

SECURITIES AND EXCHANGE COMMISSION

FORM N-4

Initial registration statement on Form N-4 for separate accounts (unit investment trusts)

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FILER

ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A

CIK: **948255** | IRS No.: **362608394** | State of Incorporation: **NY** | Fiscal Year End: **1231**
Type: **N-4** | Act: **40** | File No.: **811-07467** | Film No.: **01697482**

Mailing Address
3100 SANDERS ROAD
J5B
NORTHBROOK IL 60062

Business Address
ONE ALLSTATE DRIVE
P O BOX 9095
FARMINGTON NY 11738
8474022400

ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A

CIK: **948255** | IRS No.: **362608394** | State of Incorporation: **NY** | Fiscal Year End: **1231**
Type: **N-4** | Act: **33** | File No.: **333-66710** | Film No.: **01697481**

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NORTHBROOK IL 60062

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FARMINGTON NY 11738
8474022400

FILE NOS. 333-
811-07467

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

FORM N-4

REGISTRATION STATEMENT UNDER THE SECURITIES ACT OF 1933 /X/

AND/OR

REGISTRATION STATEMENT UNDER THE INVESTMENT COMPANY
ACT OF 1940

AMENDMENT NO. 26 /X/

ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A
(Exact Name of Registrant)

ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK
(Name of Depositor)

ONE ALLSTATE DRIVE
P.O. BOX 9095
FARMINGVILLE, NEW YORK 11738
516/451-5300

(Address and Telephone Number of Depositor's Principal Offices)

MICHAEL J. VELOTTA
VICE PRESIDENT, SECRETARY AND GENERAL COUNSEL
ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK
3100 SANDERS ROAD
NORTHBROOK, ILLINOIS 60062
847-402-2400

(Name, Address and Telephone Number of Agent for Service)

COPIES TO:

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WASHINGTON, D.C. 20007

ANGELA M. KING, ESQUIRE
ALLSTATE DISTRIBUTORS, L.L.C.
3100 SANDERS ROAD
SUITE J5B
NORTHBROOK, IL 60062

Approximate date of proposed public offering: As soon as practicable after the effective date of the registration statement.

The registrant hereby amends this registration statement on such date or dates as may be necessary to delay its effective date until the registrant shall file a further amendment which specifically states that this registration statement shall thereafter become effective in accordance with Section 8(a) of the Securities Act of 1933 or until the registration shall become effective on such date as the Commission, acting pursuant to Section 8(a), may determine.

Title of Securities Being Registered: Units of Interest in the Allstate Life of New York Separate Account A under deferred variable annuity contracts.

THE PUTNAM ALLSTATE ADVISOR PREFERRED
VARIABLE ANNUITY

Allstate Life Insurance Company of New York Prospectus dated _____, 2001
P.O. Box 94036
Palatine, Illinois 60094-4036
Telephone Number: 1-800-390-1277

Allstate Life Insurance Company of New York ("Allstate New York") is offering The Putnam Allstate Advisor Preferred, a group flexible premium deferred variable annuity contract ("Contract"). This prospectus contains information about the Contract that you should know before investing. Please keep it for future reference.

The Contract currently offers 28 investment alternatives ("investment alternatives"). The investment alternatives include a fixed account option ("Fixed Account Option") and 27 variable sub-accounts ("Variable Sub-Accounts")

of the Allstate Life of New York Separate Account A ("Variable Account"). Each Variable Sub-Account invests exclusively in the class IB shares of one of the following underlying fund portfolios ("Funds") of Putnam Variable Trust:

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<p><S></p> <p>Putnam VT American Government Income Fund Putnam VT Asia Pacific Growth Fund Putnam VT Capital Appreciation Fund Putnam VT Diversified Income Fund Putnam VT The George Putnam Fund of Boston Putnam VT Global Asset Allocation Fund Putnam VT Global Growth Fund Putnam VT Growth and Income Fund Putnam VT Growth Opportunities Fund Putnam VT Health Sciences Fund Putnam VT High Yield Fund Putnam VT Income Fund Putnam VT International Growth Fund Putnam VT International Growth and Income Fund</p>	<p><C></p> <p>Putnam VT International New Opportunities Fund Putnam VT Investors Fund Putnam VT Money Market Fund Putnam VT New Opportunities Fund Putnam VT New Value Fund Putnam VT OTC & Emerging Growth Fund Putnam VT Research Fund Putnam VT Small Cap Value Fund Putnam VT Technology Fund Putnam VT Utilities Growth and Income Fund Putnam VT Vista Fund Putnam VT Voyager Fund Putnam VT Voyager Fund II</p>
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</TABLE>

We (Allstate New York) have filed a Statement of Additional Information, dated _____, 2001, with the Securities and Exchange Commission ("SEC"). It contains more information about the Contract and is incorporated herein by reference, which means that it is legally a part of this prospectus. Its table of contents appears on page ___ of this prospectus. For a free copy, please write or call us at the address or telephone number above, or go to the SEC's Web site (<http://www.sec.gov>). You can find other information and documents about us, including documents that are legally part of this prospectus, at the SEC's Web site.

The Securities and Exchange Commission has not approved or disapproved the securities described in this prospectus, nor has it passed on the accuracy or the adequacy of this prospectus. Any one who tells you otherwise is committing a federal crime.

IMPORTANT NOTICES

The Contracts may be distributed through broker-dealers that have relationships with banks or other financial institutions or by employees of such banks. However, the Contracts are not deposits, or obligations of, or guaranteed by such institutions or any federal regulatory agency. Investment in the Contracts involves investment risks, including possible loss of principal.

The Contracts are not FDIC insured.

The Contracts are available only in New York.

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IMPORTANT TERMS

This prospectus uses a number of important terms that you may not be familiar with. The index below identifies the page that describes each term. The first use of each term in this prospectus appears in highlights.

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Right to Cancel	
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Settlement Value	
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Variable Sub-Account	

* The Contract is available only as a group Contract. We will issue you a certificate that represents your ownership and that summarizes the provisions of the group Contract. References to "Contract" in this prospectus include certificates, unless the context requires otherwise.

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THE CONTRACT AT A GLANCE

The following is a snapshot of the Contract. Please read the remainder of this prospectus for more information.

<S> Flexible Payments <C> You can purchase the Contract with as little as \$10,000. We reserve the right to accept a lesser initial purchase payment amount for each Contract.

You can add to your Contract as often and as much as you like, but each subsequent payment must be at least \$500 (\$50 for automatic payments). We may limit the amount of any additional purchase payment to a maximum of \$1,000,000.

Right to Cancel You may cancel your Contract within 10 days after receipt (pursuant to New York law, 60 days if you are exchanging another contract for the Contract described in this prospectus) ("Cancellation Period"). Upon cancellation, we will return your purchase payments adjusted, to the extent federal or state law permits, to reflect the investment experience of any amounts allocated to the Variable Account.

Expenses Each Fund pays expenses that you will bear indirectly if you invest in a Variable Sub-Account. You also will bear the following expenses:

- o Annual mortality and expense risk charge equal to 1.65% of average daily net assets
- o Withdrawal charges ranging from 0% to 2% of purchase payments withdrawn (with certain exceptions)
- o Transfer fee equal to 0.50% of the amount transferred after 12th transfer in any Contract year ("Contract Year"), which we measure from the date we issue your Contract or a Contract Anniversary, up to a maximum charge of \$25 per transfer
- o State premium tax (New York does not currently impose one)

Investment Alternatives The Contract offers 28 investment alternatives including:

- o a Standard Fixed Account Option that credits interest at rates we guarantee, and
- o 27 Variable Sub-Accounts investing in Funds offering professional money management by Putnam Investment Management, Inc.

To find out current rates being paid on the Fixed Account Option, or to find out how the Variable Sub-Accounts have performed, please call us at 1-800-390-1277.

Special Services For your convenience, we offer these special services:

- o Automatic Fund Rebalancing Program
- o Automatic Additions Program
- o Dollar Cost Averaging Program
- o Systematic Withdrawal Program

Income Payments You can choose fixed income payments, variable income payments, or a

combination of the two. You can receive your income payments in one of the following ways:

- o life income with guaranteed payments
- o a joint and survivor life income with guaranteed payments
- o guaranteed payments for a specified period
- o combination life income and guaranteed payments for a specified period
- o combination joint and survivor life income and guaranteed payments for a specified period
- o life income with cash refund
- o joint life income with cash refund
- o life income with installment refund
- o joint life income with installment refund

Death Benefits

If you die before income payments begin, we will pay the death benefit described in the Contract.

Transfers

Before the Payout Start Date, you may transfer your Contract Value among the investment alternatives, with certain restrictions. The minimum amount you may transfer is \$100 or the amount remaining in the investment alternative, if less.

A charge may apply after the 12th transfer in each Contract Year.

Withdrawals

You may withdraw some or all of your Contract Value at any time during the Accumulation Phase and during the Payout Phase in certain cases. In general, you must withdraw at least \$50 at a time (\$1,000 during the Payout Phase). A 10% federal tax penalty may apply if you withdraw before you are 59 1/2 years old. A withdrawal charge also may apply.

</TABLE>

HOW THE CONTRACT WORKS

The Contract basically works in two ways.

First, the Contract can help you (we assume you are the "Contract Owner") save for retirement because you can invest in your Contract's investment alternatives and pay no federal income taxes on any earnings until you withdraw them. You do this during what we call the "Accumulation Phase" of the Contract. The Accumulation Phase begins on the date we issue your Contract (we call that date the "Issue Date") and continues until the Payout Start Date, which is the date we apply your money to provide income payments. During the Accumulation Phase, you may allocate your purchase payments to any combination of the Variable Sub-Accounts and/or Fixed Account Option. If you invest in the Fixed Account Option, you will earn a fixed rate of interest that we declare periodically. If you invest in any of the Variable Sub-Accounts, your investment return will vary up or down depending on the performance of the corresponding Funds.

Second, the Contract can help you plan for retirement because you can use it to receive retirement income for life and/or for a pre-set number of years, by selecting one of the income payment options (we call these "Income Plans") described on page __. You receive income payments during what we call the "Payout Phase" of the Contract, which begins on the Payout Start Date and continues until we make the last payment required by the Income Plan you select.

During the Payout Phase, if you select a fixed income payment option, we guarantee the amount of your payments, which will remain fixed. If you select a variable income payment option, based on one or more of the Variable Sub-Accounts, the amount of your payments will vary up or down depending on the performance of the corresponding Funds. The amount of money you accumulate under your Contract during the Accumulation Phase and apply to an Income Plan will determine the amount of your income payments during the Payout Phase.

<TABLE>
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The timeline below illustrates how you might use your Contract.

<S> Issue Date	<C> Accumulation Phase	<C> Payout Start Date	<C> Payout Phase	<C>

	You save for retirement			
You buy a Contract		You elect to receive income payments or receive a lump sum payment	You can receive income payments for a set period	Or you can receive income payments for life

</TABLE>

Other income payment options are also available. See "Income Payments."

As the Contract Owner, you exercise all of the rights and privileges provided by the Contract. If you die, any surviving Contract Owner or, if there is none, the Beneficiary will exercise the rights and privileges provided by the Contract. See "The Contract." In addition, if you die before the Payout Start Date, we will pay a death benefit to any surviving Contract Owner or, if there is none, to your Beneficiary. See "Death Benefits."

Please call us at 1-800-390-1277 if you have any question about how the Contract works.

EXPENSE TABLE

The table below lists the expenses that you will bear directly or indirectly when you buy a Contract. The table and the examples that follow do not reflect premium taxes because New York currently does not impose premium taxes on annuities. For more information about Variable Account expenses, see "Expenses," below. For more information about Fund expenses, please refer to the accompanying prospectus for the Funds.

CONTRACT OWNER TRANSACTION EXPENSES

Withdrawal Charge (as a percentage of purchase payments withdrawn)*

Number of Complete Years Since We Received Payment Being Withdrawn:

	0	1	2+
Applicable Charge:	2%	1%	0%

Transfer Fee..... 0.50% of the amount transferred**

* Each Contract Year, you may withdraw up to 15% of purchase payments without incurring a withdrawal charge. See "Withdrawal Charges," for more information.

** Applies solely to the 13th and subsequent transfers within a Contract Year, excluding transfers due to dollar cost averaging and automatic fund rebalancing. This charge will not exceed \$25 per transfer.

VARIABLE ACCOUNT ANNUAL EXPENSES

(as a percentage of average daily net asset value deducted from each Variable Sub-Account)

Mortality and Expense Risk Charge.....1.65%
 Administrative Charge.....0.00%
 Total Variable Account Annual Expenses.....1.65%

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FUND ANNUAL EXPENSES (After Voluntary Reductions and Reimbursements) (as a percentage of Fund average daily net assets) (1)

Fund	Management Fee	Rule 12b-1 Fee	Other Expenses	Total Annual Fund Expenses
<S>	<C>	<C>	<C>	<C>
Putnam VT American Government Income Fund (2)	0.45%	0.25%	0.45%	1.15%*
Putnam VT Asia Pacific Growth Fund	0.80%	0.25%	0.27%	1.32%
Putnam VT Capital Appreciation Fund	0.65%	0.25%	0.27%	1.17%*
Putnam VT Diversified Income Fund	0.68%	0.25%	0.10%	1.03%
Putnam VT The George Putnam Fund of Boston	0.65%	0.25%	0.11%	1.01%
Putnam VT Global Asset Allocation Fund	0.65%	0.25%	0.14%	1.04%
Putnam VT Global Growth Fund	0.66%	0.25%	0.10%	1.01%
Putnam VT Growth and Income Fund	0.46%	0.25%	0.04%	.75%
Putnam VT Growth Opportunities Fund	0.70%	0.25%	0.16%	1.11%*
Putnam VT Health Sciences Fund	0.70%	0.25%	0.09%	1.04%
Putnam VT High Yield Fund	0.66%	0.25%	0.08%	0.99%
Putnam VT Income Fund	0.61%	0.25%	0.06%	0.92%
Putnam VT International Growth Fund	0.76%	0.25%	0.18%	1.19%
Putnam VT International Growth and Income Fund	0.80%	0.25%	0.17%	1.22%
Putnam VT International New Opportunities Fund	1.00%	0.25%	0.21%	1.46%
Putnam VT Investors Fund	0.58%	0.25%	0.07%	0.90%
Putnam VT Money Market Fund	0.42%	0.25%	0.08%	0.75%
Putnam VT New Opportunities Fund	0.52%	0.25%	0.05%	0.82%
Putnam VT New Value Fund	0.70%	0.25%	0.09%	1.04%
Putnam VT OTC & Emerging Growth Fund	0.70%	0.25%	0.11%	1.06%
Putnam VT Research Fund	0.65%	0.25%	0.13%	1.03%
Putnam VT Small Cap Value Fund	0.80%	0.25%	0.30%	1.35%
Putnam VT Technology Fund	1.00%	0.25%	0.78%	2.03%*
Putnam VT Utilities Growth and Income Fund	0.65%	0.25%	0.07%	0.97%
Putnam VT Vista Fund	0.60%	0.25%	0.07%	0.92%
Putnam VT Voyager Fund	0.51%	0.25%	0.05%	0.81%
Putnam VT Voyager Fund II	0.70%	0.25%	0.30%	1.25%*

</TABLE>

(1) Figures shown in the table are based on the Funds' most recent fiscal year ended December 31, 2000. Figures shown in the table include amounts paid through expense offset and brokerage service arrangements. The 12b-1 fees have been restated to reflect an increase in the 12b-1 fees currently payable to Putnam Investment Management, LLC ("Putnam Management"). The Trustees currently limit payment on class IB shares to 0.25% of average daily net assets. Actual 12b-1 fees during the most recent fiscal year were 0.15% of average daily net assets. See the Funds' prospectus for more information about Rule 12b-1 fees payable under the Funds' distribution plan.

(2) In order to limit expenses for Putnam VT American Government Income Fund, Putnam Management has agreed to limit its compensation (and, to the extent necessary, bear other expenses) through December 31, 2001 to the extent that the expenses of the Fund (exclusive of brokerage, interest, taxes and extraordinary expenses, and payments under the Fund's distribution plans) would exceed an annual rate of 0.90% of the Fund's average net assets. For the purpose of determining any such limitation on Putnam Management's compensation, expenses of the fund do not reflect the application of commissions or cash management credits that may reduce designated fund expenses. Had the expense limitation not been in effect "Total Annual Fund Expenses" would have been 1.35%.

* Expenses for the Fund's current fiscal year are estimated based upon expenses incurred for the Fund's last fiscal year.

Example 1

The example below shows the dollar amount of expenses that you would bear directly or indirectly if you:

- o invested \$1,000 in a Variable Sub-Account,
- o earned a 5% annual return on your investment,
- o surrendered your Contract, or began receiving income payments for a specified period of less than 120 months, at the end of each time period.

The example assumes that any Fund expense waivers or reimbursement arrangements described in the footnotes above are in effect for the time periods presented below. The example does not include any taxes or tax penalties you may be required to pay if you surrender your Contract.

<TABLE>
<CAPTION>

Sub-Account	1 YEAR	3 YEAR	5 YEAR	10 YEAR
-----	-----	-----	-----	-----
<S>	<C>	<C>	<C>	<C>
Putnam American Government Income	\$ 37	\$88	\$150	\$316
Putnam Asia Pacific Growth	\$39	\$93	\$158	\$333
Putnam Capital Appreciation	\$37	\$89	\$151	\$318
Putnam Diversified Income	\$36	\$84	\$144	\$304
Putnam The George Putnam of Boston	\$45	\$105	\$179	\$375
Putnam Global Asset Allocation	\$36	\$85	\$144	\$305
Putnam Global Growth	\$36	\$84	\$143	\$302
Putnam Growth and Income	\$33	\$76	\$129	\$276
Putnam Growth Opportunities	\$37	\$87	\$148	\$312
Putnam Health Sciences	\$36	\$85	\$144	\$305
Putnam High Yield	\$36	\$83	\$142	\$300
Putnam Income	\$35	\$81	\$138	\$293
Putnam International Growth and Income	\$38	\$90	\$153	\$323
Putnam International Growth	\$38	\$89	\$152	\$320
Putnam International New Opportunities	\$40	\$97	\$165	\$346
Putnam Investors	\$35	\$80	\$137	\$291
Putnam Money Market	\$33	\$76	\$129	\$276
Putnam New Opportunities	\$34	\$78	\$133	\$283
Putnam New Value	\$36	\$85	\$144	\$305
Putnam OTC & Emerging Growth	\$36	\$85	\$145	\$307
Putnam Research	\$36	\$84	\$144	\$304
Putnam Small Cap Value	\$39	\$94	\$160	\$335
Putnam Technology	\$46	\$115	\$193	\$399
Putnam Utilities Growth and Income	\$35	\$82	\$141	\$298
Putnam Vista	\$35	\$81	\$138	\$293
Putnam Voyager	\$34	\$78	\$132	\$282
Putnam Voyager II	\$38	\$91	\$155	\$326

Example 2

Same assumptions as Example 1 above, except that you decide not to surrender your Contract, or you begin receiving income payments for at least 120 months if under an Income Plan for a specified period, at the end of each period.

Sub-Account	1 YEAR	3 YEAR	5 YEAR	10 YEAR
-----	-----	-----	-----	-----
Putnam American Government Income	\$29	\$88	\$150	\$316
Putnam Asia Pacific Growth	\$30	\$93	\$158	\$333
Putnam Capital Appreciation	\$29	\$89	\$151	\$318
Putnam Diversified Income	\$27	\$84	\$144	\$304
The George Putnam Fund of Boston	\$35	\$105	\$179	\$375
Putnam Global Asset Allocation	\$28	\$85	\$144	\$304
Putnam Global Growth	\$27	\$84	\$143	\$302
Putnam Growth and Income	\$25	\$76	\$129	\$276
Putnam Growth Opportunities	\$28	\$87	\$148	\$312
Putnam Health Sciences	\$28	\$85	\$144	\$305
Putnam High Yield	\$27	\$83	\$142	\$300
Putnam Income	\$26	\$81	\$138	\$293
Putnam International Growth and Income	\$29	\$90	\$153	\$323

Putnam International Growth	\$29	\$89	\$152	\$320
Putnam International New Opportunities	\$32	\$97	\$165	\$346
Putnam Investors	\$26	\$80	\$137	\$291
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Putnam New Opportunities	\$25	\$78	\$133	\$283
Putnam New Value	\$28	\$85	\$144	\$305
Putnam OTC & Emerging Growth	\$28	\$85	\$145	\$307
Putnam Research	\$27	\$84	\$144	\$304
Putnam Small Cap Value	\$31	\$94	\$160	\$335
Putnam Technology	\$38	\$115	\$193	\$399
Putnam Utilities Growth and Income	\$27	\$82	\$141	\$298
Putnam Vista	\$26	\$81	\$138	\$293
Putnam Voyager	\$25	\$78	\$132	\$282
Putnam Voyager II	\$30	\$91	\$155	\$326

Please remember that you are looking at examples and not a representation of past or future expenses. Your actual expenses may be lower or greater than those shown above. Similarly, your rate of return may be lower or greater than 5%, which is not guaranteed.

</TABLE>

FINANCIAL INFORMATION

To measure the value of your investment in the Variable Sub-Accounts during the Accumulation Phase, we use a unit of measure we call the "Accumulation Unit." Each Variable Sub-Account has a separate value for its Accumulation Units we call "Accumulation Unit Value." Accumulation Unit Value is analogous to, but not the same as, the share price of a mutual fund.

No Accumulation Unit Values are shown because the Contracts were first offered as of the date of this prospectus. To obtain a fuller picture of each Variable Sub-Account's finances, please refer to the Variable Account's financial statements contained in the Statement of Additional Information. The financial statements of Allstate New York also appear in the Statement of Additional Information.

THE CONTRACT

CONTRACT OWNER

The Putnam Allstate Advisor Preferred is an agreement between you, the Contract Owner, and Allstate New York, a life insurance company. As the Contract Owner, you may exercise all of the rights and privileges provided to you by the Contract. That means it is up to you to select or change (to the extent permitted):

- o the investment alternatives during the Accumulation and Payout Phases,
- o the amount and timing of your purchase payments and withdrawals,
- o the programs you want to use to invest or withdraw money,
- o the income payment plan you want to use to receive retirement income,
- o the Annuitant (either yourself or someone else) on whose life the income payments will be based,
- o the Beneficiary or Beneficiaries who will receive the benefits that the Contract provides when the last surviving Contract Owner or the Annuitant dies, and
- o any other rights that the Contract provides, including restricting income payments to beneficiaries.

If you die, any surviving joint Contract Owner or, if none, the Beneficiary

will exercise the rights and privileges provided to them by the Contract. The Contract cannot be jointly owned by both a non-natural person and a natural person. The maximum age of any Contract Owner on the date we receive the completed application cannot exceed 90.

You can use the Contract with or without a qualified plan. A qualified plan is a retirement savings plan, such as an IRA or tax-sheltered annuity, that meets the requirements of the Internal Revenue Code. Qualified plans may limit or modify your rights and privileges under the Contract. We use the term "Qualified Contract" to refer to a Contract issued with a qualified plan. See "Tax Qualified Contracts" on page __.

You may change the Contract Owner at any time. Once we have received a satisfactory written request for a change of Contract Owner, the change will take effect as of the date you signed it. We are not liable for any payment we make or other action we take before receiving any written request for a change from you.

ANNUITANT

The Annuitant is the individual whose age determines the latest Payout Start Date and whose life determines the amount and duration of income payments (other than under Income Plans with guaranteed payments for a specified period). If the Contract Owner is a living person, the Contract Owner may name a new Annuitant only upon the death of the current Annuitant. If the Annuitant dies prior to the Payout Start Date, and the Contract Owner does not name a new Annuitant, the new Annuitant will be the youngest Contract Owner, otherwise, the youngest Beneficiary. You may designate a joint Annuitant, who is a second person on whose life income payments depend, at the time you select an Income Plan. The maximum age of any Annuitant on the date we receive the completed application cannot exceed 85.

If you select an Income Plan that depends on the Annuitant or a joint Annuitant's life, we may require proof of age and sex before income payments begin and proof that the Annuitant or joint Annuitant is still alive before we make each payment.

BENEFICIARY

The Beneficiary is the person who may elect to receive the death benefit or become the new Contract Owner if the sole surviving Contract Owner dies before the Payout Start Date. If the sole surviving Contract Owner dies after the Payout Start Date, the primary Beneficiary, or if none surviving, the contingent Beneficiary, will receive any guaranteed income payments scheduled to continue.

You may name one or more primary and contingent Beneficiaries when you apply for a Contract. The primary Beneficiary(ies) is the person(s) who may elect to receive the death benefit or become the new Contract Owner if the sole surviving Contract Owner dies before the Payout Start Date. The contingent Beneficiary(ies) is the person(s) selected by the Contract Owner who will become the Beneficiary if all named primary Beneficiaries die before the sole surviving Contract Owner dies. You may restrict income payments to Beneficiaries.

You may change or add Beneficiaries at any time by writing to us before income payments begin, unless you have designated an irrevocable Beneficiary. We will provide a change of Beneficiary form to be signed and filed with us. After we accept the form, the change of Beneficiary will be effective as of the date you signed the form. Until we accept your written notice to change a Beneficiary, we are entitled to rely on the most recent Beneficiary information in our files. Each change is subject to any payment we make or other action we take before we accept it. Accordingly, if you wish to change your Beneficiary, you should deliver your written notice to us promptly.

If you did not name a Beneficiary or unless otherwise provided in the Beneficiary designation, if a Beneficiary predeceases the owner and there are no other surviving primary or contingent Beneficiaries, the new Beneficiary will be:

- o your spouse or, if he or she is no longer alive,
- o your surviving children equally, or if you have no surviving children,
- o your estate.

If more than one Beneficiary survives you, we will divide the death benefit among your Beneficiaries according to your most recent written instructions. If you have not given us written instructions, we will pay the death benefit in equal amounts to the Beneficiaries. If one of the Beneficiaries dies before you, we will divide the death benefit among the surviving Beneficiaries.

MODIFICATION OF THE CONTRACT

Only an Allstate New York officer may approve a change in or waive any provision of the Contract. Any change or waiver must be in writing. None of our agents has

the authority to change or waive the provisions of the Contract. We may not change the terms of the Contract without your consent, except to conform the Contract to applicable law or changes in the law. If a provision of the Contract is inconsistent with state law, we will follow state law.

ASSIGNMENT

We will not honor an assignment of an interest in a Contract as collateral or security for a loan. No Beneficiary may assign benefits under the Contract until they are due. We will not be bound by any assignment until the assignor signs it and files it with us. We are not responsible for the validity of any assignment. Federal law prohibits or restricts the assignment of benefits under many types of retirement plans and the terms of such plans may themselves contain restrictions on assignments. An assignment may also result in taxes or tax penalties. You should consult with an attorney before trying to assign your Contract.

PURCHASES

MINIMUM PURCHASE PAYMENTS

Your initial purchase payment must be at least \$10,000. All subsequent purchase payments under a Contract must be \$500 or more. You may make purchase payments at any time prior to the Payout Start Date. We may limit the amount of any additional purchase payment to a maximum of \$1,000,000. We reserve the right to accept a lesser initial purchase payment amount. We reserve the right to limit the availability of the investment alternatives for additional investments. We also reserve the right to reject any application.

AUTOMATIC ADDITIONS PROGRAM

You may make subsequent purchase payments of \$50 or more per month by automatically transferring money from your bank account. Please consult with your sales representative for detailed information.

ALLOCATION OF PURCHASE PAYMENTS

At the time you apply for a Contract, you must decide how to allocate your purchase payment among the investment alternatives. The allocation you specify on your application will be effective immediately. All allocations must be in whole percents that total 100% or in whole dollars. You can change your allocations by calling 1-800-390-1277.

We will allocate your purchase payments to the investment alternatives according to your most recent instructions on file with us. Unless you notify us in writing otherwise, we will allocate subsequent purchase payments according to the allocation for the previous purchase payment. We will effect any change in allocation instructions at the time we receive written notice of the change in good order.

We will credit the initial purchase payment that accompanies your completed application to your Contract within 2 business days after we receive the payment at our customer service center. If your application is incomplete, we will ask you to complete your application within 5 business days. If you do so, we will credit your initial purchase payment to your Contract within that 5 business day period. If you do not, we will return your purchase payment at the end of the 5 business day period unless you expressly allow us to hold it until you complete the application. We will credit subsequent purchase payments to the Contract at the close of the business day on which we receive the purchase payment at our customer service center.

We use the term "business day" to refer to each day Monday through Friday that the New York Stock Exchange is open for business. We also refer to these days as "Valuation Dates." Our business day closes when the New York Stock Exchange closes, usually 4:00 p.m. Eastern Time. If we receive your purchase payment after 4:00 p.m. Eastern Time on any Valuation Date, we will credit your purchase payment using the Accumulation Unit Values computed on the next Valuation Date.

RIGHT TO CANCEL

You may cancel your Contract by returning it to us within the Cancellation Period, which is the 10 day period after you receive the Contract (pursuant to New York law, 60 days if you are exchanging another contract for the Contract described in this prospectus). You may return it by delivering it or mailing it

to us. If you exercise this "Right to Cancel," the Contract terminates and we will pay you the full amount of your purchase payments allocated to the Fixed Account. We also will return your purchase payments allocated to the Variable Account adjusted, to the extent federal or state law permits, to reflect investment gain or loss that occurred from the date of allocation through the date of cancellation. If your Contract is qualified under Section 408 of the Internal Revenue Code, we will refund the greater of any purchase payments or the Contract Value.

CONTRACT VALUE

On the Issue Date, the Contract Value is equal to the initial purchase payment. Thereafter, your Contract Value at any time during the Accumulation Phase is equal to the sum of the value of your Accumulation Units in the Variable Sub-Accounts you have selected, plus the value of your interest in the Fixed Account Option.

ACCUMULATION UNITS

To determine the number of Accumulation Units of each Variable Sub-Account to allocate to your Contract, we divide (i) the amount of the purchase payment or transfer you have allocated to a Variable Sub-Account by (ii) the Accumulation Unit Value of that Variable Sub-Account next computed after we receive your payment or transfer. For example, if we receive a \$10,000 purchase payment allocated to a Variable Sub-Account when the Accumulation Unit Value for the Sub-Account is \$10, we would credit 1,000 Accumulation Units of that Variable Sub-Account to your Contract. Withdrawals and transfers from a Variable Sub-Account would, of course, reduce the number of Accumulation Units of that Sub-Account allocated to your Contract.

ACCUMULATION UNIT VALUE

As a general matter, the Accumulation Unit Value for each Variable Sub-Account for each Contract will rise or fall to reflect:

- o changes in the share price of the Fund in which the Variable Sub-Account invests, and
- o the deduction of amounts reflecting the mortality and expense risk charge, and any provision for taxes that have accrued since we last calculated the Accumulation Unit Value.

We determine withdrawal charges and transfer fees separately for each Contract. They do not affect the Accumulation Unit Value. Instead, we obtain payment of those charges and fees by redeeming Accumulation Units. For details on how we compute Accumulation Unit Values, please refer to the Statement of Additional Information.

We determine a separate Accumulation Unit Value for each Variable Sub-Account on each Valuation Date.

You should refer to the prospectus for the Funds that accompanies this prospectus for a description of how the assets of each Fund are valued, since that determination directly bears on the Accumulation Unit Value of the corresponding Variable Sub-Account and, therefore, your Contract Value.

INVESTMENT ALTERNATIVES: The Variable Sub-Accounts

You may allocate your purchase payments to up to 27 Variable Sub-Accounts. Each Variable Sub-Account invests in the shares of a corresponding Fund. Each Fund has its own investment objective(s) and policies. We briefly describe the Funds below.

For more complete information about each Fund, including expenses and risks associated with the Funds, please refer to the accompanying prospectuses for the Funds. You should carefully review the Fund prospectuses before allocating amounts to the Variable Sub-Accounts. Putnam Investment Management, Inc. ("Putnam Management") serves as the investment adviser to each Fund.

<TABLE>
<CAPTION>

Fund:	Each Fund Seeks:
<S> Putnam VT American Government Income Fund	<C> High current income with preservation of capital as a secondary objective
Putnam VT Asia Pacific Growth Fund	Capital appreciation
Putnam VT Capital Appreciation Fund	Capital appreciation
Putnam VT Diversified Income	Fund High current income as Putnam Management believes is consistent with capital preservation
Putnam VT The George Putnam Fund of Boston	To provide a balanced investment composed of a well diversified portfolio of stocks and bonds that will produce both capital growth and current income
Putnam VT Global Asset Allocation Fund	A high level of long-term total return consistent with preservation of capital
Putnam VT Global Growth Fund	Capital appreciation
Putnam VT Growth and Income Fund	Capital growth and current income
Putnam VT Growth Opportunities Fund	Capital appreciation
Putnam VT Health Sciences Fund	Capital appreciation
Putnam VT High Yield Fund	High current income; capital growth is a secondary objective when consistent with high current income
Putnam VT Income Fund	High current income consistent with what Putnam Management believes to be prudent risk
Putnam VT International Growth Fund	Capital growth
Putnam VT International Growth and Income Fund	Capital growth; current income is a secondary objective
Putnam VT International New Opportunities Fund	Long-term capital appreciation
Putnam VT Investors Fund	Long-term growth of capital and any increased income that results from this growth
Putnam VT Money Market Fund	As high a rate of current income as Putnam Management believes is consistent with preservation of capital and maintenance of liquidity
Putnam VT New Opportunities Fund	Long-term capital appreciation
Putnam VT New Value Fund	Long-term capital appreciation
Putnam VT OTC & Emerging Growth Fund	Capital appreciation
Putnam VT Research Fund	Capital appreciation
Putnam VT Small Cap Value Fund	Capital appreciation

Putnam VT Technology Fund	Capital appreciation
Putnam VT Utilities Growth and Income Fund	Capital growth and current income
Putnam VT Vista Fund	Capital appreciation
Putnam VT Voyager Fund	Capital appreciation
Putnam VT Voyager Fund II	Long-term growth of capital

</TABLE>

Amounts you allocate to Variable Sub-Accounts may grow in value, decline in value, or grow less than you expect, depending on the investment performance of the Funds in which those Variable Sub-Accounts invest. You bear the investment risk that the Funds might not meet their investment objectives. Shares of the Funds are not deposits, or obligations of, or guaranteed or endorsed by any bank and are not insured by the Federal Deposit Insurance Corporation, the Federal Reserve Board or any other agency.

