22.14	20.77	15.72	13.98	14.63	13.21	10.00
Value at end of period	26.99	28.66	23.03	22.43	22.14	20.77	15.72	13.98	14.63	13.21
Number of accumulation units outstanding at end of period	18,371	19,391	19,608	21,738	29,684	39,619	46,246	63,183	45,702	-
PRUDENTIAL SERIES NATURAL RESOURCES										
Value at beginning of period	10.61	10.73	8.65	12.24	15.36	14.09	14.61	18.23	14.39	10.00
Value at end of period	8.60	10.61	10.73	8.65	12.24	15.36	14.09	14.61	18.23	14.39
Number of accumulation units outstanding at end of period	55,614	58,822	67,226	77,302	96,360	117,044	135,421	148,608	160,188	56,818
PUTNAM VT EQUITY INCOME										
Value at beginning of period	24.09	20.42	18.08	18.77	16.77	12.75	10.75	10.62	10.00	
Value at end of period	21.90	24.09	20.42	18.08	18.77	16.77	12.75	10.75	10.62	
Number of accumulation units outstanding at end of period	225,830	219,126	238,368	234,103	243,079	208,118	140,998	96,538	22,496	
PUTNAM VT GLOBAL HEALTHCARE										
Value at beginning of period	20.11	17.55	19.93	18.61	14.68	10.43	8.58	10.00		
Value at end of period	19.86	20.11	17.55	19.93	18.61	14.68	10.43	8.58		
Number of accumulation units outstanding at end of period	47,625	63,625	87,415	142,443	205,529	153,416	77,205	24,729		
PUTNAM VT MORTGAGE SECURITIES										
Value at beginning of period	11.22	11.08	11.13	11.28	10.88	11.00	10.87	10.25	10.00	
Value at end of period	11.05	11.22	11.08	11.13	11.28	10.88	11.00	10.87	10.25	
Number of accumulation units outstanding at end of period	179,104	232,992	379,775	408,699	441,526	91,224	100,259	83,609	46,365	
PUTNAM VT MULTI-CAP CORE										
Value at beginning of period	14.74	12.05	10.79	11.08	10.00					
Value at end of period	13.55	14.74	12.05	10.79	11.08					
Number of accumulation units outstanding at end of period	24,905	28,501	35,911	39,289	31,551					
ROYCE CAPITAL FUND SMALL-CAP										
Value at beginning of period	25.00	23.95	20.00	22.86	22.36	16.74	15.01	15.67	13.11	10.00
Value at end of period	22.73	25.00	23.95	20.00	22.86	22.36	16.74	15.01	15.67	13.11

	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
INVESTMENT DIVISION (0.65)										
Number of accumulation units outstanding at end of period	66,421	71,460	82,332	108,394	152,944	229,821	239,925	195,753	163,253	56,559
SCHWAB GOVERNMENT MONEY MARKET										
Value at beginning of period	10.91	10.93	11.00	11.07	11.14	11.21	11.28	11.35	11.42	11.48
Value at end of period	11.00	10.91	10.93	11.00	11.07	11.14	11.21	11.28	11.35	11.42
Number of accumulation units outstanding at end of period	3,607,472	2,946,877	3,235,643	3,958,953	3,509,632	3,456,372	3,604,078	4,147,381	4,481,309	4,998,624
SCHWAB S&P 500 INDEX										
Value at beginning of period	26.00	21.50	19.38	19.28	17.11	13.04	11.34	11.20	9.83	7.84
Value at end of period	24.69	26.00	21.50	19.38	19.28	17.11	13.04	11.34	11.20	9.83
Number of accumulation units outstanding at end of period	4,225,667	4,600,505	4,797,062	5,105,677	5,265,434	4,907,807	4,352,613	4,075,218	3,745,599	3,858,136
T. ROWE PRICE HEALTH SCIENCES										
Value at beginning of period	15.84	12.53	14.12	12.64	10.00					
Value at end of period	15.88	15.84	12.53	14.12	12.64					
Number of accumulation units outstanding at end of period	36,592	40,427	47,780	115,215	337,869					
TEMPLETON FOREIGN VIP										
Value at beginning of period	13.96	12.04	11.31	12.17	13.78	11.28	9.60	10.82	10.00	
Value at end of period	11.73	13.96	12.04	11.31	12.17	13.78	11.28	9.60	10.82	
Number of accumulation units outstanding at end of period	342,975	350,075	303,797	330,197	337,869	245,645	231,290	163,275	79,133	
TEMPLETON GLOBAL BOND VIP										
Value at beginning of period	9.89	9.77	9.55	10.04	10.00					
Value at end of period	10.01	9.89	9.77	9.55	10.04					
Number of accumulation units outstanding at end of period	354,735	373,389	416,540	462,306	377,008					
THIRD AVENUE VALUE										
Value at beginning of period	12.35	10.95	9.82	10.85	10.46	8.85	6.99	8.95	7.89	5.47
Value at end of period	9.78	12.35	10.95	9.82	10.85	10.46	8.85	6.99	8.95	7.89
Number of accumulation units outstanding at end of period	91,758	103,164	116,466	188,607	213,884	286,880	320,049	441,325	619,787	791,857
TVST TOUCHSTONE BOND										
Value at beginning of period	13.16	12.78	12.76	13.01	12.59	12.71	12.01	11.29	10.59	10.00
Value at end of period	12.83	13.16	12.78	12.76	13.01	12.59	12.71	12.01	11.29	10.59
Number of accumulation units outstanding at end of period	248,298	306,987	384,416	420,992	565,146	219,644	207,195	157,318	140,347	68,614
TVST TOUCHSTONE COMMON STOCK										
Value at beginning of period	32.15	26.63	24.09	24.20	22.08	16.87	14.75	14.54	12.64	10.00
Value at end of period	29.37	32.15	26.63	24.09	24.20	22.08	16.87	14.75	14.54	12.64
Number of accumulation units outstanding at end of period	177,581	190,935	188,328	213,570	250,389	272,848	226,452	169,096	133,200	17,909
TVST TOUCHSTONE FOCUSED										
Value at beginning of period	32.26	28.57	25.42	25.09	22.33	16.67	13.99	15.88	13.14	10.00
Value at end of period	29.49	32.26	28.57	25.42	25.09	22.33	16.67	13.99	15.88	13.14

	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
INVESTMENT DIVISION (0.65)										
Number of accumulation units outstanding at end of period	73,211	81,280	83,265	92,580	87,514	87,014	82,019	83,294	91,070	50,864
TVST TOUCHSTONE SMALL COMPANY										
Value at beginning of period	34.60	29.23	24.47	24.97	23.56	17.60	15.90	15.53	12.63	10.00
Value at end of period	31.63	34.60	29.23	24.47	24.97	23.56	17.60	15.90	15.53	12.63
Number of accumulation units outstanding at end of period	77,129	61,610	60,728	65,925	65,429	62,138	51,429	73,821	37,793	11,161
VAN ECK VIP GLOBAL HARD ASSETS										
Value at beginning of period	11.77	12.09	8.48	12.86	16.05	14.65	14.30	17.28	13.51	10.00
Value at end of period	8.37	11.77	12.09	8.48	12.86	16.05	14.65	14.30	17.28	13.51
Number of accumulation units outstanding at end of period	144,926	155,636	161,561	219,260	210,851	211,653	206,700	221,542	204,692	90,702
VAN ECK VIP UNCONSTRAINED EMERGING MARKETS BOND										
Value at beginning of period	12.09	10.84	10.25	11.87	11.70	12.96	12.36	11.50	10.90	10.00
Value at end of period	11.27	12.09	10.84	10.25	11.87	11.70	12.96	12.36	11.50	10.90
Number of accumulation units outstanding at end of period	148,040	166,754	194,291	289,041	423,523	430,564	472,887	390,754	262,896	87,084
WELLS FARGO ADVANTAGE VT DISCOVERY										
Value at beginning of period	27.49	21.43	20.03	20.46	20.52	14.37	12.28	12.31	9.14	6.56
Value at end of period	25.38	27.49	21.43	20.03	20.46	20.52	14.37	12.28	12.31	9.14
Number of accumulation units outstanding at end of period	112,745	111,928	109,770	167,178	172,917.00	174,875	153,597	193,722	191,014	182,421
WELLS FARGO ADVANTAGE VT OMEGA GROWTH										
Value at beginning of period	14.57	10.90	10.91	10.84	10.00					
Value at end of period	14.52	14.57	10.90	10.91	10.84					
Number of accumulation units outstanding at end of period	28,896	22,347	9,006	26,682	13,049.00					
WELLS FARGO ADVANTAGE VT OPPORTUNITY										
Value at beginning of period	29.62	24.75	22.20	23.05	21.01	16.19	14.10	15.02	12.22	8.32
Value at end of period	27.32	29.62	24.75	22.20	23.05	21.01	16.19	14.10	15.02	12.22
Number of accumulation units outstanding at end of period	92,888	100,935	97,414	131,459	155,440.00	144,374	151,889	147,443	166,039	170,046

	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
INVESTMENT DIVISION (0.70)										
AB VPS GROWTH & INCOME										
Value at beginning of period	25.21	21.34	19.31	19.12	17.58	13.12	11.24	10.64	9.48	7.90
Value at end of period	23.63	25.21	21.34	19.31	19.12	17.58	13.12	11.24	10.64	9.48
Number of accumulation units outstanding at end of period	50,348	54,374	56,305	58,278	62,532	73,568	79,765	92,196	117,811	181,819
AB VPS GROWTH										
Value at beginning of period	24.49	18.33	18.26	16.86	14.99	11.26	9.96	9.91	8.67	6.55
Value at end of period	25.29	24.49	18.33	18.26	16.86	14.99	11.26	9.96	9.91	8.67
Number of accumulation units outstanding at end of period	10,397	6,645	8,031	7,228	7,292	7,280	22,613	22,933	24,207	49,016
AB VPS INTERNATIONAL GROWTH										

