



Flexible Premium Deferred Variable Annuity

Fund Returns as of 11/30/2009 ⁽¹⁾

Average Annual Returns as of 11/30/2009 ⁽²⁾
(without Surrender Charge)

Average Annual Returns as of 11/30/2009 ⁽²⁾
(with Surrender Charge)

Fund Name	Fund Inception	Fund Returns as of 11/30/2009 ⁽¹⁾					Average Annual Returns as of 11/30/2009 ⁽²⁾ (without Surrender Charge)					Average Annual Returns as of 11/30/2009 ⁽²⁾ (with Surrender Charge)						
		YTD	1 Year	5 Year	10 Year	Since Fund Inception	Subaccount Inception	YTD	1 Year	5 Year	10 Year	Since Subaccount Inception	Subaccount Inception	YTD	1 Year	5 Year	10 Year	Since Subaccount Inception
T. Rowe Price ® Prime Reserve	12/31/1996	0.39%	0.55%	3.08%	2.88%	3.39%	02/04/00	-1.18%	-1.15%	1.37%	-	1.12%	02/04/00	-8.10%	-7.08%	0.96%	-	1.12%
T. Rowe Price ® Limited Term Bond	05/13/1994	8.83%	10.35%	4.36%	4.99%	5.15%	02/25/00	7.13%	8.49%	2.61%	-	3.31%	02/25/00	-0.37%	1.98%	2.20%	-	3.31%
T. Rowe Price ® Personal Strategy Balanced	12/30/1994	30.27%	34.47%	3.72%	4.89%	8.46%	03/03/00	28.24%	32.21%	1.99%	-	3.13%	03/03/00	19.74%	24.28%	1.58%	-	3.13%
T. Rowe Price ® Equity Income	03/31/1994	23.26%	24.28%	0.82%	3.67%	8.59%	02/25/00	21.33%	22.19%	-0.86%	-	3.81%	02/25/00	12.84%	14.86%	-1.26%	-	3.81%
T. Rowe Price ® Mid-Cap Growth †	12/31/1996	38.44%	46.54%	4.42%	6.20%	8.75%	02/14/00	36.28%	44.07%	2.69%	-	3.62%	02/14/00	27.78%	35.57%	2.28%	-	3.62%
T. Rowe Price ® Blue Chip Growth	12/29/2000	37.76%	40.87%	1.44%	-	-0.55%	05/05/08	35.61%	38.50%	-	-	-12.07%	05/05/08	27.11%	30.19%	-	-	-15.46%
Fidelity ® VIP High Income - Initial Class	09/19/1985	39.56%	43.59%	4.49%	2.18%	7.14%	03/09/00	37.38%	41.17%	2.73%	-	0.23%	03/09/00	28.88%	32.70%	2.32%	-	0.23%
Fidelity ® VIP Index 500 - Initial Class	08/27/1992	24.19%	25.57%	0.68%	-0.69%	7.68%	02/14/00	22.25%	23.45%	-1.00%	-	-2.47%	02/14/00	13.75%	16.05%	-1.40%	-	-2.47%
Fidelity ® VIP Contrafund ® - Initial Class	01/03/1995	30.74%	32.83%	3.47%	3.31%	10.31%	02/14/00	28.70%	30.60%	1.76%	-	0.83%	02/14/00	20.20%	22.76%	1.35%	-	0.83%
Fidelity ® VIP Growth - Initial Class	10/09/1986	23.41%	23.10%	-0.72%	-3.16%	8.35%	02/14/00	21.49%	21.02%	-2.38%	-	-6.12%	02/14/00	12.99%	13.76%	-2.77%	-	-6.12%