INVESTMENT ALTERNATIVES: The Fixed Account Option

You may allocate all or a portion of your purchase payments to the Fixed Account Option. The Fixed Account Option available under the Contract is the Standard Fixed Account Option. We will credit a minimum annual interest rate of 3% to money you allocate to the Fixed Account Option. Allstate New York reserves the right to delete or add Fixed Account options. In addition, Allstate New York may limit the availability of the Fixed Account Option. Please consult with your sales representative for current information. The Fixed Account supports our insurance and annuity obligations. The Fixed Account consists of our general assets other than those in segregated asset accounts. We have sole discretion to invest the assets of the Fixed Account, subject to applicable law. Any money you allocate to the Fixed Account does not entitle you to share in the investment experience of the Fixed Account.

STANDARD FIXED ACCOUNT OPTION

Each purchase payment or transfer allocated to the Standard Fixed Account Option earns interest at the current rate in effect at the time of allocation. We guarantee that rate for a period of years we call Guarantee Periods. We offer a Guarantee Period of 1 year in length. In the future we may offer Guarantee Periods of different lengths or stop offering some Guarantee Periods. You select a Guarantee Period for each purchase or transfer. After the initial Guarantee Period, we will guarantee a renewal rate.

We will credit interest daily at a rate that will compound over the year to the annual interest rate we guaranteed at the time of allocation. We will credit interest to the initial purchase payment allocated to the Standard Fixed Account Option from the issue date. We will credit interest to subsequent purchase payments allocated to the Standard Fixed Account Option from the date we receive them at a rate declared by us. We will credit interest to transfers to the Standard Fixed Account Option from the date the transfer is made.

INVESTMENT ALTERNATIVES: Transfers

TRANSFERS DURING THE ACCUMULATION PHASE

During the Accumulation Phase, you may transfer Contract Value among the investment alternatives. You may request transfers in writing on a form that we provide or by telephone according to the procedure described below.

You may make 12 transfers per Contract Year without charge. A transfer fee equal to 0.50% of the amount transferred, up to a maximum charge of \$25 per transfer, applies to each transfer after the 12th transfer in any Contract Year.

The minimum amount that you may transfer from the Standard Fixed Account Option or a Variable Sub-Account is \$100 or the total remaining balance in the Standard Fixed Account Option or a Variable Sub-Account, if less. The most you can transfer from the Standard Fixed Account Option during any Contract Year is the greater of (i) 30% of the Standard Fixed Account Option balance as of the last Contract Anniversary or (ii) the greatest dollar amount of any prior transfer

from the Standard Fixed Account Option. This limitation does not apply to the Dollar Cost Averaging Program. Also, if the interest rate on any renewed Guarantee Period is at least one percentage point less than the previous interest rate, you may transfer up to 100% of the monies receiving that reduced rate within 60 days of the notification of the interest rate decrease.

We will process transfer requests that we receive before 4:00 p.m. Eastern Time on any Valuation Date using the Accumulation Unit Values for that Date. We will process requests completed after 4:00 p.m. Eastern Time on any Valuation Date using the Accumulation Unit Values for the next Valuation Date. The Contract permits us to defer transfers from the Fixed Account Option for up to 6 months from the date we receive your request. If we decide to postpone transfers from the Fixed Account Option for 10 days or more, we will pay interest as required by applicable law. Any interest would be payable from the date we receive the transfer request to the date we make the transfer.

We reserve the right to waive any transfer restrictions.

TRANSFERS DURING THE PAYOUT PHASE

During the Payout Phase, you may make transfers among the Variable Sub-Accounts so as to change the relative weighting of the Variable Sub-Accounts on which your variable income payments will be based. You may make up to 12 transfers per Contract Year. You may not convert any portion of your fixed income payments into variable income payments. You may make transfers from the variable income payments to the fixed income payments to increase the proportion of your income payments consisting of fixed income payments.

TELEPHONE TRANSFERS

You may make transfers by telephone by calling 1-800-390-1277. The cut off time for telephone transfer requests is 4:00 p.m. Eastern Time. In the event that the New York Stock Exchange closes early, i.e., before 4:00 p.m. Eastern Time, or in the event that the Exchange closes early for a period of time but then reopens for trading on the same day, we will process telephone transfer requests as of the close of the Exchange on that particular day. We will not accept telephone requests received from you at any telephone number other than the number that appears in this paragraph or received after the close of trading on the Exchange. If you own the Contract with a joint Contract Owner, unless we receive contrary instructions, we will accept instructions from either you or the other Contract Owner.

We use procedures that we believe provide reasonable assurance that the telephone transfers are genuine. For example, we tape telephone conversations with persons purporting to authorize transfers and request identifying information. Accordingly, we disclaim any liability for losses resulting from allegedly unauthorized telephone transfers. However, if we do not take reasonable steps to help ensure that a telephone authorization is valid, we may be liable for such losses.

EXCESSIVE TRADING LIMITS

We reserve the right to limit transfers in any Contract Year, or to refuse any transfer request for a Contract Owner or certain Contract Owners, if:

- o we believe, in our sole discretion, that excessive trading by such Contract Owner or Owners, or a specific transfer request or group of transfer requests, may have a detrimental effect on the Accumulation Unit Values of any Variable Sub-Account or the share prices of the corresponding Funds or would be to the disadvantage of other Contract Owners; or
- o we are informed by one or more of the corresponding Funds that they intend to restrict the purchase or redemption of Fund shares because of excessive trading or because they believe that a specific transfer or group of transfers would have a detrimental effect on the prices of Fund shares.

We may apply the restrictions in any manner reasonably designed to prevent transfers that we consider disadvantageous to other Contract Owners.

DOLLAR COST AVERAGING PROGRAM

You may automatically transfer a set amount from any Variable Sub-Account or from the Standard Fixed Account Option through our Dollar Cost Averaging Program. The Program is available only during the Accumulation Phase.

We will not charge a transfer fee for transfers made under this Program, nor will such transfers count against the 12 transfers you can make each Contract Year without paying a transfer fee.

The theory of dollar cost averaging is that if purchases of equal dollar amounts are made at fluctuating prices, the aggregate average cost per unit will be less than the average of the unit prices on the same purchase dates. However,

participation in this Program does not assure you of a greater profit from your purchases under the Program nor will it prevent or necessarily reduce losses in a declining market.

AUTOMATIC FUND REBALANCING PROGRAM

Once you have allocated your money among the Variable Sub-Accounts, the performance of each Sub-Account may cause a shift in the percentage you allocated to each Sub-Account. If you select our Automatic Fund Rebalancing Program, we will automatically rebalance the Contract Value in each Variable Sub-Account and return it to the desired percentage allocations. Money you allocate to the Fixed Account Option will not be included in the rebalancing.

We will rebalance your account quarterly, semi-annually, or annually. We will measure these periods according to your instructions. We will transfer amounts among the Variable Sub-Accounts to achieve the percentage allocations you specify. You can change your allocations at any time by contacting us in writing or by telephone. The new allocation will be effective with the first rebalancing that occurs after we receive your written or telephone request. We are not responsible for rebalancing that occurs prior to receipt of proper notice of your request.

Example:

Assume that you want your initial purchase payment split among 2 Variable Sub-Accounts. You want 40% to be in the Putnam Income Variable Sub-Account and 60% to be in the Putnam Global Growth Variable Sub-Account. Over the next 2 months the bond market does very well while the stock market performs poorly. At the end of the first quarter, the Putnam Income Variable Sub-Account now represents 50% of your holdings because of its increase in value. If you choose to have your holdings in a Contract or Contracts rebalanced quarterly, on the first day of the next quarter we would sell some of your units in the Putnam Income Variable Sub-Account for the appropriate Contract(s) and use the money to buy more units in the Putnam Global Growth Variable Sub-Account so that the percentage allocations would again be 40% and 60% respectively.

The Automatic Fund Rebalancing Program is available only during the Accumulation Phase. The transfers made under the program do not count towards the 12 transfers you can make without paying a transfer fee, and are not subject to a transfer fee. We may sometimes refer to this Program as the "Putnam Automatic Rebalancing Program."

Fund rebalancing is consistent with maintaining your allocation of investments among market segments, although it is accomplished by reducing your Contract Value allocated to the better performing segments.

EXPENSES

As a Contract Owner, you will bear, directly or indirectly, the charges and expenses described below.

MORTALITY AND EXPENSE RISK CHARGE

We deduct a mortality and expense risk charge daily at an annual rate of 1.65% of the average daily net assets you have invested in the Variable Sub-Accounts. The mortality and expense risk charge is for all the insurance benefits available with your Contract (including our guarantee of annuity rates and the death benefits), for certain expenses of the Contract, and for assuming the risk (expense risk) that the current charges will be sufficient in the future to cover the cost of administering the Contract. If the charges under the Contract are not sufficient, then Allstate New York will bear the loss.

We guarantee the mortality and expense risk charge and we cannot increase it. We assess the mortality and expense risk charge during both the Accumulation Phase and the Payout Phase.

TRANSFER FEE

We impose a fee upon transfers in excess of 12 during any Contract Year. The fee is equal to 0.50% of the dollar amount transferred up to a maximum charge of \$25. We will not charge a transfer fee on transfers that are part of a Dollar Cost Averaging Program or Automatic Fund Rebalancing Program.

WITHDRAWAL CHARGE

We may assess a withdrawal charge of up to 2% of the purchase payment(s) you withdraw. The charge declines to 0% after 2 complete years from the date we received the purchase payment being withdrawn. A schedule showing how the charge declines act appears on page _____. During each Contract Year, you can withdraw up to 15 % of purchase payments without paying the charge. Unused portions of this 15% "Preferred Withdrawal Amount" are not carried forward to future Contract Years.

We will deduct withdrawal charges, if applicable, from the amount paid. For purposes of the withdrawal charge, we will treat withdrawals as coming from the oldest purchase payments first. However, for federal income tax purposes, earnings are considered to come out first, which means you pay taxes on the earnings portion of your withdrawal.

We do not apply a withdrawal charge in the following situations:

- o on the Payout Start Date (a withdrawal charge may apply if you elect to receive income payments for a specified period of less than 120 months);
- o the death of the Contract Owner or Annuitant (unless the Settlement Value is used); or
- o withdrawals taken to satisfy IRS minimum distribution rules for the Contract.

We use the amounts obtained from the withdrawal charge to pay sales commissions and other promotional or distribution expenses associated with marketing the Contract. To the extent that the withdrawal charge does not cover all sales commissions and other promotional or distribution expenses, we may use any of our corporate assets, including potential profit which may arise from the mortality and expense risk charge or any other charges or fee described above, to make up any difference.

Withdrawals also may be subject to tax penalties or income tax. You should consult your own tax counsel or other tax advisers regarding any withdrawals.

PREMIUM TAXES

Currently, we do not make deductions for premium taxes under the Contract because New York does not charge premium taxes on annuities. We may deduct taxes that may be imposed in the future from purchase payments or the Contract Value when the tax is incurred or at a later time.

OTHER EXPENSES

Each Fund deducts advisory fees and other expenses from its assets. You indirectly bear the charges and expenses of the Fund whose shares are held by the Variable Sub-Accounts. These fees and expenses are described in the accompanying prospectuses for the Funds. For a summary of current estimates of those charges and expenses, see page _____. We may receive compensation from the Funds' investment adviser, distributor, or their affiliates for administrative services we provide to the Funds.

ACCESS TO YOUR MONEY

You can withdraw some or all of your Contract Value at any time prior to the Payout Start Date. Withdrawals also are available under limited circumstances on or after the Payout Start Date. See "Income Plans" on page ____.

The amount payable upon withdrawal is the Contract Value next computed after we receive the request for a withdrawal at our customer service center, less any applicable withdrawal charges, income tax withholding, penalty tax, and any premium taxes. We will pay withdrawals from the Variable Account within 7 days of receipt of the request, subject to postponement in certain circumstances.

You can withdraw money from the Variable Account or the Fixed Account Option. To complete a partial withdrawal from the Variable Account, we will cancel Accumulation Units in an amount equal to the withdrawal and any applicable withdrawal charge and premium taxes.

You must name the investment alternative from which you are taking the withdrawal. If none is named, then the withdrawal request is incomplete and

cannot be honored.

In general, you must withdraw at least \$50 at a time. Withdrawals may be subject to income tax and a 10% penalty tax. If you request a total withdrawal, we may require that you return your Contract to us. Your Contract will terminate if you withdraw all of your Contract Value. We will, however, ask you to confirm your withdrawal request before terminating your Contract. If we terminate your Contract, we will distribute to you its Contract Value, less withdrawal and other charges and taxes.

POSTPONEMENT OF PAYMENTS

We may postpone the payment of any amounts due from the Variable Account under the Contract if:

- 1) the New York Stock Exchange is closed for other than usual weekends or holidays, or trading on the Exchange is otherwise restricted,
- 2) an emergency exists as defined by the SEC, or
- 3) the SEC permits delay for your protection.

In addition, we may delay payments or transfers from the Fixed Account Option for up to 6 months or shorter period if required by law. If we delay payment or transfer for 10 days or more, we will pay interest as required by law.

SYSTEMATIC WITHDRAWAL PROGRAM

You may choose to receive systematic withdrawal payments on a monthly, quarterly, semi-annual, or annual basis at any time prior to the Payout Start Date. Please consult your sales representative or call us at 1-800-390-1277 for more information. Depending on fluctuations in the value of the Variable Sub-Accounts and the value of the Fixed Account Option, systematic withdrawals may reduce or even exhaust the Contract Value. Income taxes may apply to systematic withdrawals. Please consult your tax adviser before taking any withdrawal.

INCOME PAYMENTS

PAYOUT START DATE

The Payout Start Date is the day that we apply your Contract Value to an Income Plan. The Payout Start Date must be:

- o at least 30 days after the Issue Date; and
- o no later than the Annuitant's 90th birthday.

You may change the Payout Start Date at any time by notifying us in writing of the change at least 30 days before the scheduled Payout Start Date. Absent a change, we will use the Payout Start Date stated in your Contract.

INCOME PLANS

An "Income Plan" is a series of payments made on a scheduled basis to you or to another person designated by you. You may choose and change your choice of Income Plan until 30 days before the Payout Start Date. If you do not select an Income Plan, we will make income payments in accordance with Income Plan 1 with guaranteed payments for 10 years. Income payments to Beneficiaries may be subject to restrictions established by the Contract owner. After the Payout Start Date, and except as described below, you may not make withdrawals or change your choice of Income Plan.

Currently nine Income Plans are available. The Income Plans provide:

- o fixed income payments;
- o variable income payments; or
- o a combination of the two.

The nine Income Plans are:

Income Plan 1 -- Life Income with Guaranteed Payments. Under this plan, we make periodic income payments for at least as long as the Annuitant lives. If the Annuitant dies before we have made all of the selected number of guaranteed income payments, we will continue to pay the

remainder of the guaranteed income payments as required by the Contract. In general, more guaranteed payments means that each payment will be smaller than it would have been with a shorter guarantee payment period.

Income Plan 2 -- Joint and Survivor Life Income with Guaranteed Payments. Under this plan, we make periodic income payments for at least as long as either the Annuitant or the joint Annuitant, named at the time the plan was selected, is alive. If both the Annuitant and joint Annuitant die before we have made all of the guaranteed income payments, we will continue to pay the remainder of the guaranteed income payments as required by the Contract. You may elect a reduced survivor plan of 50%, 66% or 75% of the payment amount. If you do not elect a reduced survivor amount, the payments will remain at 100%. If you elect a reduced survivor payment plan, the amount of each income payment initially will be higher, but a reduction will take effect at the later of 1) the death of an Annuitant; or 2) at the end of the guaranteed payment period.

Income Plan 3 -- Guaranteed Payments for a Specified Period. Under this plan, we make periodic income payments for the period you have chosen. These payments do not depend on the Annuitant's life. Income payments for less than 120 months may be subject to a withdrawal charge. We will deduct the mortality and expense risk charge from the assets of the Variable Sub-Accounts supporting this Plan even though we may not bear any mortality risk. Income payments under Income Plan 3 are subject to the rules set forth in the Guaranteed Payment Plan section below.

Income Plan 4 - Combination Life Income and Guaranteed Payments for a Specified Period. Under this plan, we make periodic income payments under two separate coverages: a life annuity and a guaranteed payment annuity. A life annuity (one that does not contain any guaranteed payment period) provides income payments over the Annuitant's life. A guaranteed payment annuity provides income payments over a specified period. The guaranteed payment annuity portion of Income Plan 4 is subject to the rules set forth in the Guaranteed Payment Plan section below.

Income Plan 5 - Combination Joint and Survivor Life Income and Guaranteed Payments for a Specified Period. Under this plan, we make periodic income payments under two separate coverages: a joint life and survivor annuity and a guaranteed payment annuity. A joint life and survivor annuity (one that does not contain any guaranteed payment period) provides income payments for at least as long as either the Annuitant or joint Annuitant is alive. A guaranteed payment annuity provides income payments over a specified period, and is subject to the rules set forth in the Guaranteed Payment Plan section below. On the life coverage, you may elect a reduced survivor plan of 50%, 66% or 75% of the payment amount. If you do not elect a reduced survivor amount, the payments will remain at 100%. If you elect a reduced survivor payment plan, the payments initially will be larger, but a reduction will take effect at the death of an Annuitant.

Income Plan 6 - Life Income with Cash Refund. Under this plan, we make periodic income payments until the death of the Annuitant. If the death of the Annuitant occurs before the total amount applied to an Income Plan is paid out, we will pay a lump sum payment of the remaining amount. Payments under this plan are available only as fixed income payments.

Income Plan 7 - Joint Life Income with Cash Refund. Under this plan, we make periodic income payments until the deaths of both the Annuitant and joint Annuitant. If the deaths of both the Annuitant and joint Annuitant occur before the total amount applied to an Income Plan is paid out, we will pay a lump sum payment of the remaining amount. Currently, a reduced survivor plan is not available. Payments under this plan are available only as fixed income payments.

Income Plan 8 - Life Income with Installment Refund. Under this plan, we make periodic income payments until the later of (1) the death of the Annuitant, or (2) the total amount paid out under the annuity is equal to the total amount applied to the Income Plan. If the death of the Annuitant occurs before the total amount applied to an Income Plan is paid out, we will continue to make payments in the same manner until any remaining payments are paid out. Payments under this plan are available only as fixed income payments.

Income Plan 9 - Joint Life Income with Installment Refund. Under this plan, we make periodic income payments until the later of (1) the deaths of both the Annuitant and joint Annuitant, or (2) the total amount paid out under the annuity is equal to the total amount applied to the Income Plan. If the deaths of both the Annuitant and joint Annuitant occur before the total amount applied to an Income Plan is paid out, we will continue to make payments in the same manner until any remaining payments are paid out. Currently, a reduced survivor plan

is not available. Payments under this plan are available only as fixed income payments.

If you choose an Income Plan with payments that continue for the life of the Annuitant or joint Annuitant, we may require proof of age and sex of the Annuitant before starting income payments, and proof that the Annuitant or joint Annuitant are alive before we make each payment. Please note that under Income Plans 1 and 2, and the life annuity and joint life and survivor annuity portion of Income Plans 4 and 5, respectively, if you elect to take no minimum guaranteed payments, it is possible that the payee could receive only one income payment if the Annuitant or any joint Annuitant both die before the second income payment, or only two income payments if they die before the third income payment, and so on.

Guaranteed Payment Plans. For Income Plan 3 and the guaranteed payment annuity portion of Income Plans 4 and 5 ("guaranteed payment plans"):

- o The minimum payment period you may choose is 5 years.
- o If the oldest Annuitant is under age 70, you may choose a period up to age 100 subject to a maximum of 50 years.
- o If the oldest Annuitant is age 70 or over, you may choose a period up to a maximum of 30 years.

In general, the longer the guarantee period you select, the smaller each payment will be.

You may make withdrawals from a guaranteed payment plan after the Payout Start Date. You may terminate all or part of the income payments at any time and receive a lump sum equal to their present value as of the close of the Valuation Date (see Valuation Date above) on which we receive your request. To determine the present value of any remaining variable income payments being withdrawn, we use a discount rate equal to the assumed annual investment rate that we use to compute such variable income payments. To determine the present value of any fixed income payments being withdrawn, we discount each payment using our currently applicable interest rates. The minimum amount you may withdraw under this feature is \$1,000. A withdrawal charge may apply. You may not make any withdrawals after the Payout Start Date on the life annuity portion of Income Plans 4 and 5.

During the guaranteed payment period, you may request to modify the length of the payment period. Currently, we allow you to make this change once each 365-day period. We reserve the right to change this practice at any time without prior notice. If you elect to change the length of the payment period, the new payment period must be within the original maximum and minimum period you would have been permitted to select on your original Payout Start Date. We may apply a withdrawal charge.

If you change the length of your guaranteed payment period, we will compute the present value of your remaining payments, using the same assumptions we would use if you were terminating the guaranteed payment plan, as described above. Then we adjust the size of the remaining guaranteed payments to equal what that value would support based on those same assumptions and based on the revised guarantee period. A shorter guarantee period will generally mean that each payment is larger, while a longer guarantee period will generally mean that each payment is smaller.

Under guaranteed payment plans, we currently allow you to change the frequency of your payments. Any change in the frequency of payments takes effect on the next payment date.

Changes to either the frequency of payments or length of a guaranteed payment plan will result in a change to the payment amount and may change the amount of each payment that is taxable to you.

Additional Information. We may make other Income Plans available. You may obtain information about them by writing or calling us.

You must apply at least the Contract Value in the Fixed Account on the Payout Start Date to fixed income payments. If you wish to apply any portion of your Fixed Account balance to provide variable income payments, you should plan ahead and transfer that amount to the Variable Sub-Accounts prior to the Payout Start Date. If you do not tell us how to allocate your Contract Value among fixed and variable income payments, we will apply your Contract Value in the Variable Account to variable income payments and your Contract Value in the Fixed Account to fixed income payments.

We will apply your Contract Value, less applicable taxes, to your Income Plan on the Payout Start Date. We can make income payments in monthly, quarterly, semi-annual or annual installments, as you select. If the Contract Owner has not made any purchase payments for at least 3 years preceding the Payout Start Date, and the Contract Value is less than \$2,000, or not enough to provide an initial payment of at least \$20, and state law permits, we may:

- o terminate the Contract and pay you the Contract Value, less any applicable taxes, in a lump sum instead of the periodic payments you have chosen, or
- o reduce the frequency of your payments so that each payment will be at least \$20.

VARIABLE INCOME PAYMENTS

The amount of your variable income payments depends upon the investment results of the Variable Sub-Accounts you select, the premium taxes you pay, the age and sex of the Annuitant, and the Income Plan you choose. We guarantee that the payments will not be affected by (a) actual mortality experience or (b) the amount of our administration expenses.

We cannot predict the total amount of your variable income payments. The total amount of your variable income payments may be more or less than your total purchase payments because (a) variable income payments vary with the investment results of the underlying Funds; and (b) under some of the income plans, we make income payments only so long as an annuitant is alive or any applicable guarantee payment period has not yet expired.

In calculating the amount of the periodic payments in the annuity tables in the Contract, we used an assumed investment rate ("AIR", also known as benchmark rate) of 3%. If the actual net investment return of the Variable Sub-Accounts you choose is less than the AIR, then the dollar amount of your variable income payments will decrease. The dollar amount of your variable income payments will increase, however, if the actual net investment return exceeds the AIR. The dollar amount of the variable income payments stays level if the net investment return equals the AIR.

We reserve the right to offer other assumed investment rates. If you choose a higher AIR, your initial income payment will be larger than with a lower AIR. While income payments continue to be made, however, this disparity will become smaller and, if the payments have continued long enough, each payment will be smaller than if you had initially chosen a lower AIR. Please refer to the Statement of Additional Information for more detailed information as to how we determine variable income payments.

You may elect a variable income payment stream consisting of level monthly payments. If you elect level monthly payments, the payments must be recalculated annually. You may elect level monthly payments at or before your Payout Start Date. You cannot elect any fixed income payments while variable level monthly payments are being made. We will determine the amount of each annual payment as described above, place this amount in our general account, and distribute it in level monthly payments. The sum of the level payments will exceed the annual calculated amount because of an interest rate factor we use, which may vary from year to year but will not be less than 2.0% per year. We do not allow withdrawals of the annual amount unless you make a full or partial withdrawal request of the value of the remaining payments under a guaranteed payment plan. If the Annuitant dies during the period of level monthly payments, any life contingencies you chose will be the same as under the income plan you chose. For example, if your income plan contains a life only payment plan and the Annuitant dies during the year, the beneficiary is not entitled to the remaining monthly payments for that year.

FIXED INCOME PAYMENTS

We guarantee income payment amounts derived from any Fixed Account Option for the duration of the Income Plan. The guaranteed income payment amounts will change if the frequency of payments or the length of the payment period changes.

We calculate the fixed income payments by:

- 1) deducting any applicable premium tax; and
- 2) applying the resulting amount to the greater of (a) the appropriate value from the income payment table in your Contract or (b) such other value as we are offering at that time.

CERTAIN EMPLOYEE BENEFIT PLANS

The Contract offered by this prospectus contains income payment tables that provide for different payments to men and women of the same age. We reserve the right to use income payment tables that do not distinguish on the basis of sex to the extent permitted by applicable law. In certain employment-related situations, employers are required by law to use the same income payment tables for men and women. Accordingly, if the Contract is to be used in connection with an employment-related retirement or benefit plan, you should consult with legal counsel as to whether the purchase of a Contract is appropriate.

DEATH BENEFITS

We will pay a death benefit if, prior to the Payout Start Date:

- 1) any Contract Owner dies, or
- 2) the Annuitant dies.

We will pay the death benefit to the new Contract Owner who is determined immediately after the death. The new Contract Owner would be a surviving Contract Owners or, if none, the Beneficiary(ies). In the case of the death of the Annuitant, we will pay the death benefit to the current Contract Owner.

Death Benefit Amount

Prior to the Payout Start Date, the death benefit is equal to the greatest of the following death benefit alternatives:

- 1) the Contract Value as of the date we determine the death benefit, or
- 2) the sum of all purchase payments made less an adjustment for withdrawals (see "Withdrawal Adjustment" below), or
- 3) the most recent Maximum Anniversary Value prior to the date we determine the death benefit (see "Maximum Anniversary Value" below).

We will determine the value of the death benefit as of the end of the Valuation Date on which we receive a complete request for payment of the death benefit. If we receive a request after 4:00 p.m. Eastern Time on a Valuation Date, we will process the request as of the end of the following Valuation Date. A request for payment of the death benefit must include Due Proof of Death. We will accept the following documentation as "Due Proof of Death":

- o a certified copy of a death certificate,
- o a certified copy of a decree of a court of competent jurisdiction as to the finding of death, or
- o any other proof acceptable to us.

Maximum Anniversary Value. On the Issue Date, the Maximum Anniversary Value is equal to the initial purchase payment. After the Issue Date, we recalculate the Maximum Anniversary Value when a purchase payment or withdrawal is made or on a Contract Anniversary as follows:

- 1) For purchase payments, the Maximum Anniversary Value is equal to the most recently calculated Maximum Anniversary Value plus the purchase payment.
- 2) For withdrawals, the Maximum Anniversary Value is equal to the most recently calculated Maximum Anniversary Value reduced by a withdrawal adjustment, as defined below.
- 3) On each Contract Anniversary, the Maximum Anniversary Value is equal to the greater of the Contract Value or the most recently calculated Maximum Anniversary Value.

In the absence of any withdrawals or purchase payments, the Maximum Anniversary Value will be the greatest of all anniversary Contract Values on or prior to the date we calculate the death benefit.

We will recalculate the Maximum Anniversary Value until the first Contract Anniversary after the 80th birthday of the oldest Contract Owner or, if no Contract Owner is a living individual, the Annuitant. After that date, we will recalculate the Maximum Anniversary Value only for purchase payments and withdrawals. The Maximum Anniversary Value will never be greater than the maximum death benefit allowed by any applicable state non-forfeiture laws.

Withdrawal Adjustment. The withdrawal adjustment is equal to (1) divided by (2), with the result multiplied by (3), where:

- (1) = the withdrawal amount,
- (2) = the Contract Value immediately prior to the withdrawal, and
- (3) = the value of the applicable death benefit alternative immediately prior to the withdrawal.

See Appendix A for an example of a withdrawal adjustment.

Death Benefit Payments

Death of Contract Owner. Subject to any restrictions previously placed upon any Beneficiary, within 180 days of the date of your death, the new Contract Owner may elect to:

- 1) receive the death benefit in a lump sum, or
- 2) apply an amount equal to the death benefit to one of the available Income Plans described above. The Payout Start Date must be within one year of the date of your death. Income payments must be:
 - (a) over the life of the new Contract Owner,
 - (b) for a guaranteed number of payments not to exceed the life expectancy of the new Contract Owner, or
 - (c) over the life of the new Contract Owner with a guaranteed number of payments not to exceed the life expectancy of the new Contract Owner.

Otherwise, the new Contract Owner will receive the Settlement Value. The "Settlement Value" is the Contract Value, less any applicable withdrawal charge and premium tax. The new Contract Owner may make a single withdrawal of any amount within one year of the date of death without incurring a withdrawal charge. We will calculate the Settlement Value as of the end of the Valuation Date coinciding with the requested distribution date for payment or on the mandatory distribution date of 5 years after the date of your death, whichever is earlier. If we receive a request after 4:00 p.m. Eastern Time on a Valuation Date, we will process the request as of the end of the following Valuation Date. We reserve the right to waive the 180 day limit on a non-discriminatory basis.

In any event, the entire value of the Contract must be distributed within 5 years after the date of death unless an Income Plan is elected or a surviving spouse continues the Contract in accordance with the provisions described below.

If the new Contract Owner is a natural person, the new Contract Owner may elect one of the options listed above. If the sole new Contract Owner is your spouse, then he or she may elect one of the options listed above or may continue the Contract in the Accumulation Phase as if the death had not occurred. On the date the Contract is continued, the Contract Value will equal the amount of the death benefit as determined as of the Valuation Date on which we received Due Proof of Death (the next Valuation Date if we receive Due Proof of Death after 4:00 p.m. Eastern Time). Unless otherwise instructed by the continuing spouse, the excess, if any, of the death benefit amount over the Contract Value will be allocated to the Variable Sub-Accounts. This excess will be allocated in proportion to your Contract Value in the investment alternatives on the Valuation Date that we receive Due Proof of Death, except that any portion of this excess attributable to the Fixed Account Options will be allocated to the Putnam Money Market Variable Sub-Account. Within 30 days of the date the Contract is continued, your surviving spouse may choose one of the following transfer alternatives without incurring a transfer fee:

- o Transfer all or a portion of the excess among the Variable Sub-Accounts;
- o Transfer all or a portion of the excess into the Standard Fixed Account and begin a new Guarantee Period; or
- o Transfer all or a portion of the excess into a combination of Variable Sub-Accounts or the Standard Fixed Account.

Any such transfer does not count as one of the free transfers allowed each Contract Year and is subject to any minimum allocation amount specified in your Contract.

The Contract may only be continued once. If the surviving spouse continues the Contract in the Accumulation Phase, the surviving spouse may make a single withdrawal of any amount within 1 year of the date of death without incurring a withdrawal charge. Prior to the Payout Start Date, the death benefit of the continued Contract will be the greater of:

- o the sum of all purchase payments reduced by a withdrawal adjustment, as defined under the "Death Benefit Amount" section; or
- o the Contract Value on the date we determine the death benefit; or
- o the Maximum Anniversary Value as defined in the "Death Benefit Amount" section, with the following changes:
 - o "Issue Date" is replaced by the date the Contract is continued,
 - o "Initial Purchase Payment" is replaced with the death benefit as described at the end of the Valuation Period during which we received Due Proof of Death.

If the surviving spouse is under age 59 1/2, a 10% penalty tax may apply to withdrawals under the Contract.

If the new Contract Owner is a corporation, trust, or other non-natural person, then the new Contract Owner may elect, within 180 days of your death, to receive the death benefit in a lump sum or may elect to receive the Settlement Value in a lump sum within 5 years of death. We reserve the right to waive the 180 day limit on a non-discriminatory basis.

Death of Annuitant. If the Annuitant who is not also the Contract Owner dies prior to the Payout Start Date, the Contract Owner must elect one of the applicable options described below.