INVESTMENT DIVISION (0.70)	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
Value at beginning of period	18.28	13.63	14.74	15.12	15.41	13.66	11.91	14.25	12.71	9.17
Value at end of period	14.99	18.28	13.63	14.74	15.12	15.41	13.66	11.91	14.25	12.71
Number of accumulation units outstanding at end of period	29,714	31,934	32,685	44,694	48,731	55,639	69,328	95,434	113,106	168,992
AB VPS INTERNATIONAL VALUE										
Value at beginning of period	9.97	8.00	8.10	7.95	8.53	6.99	6.14	7.66	7.38	5.52
Value at end of period	7.64	9.97	8.00	8.10	7.95	8.53	6.99	6.14	7.66	7.38
Number of accumulation units outstanding at end of period	7,975	10,777	10,919	11,325	12,154	12,680	19,657	27,701	48,171	100,705
AB VPS REAL ESTATE INVESTMENT										
Value at beginning of period	51.93	49.09	45.87	46.82	36.81	35.58	29.56	27.31	21.76	16.93
Value at end of period	49.43	51.93	49.09	45.87	46.82	36.81	35.58	29.56	27.31	21.76
Number of accumulation units outstanding at end of period	23,686	28,986	33,598	34,179	35,804	37,421	48,527	89,472	105,084	93,854
AB VPS SMALL/MID CAP VALUE										
Value at beginning of period	25.29	22.51	18.12	19.30	17.80	12.98	11.01	12.10	9.61	6.77
Value at end of period	21.34	25.29	22.51	18.12	19.30	17.80	12.98	11.01	12.10	9.61
Number of accumulation units outstanding at end of period	8,345	8,343	8,994	9,065	12,568	15,003	12,445	29,914	45,521	51,029
ALGER BALANCED										
Value at beginning of period	20.03	17.47	16.21	16.09	14.80	12.93	12.26	12.34	11.27	8.78
Value at end of period	19.22	20.03	17.47	16.21	16.09	14.80	12.93	12.26	12.34	11.27
Number of accumulation units outstanding at end of period	19,756	20,405	20,368	22,883	25,043	25,705	40,111	41,731	44,663	53,045
ALGER LARGE CAP GROWTH										
Value at beginning of period	20.57	16.13	16.38	16.21	14.71	10.97	10.05	10.16	9.02	6.16
Value at end of period	20.88	20.57	16.13	16.38	16.21	14.71	10.97	10.05	10.16	9.02
Number of accumulation units outstanding at end of period	50,676	54,633	62,943	84,852	89,761	81,386	86,957	84,764	118,965	142,949
ALGER MID CAP GROWTH										
Value at beginning of period	29.81	23.13	23.07	23.60	22.00	16.31	14.13	15.52	13.09	8.69
Value at end of period	27.40	29.81	23.13	23.07	23.60	22.00	16.31	14.13	15.52	13.09
Number of accumulation units outstanding at end of period	8,758	10,417	11,360	18,890	24,873	25,658	27,270	25,610	40,469	55,888
AMERICAN CENTURY INVESTMENTS VP BALANCED										
Value at beginning of period	23.91	21.14	19.90	20.57	18.85	16.17	14.56	13.92	12.56	10.95
Value at end of period	22.84	23.91	21.14	19.90	20.57	18.85	16.17	14.56	13.92	12.56
Number of accumulation units outstanding at end of period	30,246	30,784	29,839	46,413	51,941	52,617	49,272	56,565	27,371	29,260
AMERICAN CENTURY INVESTMENTS VP INCOME & GROWTH										
Value at beginning of period	24.83	20.75	18.42	19.65	17.59	13.04	11.45	11.18	9.86	8.41
Value at end of period	22.96	24.83	20.75	18.42	19.65	17.59	13.04	11.45	11.18	9.86
Number of accumulation units outstanding at end of period	16,994	17,095	22,540	21,765	20,586	22,536	25,660	27,566	30,810	53,839
AMERICAN CENTURY INVESTMENTS VP INTERNATIONAL										

INVESTMENT DIVISION (0.70)	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
Value at beginning of period	18.14	13.92	14.83	14.83	15.80	13.00	10.80	12.37	10.99	8.28
Value at end of period	15.27	18.14	13.92	14.83	14.83	15.80	13.00	10.80	12.37	10.99
Number of accumulation units outstanding at end of period	39,038	39,125	40,858	41,886	46,949	53,336	58,176	63,730	80,711	94,834
AMERICAN CENTURY INVESTMENTS VP MID CAP VALUE										
Value at beginning of period	34.55	31.21	25.61	26.20	22.70	17.60	15.25	15.49	13.11	10.00
Value at end of period	29.86	34.55	31.21	25.61	26.20	22.70	17.60	15.25	15.49	13.11
Number of accumulation units outstanding at end of period	18,062	18,911	22,160	14,028	15,588	11,540	10,366	9,111	5,546	1,848
AMERICAN CENTURY INVESTMENTS VP VALUE										
Value at beginning of period	30.50	28.24	23.61	24.73	22.02	16.84	14.80	14.75	13.10	11.00
Value at end of period	27.51	30.50	28.24	23.61	24.73	22.02	16.84	14.80	14.75	13.10
Number of accumulation units outstanding at end of period	40,437	48,717	108,139	48,862	74,460	78,490	60,189	65,834	69,811	65,733
BLACKROCK GLOBAL ALLOCATION VI										
Value at beginning of period	11.59	10.25	9.91	10.05	10.00					
Value at end of period	10.66	11.59	10.25	9.91	10.05					
Number of accumulation units outstanding at end of period	41,677	18,027	18,264	18,675	11,939					
COLUMBIA VARIABLE PORTFOLIO - LARGE CAP GROWTH										
Value at beginning of period	13.33	10.50	10.00							
Value at end of period	12.69	13.33	10.50							
Number of accumulation units outstanding at end of period	7,627	2,903	5,828							
COLUMBIA VARIABLE PORTFOLIO - SELIGMAN GLOBAL TECHNOLOGY										
Value at beginning of period	26.33	19.65	16.63	15.25	12.27	9.85	9.27	10.00		
Value at end of period	23.94	26.33	19.65	16.63	15.25	12.27	9.85	9.27		
Number of accumulation units outstanding at end of period	35,157	44,636	47,378	47,715	46,767	22,671	41,159	35,232		
COLUMBIA VARIABLE PORTFOLIO - SMALL CAP VALUE										
Value at beginning of period	30.91	27.31	20.72	22.27	21.76	16.35	14.80	15.88	12.64	10.00
Value at end of period	25.12	30.91	27.31	20.72	22.27	21.76	16.35	14.80	15.88	12.64
Number of accumulation units outstanding at end of period	1,007	1,039	3,264	1,007	1,165	1,165	1,492	1,413	4,282	-
DELAWARE VIP EMERGING MARKETS SERIES										
Value at beginning of period	12.52	8.97	7.93	9.34	10.00					
Value at end of period	10.47	12.52	8.97	7.93	9.34					
Number of accumulation units outstanding at end of period	24,514	51,377	15,007	14,122	1,661					
DELAWARE VIP SMALL CAP VALUE SERIES										
Value at beginning of period	49.56	44.54	34.13	36.65	34.87	26.30	23.25	23.73	18.07	13.80
Value at end of period	40.99	49.56	44.54	34.13	36.65	34.87	26.30	23.25	23.73	18.07
Number of accumulation units outstanding at end of period	71,883	77,690	84,103	95,049	104,003	115,317	128,351	161,917	173,466	159,879

INVESTMENT DIVISION (0.70)	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
DELAWARE VIP SMID CAP CORE SERIES										
Value at beginning of period	37.82	32.10	29.85	27.95	27.29	19.44	17.64	16.42	12.13	8.40
Value at end of period	33.00	37.82	32.10	29.85	27.95	27.29	19.44	17.64	16.42	12.13
Number of accumulation units outstanding at end of period	14,527	12,508	11,891	15,995	11,461	27,113	29,972	25,890	45,105	9,475
DREYFUS IP MIDCAP STOCK										
Value at beginning of period	35.03	30.58	26.67	27.48	24.69	18.42	15.50	15.55	12.32	9.15
Value at end of period	29.40	35.03	30.58	26.67	27.48	24.69	18.42	15.50	15.55	12.32
Number of accumulation units outstanding at end of period	288	1,086	531	1,538	1,834	288	370	402	1,488	2,894
DREYFUS VIF APPRECIATION										
Value at beginning of period	25.65	20.29	18.93	19.55	18.21	15.14	13.81	12.76	11.14	9.15
Value at end of period	23.73	25.65	20.29	18.93	19.55	18.21	15.14	13.81	12.76	11.14
Number of accumulation units outstanding at end of period	13,802	14,356	14,555	21,860	36,007	43,616	73,780	94,266	47,255	18,129
DREYFUS VIF GROWTH & INCOME										
Value at beginning of period	22.88	19.25	17.61	17.46	15.97	11.76	10.03	10.39	8.82	6.90
Value at end of period	21.65	22.88	19.25	17.61	17.46	15.97	11.76	10.03	10.39	8.82
Number of accumulation units outstanding at end of period	13,237	17,412	25,853	34,455	36,920	54,676	48,488	55,006	42,639	33,210
DREYFUS VIF OPPORTUNISTIC SMALL CAP										
Value at beginning of period	23.33	18.84	16.21	16.70	16.55	11.22	9.37	10.96	8.41	6.72
Value at end of period	18.74	23.33	18.84	16.21	16.70	16.55	11.22	9.37	10.96	8.41
Number of accumulation units outstanding at end of period	2,406	2,528	2,789	5,722	9,675	11,325	11,980	17,258	25,425	29,314
DWS CAPITAL GROWTH VIP										
Value at beginning of period	24.17	19.27	18.62	17.26	15.39	11.51	9.98	10.53	9.08	7.21
Value at end of period	23.62	24.17	19.27	18.62	17.26	15.39	11.51	9.98	10.53	9.08
Number of accumulation units outstanding at end of period	27,688	26,485	22,488	40,090	36,334	35,736	83,878	67,821	46,937	54,586
DWS CORE EQUITY VIP										
Value at beginning of period	28.80	23.96	21.84	20.90	18.82	13.80	12.00	12.15	10.75	8.08
Value at end of period	26.97	28.80	23.96	21.84	20.90	18.82	13.80	12.00	12.15	10.75
Number of accumulation units outstanding at end of period	10,229	11,830	11,789	12,306	10,093	10,233	14,216	39,143	19,783	11,776
DWS CROCI® U.S. VIP										
Value at beginning of period	19.33	15.84	16.68	18.04	16.41	12.62	11.58	11.67	10.61	8.52
Value at end of period	17.18	19.33	15.84	16.68	18.04	16.41	12.62	11.58	11.67	10.61
Number of accumulation units outstanding at end of period	18,026	21,831	21,452	31,189	45,302	45,837	53,019	37,758	57,346	20,355
DWS GLOBAL SMALL CAP VIP										
Value at beginning of period	11.55	9.69	9.60	9.56	10.00					
Value at end of period	9.11	11.55	9.69	9.60	9.56					
Number of accumulation units outstanding at end of period	2,255	2,265	2,180	2,026	2,096					

