

Analysis of Aviva Break through Account using the current "Breakthrough level - 13%"

S&P 500 Index		Aviva Progressive EI A				Neal's Fidelity Mix		
Year	Index	Returns	Cap Acct	BT acct	10 Yr Returns	Fund	Return	
1995	636.02		\$ 100,000	\$ 100,000	Blue Chip	6.41%		
1996	786.16	23.61%	6.75% \$ 106,750	13.48% \$ 113,481	Dividend Growth	11.35%		
1997	980.28	24.69%	6.75% \$ 113,956	14.57% \$ 130,012	New Millenium	14.85%		
1998	1279.64	30.54%	6.75% \$ 121,648	20.41% \$ 156,552	Value	12.18%		
1999	1394.46	8.97%	6.75% \$ 129,859	3.38% \$ 161,835	Select Health Care	11.72%		
2000	1366.01	-2.04%	0.00% \$ 129,859	0.00% \$ 161,835	Select Technology	8.82%		
2001	1130.2	-17.26%	0.00% \$ 129,859	0.00% \$ 161,835	Japan	5.00%		
2002	855.7	-24.29%	0.00% \$ 129,859	0.00% \$ 161,835	Real Estate	15.42%		
2003	1131.13	32.19%	6.75% \$ 138,624	22.06% \$ 197,541	Puritan	9.03%		
2004	1181.27	4.43%	4.43% \$ 144,765	3.38% \$ 204,208				
2005	1220.65	3.33%	3.33% \$ 149,586	3.33% \$ 211,008				
	Avg Rate	8.42%	Avg Rate	4.10%	Avg Rate	7.75%	Avg Rate	10.53%