

DWS Capital Growth VIP A

Benchmark

Russell 1000 Growth TR USD

Overall Morningstar Rating™

★★★★

Out of 8035 Large Growth VA subaccounts. **A subaccount's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for more detail.**

Morningstar Return

Above Average

Morningstar Risk

Low

Investment Strategy

from portfolio's prospectus

The investment seeks to provide long-term growth of capital.

The fund normally invests at least 65% of total assets in equities, mainly common stocks of US companies. It generally focuses on established companies that are similar in size to the companies in the S&P 500 (Reg. TM) Index (generally 500 of the largest companies in the US) or the Russell 1000 (Reg. TM) Growth Index (generally those stocks among the 1,000 largest US companies that have above-average price-to-earnings ratios). The fund may also invest in other types of equity securities such as preferred stocks or convertible securities.

Category Description: Large Growth

Large-growth funds invest in big companies that are projected to grow faster than other large-cap stocks. Most of these funds focus on companies in rapidly expanding industries.

Operations

Expense Ratio 0.50% of fund assets

Subaccount Incp Date 05-03-99

Underlying Portfolio Incp 07-16-85

Date

Advisor Deutsche Inv Mgmt Americas Inc

Subadvisor —

Portfolio Manager(s)

Owen Fitzpatrick, CFA, M.B.A., Fordham University, 1990. B.A., Fordham University, 1986.

Brendan M. O'Neill, CFA, M.S., Zickin School of Business, Baruch College, 2001. B.A., Queens College, CUNY, 2000.

Thomas M. Hynes, CFA, B.S., Fordham University, 1995.

Morningstar Proprietary Statistics

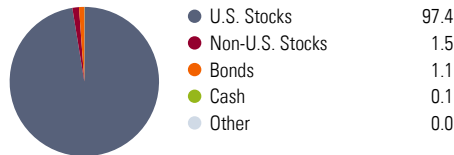
	3-Year	5-Year	10-Year
Morningstar Rating	★★★★	★★★★	★★★★
Out of # of Investments	8,035	6,566	2,594

Past Performance is no guarantee of future results.

The ratings presented may reflect the waiver of all or a portion of the portfolio's fees. Without such a waiver, the ratings may have been lower.

Portfolio Analysis as of 03-31-13

Composition as of 03-31-13



Top 20 Holdings as of 03-31-13

Company	% Assets
Apple Inc	5.91
Qualcomm, Inc.	3.81
Google, Inc. Class A	3.61
Oracle Corporation	3.23
Celgene Corporation	3.17
Gilead Sciences Inc	2.45
Nike, Inc. Class B	2.40
EMC Corporation	2.35
General Electric Co	2.19
Express Scripts	2.18
Whole Foods Market, Inc.	2.03
Comcast Corp Class A	2.00
Costco Wholesale Corporation	1.93
PepsiCo Inc	1.85
Monsanto Company	1.84
T. Rowe Price Group	1.82
Schlumberger NV	1.79
International Business Machines Corp	1.78
Parker Hannifin Corporation	1.75
Accenture PLC	1.68
Total Number of Stock Holdings	72
Total Number of Bond Holdings	1
Annual Turnover Ratio %	25.00
Total Fund Assets (\$mil)	752.75

Morningstar Style Box™ as of 03-31-13

Style	% Mkt Cap
Giant	37.08
Large	41.42
Medium	20.67
Small	0.82
Micro	0.00

Value Blend Growth

Morningstar Sectors as of 03-31-13

Sector	% Fund	S&P 500 %
Cyclical	23.54	31.18
Basic Materials	4.13	3.05
Consumer Cyclical	14.61	11.39
Financial Services	4.69	14.69
Real Estate	0.11	2.05
Sensitive	48.45	42.25
Communication Services	2.03	4.27
Energy	5.01	10.89
Industrials	12.59	10.81
Technology	28.82	16.28
Defensive	28.00	26.56
Consumer Defensive	13.21	10.74
Healthcare	14.44	12.38
Utilities	0.35	3.44

	Port Avg	Rel S&P 500	Rel Cat
P/E Ratio	17.33	1.21	1.00
P/B Ratio	2.81	1.38	1.00
GeoAvgCap (\$mil)	40,831.10	0.70	1.05

The portfolio's holdings are subject to change without notice. The mention of specific securities is not a recommendation or solicitation for any person to buy, sell, or hold any particular security. When you invest in a variable annuity, you do not invest directly in the portfolios. You invest in sub-accounts of the variable annuity separate account of the issuing insurance company, that, in turn, invest in the portfolios you've selected. Your account is then credited with variable accumulation units in that sub-account.

Before purchasing a variable annuity, you should carefully consider its investment options' objectives, and the risks, charges, and expenses associated with the annuity and its investment options. For this and other information about the Schwab Select Annuity, call Charles Schwab & Co. at 1-800-838-0650 for a free prospectus (in New York State, 1-800-838-0649). Please read the prospectus carefully before you invest or send money.

Notices which may be applicable to certain portfolios: High-yield bond portfolios are subject to a greater risk of loss of principal and interest including risk of default than other bond portfolios. Portfolios that invest in foreign stocks may be exposed to additional risks including currency fluctuations, political instability, foreign taxes and foreign regulation, and the potential for illiquid markets. Historically, small-cap stocks have been more volatile than stocks of larger more established companies.

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Because a variable annuity's value will fluctuate depending on the underlying investments, an investor's units, when redeemed, may be more or less than the original amount invested. Like all investments, variable annuities carry risks and may cause investors to lose money.

For each sub-account with at least a three-year history, Morningstar calculates a Morningstar Rating™ based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a sub-account's monthly performance (including the effects of any applicable sales charges, loads and redemption fees), placing more emphasis on downward variations and rewarding consistent performance. (Each share class is counted as a fraction of one sub-account within this scale and rated separately, which may cause slight variations in the distribution percentages.) The top 10% of the sub-accounts in an investment category receive 5 stars, 22.5% receive 4 stars, 35% receive 3 stars, the next 22.5% receive 2 stars, and the bottom 10% receive 1 star. The Overall Morningstar Rating is a weighted average of the sub-accounts' three-, five-, and 10-year (if applicable) Morningstar rating metrics.