INVESTMENT DIVISION (0.70)	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
DWS SMALL CAP INDEX VIP										
Value at beginning of period	33.37	29.40	24.46	25.82	24.82	18.03	15.62	16.45	13.11	10.43
Value at end of period	29.42	33.37	29.40	24.46	25.82	24.82	18.03	15.62	16.45	13.11
Number of accumulation units outstanding at end of period	25,810	27,001	27,855	36,038	35,261	33,436	31,698	34,279	74,807	85,884
DWS SMALL MID CAP GROWTH VIP										
Value at beginning of period	18.12	14.94	13.79	14.01	13.35	9.42	8.29	8.69	6.76	4.84
Value at end of period	15.54	18.12	14.94	13.79	14.01	13.35	9.42	8.29	8.69	6.76
Number of accumulation units outstanding at end of period	12,713	14,818	14,245	12,702	9,383	9,383	10,062	10,083	23,443	24,853
DWS SMALL MID CAP VALUE VIP										
Value at beginning of period	20.78	18.94	16.31	16.75	15.98	11.90	10.53	11.30	9.24	7.18
Value at end of period	17.33	20.78	18.94	16.31	16.75	15.98	11.90	10.53	11.30	9.24
Number of accumulation units outstanding at end of period	7,993	9,424	9,607	10,274	6,422	20,242	22,416	25,803	30,638	28,689
FEDERATED FUND FOR U.S. GOVERNMENT SECURITIES II										
Value at beginning of period	15.44	15.26	15.12	15.15	14.58	14.99	14.66	13.96	13.37	12.79
Value at end of period	15.41	15.44	15.26	15.12	15.15	14.58	14.99	14.66	13.96	13.37
Number of accumulation units outstanding at end of period	103,455	117,176	135,572	159,872	170,250	143,484	187,805	227,723	313,216	509,550
FRANKLIN SMALL CAP VALUE VIP FUND										
Value at beginning of period	21.29	19.38	14.99	16.30	16.32	12.06	10.26	10.74	8.43	6.57
Value at end of period	18.42	21.29	19.38	14.99	16.30	16.32	12.06	10.26	10.74	8.43
Number of accumulation units outstanding at end of period	3,768	4,045	10,892	4,558	3,138	6,300	6,039	22,153	20,410	22,467
INVESCO VI COMSTOCK										
Value at beginning of period	24.18	20.66	17.74	19.00	17.49	12.95	10.94	11.22	9.75	7.62
Value at end of period	21.09	24.18	20.66	17.74	19.00	17.49	12.95	10.94	11.22	9.75
Number of accumulation units outstanding at end of period	1,249	1,348	1,443	1,531	2,573	4,134	4,462	6,620	11,257	7,897
INVESCO VI GROWTH & INCOME										
Value at beginning of period	25.38	22.36	18.81	19.54	17.84	13.40	11.77	12.10	10.83	8.77
Value at end of period	21.83	25.38	22.36	18.81	19.54	17.84	13.40	11.77	12.10	10.83
Number of accumulation units outstanding at end of period	22,307	20,038	21,587	22,452	28,475	56,755	29,547	32,412	21,015	49,717
INVESCO VI. HIGH YIELD										
Value at beginning of period	22.39	21.21	19.21	19.97	19.77	18.61	15.99	15.95	14.14	9.32
Value at end of period	21.49	22.39	21.21	19.21	19.97	19.77	18.61	15.99	15.95	14.14
Number of accumulation units outstanding at end of period	23,771	20,907	20,894	17,053	13,798	12,047	12,047	12,047	12,047	12,668
INVESCO VI. INTERNATIONAL GROWTH										
Value at beginning of period	16.52	13.53	13.68	14.11	14.16	11.98	10.44	11.28	10.06	7.49
Value at end of period	13.95	16.52	13.53	13.68	14.11	14.16	11.98	10.44	11.28	10.06
Number of accumulation units outstanding at end of period	22,999	25,945	23,935	29,350	26,252	82,827	26,912	30,545	26,266	29,914

INVESTMENT DIVISION (0.70)	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
INVESTMENT DIVISION (0.70)										
INVESTCO V.I. MID CAP CORE EQUITY										
Value at beginning of period	23.57	20.66	18.34	19.24	18.55	14.50	13.16	14.16	12.50	10.00
Value at end of period	20.75	23.57	20.66	18.34	19.24	18.55	14.50	13.16	14.16	12.50
Number of accumulation units outstanding at end of period	1,475	1,475	1,475	9,347	10,112	3,949	3,803	11,088	8,360	519
INVESTCO V.I. SMALL CAP EQUITY										
Value at beginning of period	28.51	25.18	22.62	24.11	23.72	17.38	15.36	15.59	12.21	10.00
Value at end of period	24.04	28.51	25.18	22.62	24.11	23.72	17.38	15.36	15.59	12.21
Number of accumulation units outstanding at end of period	983	983	1,143	3,552	3,829	8,988	4,736	3,885	5,336	61
INVESTCO V.I. TECHNOLOGY										
Value at beginning of period	14.08	10.50	10.65	10.04	9.10	7.33	6.63	7.03	5.84	3.73
Value at end of period	13.92	14.08	10.50	10.65	10.04	9.10	7.33	6.63	7.03	5.84
Number of accumulation units outstanding at end of period	48,274	30,073	30,887	30,949	32,523	13,362	14,841	15,654	18,675	20,644
JANUS HENDERSON VIT BALANCED INSTITUTIONAL SHARES										
Value at beginning of period	29.47	25.06	24.12	24.14	22.41	18.78	16.64	16.49	15.32	12.26
Value at end of period	29.46	29.47	25.06	24.12	24.14	22.41	18.78	16.64	16.49	15.32
Number of accumulation units outstanding at end of period	23,215	23,411	23,411	33,656	37,458	37,458	39,156	51,486	63,634	76,780
JANUS HENDERSON VIT BALANCED SERVICE SHARES										
Value at beginning of period	20.44	17.42	16.82	16.87	15.69	13.19	11.72	11.64	10.84	8.69
Value at end of period	20.38	20.44	17.42	16.82	16.87	15.69	13.19	11.72	11.64	10.84
Number of accumulation units outstanding at end of period	234,054	249,183	185,192	305,780	305,306	297,755	230,652	219,796	245,939	215,381
JANUS HENDERSON VIT FLEXIBLE BOND INSTITUTIONAL SHARES										
Value at beginning of period	21.62	21.01	20.65	20.75	19.91	20.08	18.67	17.61	16.42	14.61
Value at end of period	21.26	21.62	21.01	20.65	20.75	19.91	20.08	18.67	17.61	16.42
Number of accumulation units outstanding at end of period	116,225	132,069	133,803	142,149	160,518	172,881	197,329	232,720	266,433	296,341
JANUS HENDERSON VIT FLEXIBLE BOND SERVICE SHARES										
Value at beginning of period	15.85	15.44	15.21	15.33	14.75	14.90	13.88	13.14	12.28	10.95
Value at end of period	15.54	15.85	15.44	15.21	15.33	14.75	14.90	13.88	13.14	12.28
Number of accumulation units outstanding at end of period	82,460	91,202	121,959	136,886	140,003	107,536	160,882	147,968	157,332	163,034
JANUS HENDERSON VIT GLOBAL RESEARCH										
Value at beginning of period	16.06	12.73	12.56	12.94	12.13	9.51	7.98	9.31	8.10	5.92
Value at end of period	14.85	16.06	12.73	12.56	12.94	12.13	9.51	7.98	9.31	8.10
Number of accumulation units outstanding at end of period	12,030	15,229	14,700	14,847	14,212	14,407	14,422	16,377	16,825	18,043
JANUS HENDERSON VIT GLOBAL TECHNOLOGY										
Value at beginning of period	18.81	13.07	11.56	10.00						
Value at end of period	18.85	18.81	13.07	11.56						

INVESTMENT DIVISION (0.70)	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
Number of accumulation units outstanding at end of period	49,761	43,089	35,465	10,503						
JPMORGAN INSURANCE TRUST SMALL CAP CORE										
Value at beginning of period	32.89	28.75	24.08	25.60	23.53	16.65	14.00	14.81	11.73	9.64
Value at end of period	28.77	32.89	28.75	24.08	25.60	23.53	16.65	14.00	14.81	11.73
Number of accumulation units outstanding at end of period	7,260	6,417	7,353	7,081	6,920	7,291	8,681	10,880	20,702	21,742
LAZARD RETIREMENT EMERGING MARKETS EQUITY										
Value at beginning of period	19.78	15.58	12.99	16.36	17.28	17.62	14.54	17.86	14.66	10.00
Value at end of period	16.00	19.78	15.58	12.99	16.36	17.28	17.62	14.54	17.86	14.66
Number of accumulation units outstanding at end of period	26,948	26,149	32,117	27,098	28,044	28,416	33,574	39,371	45,330	13,987
LVIP BARON GROWTH OPPORTUNITIES										
Value at beginning of period	40.43	32.00	30.52	32.28	31.00	22.29	18.98	18.37	14.64	10.66
Value at end of period	38.57	40.43	32.00	30.52	32.28	31.00	22.29	18.98	18.37	14.64
Number of accumulation units outstanding at end of period	18,001	17,580	16,219	25,064	29,948	44,424	34,401	42,405	47,844	51,788
MFS VIT INTERNATIONAL VALUE										
Value at beginning of period	27.77	22.05	21.39	20.26	20.17	15.91	13.82	14.17	13.12	10.00
Value at end of period	24.90	27.77	22.05	21.39	20.26	20.17	15.91	13.82	14.17	13.12
Number of accumulation units outstanding at end of period	39,208	42,155	43,877	41,625	28,785	33,686	25,358	19,955	15,283	1,581
MFS VIT UTILITIES										
Value at beginning of period	15.84	13.93	12.61	14.90	13.34	11.18	9.94	9.40	8.34	6.32
Value at end of period	15.86	15.84	13.93	12.61	14.90	13.34	11.18	9.94	9.40	8.34
Number of accumulation units outstanding at end of period	11,736	11,001	28,374	14,657	15,773	30,682	36,826	52,553	22,033	20,952
NEUBERGER BERMAN AMT MID CAP INTRINSIC VALUE										
Value at beginning of period	20.02	17.33	15.05	16.56	14.69	10.82	9.44	10.19	8.15	5.61
Value at end of period	16.81	20.02	17.33	15.05	16.56	14.69	10.82	9.44	10.19	8.15
Number of accumulation units outstanding at end of period	0	821	620	0	0	0	0	0	1,141	1,141
NVIT MID CAP INDEX										
Value at beginning of period	39.94	34.80	29.20	30.24	27.89	21.15	18.16	18.79	15.03	11.09
Value at end of period	35.07	39.94	34.80	29.20	30.24	27.89	21.15	18.16	18.79	15.03
Number of accumulation units outstanding at end of period	25,989	28,239	25,662	30,771	29,468	26,448	24,613	27,859	32,436	35,812
OPPENHEIMER GLOBAL FUND VA										
Value at beginning of period	32.10	23.66	23.80	23.06	22.70	17.96	14.91	16.37	14.22	10.24
Value at end of period	27.68	32.10	23.66	23.06	23.06	22.70	17.96	14.91	16.37	14.22
Number of accumulation units outstanding at end of period	109,635	111,396	108,591	118,441	133,559	144,299	164,431	227,134	228,046	220,118
OPPENHEIMER INTERNATIONAL GROWTH VA										
Value at beginning of period	24.81	19.79	20.36	19.82	21.51	17.21	14.18	15.38	13.50	9.76
Value at end of period	19.86	24.81	19.79	20.36	19.82	21.51	17.21	14.18	15.38	13.50

