



Quarterly Investment Fund Summary

- VUL GuardSM
- Variable Universal Life II
- Variable Universal Life
- Survivorship VUL GuardSM
- Survivorship Variable Universal Life II
- Survivorship Variable Universal Life

Variable life insurance policies issued by Massachusetts Mutual Life Insurance Company and affiliates. See introduction page for additional information.

September 30, 2010



We'll help you get there.SM

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- Variable Universal Life II
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- Survivorship VUL GuardSM
- Survivorship Variable Universal Life II
- Survivorship Variable Universal Life

The Quarterly Investment Fund Summary provides information about the investment funds underlying our VUL GuardSM, Survivorship VUL GuardSM, VUL II, SVUL II, VUL, and SVUL products.

Each “division” of the Separate Account invests in the shares of a designated investment fund. These divisions, along with the Guaranteed Principal Account, make-up the selections among which a policy owner can allocate policy value.

This Quarterly Investment Fund Summary gives you information on each fund’s:

- Investment Objective and Strategy
- Risk/Reward Profile
- Investment Adviser and Sub-adviser Profiles
- Top 10 Industries/Holdings
- Mix of Investment Allocations

Review each fund’s Investment Fund Quick Points for its:

- Asset Class and Management Style
- Inception Date
- Investment Adviser name and, where applicable, Sub-adviser

This summary is produced quarterly to give you the current end-of-quarter information on the range of underlying funds to which you can allocate your policy values and net premiums.

This material must be preceded or accompanied by the current prospectuses for the VUL GuardSM, Survivorship VUL GuardSM, VUL II, SVUL II and VUL insurance policies and the prospectuses (or summary prospectuses, if available) for its underlying investment choices. Before purchasing a policy, investors should carefully consider the investment objectives, risks, charges and expenses of the policy and its underlying investment choices. Please read the prospectuses carefully before investing or sending money.

Please note that an updated Product Prospectus is not available for SVUL, as SVUL is closed to New Business. Existing policy owners, however, may continue to make premium payments under existing policies.

Click on the product names above and left to access these prospectuses.

See introduction page for additional information.

Introduction

VUL GuardSM, Survivorship VUL GuardSM, Variable Universal Life II, Survivorship Variable Universal Life II, Variable Universal Life and Survivorship Variable Universal Life are life insurance products. Each product combines death benefit protection with the opportunity to direct the investment of net premium dollars.

The products are called variable universal life insurance because you can choose, within certain limitations, the amount and frequency of premiums and how to allocate your net premium payments among various investment choices. Your investment choices include the funds listed in this summary report and a guaranteed principal account (GPA). Your policy value and the amount of the death benefit we pay may vary due to a number of factors including, but not limited to, the investment performance of the funds you select, the interest we credit on the GPA, and the death benefit option you select.

Work with your registered representative to determine the investment options that may be right for you. Take into consideration your:

- Overall investment goals
- Time horizon
- Risk tolerance
- Investment allocations in other products

Generally, you are not taxed on policy earnings until you take money out of the policy. In most cases, you will not be taxed on the amounts you take out until the total of all your

withdrawals exceeds the amount of all your premium payments. This is known as tax deferral.

When the insured dies, if the policy is in force, we will pay the beneficiary a death benefit. Your life insurance policy provides coverage for as long as the policy has sufficient account value to cover policy charges. If the account value is insufficient to cover policy charges, you may have to pay additional premium or the policy may terminate without value.

The decision to purchase life insurance should be based on long-term financial goals and the need for a death benefit. Life insurance is not an appropriate vehicle for short-term savings or short-term investment strategies.

Generally, early surrender charges apply for the first twenty years of the policy. Those charges may decrease the value of the policy substantially depending on how early the policy, or any portion of it, is surrendered or accessed. While the policy allows for access to the cash value in the short-term, through loans and withdrawals, there are costs and risks associated with those transactions. You should know that there may be little to no cash value available for loans and withdrawals in the policy's early years. Additionally, unless required by law, you generally can not reinstate a variable life insurance policy once it's surrendered.

Always remember that the investment options involve various types and levels of risk. Market fluctuations will occur and your policy's performance may not always meet your expectations. In addition, frequent transfers and market timing strategies are not advantageous in a variable life insurance policy. If this is your investment objective, you should consider another type of product.

VUL GuardSM (Policy Form P3-2003 in most states and P3-2003NC in North Carolina) and Variable Universal Life II (VUL II) (Policy Form P2-2001 in most states and P2-2001NC in North Carolina) are individual, participating, flexible premium, adjustable, variable life insurance policies. Dividends are not expected to be paid. These policies were issued by Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001. We no longer offer VUL Guard and VUL II for sale to the public. Policy owners may continue, however, to make premium payments to their policies.

Variable Universal Life (VUL) (Policy Form P2-98 in most states and P2-98NC in North Carolina) is individual, participating, flexible premium, adjustable, variable life insurance and was issued by Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001, in California and New York. Dividends are not expected to be paid. VUL was issued in all other states and the District of Columbia by C.M. Life Insurance Company (C.M. Life), Enfield, CT 06082, a wholly owned subsidiary of MassMutual. The policy issued by C.M. Life is non-participating. VUL was not offered in Puerto Rico. We no longer offer VUL for sale to the public. Policy owners may continue, however, to make premium payments to their VUL policies.

Survivorship VUL GuardSM (Policy Form P5-2004 in most states and P5-2004NC in North Carolina) is participating, survivorship, flexible premium, adjustable, variable life insurance. Dividends are not expected to be paid. Survivorship VUL Guard was issued by Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001. We no longer offer Survivorship VUL Guard for sale to the public. Policy owners may continue, however, to make premium payments to their Survivorship VUL Guard policies.

Survivorship Variable Universal Life (SVUL) (Policy Form P1-98 in most states and P1-98NC in North Carolina) and Survivorship Variable Universal Life II (SVUL II) (Policy Form P5-99 and P5-99NC in North Carolina) are participating, survivorship, flexible premium, adjustable, variable life insurance policies and were issued by Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001, in California and New York. Dividends are not expected to be paid. SVUL and SVUL II were issued in all other states where available by C.M. Life Insurance Company (C.M. Life), Enfield, CT 06082, a wholly owned subsidiary of MassMutual. These policies issued by C.M. Life are non-participating. We no longer offer SVUL and SVUL II for sale to the public. Policy owners may continue, however, to make premium payments to their policies.

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- 1 Investments in the underlying funds are subject to change, therefore fund profiles may not reflect current holdings.
- 2 This fund is not associated with Massachusetts Mutual Life Insurance Company.
- 3 Prior to April 30, 2010 known as AIM V.I. Financial Services Fund.
- 4 Prior to April 30, 2010 known as AIM V.I. Global Health Care Fund.
- 5 Prior to April 30, 2010 known as AIM V.I. Technology Fund.
- 6 Not available in the SVUL policy. Institutional classes available with VUL II, SVUL II and VUL policies only. Service class is available with VUL GuardSM and Survivorship VUL GuardSM policies.
- 7 Prior to April 30, 2010 known as Oppenheimer MidCap Fund/VA.
- 8 Not available in the Survivorship VUL GuardSM policy. For all other policies, the T. Rowe Price Mid-Cap Growth Portfolio is not available as an investment choice for contracts issued on May 1, 2004, or later.
- 9 Prior to April 30, 2010 known as Goldman Sachs VIT Capital Growth Fund.
- 10 NASDAQ[®], NASDAQ-100[®] and NASDAQ-100 Index[®] are trademarks of The NASDAQ Stock Market, Inc. (together with its affiliates, "NASDAQ") and are licensed for use by the Fund. The Fund has not been passed on by NASDAQ as to its legality or suitability. The Fund is not issued, endorsed, sold or promoted by NASDAQ. **NASDAQ makes no warranties and bears no liability with respect to the fund.**
- 11 Prior to April 30, 2010 known as Oppenheimer Strategic Bond Fund/VA.

Invesco V.I. Financial Services Fund^{1,2} (Series I)



Investment Objective

Seeks capital growth.

Investment Strategy

The portfolio managers seek to achieve strong long-term performance by constructing a portfolio of financial companies that are significantly undervalued on an absolute basis and that exhibit superior capital discipline. The fund's investment universe includes companies that derive a minimum of 50% of revenues or earnings from financial services activities. Such activities include banking, insurance, investment banking and brokerage, credit finance, asset management and administration, and other finance-related services.

Risk/Reward

The fund may be appropriate for aggressive investors who are willing to accept additional risks in exchange for the potential for greater rewards. Sector funds do not represent a complete investment program, and investors should be prepared for significant volatility. There are special risks associated with an investment in this fund. Please see the fund's prospectus for more details. Fund risks include concentration risk, developing markets risk, equity securities risk, financial services industry risk, foreign securities risk, management risk, market risk.

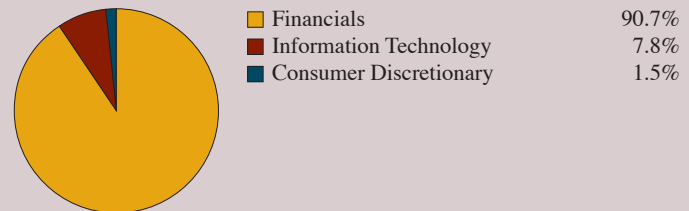
Investment Adviser Profile

Invesco AimSM delivers the strength of global diversification to your portfolio through our global reach and diversified investment strategies delivered the way you want. As part of Invesco, one of the world's largest and most diversified independent investment management firms, we provide global reach through more than 500 investment professionals in 25 cities in 12 countries. While we have many resources, we offer the value of a single focus: managing money. As of June 30, 2010, Invesco managed about \$557.7 billion in assets.

Investment Fund Quick Points

Asset Class – Management Style Sector
Inception Date September 20, 1999
Investment Adviser Invesco Aim Advisors, Inc.

Sector Allocation^{3,4}



Top 10 Equity Holdings^{3,4}

Capital One Financial Corp	6.38%
State Street Boston Corp	5.27%
American Express Co.	4.64%
Legg Mason Inc	4.46%
Fifth Third Bancorp	4.20%
XL Group PLC	4.17%
Suntrust Banks Inc	3.97%
Zions Bancorporation	3.78%
Bank of America Corp	3.78%
Citigroup Inc.	3.77%

Top 10 Equity Holdings Comprise 44.42%

Invesco AimSM is a service mark of Invesco Aim Management Group, Inc. Invesco Aim Advisors, Inc. is one of the investment advisors for the products and services represented by Invesco Aim.

¹ Sector funds may experience greater short-term price volatility than more-diversified funds, and are most suitable for use in the aggressive portion of an investment portfolio.

There are special risks associated with international investing, such as political changes and currency fluctuation. These risks are heightened in emerging markets.

² Prior to April 30, 2010 known as AIM V.I. Financial Services Fund.

³ Percentages are based on dollar-weighted values of invested assets. Holdings are subject to change.

⁴ Portfolio turnover is greater than most funds, which may affect performance.

Invesco V.I. Global Health Care Fund^{1,2} (Series I)



Investment Objective

Seeks capital growth.

Investment Strategy

The fund invests in securities of health care industry companies. The portfolio managers consider a health care industry company to be one that derives at least 50% of its revenues or earnings from health care activities; or devotes at least 50% of its assets to such activities, based on its most recent fiscal year. Such companies include those that design, manufacture, or sell products or services used for or in connection with health care or medicine (such as pharmaceutical companies, biotechnology research firms, companies that sell medical products, and companies that own or operate health care facilities). The fund will normally invest in the securities of companies located in at least three different countries, including the United States, and may invest a significant portion of its assets in the securities of U.S. issuers.

Risk/Reward

The fund may be appropriate for aggressive investors who are willing to accept additional risks in exchange for the potential for greater rewards. Sector funds do not represent a complete investment program, and investors should be prepared for significant volatility. There are special risks associated with an investment in this fund. Please see the fund's prospectus for more details. Fund risks include convertible securities risk, developing markets risk, equity securities risk, foreign securities risk, health care industry risk, IPO risk, management risk, sector fund risk, synthetic instruments risk.

The fund may invest up to 25% of its assets in securities of non-U.S. issuers that present risk not associated with investing solely in the United States. Securities of Canadian issuers and American Depositary Receipts are not subject to this 25% limitation.

The fund invests in synthetic instruments, the value of which may not correlate perfectly with the overall securities markets. Rising interest rates and market price fluctuations will affect the performance of the fund's investments in synthetic instruments.

The prices of initial public offering (IPO) securities may go up and down more than prices of equity securities of companies with longer trading histories. In addition, companies offering securities in IPOs may have less experienced management or limited operating histories. There can be no assurance that the fund will have favorable IPO investment opportunities.

Investment Adviser Profile

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Investment Fund Quick Points

Asset Class – Management Style Sector
Inception Date May 21, 1997
Investment Adviser Invesco Aim Advisors, Inc.

Sector Allocation^{3,4}



Top 10 Equity Holdings^{3,4}

Gilead Sciences Inc	4.71%
CVS Caremark Corp	4.36%
Thermo Fisher Scientific Inc	4.04%
Roche Holding AG Genusss	3.77%
Abbott Laboratories	3.67%
Johnson & Johnson	2.69%
Aetna Inc	2.64%
Wellpoint Inc	2.62%
Davita Inc	2.57%
Genzyme Corp	2.47%

Top 10 Equity Holdings Comprise 33.54%

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¹ Sector funds may experience greater short-term price volatility than more-diversified funds, and are most suitable for use in the aggressive portion of an investment portfolio.

There are special risks associated with international investing, such as political changes and currency fluctuation. These risks are heightened in emerging markets.

² Prior to April 30, 2010 known as AIM V.I. Global Health Care Fund.

³ Percentages are based on dollar-weighted values of invested assets. Holdings are subject to change.

⁴ Portfolio turnover is greater than most funds, which may affect performance.

Invesco V.I. Technology Fund^{1,2} (Series I)



Investment Objective

Seeks capital growth.

Investment Strategy

The fund invests primarily in technology related stocks of companies that have a strategic advantage over their competitors or are faster-growing companies that are emerging leaders in their fields. These include, but are not limited to, hardware, software, semiconductors, telecommunications equipment and services, and service related companies in information technology.

Risk/Reward

The fund may be appropriate for aggressive investors who are willing to accept additional risks in exchange for the potential for greater rewards. Sector funds do not represent a complete investment program, and investors should be prepared for significant volatility. There are special risks associated with an investment in this fund. Please see the fund's prospectus for more details. Fund risks include active trading risk, developing markets risk, equity securities risk, foreign securities risk, management risk, market risk, sector fund risk, technology sector risk.

The fund may invest up to 25% of its assets in securities of non-U.S. issuers that present risk not associated with investing solely in the United States. Securities of Canadian issuers and American Depositary Receipts are not subject to this 25% limitation.

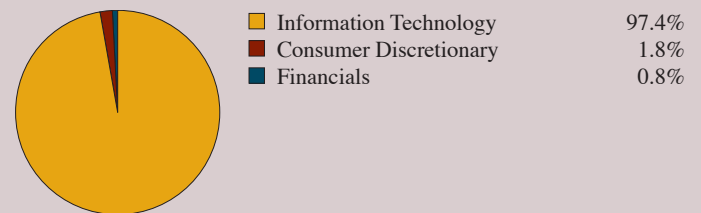
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Investment Fund Quick Points

Asset Class – Management Style Sector
Inception Date May 20, 1997
Investment Adviser Invesco Aim Advisors, Inc.

Sector Allocation^{3,4}



Top 10 Equity Holdings^{3,4}

Apple Inc	7.65%
Google Inc CL A	4.51%
Cognizant Tech Solutions Corp	4.30%
Check Point Software Tech	3.84%
Microsoft Corp	3.40%
Qualcomm Inc	3.14%
Intel Corp	3.05%
Cisco Systems Inc.	2.61%
Tyco Electronics Ltd.	2.58%
EMC Corp.	2.36%

Top 10 Equity Holdings Comprise 37.44%

Invesco AimSM is a service mark of Invesco Aim Management Group, Inc. Invesco Aim Advisors, Inc. is one of the investment advisors for the products and services represented by Invesco Aim.

1 Sector funds may experience greater short-term price volatility than more-diversified funds, and are most suitable for use in the aggressive portion of an investment portfolio.

There are special risks associated with international investing, such as political changes and currency fluctuation. These risks are heightened in emerging markets.