If the Contract Owner is a natural person, the Contract Owner may elect to continue the Contract as if the death had not occurred, or, if we receive Due Proof of Death within 180 days of the date of the Annuitant's death, the Contract Owner may choose to:

- 1) receive the death benefit in a lump sum; or
- 2) apply the death benefit to an Income Plan that must begin within 1 year of the date of death.

If the Contract Owner elects to continue the Contract or to apply the death benefit to an Income Plan, the new Annuitant will be the youngest Contract Owner, unless the Contract Owner names a different Annuitant.

If the Contract Owner is a non-natural person, the non-natural Contract Owner may elect, within 180 days of the Annuitant's date of death, to receive the death benefit in a lump sum or may elect to receive the Settlement Value payable in a lump sum within 5 years of the Annuitant's date of death. If the non-natural Contract Owner does not make one of the above described elections, the Settlement Value must be withdrawn by the non-natural Contract Owner on or before the mandatory distribution date 5 years after the Annuitant's death. We reserve the right to waive the 180 day limit on a non-discriminatory basis.

MORE INFORMATION

ALLSTATE NEW YORK

Allstate New York is the issuer of the Contract. Allstate New York is a stock life insurance company organized under the laws of the State of New York. Allstate New York was incorporated in 1967 and was known as "Financial Life Insurance Company" from 1967 to 1978. From 1978 to 1984, Allstate New York was known as "EM Life Insurance Company." Since 1984 the company has been known as "Allstate Life Insurance Company of New York."

Allstate New York is currently licensed to operate in New York. Our home office is located in Farmingville, New York. Our customer service center is located in Vernon Hills, Illinois (mailing address: P.O. Box 94036, Palatine, Illinois, 60094-4036).

Allstate New York is a wholly owned subsidiary of Allstate Life Insurance Company ("Allstate"), a stock life insurance company incorporated under the laws of the State of Illinois. Allstate is a wholly owned subsidiary of Allstate Insurance Company, a stock property-liability insurance company incorporated under the laws of Illinois. With the exception of the directors qualifying shares, all of the outstanding capital stock of Allstate Insurance Company is owned by The Allstate Corporation.

Independent rating agencies regularly evaluate life insurers' claims-paying ability, quality of investments, and overall stability. A.M. Best Company assigns an A+ "Superior" financial strength rating to Allstate, which results in an A+g rating to Allstate New York due to its group affiliation with Allstate. Standard & Poor's assigns an AA+ (Very Strong) and Moody's Investors Service assigns an Aa2 (excellent) financial strength ratings to Allstate New York, sharing the same ratings of its parent, Allstate. These ratings do not reflect the investment performance of the Variable Account. We may from time to time advertise these ratings in our sales literature.

VARIABLE ACCOUNT

Allstate New York established the Allstate Life of New York Separate Account A on December 15, 1995. We have registered the Variable Account with the SEC as a unit investment trust. The SEC does not supervise the management of the Variable Account or Allstate New York.

We own the assets of the Variable Account. The Variable Account is a segregated asset account under New York law. That means we account for the Variable Account's income, gains and losses separately from the results of our other operations. It also means that only the assets of the Variable Account that are in excess of the reserves and other Contract liabilities with respect to the Variable Account are subject to liabilities relating to our other operations. Our obligations arising under the Contract are general corporate obligations of Allstate New York.

The Variable Account consists of multiple Variable Sub-Accounts, 27 of which are available through the Contract. We may add new Variable Sub-Accounts or eliminate one or more of them, if we believe marketing, tax, or investment conditions so warrant. We do not guarantee the investment performance of the Variable Account, its Sub-Accounts or the Funds. We may use the Variable Account to fund our other annuity contracts. We will account separately for each type of annuity contract funded by the Variable Account.

THE FUNDS

Dividends and Capital Gain Distributions. We automatically reinvest all dividends and capital gains distributions from the Funds in shares of the distributing Funds at their net asset value.

Voting Privileges. As a general matter, you do not have a direct right to vote the shares of the Funds held by the Variable Sub-Accounts to which you have allocated your Contract Value. Under current law, however, you are entitled to give us instructions on how to vote those shares on certain matters. Based on our present view of the law, we will vote the shares of the Funds that we hold directly or indirectly through the Variable Account in accordance with instructions that we receive from Contract Owners entitled to give such instructions.

As a general rule, before the Payout Start Date, the Contract Owner or anyone with a voting interest is the person entitled to give voting instructions. The number of shares that a person has a right to instruct will be determined by dividing the Contract Value allocated to the applicable Variable Sub-Account by the net asset value per share of the corresponding Fund as of the record date of the meeting. After the Payout Start Date the person receiving income payments has the voting interest. The payee's number of votes will be determined by dividing the reserve for such Contracts allocated to the applicable Sub-Account by the net asset value per share of the corresponding Fund. The votes decrease as income payments are made and as the reserves for the Contract decrease.

We will vote shares attributable to Contracts for which we have not received instructions, as well as shares attributable to us, in the same proportion as we vote shares for which we have received instructions, unless we determine that we may vote such shares in our own discretion. We will apply voting instructions to abstain on any item to be voted upon on a pro-rata basis to reduce the votes eligible to be cast.

We reserve the right to vote Fund shares as we see fit without regard to voting instructions, to the extent permitted by law. If we disregard voting instructions, we will include a summary of that action and our reasons for that action in the next semi-annual financial report we send to you.

Changes in Funds. If the shares of any of the Funds are no longer available for investment by the Variable Account or if, in our judgment, further investment in such shares is no longer desirable in view of the purposes of the Contract, we may eliminate that Fund and substitute shares of another eligible investment fund. Any substitution of securities will comply with the requirements of the Investment Company Act of 1940. We also may add new Variable Sub-Accounts that invest in additional underlying funds. We will notify you in advance of any change.

Conflicts of Interest. The Funds sell their shares to separate accounts underlying both variable life insurance and variable annuity contracts. It is conceivable that in the future it may be unfavorable for variable life insurance separate accounts and variable annuity separate accounts to invest in the same Fund. The board of directors/trustees of the Funds monitors for possible conflicts among separate accounts buying shares of the Funds. Conflicts could develop for a variety of reasons. For example, differences in treatment under tax and other laws or the failure by a separate account to comply with such laws could cause a conflict. To eliminate a conflict, the Funds' board of directors/trustees may require a separate account to withdraw its participation in a Fund. A Fund's net asset value could decrease if it had to sell investment securities to pay redemption proceeds to a separate account withdrawing because of a conflict.

THE CONTRACT

Distribution. Allstate Distributors, L.L.C. ("Allstate Distributors"), a broker-dealer jointly owned by Allstate and Putnam Investments, will serve as principal underwriter of the Contracts. Allstate Distributors is a registered broker dealer under the Securities and Exchange Act of 1934, as amended, ("Exchange Act") and a member of the National Association of Securities Dealers, Inc. Contracts are sold by registered representatives of unaffiliated broker-dealers or bank employees who are licensed insurance agents appointed by Allstate New York, either individually or through an incorporated insurance agency and have entered into a selling agreement with Allstate Distributors to sell the Contracts.

We will pay commissions to broker-dealers who sell the Contracts. Commissions paid may vary, but we estimate that the total commission paid on all Contract sales will not exceed 8.5% of all purchase payments. From time to time, we may pay or permit other promotional incentives, in cash or credit or other compensation. The commission is intended to cover distribution expenses. Contracts may be sold by representatives or employees of banks which may be acting as broker-dealers without separate registration under the Exchange Act, pursuant to legal and regulatory exceptions.

Allstate New York may pay Allstate Distributors a commission for distribution of the Contracts. The underwriting agreement with Allstate Distributors provides that we will reimburse Allstate Distributors for expenses incurred in distributing the Contracts, including any liability to Contract Owners arising out of services rendered or Contracts issued.

Administration. We have primary responsibility for all administration of the Contracts and the Variable Account.

We provide the following administrative services, among others:

- o issuance of the Contracts;
- o maintenance of Contract Owner records;
- o Contract Owner services;
- o calculation of unit values;
- o maintenance of the Variable Account; and
- o preparation of Contract Owner reports.

We will send you Contract statements and transaction confirmations at least annually. You should notify us promptly in writing of any address change. You should read your statements and confirmations carefully and verify their accuracy. You should contact us promptly if you have a question about a periodic statement. We will investigate all complaints and make any necessary adjustments retroactively, but you must notify us of a potential error within a reasonable time after the date of the questioned statement. If you wait too long, we will make the adjustment as of the date that we receive notice of the potential error.

We will also provide you with additional periodic and other reports, information and prospectuses as may be required by federal securities laws.

QUALIFIED PLANS

If you use the Contract with a qualified plan, the plan may impose different or additional conditions or limitations on withdrawals, waivers of withdrawal charges, death benefits, Payout Start Dates, income payments, and other Contract features. In addition, adverse tax consequences may result if qualified plan limits on distributions and other conditions are not met. Please consult your qualified plan administrator for more information.

LEGAL MATTERS

Foley & Lardner, Washington, D.C., has advised Allstate New York on certain federal securities law matters. All matters of New York law pertaining to the Contracts, including the validity of the Contracts and Allstate New York's right to issue such Contracts under New York insurance law, have been passed upon by Michael J. Velotta, General Counsel of Allstate New York.

TAXES

The following discussion is general and is not intended as tax advice. Allstate New York makes no guarantee regarding the tax treatment of any Contract or transaction involving a Contract.

Federal, state, local and other tax consequences of ownership or receipt of distributions under an annuity contract depend on your individual circumstances. If you are concerned about any tax consequences with regard to your individual circumstances, you should consult a competent tax adviser.

Taxation of Annuities in General

Tax Deferral. Generally, you are not taxed on increases in the Contract Value until a distribution occurs. This rule applies only where:

- 1) the owner is a natural person,
- 2) the investments of the Variable Account are "adequately diversified" according to Treasury Department regulations, and
- 3) Allstate New York is considered the owner of the Variable Account assets for federal income tax purposes.

Non-natural Owners. As a general rule, annuity contracts owned by non-natural persons such as corporations, trusts, or other entities are not treated as annuity contracts for federal income tax purposes. The income on such contracts is taxed as ordinary income received or accrued by the owner during the taxable year. Please see the Statement of Additional Information for a discussion of several exceptions to the general rule for contracts owned by non-natural persons.

Diversification Requirements. For a Contract to be treated as an annuity for federal income tax purposes, the investments in the Variable Account must be "adequately diversified" consistent with standards under Treasury Department regulations. If the investments in the Variable Account are not adequately diversified, the Contract will not be treated as an annuity contract for federal income tax purposes. As a result, the income on the Contract will be taxed as ordinary income received or accrued by the owner during the taxable year. Although Allstate New York does not have control over the Funds or their investments, we expect the Funds to meet the diversification requirements.

Ownership Treatment. The IRS has stated that you will be considered the owner of Variable Account assets if you possess incidents of ownership in those assets, such as the ability to exercise investment control over the assets. At the time the diversification regulations were issued, the Treasury Department announced that the regulations do not provide guidance concerning circumstances in which investor control of the Variable Account investments may cause an investor to be treated as the owner of the Variable Account. The Treasury Department also stated that future guidance would be issued regarding the extent that Owners could direct sub-account investments without being treated as Owners of the underlying assets of the separate account.

Your rights under the Contract are different than those described by the IRS in rulings in which it found that contract Owners were not Owners of separate account assets. For example, you have the choice to allocate premiums and Contract Values among more investment alternatives. Also, you may be able to transfer among investment alternatives more frequently than in such rulings. These differences could result in you being treated as the owner of the Variable Account. If this occurs, income and gain from the Variable Account assets would be includible in your gross income. Allstate New York does not know what standards will be set forth in any regulations or rulings which the Treasury Department may issue. It is possible that future standards announced by the Treasury Department could adversely affect the tax treatment of your Contract. We reserve the right to modify the Contract as necessary to attempt to prevent you from being considered the federal tax owner of the assets of the Variable Account. However, we make no guarantee that such modification to the Contract will be successful.

Taxation of Partial and Full Withdrawals. If you make a partial withdrawal under a non-Qualified Contract, amounts received are taxable to the extent the Contract Value, without regard to surrender charges, exceeds the investment in the Contract. The investment in the Contract is the gross premium paid for the contract minus any amounts previously received from the Contract if such amounts were properly excluded from your gross income. If you make a partial withdrawal under a Qualified Contract, the portion of the payment that bears the same ratio to the total payment that the investment in the Contract (i.e., nondeductible IRA contributions, after tax contributions to qualified plans) bears to the Contract Value, is excluded from your income. If you make a full withdrawal under a non-Qualified Contract or a Qualified Contract, the amount received will be taxable only to the extent it exceeds the investment in the Contract.

"Nonqualified distributions" from Roth IRAs are treated as made from contributions first and are included in gross income only to the extent that

distributions exceed contributions. "Qualified distributions" from Roth IRAs are not included in gross income. "Qualified distributions" are any distributions made more than five taxable years after the taxable year of the first contribution to any Roth IRA and which are:

- o made on or after the date the individual attains age 59 1/2,
- o made to a beneficiary after the Contract Owner's death,
- o attributable to the Contract Owner being disabled, or
- o for a first time home purchase (first time home purchases are subject to a lifetime limit of \$10,000).

If you transfer a non-Qualified Contract without full and adequate consideration to a person other than your spouse (or to a former spouse incident to a divorce), you will be taxed on the difference between the Contract Value and the investment in the Contract at the time of transfer. Except for certain Qualified Contracts, any amount you receive as a loan under a Contract, and any assignment or pledge (or agreement to assign or pledge) of the Contract Value is treated as a withdrawal of such amount or portion.

Taxation of Annuity Payments. Generally, the rule for income taxation of annuity payments received from a nonqualified contract provides for the return of your investment in the Contract in equal tax-free amounts over the payment period. The balance of each payment received is taxable. For fixed annuity payments, the amount excluded from income is determined by multiplying the payment by the ratio of the investment in the Contract (adjusted for any refund feature or period certain) to the total expected value of annuity payments for the term of the Contract. If you elect variable annuity payments, the amount excluded from taxable income is determined by dividing the investment in the Contract by the total number of expected payments. The annuity payments will be fully taxable after the total amount of the investment in the Contract is excluded using these ratios. If you die, and annuity payments cease before the total amount of the investment in the Contract is recovered, the unrecovered amount will be allowed as a deduction for your last taxable year.

Taxation of Level Monthly Variable Annuity Payments. You may have an option to elect a variable income payment stream consisting of level monthly payments that are recalculated annually. Although your levelized payment will be reported to the IRS in the year distributed, it is possible the IRS could determine that receipt of the first monthly payout of each annual payment is constructive receipt of the entire annual payment. Thus, the total taxable amount for each annual payment would be accelerated to the time of the first monthly payout and reported in the tax year in which the first monthly payout is received.

Partial Commutation of Annuity Payments. The Federal tax treatment of Income Payment Options is unclear in some respects. As a result, it is possible that a greater or lesser portion of payments may be included in your taxable income than described above or that we plan to report to the Internal Revenue Service. The tax law is also unclear regarding the portion of any additional withdrawal received after the Payout Start Date that is taxable, and thus it is also possible that a greater or lesser portion of such a payment could be taxable than the amount we determine.

Taxation of Annuity Death Benefits. Death of a Contract Owner, or death of the Annuitant if the Contract is owned by a non-natural person, will cause a distribution of death benefits from a Contract. Generally, such amounts are included in income as follows:

- 1) if distributed in a lump sum, the amounts are taxed in the same manner as a full withdrawal, or
- 2) if distributed under an Income Plan, the amounts are taxed in the same manner as an income payment. Please see the Statement of Additional Information for more detail on distribution at death requirements.

Penalty Tax on Premature Distributions. A 10% penalty tax applies to the taxable amount of any premature distribution from a non-Qualified Contract. The penalty tax generally applies to any distribution made prior to the date you attain age 59 1/2. However, no penalty tax is incurred on distributions:

- 1) made on or after the date the Contract Owner attains age 59 1/2,
- 2) made as a result of the Contract Owner's death or disability,
- 3) made in substantially equal periodic payments over the Contract Owner's life or life expectancy,
- 4) made under an immediate annuity, or
- 5) attributable to investment in the Contract before August 14, 1982.

You should consult a competent tax advisor to determine if any other exceptions to the penalty apply to your situation. Similar exceptions may apply to

distributions from Qualified Contracts.

Substantially Equal Periodic Payments. With respect to non-Qualified Contracts using substantially equal periodic payments or immediate annuity payments as an exception to the penalty tax on premature distributions, any additional withdrawal or other modification of the payment stream would violate the requirement that payments must be substantially equal. Failure to meet this requirement would mean that the income portion of each payment received prior to the later of 5 years or attaining age 59 1/2 would be subject to a 10% penalty tax unless another exception to the penalty tax applies. The tax for the year of the modification is increased by the penalty tax that would have been imposed without the exception, plus interest for the years in which the exception was used. Allstate New York believes such modifications would violate the substantially equal periodic payments and immediate annuity exceptions to the 10% penalty tax. Similar treatment may apply to additional withdrawals or other modifications of the payment stream from Qualified Contracts. You should consult a competent tax advisor prior to taking a withdrawal.

Aggregation of Annuity Contracts. All non-qualified deferred annuity contracts issued by Allstate New York (or its affiliates) to the same Contract Owner during any calendar year will be aggregated and treated as one annuity contract for purposes of determining the taxable amount of a distribution.

Tax Qualified Contracts

The income on qualified plan and IRA investments is tax deferred, and the income on variable annuities held by such plans does not receive any additional tax deferral. You should review the annuity features, including all benefits and expenses, prior to purchasing a variable annuity in a qualified plan or IRA. Contracts may be used as investments with certain qualified plans such as:

- o Individual Retirement Annuities or Accounts (IRAs) under Section 408 of the Code;
- o Roth IRAs under Section 408A of the Code;
- o Simplified Employee Pension Plans under Section 408(k) of the Code;
- o Savings Incentive Match Plans for Employees (SIMPLE) Plans under Section 408(p) of the Code;
- o Tax Sheltered Annuities under Section 403(b) of the Code;
- o Corporate and Self Employed Pension and Profit Sharing Plans; and
- o State and Local Government and Tax-Exempt Organization Deferred Compensation Plans.

In the case of certain qualified plans, the terms of the plans may govern the right to benefits, regardless of the terms of the Contract. Generally, qualified plans require minimum distributions upon reaching age 70 1/2. Failure to withdraw the required minimum distribution will result in a 50% tax penalty on the shortfall not withdrawn from the contract. Not all income plans offered under this annuity contract satisfy the requirements for minimum distributions. Please see a competent tax advisor to make sure the qualified plan distribution requirements for this annuity are satisfied. The income on qualified plan and IRA investments is tax deferred and variable annuities held by such plans do not receive any additional tax deferral. You should review the annuity features, including all benefits and expenses, prior to purchasing a variable annuity in a qualified plan or IRA. Allstate New York reserves the right to limit the availability of the Contract for use with any of the Qualified Plans listed above.

Restrictions Under Section 403(b) Plans. Section 403(b) of the Tax Code provides tax-deferred retirement savings plans for employees of certain non-profit and educational organizations. Under Section 403(b), any contract used for a 403(b) plan must provide that distributions attributable to salary reduction contributions made after 12/31/88, and all earnings on salary reduction contributions, may be made only on or after the date the employee:

- o attains age 59 1/2,
- o separates from service,
- o dies,
- o becomes disabled, or
- o on account of hardship (earnings on salary reduction contributions may not be distributed on the account of hardship).

These limitations do not apply to withdrawals where Allstate New York is directed to transfer some or all of the Contract Value to another 403(b) plan.

Income Tax Withholding

Allstate New York is required to withhold federal income tax at a rate of 20% on all "eligible rollover distributions" unless you elect to make a "direct rollover" of such amounts to an IRA or eligible retirement plan. Eligible

rollover distributions generally include all distributions from Qualified Contracts, excluding IRAs, with the exception of:

- (1) required minimum distributions, or
- (2) a series of substantially equal periodic payments made over a period of at least 10 years, or,
- (3) over the life (joint lives) of the participant (and beneficiary).

Allstate New York may be required to withhold federal and state income taxes on any distributions from non-Qualified Contracts or Qualified Contracts that are not eligible rollover distributions, unless you notify us of your election to not have taxes withheld.

PERFORMANCE INFORMATION

We may advertise the performance of the Variable Sub-Accounts, including yield and total return information. Total return represents the change, over a specified period of time, in the value of an investment in a Variable Sub-Account after reinvesting all income distributions. Yield refers to the income generated by an investment in a Variable Sub-Account over a specified period. All performance advertisements will include, as applicable, standardized yield and total return figures that reflect insurance charges and withdrawal charges.

Performance advertisements also may include total return figures that reflect the deduction of insurance charges, but not withdrawal charges. The deduction of such charges would reduce the performance shown. In addition, performance advertisements may include aggregate, average, year-by-year, or other types of total return figures.

Performance information for periods prior to the inception date of the Variable Sub-Accounts will be based on the historical performance of the corresponding Funds for the periods beginning with the inception dates of the Funds and adjusted to reflect current Contract expenses. You should not interpret these figures to reflect actual historical performance of the Variable Account.

We may include in advertising and sales materials tax deferred compounding charts and other hypothetical illustrations that compare currently taxable and tax deferred investment programs based on selected tax brackets. Our advertisements also may compare the performance of our Variable Sub-Accounts with: (a) certain unmanaged market indices, including but not limited to the Dow Jones Industrial Average, the Standard & Poor's 500, and the Shearson Lehman Bond Index; and/or (b) other management investment companies with investment objectives similar to the underlying funds being compared. In addition, our advertisements may include the performance ranking assigned by various publications, including the Wall Street Journal, Forbes, Fortune, Money, Barron's, Business Week, USA Today, and statistical services, including Lipper Analytical Services Mutual Fund Survey, Lipper Annuity and Closed End Survey, the Variable Annuity Research Data Survey, and SEI.

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This prospectus does not constitute an offering in any jurisdiction in which such offering may not lawfully be made. We do not authorize anyone to provide any information or representations regarding the offering described in this prospectus other than as contained in this prospectus.

Appendix A

Withdrawal Adjustment Example - Death Benefits*

Issue Date: January 1, 2002
 Initial Purchase Payment: \$50,000

<TABLE>
 <CAPTION>

Date	Type of Occurrence	Beginning Contract Value	Transaction Amount	Contract Value After Occurrence	Death Benefit Amount	
					<C> Purchase Payment Value	<C> Maximum Anniversary Value
1/1/03	Contract Anniversary	\$55,000		\$55,000	\$50,000	\$55,000
7/1/03	Partial Withdrawal	\$60,000	\$15,000	\$45,000	\$35,000	\$41,250

The following shows how we compute the adjusted death benefits in the example above. Please note that the Purchase Payment Value is reduced by the amount of the withdrawal, whereas the withdrawal adjustment reduces the Maximum Anniversary Value by the same proportion as the withdrawal reduces the Contract Value.

Purchase Payment Value Death Benefit		
Partial Withdrawal Amount		
Value of Death Benefit Amount Immediately Prior to Partial Withdrawal		
Adjusted Death Benefit		\$15,000
		\$50,000
		\$35,000
Maximum Anniversary Value Death Benefit		
Partial Withdrawal Amount	= (a)	\$15,000
Contract Value Immediately Prior to Partial Withdrawal	= (b)	\$60,000
Value of Death Benefit Amount Immediately Prior to Partial Withdrawal	= (c)	\$55,000
Withdrawal Adjustment	[(a) / (b)] * (c)	\$13,750
Adjusted Death Benefit		\$41,250

</TABLE>

*Please remember that you are looking at an example and that your investment performance may be greater or lower than the figures shown.

A-1

The Putnam Allstate Advisor Variable Annuities Contracts

Allstate Life Insurance Company of New York Statement of Additional Information
One Allstate Drive dated _____, 2001
Farmingville, New York 11738
1 (800) 390-1277

This Statement of Additional Information supplements the information in the prospectus for the following Contracts:

- o Putnam Allstate Advisor
- o Putnam Allstate Advisor Plus
- o Putnam Allstate Advisor Preferred

This Statement of Additional Information is not a prospectus. You should read it with the prospectus, dated May 1, 2001 for Putnam Allstate Advisor, _____, 2001 for Putnam Allstate Advisor Plus, and _____, 2001 for Putnam Allstate Advisor Preferred. You may obtain a prospectus by calling or writing us at the address or telephone number listed above.

For convenience, we use the terms "Contract" and "Contracts" to refer generally to all three Contracts, except as specifically noted. In addition, this Statement of Additional Information uses the same defined terms as the prospectus for each Contract that we offer, except as specifically noted.

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ADDITIONS, DELETIONS OR SUBSTITUTIONS OF INVESTMENTS

We may add, delete, or substitute the Fund shares held by any Variable Sub-Account to the extent the law permits. We may substitute shares of any Fund with those of another Fund of the same or different mutual fund if the shares of the Fund are no longer available for investment, or if we believe investment in any Fund would become inappropriate in view of the purposes of the Variable Account.

We will not substitute shares attributable to a Contract Owner's interest in a Variable Sub-Account until we have notified the Contract Owner of the change, and until the Securities and Exchange Commission has approved the change, to the extent such notification and approval are required by law. Nothing contained in

this Statement of Additional Information shall prevent the Variable Account from purchasing other securities for other series or classes of contracts, or from effecting a conversion between series or classes of contracts on the basis of requests made by Contract Owners.

We also may establish additional Variable Sub-Accounts or series of Variable Sub-Accounts. Each additional Variable Sub-Account would purchase shares in a new Fund of the same or different mutual fund. We may establish new Variable Sub-Accounts when we believe marketing needs or investment conditions warrant. We determine the basis on which we will offer any new Variable Sub-Accounts in conjunction with the Contract to existing Contract Owners. We may eliminate one or more Variable Sub-Accounts if, in our sole discretion, marketing, tax or investment conditions so warrant.

We may, by appropriate endorsement, change the Contract as we believe necessary or appropriate to reflect any substitution or change in the Funds. If we believe the best interests of persons having voting rights under the Contracts would be served, we may operate the Variable Account as a management company under the Investment Company Act of 1940 or we may withdraw its registration under such Act if such registration is no longer required.

THE CONTRACTS

The Contracts are primarily designed to aid individuals in long-term financial planning. You can use them for retirement planning regardless of whether the retirement plan qualifies for special federal income tax treatment.

PURCHASE OF CONTRACTS

We offer the Contracts to the public through banks as well as brokers licensed under the federal securities laws and state insurance laws. The principal underwriter for the Variable Account, Allstate Distributors, L.L.C. ("Allstate Distributors"), a broker-dealer jointly owned by Allstate Life Insurance Company ("Allstate") and Putnam Investments, distributes the Contracts. Allstate Distributors is an affiliate of Allstate Life Insurance Company of New York ("Allstate New York"). Commission income of Allstate Distributors for the fiscal year ending December 31, 2000 was \$4,836,463.11. Prior to May 1, 2000, ALFS, Inc. ("ALFS"), an affiliate of Allstate New York, served as the principal underwriter for the Variable Account. Commission income of ALFS for the fiscal year ending December 31, 2000 was \$3,521,268.33. The offering of the Contracts is continuous. We do not anticipate discontinuing the offering of the Contracts, but we reserve the right to do so at any time.

TAX-FREE EXCHANGES (1035 EXCHANGES, ROLLOVERS AND TRANSFERS)

We accept purchase payments that are the proceeds of a Contract in a transaction qualifying for a tax-free exchange under Section 1035 of the Internal Revenue Code ("Code"). Except as required by federal law in calculating the basis of the Contract, we do not differentiate between Section 1035 purchase payments and non-Section 1035 purchase payments.

We also accept "rollovers" and transfers from Contracts qualifying as tax-sheltered annuities ("TSAs"), individual retirement annuities or accounts ("IRAs"), or any other Qualified Contract that is eligible to "roll over" into an IRA. We differentiate among non-Qualified Contracts, TSAs, IRAs and other Qualified Contracts to the extent necessary to comply with federal tax laws. For example, we restrict the assignment, transfer, or pledge of TSAs and IRAs so the Contracts will continue to qualify for special tax treatment. A Contract Owner contemplating any such exchange, rollover or transfer of a Contract should contact a competent tax adviser with respect to the potential effects of such a transaction.

PERFORMANCE INFORMATION

From time to time we may advertise the "standardized," "non-standardized," and "adjusted historical" total returns of the Variable Sub-Accounts, as described below. Please remember that past performance is not an estimate or guarantee of future performance and does not necessarily represent the actual experience of amounts invested by a particular Contract Owner. Also, please note that the performance figures shown do not reflect any applicable taxes.

STANDARDIZED TOTAL RETURNS

A Variable Sub-Account's standardized total return represents the average annual total return of that Sub-Account over a particular period. We compute standardized total return by finding the annual percentage rate that, when compounded annually, will accumulate a hypothetical \$1,000 purchase payment to the redeemable value at the end of the one, five or ten year period, or for a period from the date of commencement of the Variable Sub-Account's operations, if shorter than any of the foregoing. We use the following formula prescribed by the SEC for computing standardized total return:

$$1000(1 + T)^n = ERV$$

where:

T = average annual total return

ERV = ending redeemable value of a hypothetical \$1,000 payment made at the beginning of 1, 5, or 10 year periods or shorter period

n = number of years in the period

1000 = hypothetical \$1,000 investment

When factoring in the withdrawal charge assessed upon redemption, we exclude the Preferred Withdrawal Amount, which is the amount you can withdraw from the Contract without paying a withdrawal charge. We also use the withdrawal charge that would apply upon redemption at the end of each period. Thus, for example, when factoring in the withdrawal charge for a one year standardized total return calculation, we would use the withdrawal charge that applies to a withdrawal of a purchase payment made one year prior.

When factoring in the contract maintenance charge (only applicable to the Putnam Allstate Advisor Contract), we pro rate the charge by dividing (i) the contract maintenance charge by (ii) an assumed average contract size of \$45,000. We then multiply the resulting percentage by a hypothetical \$1,000 investment.

The standardized total returns for the Variable Sub-Accounts, for the periods ended December 31, 2000, are set out in Appendices A through C to this Statement of Additional Information. All of the Variable Sub-Accounts commenced operations on December 10, 1999 except for the Putnam American Government Income and Putnam Growth Opportunities Variable Sub-Accounts, which commenced operations on February 4, 2000, the Putnam Technology Variable Sub-Account, which commenced operations on July 17, 2000, and the Putnam Capital Appreciation and Putnam Voyager II Variable Sub-Accounts, which commenced operations on October 2, 2000. The Putnam Allstate Advisor Plus and Putnam Allstate Advisor Preferred Contracts were first offered to the public on _____, 2001 and _____, 2001, respectively. Accordingly, performance shown for periods prior to those dates reflects the performance of the Variable Sub-Accounts, adjusted to reflect the current charges under the Contracts as if they had been available throughout the periods shown.

NON-STANDARDIZED TOTAL RETURNS

From time to time, we also may quote rates of return that reflect changes in the values of each Variable Sub-Account's Accumulation Units. We may quote these "non-standardized total returns" on an annualized, cumulative, year-by-year, or other basis. These rates of return take into account asset-based charges, such as the mortality and expense risk charge. However, these rates of return do not reflect withdrawal charges, the contract maintenance charge under the Putnam Allstate Advisor Contract, or any taxes. Such charges, if reflected, would reduce the performance shown. Non-standardized total returns also do not take into account the amount of any applicable Credit Enhancement under the Putnam Allstate Advisor Plus Contract.

Annualized returns reflect the rate of return that, when compounded annually, would equal the cumulative rate of return for the period shown. We compute annualized returns according to the following formula:

$$\text{Annualized Return} = (1 + r)^{1/n} - 1$$

where r = cumulative rate of return for the period shown, and

n = number of years in the period.

The method of computing annualized rates of return is similar to that for computing standardized performance, described above, except that rather than using a hypothetical \$1,000 investment and the ending redeemable value thereof, we use the changes in value of an Accumulation Unit.

Cumulative rates of return reflect the cumulative change in value of an Accumulation Unit over the period shown. Year-by-year rates of return reflect

the change in value of an Accumulation Unit during the course of each year shown. We compute these returns by dividing the Accumulation Unit Value at the end of each period shown, by the Accumulation Unit Value at the beginning of that period, and subtracting one. We compute other total returns on a similar basis.

We may quote non-standardized total returns for 1, 3, 5 and 10 year periods, or period since inception of the Variable Sub-Account's operations, as well as other periods, such as "year-to-date" (prior calendar year end to the day stated in the advertisement); "year to most recent quarter" (prior calendar year end to the end of the most recent quarter); "the prior calendar year"; and the "n" most recent calendar years.

The non-standardized total returns for the Variable Sub-Accounts, for the periods ended December 31, 2000, are set out in Appendices A through C to this Statement of Additional Information. All of the Variable Sub-Accounts commenced operations on December 10, 1999 except for the Putnam American Government Income and Putnam Growth Opportunities Variable Sub-Accounts, which commenced operations on February 4, 2000, the Putnam Technology Variable Sub-Account, which commenced operations on July 17, 2000, and the Putnam Capital Appreciation and Putnam Voyager II Variable Sub-Accounts, which commenced operations on October 2, 2000. The Putnam Allstate Advisor Plus and Putnam Allstate Advisor Preferred Contracts were first offered to the public on _____, 2001 and _____, 2001, respectively. Accordingly, performance shown for periods prior to those dates reflects the performance of the Variable Sub-Accounts, adjusted to reflect the current charges under the Contracts as if they had been available throughout the periods shown.