Fidelity ® VIP Overseas - Initial Class	01/28/1987	24.44%	32.87%	3.65%	0.65%	5.82%	02/14/00	22.50%	30.63%	1.95%	-	-2.18%	02/14/00	14.00%	22.79%	1.54%	-	-2.18%
Fidelity ® VIP Mid Cap - Initial Class	12/28/1998	37.80%	44.02%	5.72%	11.69%	13.51%	05/10/04	35.65%	41.59%	3.98%	-	7.96%	05/10/04	27.15%	33.10%	3.56%	-	7.57%
Fidelity ® VIP Equity Income Portfolio	10/09/1986	28.11%	30.38%	-0.41%	1.78%	8.43%	05/05/08	26.11%	28.19%	-	-	-17.93%	05/05/08	17.61%	20.49%	-	-	-21.10%
Fidelity ® VIP Value Strategies Portfolio	02/20/2002	48.95%	58.10%	-0.65%	-	3.53%	05/05/08	46.63%	55.43%	-	-	-16.80%	05/05/08	38.13%	46.93%	-	-	-20.01%
Fidelity ® VIP Dynamic Cap App Portfolio	09/25/2000	26.89%	33.24%	2.35%	-	-2.46%	05/05/08	24.91%	30.99%	-	-	-15.02%	05/05/08	16.41%	23.13%	-	-	-18.30%
Fidelity ® VIP Investment Grade Bond Portfolio	12/05/1988	16.97%	21.06%	4.91%	6.25%	6.93%	05/05/08	15.14%	19.02%	-	-	5.77%	05/05/08	7.08%	11.88%	-	-	1.69%
Fidelity ® VIP Disciplined Small Cap Portfolio	12/27/2005	13.66%	19.70%	-	-	-3.99%	05/05/08	11.89%	17.68%	-	-	-14.63%	05/05/08	4.05%	10.62%	-	-	-17.92%
Franklin Templeton ® VIP Franklin Income Securities Fund	01/24/1989	30.99%	39.29%	3.60%	7.75%	8.94%	05/05/08	28.95%	36.94%	-	-	-7.36%	05/05/08	20.45%	28.73%	-	-	-10.94%
Franklin Templeton ® VIP Franklin Small Cap Value Fund	05/01/1998	23.67%	30.86%	1.11%	8.68%	4.99%	05/05/08	21.73%	28.65%	-	-	-13.65%	05/05/08	13.23%	20.94%	-	-	-16.98%
Franklin Templeton ® VIP Franklin Small Mid Cap Growth Fund	11/01/1995	35.57%	36.02%	0.52%	-0.19%	6.43%	05/05/08	33.46%	33.73%	-	-	-12.97%	05/05/08	24.96%	25.71%	-	-	-16.33%
Franklin Templeton ® VIP Mutual Shares Securities Fund	11/08/1996	21.98%	24.49%	1.53%	5.08%	6.28%	05/05/08	20.08%	22.39%	-	-	-14.20%	05/05/08	11.67%	15.05%	-	-	-17.51%
Franklin Templeton ® VIP Templeton Global Bond Securities Fund	01/24/1989	17.91%	24.48%	9.36%	10.97%	8.47%	05/05/08	16.07%	22.39%	-	-	9.95%	05/05/08	7.94%	15.04%	-	-	5.71%
Franklin Templeton ® VIP Franklin Rising Dividends Securities Fund	01/27/1992	16.14%	19.39%	0.77%	6.57%	8.09%	05/05/08	14.33%	17.38%	-	-	-11.37%	05/05/08	6.33%	10.34%	-	-	-14.79%