2 Prior to April 30, 2010 known as AIM V.I. Technology Fund.

3 Percentages are based on dollar-weighted values of invested assets. Holdings are subject to change.

4 Portfolio turnover is greater than most funds, which may affect performance.

Janus Aspen Worldwide Portfolio¹ (Institutional & Service)



Investment Objective

Seeks long-term growth of capital in a manner consistent with the preservation of capital.

Investment Strategy

The managers invest in common stocks of companies of any size throughout the world and:

- Normally invest in stocks in at least five different countries, including the United States;
- May invest, under unusual circumstances, in fewer than five countries or even a single country;
- Take a bottom-up approach to selecting companies.

Risk/Reward

The Portfolio is designed for long-term investors who primarily seek growth of capital and who can tolerate the greater risks associated with common stock investments. The Portfolio may have significant exposure to foreign markets. As a result its returns and net asset value may be affected to a large degree by fluctuations in currency exchange rates or political or economic conditions in a particular country. There are special risks associated with international investing, such as differences in accounting practices, political changes, and currency fluctuations. These risks are heightened in emerging markets. The Portfolio prospectus includes additional detail on risk and reward.

Investment Adviser Profile

Janus Capital Management LLC began serving as an investment adviser in 1970 (to the Janus Fund) and currently serves as investment adviser to all of the Janus retail funds, acts as sub-adviser for a number of private-label mutual funds, and provides separate account advisory services for institutional accounts. For the month ended June 30, 2010 Janus reported total assets under management of approximately \$147.2 billion.

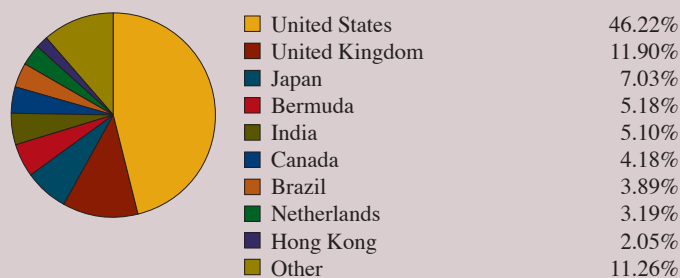
Investment Fund Quick Points

Asset Class - Management Style Global

Inception Date September 13, 1993

Investment Adviser Janus Capital Management LLC

Country Allocation² (% of Equities)



Top 10 Holdings²

Apple, Inc.	3.43%
Celgene Corp.	2.92%
Bank of America Corp.	2.87%
Li & Fung Ltd.	2.81%
Blackboard Inc.	2.66%
Potash Corp. of Saskatchewan Inc.	2.40%
Oracle Corp.	2.32%
ASML Holding N.V.	2.25%
Goldman Sachs Group Inc.	2.15%
Energy Transfer Equity L.P.	2.13%

Top 10 Holdings Comprise 25.94%

¹ There are special risks associated with international investing, such as differences in accounting practices, political changes, and currency fluctuations. These risks are heightened in emerging markets.

² Percentages are based on dollar-weighted values of invested assets. Holdings are subject to change.

Oppenheimer Global Securities Fund/VA¹ (Non-Service)



Investment Objective

Seeks long-term capital appreciation by investing a substantial portion of its assets in securities of foreign issuers, “growth-type” companies, cyclical industries and special situations that are considered to have appreciation possibilities.

Investment Strategy

The Fund mainly invests in common stocks of U.S. and foreign companies. The fund can invest without limit in foreign securities and can invest in any country, including countries with developed or emerging markets. However, the fund currently emphasized its investments in developed markets such as the United States, Western European countries and Japan. The fund does not limit its investments to companies in a particular capitalization range, but primarily invests in mid- and large-cap companies.

Risk/Reward

May invest in foreign securities, which entail special risks (such as currency fluctuations and political uncertainties) and may have higher expenses and volatility. Investments in emerging and developing markets may be especially volatile. Diversification does not guarantee profit or protect against loss.

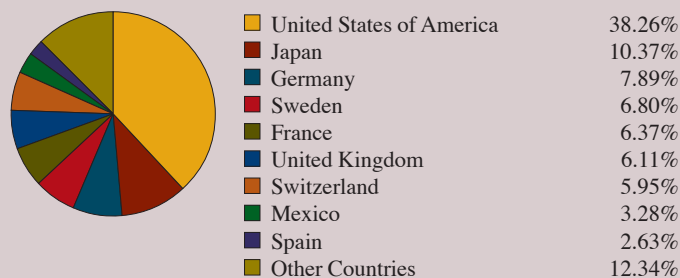
Investment Adviser Profile

OppenheimerFunds, Inc. (“OFI”) is one of the largest and most respected investment managers in the mutual fund business. As of September 30, 2010, OFI, including subsidiaries, managed more than \$173 billion in assets, including mutual funds having approximately 6 million shareholder accounts. OFI is a registered investment adviser and a member of the MassMutual Financial Group.

Investment Fund Quick Points

Asset Class - Management Style Global
Inception Date November 12, 1990
Investment Adviser OppenheimerFunds, Inc.

Country Allocation²



Top 10 Holdings²

L.M. Ericsson 4.13%
Siemens AG 2.79%
Credit Suisse Group 2.41%
Ebay Inc 2.33%
Intuit Inc 1.98%
Juniper Networks Inc 1.97%
Altera Corporation 1.88%
LVMH Moet Hennessy Louis VUI 1.83%
SAP Ag-Sponsored ADR 1.73%
Microsoft 1.67%

Top 10 Holdings Comprise 22.72%

¹ There are special risks associated with international investing, such as differences in accounting practices, political changes, and currency fluctuations. These risks are heightened in emerging markets.

² Percentages are based on dollar-weighted values of invested assets. Holdings are subject to change.

Oppenheimer International Growth Fund/VA¹ (Non-Service)



Investment Objective

Seeks long-term growth of capital by investing in equity securities of companies wherever located, the primary stock market of which is outside the United States.

Investment Strategy

The fund may invest 100% of its assets in securities of foreign companies. It mainly invests in the common stock of growth companies that are listed on foreign stock exchanges but may also buy preferred stocks, securities convertible into common stocks and other securities having equity features. The fund may invest up to 25% of its total assets in emerging markets and may invest without limit in developed markets throughout the world. From time to time, the fund may place greater emphasis on investing in one or more particular industries, countries, or regions, such as Asia, Europe or Latin America. The fund can invest up to 20% of its total assets in debt securities when the portfolio manager believes that it is appropriate to do so in order to seek the fund's objective. The fund can invest up to 5% of its total assets in debt securities that are below investment grade, commonly referred to as "junk bonds." The fund typically does not invest in debt securities to a significant degree. The fund does not limit its investments to issuers within a specific market capitalization range and at times may invest in both smaller, less-well-known companies and larger, more established companies that the portfolio manager believes have favorable prospects for capital growth relative to the market. The fund can also use derivative instruments, such as options, futures, forwards and swaps, to seek higher investment returns or to try to manage investment risks.

Risk/Reward

May invest in foreign securities, which entail special risks (such as currency fluctuations and political uncertainties) and may have higher expenses and volatility. Lower rated ("junk") bonds are more at risk of default and are subject to liquidity risk. Investments in emerging market, growth and smaller cap may be especially volatile. Diversification does not guarantee profit or protect against loss.

Investment Adviser Profile

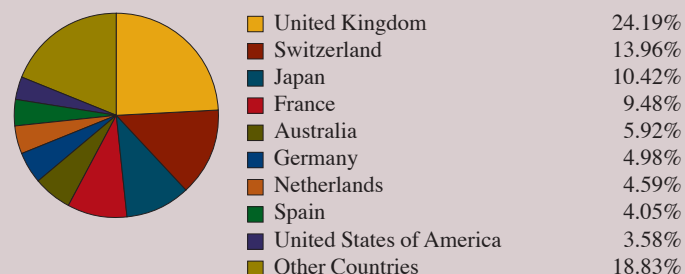
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OFI is a registered investment adviser and a member of the MassMutual Financial Group.

Investment Fund Quick Points

Asset Class - Management Style International
Inception Date May 13, 1992
Investment Adviser OppenheimerFunds, Inc.

Country Allocation²



Top 10 Holdings²

Autonomy Corp PLC	3.04%
Inst MM FD	2.83%
L.M. Ericsson	2.34%
Nidec Corp	2.30%
Capita Group PLC	2.16%
Aggreko PLC	1.93%
Burberry Group PLC	1.79%
Bunzl PLC	1.70%
Aalberts Industries NV	1.68%
Vale SA	1.57%

Top 10 Holdings Comprise 21.34%

¹ There are special risks associated with international investing, such as differences in accounting practices, political changes, and currency fluctuations. These risks are heightened in emerging markets.

² Percentages are based on dollar-weighted values of invested assets. Holdings are subject to change.

Templeton Foreign Securities Fund¹ (Class 2)



Investment Objective

Seeks long-term capital growth.

Investment Strategy

The Fund normally invests at least 80% of its net assets in investments of issuers located outside the U.S., including those in emerging markets, and normally invests predominantly in equity securities.

Risk/Reward

The fund's investments in stocks offer the potential for long-term gains but can be subject to short-term price fluctuations. Foreign investing, especially in emerging markets, involves additional risks, including currency fluctuations, economic instability, market volatility and political and social instability. By having significant investments in one or more countries or in particular sectors from time to time, the fund may carry greater risk of adverse developments in a country or sector than a fund that invests more broadly. These and other risks are described more fully in the fund's prospectus.

Investment Adviser Profile

Templeton Investment Counsel, LLC ("TIC"), is a subsidiary of Franklin Templeton Investments, one of the largest mutual fund organizations in the United States.

Franklin Resources, Inc. (Franklin Templeton Investments or the "company") (NYSE: BEN) on July 12, 2010 reported preliminary month-end assets under management by the company's subsidiaries of \$570.5 billion for the month ended June 30, 2010, compared to \$572.7 billion in the preceding month and \$451.2 billion in the same month a year ago.

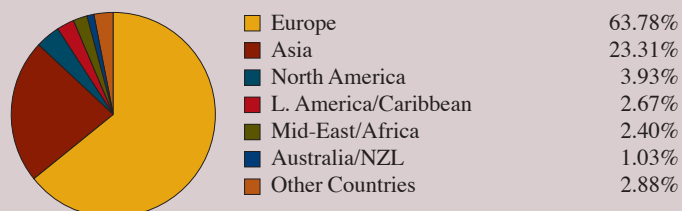
Investment Fund Quick Points

Asset Class - Management Style International Equity

Inception Date May 1, 1992²

Investment Adviser . . . Templeton Investment Counsel, LLC

Equities Allocation by Region³



Top 10 Holdings³

Vodafone Group PLC	3.45%
Sanofi-Aventis	2.52%
Samsung Electronics Co Ltd	2.43%
Ing Groep NV	2.24%
Telefonica SA	2.18%
Telenor ASA	2.12%
Singapore Telecommunications Ltd	2.06%
Taiwan Semiconductor Manufacturing Co Ltd	2.03%
Glaxosmithkline PLC	2.01%
Siemens AG	1.92%

Top 10 Holdings Comprise 22.96%

¹ A series of Franklin Templeton Variable Insurance Products Trust, shares of which are generally sold only to insurance company separate accounts to serve as investment options for variable insurance products. The fund is distributed by Franklin Templeton Distributors, Inc. 1 Franklin Parkway, San Mateo, CA 94403.

² Class 2 shares were not offered until 5/1/1997.

³ Percentages are based on dollar-weighted values of invested assets. Holdings are subject to change.

MFS® New Discovery Series¹ (Initial Class)



Investment Objective

Seeks capital appreciation.

Investment Strategy

The manager and MFS' large group of equity research analysts use a bottom-up investment style in managing the equity-oriented Series. Securities are selected based upon Fundamental analysis, such as an analysis of earnings, cash flows, competitive position and management's abilities. The Series invests, under normal market conditions, at least 65% of its total assets in equity securities of emerging growth companies. Equity securities include common stocks and related securities, such as preferred stocks, convertible securities and depository receipts for those securities. Emerging growth companies are companies, which MFS believes offer superior prospects for growth and are either:

- early in their life cycle but which have the potential to become major enterprises, or
- major enterprises whose rates of earnings growth are expected to accelerate because of special factors, such as rejuvenated managements, new products, changes in consumer demand, or basic changes in the economic environment.

Risk/Reward

The Series may be appropriate for investors seeking capital appreciation who want to diversify their investment portfolio by investing in smaller, rapidly growing emerging companies. Investments in small capitalization (small cap) companies tend to be more volatile than investments in larger companies because small caps are generally subject to special risks such as narrower markets, less financial resources and less liquid stocks. Please see the Series prospectus which includes additional detail on risk and reward. The Series' investment strategy is subject to change and future performance cannot be guaranteed.

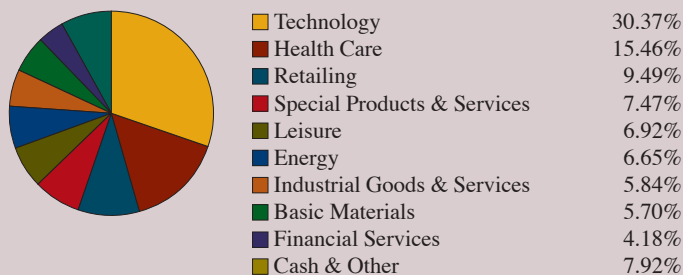
Investment Adviser Profile

Established in 1924, Massachusetts Financial Services Company ("MFS") is America's oldest mutual fund company. Committed to primary research on every security they own — which MFS proudly calls Original ResearchSM — MFS has over \$180 billion in assets with over 5 million investor accounts worldwide, as of June 30, 2010. MFS is a majority owned subsidiary of Sun Life of Canada (U.S.) Financial Services Holdings, Inc., which is an indirect subsidiary of Sun Life Financial, Inc. (a diversified financial services organization).

Investment Fund Quick Points

Asset Class - Management Style Small/Mid Cap Growth
Inception Date May 1, 1998
Investment Adviser Massachusetts Financial Services Company

Sector Allocation²



Top 10 Holdings²

NetLogic Microsystems Inc.	1.81%
EXCO Resources Inc.	1.77%
Brookdale Senior Living Inc	1.58%
Teradyne Inc	1.56%
Constant Contact Inc	1.55%
Citi Trends Inc	1.55%
hhgregg Inc.	1.54%
Aegean Marine Petroleum Network Inc	1.53%
VistaPrint NV	1.51%
Rue21 Inc	1.50%

Top 10 Holdings Comprise 15.90%

¹ Investments in companies with small market capitalizations ("small caps") may be subject to greater price volatility than investments in companies with larger capitalizations because small caps are generally subject to special risks such as narrower markets, less financial resources and less liquid stocks.

² Percentages are based on dollar-weighted values of invested assets. Holdings are subject to change.

MML Emerging Growth Fund¹ (Initial Class)



Investment Objective

Seeks capital appreciation.

Investment Strategy

The Fund seeks to achieve its objective by investing primarily in smaller, rapidly growing, emerging growth companies. For this Fund, emerging growth companies are those whose market capitalizations, at the time of purchase, are less than or equal to the capitalization of the company with the largest capitalization in the Russell 2000[®] Index or the S&P SmallCap 600 Index. The Russell 2000 Index is a broad-based, unmanaged index of the common stocks of 2000 of the smallest companies domiciled in the U.S. (on the basis of capitalization) that are traded on the New York Stock Exchange, the American Stock Exchange, and NASDAQ. The S&P SmallCap 600 Index is the Standard & Poor's Composite Index of 600 stocks, an unmanaged index of common stocks of small U.S. companies from a broad range of industries.

Risk/Reward

The Fund may be appropriate for investors seeking capital appreciation who want to diversify their investment portfolio by investing in smaller, rapidly growing emerging growth companies. The Fund is likely to have a portion of its assets in technology and technology-related stocks, which may be more volatile than other stocks. Normally the Fund will invest at least 80% of its net assets in equity securities (primarily common stocks) of these emerging growth companies. Investments in companies with small market capitalizations ("small caps") may be subject to greater price volatility than investments in companies with larger capitalizations because small caps are generally subject to special risks such as narrower markets, less financial resources and less liquid stocks. The Fund prospectus includes additional detail on risk and reward.

Investment Sub-Adviser Profiles

Essex Investment Management Company, LLC ("Essex") was established as a fundamental growth stock investment firm in 1976 and, since 1998, has been jointly owned by Essex's employees and by Boston-based Affiliated Managers Group, Inc. As of December 31, 2009, Essex had approximately \$1.9 billion in assets under management.