ADJUSTED HISTORICAL TOTAL RETURNS

We may advertise the total return for periods prior to the date that the Variable Sub-Accounts commenced operations. We will calculate such "adjusted historical total returns" using the same method that we use to compute standardized total returns, except that instead of using the Variable Sub-Account inception dates, we use the inception dates of the underlying Funds and adjust such performance to reflect the current level of charges that apply to the Variable Sub-Accounts under each Contract.

The adjusted historical total returns for the Variable Sub-Accounts, for the periods ended December 31, 2000, are set out in Appendices A through C to this Statement of Additional Information.

CALCULATION OF ACCUMULATION UNIT VALUES

The value of Accumulation Units will change each Valuation Period according to the investment performance of the Fund shares purchased by each Variable Sub-Account and the deduction of certain expenses and charges. A "Valuation Period" is the period from the end of one Valuation Date and continues to the end of the next Valuation Date. A Valuation Date ends at the close of regular trading on the New York Stock Exchange (currently 4:00 p.m. Eastern Time).

The Accumulation Unit Value of a Variable Sub-Account for any Valuation Period equals the Accumulation Unit Value as of the immediately preceding Valuation Period, multiplied by the Net Investment Factor (described below) for that Sub-Account for the current Valuation Period.

NET INVESTMENT FACTOR

The Net Investment Factor for a Valuation Period is a number representing the change, since the last Valuation Period, in the value of Variable Sub-Account assets per Accumulation Unit due to investment income, realized or unrealized capital gain or loss, deductions for taxes, if any, and deductions for the mortality and expense risk charge. We determine the Net Investment Factor for each Variable Sub-Account for any Valuation Period by dividing (A) by (B) and subtracting (C) from the result, where:

(A) is the sum of:

- (1) the net asset value per share of the Fund underlying the Variable Sub-Account determined at the end of the current Valuation Period; plus,
- (2) the per share amount of any dividend or capital gain distributions made by the Fund underlying the Variable Sub-Account during the current Valuation Period;

(B) is the net asset value per share of the Fund underlying the Variable

Sub-Account determined as of the end of the immediately preceding Valuation Period; and

(C) is the mortality and expense risk charge corresponding to the portion of the current calendar year that is in the current Valuation Period.

CALCULATION OF VARIABLE INCOME PAYMENTS

We calculate the amount of the first variable income payment under an Income Plan by applying the Contract Value allocated to each Variable Sub-Account less any applicable premium tax charge deducted at the time, to the income payment tables in the Contract. We divide the amount of the first variable annuity income payment by the Variable Sub-Account's then current Annuity Unit value to determine the number of annuity units ("Annuity Units") upon which later income payments will be based. To determine income payments after the first, we simply multiply the number of Annuity Units determined in this manner for each Variable Sub-Account by the then current Annuity Unit value ("Annuity Unit Value") for that Variable Sub-Account.

CALCULATION OF ANNUITY UNIT VALUES

Annuity Units in each Variable Sub-Account are valued separately and Annuity Unit Values will depend upon the investment experience of the particular Fund in which the Variable Sub-Account invests. We calculate the Annuity Unit Value for each Variable Sub-Account at the end of any Valuation Period by:

- o multiplying the Annuity Unit Value at the end of the immediately preceding Valuation Period by the Variable Sub-Account's Net Investment Factor (described in the preceding section) for the Period; and then
- o dividing the product by the sum of 1.0 plus the assumed investment rate for the Valuation Period.

The assumed investment rate adjusts for the interest rate assumed in the income payment tables used to determine the dollar amount of the first variable income payment, and is at an effective annual rate which is disclosed in the Contract.

We determine the amount of the first variable income payment paid under an Income Plan using the income payment tables set out in the Contracts. The Contracts include tables that differentiate on the basis of sex, except in states or tax qualified plans that require the use of unisex tables.

GENERAL MATTERS

INCONTESTABILITY

We will not contest the Contract after we issue it.

SETTLEMENTS

The Contract must be returned to us prior to any settlement. We must receive due proof of the Contract Owner(s) death (or Annuitant's death if there is a non-natural Contract Owner) before we will settle a death claim.

SAFEKEEPING OF THE VARIABLE ACCOUNT'S ASSETS

We hold title to the assets of the Variable Account. We keep the assets physically segregated and separate and apart from our general corporate assets. We maintain records of all purchases and redemptions of the Fund shares held by each of the Variable Sub-Accounts.

The Funds do not issue stock certificates. Therefore, we hold the Variable Account's assets in open account in lieu of stock certificates. See the Funds' prospectuses for a more complete description of the custodian of the Funds.

PREMIUM TAXES

Applicable premium tax rates depend on the Contract Owner's state of residency and the insurance laws and our status in those states where premium taxes are incurred. Premium tax rates may be changed by legislation, administrative interpretations, or judicial acts. Currently, the State of New York does not assess a premium tax on annuities.

TAX RESERVES

We do not establish capital gains tax reserves for any Variable Sub-Account nor

do we deduct charges for tax reserves because we believe that capital gains attributable to the Variable Account will not be taxable. However, we reserve the right to deduct charges to establish tax reserves for potential taxes on realized or unrealized capital gains.

FEDERAL TAX MATTERS

THE FOLLOWING DISCUSSION IS GENERAL AND IS NOT INTENDED AS TAX ADVICE. WE MAKE NO GUARANTEE REGARDING THE TAX TREATMENT OF ANY CONTRACT OR TRANSACTION INVOLVING A CONTRACT.

Federal, state, local and other tax consequences of ownership or receipt of distributions under an annuity contract depend on the individual circumstances of each person. If you are concerned about any tax consequences with regard to your individual circumstances, you should consult a competent tax adviser.

TAXATION OF ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK

Allstate New York is taxed as a life insurance company under Part I of Subchapter L of the Internal Revenue Code. Since the Variable Account is not an entity separate from Allstate New York, and its operations form a part of Allstate New York, it will not be taxed separately as a "Regulated Investment Company" under Subchapter M of the Code. Investment income and realized capital gains of the Variable Account are automatically applied to increase reserves under the Contracts. Under existing federal income tax law, Allstate New York believes that the Variable Account investment income and capital gains will not be taxed to the extent that such income and gains are applied to increase the reserves under the Contracts. Accordingly, Allstate New York does not anticipate that it will incur any federal income tax liability attributable to the Variable Account, and therefore Allstate New York does not intend to make provisions for any such taxes. If Allstate New York is taxed on investment income or capital gains of the Variable Account, then Allstate New York may impose a charge against the Variable Account in order to make provision for such taxes.

EXCEPTIONS TO THE NON-NATURAL OWNER RULE

There are several exceptions to the general rule that annuity contracts held by a non-natural owner are not treated as annuity contracts for federal income tax purposes. Contracts will generally be treated as held by a natural person if the nominal owner is a trust or other entity which holds the Contract as agent for a natural person. However, this special exception will not apply in the case of an employer who is the nominal owner of an annuity contract under a non-qualified deferred compensation arrangement for its employees. Other exceptions to the non-natural owner rule are: (1) Contracts acquired by an estate of a decedent by reason of the death of the decedent; (2) certain Qualified Contracts; (3) Contracts purchased by employers upon the termination of certain qualified plans; (4) certain Contracts used in connection with structured settlement agreements, and (5) Contracts purchased with a single premium when the annuity starting date is no later than a year from purchase of the annuity and substantially equal periodic payments are made, not less frequently than annually, during the annuity period.

IRS REQUIRED DISTRIBUTION AT DEATH RULES

In order to be considered an annuity contract for federal income tax purposes, the Contract must provide: (1) if any Contract Owner dies on or after the Payout Start Date but before the entire interest in the Contract has been distributed, the remaining portion of such interest must be distributed at least as rapidly as under the method of distribution being used as of the date of the Owner's death; (2) if any Contract Owner dies prior to the Payout Start Date, the entire interest in the Contract will be distributed within 5 years after the date of the Owner's death. These requirements are satisfied if any portion of the Contract Owner's interest that is payable to (or for the benefit of) a designated Beneficiary is distributed over the life of such Beneficiary (or over a period not extending beyond the life expectancy of the Beneficiary) and the distributions begin within 1 year of the Owner's death. If the Contract Owner's designated Beneficiary is the surviving spouse of the Owner, the Contract may be continued with the surviving spouse as the new Contract Owner. If the Contract Owner is a non-natural person, then the Annuitant will be treated as the Contract Owner for purposes of applying the distribution at death rules. In addition, a change in the Annuitant on a Contract owned by a non-natural person will be treated as the death of the Contract Owner.

QUALIFIED PLANS

The Contract may be used with several types of qualified plans. The income on qualified plan and IRA investments is tax deferred and variable annuities held

by such plans do not receive any additional tax deferral. You should review the annuity features, including all benefits and expenses, prior to purchasing a variable annuity in a qualified plan or IRA. Allstate New York reserves the right to limit the availability of the Contract for use with any of the Qualified Plans listed below. The tax rules applicable to participants in such qualified plans vary according to the type of plan and the terms and conditions of the plan itself. Adverse tax consequences may result from excess contributions, premature distributions, distributions that do not conform to specified commencement and minimum distribution rules, excess distributions and in other circumstances. Contract Owners and participants under the plan and Annuitants and Beneficiaries under the Contract may be subject to the terms and conditions of the plan regardless of the terms of the Contract.

INDIVIDUAL RETIREMENT ANNUITIES

Section 408 of the Code permits eligible individuals to contribute to an individual retirement program known as an Individual Retirement Annuity (IRA). Individual Retirement Annuities are subject to limitations on the amount that can be contributed and on the time when distributions may commence. Certain distributions from other types of qualified plans may be "rolled over" on a tax-deferred basis into an Individual Retirement Annuity. An IRA generally may not provide life insurance, but it may provide a death benefit that equals the greater of the premiums paid and the Contract's Cash Value. The Contract provides a death benefit that in certain circumstances may exceed the greater of the payments and the Contract Value. It is possible that the death benefit could be viewed as violating the prohibition on investment in life insurance contracts with the result that the Contract would not be viewed as satisfying the requirements of an IRA.

ROTH INDIVIDUAL RETIREMENT ANNUITIES

Section 408A of the Code permits eligible individuals to make nondeductible contributions to an individual retirement program known as a Roth Individual Retirement Annuity. Roth Individual Retirement Annuities are subject to limitations on the amount that can be contributed and on the time when distributions may commence. "Qualified distributions" from Roth Individual Retirement Annuities are not includible in gross income. "Qualified distributions" are any distributions made more than five taxable years after the taxable year of the first contribution to the Roth Individual Retirement Annuity, and which are made on or after the date the individual attains age 59 1/2, made to a beneficiary after the owner's death, attributable to the owner being disabled or for a first time home purchase (first time home purchases are subject to a lifetime limit of \$10,000). "Nonqualified distributions" are treated as made from contributions first and are includible in gross income to the extent such distributions exceed the contributions made to the Roth Individual Retirement Annuity. The taxable portion of a "nonqualified distribution" may be subject to the 10% penalty tax on premature distributions. Subject to certain limitations, a traditional Individual Retirement Account or Annuity may be converted or "rolled over" to a Roth Individual Retirement Annuity. The taxable portion of a conversion or rollover distribution is includible in gross income, but is exempted from the 10% penalty tax on premature distributions.

SIMPLIFIED EMPLOYEE PENSION PLANS

Section 408(k) of the Code allows employers to establish simplified employee pension plans for their employees using the employees' individual retirement annuities if certain criteria are met. Under these plans the employer may, within specified limits, make deductible contributions on behalf of the employees to their individual retirement annuities. Employers intending to use the Contract in connection with such plans should seek competent advice.

SAVINGS INCENTIVE MATCH PLANS FOR EMPLOYEES (SIMPLE PLANS)

Sections 408(p) and 401(k) of the Code allow employers with 100 or fewer employees to establish SIMPLE retirement plans for their employees. SIMPLE plans may be structured as a SIMPLE retirement account using an employee's IRA to hold the assets or as a Section 401(k) qualified cash or deferred arrangement. In general, a SIMPLE plan consists of a salary deferral program for eligible employees and matching or nonelective contributions made by employers. Employers intending to use the Contract in conjunction with SIMPLE plans should seek competent tax and legal advice.

TAX SHELTERED ANNUITIES

Section 403(b) of the Code permits public school employees and employees of certain types of tax-exempt organizations (specified in Section 501(c)(3) of the Code) to have their employers purchase annuity contracts for them, and subject to certain limitations, to exclude the purchase payments from the employees' gross income. An annuity contract used for a Section 403(b) plan must provide that distributions attributable to salary reduction contributions made after 12/31/88, and all earnings on salary reduction contributions, may be made only on or after the date the employee attains age 59 1/2, separates from service,

dies, becomes disabled or on the account of hardship (earnings on salary reduction contributions may not be distributed for hardship). These limitations do not apply to withdrawals where Allstate New York is directed to transfer some or all of the Contract Value to another 403(b) plan.

CORPORATE AND SELF-EMPLOYED PENSION AND PROFIT SHARING PLANS

Sections 401(a) and 403(a) of the Code permit corporate employers to establish various types of tax favored retirement plans for employees. The Self-Employed Individuals Retirement Act of 1962, as amended, (commonly referred to as "H.R. 10" or "Keogh") permits self-employed individuals to establish tax favored retirement plans for themselves and their employees. Such retirement plans may permit the purchase of annuity contracts in order to provide benefits under the plans.

STATE AND LOCAL GOVERNMENT AND TAX-EXEMPT ORGANIZATION DEFERRED COMPENSATION PLANS

Section 457 of the Code permits employees of state and local governments and tax-exempt organizations to defer a portion of their compensation without paying current taxes. The employees must be participants in an eligible deferred compensation plan. To the extent the Contracts are used in connection with an eligible plan, employees are considered general creditors of the employer and the employer as owner of the Contract has the sole right to the proceeds of the Contract. Generally, under the non-natural owner rules, such Contracts are not treated as annuity contracts for federal income tax purposes. Under these plans, contributions made for the benefit of the employees will not be includible in the employees' gross income until distributed from the plan. However, under a Section 457 plan all the compensation deferred under the plan must remain solely the property of the employer, subject only to the claims of the employer's general creditors, until such time as made available to the employee or a beneficiary.

SALES COMMISSIONS

Commissions paid may vary, but in the aggregate are not anticipated to exceed 8.5% of any purchase payment. In addition, under certain circumstances, Allstate New York may pay certain sellers of the contracts a persistency bonus which will take into account, among other things, the length of time purchase payments have been held under a contract and the amount of purchase payments.

EXPERTS

The financial statements and related financial statement schedules of Allstate New York as of December 31, 2000 and 1999 and for each of the three years in the period ended December 31, 2000 that appear in this Statement of Additional Information have been audited by Deloitte & Touche LLP, independent auditors, as stated in their report appearing herein, and are included in reliance upon the report of such firm given upon their authority as experts in accounting and auditing.

The financial statements of the Variable Account as of December 31, 2000 and for each of the periods in the two years then ended that appear in this Statement of Additional Information have been audited by Deloitte & Touche LLP, independent auditors, as stated in their report appearing herein, and are included in reliance upon the report of such firm given upon their authority as experts in accounting and auditing.

FINANCIAL STATEMENTS

The financial statements of the Variable Account as of December 31, 2000 and for the periods in the two years then ended, the financial statements of Allstate New York as of December 31, 2000 and 1999 and for each of the three years in the period ended December 31, 2000, the related financial statement schedules of Allstate New York and the accompanying Independent Auditors' Reports appear in the pages that follow. The financial statements of Allstate New York included herein should be considered only as bearing upon the ability of Allstate New York to meet its obligations under the Contracts.

APPENDIX A

PUTNAM ALLSTATE ADVISOR CONTRACT

The performance figures shown below reflect the deduction of current Contract

charges, which include a maximum withdrawal charge of 7% that declines to zero after 7 years (not reflected in non-standardized total returns), an annual contract maintenance charge of \$30 (not reflected in non-standardized total returns), and total Variable Account annual expenses of 1.25%. See the Expense Table in the Prospectus for more details.

Standardized Total Returns

Set out below are the standardized total returns for each Variable Sub-Account since its inception through December 31, 2000. All of the Variable Sub-Accounts commenced operations on December 10, 1999 except for the Putnam American Government Income and Putnam Growth Opportunities Variable Sub-Accounts, which commenced operations on February 4, 2000, the Putnam Technology Variable Sub-Account, which commenced operations on July 17, 2000, and the Putnam Capital Appreciation and Putnam Voyager II Variable Sub-Accounts, which commenced operations on October 2, 2000.

Variable Sub-Account	1 Year	5 Year	Since Inception
Putnam American Government Income*	N/A	N/A	5.63%
Putnam Asia Pacific Growth	-51.05%	N/A	-6.23%
Putnam Capital Appreciation*	N/A	N/A	-47.56%
Putnam Diversified Income	-7.43%	N/A	-5.37%
The George Putnam Fund of Boston	2.24%	N/A	-3.28%
Putnam Global Asset Allocation	-12.06%	N/A	-3.37%
Putnam Global Growth	-36.64%	N/A	1.55%
Putnam Growth and Income	0.57%	N/A	-5.07%
Putnam Growth Opportunities*	N/A	N/A	-34.07%
Putnam Health Sciences	31.25%	N/A	21.94%
Putnam High Yield	-15.66%	N/A	-10.11%
Putnam Income	0.43%	N/A	-1.61%
Putnam International Growth	-16.71%	N/A	13.05%
Putnam International Growth and Income	-5.95%	N/A	2.18%
Putnam International New Opportunities	-45.45%	N/A	2.25%
Putnam Investors	-25.67%	N/A	-5.05%
Putnam Money Market	-1.49%	N/A	0.08%
Putnam New Opportunities	-33.14%	N/A	4.88%
Putnam New Value	14.84%	N/A	0.12%
Putnam OTC & Emerging Growth	-57.72%	N/A	-6.26%
Putnam Research	-9.22%	N/A	3.65%
Putnam Small Cap Value	16.88%	N/A	11.80%
Putnam Technology*	N/A	N/A	-74.57%
Putnam Utilities Growth and Income	10.04%	N/A	5.75%
Putnam Vista	-11.30%	N/A	15.56%
Putnam Voyager	-23.59%	N/A	7.02%
Putnam Voyager II*	N/A	N/A	-80.19%

* The standardized total returns for the Putnam American Government Income, Putnam Capital Appreciation, Putnam Growth Opportunities, Putnam Technology and Putnam Voyager II Variable Sub-Accounts are not annualized.

Non-Standardized Total Returns

Set out below are the non-standardized total returns for each Variable Sub-Account since its inception through December 31, 2000. All of the Variable Sub-Accounts commenced operations on December 10, 1999 except for the Putnam American Government Income and Putnam Growth Opportunities Variable Sub-Accounts, which commenced operations on February 4, 2000, the Putnam Technology Variable Sub-Account, which commenced operations on July 17, 2000, and the Putnam Capital Appreciation and Putnam Voyager II Variable Sub-Accounts, which commenced operations on October 2, 2000. The non-standardized total returns shown below do not reflect withdrawal charges or the \$30 annual contract maintenance charge that may be imposed under the Putnam Allstate Advisor Contract.

Variable Sub-Account	1 Year	5 Year	Since Inception
Putnam American Government Income*	N/A	N/A	12.25%
Putnam Asia Pacific Growth	-45.03%	N/A	-2.49%
Putnam Capital Appreciation*	N/A	N/A	-30.83%
Putnam Diversified Income	-1.41%	N/A	-1.64%
The George Putnam Fund of Boston	8.26%	N/A	0.40%
Putnam Global Asset Allocation	-6.05%	N/A	0.30%
Putnam Global Growth	-30.62%	N/A	5.10%
Putnam Growth and Income	6.58%	N/A	-1.35%
Putnam Growth Opportunities*	N/A	N/A	-27.68%
Putnam Health Sciences	37.26%	N/A	25.09%
Putnam High Yield	-9.65%	N/A	-6.25%

Putnam Income	6.45%	N/A	2.02%
Putnam International Growth	-10.69%	N/A	16.35%
Putnam International Growth and Income	0.07%	N/A	5.72%
Putnam International New Opportunities	-39.43%	N/A	5.77%
Putnam Investors	-19.65%	N/A	-1.34%
Putnam Money Market	4.53%	N/A	3.67%
Putnam New Opportunities	-27.12%	N/A	8.35%
Putnam New Value	20.85%	N/A	3.71%
Putnam OTC & Emerging Growth	-51.70%	N/A	-2.53%
Putnam Research	-3.20%	N/A	7.16%
Putnam Small Cap Value	22.89%	N/A	15.14%
Putnam Technology*	N/A	N/A	-67.86%
Putnam Utilities Growth and Income	16.05%	N/A	9.22%
Putnam Vista	-5.28%	N/A	18.81%
Putnam Voyager	-17.58%	N/A	10.44%
Putnam Voyager II*	N/A	N/A	-71.90%

* The non-standardized total returns for the Putnam American Government Income, Putnam Capital Appreciation, Putnam Growth Opportunities, Putnam Technology and Putnam Voyager II Variable Sub-Accounts are not annualized.

Adjusted Historical Total Returns

Set out below are the adjusted historical total returns for each Variable Sub-Account since the Fund's inception through December 31, 2000. Adjusted historical total returns are computed in the same manner as standardized total returns, except that the performance figures shown are based on the Funds' historical performance since the inception of the funds rather than the inception of the Variable Sub-Accounts.

<TABLE>
<CAPTION>

Variable Sub-Account	Inception Date of Corresponding Fund	1 Year	5 Year	10 Year or Since Inception*
<S>	<C>	<C>	<C>	<C>
Putnam American Government Income**	1/31/00	N/A	N/A	5.12%
Putnam Asia Pacific Growth	5/1/95	-51.05%	-1.64%	-1.22%
Putnam Capital Appreciation**	9/29/00	N/A	N/A	-46.13%
Putnam Diversified Income	9/15/93	-7.43%	1.26%	2.88%
The George Putnam Fund of Boston	4/30/98	2.24%	N/A	1.53%
Putnam Global Asset Allocation	2/1/88	-12.06%	8.93%	10.12%
Putnam Global Growth	5/1/90	-36.64%	13.11%	11.74%
Putnam Growth and Income	2/1/88	0.57%	11.97%	13.03%
Putnam Growth Opportunities**	1/31/00	N/A	N/A	-31.17%
Putnam Health Sciences	4/30/98	31.25%	N/A	12.14%
Putnam High Yield	2/1/88	-15.66%	1.39%	9.46%
Putnam Income	2/1/88	0.43%	3.01%	6.07%
Putnam International Growth	1/2/97	-16.71%	N/A	16.57%
Putnam International Growth and Income	1/2/97	-5.95%	N/A	11.48%
Putnam International New Opportunities	1/2/97	-45.45%	N/A	7.13%
Putnam Investors	4/30/98	-25.67%	N/A	4.99%
Putnam Money Market	2/1/88	-1.49%	3.17%	3.20%
Putnam New Opportunities	5/2/94	-33.14%	14.19%	17.88%
Putnam New Value	1/2/97	14.84%	N/A	8.95%
Putnam OTC & Emerging Growth	4/30/98	-57.72%	N/A	1.00%
Putnam Research	9/29/98	-9.22%	N/A	15.98%
Putnam Small Cap Value	4/30/99	16.88%	N/A	11.80%
Putnam Technology**	6/14/00	N/A	N/A	-59.06%
Putnam Utilities Growth and Income	5/1/92	10.04%	12.67%	11.58%
Putnam Vista	1/2/97	-11.30%	N/A	18.96%
Putnam Voyager	2/1/88	-23.59%	16.67%	18.68%
Putnam Voyager II*	9/29/00	N/A	N/A	-78.79%

</TABLE>

* Each of the above Funds (Class IB shares) corresponding to the Variable Sub-Accounts commenced operations on April 30, 1998, except for the Putnam VT Diversified Income, Growth and Income, and International Growth Funds, which commenced operations on April 6, 1998, the Putnam VT Research Fund, which commenced operations on September 30, 1998, the Putnam VT Small Cap Value Fund, which commenced operations on April 30, 1999, the Putnam VT American Government Income and Growth Opportunities Funds, which commenced operations on January 31, 2000, the Putnam VT Technology Fund, which commenced operations on June 14, 2000, and the Putnam VT Capital Appreciation and Voyager II Funds, which commenced operations on September 29, 2000. For periods prior to the inception dates of the Funds (Class IB shares), the performance shown is based on the historical performance of the Funds (Class IA shares), adjusted to reflect the current expenses of the Funds (Class IB shares). The inception dates for the

Funds (Class IA shares) are as follows:

Putnam VT Global Asset Allocation, Growth and Income, Income, High Yield, Money Market, and Voyager commenced operations on February 1, 1988; Putnam VT Global Growth commenced operations on May 1, 1990; Putnam VT Utilities Growth and Income commenced operations on May 1, 1992; Putnam VT Diversified Income commenced operations on September 15, 1993; Putnam VT New Opportunities commenced operations on May 2, 1994; Putnam VT Asia Pacific Growth commenced operations on May 1, 1995; Putnam VT International Growth, International Growth and Income, International New Opportunities, New Value and Vista commenced operations on January 2, 1997; Putnam VT The George Putnam Fund of Boston, Health Sciences, Investors and OTC & Emerging Growth commenced operations on April 30, 1998.

** The adjusted historical returns for the Putnam American Government Income, Putnam Capital Appreciation, Putnam Growth Opportunities, Putnam Technology and Putnam Voyager II Variable Sub-Accounts are not annualized.

APPENDIX B

PUTNAM ALLSTATE ADVISOR PLUS CONTRACT

Putnam Allstate Advisor Plus Contracts were first offered to the public on _____, 2001. Accordingly, performance shown for periods prior to that date reflects the performance of the Variable Sub-Accounts, adjusted to reflect the current charges under the Contracts that would have applied had they been in existence at the time. (Adjusted historical total returns are based on the Funds' performance as described below.) These Contract charges include a maximum withdrawal charge of 8% that declines to zero after 7 years (not reflected in non-standardized total returns), and total Variable Account annual expenses of 1.60%. The standardized total returns shown below also include the 4% credit enhancement available under the Putnam Allstate Advisor Plus Contract.

See the Expense Table in the Prospectus for more details.

Standardized Total Returns

Set out below are the standardized total returns for each Variable Sub-Account since its inception through December 31, 2000. All of the Variable Sub-Accounts commenced operations on December 10, 1999 except for the Putnam American Government Income and Putnam Growth Opportunities Variable Sub-Accounts, which commenced operations on February 4, 2000, the Putnam Technology Variable Sub-Account, which commenced operations on July 17, 2000, and the Putnam Capital Appreciation and Putnam Voyager II Variable Sub-Accounts, which commenced operations on October 2, 2000.

Variable Sub-Account	1 Year	5 Year	Since Inception
Putnam American Government Income*	N/A	N/A	9.25%
Putnam Asia Pacific Growth	-49.83%	N/A	-39.86%
Putnam Capital Appreciation*	N/A	N/A	-40.24%
Putnam Diversified Income	-4.63%	N/A	-4.37%
The George Putnam Fund of Boston	5.39%	N/A	4.90%
Putnam Global Asset Allocation	-9.43%	N/A	-6.93%
Putnam Global Growth	-34.90%	N/A	-24.47%
Putnam Growth and Income	3.66%	N/A	3.47%
Putnam Growth Opportunities*	N/A	N/A	-32.02%
Putnam Health Sciences	35.45%	N/A	41.65%
Putnam High Yield	-13.16%	N/A	-12.15%
Putnam Income	3.52%	N/A	1.75%
Putnam International Growth	-14.25%	N/A	-5.71%
Putnam International Growth and Income	-3.10%	N/A	-1.78%
Putnam International New Opportunities	-44.03%	N/A	-34.00%
Putnam Investors	-23.53%	N/A	-16.75%
Putnam Money Market	1.53%	N/A	1.65%
Putnam New Opportunities	-31.27%	N/A	-21.29%
Putnam New Value	18.45%	N/A	18.51%
Putnam OTC & Emerging Growth	-56.75%	N/A	-50.16%
Putnam Research	-6.48%	N/A	-0.02%
Putnam Small Cap Value	20.56%	N/A	25.18%
Putnam Technology*	N/A	N/A	-72.99%
Putnam Utilities Growth and Income	13.47%	N/A	11.97%
Putnam Vista	-8.64%	N/A	3.58%
Putnam Voyager	-21.38%	N/A	-11.10%

* The standardized total returns for the Putnam American Government Income, Putnam Capital Appreciation, Putnam Growth Opportunities, Putnam Technology and Putnam Voyager II Variable Sub-Accounts are not annualized.

Non-Standardized Total Returns

Set out below are the non-standardized total returns for each Variable Sub-Account since its inception through December 31, 2000. All of the Variable Sub-Accounts commenced operations on December 10, 1999 except for the Putnam American Government Income and Putnam Growth Opportunities Variable Sub-Accounts, which commenced operations on February 4, 2000, the Putnam Technology Variable Sub-Account, which commenced operations on July 17, 2000, and the Putnam Capital Appreciation and Putnam Voyager II Variable Sub-Accounts, which commenced operations on October 2, 2000. The non-standardized total returns shown below do not reflect withdrawal charges or the \$30 annual contract maintenance charge that may be imposed under the Putnam Allstate Advisor Contract. The non-standardized total returns shown below do not include the 4% credit enhancement available under the Putnam Allstate Advisor Plus Contract or the withdrawal charge that may be imposed under the Contract.

Variable Sub-Account	1 Year	5 Year	Since Inception
Putnam American Government Income*	N/A	N/A	11.86%
Putnam Asia Pacific Growth	-45.23%	N/A	-35.67%
Putnam Capital Appreciation*	N/A	N/A	-31.07%
Putnam Diversified Income	-1.76%	N/A	-1.65%
The George Putnam Fund of Boston	7.88%	N/A	7.24%
Putnam Global Asset Allocation	-6.38%	N/A	-4.11%
Putnam Global Growth	-30.87%	N/A	-20.93%
Putnam Growth and Income	6.21%	N/A	5.86%
Putnam Growth Opportunities*	N/A	N/A	-27.93%
Putnam Health Sciences	36.78%	N/A	42.52%
Putnam High Yield	-9.97%	N/A	-9.12%
Putnam Income	6.08%	N/A	4.21%
Putnam International Growth	-11.01%	N/A	-2.94%
Putnam International Growth and Income	-0.29%	N/A	0.83%
Putnam International New Opportunities	-39.64%	N/A	-30.06%
Putnam Investors	-19.93%	N/A	-13.53%
Putnam Money Market	4.16%	N/A	4.12%
Putnam New Opportunities	-27.38%	N/A	-17.88%
Putnam New Value	20.43%	N/A	20.30%
Putnam OTC & Emerging Growth	-51.88%	N/A	-45.53%
Putnam Research	-3.54%	N/A	2.51%
Putnam Small Cap Value	22.46%	N/A	26.71%
Putnam Technology*	N/A	N/A	-67.98%
Putnam Utilities Growth and Income	15.64%	N/A	14.02%
Putnam Vista	-5.61%	N/A	5.97%
Putnam Voyager	-17.87%	N/A	-8.11%
Putnam Voyager II*	N/A	N/A	-72.00%

* The non-standardized total returns for the Putnam American Government Income, Putnam Capital Appreciation, Putnam Growth Opportunities, Putnam Technology and Putnam Voyager II Variable Sub-Accounts are not annualized.

Adjusted Historical Total Returns

Set out below are the adjusted historical total returns for each Variable Sub-Account since the Fund's inception through December 31, 2000. Adjusted historical total returns are computed in the same manner as standardized total returns, except that the performance figures shown are based on the Funds' historical performance since the inception of the funds rather than the inception of the Variable Sub-Accounts. The adjusted historical total returns shown include the 4% credit enhancement available under the Putnam Allstate Advisor Plus Contract as well as the applicable withdrawal charge that may be imposed under the Contract.