* 7-day current yield. This yield more closely reflects the current earnings of the portfolio than the fund return quotation.

© Fidelity Investments are a registered trademark of FMR Corp. VIP refers to the Variable Insurance Products Fund.

Year-to-Date returns (YTD) are not annualized

The performance information represents past performance and is no guarantee of future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than the premiums or considerations paid into the contract. The rates of return reflect the reinvestment of dividends and capital gains, and the deduction of management fees and expenses. Management fees include the ordinary, recurring operating expenses for the portfolio. The returns do not reflect product-related insurance charges such as mortality and expense charges, premium expense charges, cost of insurance, surrender charges, and expense charges. Had all the fees and charges associated with the contract been deducted, the returns would be significantly less. Please refer to your prospectus for a detailed listing of all charges. Visit the Variable Products section of our web-site at <http://www.sfbli.com/variable.aspx> for performance current to the most recent month-end.

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Flexible Premium Deferred Variable Annuity - Prior Quarter Returns

Fund Name	Fund Returns as of 09/30/2009 ⁽¹⁾						Average Annual Returns as of 09/30/2009 ⁽²⁾ (without Surrender Charge)						Average Annual Returns as of 09/30/2009 ⁽²⁾ (with Surrender Charge)						
	Fund Inception	YTD	1 Year	5 Year	10 Year	Since Fund Inception	Subaccount Inception	YTD	1 Year	5 Year	10 Year	Since Subaccount Inception	Subaccount Inception	YTD	1 Year	5 Year	10 Year	Since Subaccount Inception	
T. Rowe Price ® Prime Reserve	0.00% *	12/31/1996	0.39%	0.99%	3.13%	2.97%	3.43%	02/04/00	-0.95%	-0.70%	1.41%	-	1.16%	02/04/00	-7.88%	-6.66%	1.00%	-	1.16%
T. Rowe Price ® Limited Term Bond		05/13/1994	7.59%	7.83%	4.14%	4.88%	5.13%	02/25/00	6.16%	6.02%	2.40%	-	3.27%	02/25/00	-1.27%	-0.34%	1.99%	-	3.27%
T. Rowe Price ® Personal Strategy Balanced		12/30/1994	26.99%	5.21%	4.29%	4.94%	8.37%	03/03/00	25.29%	3.44%	2.58%	-	2.94%	03/03/00	16.79%	-2.76%	2.16%	-	2.94%
T. Rowe Price ® Equity Income		03/31/1994	19.22%	-7.57%	1.22%	3.49%	8.45%	02/25/00	17.63%	-9.12%	-0.44%	-	3.54%	02/25/00	9.39%	-14.57%	-0.84%	-	3.54%
T. Rowe Price ® Mid-Cap Growth †		12/31/1996	38.88%	3.73%	6.20%	7.06%	8.89%	02/14/00	37.03%	1.99%	4.48%	-	3.74%	02/14/00	28.53%	-4.13%	4.06%	-	3.74%
T. Rowe Price ® Blue Chip Growth		12/29/2000	32.01%	-0.63%	1.68%	-	-1.04%	05/05/08	30.25%	-2.30%	-	-	-15.86%	05/05/08	21.75%	-8.16%	-	-	-19.48%
