



IP Contract Fee Comparison Chart

Portfolio Name	Total Annual Asset-Based Fee	
	Current Fees	Fees Effective upon Approval by Pennsylvania Attorney General
Aggressive Growth Portfolio	0.3450%	0.2400%
Growth Portfolio	0.3425%	0.2375%
Moderate Growth Portfolio	0.3375%	0.2325%
Conservative Growth Portfolio	0.3350%	0.2300%
Income Portfolio	0.3300%	0.2250%
Conservative Income Portfolio	0.3500%	0.2450%
Interest Accumulation Portfolio	0.3800%	0.2750%
Total Stock Market Index Portfolio	0.3300%	0.2250%
Short-Term Inflation-Protected Securities Portfolio	0.3500%	0.2450%
Social Index Portfolio	0.4300%	0.3250%
Total International Stock Index Portfolio	0.3800%	0.2750%
Total Bond Market Index Portfolio	0.3500%	0.2450%