<TABLE>
<CAPTION>

Variable Sub-Account	Inception Date of Corresponding Fund	1 Year	5 Year	10 Year or Since Inception*
Putnam American Government Income**	1/31/00	N/A	N/A	8.71%

Putnam Asia Pacific Growth	5/1/95	-49.83%	-1.67%	-1.12%
Putnam Capital Appreciation**	9/29/00	N/A	N/A	-38.96%
Putnam Diversified Income	9/15/93	-4.63%	1.29%	2.84%
The George Putnam Fund of Boston	4/30/98	5.39%	N/A	2.19%
Putnam Global Asset Allocation	2/1/88	-9.43%	9.10%	10.20%
Putnam Global Growth	5/1/90	-34.90%	13.34%	11.82%
Putnam Growth and Income	2/1/88	3.66%	12.19%	13.11%
Putnam Growth Opportunities**	1/31/00	N/A	N/A	-29.01%
Putnam Health Sciences	4/30/98	35.45%	N/A	13.01%
Putnam High Yield	2/1/88	-13.16%	1.42%	9.53%
Putnam Income	2/1/88	3.52%	3.07%	6.15%
Putnam International Growth	1/2/97	-14.25%	N/A	17.11%
Putnam International Growth and Income	1/2/97	-3.10%	N/A	11.96%
Putnam International New Opportunities	1/2/97	-44.03%	N/A	7.54%
Putnam Investors	4/30/98	-23.53%	N/A	5.71%
Putnam Money Market	2/1/88	1.53%	3.24%	3.30%
Putnam New Opportunities	5/2/94	-31.27%	14.45%	18.10%
Putnam New Value	1/2/97	18.45%	N/A	9.39%
Putnam OTC & Emerging Growth	4/30/98	-56.75%	N/A	1.64%
Putnam Research	9/29/98	-6.48%	N/A	17.11%
Putnam Small Cap Value	4/30/99	20.56%	N/A	13.78%
Putnam Technology**	6/14/00	N/A	N/A	-56.87%
Putnam Utilities Growth and Income	5/1/92	13.47%	12.90%	11.74%
Putnam Vista	1/2/97	-8.64%	N/A	19.52%
Putnam Voyager	2/1/88	-21.38%	16.96%	18.75%
Putnam Voyager II*	9/29/00	N/A	N/A	-76.12%

</TABLE>

* Each of the above Funds (Class IB shares) corresponding to the Variable Sub-Accounts commenced operations on April 30, 1998, except for the Putnam VT Diversified Income, Growth and Income, and International Growth Funds, which commenced operations on April 6, 1998, the Putnam VT Research Fund, which commenced operations on September 30, 1998, the Putnam VT Small Cap Value Fund, which commenced operations on April 30, 1999, the Putnam VT American Government Income and Growth Opportunities Funds, which commenced operations on January 31, 2000, the Putnam VT Technology Fund, which commenced operations on June 14, 2000, and the Putnam VT Capital Appreciation and Voyager II Funds, which commenced operations on September 29, 2000. For periods prior to the inception dates of the Funds (Class IB shares), the performance shown is based on the historical performance of the Funds (Class IA shares), adjusted to reflect the current expenses of the Funds (Class IB shares). The inception dates for the Funds (Class IA shares) are as follows:

Putnam VT Global Asset Allocation, Growth and Income, Income, High Yield, Money Market, and Voyager commenced operations on February 1, 1988; Putnam VT Global Growth commenced operations on May 1, 1990; Putnam VT Utilities Growth and Income commenced operations on May 1, 1992; Putnam VT Diversified Income commenced operations on September 15, 1993; Putnam VT New Opportunities commenced operations on May 2, 1994; Putnam VT Asia Pacific Growth commenced operations on May 1, 1995; Putnam VT International Growth, International Growth and Income, International New Opportunities, New Value and Vista commenced operations on January 2, 1997; Putnam VT The George Putnam Fund of Boston, Health Sciences, Investors and OTC & Emerging Growth commenced operations on April 30, 1998.

** The adjusted historical returns for the Putnam American Government Income, Putnam Capital Appreciation, Putnam Growth Opportunities, Putnam Technology and Putnam Voyager II Variable Sub-Accounts are not annualized.

APPENDIX C

PUTNAM ALLSTATE ADVISOR PREFERRED CONTRACT

Putnam Allstate Advisor Preferred Contracts were first offered to the public on _____, 2001. Accordingly, performance shown for periods prior to that date reflects the performance of the Variable Sub-Accounts, adjusted to reflect the current charges under the Contracts that would have applied had they been in existence at the time. (Adjusted historical total returns are based on the Funds' performance as described below.) These Contract charges include a maximum withdrawal charge of 2% that declines to zero after two years (not reflected in non-standardized total returns), and total Variable Account annual expenses of 1.65%. See the Expense Table in the Prospectus for more details.

Standardized Total Returns

Set out below are the standardized total returns for each Variable Sub-Account since its inception through December 31, 2000. All of the Variable Sub-Accounts commenced operations on December 10, 1999 except for the Putnam American Government Income and Putnam Growth Opportunities Variable Sub-Accounts, which

commenced operations on February 4, 2000, the Putnam Technology Variable Sub-Account, which commenced operations on July 17, 2000, and the Putnam Capital Appreciation and Putnam Voyager II Variable Sub-Accounts, which commenced operations on October 2, 2000.

Variable Sub-Account	1 Year	5 Year	Since Inception
Putnam American Government Income*	N/A	N/A	N/A
Putnam Asia Pacific Growth	-47.25%	N/A	-36.69%
Putnam Capital Appreciation*	N/A	N/A	N/A
Putnam Diversified Income	-3.82%	N/A	-2.65%
The George Putnam Fund of Boston	5.82%	N/A	6.25%
Putnam Global Asset Allocation	-8.43%	N/A	-5.11%
Putnam Global Growth	-32.90%	N/A	-21.94%
Putnam Growth and Income	4.15%	N/A	4.87%
Putnam Growth Opportunities*	N/A	N/A	N/A
Putnam Health Sciences	34.71%	N/A	41.55%
Putnam High Yield	-12.01%	N/A	-10.12%
Putnam Income	4.02%	N/A	3.22%
Putnam International Growth	-13.05%	N/A	-3.93%
Putnam International Growth and Income	-2.34%	N/A	-0.16%
Putnam International New Opportunities	-41.67%	N/A	-31.08%
Putnam Investors	-21.97%	N/A	-14.54%
Putnam Money Market	2.11%	N/A	3.13%
Putnam New Opportunities	-29.42%	N/A	-18.89%
Putnam New Value	18.37%	N/A	19.32%
Putnam OTC & Emerging Growth	-53.90%	N/A	-46.56%
Putnam Research	-5.59%	N/A	1.52%
Putnam Small Cap Value	20.40%	N/A	25.73%
Putnam Technology*	N/A	N/A	N/A
Putnam Utilities Growth and Income	13.58%	N/A	13.04%
Putnam Vista	-7.6%	N/A	4.98%
Putnam Voyager	-19.91%	N/A	-9.11%
Putnam Voyager II*	N/A	N/A	N/A

* The standardized total returns for the Putnam American Government Income, Putnam Capital Appreciation, Putnam Growth Opportunities, Putnam Technology and Putnam Voyager II Variable Sub-Accounts are not annualized.

Non-Standardized Total Returns

Set out below are the non-standardized total returns for each Variable Sub-Account since its inception through December 31, 2000. All of the Variable Sub-Accounts commenced operations on December 10, 1999 except for the Putnam American Government Income and Putnam Growth Opportunities Variable Sub-Accounts, which commenced operations on February 4, 2000, the Putnam Technology Variable Sub-Account, which commenced operations on July 17, 2000, and the Putnam Capital Appreciation and Putnam Voyager II Variable Sub-Accounts, which commenced operations on October 2, 2000. The non-standardized total returns shown below do not reflect the withdrawal charge that may be imposed under the Putnam Allstate Advisor Preferred Contract.

Variable Sub-Account	1 Year	5 Year	Since Inception
Putnam American Government Income*	N/A	N/A	N/A
Putnam Asia Pacific Growth	-45.25%	N/A	-35.70%
Putnam Capital Appreciation*	N/A	N/A	N/A
Putnam Diversified Income	-1.81%	N/A	-1.70%
The George Putnam Fund of Boston	7.82%	N/A	7.18%
Putnam Global Asset Allocation	-6.43%	N/A	-4.16%
Putnam Global Growth	-30.90%	N/A	-20.97%
Putnam Growth and Income	6.15%	N/A	5.81%
Putnam Growth Opportunities*	N/A	N/A	N/A
Putnam Health Sciences	36.71%	N/A	42.44%
Putnam High Yield	-10.01%	N/A	-9.16%
Putnam Income	6.02%	N/A	4.16%
Putnam International Growth	-11.05%	N/A	-2.99%
Putnam International Growth and Income	-0.34%	N/A	0.78%
Putnam International New Opportunities	-39.67%	N/A	-30.10%
Putnam Investors	-19.97%	N/A	-13.58%
Putnam Money Market	4.11%	N/A	4.07%
Putnam New Opportunities	-27.42%	N/A	-17.93%
Putnam New Value	20.37%	N/A	20.24%
Putnam OTC & Emerging Growth	-51.90%	N/A	-45.56%
Putnam Research	-3.59%	N/A	2.46%
Putnam Small Cap Value	22.40%	N/A	26.64%
Putnam Technology*	N/A	N/A	N/A
Putnam Utilities Growth and Income	15.58%	N/A	13.96%
Putnam Vista	-5.66%	N/A	5.92%
Putnam Voyager	-17.91%	N/A	-8.16%

* The non-standardized total returns for the Putnam American Government Income, Putnam Capital Appreciation, Putnam Growth Opportunities, Putnam Technology and Putnam Voyager II Variable Sub-Accounts are not annualized.

Adjusted Historical Total Returns

Set out below are the adjusted historical total returns for each Variable Sub-Account since the Fund's inception through December 31, 2000. Adjusted historical total returns are computed in the same manner as standardized total returns, except that the performance figures shown are based on the Funds' historical performance since the inception of the funds rather than the inception of the Variable Sub-Accounts.

<TABLE>
<CAPTION>

Variable Sub-Account	Inception Date of Corresponding Fund	1 Year	5 Year	10 Year or Since Inception*
<S>	<C>	<C>	<C>	<C>
Putnam American Government Income**	1/31/00	N/A	N/A	N/A
Putnam Asia Pacific Growth	5/1/95	-47.25%	-1.43%	-1.08%
Putnam Capital Appreciation**	9/29/00	N/A	N/A	N/A
Putnam Diversified Income	9/15/93	-3.81%	1.39%	2.53%
The George Putnam Fund of Boston	4/30/98	5.82%	N/A	3.02%
Putnam Global Asset Allocation	2/1/88	-8.43%	8.90%	9.72%
Putnam Global Growth	5/1/90	-32.90%	13.00%	11.33%
Putnam Growth and Income	2/1/88	4.15%	11.88%	12.61%
Putnam Growth Opportunities**	1/31/00	N/A	N/A	N/A
Putnam Health Sciences	4/30/98	34.71%	N/A	13.31%
Putnam High Yield	2/1/88	-12.01%	1.51%	9.05%
Putnam Income	2/1/88	4.02%	3.10%	5.69%
Putnam International Growth	1/2/97	-13.05%	N/A	16.82%
Putnam International Growth and Income	1/2/97	-2.34%	N/A	11.84%
Putnam International New Opportunities	1/2/97	-41.67%	N/A	7.61%
Putnam Investors	4/30/98	-21.97%	N/A	6.36%
Putnam Money Market	2/1/88	2.11%	3.26%	2.84%
Putnam New Opportunities	5/2/94	-29.42%	14.08%	17.55%
Putnam New Value	1/2/97	18.37%	N/A	9.38%
Putnam OTC & Emerging Growth	4/30/98	-53.90%	N/A	2.50%
Putnam Research	9/29/98	-5.59%	N/A	17.43%
Putnam Small Cap Value	4/30/99	20.40%	N/A	14.14%
Putnam Technology**	6/14/00	N/A	N/A	N/A
Putnam Utilities Growth and Income	5/1/92	13.58%	12.58%	11.18%
Putnam Vista	1/2/97	-7.66%	N/A	19.15%
Putnam Voyager	2/1/88	-9.91	16.52%	18.23%
Putnam Voyager II*	9/29/00	N/A	N/A	N/A

</TABLE>

* Each of the above Funds (Class IB shares) corresponding to the Variable Sub-Accounts commenced operations on April 30, 1998, except for the Putnam VT Diversified Income, Growth and Income, and International Growth Funds, which commenced operations on April 6, 1998, the Putnam VT Research Fund, which commenced operations on September 30, 1998, the Putnam VT Small Cap Value Fund, which commenced operations on April 30, 1999, the Putnam VT American Government Income and Growth Opportunities Funds, which commenced operations on January 31, 2000, the Putnam VT Technology Fund, which commenced operations on June 14, 2000, and the Putnam VT Capital Appreciation and Voyager II Funds, which commenced operations on September 29, 2000. For periods prior to the inception dates of the Funds (Class IB shares), the performance shown is based on the historical performance of the Funds (Class IA shares), adjusted to reflect the current expenses of the Funds (Class IB shares). The inception dates for the Funds (Class IA shares) are as follows:

Putnam VT Global Asset Allocation, Growth and Income, Income, High Yield, Money Market, and Voyager commenced operations on February 1, 1988; Putnam VT Global Growth commenced operations on May 1, 1990; Putnam VT Utilities Growth and Income commenced operations on May 1, 1992; Putnam VT Diversified Income commenced operations on September 15, 1993; Putnam VT New Opportunities commenced operations on May 2, 1994; Putnam VT Asia Pacific Growth commenced operations on May 1, 1995; Putnam VT International Growth, International Growth and Income, International New Opportunities, New Value and Vista commenced operations on January 2, 1997; Putnam VT The George Putnam Fund of Boston, Health Sciences, Investors and OTC & Emerging Growth commenced operations on April 30, 1998.

** The adjusted historical returns for the Putnam American Government Income,

Financial Statements

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INDEPENDENT AUDITORS' REPORT

TO THE BOARD OF DIRECTORS AND SHAREHOLDER
OF ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK:

We have audited the accompanying Statements of Financial Position of Allstate Life Insurance Company of New York (the "Company", an affiliate of The Allstate Corporation) as of December 31, 2000 and 1999, and the related Statements of Operations and Comprehensive Income, Shareholder's Equity and Cash Flows for each of the three years in the period ended December 31, 2000. Our audits also included Schedule IV - Reinsurance and Schedule V - Valuation and Qualifying Accounts. These financial statements and financial statement schedules are the responsibility of the Company's management. Our responsibility is to express an opinion on these financial statements and financial statement schedules based on our audits.

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, such financial statements present fairly, in all material respects, the financial position of the Company as of December 31, 2000 and 1999, and the results of its operations and its cash flows for each of the three years in the period ended December 31, 2000 in conformity with accounting principles generally accepted in the United States of America. Also, in our opinion, Schedule IV - Reinsurance, and Schedule V - Valuation and Qualifying Accounts, when considered in relation to the basic financial statements taken as a whole, present fairly, in all material respects, the information set forth therein.

/s/ Deloitte & Touche LLP

Chicago, Illinois

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ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK
STATEMENTS OF OPERATIONS
AND COMPREHENSIVE INCOME

<Table>
<Caption>

(\$ in thousands)	YEAR ENDED DECEMBER 31,		
	2000	1999	1998
<S>	<C>	<C>	<C>
REVENUES			
Premiums (net of reinsurance ceded of \$5,491, \$4,253, and \$3,204)	\$ 104,316	\$ 63,748	\$ 85,771
Contract charges	41,885	38,626	33,281
Net investment income	176,539	148,331	134,413
Realized capital gains and losses	(5,181)	(2,096)	4,697
	317,559	248,609	258,162
COSTS AND EXPENSES			
Contract benefits (net of reinsurance recoverable of \$715, \$1,166, and \$797)	233,299	178,267	183,839
Amortization of deferred policy acquisition costs	13,744	8,985	7,029
Operating costs and expenses	23,985	20,151	24,703
	271,028	207,403	215,571
INCOME FROM OPERATIONS			
BEFORE INCOME TAX EXPENSE	46,531	41,206	42,591
Income tax expense	15,616	14,640	14,934
	30,915	26,566	27,657
NET INCOME			
OTHER COMPREHENSIVE INCOME (LOSS), AFTER TAX			
Change in unrealized net capital gains and losses	88,008	(52,672)	18,427
COMPREHENSIVE INCOME (LOSS)	\$ 118,923	\$ (26,106)	\$ 46,084

</Table>

See notes to financial statements.

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ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK
STATEMENTS OF FINANCIAL POSITION

<Table>
<Caption>

(\$ in thousands, except par value data)	DECEMBER 31,	
	2000	1999
<S>	<C>	<C>
ASSETS		
Investments		
Fixed income securities, at fair value (amortized cost \$2,260,087 and \$1,858,216)	\$ 2,476,132	\$ 1,912,545
Mortgage loans	207,857	166,997
Short-term	58,224	46,037
Policy loans	31,772	31,109
Total investments	2,773,985	2,156,688
Cash	2,162	1,135

Deferred policy acquisition costs	124,601	106,932
Accrued investment income	32,422	25,712
Reinsurance recoverables, net	1,269	1,949
Other assets	7,980	7,803
Separate Accounts	560,089	443,705
	-----	-----
TOTAL ASSETS	\$ 3,502,508	\$ 2,743,924
	=====	=====
LIABILITIES		
Reserve for life-contingent contract benefits	\$ 1,226,349	\$ 1,098,016
Contractholder funds	1,107,495	839,157
Current income taxes payable	11,723	10,132
Deferred income taxes	53,181	3,077
Other liabilities and accrued expenses	117,304	41,218
Payable to affiliates, net	3,556	4,731
Separate Accounts	560,089	443,705
	-----	-----
TOTAL LIABILITIES	3,079,697	2,440,036
	-----	-----
COMMITMENTS AND CONTINGENT LIABILITIES (NOTE 9)		
SHAREHOLDER'S EQUITY		
Common stock, \$25 par value, 100,000 shares authorized, issued and outstanding	2,500	2,500
Additional capital paid-in	45,787	45,787
Retained income	256,282	225,367
Accumulated other comprehensive income:		
Unrealized net capital gains	118,242	30,234
	-----	-----
TOTAL ACCUMULATED OTHER COMPREHENSIVE INCOME	118,242	30,234
	-----	-----
TOTAL SHAREHOLDER'S EQUITY	422,811	303,888
	-----	-----
TOTAL LIABILITIES AND SHAREHOLDER'S EQUITY	\$ 3,502,508	\$ 2,743,924
	=====	=====

</Table>

See notes to financial statements.

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ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK
STATEMENTS OF SHAREHOLDER'S EQUITY

<Table>

<Caption>

	DECEMBER 31,		
	2000	1999	1998
	-----	-----	-----
(\$ in thousands)			
<S>	<C>	<C>	<C>
COMMON STOCK			
Balance, beginning of year	\$ 2,500	\$ 2,000	\$ 2,000
Issuance of stock	-	500	-
	-----	-----	-----
Balance, end of year	2,500	2,500	2,000
	-----	-----	-----
ADDITIONAL CAPITAL PAID-IN	\$ 45,787	\$ 45,787	\$ 45,787
	-----	-----	-----
RETAINED INCOME			
Balance, beginning of year	\$ 225,367	\$ 198,801	\$ 171,144
Net income	30,915	26,566	27,657
	-----	-----	-----
Balance, end of year	256,282	225,367	198,801
	-----	-----	-----
ACCUMULATED OTHER COMPREHENSIVE INCOME			
Balance, beginning of year	\$ 30,234	\$ 82,906	\$ 64,479
Change in unrealized net capital gains and losses	88,008	(52,672)	18,427
	-----	-----	-----
Balance, end of year	118,242	30,234	82,906
	-----	-----	-----

TOTAL SHAREHOLDER'S EQUITY

\$ 422,811

\$ 303,888

\$ 329,494

</Table>

See notes to financial statements.

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ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK
STATEMENTS OF CASH FLOWS<Table>
<Caption>

(\$ in thousands)	YEAR ENDED DECEMBER 31,		
	2000	1999	1998
<S>	<C>	<C>	<C>
CASH FLOWS FROM OPERATING ACTIVITIES			
Net income	\$ 30,915	\$ 26,566	\$ 27,657
Adjustments to reconcile net income to net cash provided by operating activities			
Amortization and other non-cash items	(45,051)	(37,619)	(34,890)
Realized capital gains and losses	5,181	2,096	(4,697)
Interest credited to contractholder funds	52,499	36,736	41,200
Changes in:			
Life-contingent contract benefits and contractholder funds	75,031	38,527	53,343
Deferred policy acquisition costs	(25,303)	(17,262)	(16,693)
Income taxes payable	4,305	2,094	13,865
Other operating assets and liabilities	(11,916)	13,049	(15,974)
Net cash provided by operating activities	85,661	64,187	63,811
CASH FLOWS FROM INVESTING ACTIVITIES			
Proceeds from sales of fixed income securities	164,125	161,443	65,281
Investment collections			
Fixed income securities	42,449	21,822	159,648
Mortgage loans	15,681	7,479	5,855
Investments purchases			
Fixed income securities	(516,908)	(383,961)	(292,444)
Mortgage loans	(55,914)	(31,888)	(24,252)
Change in short-term investments, net	16,139	29,493	(55,846)
Change in policy loans, net	(663)	(1,489)	(2,020)
Net cash used in investing activities	(335,091)	(197,101)	(143,778)
CASH FLOWS FROM FINANCING ACTIVITIES			
Proceeds from issuance of common stock	-	500	-
Contractholder fund deposits	408,711	197,439	137,473
Contractholder fund withdrawals	(158,254)	(67,007)	(54,782)
Net cash provided by financing activities	250,457	130,932	82,691
NET INCREASE (DECREASE) IN CASH	1,027	(1,982)	2,724
CASH AT THE BEGINNING OF YEAR	1,135	3,117	393
CASH AT END OF YEAR	\$ 2,162	\$ 1,135	\$ 3,117

</Table>

See notes to financial statements.

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ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

(\$ IN THOUSANDS)

1. GENERAL

BASIS OF PRESENTATION

The accompanying financial statements include the accounts of Allstate Life

Insurance Company of New York (the "Company"), a wholly owned subsidiary of Allstate Life Insurance Company ("ALIC"), which is wholly owned by Allstate Insurance Company ("AIC"), a wholly owned subsidiary of The Allstate Corporation (the "Corporation"). These financial statements have been prepared in conformity with accounting principles generally accepted in the United States of America.

To conform with the 2000 presentation, certain amounts in the prior year's financial statements and notes have been reclassified.

NATURE OF OPERATIONS

The Company markets a broad line of life insurance and investment products in the state of New York through a combination of Allstate agents, which include life specialists and Personal Financial Representatives, securities firms, banks, specialized brokers and direct response marketing. Life insurance products consist of interest-sensitive life, traditional products, including term and whole life and immediate annuities with life contingencies. Investment products include deferred annuities and immediate annuities without life contingencies. Deferred annuities include fixed rate, market value adjusted and variable annuities. In 2000, annuity premiums and deposits represented 88.2% of the Company's total statutory premiums and deposits.

The Company monitors economic and regulatory developments that have the potential to impact its business. Federal legislation has allowed banks and other financial organizations to have greater participation in the securities and insurance businesses. This legislation may present an increased level of competition for sales of the Company's products. Furthermore, the market for deferred annuities and interest-sensitive life insurance is enhanced by the tax incentives available under current law. Any legislative changes that lessen these incentives are likely to negatively impact the demand for these products. The demand for life insurance products that are used to address a customer's estate planning needs may be impacted to the extent any legislative changes occur to the current estate tax laws.

Additionally, traditional demutualizations of mutual insurance companies and enacted and pending state legislation to permit mutual insurance companies to convert to a hybrid structure known as a mutual holding company could have a number of significant effects on the Company by (1) increasing industry competition through consolidation caused by mergers and acquisitions related to the new corporate form of business; and (2) increasing competition in capital markets.

Although the Company currently benefits from agreements with financial services entities that market and distribute its products, change in control of these non-affiliated entities with which the Company has alliances could negatively impact the Company's sales.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

INVESTMENTS

Fixed income securities include bonds and mortgage-backed and asset-backed securities. All fixed income securities are carried at fair value and may be sold prior to their contractual maturity ("available for sale"). The difference between amortized cost and fair value, net of deferred income taxes, certain deferred policy acquisition costs, and certain reserves for life-contingent contract benefits, is reflected as a component of shareholder's equity. Provisions for losses are recognized for declines in the value of fixed income securities that are other than temporary. Such writedowns are included in realized capital gains and losses.

Mortgage loans are carried at outstanding principal balance, net of unamortized premium or discount and valuation allowances. Valuation allowances are established for impaired loans when it is probable that contractual principal and

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ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

(\$ IN THOUSANDS)

interest will not be collected. Valuation allowances for impaired loans reduce the carrying value to the fair value of the collateral or the present value of the loan's expected future repayment cash flows discounted at the loan's original effective interest rate. Valuation allowances on loans not considered to be impaired are established based on consideration of the underlying collateral, borrower financial strength, current and expected market conditions, and other factors.

Short-term investments are carried at cost or amortized cost that approximates fair value, and includes collateral received in connection with

certain securities lending activities. Policy loans are carried at the unpaid principal balances.

Investment income consists primarily of interest, which is recognized on an accrual basis. Interest income on mortgage-backed and asset-backed securities is determined on the effective yield method, based on estimated principal repayments. Accrual of income is suspended for fixed income securities and mortgage loans that are in default or when the receipt of interest payments is in doubt. Realized capital gains and losses are determined on a specific identification basis.

DERIVATIVE FINANCIAL INSTRUMENTS

The Company utilizes financial futures contracts that are derivative financial instruments. By meeting specific criteria, these futures are designated as accounting hedges and accounted for on a deferral basis. In order to qualify as accounting hedges, financial futures contracts must reduce the primary market risk exposure on an enterprise or transaction basis in conjunction with a hedge strategy; be designated as a hedge at the inception of the transaction; and be highly correlated with the fair value of, or interest income or expense associated with, the hedged item at inception and throughout the hedge period. Derivatives that are not designated as accounting hedges are accounted for on a fair value basis.

If subsequent to entering into a hedge transaction, the financial futures contract becomes ineffective (including if the occurrence of a hedged anticipatory transaction is no longer probable), the Company may terminate the derivative position. Gains and losses on ineffective hedges are reported in realized capital gains and losses in the period they occur. The Company may also terminate derivatives as a result of other events or circumstances. Gains and losses on these terminations are deferred and amortized over the remaining life of the hedged item.

The Company accounts for financial futures as hedges using deferral accounting for anticipatory investment purchases and sales when the criteria for futures (discussed above) are met. In addition, anticipated transactions must be probable of occurrence and their significant terms and characteristics identified. Under deferral accounting, gains and losses on financial futures contracts are deferred as other liabilities and accrued expenses. Once the anticipated transaction occurs, the deferred gains and losses are considered part of the cost basis of the asset and reported net of tax in shareholder's equity. The gains and losses deferred are then recognized in conjunction with the earnings on the hedged item. Fees and commissions paid on these derivatives are also deferred as an adjustment to the carrying value of the hedged item.

RECOGNITION OF INSURANCE REVENUE AND RELATED BENEFITS AND INTEREST CREDITED

Traditional life insurance products consist principally of products with fixed and guaranteed premiums and benefits, primarily term and whole life insurance products and certain annuities with life contingencies. Premiums from these products are recognized as revenue when due. Benefits are recognized in relation to such revenue so as to result in the recognition of profits over the life of the policy and are reflected in contract benefits.

Interest-sensitive life contracts are insurance contracts whose terms are not fixed and guaranteed. The terms that may be changed include premiums paid by the contractholders, interest credited to the contractholder account balances and one or more amounts assessed against the contractholders. Premiums from these contracts are reported as deposits to the contractholder funds. Contract charge revenue consists of fees assessed against the contractholder account

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ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

(\$ IN THOUSANDS)

balances for the cost of insurance (mortality risk), contract administration and surrender charges. Contract benefits include interest credited to contracts and claims incurred in excess of the related contractholder account balances.

Limited payment contracts, a type of life-contingent immediate annuity or traditional life product, are contracts that provide insurance protection over a contract period that extends beyond the period in which premiums are collected. Gross premiums in excess of the net premium on limited payment contracts are deferred and recognized over the contract period. Contract benefits are recognized in relation to such revenue so as to result in the recognition of profits over the life of the policy.

Contracts that do not subject the Company to significant risks arising from mortality or morbidity are referred to as investment contracts. Fixed rate annuities, market value adjusted annuities and immediate annuities without life

contingencies are considered investment contracts. Deposits received for such contracts are reported as deposits to contractholder funds. Contract charge revenue for investment contracts consists of charges assessed against the contractholder account balances for contract administration and surrenders. Contract benefits include interest credited and claims incurred in excess of the related contractholder account balances.

Crediting rates for fixed rate annuities and interest-sensitive life contracts are adjusted periodically by the Company to reflect current market conditions.

Variable annuity contracts are sold as Separate Accounts products. The assets supporting these products are legally segregated and available only to settle Separate Accounts contract obligations. Deposits received are reported as Separate Accounts liabilities. The Company's contract charge revenue for these contracts consists of charges assessed against the Separate Accounts fund balances for contract maintenance, administration, mortality, expense and surrenders.

DEFERRED POLICY ACQUISITION COSTS

Certain costs that vary with and are primarily related to acquiring life and investment business, principally agents or brokers remuneration, premium taxes, certain underwriting costs and direct mail solicitation expenses, are deferred and amortized to income.

For traditional life insurance and limited payment contracts, these costs are amortized in proportion to the estimated revenue on such business. Assumptions relating to estimated revenue, as well as to all other aspects of the deferred acquisition costs and reserve calculations, are determined based upon conditions as of the date of the policy issue and are generally not revised during the life of the policy. Any deviations from projected business in-force, resulting from actual policy terminations differing from expected levels, and any estimated premium deficiencies change the rate of amortization in the period such events occur. Generally, the amortization period for these contracts approximates the estimated lives of the policies.

For interest-sensitive life and investment contracts, the costs are amortized in relation to the present value of the estimated gross profits on such business over the estimated lives of the contract periods. Gross profits are determined at the date of policy issue and comprise estimated investment, mortality, expense margins and surrender charges. Assumptions underlying the gross profits are periodically updated to reflect actual experience, and changes in the amount or timing of estimated gross profits will result in adjustments to the cumulative amortization of these costs.

To the extent unrealized gains or losses on fixed income securities carried at fair value would result in an adjustment of estimated gross profits had those gains or losses actually been realized, the related unamortized deferred policy acquisition costs are recorded net of tax as a reduction of the unrealized gain or loss included in shareholder's equity.

The present value of future profits inherent in acquired blocks of insurance is classified as a component of deferred policy acquisition costs. The present value of future profits is amortized over the life of the blocks of insurance using

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ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

(\$ IN THOUSANDS)

current crediting rates.

REINSURANCE RECOVERABLE

In the normal course of business, the Company seeks to limit aggregate and single exposure to losses on large risks by purchasing reinsurance from other insurers (See Note 8). Reinsurance recoverables are estimated based upon assumptions consistent with those used in establishing the underlying reinsured contracts. Insurance liabilities are reported gross of reinsurance recoverables. Reinsurance does not extinguish the Company's primary liability under the policies written and therefore reinsurers and amounts recoverable there from are regularly evaluated by the Company and allowances for uncollectible reinsurance are established as appropriate.

INCOME TAXES

The income tax provision is calculated under the liability method. Deferred tax assets and liabilities are recorded based on the difference between the financial statement and tax bases of assets and liabilities at the enacted tax

rates. The principal assets and liabilities giving rise to such differences are insurance reserves and deferred policy acquisition costs. Deferred income taxes also arise from unrealized capital gains and losses on fixed income securities carried at fair value.

SEPARATE ACCOUNTS

The Company issues deferred variable annuity contracts, the assets and liabilities of which are legally segregated and recorded as assets and liabilities of the Separate Accounts. Absent any contract provision wherein the Company guarantees either a minimum return or account value upon death or annuitization, variable annuity contractholders bear the investment risk that the Separate Accounts' funds may not meet their stated investment objectives.

The assets of the Separate Accounts are carried at fair value. Separate Accounts liabilities represent the contractholders' claim to the related assets and are carried at the fair value of the assets. In the event that the asset value of certain contractholder accounts are projected to be below the value guaranteed by the Company, a liability is established through a charge to earnings. Investment income and realized capital gains and losses of the Separate Accounts accrue directly to the contractholders and therefore, are not included in the Company's statements of operations and comprehensive income. As described earlier, revenues to the Company from the Separate Accounts are recorded as contract charges.

RESERVE FOR LIFE-CONTINGENT CONTRACT BENEFITS

The reserve for life-contingent contract benefits, which relates to traditional life insurance, immediate annuities with life contingencies and certain variable annuity guarantees, is computed on the basis of assumptions as to future investment yields, mortality, terminations and expenses. These assumptions, which for traditional life insurance are applied using the net level premium method, include provisions for adverse deviation and generally vary by such characteristics as type of coverage, year of issue and policy duration. Detailed reserve assumptions and reserve interest rates are outlined in Note 7. To the extent that unrealized gains on fixed income securities would result in a premium deficiency had those gains actually been realized, the related increase in reserves is recorded net of tax as a reduction of the unrealized gains included in shareholder's equity.

CONTRACTHOLDER FUNDS

Contractholder funds arise from the issuance of individual or group policies and contracts that include an investment component, including most fixed annuities, interest-sensitive life policies and certain other investment contracts. Deposits received are recorded as interest-bearing liabilities. Contractholder funds are equal to deposits received and interest credited to the benefit of the contractholder less withdrawals, mortality charges and administrative expenses. Detailed information on crediting rates and surrender and withdrawal protection on contractholder funds are outlined in Note 7.

OFF-BALANCE-SHEET FINANCIAL INSTRUMENTS

Commitments to extend mortgage loans have only off-balance-sheet risk because their contractual amounts are not

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ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

(\$ IN THOUSANDS)

recorded in the Company's statements of financial position. The contractual amounts and fair values of these instruments are presented in Note 5.

USE OF ESTIMATES

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes. Actual results could differ from those estimates.

PENDING ACCOUNTING STANDARDS

In June 1999, the Financial Accounting Standards Board ("FASB") delayed the effective date of Statement of Financial Accounting Standards ("SFAS") No. 133, "Accounting for Derivative Instruments and Hedging Activities." SFAS 133 replaces existing pronouncements and practices with a single, integrated accounting framework for derivatives and hedging activities. The delay in implementation was effected through the issuance of SFAS No. 137, which extends the SFAS No. 133 requirements to fiscal years beginning after June 15, 2000. In

June 2000, the FASB issued SFAS No. 138, which amends the accounting and reporting standards of SFAS 133 for certain derivative instruments and certain hedging activities. As required, the Company has prospectively adopted the provisions of SFAS No. 133 and SFAS No. 138 ("statements") as of January 1, 2001. The cumulative impact of adoption is not material to either the financial position or results of operations of the Company.