Fidelity ® VIP High Income - Initial Class		09/19/1985	36.52%	9.75%	4.70%	2.13%	7.09%	03/09/00	34.71%	7.92%	2.97%	-	0.02%	03/09/00	26.21%	1.44%	2.55%	-	0.02%
Fidelity ® VIP Index 500 - Initial Class		08/27/1992	19.39%	-6.76%	0.98%	-0.28%	7.51%	02/14/00	17.80%	-8.33%	-0.67%	-	-2.89%	02/14/00	9.55%	-13.83%	-1.07%	-	-2.89%
Fidelity ® VIP Contrafund ® - Initial Class		01/03/1995	28.92%	-0.83%	4.45%	3.94%	10.32%	02/14/00	27.20%	-2.49%	2.75%	-	0.72%	02/14/00	18.70%	-8.34%	2.34%	-	0.72%
Fidelity ® VIP Growth - Initial Class		10/09/1986	20.86%	-11.76%	-0.12%	-2.25%	8.32%	02/14/00	19.25%	-13.24%	-1.76%	-	-6.41%	02/14/00	10.90%	-18.44%	-2.15%	-	-6.41%
Fidelity ® VIP Overseas - Initial Class		01/28/1987	22.79%	-2.65%	5.39%	1.63%	5.80%	02/14/00	21.16%	-4.28%	3.70%	-	-2.32%	02/14/00	12.67%	-10.03%	3.28%	-	-2.32%
Fidelity ® VIP Mid Cap - Initial Class		12/28/1998	34.11%	2.42%	7.25%	12.83%	13.45%	05/10/04	32.33%	0.70%	5.52%	-	7.72%	05/10/04	23.83%	-5.34%	5.10%	-	7.32%
Fidelity ® VIP Equity Income Portfolio		10/09/1986	25.52%	-5.05%	0.32%	1.80%	8.40%	05/05/08	23.85%	-6.64%	-	-	-20.86%	05/05/08	15.35%	-12.24%	-	-	-24.27%
Fidelity ® VIP Value Strategies Portfolio		02/20/2002	51.59%	0.24%	1.70%	-	3.84%	05/05/08	49.57%	-1.44%	-	-	-17.44%	05/05/08	41.07%	-7.35%	-	-	-20.99%
Fidelity ® VIP Dynamic Cap App Portfolio		09/25/2000	28.03%	2.23%	4.44%	-	-2.41%	05/05/08	26.32%	0.52%	-	-	-15.98%	05/05/08	17.82%	-5.51%	-	-	-19.60%
Fidelity ® VIP Investment Grade Bond Portfolio		12/05/1988	14.47%	13.03%	4.50%	6.06%	6.88%	05/05/08	12.94%	11.14%	-	-	5.03%	05/05/08	5.04%	4.47%	-	-	0.51%
Fidelity ® VIP Disciplined Small Cap Portfolio		12/27/2005	17.76%	-11.31%	-	-	-3.26%	05/05/08	16.19%	-12.80%	-	-	-13.94%	05/05/08	8.06%	-18.03%	-	-	-17.65%
Franklin Templeton ® VIP Franklin Income Securities Fund		01/24/1989	27.32%	10.60%	3.86%	7.25%	8.86%	05/05/08	25.62%	8.75%	-	-	-9.89%	05/05/08	17.12%	2.22%	-	-	-13.77%
Franklin Templeton ® VIP Franklin Small Cap Value Fund		05/01/1998	27.45%	-7.35%	3.70%	9.13%	5.35%	05/05/08	25.75%	-8.90%	-	-	-13.16%	05/05/08	17.25%	-14.37%	-	-	-16.90%
Franklin Templeton ® VIP Franklin Small Mid Cap Growth Fund		11/01/1995	34.33%	-2.11%	1.70%	2.42%	6.44%	05/05/08	32.54%	-3.76%	-	-	-14.81%	05/05/08	24.04%	-9.53%	-	-	-18.48%
Franklin Templeton ® VIP Mutual Shares Securities Fund		11/08/1996	21.12%	-4.39%	2.52%	5.59%	6.31%	05/05/08	19.51%	-5.99%	-	-	-16.04%	05/05/08	11.14%	-11.63%	-	-	-19.65%
Franklin Templeton ® VIP Templeton Global Bond Securities Fund		01/24/1989	15.49%	20.18%	10.64%	10.59%	8.43%	05/05/08	13.95%	18.17%	-	-	9.75%	05/05/08	5.98%	11.08%	-	-	5.03%
Franklin Templeton ® VIP Franklin Rising Dividends Securities Fund		01/27/1992	11.98%	-5.43%	0.81%	6.14%	7.95%	05/05/08	10.49%	-7.01%	-	-	-14.73%	05/05/08	2.76%	-12.59%	-	-	-18.41%