Investment Fund Quick Points

Asset Class - Management Style Small/Mid Cap Growth
 Inception Date May 1, 2000
 Investment Adviser Massachusetts Mutual
 Life Insurance Company
 Sub-Adviser Essex Investment Management
 Company, LLC

Top 10 Industries²

Commercial Services	8.48%
Health Care - Products	8.36%
Software	8.33%
Pharmaceuticals	7.35%
Telecommunications	5.60%
Internet	5.47%
Auto Parts & Equipment	4.96%
Chemicals	3.93%
Health Care - Services	3.87%
Metal Fabricate & Hardware	3.18%

Top 10 Industries Comprise 59.53%

Top 10 Holdings²

Perrigo Co.	3.46%
Parexel International Corp.	3.06%
Thoratec Corp.	2.61%
Aruba Networks, Inc.	2.54%
Blackboard, Inc.	2.48%
Wabtec Corp.	2.36%
Ulta Salon Cosmetics & Fragrance, Inc.	2.27%
Kaydon Corp.	2.16%
Healthsouth Corp.	2.10%
NIC, Inc.	1.88%

Top 10 Holdings Comprise 24.92%

¹ Investments in companies with small market capitalizations ("small caps") may be subject to greater price volatility than investments in companies with larger capitalizations because small caps are generally subject to special risks such as narrower markets, less financial resources and less liquid stocks.

² Percentages are based on dollar-weighted values of invested assets. Holdings are subject to change.

MML Small Cap Growth Equity Fund¹ (Initial Class)



Investment Objective

Seeks long-term capital appreciation.

Investment Strategy

The Fund seeks to achieve its objective by investing primarily in common stocks and equity securities of smaller companies which the managers believe offer potential for long-term growth. The Fund may maintain cash reserves for liquidity and defensive purposes. Normally, the Fund invests at least 80% of its net assets in the securities of companies whose market capitalizations, at the time of purchase, fall within the range of companies in the Russell 2000[®] Index or the S&P SmallCap 600 Index. The Russell 2000 Index is a broad-based, unmanaged index of the common stocks of 2000 of the smallest companies domiciled in the U.S. (on the basis of capitalization) that are traded on the New York Stock Exchange, the American Stock Exchange, and NASDAQ. The S&P SmallCap 600 Index is the Standard & Poor's Composite Index of 600 stocks, an unmanaged index of common stocks of small U.S. companies from a broad range of industries.

Two Sub-Advisers manage the Fund, Waddell & Reed Investment Management Company ("Waddell & Reed") and Wellington Management Company, LLP ("Wellington Management"). Waddell & Reed uses a bottom-up process of stock selection, generally emphasizing long-term growth potential and superior financial characteristics, such as: annual revenue and earnings growth rate of 15-20%+; pre-tax margins of 20%+ and low-debt capital structure. Wellington Management's investment approach emphasizes its own proprietary fundamental research and bottom-up stock selection to identify what it believes to be the best small-capitalization companies.

Risk/Reward

The Fund may be appropriate for investors seeking long-term capital appreciation who want to diversify their investment portfolio by investing in small capitalization companies ("small caps"). Stocks offer the potential for long-term growth but can decline over short or extended periods of time, thus subjecting the Fund to unpredictable declines in the value of its shares. Investments in small caps may be subject to greater price volatility than investments in companies with larger capitalizations because small caps are generally subject to special risks such as narrower markets, less financial resources and less liquid stocks. Growth company securities also tend to be more volatile than the overall market. The Fund prospectus includes additional detail on risk and reward.

Investment Sub-Adviser Profiles

Established in 1937, as of December 31, 2009, Waddell & Reed had more than \$69 billion in assets under management. With a long tradition of investment services and consistency of

approach, their seasoned portfolio managers average 21 years of investment experience and 13 years with Waddell & Reed.

Wellington Management serves as investment adviser to more than 700 institutional clients and over 200 mutual Fund portfolios covering a wide range of investment styles. As of December 31, 2009, Wellington Management had investment management authority with respect to approximately \$537 billion in assets.

Investment Fund Quick Points

Asset Class - Management Style	Small/Mid Cap Growth
Inception Date	May 3, 1999
Investment Adviser	Massachusetts Mutual Life Insurance Company
Sub-Advisers	Waddell & Reed Investment Management Company and Wellington Management Company, LLP

Top 10 Industries²

Commercial Services	8.19%
Software	5.69%
Computers	5.63%
Health Care - Products	5.61%
Retail	5.46%
Machinery - Diversified	4.77%
Internet	4.70%
Oil & Gas Services	4.66%
Diversified Financial Services	4.40%
Semiconductors	4.08%

Top 10 Industries Comprise 53.19%

Top 10 Holdings²

LKQ Corp.	2.15%
Micros Systems, Inc.	2.10%
Volcano Corp.	2.02%
Capella Education Co.	1.99%
NuVasive, Inc.	1.97%
Greenhill & Co., Inc.	1.84%
Alberto-Culver Co.	1.80%
Under Armour, Inc.-Class A	1.78%
Wabtec Corp.	1.72%
Dril-Quip, Inc.	1.70%

Top 10 Holdings Comprise 19.07%

¹ Investments in companies with small market capitalizations ("small caps") may be subject to greater price volatility than investments in companies with larger capitalizations because small caps are generally subject to special risks such as narrower markets, less financial resources and less liquid stocks.

² Percentages are based on dollar-weighted values of invested assets. Holdings are subject to change.

Oppenheimer Small- & Mid-Cap Growth Fund/VA¹ (Non-Service)



Investment Objective

Seeks capital appreciation by investing in “growth type” companies.

Investment Strategy

The fund mainly invests in equity securities, such as common stocks, preferred stocks, and convertible securities that the portfolio manager expects to have above-average growth rates. Under normal market conditions, the fund invests at least 80% of its net assets, plus borrowings for investment purposes, in equity securities of “mid-cap” companies. Under normal market conditions the fund can invest up to 20% of its net assets, plus borrowings for investment purposes, in stocks of companies in other market capitalizations, if the Manager believes they offer opportunities for growth. The fund primarily invests in U.S. companies but may also purchase securities of issuers in any country, including developed countries and emerging markets. The fund has no limits on the amount of its assets that can be invested in foreign securities, but has adopted an operating policy limiting its investments in foreign securities to 25% of its total assets.

Risk/Reward

Investments in mid-cap and growth may be especially volatile. Diversification does not guarantee profit or protect against loss.

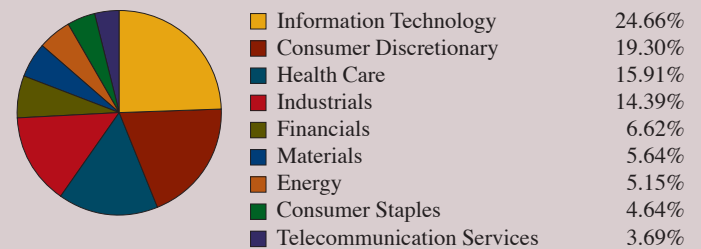
Investment Adviser Profile

OppenheimerFunds, Inc. (“OFI”) is one of the largest and most respected investment managers in the mutual fund business. As of September 30, 2010, OFI, including subsidiaries, managed more than \$173 billion in assets, including mutual funds having approximately 6 million shareholder accounts. OFI is a registered investment adviser and a member of the MassMutual Financial Group.

Investment Fund Quick Points

Asset Class - Management Style Mid Cap Growth
Inception Date August 15, 1986
Investment Adviser. OppenheimerFunds, Inc.

Equity Sector Allocation²



Top 10 Holdings²

F5 Networks Inc	2.17%
Concho Resources Inc	1.97%
Alexion Pharmaceuticals Inc	1.85%
Cognizant Tech Solutions Crp	1.74%
Nettapp Inc	1.60%
Dollar Tree Inc	1.53%
Red Hat Inc	1.50%
Inst MM FD	1.49%
Discovery Communications	1.48%
HMS Holdings Corp	1.47%

Top 10 Holdings Comprise 16.80%

¹ Prior to April 30, 2010 known as Oppenheimer MidCap Fund/Va.

² Percentages are based on dollar-weighted values of invested assets. Holdings are subject to change.

T. Rowe Price Mid-Cap Growth Portfolio



Investment Objective

Seeks long-term capital appreciation.

Investment Strategy

The portfolio will normally invest at least 80% of net assets in stocks of medium-sized companies that exhibit earnings growth rates in excess of the market and with proven products or services, which may offer the potential to outperform the market. T. Rowe Price defines mid-cap companies as those with market capitalizations within the range of companies in the S&P Mid-Cap 400® Index or the Russell Midcap® Growth Index. T. Rowe Price generally favors companies that also have demonstrated potential to sustain earnings growth; operate in industries experiencing increasing demand; or have stock prices that appear to undervalue their growth prospects.

Risk/Reward

The portfolio offers the potential to provide above-average growth of capital over time. Mid-cap growth company stocks are generally more volatile than stocks of large-cap companies, but they offer the possibility of more rapid growth. Additionally, mid-cap stocks tend to be less volatile than small-company stocks. The portfolio prospectus includes additional detail on risk and reward.

Investment Adviser Profile

Founded in 1937 by the late Thomas Rowe Price, Jr., T. Rowe Price is a public company with substantial employee ownership. T. Rowe Price is committed to style discipline, fundamental research, and risk reduction. As of March 31, 2010, T. Rowe Price and its affiliates managed assets of \$419 billion.

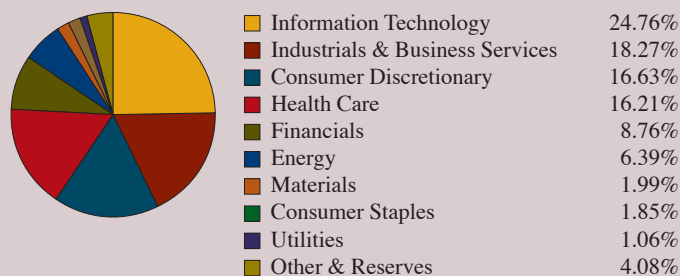
Investment Fund Quick Points

Asset Class - Management Style Small/Mid-Cap Growth

Inception Date December 31, 1996

Investment Adviser T. Rowe Price Associates, Inc.

Sector Allocation¹



Top 10 Holdings¹

AMETEK	1.5%
Discovery Communications	1.5%
Agnico-Eagle Mines	1.4%
IHS	1.4%
Chipotle Mexican Grill	1.3%
Global Payments	1.3%
Roper Industries Inc	1.3%
Expedia	1.2%
JDS Uniphase	1.2%
Edwards Lifesciences	1.2%

Top 10 Holdings Comprise 13.3%

¹ Percentages are based on dollar-weighted values of invested assets. Holdings are subject to change.

DWS Small Cap Index VIP¹ (Class A)

Deutsche Asset Management

A Member of the
Deutsche Bank Group 

Investment Objective

Seeks to match, as closely as possible, before expenses, the performance of the Russell 2000[®] Index, which emphasizes stocks of small U.S. companies. The Russell 2000[®] Index is a broad-based, unmanaged index of the common stocks of 2000 of the smallest companies domiciled in the U.S. (on the basis of capitalization) that are traded on the New York Stock Exchange, the American Stock Exchange, and NASDAQ. Frank Russell Company is the owner of the trademarks and copyrights relating to the Russell indexes, which have been licensed for use by Deutsche Asset Management, Inc.

Investment Strategy

In attempting to match the risk and return characteristics of the Russell 2000[®] Index as closely as possible, the manager:

- Invests in a statistically selected sample of the securities found in the Russell 2000[®] Index, using a process known as “optimization.” The process selects stocks for the portfolio that industry weightings, market capitalizations and fundamental characteristics (price-to-book ratios, price-to-earnings ratios, debt-to-asset ratios and dividend yields) closely match those of the securities in the Russell 2000[®] Index.
- Seeks a correlation between the performance of the fund, before expenses, and the Russell 2000[®] Index of 95% or better.

Risk/Reward

This fund invests for capital appreciation through exposure to the U.S. equity market as represented by small capitalization companies (“small caps”). Stocks offer the potential for long-term growth but can decline over short or extended periods of time, thus subjecting the fund to unpredictable declines in the value of its shares. Investments in small caps may be subject to greater price volatility than investments in companies with larger capitalizations because small caps are generally subject to special risks such as narrower markets, less financial resources and less liquid stocks. Derivatives may be volatile and less liquid than traditional securities and the fund could suffer losses on its derivative positions. There is no guarantee that the fund will be able to mirror the Russell 2000[®] Index closely enough to track its performance. The fund prospectus includes additional detail on risk and reward.

Investment Adviser Profile

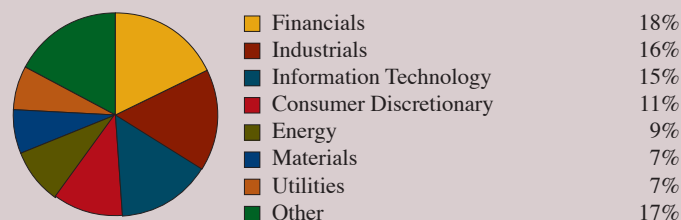
DIMA is an indirect, wholly owned subsidiary of Deutsche Bank AG, a major global banking institution that is engaged in a wide range of financial services, including investment management, mutual fund, retail, private and commercial banking, investment banking and insurance.

Northern Trust Investments, N.A. (“NTI”), is the sub-adviser for the fund. NTI primarily manages assets for defined contribution and benefit plans, investment companies and other institutional investors. NTI is a subsidiary of The Northern Trust Company, a bank holding company. As of December 31, 2009, NTI and its affiliates had assets under management of \$627.2 billion.

Investment Fund Quick Points

Asset Class - Management Style Small/Mid-Cap Blend
Inception Date August 22, 1997
Investment Adviser Deutsche Investment
Management Americas, Inc.
Sub-Adviser Northern Trust Investments, N.A.

Sector Allocation²



Top 10 Holdings²

Joy Global 1.6%
Coeur d’Alene Mines 1.6%
Platinum Underwriters Holdings 1.5%
Argo Group International Holdings 1.5%
Brinker International 1.5%
Regis 1.5%
Jones Apparel Group 1.4%
Pan American Silver 1.4%
Allied World Assurance 1.4%
Hubbell 1.4%

Top 10 Holdings Comprise 14.8%

¹ Investments in companies with small market capitalizations (“small caps”) may be subject to greater price volatility than investments in companies with larger capitalizations because small caps are generally subject to special risks such as narrower markets, less financial resources and less liquid stocks.

² Percentages are based on dollar-weighted values of invested assets. Holdings are subject to change.

MML Small Cap Equity Fund¹ (Initial Class)



Investment Objective

Seeks to achieve long-term growth of capital and income by investing primarily in a diversified portfolio of equity securities of smaller companies.

Investment Strategy

The Fund invests mainly in common stocks of small-capitalization (“small-cap”) U.S. companies that the Fund’s Sub-Adviser OppenheimerFunds, Inc. (“OFI”), believes have favorable business trends or prospects. Normally, the Fund invests at least 80% of its net assets in the securities of companies whose market capitalizations, at the time of purchase, are included in the range of companies in the Russell 2000[®] Index or the S&P SmallCap 600 Index. The Russell 2000 Index, the Fund’s benchmark, is a widely recognized, unmanaged index representative of common stocks of smaller capitalized U.S. companies. The Index does not incur expenses or reflect any deduction for taxes and cannot be purchased directly by investors.

Risk/Reward

The Fund may be appropriate for investors seeking long-term growth of capital and income who want to diversify their investment portfolio by investing in the securities of smaller companies (“small caps”). Stocks offer the potential for long-term growth but can decline over short or extended periods of time, thus subjecting the Fund to unpredictable declines in the value of its shares. Investments in small caps may be subject to greater price volatility than investments in companies with larger capitalizations because small caps are generally subject to special risks such as narrower markets, less financial resources and less liquid stocks. The Fund prospectus includes additional detail on risk and reward.