Upon adoption, assets and liabilities pertaining to derivatives (some previously off-balance sheet), embedded derivatives and hedged risks are carried at fair value. In connection with adopting the statements, all hedging relationships were designated anew. The Company's economic hedging strategies did not change as a result of adopting the statements, however, the accounting for most other strategies did change. The fair value of the derivative and the hedged risk in economic hedging strategies which qualify for hedge accounting will be matched together in Net income. For derivatives in economic hedging strategies which do not qualify as accounting hedges, the current settlement portion in Net income together with the risk being economically hedged while the change in value of the final settlement portion of the derivative will be classified as a component of Realized capital gains and losses.

Hedge ineffectiveness from open accounting hedges will be reported in Realized capital gains and losses. Additionally, the market value changes of embedded derivatives reported separately will be classified in Realized capital gains and losses, provided the item is not economically hedged. Separation of the convertible feature from fixed maturity securities generally results in discounted security and a new basis of accretion of discount.

3. RELATED PARTY TRANSACTIONS

REINSURANCE

The Company has reinsurance agreements with ALIC in order to limit aggregate and single exposure on large risks. A portion of the Company's premiums and policy benefits are ceded to ALIC and reflected net of such reinsurance in the statements of operations and comprehensive income. Reinsurance recoverables and the related reserve for life-contingent contract benefits and contractholder funds are reported separately in the statements of financial position. The Company continues to have primary liability as the direct insurer for risks reinsured. (See Note 8 for amounts ceded to ALIC).

STRUCTURED SETTLEMENT ANNUITIES

The Company issued \$16,189, \$14,561 and \$12,747 of structured settlement annuities, a type of immediate annuity, in 2000, 1999 and 1998, respectively, at prices determined based upon interest rates in effect at the time of purchase, to fund structured settlements in matters involving AIC. Of these amounts, \$4,392, \$4,298 and \$5,152 relate to structured settlement annuities with life contingencies and are included in premium income in 2000, 1999 and 1998, respectively. Additionally, the reserve for life-contingent contract benefits was increased by approximately 94% of

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ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

(\$ IN THOUSANDS)

such premium received in each of these years. In most cases, these annuities were issued to Allstate Settlement Corporation ("ASC"), a subsidiary of ALIC, which, under a "qualified assignment", assumed AIC's obligation to make the future payments.

AIC has issued surety bonds to guarantee the payment of structured settlement benefits assumed by ASC (from both AIC and non-related parties) and funded by certain annuity contracts issued by the Company. ASC has entered into General Indemnity Agreements pursuant to which it indemnified AIC for any liabilities associated with the surety bonds and gives AIC certain collateral security rights with respect to the annuities and certain other rights in the event of any defaults covered by the surety bonds. Reserves recorded by the Company for annuities related to the surety bonds were \$1.29 billion and \$1.19 billion at December 31, 2000 and 1999, respectively.

BUSINESS OPERATIONS

The Company utilizes services performed by AIC and ALIC as well as business facilities owned or leased, and operated by AIC in conducting its business activities. In addition, the Company shares the services of employees with AIC. The Company reimburses AIC and ALIC for the operating expenses incurred on behalf of the Company. The Company is charged for the cost of these operating expenses based on the level of services provided. Operating expenses, including compensation, retirement and other benefit programs, allocated to the Company were \$15,602, \$16,155 and \$23,369 in 2000, 1999 and 1998, respectively. A

portion of these expenses relate to the acquisition of business that are deferred and amortized over the contract period.

DEBT

The Company has entered into an intercompany loan agreement with the Corporation. The amount of funds available to the Company at a given point in time is dependent upon the debt position of the Corporation. There was no outstanding balance at December 31, 2000 and 1999, respectively.

BROKER/DEALER AGREEMENT

Beginning May 1, 2000, the Company receives underwriting and distribution services from Allstate Distributors, L.L.C. ("ADLLC"), a broker/dealer company owned equally by ALIC and Putnam Investments, Inc. ("Putnam") for variable annuity contracts sold pursuant to a joint venture agreement between the Company and Putnam. The Company incurred \$10,932 of commission expenses and other distribution expenses payable to ADLLC during 2000. Other distribution expenses include administrative, legal, financial management and sales support that the Company provides to ADLLC, for which the Company earned administration fees. Other distribution expenses also include marketing expenses for subsidized interest rates associated with the Company's dollar cost averaging program, for which ADLLC reimbursed the Company \$549 for the year ended December 31, 2000.

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ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

(\$ IN THOUSANDS)

4. INVESTMENTS

FAIR VALUES

The amortized cost, gross unrealized gains and losses, and fair value for fixed income securities are as follows:

<Table>

<Caption>

	AMORTIZED COST ----	GROSS UNREALIZED -----		FAIR VALUE -----
		GAINS -----	LOSSES -----	
<S>	<C>	<C>	<C>	<C>
AT DECEMBER 31, 2000				
U.S. government and agencies	\$ 461,621	\$ 137,950	\$ (81)	\$ 599,490
Municipal	97,310	2,626	(858)	99,078
Corporate	1,227,247	70,431	(20,527)	1,277,151
Foreign government	66,680	13,367	-	80,047
Mortgage-backed securities	368,614	13,004	(669)	380,949
Asset-backed securities	38,615	831	(29)	39,417
	-----	-----	-----	-----
Total fixed income securities	\$ 2,260,087	\$ 238,209	\$ (22,164)	\$ 2,476,132
	=====	=====	=====	=====
AT DECEMBER 31, 1999				
U.S. government and agencies	\$ 413,875	\$ 53,717	\$ (2,705)	\$ 464,887
Municipal	60,256	997	(1,976)	59,277
Corporate	996,298	36,303	(31,695)	1,000,906
Foreign government	61,987	3,217	(639)	64,565
Mortgage-backed securities	291,304	4,770	(7,370)	288,704
Asset-backed securities	34,496	26	(316)	34,206
	-----	-----	-----	-----
Total fixed income securities	\$ 1,858,216	\$ 99,030	\$ (44,701)	\$ 1,912,545
	=====	=====	=====	=====

</Table>

SCHEDULED MATURITIES

The scheduled maturities for fixed income securities are as follows at December 31, 2000:

<Table>

<Caption>

	AMORTIZED COST ----	FAIR VALUE -----
<S>	<C>	<C>
Due in one year or less	\$ 11,073	\$ 11,075
Due after one year through five years	310,910	318,412
Due after five years through ten years	291,686	302,094
Due after ten years	1,239,189	1,424,185

Mortgage- and asset-backed securities	1,852,858	2,055,766
	407,229	420,366
Total	\$ 2,260,087	\$ 2,476,132

</Table>

Actual maturities may differ from those scheduled as a result of prepayments by the issuers.

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ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

(\$ IN THOUSANDS)

NET INVESTMENT INCOME YEAR ENDED DECEMBER 31,	2000 ----	1999 ----	1998 ----
Fixed income securities	\$ 160,919	\$ 135,561	\$ 124,100
Mortgage loans	14,899	12,346	10,309
Other	3,227	3,495	2,940
Investment income, before expense	179,045	151,402	137,349
Investment expense	2,506	3,071	2,936
Net investment income	\$ 176,539	\$ 148,331	\$ 134,413

</Table>

REALIZED CAPITAL GAINS AND LOSSES, AFTER TAX YEAR ENDED DECEMBER 31,	2000 ----	1999 ----	1998 ----
Fixed income securities	\$ (2,089)	\$ (2,207)	\$ 4,755
Mortgage loans	697	42	(65)
Other	(3,789)	69	7
Realized capital gains and losses	(5,181)	(2,096)	4,697
Income taxes	1,813	(765)	1,644
Realized capital gains and losses, after tax	\$ (3,368)	\$ (1,331)	\$ 3,053

</Table>

Excluding calls and prepayments, gross gains of \$2,986, \$1,713 and \$2,905 and gross losses of \$8,864, \$3,845 and \$164 were realized on sales of fixed income securities during 2000, 1999 and 1998, respectively.

UNREALIZED NET CAPITAL GAINS

Unrealized net capital gains on fixed income securities included in shareholder's equity at December 31, 2000 are as follows:

	AMORTIZED COST	FAIR VALUE	GROSS UNREALIZED		UNREALIZED NET GAINS
			GAINS	LOSSES	
Fixed income securities	\$ 2,260,087	\$ 2,476,132	\$ 238,209	\$ (22,164)	\$ 216,045
Reserve for life-contingent contract benefits					(26,500)
Deferred acquisition costs					(7,634)
Deferred income taxes					(63,669)
Unrealized net capital gains					\$ 118,242

</Table>

CHANGE IN UNREALIZED NET CAPITAL GAINS

YEAR ENDED DECEMBER 31,

	2000 ----	1999 ----	1998 ----
<S>	<C>	<C>	<C>
Fixed income securities	\$ 161,716	\$ (262,766)	\$ 70,948
Reserves for life contingent-contract benefits	(18,685)	179,891	(42,251)
Deferred income taxes	(47,389)	28,362	(9,922)
Deferred policy acquisition costs and other	(7,634)	1,841	(348)
	-----	-----	-----
Increase (decrease) in unrealized net capital gains	\$ 88,008	\$ (52,672)	\$ 18,427
	=====	=====	=====

</Table>

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ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

(\$ IN THOUSANDS)

INVESTMENT LOSS PROVISIONS AND VALUATION ALLOWANCES

Pretax provisions for investment losses, principally relating to valuation allowances on mortgage loans were \$114 in 1998. There were no provisions for investment losses in 2000 or 1999.

MORTGAGE LOAN IMPAIRMENT

A mortgage loan is impaired when it is probable that the Company will be unable to collect all amounts due according to the contractual terms of the loan agreement.

The Company had no impaired loans at December 31, 2000 and 1999.

The valuation allowance for mortgage loans at December 31, 2000, 1999 and 1998 were \$119, \$600 and \$600, respectively. Net additions and reductions to the mortgage loan valuation allowances were (\$481), \$0 and \$114 for the year ended December 31, 2000, 1999 and 1998, respectively.

INVESTMENT CONCENTRATION FOR MUNICIPAL BOND AND COMMERCIAL MORTGAGE PORTFOLIOS AND OTHER INVESTMENT INFORMATION

The Company maintains a diversified portfolio of municipal bonds. The largest concentrations in the portfolio are presented below. Except for the following, holdings in no other state exceeded 5% of the portfolio at December 31, 2000:

<Table>

<Caption>

(% of municipal bond portfolio carrying value)

	2000 ----	1999 ----
<S>	<C>	<C>
California	23.4%	20.2%
Pennsylvania	14.9	7.5
Nebraska	10.8	-
Ohio	10.7	16.4
Nevada	8.6	-
Utah	8.1	-
Illinois	6.9	11.6

</Table>

The Company's mortgage loans are collateralized by a variety of commercial real estate property types located throughout the United States. Substantially all of the commercial mortgage loans are non-recourse to the borrower. The states with the largest portion of the commercial mortgage loan portfolio are listed below. Except for the following, holdings in no other state exceeded 5% of the portfolio at December 31, 2000:

<Table>

<Caption>

(% of commercial mortgage portfolio carrying value)

	2000 ----	1999 ----
<S>	<C>	<C>
California	30.8%	34.9%
New York	26.8	27.6
New Jersey	16.0	12.3
Illinois	14.3	13.2
Pennsylvania	6.8	9.7

</Table>

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ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK

(\$ IN THOUSANDS)

The types of properties collateralizing the commercial mortgage loans at December 31, are as follows:

<Table> <Caption> (% of commercial mortgage portfolio carrying value)	2000 ----	1999 ----
<S>	<C>	<C>
Retail	29.0%	33.1%
Office buildings	21.2	18.9
Warehouse	18.4	18.5
Apartment complex	17.4	15.8
Industrial	6.9	4.6
Other	7.1	9.1
	-----	-----
	100.0%	100.0%
	=====	=====

</Table>

The contractual maturities of the commercial mortgage loan portfolio as of December 31, 2000, are as follows:

<Table> <Caption>	NUMBER OF LOANS -----	CARRYING VALUE -----	PERCENT -----
<S>	<C>	<C>	<C>
2001	3	\$ 3,072	1.5%
2002	2	5,631	2.7
2003	0	-	-
2004	3	3,739	1.8
2005	3	7,696	3.7
Thereafter	39	187,719	90.3
	-----	-----	-----
Total	50	\$ 207,857	100.0%
	=====	=====	=====

</Table>

In 2000, \$4.5 million of commercial mortgage loans were contractually due. Of these, 51.1% were paid as due and 48.9% were refinanced at prevailing market terms.

The Company participates in securities lending programs with third parties, primarily large brokerage firms. At December 31, 2000, fixed income securities with a carrying value of \$89,241 have been pledged as collateral under these lending agreements. As security, the Company receives cash collateral that is included in Short-term investments with an offsetting liability recorded in Other liabilities.

SECURITIES ON DEPOSIT

At December 31, 2000, fixed income securities with a carrying value of \$2,159 were on deposit with regulatory authorities as required by law.

5. FINANCIAL INSTRUMENTS

In the normal course of business, the Company invests in various financial assets, incurs various financial liabilities and enters into agreements involving derivative financial instruments and other off-balance-sheet financial instruments. The fair value estimates of financial instruments presented below are not necessarily indicative of the amounts the Company might pay or receive in actual market transactions. Potential taxes and other transaction costs have not been considered in estimating fair value. The disclosures that follow do not reflect the fair value of the Company as a whole since a number of the Company's significant assets (including deferred policy acquisition costs and reinsurance recoverables) and liabilities (including traditional life and interest-sensitive life insurance reserves and deferred income taxes) are not considered financial instruments and are not carried at fair value. Other assets and liabilities considered financial instruments such as accrued investment income and cash are generally of a short-term nature. Their carrying values approximate fair value.

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ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

(\$ IN THOUSANDS)

FINANCIAL ASSETS

The carrying value and fair value of financial assets at December 31, are as follows:

<Table>
<Caption>

	2000		1999	
	CARRYING VALUE	FAIR VALUE	CARRYING VALUE	FAIR VALUE
<S>	<C>	<C>	<C>	<C>
Fixed income securities	\$ 2,476,132	\$ 2,476,132	\$ 1,912,545	\$ 1,912,545
Mortgage loans	207,857	212,345	166,997	159,853
Short-term	58,224	58,224	46,037	46,037
Policy loans	31,772	31,772	31,109	31,109
Separate Accounts	560,089	560,089	443,705	443,705

</Table>

CARRYING VALUE AND FAIR VALUE INCLUDES THE EFFECTS OF DERIVATIVE FINANCIAL INSTRUMENTS WHERE APPLICABLE.

Fair values for fixed income securities are based on quoted market prices where available. Non-quoted securities are valued based on discounted cash flows using current interest rates for similar securities. Mortgage loans are valued based on discounted contractual cash flows. Discount rates are selected using current rates at which similar loans would be made to borrowers with similar characteristics, using similar properties as collateral. Loans that exceed 100% loan-to-value are valued at the estimated fair value of the underlying collateral. Short-term investments are highly liquid investments with maturities of less than one year whose carrying values approximate fair value.

The carrying value of policy loans is deemed to approximate fair value. Separate Accounts assets are carried in the statements of financial position at fair value based on quoted market prices.

FINANCIAL LIABILITIES

The carrying value and fair value of financial liabilities at December 31, are as follows:

<Table>
<Caption>

	2000		1999	
	CARRYING VALUE	FAIR VALUE	CARRYING VALUE	FAIR VALUE
<S>	<C>	<C>	<C>	<C>
Contractholder funds on investment contracts	\$ 874,158	\$ 850,767	\$ 627,488	\$ 605,113
Separate Accounts	560,089	560,089	443,705	443,705

</Table>

The fair value of contractholder funds on investment contracts is based on the terms of the underlying contracts. Investment contracts with no stated maturities (single premium and flexible premium deferred annuities) are valued at the account balance less surrender charges. The fair value of immediate annuities and annuities without life contingencies with fixed terms is estimated using discounted cash flow calculations based on interest rates currently offered for contracts with similar terms and durations. Separate Accounts liabilities are carried at the fair value of the underlying assets.

DERIVATIVE FINANCIAL INSTRUMENTS

The only derivative financial instruments used by the Company are financial futures contracts. The Company primarily uses this derivative financial instrument to reduce its exposure to market risk, specifically interest rate risk, in conjunction with asset/liability management. The Company does not hold or issue these instruments for trading purposes.

<Page>

The following table summarizes the contract amount, credit exposure, fair value and carrying value of the Company's derivative financial instruments:

<Table>

<Caption>

	CONTRACT AMOUNT	CREDIT EXPOSURE	FAIR VALUE	CARRYING VALUE ASSETS/ (LIABILITIES)
<S>	<C>	<C>	<C>	<C>
AT DECEMBER 31, 2000				
Financial futures contracts	\$ 21,500	\$ -	\$ (32)	\$ (54)
AT DECEMBER 31, 1999				
Financial futures contracts	\$ 8,700	\$ -	\$ (29)	\$ 588

CARRYING VALUE IS REPRESENTATIVE OF DEFERRED GAINS AND LOSSES.

The contract amounts are used to calculate the exchange of contractual payments under the agreements and are not representative of the potential for gain or loss on these agreements.

Credit exposure represents the Company's potential loss if all of the counterparties failed to perform under the contractual terms of the contracts and all collateral, if any, became worthless. This exposure is measured by the fair value of contracts with a positive fair value at the reporting date. The Company manages its exposure to credit risk primarily by establishing risk control limits. To date, the Company has not incurred any losses as financial futures contracts have limited off-balance-sheet credit risk as they are executed on organized exchanges and require daily cash settlement of margins.

Fair value is the estimated amount that the Company would receive (pay) to terminate or assign the contracts at the reporting date, thereby taking into account the current unrealized gains or losses of open contracts. Dealer and exchange quotes are used to value the Company's derivatives.

Financial futures are commitments to either purchase or sell designated financial instruments at a future date for a specified price or yield. They may be settled in cash or through delivery. As part of its asset/liability management, the Company generally utilizes financial futures contracts to manage its market risk related to anticipatory investment purchases and sales. Financial futures used as hedges of anticipatory transactions pertain to identified transactions that are probable to occur and are generally completed within 90 days.

Market risk is the risk that the Company will incur losses due to adverse changes in market rates and prices. Market risk exists for all of the derivative financial instruments that the Company currently holds, as these instruments may become less valuable due to adverse changes in market conditions. The Company mitigates this risk through established risk control limits set by senior management. In addition, the change in the value of the Company's derivative financial instruments designated as hedges are generally offset by the change in the value of the related assets and liabilities.

OFF-BALANCE-SHEET FINANCIAL INSTRUMENTS

Commitments to extend mortgage loans are agreements to lend to a borrower provided there is no violation of any condition established in the contract. The Company enters into these agreements to commit to future loan fundings at a predetermined interest rate. Commitments generally have fixed expiration dates or other termination clauses. Commitments to extend mortgage loans, which are secured by the underlying properties, are valued based on estimates of fees charged by other institutions to make similar commitments to borrowers. At December 31, 2000, the Company did not have any mortgage loan commitments outstanding.

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ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

(\$ IN THOUSANDS)

6. DEFERRED POLICY ACQUISITION COSTS

Certain costs of acquiring business which were deferred and amortized for the years ended December 31, 2000 and 1999 are as follows:

<S>	2000	1999
<C>	<C>	<C>
Balance, beginning of year	\$ 106,932	\$ 87,830

Acquisition costs deferred	39,047	26,247
Amortization charged to income	(21,994)	(8,861)
Adjustment from unlocking assumptions	8,250	(124)
Effect of unrealized gains and (losses)	(7,634)	1,840
	-----	-----
Balance, end of year	\$ 124,601	\$ 106,932
	=====	=====

</Table>

7. RESERVE FOR LIFE-CONTINGENT CONTRACT BENEFITS AND CONTRACTHOLDER FUNDS

At December 31, the Reserve for life-contingent contract benefits consists of the following:

<Table>

<Caption>

	2000	1999
	----	----
<S>	<C>	<C>
Immediate annuities:		
Structured settlement annuities	\$ 1,147,530	\$ 1,024,049
Other immediate annuities	4,449	2,933
Traditional life	72,157	70,254
Other	2,213	780
	-----	-----
Total Reserve for life-contingent contract benefits	\$ 1,226,349	\$ 1,098,016
	=====	=====

</Table>

The assumptions for mortality generally utilized in calculating reserves include the U.S. population with projected calendar year improvements and age setbacks for impaired lives for structured settlement annuities; the 1983 group annuity mortality table for other immediate annuities; and actual Company experience plus loading for traditional life. Interest rate assumptions vary from 3.5% to 11.5% for immediate annuities and 4.0% to 7.8% for traditional life. Other estimation methods include the present value of contractually fixed future benefits for structured settlement annuities, the present value of expected future benefits based on historical experience for other immediate annuities and the net level premium reserve method using the Company's withdrawal experience rates for traditional life.

To the extent the unrealized gains on fixed income securities would result in a premium deficiency had those gains actually been realized, premium deficiency reserves are established, if necessary, and have been recorded for the structured settlement annuity business and for certain immediate annuities with life contingencies. A liability of \$26.5 million and \$8 million is included in the Reserve for life-contingent contract benefits with respect to this deficiency for the years ended December 31, 2000 and 1999, respectively.

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ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

(\$ IN THOUSANDS)

At December 31, Contractholder funds consists of the following:

<Table>

<Caption>

	2000	1999
	----	----
<S>	<C>	<C>
Interest-sensitive life	\$ 233,320	\$ 211,729
Fixed annuities:		
Immediate annuities	337,282	303,564
Deferred annuities	486,893	273,864
Other investment contracts	50,000	50,000
	-----	-----
Total contractholder funds	\$ 1,107,495	\$ 839,157
	=====	=====

</Table>

Contractholder funds are equal to deposits received and interest credited to the benefit of the contractholder less withdrawals, mortality charges and administrative expenses. Interest rates credited range from 5.3% to 7.0% for interest-sensitive life contracts; 3.5% to 9.8% for immediate annuities; 4.6% to 8.0% for deferred annuities and 6.6% for other investment contracts. Withdrawal and surrender charge protection includes: i) for interest-sensitive life, either a percentage of account balance or dollar amount grading off generally over 20 years; and ii) for deferred annuities not subject to a market value adjustment, either a declining or a level percentage charge generally over nine years or less. Approximately 8.1% of deferred annuities are subject to a market value

adjustment.

8. REINSURANCE

The Company purchases reinsurance to limit aggregate and single losses on large risks. The Company continues to have primary liability as the direct insurer for risks reinsured. Estimating amounts of reinsurance recoverable is impacted by the uncertainties involved in the establishment of loss reserves. Failure of reinsurers to honor their obligations could result in losses to the Company. The Company cedes a portion of the mortality risk on certain term life policies with a pool of reinsurers.

Amounts recoverable from reinsurers are estimated based upon assumptions consistent with those used in establishing the liabilities related to the underlying reinsured contracts. No single reinsurer had a material obligation to the Company nor is the Company's business substantially dependent upon any reinsurance contract.

(See Note 3 for discussion of reinsurance agreements with ALIC.)

	2000	1999	1998
	----	----	----
<S>	<C>	<C>	<C>
PREMIUMS AND CONTRACT CHARGES			
Direct	\$ 150,498	\$ 105,580	\$ 121,881
Assumed - non-affiliate	1,194	1,047	375
Ceded			
Affiliate	(4,621)	(3,408)	(2,518)
Non-affiliate	(870)	(845)	(686)
	-----	-----	-----
Premiums and contract charges, net of reinsurance	\$ 146,201	\$ 102,374	\$ 119,052
	=====	=====	=====

</Table>

<Table>
<Caption>

	2000	1999	1998
	----	----	----
<S>	<C>	<C>	<C>
POLICY BENEFITS AND CERTAIN COSTS AND EXPENSES			
Direct	\$ 271,326	\$ 208,292	\$ 216,074
Assumed - non-affiliate	559	509	205
Ceded			
Affiliate	(496)	(211)	(315)
Non-affiliate	(361)	(1,187)	(393)
	-----	-----	-----
Policy benefits and certain costs and expenses, net of reinsurance	\$ 271,028	\$ 207,403	\$ 215,571
	=====	=====	=====

</Table>

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ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK
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(\$ IN THOUSANDS)

Included in reinsurance recoverables at December 31, 2000 and 1999 are the net amounts owed to ALIC of \$569 and \$458, respectively.

9. COMMITMENTS AND CONTINGENT LIABILITIES

REGULATIONS AND LEGAL PROCEEDINGS

The Company's business is subject to the effect of a changing social, economic and regulatory environment. Public and regulatory initiatives have varied and have included employee benefit regulation, removal of barriers preventing banks from engaging in the securities and insurance business, tax law changes affecting the taxation of insurance companies, the tax treatment of insurance products and its impact on the relative desirability of various personal investment vehicles, and proposed legislation to prohibit the use of gender in determining insurance rates and benefits. The ultimate changes and eventual effects, if any, of these initiatives are uncertain.

In the normal course of its business, the Company is involved in pending and threatened litigation and regulatory actions in which claims for monetary damages are asserted. At this time, based on their present status, it is in the opinion of management, that the ultimate liability, if any, in one or more of these actions in excess of amounts currently reserved is not expected to have a material effect on the results of operations, liquidity or financial position of the Company.

Under state insurance guaranty fund laws, insurers doing business in a state can be assessed, up to prescribed limits, for certain obligations of insolvent insurance companies to policyholders and claimants. The Company's expense related to these funds have been immaterial.

MARKETING AND COMPLIANCE ISSUES

Companies operating in the insurance and financial services markets have come under the scrutiny of regulators with respect to market conduct and compliance issues. Under certain circumstances, companies have been held responsible for providing incomplete or misleading sales materials and for replacing existing policies with policies that were less advantageous to the policyholder. The Company monitors its sales materials and enforces compliance procedures to mitigate exposure to potential litigation. The Company is a member of the Insurance Marketplace Standards Association, an organization that advocates ethical market conduct.

10. INCOME TAXES

The Company joins the Corporation and its other eligible domestic subsidiaries (the "Allstate Group") in the filing of a consolidated federal income tax return and is party to a federal income tax allocation agreement (the "Allstate Tax Sharing Agreement"). Under the Allstate Tax Sharing Agreement, the Company pays to or receives from the Corporation the amount, if any, by which the Allstate Group's federal income tax liability is affected by virtue of inclusion of the Company in the consolidated federal income tax return. Effectively, this results in the Company's annual income tax provision being computed, with adjustments, as if the Company filed a separate return.

Prior to June 30, 1995, the Corporation was a subsidiary of Sears, Roebuck & Co. ("Sears") and, with its eligible domestic subsidiaries, was included in the Sears consolidated federal income tax return and federal income tax allocation agreement. Effective June 30, 1995, the Corporation and Sears entered into a new tax sharing agreement, which governs their respective rights and obligations with respect to federal income taxes for all periods during which the Corporation was a subsidiary of Sears, including the treatment of audits of tax returns for such periods.

The Internal Revenue Service ("IRS") has completed its review of the Allstate Group's federal income tax returns through the 1993 tax year. Any adjustments that may result from IRS examinations of tax returns are not expected to have a material impact on the financial position, liquidity or results of operations of the Company.

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ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

(\$ IN THOUSANDS)

The components of the deferred income tax assets and liabilities at December 31, are as follows:

<Table>

<Caption>

	2000	1999
	----	----
<S>	<C>	<C>
DEFERRED ASSETS		
Life and annuity reserves	\$ 49,070	\$ 42,248
Discontinued operations	366	366
Other postretirement benefits	284	296
Other assets	1,150	1,319
	-----	-----
Total deferred assets	50,870	44,229
DEFERRED LIABILITIES		
Deferred policy acquisition costs	(32,047)	(25,790)
Unrealized net capital gains	(63,669)	(16,280)
Difference in tax bases of investments	(5,952)	(3,194)
Prepaid commission expense	(759)	(682)
Other liabilities	(1,624)	(1,360)
	-----	-----
Total deferred liabilities	(104,051)	(47,306)
	-----	-----
Net deferred liability	\$ (53,181)	\$ (3,077)

</Table>

Although realization is not assured, management believes it is more likely than not that the deferred tax asset will be realized based on the assumptions that certain levels of income will be achieved.

The components of income tax expense for the year ended December 31, are as follows:

<Table>

<Caption>

	2000	1999	1998
	----	----	----
<S>	<C>	<C>	<C>
Current	\$ 12,901	\$ 8,650	\$ 13,679
Deferred	2,715	5,990	1,255
	-----	-----	-----
Total income tax expense	\$ 15,616	\$ 14,640	\$ 14,934
	=====	=====	=====

</Table>

The Company paid income taxes of \$11,310, \$12,547 and \$3,788 in 2000, 1999 and 1998, respectively. The Company had a current income tax liability of \$11,723 and \$10,132 at December 31, 2000 and 1999, respectively.

A reconciliation of the statutory federal income tax rate to the effective income tax rate on income from operations for the year ended December 31, is as follows:

<Table>

<Caption>

	2000	1999	1998
	----	----	----
<S>	<C>	<C>	<C>
Statutory federal income tax rate	35.0%	35.0%	35.0%
State income tax expense	1.0	1.6	1.6
Other	(2.4)	(1.1)	(1.5)
	----	----	----
Effective income tax rate	33.6%	35.5%	35.1%
	====	====	====

</Table>

Prior to January 1, 1984, the Company was entitled to exclude certain amounts from taxable income and accumulate such amounts in a "policyholder surplus" account. The balance in this account at December 31, 2000, approximately \$389, will result in federal income taxes payable of \$136 if distributed by the Company. No provision

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ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

(\$ IN THOUSANDS)

for taxes has been made as the Company has no plan to distribute amounts from this account. No further additions to the account have been permitted since 1983.

11. STATUTORY FINANCIAL INFORMATION

The Company's statutory capital and surplus was \$238,158 and \$214,738 at December 31, 2000 and 1999, respectively. The Company's statutory net income was \$26,088, \$18,767 and \$13,649 for the years ended December 31, 2000, 1999 and 1998, respectively.

PERMITTED STATUTORY ACCOUNTING PRACTICES

The Company prepares its statutory financial statements in accordance with accounting practices prescribed or permitted by the New York Department of Insurance. Prescribed statutory accounting practices include a variety of publications of the National Association of Insurance Commissioners ("NAIC"), as well as state laws, regulations and general administrative rules. Permitted statutory accounting practices encompass all accounting practices not so prescribed. The Company does not follow any permitted statutory accounting practices that have a significant impact on statutory surplus or statutory net income.

The NAIC has approved a January 1, 2001 implementation date for newly developed statutory accounting principles ("codification"). The Company's state of domicile, New York, has rejected certain accounting principles, specifically Statement of Statutory Accounting Principle ("SSAP") No. 10, accounting for

taxes and continues to review codification and existing statutory accounting requirements to align existing state laws and regulations as necessary. The Company currently estimates it will record an increase to surplus of approximately \$4.5 million at implementation. The increase to surplus is primarily due to favorable treatment investment write-downs receive within the asset valuation reserve and the reclassification of private placement prepayment penalties and mortgage loan make-whole fees from the interest maintenance reserve to investment income. The NAIC has installed a formal maintenance process to develop and propose new guidance, as well as on-going clarification and interpretation of issues. The impact of any future changes will be recorded as they are approved.

DIVIDENDS

The ability of the Company to pay dividends is dependent on business conditions, income, cash requirements of the Company and other relevant factors. The payment of shareholder dividends by the Company without prior approval of the state insurance regulator is limited to formula amounts based on net income and capital and surplus, determined in accordance with statutory accounting practices, as well as the timing and amount of dividends paid in the preceding twelve months. The maximum amount of dividends that the Company can distribute during 2001 without prior approval of the New York State Insurance Department is \$23,566.

In the twelve-month period beginning January 1, 2000, the Company did not pay any dividends.

RISK-BASED CAPITAL

The NAIC has a standard for assessing the solvency of insurance companies, which is referred to as risk-based capital ("RBC"). The standard is based on a formula for determining each insurer's RBC and a model law specifying regulatory actions if an insurer's RBC falls below specified levels. The RBC formula for life insurance companies establishes capital requirements relating to insurance, business, asset and interest rate risks. At December 31, 2000, RBC for the Company was significantly above a level that would require regulatory action.

12. BENEFIT PLANS

PENSION PLANS

Defined benefit pension plans, sponsored by AIC, cover domestic full-time employees and certain part-time employees. Benefits under the pension plans are based upon the employee's length of service and eligible annual

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ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK
NOTES TO FINANCIAL STATEMENTS

(\$ IN THOUSANDS)

compensation. AIC's funding policy for the pension plans is to make annual contributions in accordance with accepted actuarial cost methods. The (benefit) and cost to the Company included in net income was \$(62), \$(263) and \$382 for the pension plans in 2000, 1999 and 1998, respectively.

POSTRETIREMENT BENEFITS OTHER THAN PENSIONS

AIC also provides certain health care and life insurance benefits for retired employees. Qualified employees may become eligible for these benefits if they retire in accordance with AIC's established retirement policy and are continuously insured under AIC's group plans or other approved plans for ten or more years prior to retirement. AIC shares the cost of the retiree medical benefits with retirees based on years of service, with AIC's share being subject to a 5% limit on annual medical cost inflation after retirement. AIC's postretirement benefit plans currently are not funded. AIC has the right to modify or terminate these plans.