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(1) The performance information represents past performance and is no guarantee of future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than the premiums or considerations paid into the contract. The rates of return reflect the reinvestment of dividends and capital gains, and the deduction of management fees and expenses. Management fees include the ordinary, recurring operating expenses for the portfolio. The returns do not reflect product-related insurance charges such as mortality and expense charges, premium expense charges, cost of insurance, surrender charges, and expense charges. Had all the fees and charges associated with the contract been deducted, the returns would be significantly less. Please refer to your prospectus for a detailed listing of all charges. Visit the Variable Products section of our web-site at <http://www.sfbli.com/variable.aspx> for performance current to the most recent month-end.

(2) Performance represents past performance of the funds underlying the Variable Annuity net of investment management fees (which vary by subaccount), mortality and expense risk charges of 1.40%, the \$30 annual administrative charge, and applicable surrender charges. Average Annual Returns without surrender charge assumes no surrender charges were applied during the time period. Average Annual Returns with surrender charge assumes a surrender charge was applied for the given time period. The maximum surrender charge is 7%, declining to 0% by the 8th policy year. The returns are historical and include the change in net asset values and the automatic reinvestment of dividends and capital gains assuming an initial investment of \$10,000. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than the premiums or considerations paid into the contract. **The performance information represents past performance and is no guarantee of future results.**

The inception date of the Flexible Premium Deferred Variable Annuity is November 3, 1999. The Subaccount Inception Date referenced above reflects the first date on which funds were placed in the subaccount in the Flexible Premium Deferred Variable Annuity. All funds were in existence prior to November 3, 1999. When subaccount inception and fund inception dates are different, any performance period that includes all or a portion of the time between those days is hypothetical. Hypothetical returns indicate what the performance would have been if the product had been introduced as of the earlier date.

Average annual returns assume that the contract was purchased at the beginning of the applicable time period for which the performance is measured. The amount of the surrender charge is measured from that date. Under certain circumstances, a surrender charge may apply on the retirement date. We may assess a surrender charge against the accumulated value on the retirement date. We do not apply a surrender charge if you select payment options 3 or 5. If you select payment options 2 or 4, we assess a surrender charge by adding the number of years for which payments will be made to the number of years since the contract inception and apply this sum in the table of surrender charges.

† The Board of Directors for the T. Rowe Price Equity Series, Inc., has decided to close the T. Rowe Price Mid-Cap Growth Portfolio to new investors as of 4:00 pm Eastern Time on April 30, 2004. In turn, the T. Rowe Price Mid-Cap Growth Subaccount, which invests in the T. Rowe Price Mid-Cap Growth Portfolio, will not be available for investment (allocation of premium payments or transfers of Accumulated Value) to any Owner whose Policy was issued on or after May 1, 2004. An Existing Owner may continue to allocate premium payments and transfer Accumulated Value from the other Subaccounts and the Declared Interest Option to the T. Rowe Price Mid-Cap Growth Subaccount. An Existing Owner may also continue to transfer Accumulated Value from the T. Rowe Price Mid-Cap Growth Subaccount to the other Subaccounts and the Declared Interest Option.

An investment in the T. Rowe Price ® Prime Reserve Portfolio is neither insured nor guaranteed by the Federal Deposit Insurance Company (FDIC) or any government agency. Although the T. Rowe Price ® Prime Reserve Portfolio seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the subaccount.

A 10.00% Federal penalty tax on certain withdrawals of earnings before age 59 1/2 may be applied.

The investment objectives and policies of the available investment options may be similar to the objectives and policies of other portfolios that are managed by the same investment advisor, investment sub-advisor, or manager. Each option's investment results may be higher or lower than the results of such other portfolios. There can be no guarantee or assurance that the investment results will be comparable to that of any other portfolio, even if it has the same investment advisor, investment sub-advisor, or manager. The value of the underlying investment options will fluctuate, and a Flexible Premium Deferred Variable Annuity contract, when redeemed, may be worth more or less than the original investment.

To find out more about the Flexible Premium Deferred Variable Annuity products, including charges and expenses, please refer to the current prospectus. To request a copy, contact a registered representative of Southern Farm Bureau Fund Distributor, Inc. Please read the prospectus carefully before investing or sending money. An investor should consider the investment objectives, risks, and charges and expenses of the investment company carefully before investing. The prospectus contains this and other information about the investment company.

Visit the Variable Products section of our web-site at <http://www.sfbli.com/variable.aspx> for performance current to the most recent month-end.
Principal Underwriter : Southern Farm Bureau Fund Distributor, Inc., P. O. Box 691, 1401 Livingston Lane, Jackson, MS 39205 (866) 288-2172.