INVESTMENT DIVISION (0.70)	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
Number of accumulation units outstanding at end of period	21,226	20,282	20,926	23,371	22,130	23,665	24,151	25,259	33,451	40,434
OPPENHEIMER MAIN STREET SMALL CAP VA										
Value at beginning of period	13.74	12.12	10.34	10.00						
Value at end of period	12.24	13.74	12.12	10.34						
Number of accumulation units outstanding at end of period	9,409	4,231	4,388	4,534						
PIMCOVIT COMMODITY REALRETURN STRATEGY										
Value at beginning of period	6.33	6.24	5.46	7.40	10.00					
Value at end of period	5.40	6.33	6.24	5.46	7.40					
Number of accumulation units outstanding at end of period	927	0	0	676	184					
PIMCOVIT HIGH YIELD										
Value at beginning of period	28.91	27.30	24.45	25.03	24.40	23.23	20.47	19.95	17.55	12.60
Value at end of period	27.94	28.91	27.30	24.45	25.03	24.40	23.23	20.47	19.95	17.55
Number of accumulation units outstanding at end of period	60,302	62,106	54,393	55,217	80,312	106,274	117,123	72,983	107,381	117,989
PIMCOVIT LOW DURATION										
Value at beginning of period	13.64	13.55	13.46	13.51	13.49	13.61	12.94	12.89	12.33	10.96
Value at end of period	13.59	13.64	13.55	13.46	13.51	13.49	13.61	12.94	12.89	12.33
Number of accumulation units outstanding at end of period	321,151	227,978	242,436	224,850	216,852	223,578	290,294	301,318	256,585	323,504
PIMCOVIT TOTAL RETURN										
Value at beginning of period	16.98	16.29	15.98	16.02	15.47	15.89	14.60	14.19	13.22	11.67
Value at end of period	16.77	16.98	16.29	15.98	16.02	15.47	15.89	14.60	14.19	13.22
Number of accumulation units outstanding at end of period	210,004	308,867	231,164	371,387	368,239	336,244	517,526	506,242	456,482	513,699
PIONEER FUND VCT										
Value at beginning of period	21.78	18.02	16.52	16.65	15.10	11.41	10.42	10.97	9.52	7.66
Value at end of period	21.30	21.78	18.02	16.52	16.65	15.10	11.41	10.42	10.97	9.52
Number of accumulation units outstanding at end of period	3,435	3,455	3,480	3,488	3,495	3,909	10,758	15,965	11,039	13,095
PIONEER MID CAP VALUE VCT										
Value at beginning of period	19.83	17.69	15.33	16.48	14.46	10.97	9.97	10.66	9.10	7.32
Value at end of period	15.85	19.83	17.69	15.33	16.48	14.46	10.97	9.97	10.66	9.10
Number of accumulation units outstanding at end of period	9,968	15,308	14,270	17,519	19,744	19,820	16,050	16,235	13,756	22,844
PIONEER SELECT MID CAP GROWTH VCT										
Value at beginning of period	21.74	16.83	16.34	16.19	14.90	10.53	9.91	10.21	8.55	5.96
Value at end of period	20.19	21.74	16.83	16.34	16.19	14.90	10.53	9.91	10.21	8.55
Number of accumulation units outstanding at end of period	2,420	94	0	245	5,078	4,802	534	25,312	27,031	25,599
PRUDENTIAL SERIES EQUITY										
Value at beginning of period	28.54	22.94	22.35	22.08	20.72	15.69	13.96	14.62	13.20	10.00
Value at end of period	26.86	28.54	22.94	22.35	22.08	20.72	15.69	13.96	14.62	13.20

	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
INVESTMENT DIVISION (0.70)										
Number of accumulation units outstanding at end of period	178	178	178	178	178	483	514	507	690	349
PRUDENTIAL SERIES NATURAL RESOURCES										
Value at beginning of period	10.56	10.69	8.63	12.21	15.33	14.06	14.59	18.21	14.39	10.00
Value at end of period	8.56	10.56	10.69	8.63	12.21	15.33	14.06	14.59	18.21	14.39
Number of accumulation units outstanding at end of period	0	0	185	185	185	2,163	2,557	2,061	94,295	4,498
PUTNAM VT EQUITY INCOME										
Value at beginning of period	24.00	20.35	18.03	18.73	16.74	12.73	10.75	10.62	10.00	
Value at end of period	21.81	24.00	20.35	18.03	18.73	16.74	12.73	10.75	10.62	
Number of accumulation units outstanding at end of period	33,563	29,832	33,555	43,027	47,306	9,666	9,957	18,375	-	
PUTNAM VT GLOBAL HEALTHCARE										
Value at beginning of period	20.04	17.50	19.88	18.58	14.68	10.42	8.58	10.00		
Value at end of period	19.78	20.04	17.50	19.88	18.58	14.66	10.42	8.58		
Number of accumulation units outstanding at end of period	30,138	30,900	34,347	66,249	78,271	59,157	33,595	4,226		
PUTNAM VT MORTGAGE SECURITIES										
Value at beginning of period	11.18	11.04	11.10	11.25	10.86	10.99	10.86	10.24	10.00	
Value at end of period	11.00	11.18	11.04	11.10	11.25	10.86	10.99	10.86	10.24	
Number of accumulation units outstanding at end of period	19,527	16,528	59,530	31,443	27,315	9,093	18,877	51,828	5,030	
PUTNAM VT MULTI-CAP CORE										
Value at beginning of period	14.71	12.03	10.78	11.08	10.00					
Value at end of period	13.52	14.71	12.03	10.78	11.08					
Number of accumulation units outstanding at end of period	1,290	132	132	0	293					
ROYCE CAPITAL FUND SMALL-CAP										
Value at beginning of period	24.90	23.85	19.93	22.80	22.31	16.71	14.99	15.66	13.11	10.00
Value at end of period	22.62	24.90	23.85	19.93	22.80	22.31	16.71	14.99	15.66	13.11
Number of accumulation units outstanding at end of period	3,557	3,813	4,087	11,995	19,254	61,630	24,418	25,471	23,810	5,078
SCHWAB GOVERNMENT MONEY MARKET										
Value at beginning of period	10.82	10.85	10.93	11.00	11.08	11.15	11.23	11.30	11.37	11.44
Value at end of period	10.91	10.82	10.85	10.93	11.00	11.08	11.15	11.23	11.30	11.37
Number of accumulation units outstanding at end of period	476,036	366,431	412,889	513,259	557,889	700,692	776,451	780,190	883,275	915,644
SCHWAB S&P 500 INDEX										
Value at beginning of period	25.78	21.33	19.23	19.14	17.00	12.96	11.28	11.15	9.79	7.81
Value at end of period	24.48	25.78	21.33	19.23	19.14	17.00	12.96	11.28	11.15	9.79
Number of accumulation units outstanding at end of period	528,889	588,590	630,238	709,872	693,737	728,722	675,823	670,131	788,351	823,134
T. ROWE PRICE HEALTH SCIENCES										
Value at beginning of period	15.82	12.51	14.11	12.63	10.00					
Value at end of period	15.84	15.82	12.51	14.11	12.63					