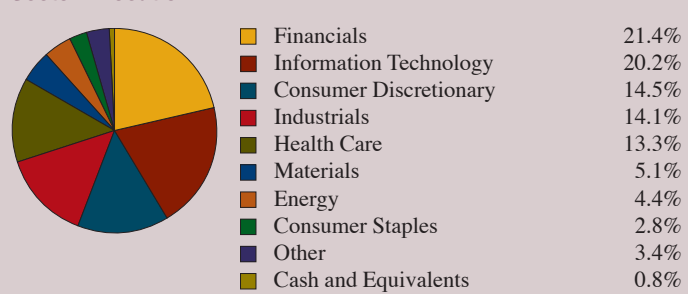
Investment Sub-Adviser Profile

OppenheimerFunds, Inc. (“OFI”), is one of the largest and most respected investment managers in the mutual fund business. As of September 30, 2010, OFI, including subsidiaries, managed more than \$173 billion in assets, including mutual funds having approximately 6 million shareholder accounts. OFI is a registered investment adviser and a member of the MassMutual Financial Group.

Investment Fund Quick Points

Asset Class - Management Style Small/Mid Cap Blend
 Inception Date June 1, 1998
 Investment Adviser Massachusetts Mutual Life Insurance Company
 Sub-Adviser OppenheimerFunds, Inc.

Sector Allocation²



Top 10 Holdings²

Phillips-Van Heusen Corp.	1.14%
Holly Corp.	1.09%
Blue Coat Systems, Inc.	1.08%
TIBCO Software, Inc.	1.07%
Old Dominion Freight Line, Inc.	1.01%
Bally Technologies, Inc.	0.99%
BE Aerospace, Inc.	0.92%
Capella Education Co.	0.91%
Childrens Place Retail Stores (The), Inc.	0.90%
Health Management Associates, Inc.-Class A	0.88%

Top 10 Holdings Comprise 9.99%

¹ Investments in companies with small market capitalizations (“small caps”) may be subject to greater price volatility than investments in companies with larger capitalizations because small caps are generally subject to special risks such as narrower markets, less financial resources and less liquid stocks.

² Percentages are based on dollar-weighted values of invested assets. Holdings are subject to change.

American Century VP Value Fund (Class I)



Investment Objective

Seeks long-term capital growth.

Investment Strategy

The managers primarily invest in equity securities of well established businesses with medium-to-large market capitalization that are undervalued relative to their long-term operating prospects. They also: employ a disciplined investment strategy, using a fundamental, bottom-up approach; expect to invest at least 80% of the fund's total assets in equity securities; look for stocks with better-than average dividends, which can help to offset the impact of market downturns on fund performance.

Risk/Reward

The value portfolio team applies a consistent risk-controlled process that utilizes price filters, fundamental research, and strict sell disciplines designed to capture a wide range of value opportunities. The goal is to minimize risk while providing long-term capital growth. The fund is subject to market risk, price volatility risk and as with all funds, the risk of loss of principal. If the market does not consider the individual stocks purchased by the fund to be under-valued, the value of the fund's shares may not rise as high as other Funds and may decline, even if stock prices in general are increasing.

Investment Adviser Profile

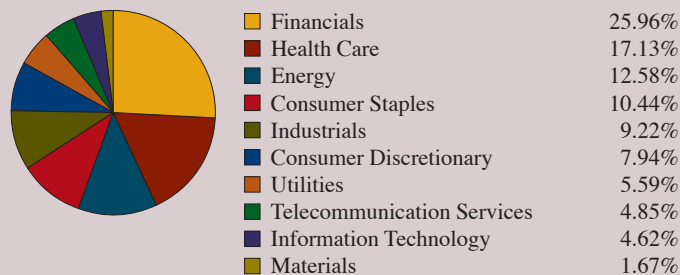
American Century Investments is a leading investment manager with more than 50 years of experience helping investors to achieve their financial goals. Serving investment professionals, institutions, corporations and individual investors, American Century Investments offers an array of products across a variety of investment disciplines.

Based in Kansas City, Missouri, the company manages approximately \$87.1 billion in assets as of June 30, 2010, through mutual funds, subadvisory accounts and institutional separate accounts.

Investment Fund Quick Points

Asset Class - Management Style Mid Cap Value
Inception Date May 1, 1996
Investment Adviser American Century Investment
Management, Inc.

Equity Sector Allocation¹



Top 10 Equity Holdings¹

Johnson & Johnson	3.28%
Chevron Corp	3.17%
AT&T Inc	3.12%
JPMorgan Chase & Co.	3.09%
Pfizer Inc	2.76%
General Electric Co	2.68%
Total SA	2.10%
Exxon Mobil Corp	2.05%
Beckman Coulter Inc	2.00%
Marsh & McLennan Cos Inc	1.95%

Top 10 Equity Holdings Comprise 26.20%

¹ Percentages are based on dollar-weighted values of invested assets. Holdings are subject to change.

Franklin Small Cap Value Securities Fund^{1,2} (Class 2)



Investment Objective

Seeks long-term total return.

Investment Strategy

The Fund normally invests at least 80% of its net assets in investments of small capitalization companies, and normally invests predominantly in equity securities. For this Fund, small-capitalization companies are those with market capitalization values not exceeding \$3.5 billion, at the time of purchase. The Fund generally invests in equity securities of companies that the manager believes are undervalued.

Risk/Reward

The Fund's investments in stocks offer the potential for long-term gains but can be subject to short term price fluctuations. Smaller or relatively new or unseasoned companies can be particularly sensitive to changing economic conditions, and their prospects for growth are less certain than those of larger, more established companies and their securities are more volatile, especially over the short term. Foreign investing involves additional risks including currency fluctuations, economic instability, market volatility and social and political instability. These and other risks are described in the Fund's prospectus.

Investment Adviser Profile

Franklin Advisory Services, LLC is a subsidiary of Franklin Resources, Inc., which does business as Franklin Templeton Investments, one of the largest mutual fund organizations in the United States. Franklin Templeton Investments' distinct multi-manager structure combines the specialized expertise of three world-class investment management groups - Franklin, Templeton and Mutual Series- each backed by over 50 years of experience. Franklin Templeton managed over \$570.5 billion in assets under management as of June 30, 2010.

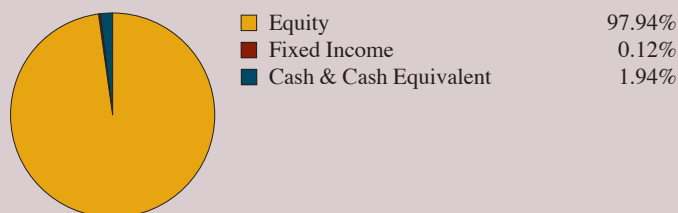
Investment Fund Quick Points

Asset Class - Management Style Small Cap Value

Inception Date May 1, 1998³

Investment Adviser Franklin Advisory Services, LLC

Sector Allocation⁴



Top 10 Holdings⁴

Thor Industries Inc	2.13%
AutoLiv Inc.	2.00%
Protective Life Corp	1.93%
Old Republic International Corp	1.75%
Rowan Companies Inc	1.72%
Westlake Chemical Corp	1.70%
Tidewater Inc	1.63%
Nordson Corp	1.60%
Bristow Group Inc	1.58%
Trinity Industries Inc	1.52%

Top 10 Holdings Comprise 17.56%

1 A series of Franklin Templeton Variable Insurance Products Trust, shares of which are generally sold only to insurance company separate accounts to serve as investment options for variable insurance products. The fund is distributed by Franklin Templeton Distributors, Inc. 1 Franklin Parkway, San Mateo, CA 94403.

2 Investments in companies with small market capitalizations ("small caps") may be subject to special risks given their characteristic narrow markets, limited financial resources, and less liquid stocks, all which may cause price volatility.

3 Class 2 shares were not offered until 1/6/1999.

4 Percentages are based on dollar-weighted values of invested assets. Holdings are subject to change.

Goldman Sachs VIT Strategic Growth Fund¹ (Institutional)



Asset
Management

Investment Objective

Long-term growth of capital.

Investment Strategy

The Fund invests, under normal circumstances, at least 90% of its total assets (not including securities lending collateral and any investment of that collateral) measured at the time of purchase ("Total Assets") in equity investments. The Fund seeks to achieve its investment objective by investing in a diversified portfolio of equity investments that are considered by the Investment Adviser to have long-term capital appreciation potential. Although the Fund invests primarily in publicly traded U.S. securities, it may invest up to 25% of its Total Assets in foreign securities, including securities of issuers in countries with emerging markets or economies ("emerging countries") and securities quoted in foreign currencies.

Risk/Reward

The VIT Capital Growth Fund invests primarily in large-capitalization U.S. equity investments and is subject to market risk so that the value of the securities in which it invests may go up or down in response to the prospects of individual companies, particular industry sectors and/or general economic conditions. The Fund may invest in foreign securities, which may be more volatile and less liquid than investment in U.S. securities and will be subject to the risks of currency fluctuations and sudden economic or political developments. At times, the Fund may be unable to sell certain of its portfolio securities without a substantial drop in price, if at all. These risks are heightened in emerging markets.

The Fund may participate in the Initial Public Offering (IPO) market, and a portion of the Fund's returns consequently may be attributable to its investment in IPOs. The market value of IPO shares may fluctuate considerably due to factors such as the absence of a prior public market, unseasoned trading, and the small number of shares available for trading and limited information about the issuer. When a fund's asset base is small, IPOs may have a magnified impact on the fund's performance. As a fund's assets grow, it is probable that the effect of the fund's investment in IPOs on its total returns may not be as significant, which could reduce the fund's performance.

Investment Adviser Profile

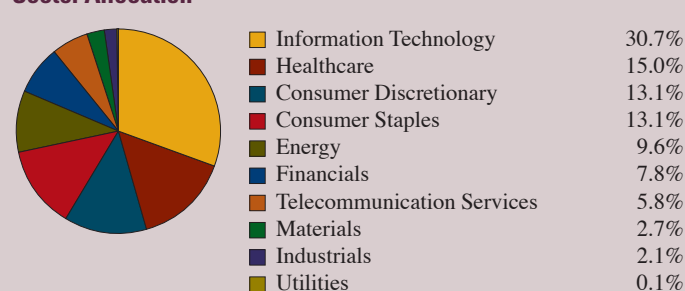
Goldman Sachs Asset Management, L.P. ("GSAM"), the investment arm of The Goldman Sachs Group, Inc., was

founded in 1988. GSAM is among the world's top asset managers, with over \$713.9 billion in assets under management as of March 31, 2010. GSAM serves the investment needs of institutions, governments, foundations, endowments and individual investors worldwide, offering solutions across geographic borders, investment styles and traditional and non-traditional asset classes. We offer the resources of a large, global firm and the specialization of a boutique while seeking to deliver strong performance over full market cycles through our team-driven, research-intensive approach to investing.

Investment Fund Quick Points

Asset Class - Management Style Large Cap Growth
Inception Date April 30, 1998
Investment Adviser. Goldman Sachs Asset Management, L.P.

Sector Allocation²



Top 10 Holdings²

Apple Inc.	5.0%
Qualcomm Inc	3.9%
PepsiCo, Inc.	3.9%
Cisco Systems Inc.	3.6%
Schlumberger Limited	3.4%
American Tower Corp.	3.2%
Johnson & Johnson.	3.1%
Halliburton Company.	3.0%
Costco Wholesale Corp	3.0%
Oracle Corp.	2.9%

Top 10 Holdings Comprise 35.00%

¹ Prior to April 30, 2010 known as Goldman Sachs VIT Capital Growth Fund.

² Percentages are based on dollar-weighted values of invested assets. Holdings are subject to change.

Janus Aspen Forty Portfolio¹ (Institutional & Service)



Investment Objective

Seeks long-term growth of capital. The Portfolio will pursue its objective by investing primarily in a core group of 20 to 40 common stocks selected for their growth potential.

Investment Strategy

- Applies a bottom-up, one-company-at-a-time approach to choosing investments, looking for companies with earnings growth potential.
- May invest in companies of any size, from larger, well-established companies to smaller, emerging growth companies.

Risk/Reward

The Portfolio pursues its objective by investing primarily in common stocks selected for their growth potential. The Portfolio is non-diversified, which means that it may hold a larger position in a smaller number of securities than a diversified fund. As a result, a single security's increase or decrease in value may have a greater impact on a portfolio's net asset value and return.

The portfolio's use of short sales may cause the portfolio to have higher expenses than those of other equity portfolios. Short sales are speculative transactions and involve special risks, including a greater reliance on the investment team's ability to accurately anticipate the future value of a security. The Portfolio's losses are potentially unlimited in a short sale transaction. The Portfolio's use of short sales in effect leverages the portfolio. The Portfolio's use of leverage may result in risks and can magnify the effect of any losses. There is no assurance that a leveraging strategy will be successful.

The Portfolio may invest in a variety of stocks or debt securities, including stock of smaller companies, foreign companies and high yield/high risk bonds. These each have their own risks including market risk for the stocks and credit risk for the debt securities. The fund prospectus includes additional detail on risk and reward.

Investment Adviser Profile

Janus Capital Management LLC began serving as an investment adviser in 1970 (to the Janus Fund) and currently serves as investment adviser to all of the Janus retail funds, acts as sub-adviser for a number of private-label mutual funds, and provides separate account advisory services for institutional accounts. For the month ended June 30, 2010 Janus reported total assets under management of approximately \$147.2 billion.

Investment Fund Quick Points

Asset Class - Management Style Large Cap Growth
Inception Date May 1, 1997
Investment Adviser Janus Capital Management LLC

Sector Allocation²



Top 10 Industries²

Computers	11.09%
Medical - Biomedical/Gen	9.27%
Web Portals/Internet Service Providers	8.01%
Diversified Banking Inst	7.17%
Brewery	5.64%
Enterprise Software/Services	5.38%
Networking Products	4.70%
Multi-Media	3.37%
E-Commerce/Services	3.37%
Transportation - Services	3.00%

Top 10 Industries Comprise 61.00%

Top 5 Holdings²

Apple Inc.	11.09%
Celgene Corp.	6.55%
Anheuser-Busch InBev	5.64%
Oracle Corp.	5.39%
Google Inc. (Cl A)	4.87%

Top 5 Holdings Comprise 33.54%

¹ Not available in the SVUL policy. Institutional class is available with VUL II, SVUL II and VUL policies only. Service class is available with VUL GuardSM and Survivorship VUL GuardSM policies.

² Percentages are based on dollar-weighted values of invested assets. Holdings are subject to change.

MML Blue Chip Growth Fund (Initial Class)



Investment Objective

Seeks long-term capital growth. Income is a secondary objective.

Investment Strategy

The portfolio normally invests at least 80% of net assets in the common stocks of large and medium-sized blue chip growth companies. These are firms that, in the view of the Fund's Sub-Adviser T. Rowe Price Associates, Inc. ("T. Rowe Price"), are well-established in their industries and have the potential for above-average earnings growth. The Sub-Adviser focuses on companies with a leading market position, seasoned management and strong financial fundamentals. The investment approach reflects the belief that solid company fundamentals (with an emphasis on strong growth in earnings per share or operating cash flow) combined with a positive industry outlook will ultimately reward investors with strong investment performance. While most assets will be invested in U.S. common stocks, foreign stocks¹, futures, and options may also be purchased, in keeping with the Fund's objectives. For details about the Fund's investment program, please refer to the Fund prospectus.

Risk/Rewards

This Fund offers long-term capital appreciation by investing in leading companies in industries T. Rowe Price believes are poised for long-term growth. It gives investors a low-cost way to invest in "blue chip" companies that enjoy strong market positions, seasoned management teams, solid financial conditions, and above-average earnings growth and profitability. Because growth stocks have higher valuations and lower dividend yields than slower-growth or cyclical companies, the share price volatility may be higher. As such, Fund prices could decline further in market downturns than non-growth-oriented funds. The portfolio prospectus includes additional detail on risk and reward.

Investment Sub-Adviser Profile

Founded in 1937 by the late Thomas Rowe Price, Jr., T. Rowe Price is a public company with substantial employee ownership. T. Rowe Price is committed to style discipline, fundamental research, and risk reduction. As of December 31, 2009, T. Rowe Price had approximately \$391.3 in assets under management.

Investment Fund Quick Points

Asset Class - Management Style Large Cap Growth
Inception Date May 1, 2006
Investment Adviser Massachusetts Mutual
Life Insurance Company
Sub-Adviser T. Rowe Price Associates, Inc.

