

Scudder Gateway Elite**Net Assets (\$ mil)**
2749.0**# Subaccounts**
40**Fees & Expenses**

M&E Risk (%)	1.25
Administration Change (%)	0.15
Distribution Change (%)	0.00
Total Insurance Expense (%)	1.40

Max Front Load (%)	—
Annual Contract Charge (\$)	35
Annual Contract Charge (%)	—

Surrender Charges

7% declining 1% for 6 years

Features

Premium Type	Flexible
Minimum Face Amount	—

Minimum Initial Purchase (\$)

Qualified	167
Nonqualified	2000

Minimum Additional Purchase (\$)

Qualified	100
Nonqualified	100

Transfers

Unlimited transactions, \$100 transfer minimum.

Death Benefits

SU or RF

Riders

N/A

General Information**Insurance Company**

Allmerica Financial Life Ins & Annt

Address

440 Lincoln Street
Worcester, MA 01653
Telephone 800-778-1482

DCR Rating AA
AM Best Rating C+ +
Policy Inception 1996-11

Money Managers

Advisors (12)

Zurich Kemper Investments
Scudder, Kemper Investments
Dreman Value Advisers, Inc
Deutsche Investment Management Am
Fred Alger Management, Inc.

Subadvisors (10)

Scudder Kemper Investors, Inc
Bankers Trust Company
Janus Capital Corporation
Dreman Value Advisers, Inc
Eagle Asset Management
INVESCO Funds Group, Inc.
INVESCO Trust

Subaccount Information

Style			Maturity		
Value Blend Growth			Short	Intrm	Long
5	9	12		1	
	2	4			
1		3			
Total Equity: 36			Total Fixed-Income: 1		

Star Ratings

★★★★★	2
★★★★★	7
★★★	8
★★	9
★	4
Not Rated	10

Total Subaccounts: 40

Fixed Accounts

Fixed Assets (\$ mil)	N/A
NGP (%)	—
Guaranteed Minimum	3.00
1 year	—
2 year	3.45
3 year	3.65
4 year	3.80
5 year	4.25
6 year	4.40

Asset Distribution by %

Fixed	—
Variable	—
Variable Breakdown by %	
Domestic Stock	74.7
International Stock	4.3
Taxable Bond	13.4
Money Market	7.6
Var. Assets (\$ mil)	2749.0
YTD Sales Prem (\$ mil)	N/A