	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
INVESTMENT DIVISION (0.70)										
Number of accumulation units outstanding at end of period	8,820	9,998	8,119	17,500	32,356					
TEMPLETON FOREIGN VIP										
Value at beginning of period	13.91	12.00	11.27	12.14	13.76	11.27	9.60	10.81	10.00	
Value at end of period	11.68	13.91	12.00	11.27	12.14	13.76	11.27	9.60	10.81	
Number of accumulation units outstanding at end of period	17,852	10,556	15,691	19,158	19,118	15,868	8,605	9,728	8,236	
TEMPLETON GLOBAL BOND VIP										
Value at beginning of period	9.87	9.75	9.54	10.04	10.00					
Value at end of period	9.99	9.87	9.75	9.54	10.04					
Number of accumulation units outstanding at end of period	40,175	25,389	23,153	40,586	19,536					
THIRD AVENUE VALUE										
Value at beginning of period	12.28	10.89	9.77	10.80	10.42	8.82	6.98	8.93	7.88	5.46
Value at end of period	9.72	12.28	10.89	9.77	10.80	10.42	8.82	6.98	8.93	7.88
Number of accumulation units outstanding at end of period	278	278	278	278	278	18,062	18,062	20,889	27,446	31,506
TVST TOUCHSTONE BOND										
Value at beginning of period	13.10	12.73	12.72	12.97	12.56	12.69	11.99	11.28	10.59	10.00
Value at end of period	12.77	13.10	12.73	12.72	12.97	12.56	12.69	11.99	11.28	10.59
Number of accumulation units outstanding at end of period	14,684	10,619	12,552	13,233	11,955	8,378	7,601	5,619	-	-
TVST TOUCHSTONE COMMON STOCK										
Value at beginning of period	32.01	26.53	24.01	24.13	22.02	16.84	14.73	14.53	12.64	10.00
Value at end of period	29.22	32.01	26.53	24.01	24.13	22.02	16.84	14.73	14.53	12.64
Number of accumulation units outstanding at end of period	2,502	3,206	3,320	3,687	9,342	11,447	10,261	4,032	132	-
TVST TOUCHSTONE FOCUSED										
Value at beginning of period	32.12	28.46	25.34	25.02	22.28	16.64	13.97	15.87	13.14	10.00
Value at end of period	29.35	32.12	28.46	25.34	25.02	22.28	16.64	13.97	15.87	13.14
Number of accumulation units outstanding at end of period	2,621	2,647	2,432	2,423	4,003	12,575	13,099	7,025	8,333	813
TVST TOUCHSTONE SMALL COMPANY										
Value at beginning of period	34.45	29.12	24.39	24.90	23.50	17.57	15.87	15.52	12.63	10.00
Value at end of period	31.48	34.45	29.12	24.39	24.90	23.50	17.57	15.87	15.52	12.63
Number of accumulation units outstanding at end of period	6,038	7,379	5,506	6,198	5,866	6,354	4,899	5,159	3,362	-
VAN ECK VIP GLOBAL HARD ASSETS										
Value at beginning of period	11.72	12.04	8.45	12.83	16.01	14.62	14.28	17.26	13.51	10.00
Value at end of period	8.33	11.72	12.04	8.45	12.83	16.01	14.62	14.28	17.26	13.51
Number of accumulation units outstanding at end of period	6,365	6,655	6,869	2,533	2,675	924	11,441	16,116	22,130	10,269
VAN ECK VIP UNCONSTRAINED EMERGING MARKETS BOND										
Value at beginning of period	12.04	10.80	10.22	11.84	11.67	12.94	12.34	11.49	10.90	10.00
Value at end of period	11.22	12.04	10.80	10.22	11.84	11.67	12.94	12.34	11.49	10.90

	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
INVESTMENT DIVISION (0.70)										
Number of accumulation units outstanding at end of period	13,132	13,571	11,045	16,363	17,927	23,375	27,953	62,858	19,431	7,194
WELLS FARGO ADVANTAGE VT DISCOVERY										
Value at beginning of period	27.26	21.26	19.89	20.32	20.39	14.28	12.22	12.25	9.10	6.53
Value at end of period	25.16	27.26	21.26	19.89	20.32	20.39	14.28	12.22	12.25	9.10
Number of accumulation units outstanding at end of period	36,713	48,085	55,158	68,220	69,374	108,439	106,053	113,254	104,221	104,125
WELLS FARGO ADVANTAGE VT OMEGA GROWTH										
Value at beginning of period	14.55	10.88	10.90	10.83	10.00					
Value at end of period	14.48	14.55	10.88	10.90	10.83					
Number of accumulation units outstanding at end of period	8,066	3,682	2,319	2,319	2,319					
WELLS FARGO ADVANTAGE VT OPPORTUNITY										
Value at beginning of period	29.37	24.56	22.04	22.90	20.88	16.09	14.03	14.95	12.17	8.29
Value at end of period	27.08	29.37	24.56	22.04	22.90	20.88	16.09	14.03	14.95	12.17
Number of accumulation units outstanding at end of period	28,680	32,372	32,477	38,439	46,424	48,450	59,076	71,017	73,065	85,597
INVESTMENT DIVISION (0.85)										
AB VPS GROWTH & INCOME										
Value at beginning of period	28.93	24.53	22.23	22.04	20.29	15.16	13.01	12.35	11.01	9.19
Value at end of period	27.07	28.93	24.53	22.23	22.04	20.29	15.16	13.01	12.35	11.01
Number of accumulation units outstanding at end of period	53,782	57,790	61,523	66,270	76,315	84,083	89,587	97,991	130,139	151,529
AB VPS GROWTH										
Value at beginning of period	33.44	25.08	25.01	23.13	20.59	15.50	13.72	13.67	11.98	9.07
Value at end of period	34.49	33.44	25.08	25.01	23.13	20.59	15.50	13.72	13.67	11.98
Number of accumulation units outstanding at end of period	26,048	17,329	17,692	18,705	19,428	17,188	19,627	21,421	34,587	47,594
AB VPS INTERNATIONAL GROWTH										
Value at beginning of period	17.93	13.39	14.50	14.91	15.22	13.51	11.79	14.13	12.62	9.12
Value at end of period	14.68	17.93	13.39	14.50	14.91	15.22	13.51	11.79	14.13	12.62
Number of accumulation units outstanding at end of period	112,362	120,242	133,908	141,224	164,336	170,626	202,947	238,035	323,568	419,349
AB VPS INTERNATIONAL VALUE										
Value at beginning of period	9.79	7.87	7.98	7.85	8.44	6.92	6.09	7.61	7.34	5.49
Value at end of period	7.50	9.79	7.87	7.98	7.85	8.44	6.92	6.09	7.61	7.34
Number of accumulation units outstanding at end of period	45,859	54,569	53,160	70,590	81,490	90,331	116,558	127,999	169,069	269,528
AB VPS REAL ESTATE INVESTMENT										
Value at beginning of period	39.76	37.64	35.22	35.24	28.35	27.44	22.84	21.13	16.86	13.14
Value at end of period	37.79	39.76	37.64	35.22	35.24	28.35	27.44	22.84	21.13	16.86
Number of accumulation units outstanding at end of period	87,959	99,139	100,829	117,913	128,573	133,178	149,713	128,073	142,012	123,399
AB VPS SMALL/MID CAP VALUE										

INVESTMENT DIVISION (0.85)	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
Value at beginning of period	24.85	22.15	17.86	19.05	17.60	12.86	10.92	12.02	9.55	6.74
Value at end of period	20.93	24.85	22.15	17.86	19.05	17.60	12.86	10.92	12.02	9.55
Number of accumulation units outstanding at end of period	37,222	45,798	44,552	49,856	52,788	56,345	42,973	47,979	56,347	54,314
ALGER BALANCED										
Value at beginning of period	20.76	18.14	16.86	16.76	15.44	13.51	12.83	12.93	11.82	9.22
Value at end of period	19.90	20.76	18.14	16.86	16.76	15.44	13.51	12.83	12.93	11.82
Number of accumulation units outstanding at end of period	3,313	3,432	3,504	3,649	2,762	3,794	3,830	4,244	7,122	8,960
ALGER LARGE CAP GROWTH										
Value at beginning of period	28.96	22.73	23.12	22.92	20.83	15.55	14.28	14.45	12.85	8.78
Value at end of period	29.35	28.96	22.73	23.12	22.92	20.83	15.55	14.28	14.45	12.85
Number of accumulation units outstanding at end of period	95,575	110,676	117,001	150,958	133,321	128,569	126,691	138,491	136,952	204,270
ALGER MID CAP GROWTH										
Value at beginning of period	29.17	22.67	22.64	23.19	21.66	16.08	13.95	15.34	12.96	8.62
Value at end of period	26.77	29.17	22.67	22.64	23.19	21.66	16.08	13.95	15.34	12.96
Number of accumulation units outstanding at end of period	25,753	28,367	32,101	39,536	48,956	49,047	53,272	61,926	125,686	134,831
AMERICAN CENTURY INVESTMENTS VP BALANCED										
Value at beginning of period	23.40	20.71	19.53	20.21	18.56	15.94	14.38	13.77	12.44	10.86
Value at end of period	22.31	23.40	20.71	19.53	20.21	18.56	15.94	14.38	13.77	12.44
Number of accumulation units outstanding at end of period	137,662	154,124	163,251	159,635	164,115	148,438	124,443	91,458	76,209	80,333
AMERICAN CENTURY INVESTMENTS VP INCOME & GROWTH										
Value at beginning of period	28.74	24.05	21.38	22.84	20.48	15.21	13.36	13.07	11.55	9.86
Value at end of period	26.54	28.74	24.05	21.38	22.84	20.48	15.21	13.36	13.07	11.55
Number of accumulation units outstanding at end of period	52,668	58,775	66,985	65,554	65,706	56,944	59,823	61,372	78,643	120,848
AMERICAN CENTURY INVESTMENTS VP INTERNATIONAL										
Value at beginning of period	25.47	19.58	20.89	20.91	22.32	18.39	15.31	17.55	15.62	11.78
Value at end of period	21.41	25.47	19.58	20.89	20.91	22.32	18.39	15.31	17.55	15.62
Number of accumulation units outstanding at end of period	33,197	38,722	28,257	26,816	27,200	25,076	28,608	27,902	31,549	42,071
AMERICAN CENTURY INVESTMENTS VP MID CAP VALUE										
Value at beginning of period	34.10	30.85	25.36	25.98	22.54	17.50	15.19	15.45	13.09	10.00
Value at end of period	29.43	34.10	30.85	25.36	25.98	22.54	17.50	15.19	15.45	13.09
Number of accumulation units outstanding at end of period	63,586	71,136	73,568	62,538	60,632	49,019	25,466	23,556	20,509	9,024
AMERICAN CENTURY INVESTMENTS VP VALUE										
Value at beginning of period	29.84	27.67	23.16	24.31	21.68	16.60	14.61	14.59	12.97	10.91
Value at end of period	26.88	29.84	27.67	23.16	24.31	21.68	16.60	14.61	14.59	12.97
Number of accumulation units outstanding at end of period	189,737	165,166	169,535	182,585	263,743	277,999	252,449	240,793	268,246	189,899
BLACKROCK GLOBAL ALLOCATION VI										