Top 10 Industries²

Internet	15.10%
Computers	9.68%
Diversified Financial Services	6.97%
Retail	6.55%
Telecommunications	6.08%
Miscellaneous - Manufacturing	5.13%
Banks	4.63%
Pharmaceuticals	4.26%
Commercial Services	3.70%
Oil & Gas Services	3.70%

Top 10 Industries Comprise 65.80%

Top 10 Holdings²

Apple, Inc.	7.43%
Google, Inc.-Class A	5.31%
Amazon.Com, Inc.	4.62%
Danaher Corp.	3.22%
Franklin Resources, Inc.	2.23%
Schlumberger, Ltd.	2.19%
Praxair, Inc.	1.96%
Express Scripts, Inc.	1.88%
American Express Co.	1.86%
Qualcomm, Inc.	1.75%

Top 10 Holdings Comprise 32.45%

¹ There are special risks associated with international investing, such as differences in accounting practices, political changes and currency fluctuations. These risks are heightened in emerging markets.

² Percentages are based on dollar-weighted values of invested assets. Holdings are subject to change.

MML NASDAQ-100® Fund¹ (Initial Class)



Investment Objective

Seeks to approximate, as closely as practicable (before fees and expenses), the total return of the NASDAQ-100® Index.

Investment Strategy

The Fund seeks to achieve its objective by investing in at least 80% of its net assets in the securities of companies included in the NASDAQ-100 Index. The NASDAQ-100 Index is a modified capitalization-weighted index composed of the 100 largest non-financial companies listed on the National Association of Securities Dealers Automated Quotations System ("NASDAQ").

Risk/Reward

The Fund may be appropriate for investors seeking to match, as closely as possible, the total return of the non-financial NASDAQ-100 Index. The Fund, however, may not hold every stock in the Index. Stocks offer the potential for long-term growth but can decline over short or extended periods of time, thus subjecting the Fund to unpredictable declines in the value of its shares. The Fund may also use derivatives, such as index futures and options, whose performance is expected to correspond to the Index. For these reasons, as well as due to cash inflows and outflows, administrative expenses and trading costs, the Fund's performance may deviate from the Index. The Fund prospectus includes additional detail on risk and reward.

Investment Sub-Adviser Profile

Northern Trust Investments, N.A. ("Northern Trust") acts as Sub-Adviser to the Fund and makes the Fund's investment decisions. As of December 31, 2009, Northern Trust and its affiliates had assets under custody of \$3.7 trillion and assets under investment management of \$627.2 billion.

Northern Trust is a wholly-owned subsidiary of The Northern Trust Company.

Investment Fund Quick Points

Asset Class - Management Style Large Cap Growth
Inception Date May 1, 2000
Investment Adviser Massachusetts Mutual
Life Insurance Company
Sub-Adviser Northern Trust Investments, N.A.

Top 10 Industries²

Computers 24.68%
Software 13.10%
Internet 12.79%
Telecommunications 9.38%
Biotechnology 7.51%
Semiconductors 7.09%
Retail 5.09%
Pharmaceuticals 4.21%
Media 4.05%
Health Care - Products 1.76%

Top 10 Industries Comprise 89.66%

Top 10 Holdings²

Apple, Inc. 19.45%
Google, Inc.-Class A 4.70%
Qualcomm, Inc. 4.24%
Microsoft Corp. 3.92%
Oracle Corp. 3.03%
Amazon.Com, Inc. 2.51%
Cisco Systems, Inc. 2.40%
Teva Pharmaceutical Industries, Ltd.,
Sponsored ADR 2.08%
Intel Corp. 2.02%
Gilead Sciences, Inc. 1.58%

Top 10 Holdings Comprise 45.93%

¹ NASDAQ®, NASDAQ-100® and NASDAQ-100 Index® are registered trademarks of The NASDAQ Stock Market, Inc. (together with its affiliates, "NASDAQ") and are licensed for use by the Fund. The Fund has not been passed on by NASDAQ as to its legality or suitability. The Fund is not issued, endorsed, sold or promoted by NASDAQ. **NASDAQ makes no warranties and bears no liability with respect to the Fund.**

² Percentages are based on dollar-weighted values of invested assets. Holdings are subject to change.

Oppenheimer Capital Appreciation Fund/VA (Non-Service)



Investment Objective

Seeks capital appreciation by investing in securities of well-known, established companies.

Investment Strategy

The fund looks for:

- companies in business areas that have above-average growth potential,
- companies with growth rates that the portfolio manager believes are sustainable over time,
- stocks with reasonable valuations relative to their growth potential.

Risk/Reward

May invest in foreign securities, which entail special risks (such as currency fluctuations and political uncertainties) and may have higher expenses and volatility. Investments in growth and technology may be especially volatile. Diversification does not guarantee profit or protect against loss.

Investment Adviser Profile

OppenheimerFunds, Inc. (“OFI”) is one of the largest and most respected investment managers in the mutual fund business. As of September 30, 2010, OFI, including subsidiaries, managed more than \$173 billion in assets, including mutual funds having approximately 6 million shareholder accounts. OFI is a registered investment adviser and a member of the MassMutual Financial Group.

Investment Fund Quick Points

Asset Class - Management Style Large Cap Growth

Inception Date April 3, 1985

Investment Adviser. OppenheimerFunds, Inc.

Equity Sector Allocation¹



Top 10 Holdings¹

Apple Computer	4.87%
Qualcomm Inc.	3.53%
Google Inc-CL A	3.42%
Pepsi-Cola Incorporated.	2.54%
Oracle Corporation	2.43%
Cisco	1.99%
Occidental Petroleum.	1.98%
Emerson Electronic Company	1.73%
Allergan Incorporated.	1.72%
McDonald’s Corp.	1.67%

Top 10 Holdings Comprise 25.88%

¹ Percentages are based on dollar-weighted values of invested assets. Holdings are subject to change.

T. Rowe Price Blue Chip Growth Portfolio



Investment Objective

Seeks long-term capital growth. Income is a secondary objective.

Investment Strategy

The portfolio normally invests at least 80% of net assets in the common stocks of large and medium-sized blue chip growth companies. These are firms that are considered to be well-established in their industries and have the potential for above-average earnings growth. The adviser focuses on companies with leading market position, seasoned management and strong financial fundamentals. The investment approach reflects the belief that solid company fundamentals (with emphasis on strong growth in earnings per share or operating cash flow) combined with a positive industry outlook will ultimately reward investors with strong investment performance. While most assets will be invested in U.S. common stocks, other securities may also be purchased, including foreign stocks, futures, and options, in keeping with the fund objective. For details about the fund's investment program, please refer to the fund prospectus.

Risk/Rewards

This fund offers long-term capital appreciation potential by investing in leading companies in industries T. Rowe Price believes are poised for long-term growth. It gives investors a low-cost way to invest in "blue chip" companies that enjoy strong market positions, seasoned management teams, solid financial conditions, and above-average earnings growth and profitability. Because growth stocks have higher valuations and lower dividend yields than slower-growth or cyclical companies, the share price volatility may be higher. As such, fund prices could decline further in market downturns than non-growth-oriented funds. The portfolio prospectus includes additional detail on risk and reward.

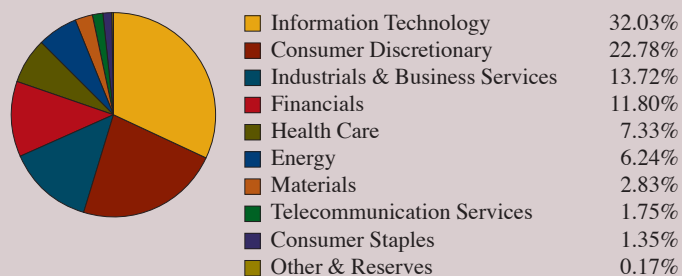
Investment Adviser Profile

Founded in 1937 by the late Thomas Rowe Price, Jr., T. Rowe Price is a public company with substantial employee ownership. T. Rowe Price is committed to style discipline, fundamental research, and risk reduction. As of March 31, 2010, T. Rowe Price and its affiliates managed assets of \$419 billion.

Investment Fund Quick Points

Asset Class - Management Style Large Cap Growth
 Inception Date December 29, 2000
 Investment Adviser T. Rowe Price Associates, Inc.

Sector Allocation¹



Top 10 Holdings¹

Apple	7.6%
Google	5.3%
Amazon.com Inc	4.7%
Danaher	3.2%
Franklin Resources	2.2%
Schlumberger	2.2%
Praxair	2.0%
American Express	1.9%
Express Scripts	1.9%
QUALCOMM	1.8%

Top 10 Holdings Comprise 32.8%

¹ Percentages are based on dollar-weighted values of invested assets. Holdings are subject to change.

American Funds® Growth-Income Fund¹ (Class 2)



Investment Objective

Seeks capital appreciation and income.

Investment Strategy

The fund invests in a diversified portfolio of common stocks and other equity securities, bonds, cash and cash equivalents.

Risk/Rewards

The fund seeks to make your investment grow and provide you with income over time by investing primarily in common stocks or other securities, which demonstrate the potential for appreciation and/or dividends. The fund may invest a portion of its assets in securities of issuers domiciled outside the U.S. and not included in Standard & Poor's 500 Composite Index. The S&P 500[®] is Standard & Poor's Composite Index of 500 stocks, an unmanaged index of common stock prices. The index does not reflect any fees or expenses. Standard & Poor's is a division of The McGraw-Hill Companies, Inc. The S&P 500 Index is a registered trademark of The McGraw-Hill Companies, Inc. The fund is not sponsored, endorsed, sold, or promoted by Standard & Poor's or The McGraw-Hill Companies, Inc. The fund is designed for investors seeking both capital appreciation and income. The prices of securities may decline in response to certain events, including: those directly involving companies whose securities are owned in the fund; conditions affecting the general economy; overall market changes; global political, social or economic instability; and currency and interest rate fluctuations.

Investment in securities issued by entities based outside the U.S. may be subject to the risks described above to a greater extent and may also be affected by differing securities regulations, higher transaction costs, and administrative difficulties such as delays in clearing and settling portfolio transactions. You may lose money by investing in the fund. The likelihood of loss is greater if you invest for a shorter period of time. Your investment in the fund is not a bank deposit and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency, entity or person. The fund prospectus includes additional detail on risk and reward.

Investment Adviser Profile

American Funds Insurance Series[®] is managed by Capital Research and Management CompanySM, investment adviser to the American Funds. With more than \$900 billion in assets under management as of December 31, 2009, American Funds is one of the nation's largest mutual fund families.

Investment Fund Quick Points

Asset Class - Management Style Large Cap Blend
Inception Date February 8, 1984
Investment Adviser Capital Research and Management Company

Sector Allocation²



Top 10 Equity Industries²

Oil, gas & consumable fuels	7.1%
Software	7.0%
Pharmaceuticals	4.2%
Internet software & services	4.0%
Media	3.9%
Road & rail	3.8%
Aerospace & defense	3.5%
Semiconductors & semiconductor equipment	3.3%
Diversified telecommunication services	3.0%
Beverages	2.9%

Top 10 Equity Industries Comprise 42.7%

Top 10 Equity Holdings²

Oracle	3.3%
Microsoft	2.8%
Google	2.8%
AT&T	1.9%
Merck	1.8%
ConocoPhillips	1.7%
Philip Morris International	1.6%
Hewlett-Packard	1.6%
CSX	1.5%
PepsiCo	1.5%

Top 10 Equity Holdings Comprise 20.5%

¹ There are special risks associated with international investing, such as differences in accounting practices, political changes, and currency fluctuations. These risks are heightened in emerging markets.

² Percentages are based on dollar-weighted values of invested assets. Holdings are subject to change.

Fidelity® VIP Contrafund® Portfolio¹ (Initial Class)



Investment Objective

Seeks long-term capital appreciation.

Investment Strategy

- Normally investing primarily in common stocks;
- Investing in securities of companies whose value the fund manager believes is not fully recognized by the public;
- Investing in domestic and foreign issuers;
- Investing in either “growth” stocks or “value” stocks or both;
- Using fundamental analysis of each issuer’s financial condition and industry position and market and economic conditions to select investments.

Risk/Rewards

This portfolio invests in “growth stocks” and “value stocks.” Growth stocks are attractively priced stocks of companies that demonstrate the potential for above-average earnings and revenue growth, a strategy that may translate into strong returns for investors. Growth stocks tend to be sensitive to changes in their earnings and more volatile than other types of stocks. Value stocks are those the manager believes are undervalued in the market, whose value may increase over time. The risk with value stocks is that the manager’s strategy in selecting them may not achieve its objective. The portfolio may also invest in foreign investments which are subject to a number of risks such as currency fluctuations, market price swings, less public information and economic, social and political uncertainty. The portfolio prospectus includes additional detail on risk and reward.

Investment Adviser and Sub-Adviser Profiles

Fidelity Management & Research Company (“FMR”) is the investment management arm of Fidelity Investments®. Established in 1946, Fidelity Investments is one of the largest mutual fund companies in the United States.

FMR is the portfolio’s manager. As the manager, FMR is responsible for choosing the portfolio’s investments and handling its business affairs. As of September 30, 2010, Fidelity managed assets of over 1.4 trillion dollars and has over 80 million shareholder accounts.

FMR Co., Inc. (“FMRC”), an affiliate of FMR, serves as sub-adviser for the portfolio. FMRC is primarily responsible for choosing investments for the portfolio.

Affiliates assist FMR with foreign investments. Fidelity Management & Research (U.K.) Inc. (“FMR U.K.”), in London, England, and Fidelity Management & Research (Far East) Inc. (“FMR Far East”) serve as sub-advisers for the portfolio. Both were organized in 1986 to provide investment research and advice to FMR. FMR U.K. and FMR Far East may provide investment research and advice on issuers based outside the United States and may also provide investment advisory services for the portfolio.

Fidelity Investments Japan Limited (“FIJ”), in Tokyo, Japan, also serves as a sub-adviser for the portfolio. FIJ may provide investment research and advice on issuers based outside the United States for the portfolio.

Investment Fund Quick Points

Asset Class - Management Style	Large Cap Blend
Inception Date	January 3, 1995
Investment Adviser	Fidelity Management & Research Company
Sub-Adviser	FMRC

Allocation²



Top 10 Industries²

Information Technology	19.24%
Financials	15.38%
Consumer Staples	10.90%
Energy	10.70%
Health Care	10.69%
Industrials	10.64%
Consumer Discretionary	10.33%
Utilities	3.60%
Telecommunication Services	3.48%
Materials	3.33%

Top Industries Comprise 98.29%

Top 10 Holdings²

Apple Inc	
JPMorgan Chase & Co	
Citigroup Inc	
General Electric Co	
Microsoft Corp	
Coca Cola Co	
Procter & Gamble Co	
Merck & Co Inc New	
Microsoft Corp	
ASML Hldg Nv (NY Reg Shs)	

Top 10 Holdings Comprise 17.70%

Holdings may not be representative of the fund’s current or future investments and may change at any time. The top 10 holdings do not include money market instruments.

¹ Fidelity, Fidelity Investments & Pyramid Design and Contrafund are registered service marks of FMR Corporation.

² Percentages are based on dollar-weighted values of invested assets. Holdings are subject to change.

MFS® Investors Trust Series (Initial Class)



Investment Objective

Seeks capital appreciation.

Investment Strategy

Modeled after America's first mutual fund, the series focuses on large-cap, high-quality companies with superior growth characteristics whose stocks are selling at reasonable levels.

The series invests, under normal market conditions, at least 65% of its net assets in common stocks and related securities, such as preferred stock, convertible securities and depository receipts for those securities. These securities may be listed on a securities exchange, or traded on the over-the-counter (OTC) markets. While the series may invest in companies of any size, it generally focuses on companies with larger market capitalizations that MFS believes have sustainable growth prospects and attractive valuations based on current and expected earnings or cash flow. The adviser considers the portfolio's overall prospects for appreciation as well as income in managing the series.

Risk/Reward

The series invests primarily in quality stocks representing well-known companies across a wide range of industries.

Investments in foreign securities may be unfavorably affected by interest-rate and currency-exchange-rate changes as well as by market, economic, and political conditions of the countries where investments are made. There may be greater returns but also greater risk than with U.S.

Investments. These risks may increase share price volatility. Please see the prospectus for details. The Series' investment strategy is subject to change, and future performance cannot be guaranteed. The fund prospectus includes additional detail on risk and reward.