PROFIT SHARING PLAN

Employees of the Corporation are eligible to become members of The Savings and Profit Sharing Fund of Allstate Employees ("Allstate Plan"). Contributions are based on the Corporation's matching obligation and performance.

The Company's allocation of profit sharing expense was \$198, \$176, \$567 in 2000, 1999 and 1998, respectively.

13. OTHER COMPREHENSIVE INCOME

The components of other comprehensive income on a pretax and after-tax basis for the year ended December 31, are as follows:

	2000			1999			1998		
	Pretax	Tax	After-tax	Pretax	Tax	After-tax	Pretax	Tax	After-tax
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
UNREALIZED CAPITAL GAINS AND LOSSES:									
Unrealized holding gains (losses) arising during the period	\$ 129,754	\$ (45,414)	\$ 84,340	\$ (83,241)	\$ 29,134	\$ (54,107)	\$ 33,218	\$ (11,626)	\$ 21,592
Less: reclassification adjustments	(5,643)	1,975	(3,668)	(2,207)	772	(1,435)	4,869	(1,704)	3,165
Unrealized net capital gains (losses)	135,397	(47,389)	88,008	(81,034)	28,362	(52,672)	28,349	(9,922)	18,427
Other comprehensive income (loss)	\$ 135,397	\$ (47,389)	\$ 88,008	\$ (81,034)	\$ 28,362	\$ (52,672)	\$ 28,349	\$ (9,922)	\$ 18,427

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ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK
SCHEDULE IV--REINSURANCE

(\$ IN THOUSANDS)

YEAR ENDED DECEMBER 31, 2000	GROSS AMOUNT	CEDED	NET AMOUNT
<S>	<C>	<C>	<C>
Life insurance in force	\$ 15,916,421	\$ 1,592,962	\$ 14,323,459
Premiums and contract charges:			
Life and annuities	\$ 143,550	\$ 4,706	\$ 138,844
Accident and health	8,142	785	7,357
	\$ 151,692	\$ 5,491	\$ 146,201

<Caption>

YEAR ENDED DECEMBER 31, 1999	GROSS AMOUNT	CEDED	NET AMOUNT
<S>	<C>	<C>	<C>
Life insurance in force	\$ 14,140,049	\$ 1,066,993	\$ 13,073,056
Premiums and contract charges:			
Life and annuities	\$ 99,760	\$ 3,397	\$ 96,363
Accident and health	6,867	856	6,011
	\$ 106,627	\$ 4,253	\$ 102,374

<Caption>

YEAR ENDED DECEMBER 31, 1998	GROSS AMOUNT	CEDED	NET AMOUNT
<S>	<C>	<C>	<C>
Life insurance in force	\$ 12,656,826	\$ 857,500	\$ 11,799,326
Premiums and contract charges:			
Life and annuities	\$ 116,455	\$ 2,318	\$ 114,137
Accident and health	5,801	886	4,915
	\$ 122,256	\$ 3,204	\$ 119,052

</Table>

<Page>

ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK
 SCHEDULE V--VALUATION AND QUALIFYING ACCOUNTS
 (\$ IN THOUSANDS)

<Table>
 <Caption>

	BALANCE AT BEGINNING OF PERIOD -----	CHARGED TO COSTS AND EXPENSES -----	DEDUCTIONS -----	BALANCE AT END OF PERIOD -----
<S>	<C>	<C>	<C>	<C>
YEAR ENDED DECEMBER 31, 2000 -----				
Allowance for estimated losses on mortgage loans	\$ 600 =====	\$ - =====	\$ 481 =====	\$ 119 =====
YEAR ENDED DECEMBER 31, 1999 -----				
Allowance for estimated losses on mortgage loans	\$ 600 =====	\$ - =====	\$ - =====	\$ 600 =====
YEAR ENDED DECEMBER 31, 1998 -----				
Allowance for estimated losses on mortgage loans	\$ 486 =====	\$ 114 =====	\$ - =====	\$ 600 =====

</Table>

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 ALLSTATE LIFE OF NEW
 YORK SEPARATE
 ACCOUNT A

FINANCIAL STATEMENTS AS OF DECEMBER 31, 2000
 AND FOR THE PERIODS ENDED DECEMBER 31, 2000
 AND DECEMBER 31, 1999, AND INDEPENDENT
 AUDITORS' REPORT

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INDEPENDENT AUDITORS' REPORT

To the Board of Directors and Shareholder of
 Allstate Life Insurance Company of New York:

We have audited the accompanying statement of net assets of Allstate Life of New York Separate Account A (the "Account") as of December 31, 2000 (including the assets of each of the individual sub-accounts which comprise the Account as disclosed in Note 1), and the related statements of operations for the periods then ended and the statements of changes in net assets for each of the periods in the two year period then ended for each of the individual sub-accounts which comprise the Account. These financial statements are the responsibility of management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. Our procedures included confirmation of securities owned at December 31, 2000 by correspondence with the Account's custodians. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, such financial statements present fairly, in all material respects, the financial position of Allstate Life of New York Separate Account A as of December 31, 2000 (including the assets of each of the individual sub-accounts which comprise the Account), and the results of operations for each of the individual sub-accounts for the periods then ended and the changes in their net assets for each of the periods in the two year period then ended in

conformity with accounting principles generally accepted in the United States of America.

/s/ Deloitte & Touche LLP

Chicago, Illinois
March 16, 2001

<Page>

ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A

<Table>

<Caption>

STATEMENT OF NET ASSETS

DECEMBER 31, 2000

<S>

<C>

ASSETS

Allocation to Sub-Accounts investing in the AIM Variable Insurance Funds:

AIM V.I. Aggressive Growth, 259,851 shares (cost \$4,244,119)	\$ 3,799,027
AIM V.I. Balanced, 211,729 shares (cost \$2,761,744)	2,640,215
AIM V.I. Blue Chip, 404,271 shares (cost \$4,050,013)	3,711,159
AIM V.I. Capital Appreciation, 376,399 shares (cost \$10,954,385)	11,608,124
AIM V.I. Capital Development, 71,714 shares (cost \$945,473)	931,544
AIM V.I. Dent Demographics, 215,274 shares (cost \$2,141,577)	1,767,403
AIM V.I. Diversified Income, 283,957 shares (cost \$3,028,952)	2,691,846
AIM V.I. Global Utilities, 99,894 shares (cost \$2,059,360)	2,113,755
AIM V.I. Government Securities, 147,301 shares (cost \$1,642,679)	1,643,882
AIM V.I. Growth, 431,651 shares (cost \$11,646,015)	10,713,549
AIM V.I. Growth and Income, 652,001 shares (cost \$16,384,463)	17,075,848
AIM V.I. High Yield, 42,841 shares (cost \$342,483)	272,471
AIM V.I. International Equity, 263,208 shares (cost \$5,806,988)	5,295,751
AIM V.I. Money Market, 1,534,448 shares (cost \$1,534,448)	1,534,448
AIM V.I. Telecommunications, 99,542 shares (cost \$2,973,899)	1,844,505
AIM V.I. Value, 906,400 shares (cost \$25,849,364)	24,753,764

Allocation to Sub-Accounts investing in the Delaware Group Premium Fund, Inc.:

Delaware GP Small Cap Value, 4,732 shares (cost \$75,627)	83,522
Delaware GP Trend, 1,715 shares (cost \$58,046)	51,097

Allocation to Sub-Account investing in the Dreyfus Variable Investment Fund:

VIF Capital Appreciation, 328 shares (cost \$13,424)	12,768
VIF Growth & Income, 0 shares (cost \$0)	-
VIF Money Market, 0 shares (cost \$0)	-

Allocation to Sub-Account investing in the Dreyfus Socially Responsible Growth Fund, Inc., 2,971 shares (cost \$110,757)

102,411

Allocation to Sub-Account investing in the Dreyfus Stock Index Fund, 7,799 shares (cost \$283,537)

265,181

Allocation to Sub-Accounts investing in the Fidelity Variable Insurance Products Fund:

VIP Equity-Income, 701 shares (cost \$17,184)	17,892
VIP Growth, 8,098 shares (cost \$360,734)	353,489
VIP Growth Opportunities, 2,502 shares (cost \$48,298)	44,384
VIP High Income, 34 shares (cost \$275)	276
VIP Overseas, 2,316 shares (cost \$48,972)	46,287

Allocation to Sub-Accounts investing in the Fidelity Variable Insurance Products Fund II:

VIP II Contrafund, 7,880 shares (cost \$191,268)	187,061
VIP II Investment Grade Bond, 109 shares (cost \$1,375)	1,376

Allocation to Sub-Accounts investing in the Goldman Sachs Variable Insurance Trust:

VIT Capital Growth, 0 shares (cost \$0)	-
VIT CORE Small Cap Equity, 0 shares (cost \$0)	-
VIT CORE U.S. Equity, 0 shares (cost \$0)	-
VIT Global Income, 0 shares (cost \$0)	-
VIT International Equity, 0 shares (cost \$0)	-

</Table>

See notes to financial statements.

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<Page>

ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A

<Table>

<Caption>

STATEMENT OF NET ASSETS (CONTINUED)

DECEMBER 31, 2000

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<C>

ASSETS

Allocation to Sub-Accounts investing in the HSBC Variable Insurance Funds:	
HSBC VI Cash Management, 154,992 shares (cost \$154,992)	\$ 154,992
HSBC VI Fixed Income, 2,540 shares (cost \$25,398)	25,399
HSBC VI Growth & Income, 36,389 shares (cost \$370,546)	373,355
Allocation to Sub-Accounts investing in the MFS Variable Insurance Trust:	
MFS Emerging Growth, 0 shares (cost \$0)	-
MFS Growth with Income, 0 shares (cost \$0)	-
MFS High Income, 102 shares (cost \$1,000)	999
MFS New Discovery, 3,689 shares (cost \$56,251)	61,268
MFS Research, 0 shares (cost \$0)	-
Allocation to Sub-Accounts investing in the Oppenheimer Variable Account Funds:	
Oppenheimer Aggressive Growth, 1,370 shares (cost \$112,180)	96,930
Oppenheimer Capital Appreciation, 18 shares (cost \$825)	817
Oppenheimer Global Securities, 0 shares (cost \$0)	-
Oppenheimer Main Street Growth & Income, 15,425 shares (cost \$350,604)	327,931
Oppenheimer Small Cap Growth, 189 shares (cost \$2,174)	2,096
Oppenheimer Strategic Bond, 19,212 shares (cost \$89,899)	90,106
Allocation to Sub-Accounts investing in the Putnam Variable Trust:	
American Government Income, 43,998 shares (cost \$477,539)	478,256
Asia Pacific Growth, 23,736 shares (cost \$308,002)	220,029
Capital Appreciation, 9,826 shares (cost \$87,845)	89,021
Diversified Income, 329,228 shares (cost \$3,017,705)	2,999,265
The George Putnam Fund of Boston, 278,207 shares (cost \$2,815,369)	3,043,586
Global Asset Allocation, 47,324 shares (cost \$805,323)	788,883
Global Growth, 323,641 shares (cost \$7,293,479)	5,831,977
Growth & Income, 768,976 shares (cost \$18,698,014)	19,808,780
Growth Opportunities, 454,053 shares (cost \$4,584,190)	3,537,075
Health Sciences, 336,552 shares (cost \$4,559,301)	4,906,923
High Yield, 126,974 shares (cost \$1,217,507)	1,138,937
Income, 185,089 shares (cost \$2,244,645)	2,328,423
International Growth, 442,863 shares (cost \$8,351,019)	7,825,360
International Growth & Income, 126,069 shares (cost \$1,676,364)	1,670,397
International New Opportunities, 216,494 shares (cost \$4,165,507)	2,959,461
Investors, 1,138,669 shares (cost \$16,224,389)	14,016,994
Money Market, 2,590,852 shares (cost \$2,590,852)	2,590,852
New Opportunities, 466,794 shares (cost \$18,944,846)	13,896,433
New Value, 66,020 shares (cost \$792,388)	890,611
OTC & Emerging Growth, 308,788 shares (cost \$5,848,366)	3,405,904
Research, 266,248 shares (cost \$3,956,826)	3,802,004
Small Cap Value, 113,940 shares (cost \$1,300,973)	1,457,294
Technology, 86,250 shares (cost \$812,858)	601,163
Utilities, 133,979 shares (cost \$2,253,657)	2,424,992
Vista, 319,509 shares (cost \$7,213,999)	6,262,353
Voyager, 429,015 shares (cost \$24,805,612)	20,867,257
Voyager II, 12,530 shares (cost \$100,177)	89,968

</Table>

See notes to financial statements.

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ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A

<Table>

<Caption>

STATEMENT OF NET ASSETS (CONTINUED)

DECEMBER 31, 2000

<S>

<C>

ASSETS

Allocation to Sub-Account investing in the Scudder Variable Life Investment Fund:	
Balanced, 0 shares (cost \$0)	\$ -
Bond, 0 shares (cost \$0)	-
Capital Growth, 0 shares (cost \$0)	-
Global Discovery, 0 shares (cost \$0)	-
Growth & Income, 0 shares (cost \$0)	-
International, 0 shares (cost \$0)	-
Large Company Growth, 0 shares (cost \$0)	-
Money Market, 22,033 shares (cost \$22,032)	22,032
21st Century Growth, 1,133 shares (cost \$10,023)	9,174
Allocation to Sub-Accounts investing in the Franklin Templeton Variable Insurance Products Trust:	
Franklin Small Cap, 0 shares (cost \$0)	-
Templeton Asset Strategy, 345 shares (cost \$6,386)	6,596
Templeton Developing Markets Securities, 0 shares (cost \$0)	-
Templeton Growth Securities, 0 shares (cost \$0)	-
Templeton International, 4,442 shares (cost \$81,272)	82,932
Templeton Mutual Shares Securities, 0 shares (cost \$0)	-

Allocation to Sub-Accounts investing in The Universal Institutional Funds, Inc.	
Equity Growth, 0 shares (cost \$0)	-
Fixed Income, 0 shares (cost \$0)	-
Global Equity, 0 shares (cost \$0)	-
Mid Cap Value, 0 shares (cost \$0)	-
Value, 0 shares (cost \$0)	-
Allocation to Sub-Accounts investing in the Van Kampen Life Investment Trust:	
LIT Comstock, 332 shares (cost \$3,901)	3,901
LIT Emerging Growth, 3,000 shares (cost \$124,628)	124,302
Allocation to Sub-Accounts investing in the Wells Fargo Variable Trust:	
Wells Fargo VT Asset, 483 shares (cost \$7,237)	6,676
Wells Fargo VT Equity-Income, 162 shares (cost \$2,668)	2,750
Wells Fargo VT Growth, 185 shares (cost \$3,787)	3,528

Total Assets	222,891,017
LIABILITIES	
Payable to Allstate Life Insurance Company of New York:	
Accrued contract maintenance charges	33,948

Net Assets	\$ 222,857,069
	=====

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See notes to financial statements.

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ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A
 <Table>
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 STATEMENTS OF OPERATIONS
 FOR THE YEAR ENDED DECEMBER 31, 2000

	AIM Variable Insurance Funds Sub-Accounts				
	AIM V.I. Aggressive Growth	AIM V.I. Balanced	AIM V.I. Blue Chip	AIM V.I. Capital Appreciation	AIM V.I. Capital Development
	-----	-----	-----	-----	-----
<S>	<C>	<C>	<C>	<C>	<C>
NET INVESTMENT INCOME (LOSS)					
Dividends	\$ -	\$ 4,488	\$ 654	\$ 325,360	\$ -
Charges from Allstate Life Insurance Company of New York:					
Mortality and expense risk	(22,430)	(10,977)	(13,692)	(150,574)	(4,986)
Administrative expense	(1,924)	(954)	(1,257)	(11,408)	(439)
	-----	-----	-----	-----	-----
Net investment income (loss)	(24,354)	(7,443)	(14,295)	163,378	(5,425)
NET REALIZED AND UNREALIZED GAINS (LOSSES) ON INVESTMENTS					
Realized gains (losses) from sales of investments:					
Proceeds from sales	175,092	125,569	137,213	1,021,348	23,728
Cost of investments sold	180,145	121,871	138,761	717,488	22,805
	-----	-----	-----	-----	-----
Net realized gains (losses)	(5,053)	3,698	(1,548)	303,860	923
Change in unrealized gains (losses)	(463,486)	(125,980)	(338,853)	(2,222,681)	(19,087)
	-----	-----	-----	-----	-----
Net realized and unrealized gains (losses) on investments	(468,539)	(122,282)	(340,401)	(1,918,821)	(18,164)
	-----	-----	-----	-----	-----
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS	\$ (492,893)	\$ (129,725)	\$ (354,696)	\$ (1,755,443)	\$ (23,589)
	=====	=====	=====	=====	=====

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See notes to financial statements.

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ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A
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 STATEMENTS OF OPERATIONS
 FOR THE YEAR ENDED DECEMBER 31, 2000

	AIM Variable Insurance Funds Sub-Accounts				
	AIM V.I. Dent Demographics	AIM V.I. Diversified Income	AIM V.I. Global Utilities	AIM V.I. Government Securities	AIM V.I. Growth
<S>	<C>	<C>	<C>	<C>	<C>
NET INVESTMENT INCOME (LOSS)					
Dividends	\$ 20	\$ 163,804	\$ 104,779	\$ 72,283	\$ 359,608
Charges from Allstate Life Insurance Company of New York:					
Mortality and expense risk	(10,087)	(33,842)	(22,750)	(16,406)	(151,714)
Administrative expense	(886)	(2,529)	(1,745)	(1,226)	(11,497)
Net investment income (loss)	(10,953)	127,433	80,284	54,651	196,397
NET REALIZED AND UNREALIZED GAINS (LOSSES) ON INVESTMENTS					
Realized gains (losses) from sales of investments:					
Proceeds from sales	73,538	572,194	178,456	259,094	876,989
Cost of investments sold	76,275	607,443	154,639	266,498	717,872
Net realized gains (losses)	(2,737)	(35,249)	23,817	(7,404)	159,117
Change in unrealized gains (losses)	(374,174)	(96,931)	(212,820)	59,552	(3,296,886)
Net realized and unrealized gains (losses) on investments	(376,911)	(132,180)	(189,003)	52,148	(3,137,769)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS	\$ (387,864)	\$ (4,747)	\$ (108,719)	\$ 106,799	\$ (2,941,372)

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See notes to financial statements.

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ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A
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 STATEMENTS OF OPERATIONS
 FOR THE YEAR ENDED DECEMBER 31, 2000

	AIM Variable Insurance Funds Sub-Accounts				
	AIM V.I. Growth and Income	AIM V.I. High Yield	AIM V.I. International Equity	AIM V.I. Money Market	AIM V.I. Tele- communications
<S>	<C>	<C>	<C>	<C>	<C>
NET INVESTMENT INCOME (LOSS)					
Dividends	\$ 529,378	\$ 33,834	\$ 353,170	\$ 76,419	\$ 220,379
Charges from Allstate Life Insurance Company of New York:					
Mortality and expense risk	(232,977)	(1,215)	(70,814)	(17,893)	(12,697)
Administrative expense	(17,550)	(107)	(5,400)	(1,339)	(1,119)

Net investment income (loss)	278,851	32,512	276,956	57,187	206,563
NET REALIZED AND UNREALIZED GAINS (LOSSES) ON INVESTMENTS					
Realized gains (losses) from sales of investments:					
Proceeds from sales	1,636,687	42,457	430,210	1,375,113	90,408
Cost of investments sold	1,289,231	46,316	354,368	1,375,113	97,958
Net realized gains (losses)	347,456	(3,859)	75,842	-	(7,550)
Change in unrealized gains (losses)	(3,670,838)	(69,958)	(2,076,303)	-	(1,129,394)
Net realized and unrealized gains (losses) on investments	(3,323,382)	(73,817)	(2,000,461)	-	(1,136,944)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS	\$ (3,044,531)	\$ (41,305)	\$ (1,723,505)	\$ 57,187	\$ (930,381)

</Table>

See notes to financial statements.

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ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A
<Table>
<Caption>
STATEMENTS OF OPERATIONS
FOR THE YEAR ENDED DECEMBER 31, 2000

	AIM Variable Insurance Funds Sub-Accounts	Delaware Group Fund, Inc. Sub-Accounts	Premium Fund, Inc. Sub-Accounts	Dreyfus Variable Investment Fund Sub-Account	Dreyfus Socially Responsible Growth Fund, Inc. Sub-Account
	AIM V.I. Value	Delaware GP Small Cap Value (d)	Delaware GP Trend (d)	VIF Capital Appreciation (d)	Dreyfus Socially Responsible Growth Fund, Inc. (d)
<S>	<C>	<C>	<C>	<C>	<C>
NET INVESTMENT INCOME (LOSS)					
Dividends	\$ 1,116,615	\$ -	\$ -	\$ 214	\$ 808
Charges from Allstate Life Insurance Company of New York:					
Mortality and expense risk	(332,637)	(234)	(156)	(41)	(192)
Administrative expense	(25,158)	(20)	(14)	(3)	(17)
Net investment income (loss)	758,820	(254)	(170)	170	599
NET REALIZED AND UNREALIZED GAINS (LOSSES) ON INVESTMENTS					
Realized gains (losses) from sales of investments:					
Proceeds from sales	2,871,013	219	157	38	597
Cost of investments sold	2,431,555	214	166	40	611
Net realized gains (losses)	439,458	5	(9)	(2)	(14)
Change in unrealized gains (losses)	(5,608,496)	7,895	(6,949)	(656)	(8,346)
Net realized and unrealized gains (losses) on investments	(5,169,038)	7,900	(6,958)	(658)	(8,360)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS	\$ (4,410,218)	\$ 7,646	\$ (7,128)	\$ (488)	\$ (7,761)

</Table>

(d) For the Period Beginning on May 22, 2000 and Ended December 31, 2000

See notes to financial statements.

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ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A
 <Table>
 <Caption>
 STATEMENTS OF OPERATIONS
 FOR THE YEAR ENDED DECEMBER 31, 2000

	Dreyfus Stock Index Fund Sub-Account	Fidelity Variable Insurance Products Fund Sub-Accounts			
	Dreyfus Stock Index Fund (d)	VIP Equity- Income (d)	VIP Growth (d)	VIP Growth Opportunities (d)	VIP High Income (h)
<S>	<C>	<C>	<C>	<C>	<C>
NET INVESTMENT INCOME (LOSS)					
Dividends	\$ 4,622	\$ -	\$ -	\$ -	\$ -
Charges from Allstate Life Insurance Company of New York:					
Mortality and expense risk	(562)	(29)	(366)	(105)	-
Administrative expense	(192)	(2)	(31)	(9)	-
Net investment income (loss)	3,868	(31)	(397)	(114)	-
NET REALIZED AND UNREALIZED GAINS (LOSSES) ON INVESTMENTS					
Realized gains (losses) from sales of investments:					
Proceeds from sales	418	28	3,050	101	-
Cost of investments sold	436	28	3,209	108	-
Net realized gains (losses)	(18)	-	(159)	(7)	-
Change in unrealized gains (losses)	(18,356)	708	(7,245)	(3,914)	1
Net realized and unrealized gains (losses) on investments	(18,374)	708	(7,404)	(3,921)	1
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS	\$ (14,506)	\$ 677	\$ (7,801)	\$ (4,035)	\$ 1

</Table>

(d) For the Period Beginning on May 22, 2000 and Ended December 31, 2000

(h) For the Period Beginning on July 19, 2000 and Ended December 31, 2000

See notes to financial statements.

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ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A
 <Table>
 <Caption>
 STATEMENTS OF OPERATIONS
 FOR THE YEAR ENDED DECEMBER 31, 2000

	Fidelity Variable Insurance Products Fund Sub-Accounts	Fidelity Variable Insurance Products Fund II Sub-Accounts	HSBC Variable Insurance Funds Sub-Accounts		
	VIP Overseas (d)	VIP II Contrafund (d)	VIP II Investment Grade Bond (h)	HSBC VI Cash Management (e)	HSBC VI Fixed Income (e)
<S>	<C>	<C>	<C>	<C>	<C>
NET INVESTMENT INCOME (LOSS)					
Dividends	\$ -	\$ -	\$ -	\$ 2,395	\$ 145
Charges from Allstate Life Insurance Company					

of New York:					
Mortality and expense risk	(92)	(393)	-	(632)	(39)
Administrative expense	(8)	(34)	-	(55)	(3)
	-----	-----	-----	-----	-----
Net investment income (loss)	(100)	(427)	-	1,708	103
NET REALIZED AND UNREALIZED GAINS (LOSSES) ON INVESTMENTS					
Realized gains (losses) from sales of investments:					
Proceeds from sales	91	302	-	58,728	39
Cost of investments sold	97	311	-	58,728	38
	-----	-----	-----	-----	-----
Net realized gains (losses)	(6)	(9)	-	-	1
Change in unrealized gains (losses)	(2,685)	(4,207)	1	-	-
	-----	-----	-----	-----	-----
Net realized and unrealized gains (losses) on investments	(2,691)	(4,216)	1	-	1
	-----	-----	-----	-----	-----
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS	\$ (2,791)	\$ (4,643)	\$ 1	\$ 1,708	\$ 104
	=====	=====	=====	=====	=====

</Table>

(d) For the Period Beginning on May 22, 2000 and Ended December 31, 2000

(e) For the Period Beginning on May 30, 2000 and Ended December 31, 2000

(h) For the Period Beginning on July 19, 2000 and Ended December 31, 2000

See notes to financial statements.

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ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A

<Table>

<Caption>

STATEMENTS OF OPERATIONS
FOR THE YEAR ENDED DECEMBER 31, 2000

	HSBC Variable Insurance Funds Sub-Accounts	MFS Variable Insurance Trust Sub-Accounts	Oppenheimer Variable Account Funds Sub-Accounts		
	HSBC VI Growth & Income (e)	MFS High Income (h)	MFS New Discovery (h)	Oppenheimer Aggressive Growth (d)	Oppenheimer Capital Appreciation (h)
<S>	<C>	<C>	<C>	<C>	<C>
NET INVESTMENT INCOME (LOSS)					
Dividends	\$ -	\$ -	\$ -	\$ -	\$ -
Charges from Allstate Life Insurance Company of New York:					
Mortality and expense risk	(757)	-	(46)	(144)	-
Administrative expense	(66)	-	(4)	(13)	-
	-----	-----	-----	-----	-----
Net investment income (loss)	(823)	-	(50)	(157)	-
NET REALIZED AND UNREALIZED GAINS (LOSSES) ON INVESTMENTS					
Realized gains (losses) from sales of investments:					
Proceeds from sales	991	-	50	1,641	-
Cost of investments sold	985	-	48	1,919	-
	-----	-----	-----	-----	-----
Net realized gains (losses)	6	-	2	(278)	-
Change in unrealized gains (losses)	2,809	(1)	5,017	(15,250)	(8)
	-----	-----	-----	-----	-----
Net realized and unrealized gains (losses) on investments	2,815	(1)	5,019	(15,528)	(8)
	-----	-----	-----	-----	-----

INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS	\$ 1,992	\$ (1)	\$ 4,969	\$ (15,685)	\$ (8)
	=====	=====	=====	=====	=====

</Table>

(d) For the Period Beginning on May 22, 2000 and Ended December 31, 2000

(e) For the Period Beginning on May 30, 2000 and Ended December 31, 2000

(h) For the Period Beginning on July 19, 2000 and Ended December 31, 2000

See notes to financial statements.

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ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A

<Table>
<Caption>
STATEMENTS OF OPERATIONS
FOR THE YEAR ENDED DECEMBER 31, 2000

	Oppenheimer Variable Account Funds Sub-Accounts			Putnam Variable Trust Sub-Accounts	
	Oppenheimer Main Street Growth & Income (d)	Oppenheimer Small Cap Growth (d)	Oppenheimer Strategic Bond (d)	American Government Income (c)	Asia Pacific Growth
<S>	<C>	<C>	<C>	<C>	<C>
NET INVESTMENT INCOME (LOSS)					
Dividends	\$ -	\$ -	\$ -	\$ 13,490	\$ 4,104
Charges from Allstate Life Insurance Company of New York:					
Mortality and expense risk	(1,044)	(1)	(153)	(954)	(1,742)
Administrative expense	(90)	-	(13)	-	-
Net investment income (loss)	(1,134)	(1)	(166)	12,536	2,362
NET REALIZED AND UNREALIZED GAINS (LOSSES) ON INVESTMENTS					
Realized gains (losses) from sales of investments:					
Proceeds from sales	1,169	1	150	1,691	9,705
Cost of investments sold	1,199	1	151	1,684	11,408
Net realized gains (losses)	(30)	-	(1)	7	(1,703)
Change in unrealized gains (losses)	(22,673)	(78)	207	717	(87,973)
Net realized and unrealized gains (losses) on investments	(22,703)	(78)	206	724	(89,676)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS	\$ (23,837)	\$ (79)	\$ 40	\$ 13,260	\$ (87,314)
	=====	=====	=====	=====	=====

</Table>

(c) For the Period Beginning on February 1, 2000 and Ended December 31, 2000

(d) For the Period Beginning on May 22, 2000 and Ended December 31, 2000

See notes to financial statements.

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ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A

<Table>
 <Caption>
 STATEMENTS OF OPERATIONS
 FOR THE YEAR ENDED DECEMBER 31, 2000

	Putnam Variable Trust Sub-Accounts				
	Capital Appreciation (I)	Diversified Income	The George Putnam Fund of Boston	Global Asset Allocation	Global Growth
<S>	<C>	<C>	<C>	<C>	<C>
NET INVESTMENT INCOME (LOSS)					
Dividends	\$ -	\$ 11,576	\$ -	\$ 8,258	\$ 128,658
Charges from Allstate Life Insurance Company of New York:					
Mortality and expense risk	(40)	(14,143)	(17,161)	(3,089)	(33,963)
Administrative expense	-	-	-	-	-
Net investment income (loss)	(40)	(2,567)	(17,161)	5,169	94,695
NET REALIZED AND UNREALIZED GAINS (LOSSES) ON INVESTMENTS					
Realized gains (losses) from sales of investments:					
Proceeds from sales	26	168,243	65,408	4,828	11,974
Cost of investments sold	26	171,679	63,167	5,165	13,294
Net realized gains (losses)	-	(3,436)	2,241	(337)	(1,320)
Change in unrealized gains (losses)	1,176	(18,440)	228,217	(16,440)	(1,461,502)
Net realized and unrealized gains (losses) on investments	1,176	(21,876)	230,458	(16,777)	(1,462,822)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS	\$ 1,136	\$ (24,443)	\$ 213,297	\$ (11,608)	\$ (1,368,127)

</Table>

(i) For the Period Beginning on October 2, 2000 and Ended December 31, 2000

See notes to financial statements.

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ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A

<Table>
 <Caption>
 STATEMENTS OF OPERATIONS
 FOR THE YEAR ENDED DECEMBER 31, 2000

	Putnam Variable Trust Sub-Accounts				
	Growth & Income	Growth Opportunities (c)	Health Sciences	High Yield	Income
<S>	<C>	<C>	<C>	<C>	<C>
NET INVESTMENT INCOME (LOSS)					
Dividends	\$ 219,860	\$ -	\$ -	\$ 13,407	\$ 8,270
Charges from Allstate Life Insurance Company of New York:					
Mortality and expense risk	(98,645)	(22,060)	(20,604)	(6,050)	(10,174)
Administrative expense	-	-	-	-	-
Net investment income (loss)	121,215	(22,060)	(20,604)	7,357	(1,904)
NET REALIZED AND UNREALIZED GAINS (LOSSES) ON INVESTMENTS					
Realized gains (losses) from sales of investments:					
Proceeds from sales	187,301	31,426	80,593	42,887	8,653

Cost of investments sold	182,271	34,966	78,424	46,264	8,554
Net realized gains (losses)	5,030	(3,540)	2,169	(3,377)	99
Change in unrealized gains (losses)	1,110,766	(1,047,115)	347,622	(78,570)	83,778
Net realized and unrealized gains (losses) on investments	1,115,796	(1,050,655)	349,791	(81,947)	83,877
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS	\$ 1,237,011	\$ (1,072,715)	\$ 329,187	\$ (74,590)	\$ 81,973

</Table>

(c) For the Period Beginning on February 1, 2000 and Ended December 31, 2000

See notes to financial statements.

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ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A

<Table>
<Caption>
STATEMENTS OF OPERATIONS
FOR THE YEAR ENDED DECEMBER 31, 2000

	Putnam Variable Trust Sub-Accounts				
	International Growth	International Growth & Income	International New Opportunities	Investors	Money Market
<S>	<C>	<C>	<C>	<C>	<C>
NET INVESTMENT INCOME (LOSS)					
Dividends	\$ 98,517	\$ 31,125	\$ 42,604	\$ -	\$ 73,813
Charges from Allstate Life Insurance Company of New York:					
Mortality and expense risk	(42,380)	(9,409)	(24,032)	(83,917)	(15,567)
Administrative expense	-	-	-	-	-
Net investment income (loss)	56,137	21,716	18,572	(83,917)	58,246
NET REALIZED AND UNREALIZED GAINS (LOSSES) ON INVESTMENTS					
Realized gains (losses) from sales of investments:					
Proceeds from sales	70,310	30,716	235,300	197,427	1,705,350
Cost of investments sold	72,631	32,237	271,928	191,719	1,705,350
Net realized gains (losses)	(2,321)	(1,521)	(36,628)	5,708	-
Change in unrealized gains (losses)	(525,659)	(5,967)	(1,206,046)	(2,207,395)	-
Net realized and unrealized gains (losses) on investments	(527,980)	(7,488)	(1,242,674)	(2,201,687)	-
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS	\$ (471,843)	\$ 14,228	\$ (1,224,102)	\$ (2,285,604)	\$ 58,246

</Table>

See notes to financial statements.