INVESTMENT DIVISION (0.85)	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
Value at beginning of period	11.53	10.21	9.89	10.04	10.00					
Value at end of period	10.59	11.53	10.21	9.89	10.04					
Number of accumulation units outstanding at end of period	47,050	44,444	29,236	31,187	27,070					
COLUMBIA VARIABLE PORTFOLIO - LARGE CAP GROWTH										
Value at beginning of period	13.30	10.49	10.00							
Value at end of period	12.64	13.30	10.49							
Number of accumulation units outstanding at end of period	34,027	33,853	36,252							
COLUMBIA VARIABLE PORTFOLIO - SELIGMAN GLOBAL TECHNOLOGY										
Value at beginning of period	26.07	19.48	16.51	15.16	12.22	9.82	9.26	10.00		
Value at end of period	23.66	26.07	19.48	16.51	15.16	12.22	9.82	9.26		
Number of accumulation units outstanding at end of period	74,816	110,720	98,689	95,273	116,301	100,945	93,061	88,943		
COLUMBIA VARIABLE PORTFOLIO - SMALL CAP VALUE										
Value at beginning of period	30.51	27.00	20.51	22.08	21.61	16.26	14.74	15.84	12.63	10.00
Value at end of period	24.76	30.51	27.00	20.51	22.08	21.61	16.26	14.74	15.84	12.63
Number of accumulation units outstanding at end of period	17,804	26,290	29,196	14,580	14,176	23,379	10,286	9,383	1,386	1,175
DELAWARE VIP EMERGING MARKETS SERIES										
Value at beginning of period	12.45	8.93	7.91	9.33	10.00					
Value at end of period	10.39	12.45	8.93	7.91	9.33					
Number of accumulation units outstanding at end of period	16,447	36,168	21,671	17,170	7,370					
DELAWARE VIP SMALL CAP VALUE SERIES										
Value at beginning of period	41.57	37.42	28.72	30.88	29.42	22.23	19.68	20.12	15.34	11.73
Value at end of period	34.33	41.57	37.42	28.72	30.88	29.42	22.23	19.68	20.12	15.34
Number of accumulation units outstanding at end of period	85,320	91,931	103,141	102,431	140,035	152,856	144,993	156,473	161,664	182,026
DELAWARE VIP SMID CAP CORE SERIES										
Value at beginning of period	37.11	31.54	29.37	27.55	26.93	19.22	17.46	16.29	12.05	8.36
Value at end of period	32.33	37.11	31.54	29.37	27.55	26.93	19.22	17.46	16.29	12.05
Number of accumulation units outstanding at end of period	28,981	29,298	28,264	35,713	37,482	51,464	26,075	47,392	35,396	21,394
DREYFUS IP MIDCAP STOCK										
Value at beginning of period	34.28	29.96	26.17	27.01	24.30	18.16	15.30	15.37	12.20	9.08
Value at end of period	28.72	34.28	29.96	26.17	27.01	24.30	18.16	15.30	15.37	12.20
Number of accumulation units outstanding at end of period	10,313	10,680	10,607	11,338	7,393	6,205	6,646	9,602	12,936	23,637
DREYFUS VIF APPRECIATION										
Value at beginning of period	25.13	19.90	18.60	19.24	17.95	14.95	13.65	12.63	11.04	9.09
Value at end of period	23.21	25.13	19.90	18.60	19.24	17.95	14.95	13.65	12.63	11.04
Number of accumulation units outstanding at end of period	62,871	70,999	75,729	91,399	131,012	150,998	132,987	104,680	147,217	58,170

INVESTMENT DIVISION (0.85)	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
DREYFUS VIF GROWTH & INCOME										
Value at beginning of period	28.87	24.33	22.30	22.14	20.28	14.95	12.77	13.25	11.27	8.82
Value at end of period	27.29	28.87	24.33	22.30	22.14	20.28	14.95	12.77	13.25	11.27
Number of accumulation units outstanding at end of period	10,201	8,813	11,252	11,884	11,915	12,441	14,437	22,314	21,316	11,759
DREYFUS VIF OPPORTUNISTIC SMALL CAP										
Value at beginning of period	26.33	21.30	18.35	18.93	18.80	12.76	10.68	12.50	9.61	7.69
Value at end of period	21.12	26.33	21.30	18.35	18.93	18.80	12.76	10.68	12.50	9.61
Number of accumulation units outstanding at end of period	4,478	4,478	4,537	4,537	4,537	4,537	4,597	4,597	4,597	4,597
DWS CAPITAL GROWTH VIP										
Value at beginning of period	33.97	27.12	26.24	24.36	21.75	16.29	14.16	14.95	12.92	10.27
Value at end of period	33.14	33.97	27.12	26.24	24.36	21.75	16.29	14.16	14.95	12.92
Number of accumulation units outstanding at end of period	120,268	130,002	128,199	169,560	129,547	163,650	156,737	114,516	142,615	98,593
DWS CORE EQUITY VIP										
Value at beginning of period	28.25	23.55	21.49	20.60	18.58	13.64	11.88	12.05	10.68	8.04
Value at end of period	26.42	28.25	23.55	21.49	20.60	18.58	13.64	11.88	12.05	10.68
Number of accumulation units outstanding at end of period	85,993	81,233	90,157	131,451	120,883	148,541	149,116	259,986	61,689	64,950
DWS CROCI® U.S. VIP										
Value at beginning of period	18.97	15.57	16.42	17.78	16.20	12.48	11.46	11.57	10.53	8.47
Value at end of period	16.83	18.97	15.57	16.42	17.78	16.20	12.48	11.46	11.57	10.53
Number of accumulation units outstanding at end of period	54,269	69,941	78,770	113,335	213,650	154,713	164,792	126,522	279,139	180,430
DWS GLOBAL SMALL CAP VIP										
Value at beginning of period	11.48	9.65	9.58	9.55	10.00					
Value at end of period	9.05	11.48	9.65	9.58	9.55					
Number of accumulation units outstanding at end of period	10,408	8,388	2,357	4,543	77					
DWS SMALL CAP INDEX VIP										
Value at beginning of period	34.95	30.83	25.69	27.16	26.15	19.02	16.51	17.41	13.90	11.07
Value at end of period	30.76	34.95	30.83	25.69	27.16	26.15	19.02	16.51	17.41	13.90
Number of accumulation units outstanding at end of period	58,533	66,674	80,269	79,227	61,721	68,977	55,822	54,804	59,663	66,901
DWS SMALL MID CAP GROWTH VIP										
Value at beginning of period	27.06	22.35	20.67	21.03	20.07	14.17	12.50	13.12	10.22	7.33
Value at end of period	23.19	27.06	22.35	20.67	21.03	20.07	14.17	12.50	13.12	10.22
Number of accumulation units outstanding at end of period	7,977	7,601	7,776	16,996	9,200	9,310	8,201	11,878	16,031	29,108
DWS SMALL MID CAP VALUE VIP										
Value at beginning of period	20.42	18.64	16.08	16.53	15.80	11.78	10.45	11.22	9.19	7.15
Value at end of period	17.01	20.42	18.64	16.08	16.53	15.80	11.78	10.45	11.22	9.19
Number of accumulation units outstanding at end of period	22,538	30,268	34,077	36,899	45,747	67,259	66,726	73,225	151,007	96,964

	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
INVESTMENT DIVISION (0.85)										
FEDERATED FUND FOR U.S. GOVERNMENT SECURITIES II										
Value at beginning of period	13.83	13.68	13.58	13.63	13.13	13.52	13.25	12.63	12.11	11.61
Value at end of period	13.77	13.83	13.68	13.58	13.63	13.13	13.52	13.25	12.63	12.11
Number of accumulation units outstanding at end of period	288,652	294,450	409,137	298,182	280,672	391,751	458,403	465,143	473,929	487,275
FRANKLIN SMALL CAP VALUE VIP FUND										
Value at beginning of period	20.93	19.07	14.77	16.09	16.13	11.94	10.17	10.66	8.39	6.55
Value at end of period	18.08	20.93	19.07	14.77	16.09	16.13	11.94	10.17	10.66	8.39
Number of accumulation units outstanding at end of period	22,954	25,430	37,085	29,956	44,730	67,329	51,285	50,844	58,224	39,235
INVESCO VI COMSTOCK										
Value at beginning of period	23.73	20.30	17.46	18.73	17.26	12.81	10.83	11.13	9.68	7.58
Value at end of period	20.66	23.73	20.30	17.46	18.73	17.26	12.81	10.83	11.13	9.68
Number of accumulation units outstanding at end of period	47,277	52,044	55,942	68,773	80,953	70,389	52,458	39,298	43,837	27,918
INVESCO VI GROWTH & INCOME										
Value at beginning of period	24.90	21.97	18.51	19.26	17.61	13.25	11.65	11.99	10.75	8.72
Value at end of period	21.38	24.90	21.97	18.51	19.26	17.61	13.25	11.65	11.99	10.75
Number of accumulation units outstanding at end of period	87,065	98,348	108,811	113,547	127,920	155,565	105,747	128,721	142,240	245,184
INVESCO VI. HIGH YIELD										
Value at beginning of period	23.69	22.47	20.38	21.22	21.04	19.83	17.07	17.05	15.14	10.00
Value at end of period	22.70	23.69	22.47	20.38	21.22	21.04	19.83	17.07	17.05	15.14
Number of accumulation units outstanding at end of period	11,403	10,500	9,032	12,740	10,633	7,435.00	7,931.00	6,803	6,916	25,419
INVESCO VI. INTERNATIONAL GROWTH										
Value at beginning of period	16.23	13.31	13.49	13.93	14.00	11.86	10.36	11.20	10.01	7.46
Value at end of period	13.69	16.23	13.31	13.49	13.93	14.00	11.86	10.36	11.20	10.01
Number of accumulation units outstanding at end of period	190,237	191,180	159,064	172,114	181,297	202,279	191,595	173,178	243,123	124,419
INVESCO VI. MID CAP CORE EQUITY										
Value at beginning of period	23.27	20.42	18.15	19.08	18.42	14.42	13.11	14.12	12.48	10.00
Value at end of period	20.45	23.27	20.42	18.15	19.08	18.42	14.42	13.11	14.12	12.48
Number of accumulation units outstanding at end of period	30,525	31,489	32,108	39,876	45,511	38,220	16,924	17,495	23,797	5,850
INVESCO VI. SMALL CAP EQUITY										
Value at beginning of period	28.15	24.89	22.40	23.91	23.56	17.28	15.30	15.55	12.20	10.00
Value at end of period	23.70	28.15	24.89	22.40	23.91	23.56	17.28	15.30	15.55	12.20
Number of accumulation units outstanding at end of period	21,235	38,154	40,828	27,402	24,644	22,301	7,392	10,539	6,712	1,925
INVESCO VI. TECHNOLOGY										
Value at beginning of period	30.48	22.74	23.11	21.82	19.82	15.97	14.48	15.38	12.78	8.19
Value at end of period	30.08	30.48	22.74	23.11	21.82	19.82	15.97	14.48	15.38	12.78
Number of accumulation units outstanding at end of period	6,709	8,894	3,662	4,200	2,171	2,015	3,138	3,138	3,192	4,613