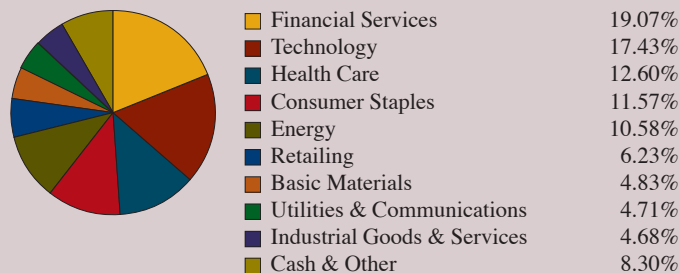
Investment Adviser Profile

Established in 1924, Massachusetts Financial Services Company ("MFS") is America's oldest mutual fund company. Committed to primary research on every security they own — which MFS proudly calls Original ResearchSM — MFS has over \$180 billion in assets with over 5 million investor accounts worldwide, as of June 30, 2010. MFS is a majority owned subsidiary of Sun Life of Canada (U.S.) Financial Services Holdings, Inc., which is an indirect subsidiary of Sun Life Financial, Inc. (a diversified financial services organization).

Investment Fund Quick Points

Asset Class - Management Style Large Cap Blend
Inception Date October 9, 1995
Investment Adviser. Massachusetts Financial Services Company

Sector Allocation¹



Top 10 Holdings¹

Apple Inc.	2.64%
Oracle Corp.	2.63%
JPMorgan Chase & Co.	2.58%
Cisco Systems Inc.	2.41%
Procter & Gamble Co.	2.29%
Johnson & Johnson.	2.27%
Google Inc	2.18%
Abbott Laboratories	2.16%
Danaher Corp	2.13%
Walt Disney Co.	2.13%

Top 10 Holdings Comprise 23.41%

¹ Percentages are based on dollar-weighted values of invested assets. Holdings are subject to change.

MML Enhanced Index Core Equity Fund (Initial Class)



Investment Objective

Seeks to outperform the total return performance of its benchmark index, the S&P 500® Index, while maintaining risk characteristics similar to those of the benchmark. The S&P 500 Index is the Standard & Poor's Composite Index of 500 stocks, an unmanaged index of common stock prices. The Index does not reflect any fees or expenses. Standard & Poor's is a division of The McGraw-Hill Companies, Inc. The S&P 500 Index is a registered trademark of The McGraw-Hill Companies, Inc. The Fund is not sponsored, endorsed, sold, or promoted by Standard & Poor's or The McGraw-Hill Companies, Inc.

Investment Strategy

Under normal market conditions, the Fund will invest substantially all (but no less than 80%) of its net assets in common stocks of companies included in the Fund's benchmark index. The Sub-Adviser to the Fund, Babson Capital Management LLC ("Babson Capital"), believes that a systematic strategy that exploits market inefficiencies can be used to produce a portfolio for the Fund that will outperform the Fund's benchmark index over time while maintaining risk characteristics similar to the benchmark.

Risk/Reward

The Fund may be appropriate for investors seeking to outperform the total return performance of the S&P 500 Index while assuming a similar level of risk as the Index. The Fund will generally hold approximately 90% of the securities in the Index and will overweight, underweight or market weight stocks based on a proprietary quantitative model. There is always the risk that the Fund will not achieve its objective. Stocks offer the potential for long-term growth but can decline over short or extended periods of time, thus subjecting the Fund to unpredictable declines in the value of its shares. Risks of investing in the Fund also include, but are not limited to, management risk, derivative risk and foreign investment risk. The Fund prospectus includes additional detail on risk and reward.

Investment Sub-Adviser Profile

Babson Capital is a subsidiary of Massachusetts Mutual Life Insurance Company. Babson Capital has provided investment advice to individual and institutional investors for more than 60 years and had assets under management as of December 31, 2009, of more than \$118 billion. Babson Capital is a registered investment adviser.

Investment Fund Quick Points

Asset Class - Management Style Large Cap Blend
 Inception Date May 2, 2001
 Investment Adviser Massachusetts Mutual
 Life Insurance Company
 Sub-Adviser Babson Capital Management LLC

Top 10 Industries¹

Oil & Gas 8.53%
 Banks 8.36%
 Computers 6.42%
 Retail 6.20%
 Telecommunications 5.59%
 Pharmaceuticals 5.58%
 Insurance 4.89%
 Miscellaneous - Manufacturing 4.15%
 Software 3.64%
 Media 3.56%

Top 10 Industries Comprise 56.92%

Top 10 Holdings¹

Exxon Mobil Corp. 2.91%
 Apple, Inc. 2.07%
 General Electric Co. 1.88%
 Microsoft Corp. 1.88%
 International Business Machines Corp. 1.76%
 Chevron Corp. 1.70%
 AT&T, Inc. 1.64%
 JPMorgan Chase & Co. 1.60%
 Procter & Gamble Co. (The) 1.56%
 Wells Fargo & Co. 1.38%

Top 10 Holdings Comprise 18.38%

¹ Percentages are based on dollar-weighted values of invested assets. Holdings are subject to change.

MML Equity Index Fund (Class II)



Investment Objective

Seeks to provide investment results that correspond to the price and yield performance of publicly traded common stocks in the aggregate as represented by the S&P 500® Index. The S&P 500 Index is the Standard & Poor's Composite Index of 500 stocks, an unmanaged index of common stock prices. The Index does not reflect any fees or expenses. Standard & Poor's is a division of The McGraw-Hill Companies, Inc. The S&P 500 Index is a registered trademark of The McGraw-Hill Companies, Inc. The Fund is not sponsored, endorsed, sold, or promoted by Standard & Poor's or The McGraw-Hill Companies, Inc.

Investment Strategy

The Fund seeks to achieve its objective by investing at least 80% of its assets in the securities of companies that make up the S&P 500 Index. The S&P 500 Index is a widely recognized, capitalization-weighted unmanaged index of common stocks of the 500 largest capitalized U.S. companies.

Risk/Reward

The Fund may be appropriate for investors seeking to match, as closely as possible, the investment results of the S&P 500 Index. The Fund, however, may not hold every stock in the Index. Stocks offer the potential for long-term growth but can decline over short or extended periods of time, thus subjecting the Fund to unpredictable declines in the value of its shares. The Fund may also use derivatives, such as index futures and options, whose performance is expected to correspond to the Index. For these reasons, as well as due to cash inflows and outflows, administrative expenses and trading costs, the Fund's performance may deviate from the Index. The Fund prospectus includes additional detail on risk and reward.

Investment Sub-Adviser Profile

Northern Trust Investments, N.A. ("Northern Trust") acts as Sub-Adviser to the Fund and makes the Fund's investment decisions. As of December 31, 2009, Northern Trust and its affiliates had assets under custody of \$3.7 trillion and assets under investment management of \$627.2 billion.

Northern Trust is a wholly-owned subsidiary of The Northern Trust Company.

Investment Fund Quick Points

Asset Class - Management Style Large Cap Blend
Inception Date May 1, 2000
Investment Adviser Massachusetts Mutual
Life Insurance Company
Sub-Adviser Northern Trust Investments, N.A.

Top 10 Industries¹

Oil & Gas	8.68%
Banks	8.16%
Computers	6.32%
Retail	6.08%
Telecommunications	5.85%
Pharmaceuticals	5.38%
Insurance	4.06%
Software	3.92%
Miscellaneous - Manufacturing	3.77%
Health Care - Products	3.37%

Top 10 Industries Comprise 55.59%

Top 10 Holdings¹

Exxon Mobil Corp.	3.03%
Apple, Inc.	2.50%
Microsoft Corp.	1.80%
General Electric Co.	1.67%
Johnson & Johnson	1.64%
Procter & Gamble Co. (The)	1.64%
International Business Machines Corp.	1.63%
AT&T, Inc.	1.63%
Chevron Corp.	1.57%
JPMorgan Chase & Co.	1.45%

Top 10 Holdings Comprise 18.56%

¹ Percentages are based on dollar-weighted values of invested assets. Holdings are subject to change.

Oppenheimer Main Street Fund®/VA (Non-Service)



Investment Objective

Seeks high total return.

Investment Strategy

The fund mainly invests in common stocks of U.S. companies of different capitalization ranges based on fundamental analysis and quantitative models. The fund currently focuses on larger capitalization issuers.

Risk/Reward

May invest in foreign securities, which entail special risks (such as currency fluctuations and political uncertainties) and may have higher expenses and volatility. May invest no more than 10% in non-convertible, but up to 25% in lower rated and below investment grade (“junk”) bonds, which are more at risk of default than other bond investments and are subject to liquidity risk. Diversification does not guarantee profit or protect against loss.

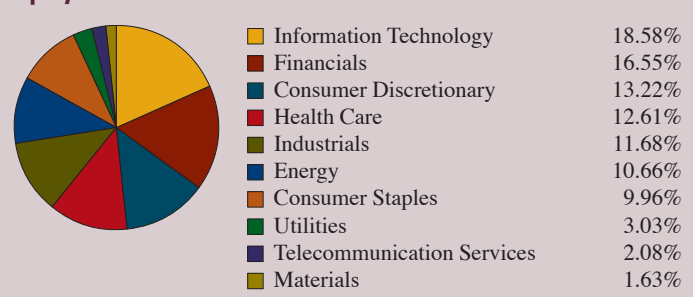
Investment Adviser Profile

OppenheimerFunds, Inc. (“OFI”) is one of the largest and most respected investment managers in the mutual fund business. As of September 30, 2010, OFI, including subsidiaries, managed more than \$173 billion in assets, including mutual funds having approximately 6 million shareholder accounts. OFI is a registered investment adviser and a member of the MassMutual Financial Group.

Investment Fund Quick Points

Asset Class - Management Style Large Cap Blend
 Inception Date July 5, 1995
 Investment Adviser OppenheimerFunds, Inc.

Equity Sector Allocation¹



Top 10 Holdings¹

Philip Morris International	5.17%
Apple Computer	4.91%
ChevronTexaco Corp	3.76%
CIT Group	3.54%
Occidental Petroleum	3.36%
Ebay Inc	3.20%
Ford Motor Co	3.05%
AES Corp	3.02%
Qualcomm Inc.	3.01%
McDonald’s Corp.	2.80%

Top 10 Holdings Comprise 35.82%

¹ Percentages are based on dollar-weighted values of invested assets. Holdings are subject to change.

American Century VP Income & Growth Fund (Class I)



Investment Objectives

Seeks growth of capital. Income is a secondary objective.

Investment Strategy

Advanced financial models rank 1,500 of the largest stocks traded on the U.S. exchanges according to growth and valuation measures. The manager uses quantitative management strategies in pursuit of the fund's investment objective.

Quantitative management combines two investment approaches:

- It ranks stocks based on their relative attractiveness. The attractiveness of a stock is determined analytically by using a computer model to combine valuation and growth measures.
- It uses a technique referred to as "portfolio optimization". Using a computer, the manager constructs a portfolio, which seeks the optimal tradeoff between the risk of the portfolio relative to a benchmark (i.e., the S&P 500® Index), and the expected return of the portfolio as measured by the stock-ranking model.
- The managers also attempt to create a dividend yield for the fund that will be greater than that of the S&P 500.

The S&P 500® Index is the Standard & Poor's Composite Index of 500 stocks, an unmanaged index of common stock prices. The index does not reflect any fees or expenses. Standard & Poor's is a division of The McGraw-Hill Companies, Inc. The S&P 500® Index is a registered trademark of The McGraw-Hill Companies, Inc. The Fund is not sponsored, endorsed, sold, or promoted by Standard & Poor's or The McGraw-Hill Companies, Inc.

Risk/Reward

The fund managers build a value-oriented, risk-controlled portfolio by utilizing sophisticated stock ranking and portfolio construction tools combined with fundamental analysis. While the goal is to minimize risk while providing capital growth by investing in common stocks, the fund is still subject to the market risk, price volatility risk and as with all mutual funds, the risk of loss of principal. Because the fund is managed to the S&P 500® Index, its performance will be closely tied to the index's performance. If the index goes down, it is likely that the fund's performance will go down.

Investment Adviser Profile

American Century Investments is a leading investment manager with more than 50 years of experience helping investors to achieve their financial goals. Serving investment professionals, institutions, corporations and individual

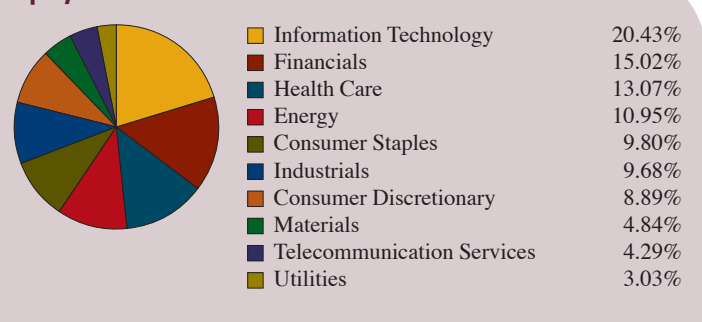
investors, American Century Investments offers an array of products across a variety of investment disciplines.

Based in Kansas City, Missouri, the company manages approximately \$87.1 billion in assets as of June 30, 2010, through mutual funds, subadvisory accounts and institutional separate accounts.

Investment Fund Quick Points

Asset Class - Management Style Large Cap Value
 Inception Date October 30, 1997
 Investment Adviser American Century Investment Management, Inc.

Equity Sector Allocation¹



Top 10 Equity Holdings¹

Exxon Mobil Corp	3.12%
International Business Machines Corp	2.65%
Johnson & Johnson	2.52%
Chevron Corp	2.51%
AT&T Inc	2.33%
JPMorgan Chase & Co.	2.11%
Microsoft Corp	1.90%
Procter & Gamble Co.	1.80%
Intel Corp	1.78%
Verizon Communications Inc.	1.74%

Top 10 Equity Holdings Comprise 22.46%

¹ Percentages are based on dollar-weighted values of invested assets. Holdings are subject to change

MML Equity Fund (Initial Class)



Investment Objective

Seeks as its primary objective to achieve a superior total rate of return over an extended period of time from both capital appreciation and current income. Its secondary objective is the preservation of capital when business and economic conditions indicate that investing for defensive purposes is appropriate.

Investment Strategy

The Fund normally invests at least 80% of its net assets in stocks, securities convertible into stocks and other securities, such as warrants and stock rights, whose value is based on stock prices. The Fund is managed by two Sub-Advisers, each being responsible for a portion of the portfolio, but not necessarily equal weighted.

Risk/Reward

The Fund may be appropriate for investors seeking both capital appreciation and current income who want to invest in the stocks of well-established companies with large market capitalizations. Stocks offer the potential for long-term growth but can decline over short or extended periods of time, thus subjecting the Fund to unpredictable declines in the value of its shares. The Fund is also subject to other risks including management risk and foreign investment risk. The Fund prospectus includes additional detail on risk and reward.

Investment Sub-Adviser Profiles

OppenheimerFunds, Inc. ("OFI"), is one of the largest and most respected investment managers in the mutual fund business. As of September 30, 2010, OFI, including subsidiaries, managed more than \$173 billion in assets, including mutual funds having approximately 6 million shareholder accounts. OFI is a registered investment adviser and a member of the MassMutual Financial Group.

Loomis, Sayles & Company, L.P. ("Loomis Sayles"), as of December 31, 2009, managed approximately \$142.3 billion in assets.

Investment Fund Quick Points

Asset Class - Management Style Large Cap Value
 Inception Date September 15, 1971
 Investment Adviser Massachusetts Mutual
 Life Insurance Company
 Sub-Adviser Loomis, Sayles & Company, L.P. and
 OppenheimerFunds, Inc.

Top 10 Industries¹

Banks	14.12%
Oil & Gas	9.85%
Pharmaceuticals	7.07%
Telecommunications	6.45%
Media	5.50%
Insurance	5.36%
Miscellaneous - Manufacturing	4.97%
Electric	4.87%
Chemicals	3.83%
Retail	3.41%

Top 10 Industries Comprise 65.43%

Top 10 Holdings¹

Chevron Corp.	3.66%
JPMorgan Chase & Co.	3.64%
Pfizer, Inc.	3.38%
AT&T, Inc.	2.93%
Merck & Co., Inc./NJ	2.92%
Wells Fargo & Co.	2.71%
Oracle Corp.	2.25%
Gilead Sciences, Inc.	2.14%
Metlife, Inc.	2.14%
Viacom, Inc. - Class B	2.13%

Top 10 Holdings Comprise 27.90%

¹ Percentages are based on dollar-weighted values of invested assets. Holdings are subject to change.

MML Large Cap Value Fund (Initial Class)



Investment Objective

Seeks both capital growth and income.

Investment Strategy

The Fund seeks to achieve its investment objective by selecting high quality, large capitalization companies primarily in the S&P 500® Index. The S&P 500 Index is the Standard & Poor's Composite Index of 500 stocks, an unmanaged index of common stock prices. The index does not reflect any fees or expenses. Standard & Poor's is a division of The McGraw-Hill Companies, Inc. The S&P 500 Index is a registered trademark of The McGraw-Hill Companies, Inc. The Fund is not sponsored, endorsed, sold, or promoted by Standard & Poor's or The McGraw-Hill Companies, Inc. The Sub-Adviser to the Fund, Davis Selected Advisers, L.P. ("Davis"), will normally invest at least 80% of the Fund's net assets in common stock of companies with market capitalizations of at least \$5 billion.

Risk/Reward

The Fund may be appropriate for investors seeking both capital growth and income. The Fund invests primarily in large capitalization U.S. common stocks but may also invest up to 20% of its total assets in foreign securities and may, but generally does not, use derivatives as a hedge against currency risks. Stocks offer the potential for long-term growth but can decline over short or extended periods of time, thus subjecting the Fund to unpredictable declines in the value of its shares. The Fund is subject to risks related to foreign investments, such as currency fluctuations, market price swings, less public information and economic, social and political uncertainty. The use of derivatives, which may increase opportunities for gain, also involves greater risk. The Fund prospectus includes additional detail on risk and reward.

Investment Sub-Adviser Profile

Davis Selected Advisers, L.P. ("Davis"), manages the Fund's investments and, as of December 31, 2009, had approximately \$73 billion in assets under management.

Investment Fund Quick Points

Asset Class - Management Style Large Cap Value
 Inception Date May 1, 2000
 Investment Adviser Massachusetts Mutual
 Life Insurance Company
 Sub-Adviser Davis Selected Advisers, L.P.

Top 10 Industries¹

Oil & Gas	14.05%
Retail	11.36%
Insurance	10.05%
Banks	9.11%
Pharmaceuticals	6.88%
Diversified Financial Services	6.10%
Health Care - Products	4.26%
Beverages	4.00%
Commercial Services	2.41%
Packaging & Containers	2.24%

Top 10 Industries Comprise 70.46%

Top 10 Holdings¹

Costco Wholesale Corp.	5.26%
American Express Co.	4.52%
Wells Fargo & Co.	4.29%
EOG Resources, Inc.	3.87%
CVS Caremark Corp.	3.56%
Occidental Petroleum Corp.	3.44%
Loews Corp.	3.15%
Devon Energy Corp.	3.15%
Progressive Corp. (The)	2.77%
Merck & Co., Inc./NJ.	2.71%

Top 10 Holdings Comprise 36.72%

¹ Percentages are based on dollar-weighted values of invested assets. Holdings are subject to change.

T. Rowe Price Equity Income Portfolio



Investment Objective

Seeks substantial dividend income and long-term capital growth.

Investment Strategy

The portfolio normally invests at least 80% of net assets in common stocks, with 65% in the common stocks of well-established companies paying above-average dividends. The portfolio tends to take a “value” approach and invests in stocks and other securities that appear to be undervalued by various measures and may be temporarily out of favor, but have good prospects for capital appreciation and dividend growth. The investment approach is to look for companies with an established operating history; a sound balance sheet and other positive financial characteristics; above-average dividend yield relative to the S&P 500; low price/earnings ratio relative to the S&P 500; and low stock price relative to a company’s underlying value as measured by assets, cash flow, or business franchises. While most assets are invested in U.S. common stocks, other securities may also be purchased, including foreign stocks, futures, and options, in keeping with fund objectives. For details about the portfolio’s investment program, please refer to the portfolio prospectus.

Risk/Reward

This fund offers a relatively conservative, value-oriented way to pursue substantial dividend income and long-term capital growth potential. It invests in common stocks of established firms that are expected to pay above-average dividends. By investing in stocks that already appear to be out of favor or undervalued, the fund should be less volatile than one investing in growth stocks. If, as the manager expects, the underpriced holdings regain favor in the marketplace, their stock prices may rise – providing capital appreciation opportunities.

The value approach carries the risk that the market will not recognize a security’s intrinsic value for a long time, or that a stock judged to be undervalued may actually be appropriately priced. The portfolio’s emphasis on stocks of established companies paying high dividends and its potential investments in fixed-income securities may limit its potential for appreciation in a broad market advance. Such securities may be hurt when interest rates rise sharply. The portfolio prospectus includes additional detail on risk and reward.

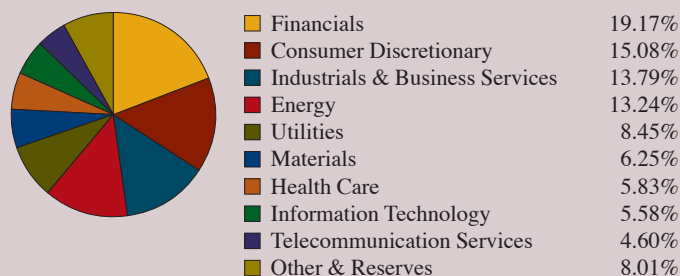
Investment Adviser Profile

Founded in 1937 by the late Thomas Rowe Price, Jr., T. Rowe Price is a public company with substantial employee ownership. T. Rowe Price is committed to style discipline, fundamental research, and risk reduction. As of March 31, 2010, T. Rowe Price and its affiliates managed assets of \$419 billion.

Investment Fund Quick Points

Asset Class - Management Style Large Cap Value
Inception Date March 31, 1994
Investment Adviser T. Rowe Price Associates, Inc.

Sector Allocation¹



Top 10 Holdings¹

JPMorgan Chase	2.9%
Chevron	2.7%
General Electric	2.6%
American Express	2.1%
AT&T	2.1%
Exxon Mobil	2.1%
Royal Dutch Shell	2.0%
Bank of America	1.9%
3M	1.8%
Wells Fargo	1.7%

Top 10 Holdings Comprise 21.9%

¹ Percentages are based on dollar-weighted values of invested assets. Holdings are subject to change.

American Funds® Asset Allocation Fund¹ (Class 2)



Investment Objective

Seeks to provide high total return (including income and capital gains) consistent with preservation of capital over the long-term.

Investment Strategy

The fund invests in a diversified portfolio of common stocks and other equity securities, bonds and other intermediate and long-term debt securities, and money market instruments (debt securities maturing in one year or less).

Risk/Rewards

The fund seeks to provide you with high total return and is designed for investors seeking above average total return. The prices of securities may decline in response to certain events, including: those directly involving companies whose securities are owned in the fund; conditions affecting the general economy; overall market changes; global political, social or economic instability; and currency and interest rate fluctuations.

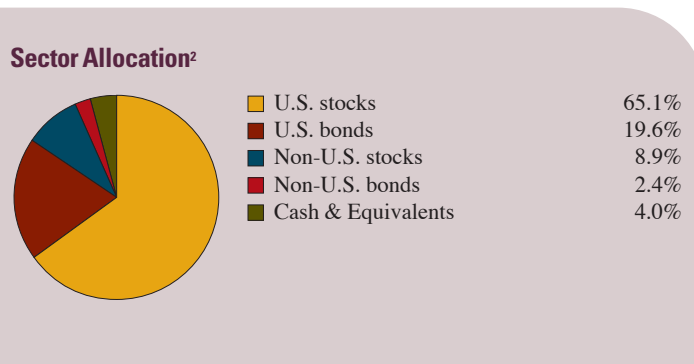
Investments in securities issued by entities based outside the U.S. may be subject to the risks described above to a greater extent and may also be affected by differing securities regulations, higher transaction costs, and administrative difficulties such as delays in clearing and settling portfolio transactions. The values of most debt securities held by the fund may be affected by changing interest rates and by changes in effective maturities and credit ratings of these securities. You may lose money by investing in the fund. The likelihood of loss is greater if you invest for a shorter period of time. Your investment in the fund is not a bank deposit and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency, entity or person. There are special risks associated with international investing, such as differences in accounting practices, political changes, and currency fluctuations. These risks are heightened in emerging markets. The fund prospectus included additional detail on risk and reward.

Investment Adviser Profile

American Funds Insurance Series® is managed by Capital Research and Management CompanySM, investment adviser to the American Funds. With more than \$900 billion in assets under management as of December 31, 2009, American Funds is one of the nation's largest mutual fund families.

Investment Fund Quick Points

Asset Class - Management Style Asset Allocation
Inception Date August 1, 1989
Investment Adviser Capital Research and Management Company



Top 10 Equity Industries²

Chemicals	5.1%
Pharmaceuticals	5.0%
Oil, gas & consumable fuels	4.5%
Insurance	4.0%
Metals & mining	3.4%
Software	3.2%
Energy equipment & services	3.0%
Semiconductors & semiconductor equipment	2.6%
Commercial banks	2.6%
Capital markets	2.5%

Top 10 Equity Industries Comprise 35.9%

Top 10 Equity Holdings²

Oracle	2.0%
BHP Billiton	1.6%
Dow Chemical	1.5%
Boeing	1.5%
Home Depot	1.4%
Comcast	1.3%
Corning	1.3%
ACE	1.3%
IBM	1.3%
Monsanto	1.3%

Top 10 Equity Holdings Comprise 14.5%

¹ There are special risks associated with international investing, such as differences in accounting practices, political changes, and currency fluctuations. These risks are heightened in emerging markets.

² Percentages are based on dollar-weighted values of invested assets. Holdings are subject to change.

Janus Aspen Balanced Portfolio (Service)



Investment Objective

Seeks long-term capital growth consistent with the preservation of capital and balanced by current income.

Investment Strategy

Balanced Portfolio normally invests 50-60% of its assets in equity securities selected primarily for their growth potential and 40-50% of its assets in securities selected primarily for their income potential. The Portfolio will normally invest at least 25% of its assets in fixed-income senior securities.

Risk/Reward

The Portfolio is designed for investors seeking long-term growth of capital, consistent with preservation of capital and balanced with current income. The value of the Portfolio's holdings may decrease if the value of an individual company in the Portfolio decreases or if the stock market goes down. If the value of the Portfolio's holdings decreases, the Portfolio's net asset value will also decrease, which means if you sell your shares in the Portfolio you may get back less money.

Investment Adviser Profile

Janus Capital Management LLC began serving as an investment adviser in 1970 (to the Janus Fund) and currently serves as investment adviser to all of the Janus retail funds, acts as sub-adviser for a number of private-label mutual funds, and provides separate account advisory services for institutional accounts. For the month ended June 30, 2010 Janus reported total assets under management of approximately \$147.2 billion.

Investment Fund Quick Points

Asset Class - Management Style Balanced
 Inception Date September 13, 1993
 Investment Adviser Janus Capital Management LLC

Asset Allocation¹



Top 10 Holdings¹

Philip Morris International	2.30%
Intl Business Machines Corp	1.89%
Cisco Systems Inc.	1.81%
Oracle Corp.	1.80%
Bristol-Myers Squibb Co	1.68%
Union Pacific Corp	1.57%
Johnson & Johnson	1.54%
Apple Inc	1.50%
Nike Inc - Cl B	1.49%
Morgan Stanley	1.38%

Top 10 Holdings Comprise 16.96%

¹ Percentages are based on dollar-weighted values of invested assets. Holdings are subject to change.

MML Blend Fund (Initial Class)



Investment Objective

Seeks to achieve as high a level of total rate of return over an extended period of time as is considered consistent with prudent investment risk and the preservation of capital.

Investment Strategy

The Fund's portfolio consists of three segments; each of which has its own strategy:

- Money Market Segment's objectives are to achieve high current income and to preserve capital.
- Bond Segment's objective is to achieve as high a total rate of return on an annual basis as is considered consistent with the preservation of capital.
- Equity Segment's objective is to achieve a superior rate of return over time from capital appreciation.

Risk/Reward

The Fund may be appropriate for investors seeking a high level of total rate of return over an extended period of time. The Fund attempts to spread risk by investing in money market, fixed income and equity securities. The Fund's yield, share price and total return change daily and are based on interest rates, market conditions, other economic and political news, and on the quality and maturity of its investments. In general, as interest rates rise, fixed income securities lose value. Stocks offer the potential for long-term growth but can decline over short or extended periods of time, thus subjecting the Fund to unpredictable declines in the value of its shares. The Fund prospectus includes additional detail on risk and reward.

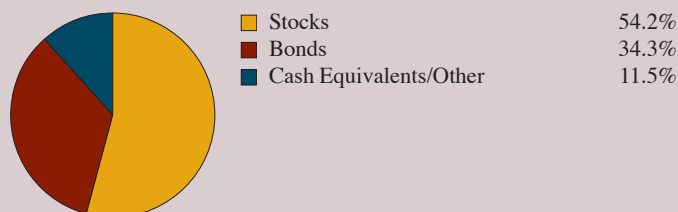
Investment Sub-Adviser Profile

Babson Capital Management LLC ("Babson Capital") is a subsidiary of Massachusetts Mutual Life Insurance Company. Babson Capital has provided investment advice to individual and institutional investors for more than 60 years and had assets under management as of December 31, 2009, of more than \$118 billion. Babson Capital is a registered investment adviser.

Investment Fund Quick Points

Asset Class - Management Style Balanced
 Inception Date February 3, 1984
 Investment Adviser Massachusetts Mutual Life Insurance Company
 Sub-Adviser Babson Capital Management LLC

Asset Allocation¹



Top 10 Industries¹ (% of Equities)

U.S. Government & Agency	16.21%
Banks	6.55%
Oil & Gas	5.41%
Telecommunications	4.04%
Computers.	3.72%
Retail	3.55%
Pharmaceuticals	3.20%
Insurance.	3.15%
Electric	2.69%
Miscellaneous - Manufacturing	2.64%

Top 10 Industries Comprise 51.16%

Top 10 Holdings¹

FNMA TBA (matures 10/1/2018)	3.25%
FNMA TBA (matures 10/1/2018)	3.20%
U.S. Treasury Note (matures 2/29/2016).	2.71%
FHLMC TBA (matures 10/1/2035)	2.34%
Exxon Mobil Corp.	1.57%
iShares Barclays Aggregate Bond Fund	1.53%
Apple, Inc.	1.17%
General Electric Co.	1.06%
Microsoft Corp.	1.01%
Chevron Corp.	0.95%

Top 10 Holdings Comprise 18.79%

¹ Percentages are based on dollar-weighted values of invested assets. Holdings are subject to change.

MML Inflation–Protected and Income Fund¹ (Initial Class)



Investment Objective

Seeks to achieve as high a total rate of real return on an annual basis as is considered consistent with prudent investment risk and the preservation of capital.

Investment Strategy

The Fund normally invests at least 80% of its net assets in inflation-indexed bonds and other income-producing securities.

The Fund will invest in inflation-indexed bonds of various maturities issued by the U.S. and non-U.S. governments or their agencies or instrumentalities, or by government-sponsored enterprises, or by corporations.

The Fund expects to enter into reverse repurchase agreements or may use other investment techniques such as dollar rolls or forward commitments, in an aggregate amount up to the value of the Fund's total net assets. The Fund may invest the proceeds from such transactions in additional inflation-indexed securities or other income-producing securities, such as, but not limited to, corporate bonds and notes, U.S. and non-U.S. government and agency or instrumentality bonds, money market instruments, and mortgage-related and asset-backed securities. The Fund may, alternatively or in addition, engage in derivative transactions that may have a similar effect.

The Fund will maintain an average credit quality of A or better (determined on the basis of the credit ratings of the Fund's investments at the time of their purchase).

The Fund may invest up to 20% of its assets in non-U.S. holdings, but will normally (though it will not necessarily) hedge foreign - currency risk back to the U.S. dollar.

Risk/Reward

The Fund's use of the investment techniques described above will have the effect of creating investment leverage in the Fund. The Fund's Sub-Adviser, Babson Capital Management LLC ("Babson Capital"), will invest any cash proceeds of leverage-creating transactions in securities that it believes have the potential to provide current income with the limited risk of loss of principal. There can, of course, be no assurance that the Fund's use of leverage will have the effect of enhancing the Fund's total rate of real return and it may result in losses. Neither the Fund nor its yield is guaranteed by the U.S. Government. The Fund prospectus includes additional detail on risk and reward.

Investment Sub-Adviser Profile

Babson Capital is a subsidiary of Massachusetts Mutual Life Insurance Company. Babson Capital has provided investment advice to individual and institutional investors for more than 60 years and had assets under management as of December 31, 2009, of more than \$118 billion. Babson Capital is a registered investment adviser.