INVESTMENT DIVISION (0.85)	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
JANUS HENDERSON VIT BALANCED INSTITUTIONAL SHARES										
Value at beginning of period	28.83	24.55	23.67	23.73	22.05	18.51	16.43	16.30	15.17	12.15
Value at end of period	28.78	28.83	24.55	23.67	23.73	22.05	18.51	16.43	16.30	15.17
Number of accumulation units outstanding at end of period	72,493	75,283	78,270	80,808	87,062	88,820	92,293	96,621	100,763	107,377
JANUS HENDERSON VIT BALANCED SERVICE SHARES										
Value at beginning of period	20.12	17.17	16.60	16.67	15.54	13.08	11.64	11.58	10.80	8.67
Value at end of period	20.03	20.12	17.17	16.60	16.67	15.54	13.08	11.64	11.58	10.80
Number of accumulation units outstanding at end of period	643,094	703,034	739,848	849,473	892,123	770,031	603,145	567,782	540,710	338,708
JANUS HENDERSON VIT FLEXIBLE BOND INSTITUTIONAL SHARES										
Value at beginning of period	17.31	16.85	16.58	16.69	16.04	16.20	15.08	14.25	13.31	11.85
Value at end of period	16.99	17.31	16.85	16.58	16.69	16.04	16.20	15.08	14.25	13.31
Number of accumulation units outstanding at end of period	86,958	91,998	80,696	98,109	102,855	108,267	113,454	107,623	123,907	201,257
JANUS HENDERSON VIT FLEXIBLE BOND SERVICE SHARES										
Value at beginning of period	15.60	15.22	15.02	15.15	14.60	14.77	13.78	13.07	12.23	10.92
Value at end of period	15.27	15.60	15.22	15.02	15.15	14.60	14.77	13.78	13.07	12.23
Number of accumulation units outstanding at end of period	448,944	481,224	602,698	514,213	491,582	438,505	541,847	510,580	450,845	412,740
JANUS HENDERSON VIT GLOBAL RESEARCH										
Value at beginning of period	23.32	18.52	18.30	18.88	17.73	13.92	11.69	13.67	11.90	8.72
Value at end of period	21.54	23.32	18.52	18.30	18.88	17.73	13.92	11.69	13.67	11.90
Number of accumulation units outstanding at end of period	15,177	14,909	8,279	9,939	13,503	5,901	5,907	5,932	7,147	25,022
JANUS HENDERSON VIT GLOBAL TECHNOLOGY										
Value at beginning of period	18.70	13.02	11.53	11.11	10.00					
Value at end of period	18.71	18.70	13.02	11.53	11.11					
Number of accumulation units outstanding at end of period	51,789	29,122	14,207	3,191	2,256					
JPMORGAN INSURANCE TRUST SMALL CAP CORE										
Value at beginning of period	38.35	33.56	28.16	29.98	27.59	19.56	16.47	17.45	13.84	11.39
Value at end of period	33.49	38.35	33.56	28.16	29.98	27.59	19.56	16.47	17.45	13.84
Number of accumulation units outstanding at end of period	10,033	15,144	7,756	7,437	7,430	5,225	5,303	6,246	6,246	7,199
LAZARD RETIREMENT EMERGING MARKETS EQUITY SERIES										
Value at beginning of period	19.52	15.40	12.86	16.23	17.16	17.53	14.48	17.81	14.64	10.00
Value at end of period	15.77	19.52	15.40	12.86	16.23	17.16	17.53	14.48	17.81	14.64
Number of accumulation units outstanding at end of period	105,144	130,134	129,551	137,114	166,415	182,081	158,820	137,119	196,397	55,228
LVIP BARON GROWTH OPPORTUNITIES										
Value at beginning of period	39.56	31.35	29.95	31.72	30.51	21.97	18.74	18.17	14.50	10.57
Value at end of period	37.68	39.56	31.35	29.95	31.72	30.51	21.97	18.74	18.17	14.50

INVESTMENT DIVISION (0.85)	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
Number of accumulation units outstanding at end of period	93,289	100,995	115,021	132,149	146,523	170,188	129,988	135,937	144,204	156,173
MFS BIT II INTERNATIONAL VALUE										
Value at beginning of period	27.41	21.80	21.17	20.08	20.03	15.83	13.77	14.14	13.11	10.00
Value at end of period	24.54	27.41	21.80	21.17	20.08	20.03	15.83	13.77	14.14	13.11
Number of accumulation units outstanding at end of period	224,616	232,794	218,715	222,544	211,132	195,030	140,563	131,736	177,859	32,806
MFS VIT UTILITIES										
Value at beginning of period	15.62	13.75	12.47	14.75	13.23	11.10	9.89	9.36	8.32	6.31
Value at end of period	15.61	15.61	13.75	12.47	14.75	13.23	11.10	9.89	9.36	8.32
Number of accumulation units outstanding at end of period	73,305	86,627	100,578	109,716	138,633	79,421	58,830	57,915	43,468	40,180
NEUBERGER BERMAN AMT MID CAP INTRINSIC VALUE										
Value at beginning of period	19.68	17.06	14.83	16.36	14.52	10.71	9.36	10.12	8.10	5.59
Value at end of period	16.49	19.68	17.06	14.83	16.36	14.52	10.71	9.36	10.12	8.10
Number of accumulation units outstanding at end of period	9,951	9,944	11,236	11,252	3,168	3,958	3,958	4,163	4,163	5,457
NVIT MID CAP INDEX										
Value at beginning of period	39.07	34.10	28.65	27.45	20.85	17.93	18.58	14.89	11.00	17.50
Value at end of period	34.26	39.07	34.10	28.65	29.72	27.45	20.85	17.93	18.58	14.89
Number of accumulation units outstanding at end of period	123,295	144,008	144,780	103,995	104,518	99,340	85,957	96,672	106,625	109,304
OPPENHEIMER GLOBAL FUND VA										
Value at beginning of period	38.01	28.05	28.27	27.42	27.04	21.42	17.82	19.59	17.04	12.29
Value at end of period	32.72	38.01	28.05	28.27	27.42	27.04	21.42	17.82	19.59	17.04
Number of accumulation units outstanding at end of period	132,003	147,519	144,356	168,676	4,895,833	186,871	148,079	165,267	177,111	236,464
OPPENHEIMER INTERNATIONAL GROWTH VA										
Value at beginning of period	24.35	19.44	20.03	19.53	21.23	17.01	14.04	15.25	13.40	9.71
Value at end of period	19.45	24.35	19.44	20.03	19.53	21.23	17.01	14.04	15.25	13.40
Number of accumulation units outstanding at end of period	104,055	113,622	116,274	121,978	125,920	127,200	123,316	113,629	112,057	123,021
OPPENHEIMER MAIN STREET SMALL CAP VA										
Value at beginning of period	13.67	12.07	10.31	11.05	10.00					
Value at end of period	12.15	13.67	12.07	10.31	11.05					
Number of accumulation units outstanding at end of period	11,414	11,322	16,877	14,246	3,783					
PIMCO VIT COMMODITY REALRETURN STRATEGY										
Value at beginning of period	6.29	6.21	5.44	7.39	10.00					
Value at end of period	5.36	6.29	6.21	5.44	7.39					
Number of accumulation units outstanding at end of period	7,350	8,252	7,418	7,637	5,218					
PIMCO VIT HIGH YIELD										
Value at beginning of period	22.67	21.45	19.23	19.72	19.25	18.36	16.20	15.81	13.93	10.02
Value at end of period	21.88	22.67	21.45	19.23	19.72	19.25	18.36	16.20	15.81	13.93

INVESTMENT DIVISION (0.85)	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
Number of accumulation units outstanding at end of period	232,596	310,501	302,152	278,730	389,548	411,641	446,427	421,227	437,868	380,913
PIMCOVIT LOW DURATION										
Value at beginning of period	13.35	13.28	13.21	13.28	13.28	13.41	12.78	12.75	12.21	10.87
Value at end of period	13.28	13.35	13.28	13.21	13.28	13.28	13.41	12.78	12.75	12.21
Number of accumulation units outstanding at end of period	1,090,602	1,009,895	1,110,019	1,174,074	1,225,762	1,237,769	1,148,588	1,063,438	1,107,974	1,099,172
PIMCOVIT TOTAL RETURN										
Value at beginning of period	16.65	16.01	15.72	15.79	15.27	15.71	14.45	14.07	13.13	11.61
Value at end of period	16.42	16.65	16.01	15.72	15.79	15.27	15.71	14.45	14.07	13.13
Number of accumulation units outstanding at end of period	1,316,538	1,401,935	1,160,716	1,449,300	1,543,515	1,717,816	1,828,041	1,848,577	2,102,149	2,025,341
PIONEER FUND VCT										
Value at beginning of period	27.37	22.68	20.83	21.02	19.09	14.44	13.21	13.93	12.11	9.75
Value at end of period	26.73	27.37	22.68	20.83	21.02	19.09	14.44	13.21	13.93	12.11
Number of accumulation units outstanding at end of period	11,101	12,608	9,724	12,969	17,558	22,096	21,955	24,333	22,360	21,183
PIONEER MID CAP VALUE VCT										
Value at beginning of period	19.49	17.41	15.11	16.27	14.29	10.86	9.88	10.58	9.05	7.29
Value at end of period	15.55	19.49	17.41	15.11	16.27	14.29	10.86	9.88	10.58	9.05
Number of accumulation units outstanding at end of period	22,520	26,476	34,579	32,548	33,780	29,322	28,815	30,575	35,798	30,810
PIONEER SELECT MID CAP GROWTH VCT										
Value at beginning of period	21.36	16.57	16.10	15.98	14.73	10.43	9.83	10.14	8.51	5.93
Value at end of period	19.80	21.36	16.57	16.10	15.98	14.73	10.43	9.83	10.14	8.51
Number of accumulation units outstanding at end of period	22,917	22,716	18,549	23,274	24,070	23,996	4,595	14,526	18,849	13,256
PRUDENTIAL SERIES EQUITY										
Value at beginning of period	28.17	22.68	22.13	21.89	20.58	15.61	13.90	14.59	13.19	10.00
Value at end of period	26.47	28.17	22.68	22.13	21.89	20.58	15.61	13.90	14.59	13.19
Number of accumulation units outstanding at end of period	24,849	25,559	26,111	28,178	32,358	34,184	25,750	29,932	34,340	1,091
PRUDENTIAL SERIES NATURAL RESOURCES										
Value at beginning of period	10.42	10.57	8.54	12.10	15.22	13.99	14.53	18.17	14.37	10.00
Value at end of period	8.43	10.42	10.57	8.54	12.10	15.22	13.99	14.53	18.17	14.37
Number of accumulation units outstanding at end of period	10,263	12,338	13,913	14,758	18,769	29,387	28,662	23,713	34,492	24,804
PUTNAM VT EQUITY INCOME										
Value at beginning of period	23.73	20.15	17.88	18.60	16.65	12.68	10.72	10.61	10.00	
Value at end of period	21.53	23.73	20.15	17.88	18.60	16.65	12.68	10.72	10.61	
Number of accumulation units outstanding at end of period	68,049	78,773	109,409	139,115	141,441	120,469	43,221	27,390	53,228	
PUTNAM VT GLOBAL HEALTHCARE										
Value at beginning of period	19.84	17.36	19.75	18.48	14.60	10.39	8.57	10.00		
Value at end of period	19.56	19.84	17.36	19.75	18.48	14.60	10.39	8.57		