Investment Fund Quick Points

Asset Class - Management Style	Fixed Income
Inception Date	August 30, 2002
Investment Adviser	Massachusetts Mutual Life Insurance Company
Sub-Adviser	Babson Capital Management LLC

Top 10 Holdings²

U.S. Treasury Inflation Indexed Bond 1.25% (matures 4/15/2014)	3.07%
U.S. Treasury Inflation Indexed Bond 3.63% (matures 4/15/2028)	3.04%
U.S. Treasury Inflation Indexed Bond 3.88% (matures 4/15/2029)	2.95%
U.S. Treasury Inflation Indexed Bond 2.00% (matures 7/15/2014)	2.92%
U.S. Treasury Inflation Indexed Bond 2.38% (matures 1/15/2025)	2.77%
U.S. Treasury Inflation Indexed Bond 1.88% (matures 7/15/2013)	2.40%
U.S. Treasury Inflation Indexed Bond 3.00% (matures 7/15/2012)	2.33%
U.S. Treasury Inflation Indexed Bond 1.63% (matures 1/15/2015)	2.27%
U.S. Treasury Inflation Indexed Bond 0.50% (matures 4/15/2015)	2.21%
U.S. Treasury Inflation Indexed Bond 2.50% (matures 7/15/2016)	2.17%

Top 10 Holdings Comprise 26.13%

¹ There are special risks associated with international investing, such as differences in accounting practices, political changes, and currency fluctuations. These risks are heightened in emerging markets.

² Percentages are based on dollar-weighted values of invested assets. Holdings are subject to change.

MML Managed Bond Fund (Initial Class)



Investment Objective

Seeks to achieve as high a total rate of return on an annual basis as is considered consistent with the preservation of capital.

Investment Strategy

The Fund normally invests at least 80% of its net assets in investment grade fixed income debt securities¹, including:

- U.S. dollar-denominated corporate obligations;
- securities issued or guaranteed by the U.S. Government or its agencies and instrumentalities;
- U.S. dollar-denominated bonds of foreign issuers; and
- securities subject to resale pursuant to Rule 144A; and
- mortgage-backed and other asset-backed securities.

Securities issued by U.S. Government agencies may not be guaranteed by the U.S. Treasury. The Fund may invest up to 10% of its total assets in below investment grade debt securities (also known as “junk bonds”).

Risk/Reward

The Fund is designed for investors seeking total investment return over the long term from a flexible portfolio investing in different asset classes, including stocks, bonds and money market instruments. In the short-term, the stock markets can be volatile, and the price of the Fund’s shares can go up and down as a result. The Fund’s fixed-income securities have their own risks, such as risk of default and changes in value when interest rates change. The Fund seeks to reduce the effects of these risks by diversifying its investments over different asset classes. The Fund may be less volatile than those that invest only in stocks, but may be more volatile than those that invest solely in investment grade bonds. The Fund prospectus includes additional detail on risk and reward.

Investment Sub-Adviser Profile

Babson Capital is a subsidiary of Massachusetts Mutual Life Insurance Company. Babson Capital has provided investment advice to individual and institutional investors for more than 60 years and had assets under management as of December 31, 2009, of more than \$118 billion. Babson Capital is a registered investment adviser.

Investment Fund Quick Points

Asset Class - Management Style Fixed Income
 Inception Date December 16, 1981
 Investment Adviser Massachusetts Mutual
 Life Insurance Company
 Sub-Adviser Babson Capital Management LLC

Statistical Data

Modified Duration² 4.41 years
 Weighted Average Life³ 6.37 years

Top 10 Holdings⁴

U.S. Treasury Note (matures 2/29/2016) 8.68%
 FHLMC (matures 5/1/2040) 5.06%
 FNMA TBA (matures 10/1/2033) 2.00%
 FNMA (matures 5/1/2025) 1.52%
 U.S. Treasury Note (matures 9/15/2013) 1.49%
 U.S. Treasury Bond (matures 2/15/2031) 1.26%
 GNMA (matures 1/15/2040) 1.03%
 FNMA (matures 8/1/2013) 1.02%
 U.S. Treasury Note (matures 5/15/2040) 0.97%
 FNMA (matures 7/15/2037) 0.85%
Top 10 Holdings Comprise 23.88%

1 A security that is rated by Moody’s Investors Services, Inc., Standard & Poor’s, or another nationally recognized statistical rating organization to be in one of its top four rating categories is considered to be “investment grade”.

2 Modified Duration indicates the price sensitivity of a bond portfolio to changes in prevailing interest rates. It is a complex calculation, but longer Maturity Durations generally indicate greater sensitivity.

3 Weighted Average Life can indicate relative price sensitivity to changes in the level of prevailing interest rates — a higher average could indicate greater sensitivity. Determined by: [a] for each bond, multiplying the principal repayment amount by the time (in days, months, or years) to maturity; [b] summing these products; and then [c] dividing the sum by the total of principal to be repaid for all bonds.

4 Percentages are based on dollar-weighted values of invested assets. Holdings are subject to change.

Oppenheimer Core Bond Fund/VA (Non-Service)



Investment Objectives

Seeks a high level of current income with a secondary objective to seek capital appreciation when consistent with its primary objective.

Investment Strategy

Under normal market conditions, the fund invests at least 80% of its net assets (plus borrowings for investment purposes) in investment grade debt securities¹. Those securities, generally referred to as “bonds,” can include:

- Domestic and foreign corporate debt obligations.
- Domestic and foreign government bonds, including U.S. government securities
- Mortgage-related securities
- Asset-backed securities, and
- Other debt obligations.

The fund’s investments in U.S. Government securities may include securities issued or guaranteed by the U.S. Government or by its agencies or federally-chartered entities referred to as “instrumentalities.” These include mortgage-related U.S. Government securities. There is no set allocation of the fund’s assets among the classes of securities, but it focuses mainly on U.S. government securities and investment-grade corporate debt securities. The fund can also invest in money market instruments and other debt obligations. If market conditions change, the portfolio managers might change the fund’s relative asset allocation.

Risk/Reward

Bonds are exposed to credit and interest rate risks (when rates rise, bond/fund prices generally fall). May invest in lower rated and below investment grade (“junk”) bonds, which are more at risk of default than other bond investments and are subject to liquidity risk.

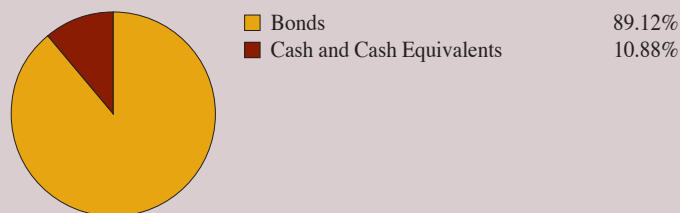
Investment Adviser Profile

OppenheimerFunds, Inc. (“OFI”) is one of the largest and most respected investment managers in the mutual fund business. As of September 30, 2010, OFI, including subsidiaries, managed more than \$173 billion in assets, including mutual funds having approximately 6 million shareholder accounts. OFI is a registered investment adviser and a member of the MassMutual Financial Group.

Investment Fund Quick Points

Asset Class - Management Style Fixed Income
 Inception Date April 3, 1985
 Investment Adviser. OppenheimerFunds, Inc.

Asset Allocation¹



Top 10 Holdings¹

Fed Nat Mortgage Assoc.	24.63%
Federal Home Loan Mortgage Corp.	12.60%
Inst MM Fd.	10.88%
Govt Nat Mtg Assn.	5.78%
JP Morgan Chase Comm	1.67%
Wells Fargo Mortgage Backed Securities	0.95%
Citigroup Inc.	0.75%
Banc of America Commercial Mortgage Inc.	0.66%
JP Morgan Chase & Co	0.65%
Morgan Stanley Dean Witter	0.61%

Top 10 Holdings Comprise 59.18%

¹ Percentages are based on dollar-weighted values of invested assets. Holdings are subject to change.

Oppenheimer High Income Fund/VA¹ (Non-Service)



Investment Objective

Seeks a high level of current income by investing mainly in a diversified portfolio of high-yield, lower-grade, fixed-income securities.

Investment Strategy

The Fund invests in a variety of high-yield debt securities and related instruments. Those investments include primarily:

- Lower-grade corporate bonds.
- Foreign corporate and government bonds.
- Swaps, including single name and index-linked credit default swaps.

Under normal market conditions, the fund invests at least 65% of its total assets in high-yield, lower-grade, fixed-income securities, also referred to as “junk” bonds. The remainder of the fund’s assets may be invested in other debt securities, common stocks (and other equity securities), cash or cash equivalents. The fund has no requirements as to the range of maturities of the debt securities it can buy or as to the market capitalization of the issuers of those securities.

Risk/Reward

Bonds are exposed to credit and interest rate risks (when rates rise, bond/fund prices generally fall). May invest in lower rated and below investment grade (“junk”) bonds, which are more at risk of default than other bond investments and are subject to liquidity risk. Diversification does not guarantee profit or protect against loss.

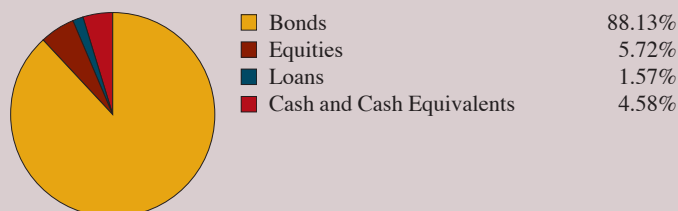
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Investment Fund Quick Points

Asset Class - Management Style Fixed Income
Inception Date April 30, 1986
Investment Adviser OppenheimerFunds, Inc.

Asset Allocation²



Top Corporate Bond Sectors²

Consumer Discretionary 45.60%
Materials 25.83%
Financials 18.50%
Telecommunication Services 9.06%
Industrials 0.04%
Information Technology 0.03%
Other 0.94%

Top Corporate Bond Sectors Comprise 100.00%

Top 10 Holdings²

Inst MM FD 4.47%
Eastman Kodak Co. 1.89%
TXU Energy Co LLC 1.36%
Harrahs Operating Co Inc 1.36%
Nationstar Mort/Cap Corp 1.34%
First Data Corp 1.26%
Freescale Semiconductor 1.25%
Verso Paper Holdings LLC/IN 1.16%
American Media Inc 1.15%
GMAC Inc 1.04%

Top 10 Holdings Comprise 16.28%

¹ Investments in high yielding debt securities are generally subject to greater market fluctuations and risk of loss of income and principal, than are investments in lower yielding debt securities.

² Percentages are based on dollar-weighted values of invested assets. Holdings are subject to change.

Oppenheimer Global Strategic Income Fund/VA^{1,2,3} (Non-Service)



Investment Objective

Seeks a high level of current income principally derived from interest on debt securities.

Investment Strategy

Under normal market conditions, the fund invests at least 80% of its net assets, including any borrowings for investment purposes, in debt securities. The fund invests mainly in debt securities of issuers in three market sectors:

- Foreign governments and companies,
- U.S. Government securities, and
- Lower rated high-yield securities of U.S. and foreign companies (commonly referred to as “junk bonds”).

Under normal market conditions, the fund invests in each of the three market sectors. However, the fund is not required to invest in all three sectors at all times, and the amount of its assets in each of the three sectors will vary over time. The fund can invest up to 100% of its assets in any one sector at any time, if the fund’s portfolio managers believe that the fund can achieve its objective without undue risk. The fund’s foreign investments may include debt securities of issuers in both developed or emerging markets. The fund has no requirements regarding the range of maturities of the debt securities it can buy or the market capitalization of the issuers of those securities. The fund also uses certain types of derivative instruments for investment purposes or hedging including: options, futures, forward contracts, swaps, certain mortgage-related securities and “structured” notes.

Risk/Reward

Bonds are exposed to credit and interest rate risks (when rates rise, bond/fund prices generally fall). May invest in foreign securities, which entail special risks (such as currency fluctuations and political uncertainties) and may have higher expenses and volatility. May invest in lower rated and below investment grade (“junk”) bonds, which are more at risk of default than other bond investments and are subject to liquidity risk. Diversification does not guarantee profit or protect against loss.

Investment Adviser Profile

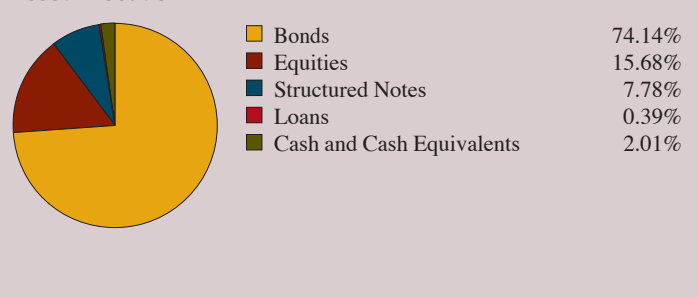
OppenheimerFunds, Inc. (“OFI”) is one of the largest and most respected investment managers in the mutual fund busi-

ness. As of September 30, 2010, OFI, including subsidiaries, managed more than \$173 billion in assets, including mutual funds having approximately 6 million shareholder accounts. OFI is a registered investment adviser and a member of the MassMutual Financial Group.

Investment Fund Quick Points

Asset Class - Management Style Fixed Income
 Inception Date May 3, 1993
 Investment Adviser OppenheimerFunds, Inc.

Asset Allocation⁴



Top 10 Holdings⁴

Master Mutual Funds	13.80%
Fed Nat Mortgage Assoc.	4.93%
Federal Home Loan Mortgage Corp.	3.05%
Japan (Government of).	2.60%
Brazil (Federal Republic of).	2.59%
Turkey (Republic of)	2.07%
Mexico (United Mexican States)	1.86%
South Africa (Republic of)	1.73%
Poland (Republic of)	1.42%
Inst MM Fd.	1.22%

Top 10 Holdings Comprise 35.27%

1 There are special risks associated with international investing, such as differences in accounting practices, political changes, and currency fluctuations. These risks are heightened in emerging markets.

2 Investments in high yielding debt securities are generally subject to greater market fluctuations and risk of loss of income and principal than are investments in lower yielding debt securities.

3 Prior to April 30, 2010 known as Oppenheimer Strategic Bond Fund/VA.

4 Percentages are based on dollar-weighted values of invested assets. Holdings are subject to change.

MML Money Market Fund (Initial Class)



Investment Objectives

Seeks to achieve high current income, the preservation of capital and liquidity. These objectives are of equal importance.

Investment Strategy

The Fund invests in high quality debt instruments that have a remaining maturity not exceeding 397 days. The Fund invests principally in the following types of short-term securities:

- commercial paper and other corporate obligations;
- securities issued or guaranteed by the U.S. Government or its agencies and instrumentalities; and
- certificates of deposit and bankers' acceptances.

Securities issued by U.S. Government agencies may not be guaranteed by the U.S. Treasury.

Risk/Reward

The Fund may be appropriate for investors seeking to achieve high current income, the preservation of capital and liquidity. The Fund seeks to maintain, but does not guarantee, a stable net asset value of \$1.00 per share. ***An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Fund.*** The Fund prospectus includes additional detail on risk and reward.

Investment Sub-Adviser Profile

Babson Capital is a subsidiary of Massachusetts Mutual Life Insurance Company. Babson Capital has provided investment advice to individual and institutional investors for more than 60 years and had assets under management as of December 31, 2009, of more than \$118 billion. Babson Capital is a registered investment adviser.

Investment Fund Quick Points

Asset Class - Management Style Money Market
 Inception Date December 16, 1981
 Investment Adviser Massachusetts Mutual
 Life Insurance Company
 Sub-Adviser Babson Capital Management LLC

Statistical Data

Weighted Average Maturity¹ 41.03 days

¹ Weighted Average Maturity can indicate relative price sensitivity to changes in the weighted level of prevailing interest rates — a higher average could indicate greater sensitivity. Determined by: [a] for each bond, multiplying the principal repayment amount by the time (in days, months, or years) to maturity; [b] summing these products; and then [c] dividing the sum by the total of principal to be repaid for all bonds.

Principal Underwriters:

MML Investors Services, Inc.
MML Distributors, LLC.

Subsidiaries of
Massachusetts Mutual Life Insurance Company
1295 State Street
Springfield, MA 01111-0001

Securities offered through registered representatives of MML Investors Services, Inc., Member of SIPC, 1295 State Street, Springfield, MA 01111, or a broker-dealer that has a selling agreement with MML Distributors, LLC, Member of SIPC.