	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
INVESTMENT DIVISION (0.85)										
Number of accumulation units outstanding at end of period	37,893	45,588	58,721	93,385	120,813	147,262	88,288	60,635		
PUTNAM VT MORTGAGE SECURITIES										
Value at beginning of period	11.05	10.93	11.00	11.17	10.80	10.95	10.84	10.23	10.00	
Value at end of period	10.86	11.05	10.93	11.00	11.17	10.80	10.95	10.84	10.23	
Number of accumulation units outstanding at end of period	68,253	71,266	70,721	107,870	109,189	34,988	52,097	71,760	15,223	
PUTNAM VT MULTI-CAP CORE										
Value at beginning of period	14.63	11.98	10.76	11.06	10.00					
Value at end of period	13.43	14.63	11.98	10.76	11.06					
Number of accumulation units outstanding at end of period	5,760	4,939	8,046	9,622	126					
ROYCE CAPITAL FUND SMALL-CAP										
Value at beginning of period	24.58	23.58	19.73	22.61	22.15	16.62	14.93	15.62	13.10	10.00
Value at end of period	22.30	24.58	23.58	19.73	22.61	22.15	16.62	14.93	15.62	13.10
Number of accumulation units outstanding at end of period	46,946	50,684	53,077	58,880	73,450	70,761	67,700	73,660	56,868	21,128
SCHWAB GOVERNMENT MONEY MARKET										
Value at beginning of period	10.36	10.40	10.49	10.57	10.66	10.75	10.84	10.93	11.02	11.10
Value at end of period	10.42	10.36	10.40	10.49	10.57	10.66	10.75	10.84	10.93	11.02
Number of accumulation units outstanding at end of period	1,512,472	1,044,989	1,021,345	1,250,021	1,253,390	1,305,400	1,517,456	1,980,689	2,061,906	2,043,718
SCHWAB S&P 500 INDEX										
Value at beginning of period	31.49	26.09	23.56	23.49	20.89	15.95	13.90	13.76	12.10	9.67
Value at end of period	29.85	31.49	26.09	23.56	23.49	20.89	15.95	13.90	13.76	12.10
Number of accumulation units outstanding at end of period	1,060,909	1,092,034	1,168,997	1,187,791	1,154,534	1,083,349	893,491	935,759	944,880	1,226,943
T. ROWE PRICE HEALTH SCIENCES										
Value at beginning of period	15.73	12.46	14.07	12.62	10.00					
Value at end of period	15.73	15.73	12.46	14.07	12.62					
Number of accumulation units outstanding at end of period	24,546	24,600	38,842	141,042	70,235					
TEMPLETON FOREIGN VIP										
Value at beginning of period	13.75	11.88	11.18	12.06	13.68	11.22	9.57	10.80	10.00	
Value at end of period	11.52	13.75	11.88	11.18	12.06	13.68	11.22	9.57	10.80	
Number of accumulation units outstanding at end of period	76,889	89,119	80,463	90,340	118,846	103,615	75,440	69,735	20,294	
TEMPLETON GLOBAL BOND VIP										
Value at beginning of period	9.82	9.71	9.52	10.03	10.00					
Value at end of period	9.92	9.82	9.71	9.52	10.03					
Number of accumulation units outstanding at end of period	115,827	101,128	61,925	68,287	41,419					
THIRD AVENUE VALUE										
Value at beginning of period	12.07	10.72	9.63	10.66	10.30	8.73	6.92	8.86	7.84	5.44
Value at end of period	9.53	12.07	10.72	9.63	10.66	10.30	8.73	6.92	8.86	7.84

INVESTMENT DIVISION (0.85)	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
Number of accumulation units outstanding at end of period	34,040	36,029	40,718	53,203	56,423	72,586	77,994	85,466	114,401	134,861
TVST TOUCHSTONE BOND										
Value at beginning of period	12.94	12.58	12.59	12.86	12.47	12.62	11.95	11.25	10.58	10.00
Value at end of period	12.58	12.94	12.58	12.59	12.86	12.47	12.62	11.95	11.25	10.58
Number of accumulation units outstanding at end of period	62,613	71,800	81,348	220,878	208,474	21,943	25,632	14,647	4,837	1,862
TVST TOUCHSTONE COMMON STOCK										
Value at beginning of period	31.59	26.22	23.77	23.93	21.87	16.74	14.67	14.49	12.62	10.00
Value at end of period	28.80	31.59	26.22	23.77	23.93	21.87	16.74	14.67	14.49	12.62
Number of accumulation units outstanding at end of period	80,166	82,877	88,375	88,174	104,609	155,956	134,084	78,403	75,026	24,625
TVST TOUCHSTONE FOCUSED										
Value at beginning of period	31.70	28.14	25.09	24.81	22.13	16.55	13.92	15.83	13.13	10.00
Value at end of period	28.93	31.70	28.14	25.09	24.81	22.13	16.55	13.92	15.83	13.13
Number of accumulation units outstanding at end of period	13,491	14,354	16,895	14,785	15,046	14,901	9,900	15,645	12,529	8
TVST TOUCHSTONE SMALL COMPANY										
Value at beginning of period	34.00	28.79	24.15	24.69	23.34	17.47	15.81	15.48	12.62	10.00
Value at end of period	31.03	34.00	28.79	24.15	24.69	23.34	17.47	15.81	15.48	12.62
Number of accumulation units outstanding at end of period	32,583	24,472	35,608	26,534	22,774	23,965	7,814	5,402	5,559	1,128
VAN ECK VIP GLOBAL HARD ASSETS										
Value at beginning of period	11.57	11.90	8.37	12.72	15.90	14.54	14.22	17.22	13.50	10.00
Value at end of period	8.21	11.57	11.90	8.37	12.72	15.90	14.54	14.22	17.22	13.50
Number of accumulation units outstanding at end of period	54,384	54,367	67,201	61,855	79,977	94,118	103,309	88,406	98,924	44,271
VAN ECK VIP UNCONSTRAINED EMERGING MARKET BOND										
Value at beginning of period	11.88	10.68	10.12	11.74	11.59	12.87	12.29	11.47	10.89	10.00
Value at end of period	11.06	11.88	10.68	10.12	11.74	11.59	12.87	12.29	11.47	10.89
Number of accumulation units outstanding at end of period	77,161	100,921	114,034	151,859	163,963	154,192	216,607	241,653	218,731	124,148
WELLS FARGO ADVANTAGE VT DISCOVERY										
Value at beginning of period	43.97	34.34	32.17	32.93	33.09	23.21	19.88	19.97	14.86	10.68
Value at end of period	40.52	43.97	34.34	32.17	32.93	33.09	23.21	19.88	19.97	14.86
Number of accumulation units outstanding at end of period	37,765	36,904	34,249	46,879	47,704	66,155	54,336	39,289	56,231	39,852
WELLS FARGO ADVANTAGE VT OMEGA GROWTH										
Value at beginning of period	14.47	10.84	10.88	10.82	10.00					
Value at end of period	14.38	14.47	10.84	10.88	10.82					
Number of accumulation units outstanding at end of period	17,875	15,574	9,887	9,913	6,638					
WELLS FARGO ADVANTAGE VT OPPORTUNITY										
Value at beginning of period	35.59	29.81	26.78	27.87	25.46	19.65	17.15	18.31	14.92	10.19
Value at end of period	32.77	35.59	29.81	26.78	27.87	25.46	19.65	17.15	18.31	14.92

INVESTMENT DIVISION (0.85)	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
Number of accumulation units outstanding at end of period	29,213	30,282	30,479	31,638	35,721	40,278	33,038	28,741	39,807	40,106

Appendix B - Net Investment Factor

The Net Investment Factor is determined by dividing (a) by (b), and subtracting (c) from the result where:

- (a) is the net result of:
 - (i) the net asset value per share of the Portfolio shares determined as of the end of the current valuation period, plus
 - (ii) the per share amount of any dividend (or, if applicable, capital gain distributions) made by the Portfolio on shares if the “ex-dividend” date occurs during the current valuation period, plus or minus
 - (iii) a per unit charge or credit for any taxes incurred by or provided for in the Sub-Account, which is determined by Great-West to have resulted from the investment operations of the Sub-Account, and
- (b) is the net result of:
 - (i) the net asset value per share of the Portfolio shares held in the Sub-Account determined as of the end of the immediately preceding valuation period; plus or minus
 - (ii) the per unit charge or credit for any taxes incurred by or reserved for in the Sub-Account for the immediately preceding valuation period, and
- (c) is an amount representing the Mortality and Expense Risk Charge deducted from each Sub-Account on a daily basis. Such amount is equal to 0.65% if you have selected Death Benefit Option 1 or 0.70% if you have selected Death Benefit Option 2 on Contracts issued before May 1, 2003 and 0.85% if you have selected Death Benefit Option 2 on Contracts issued on May 1, 2003 or thereafter.

The Net Investment Factor may be greater than, less than, or equal to one. Therefore, the accumulation unit value may increase, decrease, or remain unchanged.

The net asset value per share referred to in paragraphs (a)(i) and (b) above, reflects the investment performance of the Portfolio as well as the payment of Portfolio expenses.



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