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ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A

<Table>
<Caption>

STATEMENTS OF OPERATIONS
FOR THE YEAR ENDED DECEMBER 31, 2000

	Putnam Variable Trust Sub-Accounts				
	New Opportunities	New Value	OTC & Emerging Growth	Research	Small Cap Value
<S>	<C>	<C>	<C>	<C>	<C>
NET INVESTMENT INCOME (LOSS)					
Dividends	\$ 175,454	\$ 4,364	\$ 13,173	\$ 2,914	\$ 2,666
Charges from Allstate Life Insurance Company of New York:					
Mortality and expense risk	(98,550)	(3,652)	(30,567)	(19,027)	(5,893)
Administrative expense	-	-	-	-	-
Net investment income (loss)	76,904	712	(17,394)	(16,113)	(3,227)
NET REALIZED AND UNREALIZED GAINS (LOSSES) ON INVESTMENTS					
Realized gains (losses) from sales of investments:					
Proceeds from sales	943	36,842	166,141	193,287	42,863
Cost of investments sold	1,138	35,821	216,413	185,784	41,101
Net realized gains (losses)	(195)	1,021	(50,272)	7,503	1,762
Change in unrealized gains (losses)	(5,048,414)	98,223	(2,442,462)	(154,822)	156,321
Net realized and unrealized gains (losses) on investments	(5,048,609)	99,244	(2,492,734)	(147,319)	158,083
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS	\$ (4,971,705)	\$99,956	\$ (2,510,128)	\$ (163,432)	\$ 154,856

</Table>

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ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A

<Table>
<Caption>
STATEMENTS OF OPERATIONS
FOR THE YEAR ENDED DECEMBER 31, 2000

	Putnam Variable Trust Sub-Accounts				
	Technology (g)	Utilities	Vista	Voyager	Voyager II (i)
<S>	<C>	<C>	<C>	<C>	<C>
NET INVESTMENT INCOME (LOSS)					
Dividends	\$ -	\$ 12,794	\$ 5,010	\$ 411,637	\$ -
Charges from Allstate Life Insurance Company of New York:					
Mortality and expense risk	(1,831)	(10,019)	(32,970)	(126,466)	(117)
Administrative expense	-	-	-	-	-
Net investment income (loss)	(1,831)	2,775	(27,960)	285,171	(117)
NET REALIZED AND UNREALIZED GAINS (LOSSES) ON INVESTMENTS					
Realized gains (losses) from sales of investments:					
Proceeds from sales	3,590	19,614	9,907	11,299	454
Cost of investments sold	3,869	18,697	9,044	12,372	482
Net realized gains (losses)	(279)	917	863	(1,073)	(28)
Change in unrealized gains (losses)	(211,695)	171,335	(951,646)	(3,938,355)	(10,209)

Net realized and unrealized gains (losses) on investments	(211,974)	172,252	(950,783)	(3,939,428)	(10,237)
	-----	-----	-----	-----	-----
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS	\$ (213,805)	\$ 175,027	\$ (978,743)	\$ (3,654,257)	\$ (10,354)
	=====	=====	=====	=====	=====

</Table>

(g) For the Period Beginning on July 17, 2000 and Ended December 31, 2000

(i) For the Period Beginning on October 2, 2000 and Ended December 31, 2000

See notes to financial statements.

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ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A

<Table>
<Caption>
STATEMENTS OF OPERATIONS
FOR THE YEAR ENDED DECEMBER 31, 2000

	Scudder Variable Life Investment Fund Sub-Accounts		Franklin Templeton Variable Insurance Products Trust Sub-Accounts	
	Money Market (f)	21st Century Growth (f)	Templeton Asset Strategy (d)	Templeton International (d)
	-----	-----	-----	-----
<S>	<C>	<C>	<C>	<C>
NET INVESTMENT INCOME (LOSS)				
Dividends	\$ 71	\$ -	\$ -	\$ -
Charges from Allstate Life Insurance Company of New York:				
Mortality and expense risk	(3)	(5)	(4)	(151)
Administrative expense	(3)	(4)	-	(13)
	-----	-----	-----	-----
Net investment income (loss)	65	(9)	(4)	(164)
NET REALIZED AND UNREALIZED GAINS (LOSSES) ON INVESTMENTS				
Realized gains (losses) from sales of investments:				
Proceeds from sales	6	8	4	129
Cost of investments sold	6	9	4	132
	-----	-----	-----	-----
Net realized gains (losses)	-	(1)	-	(3)
Change in unrealized gains (losses)	-	(849)	210	1,660
	-----	-----	-----	-----
Net realized and unrealized gains (losses) on investments	-	(850)	210	1,657
	-----	-----	-----	-----
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS	\$ 65	\$ (859)	\$ 206	\$ 1,493
	=====	=====	=====	=====

</Table>

(d) For the Period Beginning on May 22, 2000 and Ended December 31, 2000

(f) For the Period Beginning on June 15, 2000 and Ended December 31, 2000

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ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A

<Table>
<Caption>
STATEMENTS OF OPERATIONS
FOR THE YEAR ENDED DECEMBER 31, 2000

	Van Kampen Life		Wells Fargo Variable Trust Sub-Accounts		
	Investment Trust Sub-Account		Wells Fargo Variable Trust Sub-Accounts		
	LIT Comstock (d)	LIT Emerging Growth (h)	Wells Fargo VT Asset (d)	Wells Fargo VT Equity-Income (d)	Wells Fargo VT Growth (d)
<S>	<C>	<C>	<C>	<C>	<C>
NET INVESTMENT INCOME (LOSS)					
Dividends	\$ -	\$ -	\$ 338	\$ 9	\$ -
Charges from Allstate Life Insurance Company of New York:					
Mortality and expense risk	-	(113)	(44)	(6)	(7)
Administrative expense	-	(10)	(4)	(1)	(1)
Net investment income (loss)	-	(123)	290	2	(8)
NET REALIZED AND UNREALIZED GAINS (LOSSES) ON INVESTMENTS					
Realized gains (losses) from sales of investments:					
Proceeds from sales	-	117	574	6	7
Cost of investments sold	-	116	599	6	8
Net realized gains (losses)	-	1	(25)	-	(1)
Change in unrealized gains (losses)	-	(326)	(561)	82	(259)
Net realized and unrealized gains (losses) on investments	-	(325)	(586)	82	(260)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS	\$ -	\$ (448)	\$ (296)	\$ 84	\$ (268)

</Table>

(d) For the Period Beginning on May 22, 2000 and Ended December 31, 2000

(h) For the Period Beginning on July 19, 2000 and Ended December 31, 2000

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ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A

<Table>

<Caption>
STATEMENTS OF CHANGES IN NET ASSETS
FOR THE YEARS ENDED DECEMBER 31,

	AIM Variable Insurance Funds Sub-Accounts				
	AIM V.I. Aggressive Growth		AIM V.I. Balanced		AIM V.I. Blue Chip
	2000	1999 (a)	2000	1999 (a)	2000
<S>	<C>	<C>	<C>	<C>	<C>
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS					
Net investment income (loss)	\$ (24,354)	\$ (154)	\$ (7,443)	\$ 967	\$ (14,295)
Net realized gains (losses)	(5,053)	6	3,698	7	(1,548)
Change in unrealized gains (losses)	(463,486)	18,394	(125,980)	4,451	(338,853)
Increase (decrease) in net assets from operations	(492,893)	18,246	(129,725)	5,425	(354,696)
INCREASE (DECREASE) IN NET ASSETS FROM CAPITAL TRANSACTIONS					
Deposits	3,095,064	43,819	2,327,512	49,251	3,441,906
Benefit payments	(8,374)	-	(31,653)	-	(18,206)

Payments on termination	(67,938)	-	(77,525)	(79)	(31,179)
Contract maintenance charge	(705)	(48)	(471)	(24)	(593)
Transfers among the sub-accounts and with the Fixed Account-net	1,096,190	115,087	467,675	29,427	673,362
Increase (decrease) in net assets from capital transactions	4,114,237	158,858	2,685,538	78,575	4,065,290
INCREASE (DECREASE) IN NET ASSETS	3,621,344	177,104	2,555,813	84,000	3,710,594
NET ASSETS AT BEGINNING OF PERIOD	177,104	-	84,000	-	-
NET ASSETS AT END OF PERIOD	\$ 3,798,448	\$ 177,104	\$ 2,639,813	\$ 84,000	\$ 3,710,594

(a) For the Period Beginning October 25, 1999 and Ended December 31, 1999

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ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A

<Table>
<Caption>
STATEMENTS OF CHANGES IN NET ASSETS
FOR THE YEARS ENDED DECEMBER 31,

	AIM Variable Insurance Funds Sub-Accounts				
	AIM V.I. Capital Appreciation		AIM V.I. Capital Development		AIM V.I. Dent Demographics
	2000	1999	2000	1999 (a)	2000
<S>	<C>	<C>	<C>	<C>	<C>
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS					
Net investment income (loss)	\$ 163,378	\$ 106,659	\$ (5,425)	\$ (60)	\$ (10,953)
Net realized gains (losses)	303,860	48,174	923	3	(2,737)
Change in unrealized gains (losses)	(2,222,681)	2,401,290	(19,087)	5,157	(374,174)
Increase (decrease) in net assets from operations	(1,755,443)	2,556,123	(23,589)	5,100	(387,864)
INCREASE (DECREASE) IN NET ASSETS FROM CAPITAL TRANSACTIONS					
Deposits	4,239,553	2,073,160	557,808	17,015	1,613,962
Benefit payments	(179,250)	(23,548)	(7,662)	-	-
Payments on termination	(562,428)	(225,136)	(3,251)	-	(28,270)
Contract maintenance charge	(2,935)	(3,267)	(201)	(12)	(314)
Transfers among the sub-accounts and with the Fixed Account-net	777,178	408,212	362,282	23,912	569,620
Increase (decrease) in net assets from capital transactions	4,272,118	2,229,421	908,976	40,915	2,154,998
INCREASE (DECREASE) IN NET ASSETS	2,516,675	4,785,544	885,387	46,015	1,767,134
NET ASSETS AT BEGINNING OF PERIOD	9,089,681	4,304,137	46,015	-	-
NET ASSETS AT END OF PERIOD	\$ 11,606,356	\$ 9,089,681	\$ 931,402	\$ 46,015	\$ 1,767,134

</Table>

(a) For the Period Beginning October 25, 1999 and Ended December 31, 1999

See notes to financial statements.

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ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A

<Table>
<Caption>
STATEMENTS OF CHANGES IN NET ASSETS
FOR THE YEARS ENDED DECEMBER 31,

	AIM Variable Insurance Funds Sub-Accounts					
	AIM V.I. Diversified Income		AIM V.I. Global Utilities		AIM V. I. Government Securities	
	2000	1999	2000	1999	2000	1999
<S>	<C>	<C>	<C>	<C>	<C>	<C>
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS						
Net investment income (loss)	\$ 127,433	\$ 134,461	\$ 80,284	\$ 8,710	\$ 54,651	\$ 8,970
Net realized gains (losses)	(35,249)	(16,945)	23,817	20,121	(7,404)	(134,384)
Change in unrealized gains (losses)	(96,931)	(181,607)	(212,820)	236,069	59,552	(54,186)
Increase (decrease) in net assets from operations	(4,747)	(64,091)	(108,719)	264,900	106,799	(179,600)
INCREASE (DECREASE) IN NET ASSETS FROM CAPITAL TRANSACTIONS						
Deposits	493,606	1,187,532	939,124	734,901	470,387	635,526
Benefit payments	(31,234)	(12,220)	(24,364)	(3,120)	(52,281)	(661,198)
Payments on termination	(211,454)	(185,900)	(151,438)	(82,757)	(44,135)	(403,351)
Contract maintenance charge	(374)	(810)	(622)	(463)	(459)	317
Transfers among the sub-accounts and with the Fixed Account-net	(197,479)	(46,215)	204,829	(53,342)	(50,599)	(1,749,948)
Increase (decrease) in net assets from capital transactions	53,065	942,387	967,529	595,219	322,913	(2,178,654)
INCREASE (DECREASE) IN NET ASSETS	48,318	878,296	858,810	860,119	429,712	(2,358,254)
NET ASSETS AT BEGINNING OF PERIOD	2,643,118	1,764,822	1,254,623	394,504	1,213,920	3,572,174
NET ASSETS AT END OF PERIOD	\$ 2,691,436	\$ 2,643,118	\$ 2,113,433	\$ 1,254,623	\$ 1,643,632	\$ 1,213,920

</Table>

See notes to financial statements.

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<Page>

ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A

<Table>
<Caption>
STATEMENTS OF CHANGES IN NET ASSETS
FOR THE YEARS ENDED DECEMBER 31,

AIM Variable Insurance Funds Sub-Accounts

	AIM V.I. Growth		AIM V.I. Growth and Income		AIM V.I. High Yield	
	2000	1999	2000	1999	2000	1999 (a)
<S>	<C>	<C>	<C>	<C>	<C>	<C>
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS						
Net investment income (loss)	\$ 196,397	\$ 247,751	\$ 278,851	\$ (13,013)	\$ 32,512	\$ 384
Net realized gains (losses)	159,117	64,861	347,456	78,066	(3,859)	-
Change in unrealized gains (losses)	(3,296,886)	1,792,381	(3,670,838)	3,178,263	(69,958)	(54)
Increase (decrease) in net assets from operations	(2,941,372)	2,104,993	(3,044,531)	3,243,316	(41,305)	330
INCREASE (DECREASE) IN NET ASSETS FROM CAPITAL TRANSACTIONS						
Deposits	3,934,988	3,265,114	4,333,808	5,424,896	291,838	17,103
Benefit payments	(67,809)	(26,647)	(164,526)	(46,523)	(28,362)	-
Payments on termination	(530,390)	(298,191)	(879,872)	(319,041)	(2,348)	-
Contract maintenance charge	(2,997)	(3,399)	(4,411)	(5,525)	(41)	(5)
Transfers among the sub-accounts and with the Fixed Account-net	638,703	453,397	1,260,810	672,802	35,220	-
Increase (decrease) in net assets from capital transactions	3,972,495	3,390,274	4,545,809	5,726,609	296,307	17,098
INCREASE (DECREASE) IN NET ASSETS	1,031,123	5,495,267	1,501,278	8,969,925	255,002	17,428
NET ASSETS AT BEGINNING OF PERIOD	9,680,794	4,185,527	15,571,969	6,602,044	17,428	-
NET ASSETS AT END OF PERIOD	\$ 10,711,917	\$ 9,680,794	\$ 17,073,247	\$ 15,571,969	\$ 272,430	\$ 17,428

</Table>

(a) For the Period Beginning October 25, 1999 and Ended December 31, 1999

See notes to financial statements.

<Page>

ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A

<Table>
<Caption>
STATEMENTS OF CHANGES IN NET ASSETS
FOR THE YEARS ENDED DECEMBER 31,

AIM Variable Insurance Funds Sub-Accounts

	AIM V.I. International Equity		AIM V.I. Money Market		AIM V.I. Tele-
	2000	1999	2000	1999	communications
<S>	<C>	<C>	<C>	<C>	<C>
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS					
Net investment income (loss)	\$ 276,956	\$ 114,841	\$ 57,187	\$ 41,952	\$ 206,563
Net realized gains (losses)	75,842	52,517	-	-	(7,550)
Change in unrealized gains (losses)	(2,076,303)	1,419,551	-	-	(1,129,394)
Increase (decrease) in net assets from operations	(1,723,505)	1,586,909	57,187	41,952	(930,381)

INCREASE (DECREASE) IN NET ASSETS FROM CAPITAL TRANSACTIONS					
Deposits	2,141,156	1,110,124	575,101	1,305,204	1,981,414
Benefit payments	(130,710)	(27,341)	(21,172)	(28,371)	-
Payments on termination	(159,113)	(93,590)	(391,345)	(413,731)	(13,711)
Contract maintenance charge	(898)	(1,428)	(281)	(468)	(426)
Transfers among the sub-accounts and with the Fixed Account-net	331,968	298,246	(262,860)	(295,054)	807,328
Increase (decrease) in net assets from capital transactions	2,182,403	1,286,011	(100,557)	567,580	2,774,605
INCREASE (DECREASE) IN NET ASSETS	458,898	2,872,920	(43,370)	609,532	1,844,224
NET ASSETS AT BEGINNING OF PERIOD	4,836,046	1,963,126	1,577,584	968,052	-
NET ASSETS AT END OF PERIOD	\$ 5,294,944	\$ 4,836,046	\$ 1,534,214	\$ 1,577,584	\$ 1,844,224

</Table>

See notes to financial statements.

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<Page>

ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A

<Table>

<Caption>

STATEMENTS OF CHANGES IN NET ASSETS FOR THE YEARS ENDED DECEMBER 31,

	AIM Variable Insurance Funds Sub-Accounts		Delaware Group Premium Fund, Inc. Sub-Accounts		Dreyfus Variable Investment Fund Sub-Account	Dreyfus Socially Responsible Growth Fund, Inc. Sub-Account
	AIM V.I. Value		Delaware GP Small Cap Value	Delaware GP Trend	VIF Capital Appreciation	Dreyfus Socially Responsible Growth Fund, Inc.
	2000	1999	2000 (d)	2000 (d)	2000 (d)	2000 (d)
<S>	<C>	<C>	<C>	<C>	<C>	<C>
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS						
Net investment income (loss)	\$ 758,820	\$ 168,635	\$ (254)	\$ (170)	\$ 170	\$ 599
Net realized gains (losses)	439,458	70,759	5	(9)	(2)	(14)
Change in unrealized gains (losses)	(5,608,496)	3,419,919	7,895	(6,949)	(656)	(8,346)
Increase (decrease) in net assets from operations	(4,410,218)	3,659,313	7,646	(7,128)	(488)	(7,761)
INCREASE (DECREASE) IN NET ASSETS FROM CAPITAL TRANSACTIONS						
Deposits	8,090,242	11,613,584	73,608	57,969	7,500	109,081
Benefit payments	(185,910)	(57,538)	-	-	-	-
Payments on termination	(1,363,155)	(646,773)	-	-	-	(525)
Contract maintenance charge	(9,257)	(7,380)	(13)	(8)	(2)	(16)
Transfers among the sub-accounts and with the Fixed Account-net	332,070	584,939	2,268	256	5,756	1,616
Increase (decrease) in net assets from capital transactions	6,863,990	11,486,832	75,863	58,217	13,254	110,156
INCREASE (DECREASE) IN NET ASSETS	2,453,772	15,146,145	83,509	51,089	12,766	102,395
NET ASSETS AT BEGINNING OF PERIOD	22,296,222	7,150,077	-	-	-	-

NET ASSETS AT END OF PERIOD \$ 24,749,994 \$ 22,296,222 \$ 83,509 \$ 51,089 \$ 12,766 \$ 102,395
=====

</Table>

(d) For the Period Beginning on May 22, 2000 and Ended December 31, 2000

See notes to financial statements.

<Page>

ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A

<Table>

<Caption>

STATEMENTS OF CHANGES IN NET ASSETS
FOR THE YEARS ENDED DECEMBER 31,

	Fidelity Variable Insurance Products Fund Sub-Accounts					
	Dreyfus Stock Index Fund Sub-Account	VIP Equity- Income	VIP Growth	VIP Growth Opportunities	VIP High Income	VIP Overseas
	2000 (d)	2000 (d)	2000 (d)	2000 (d)	2000 (h)	2000 (d)
<S>	<C>	<C>	<C>	<C>	<C>	<C>
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS						
Net investment income (loss)	\$ 3,868	\$ (31)	\$ (397)	\$ (114)	\$ -	\$ (100)
Net realized gains (losses)	(18)	-	(159)	(7)	-	(6)
Change in unrealized gains (losses)	(18,356)	708	(7,245)	(3,914)	1	(2,685)
Increase (decrease) in net assets from operations	(14,506)	677	(7,801)	(4,035)	1	(2,791)
INCREASE (DECREASE) IN NET ASSETS FROM CAPITAL TRANSACTIONS						
Deposits	282,927	15,706	361,134	48,229	275	47,864
Benefit payments	-	-	-	-	-	-
Payments on termination	-	-	370	-	-	-
Contract maintenance charge	(40)	(3)	(54)	(7)	-	(7)
Transfers among the sub-accounts and with the Fixed Account-net	(3,240)	1,509	(214)	190	-	1,214
Increase (decrease) in net assets from capital transactions	279,647	17,212	361,236	48,412	275	49,071
INCREASE (DECREASE) IN NET ASSETS	265,141	17,889	353,435	44,377	276	46,280
NET ASSETS AT BEGINNING OF PERIOD	-	-	-	-	-	-
NET ASSETS AT END OF PERIOD	\$ 265,141	\$ 17,889	\$ 353,435	\$ 44,377	\$ 276	\$ 46,280

</Table>

(d) For the Period Beginning on May 22, 2000 and Ended December 31, 2000

See notes to financial statements.

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ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A

<Table>

<Caption>

STATEMENTS OF CHANGES IN NET ASSETS FOR THE YEARS ENDED DECEMBER 31,

	Fidelity Variable Insurance Products Fund II Sub-Accounts		HSBC Variable Insurance Funds Sub-Accounts		
	VIP II Contrafund	VIP II Investment Grade Bond	HSBC VI Cash Management	HSBC VI Fixed Income	HSBC VI Growth & Income
	2000 (d)	2000 (h)	2000 (e)	2000 (e)	2000 (e)
<S>	<C>	<C>	<C>	<C>	<C>
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS					
Net investment income (loss)	\$ (427)	\$ -	\$ 1,708	\$ 103	\$ (823)
Net realized gains (losses)	(9)	-	-	1	6
Change in unrealized gains (losses)	(4,207)	1	-	-	2,809
Increase (decrease) in net assets from operations	(4,643)	1	1,708	104	1,992
INCREASE (DECREASE) IN NET ASSETS FROM CAPITAL TRANSACTIONS					
Deposits	187,166	1,375	211,348	19,963	368,763
Benefit payments	-	-	-	-	-
Payments on termination	-	-	(3,000)	-	(700)
Contract maintenance charge	(28)	-	(24)	(4)	(57)
Transfers among the sub-accounts and with the Fixed Account-net	4,538	-	(55,064)	5,332	3,300
Increase (decrease) in net assets from capital transactions	191,676	1,375	153,260	25,291	371,306
INCREASE (DECREASE) IN NET ASSETS	187,033	1,376	154,968	25,395	373,298
NET ASSETS AT BEGINNING OF PERIOD	-	-	-	-	-
NET ASSETS AT END OF PERIOD	\$ 187,033	\$ 1,376	\$ 154,968	\$ 25,395	\$ 373,298

<Caption>

MFS Variable Insurance Trust Sub-Accounts

MFS High Income

2000 (h)

<S>	<C>
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS	
Net investment income (loss)	\$ -
Net realized gains (losses)	-
Change in unrealized gains (losses)	(1)

Increase (decrease) in net assets

from operations	(1)

INCREASE (DECREASE) IN NET ASSETS FROM CAPITAL TRANSACTIONS	
Deposits	1,000
Benefit payments	-
Payments on termination	-
Contract maintenance charge	-
Transfers among the sub-accounts and with the Fixed Account-net	-

Increase (decrease) in net assets from capital transactions	1,000

INCREASE (DECREASE) IN NET ASSETS	999
NET ASSETS AT BEGINNING OF PERIOD	-

NET ASSETS AT END OF PERIOD	\$ 999
	=====

</Table>

(d) For the Period Beginning on May 22, 2000 and Ended December 31, 2000

(e) For the Period Beginning on May 30, 2000 and Ended December 31, 2000

(h) For the Period Beginning on July 19, 2000 and Ended December 31, 2000

See notes to financial statements.

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ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A

<Table>

<Caption>

STATEMENTS OF CHANGES IN NET ASSETS
FOR THE YEARS ENDED DECEMBER 31,

	MFS Variable Insurance Trust Sub-Accounts		Oppenheimer Variable Account Funds Sub-Accounts	
	MFS New Discovery	Oppenheimer Aggressive Growth	Oppenheimer Capital Appreciation	Oppenheimer Main Street Growth & Income
	2000 (h)	2000 (d)	2000 (h)	2000 (d)
	<C>	<C>	<C>	<C>
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS				
Net investment income (loss)	\$ (50)	\$ (157)	\$ -	\$ (1,134)
Net realized gains (losses)	2	(278)	-	(30)
Change in unrealized gains (losses)	5,017	(15,250)	(8)	(22,673)

Increase (decrease) in net assets from operations	4,969	(15,685)	(8)	(23,837)

INCREASE (DECREASE) IN NET ASSETS FROM CAPITAL TRANSACTIONS				
Deposits	56,299	111,267	825	350,007
Benefit payments	-	-	-	-
Payments on termination	-	507	-	(525)
Contract maintenance charge	(9)	(15)	-	(50)
Transfers among the sub-accounts and with the Fixed Account-net	-	841	-	2,286

Increase (decrease) in net assets from capital transactions	56,290	112,600	825	351,718
INCREASE (DECREASE) IN NET ASSETS	61,259	96,915	817	327,881
NET ASSETS AT BEGINNING OF PERIOD	-	-	-	-
NET ASSETS AT END OF PERIOD	\$ 61,259	\$ 96,915	\$ 817	\$ 327,881

<Caption>

Oppenheimer Variable Account Funds Sub-Accounts

	Oppenheimer Small Cap Growth	Oppenheimer Strategic Bond
	2000 (d)	2000 (d)
<S>	<C>	<C>
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS		
Net investment income (loss)	\$ (1)	\$ (166)
Net realized gains (losses)	-	(1)
Change in unrealized gains (losses)	(78)	207
Increase (decrease) in net assets from operations	(79)	40
INCREASE (DECREASE) IN NET ASSETS FROM CAPITAL TRANSACTIONS		
Deposits	2,175	89,566
Benefit payments	-	-
Payments on termination	-	-
Contract maintenance charge	-	(14)
Transfers among the sub-accounts and with the Fixed Account-net	-	500
Increase (decrease) in net assets from capital transactions	2,175	90,052
INCREASE (DECREASE) IN NET ASSETS	2,096	90,092
NET ASSETS AT BEGINNING OF PERIOD	-	-
NET ASSETS AT END OF PERIOD	\$ 2,096	\$ 90,092

</Table>

(d) For the Period Beginning on May 22, 2000 and Ended December 31, 2000

(h) For the Period Beginning on July 19, 2000 and Ended December 31, 2000

See notes to financial statements.

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ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A

<Table>
<Caption>
STATEMENTS OF CHANGES IN NET ASSETS
FOR THE YEARS ENDED DECEMBER 31,

Putnam Variable Trust Sub-Accounts

	American Government Income	Asia Pacific Growth		Capital Appreciation
	2000 (c)	2000	1999 (b)	2000 (i)
<S>	<C>	<C>	<C>	<C>
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS				
Net investment income (loss)	\$ 12,536	\$ 2,362	\$ -	\$ (40)
Net realized gains (losses)	7	(1,703)	-	-
Change in unrealized gains (losses)	717	(87,973)	-	1,176
Increase (decrease) in net assets from operations	13,260	(87,314)	-	1,136
INCREASE (DECREASE) IN NET ASSETS FROM CAPITAL TRANSACTIONS				
Deposits	273,399	241,028	-	78,130
Benefit payments	-	-	-	-
Payments on termination	(539)	(6,789)	-	-
Contract maintenance charge	(73)	(34)	-	(14)
Transfers among the sub-accounts and with the Fixed Account-net	192,136	73,105	-	9,756
Increase (decrease) in net assets from capital transactions	464,923	307,310	-	87,872
INCREASE (DECREASE) IN NET ASSETS	478,183	219,996	-	89,008
NET ASSETS AT BEGINNING OF PERIOD	-	-	-	-
NET ASSETS AT END OF PERIOD	\$ 478,183	\$ 219,996	\$ -	\$ 89,008

<Caption>

Putnam Variable Trust Sub-Accounts

	Diversified Income	
	2000	1999 (b)
<S>	<C>	<C>
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS		
Net investment income (loss)	\$ (2,567)	\$ -
Net realized gains (losses)	(3,436)	-
Change in unrealized gains (losses)	(18,440)	-
Increase (decrease) in net assets from operations	(24,443)	-
INCREASE (DECREASE) IN NET ASSETS FROM CAPITAL TRANSACTIONS		
Deposits	1,707,108	-
Benefit payments	-	-
Payments on termination	(32,990)	-
Contract maintenance charge	(457)	-
Transfers among the sub-accounts and with the Fixed Account-net	1,349,590	-
Increase (decrease) in net assets from capital transactions	3,023,251	-
INCREASE (DECREASE) IN NET ASSETS	2,998,808	-
NET ASSETS AT BEGINNING OF PERIOD	-	-

NET ASSETS AT END OF PERIOD \$ 2,998,808 \$ -

</Table>

(b) For the Period Beginning on December 10, 1999 and Ended December 31, 1999

(c) For the Period Beginning on February 1, 2000 and Ended December 31, 2000

(i) For the Period Beginning on October 2, 2000 and Ended December 31, 2000

See notes to financial statements.

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ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A

<Table>
<Caption>
STATEMENTS OF CHANGES IN NET ASSETS
FOR THE YEARS ENDED DECEMBER 31,

	Putnam Variable Trust Sub-Accounts					
	The George Putnam Fund of Boston		Global Asset Allocation		Global Growth	
	2000	1999 (b)	2000	1999 (b)	2000	1999 (b)
<S>	<C>	<C>	<C>	<C>	<C>	<C>
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS						
Net investment income (loss)	\$ (17,161)	\$ -	\$ 5,169	\$ -	\$ 94,695	\$ -
Net realized gains (losses)	2,241	-	(337)	-	(1,320)	-
Change in unrealized gains (losses)	228,217	-	(16,440)	-	(1,461,502)	-
Increase (decrease) in net assets from operations	213,297	-	(11,608)	-	(1,368,127)	-
INCREASE (DECREASE) IN NET ASSETS FROM CAPITAL TRANSACTIONS						
Deposits	2,355,800	-	593,314	-	4,731,916	-
Benefit payments	-	-	-	-	(13,424)	-
Payments on termination	(18,164)	-	(5,745)	-	(101,201)	-
Contract maintenance charge	(464)	-	(120)	-	(888)	-
Transfers among the sub-accounts and with the Fixed Account-net	492,653	-	212,922	-	2,582,813	-
Increase (decrease) in net assets from capital transactions	2,829,825	-	800,371	-	7,199,216	-
INCREASE (DECREASE) IN NET ASSETS	3,043,122	-	788,763	-	5,831,089	-
NET ASSETS AT BEGINNING OF PERIOD	-	-	-	-	-	-
NET ASSETS AT END OF PERIOD	\$ 3,043,122	\$ -	\$ 788,763	\$ -	\$ 5,831,089	\$ -

</Table>

(b) For the Period Beginning on December 10, 1999 and Ended December 31, 1999

See notes to financial statements.

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<Page>

ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A

<Table>

<Caption>

STATEMENTS OF CHANGES IN NET ASSETS
FOR THE YEARS ENDED DECEMBER 31,

	Putnam Variable Trust Sub-Accounts				
	Growth & Income		Growth Opportunities	Health Sciences	
	2000	1999 (b)	2000 (c)	2000	1999 (b)
<S>	<C>	<C>	<C>	<C>	<C>
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS					
Net investment income (loss)	\$ 121,215	\$ -	\$ (22,060)	\$ (20,604)	\$ -
Net realized gains (losses)	5,030	-	(3,540)	2,169	-
Change in unrealized gains (losses)	1,110,766	-	(1,047,115)	347,622	-
Increase (decrease) in net assets from operations	1,237,011	-	(1,072,715)	329,187	-
INCREASE (DECREASE) IN NET ASSETS FROM CAPITAL TRANSACTIONS					
Deposits	11,977,077	-	3,250,905	3,094,493	-
Benefit payments	(9,712)	-	-	-	-
Payments on termination	(228,684)	-	(52,572)	(28,487)	-
Contract maintenance charge	(3,017)	-	(539)	(747)	-
Transfers among the sub-accounts and with the Fixed Account-net	6,833,088	-	1,411,457	1,511,730	-
Increase (decrease) in net assets from capital transactions	18,568,752	-	4,609,251	4,576,989	-
INCREASE (DECREASE) IN NET ASSETS	19,805,763	-	3,536,536	4,906,176	-
NET ASSETS AT BEGINNING OF PERIOD	-	-	-	-	-
NET ASSETS AT END OF PERIOD	\$ 19,805,763	\$ -	\$ 3,536,536	\$ 4,906,176	\$ -

</Table>

(b) For the Period Beginning on December 10, 1999 and Ended December 31, 1999

(c) For the Period Beginning on February 1, 2000 and Ended December 31, 2000

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<Page>

ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A

<Table>

<Caption>

STATEMENTS OF CHANGES IN NET ASSETS
FOR THE YEARS ENDED DECEMBER 31,

	Putnam Variable Trust Sub-Accounts				
	Growth & Income		Growth Opportunities	Health Sciences	
	2000	1999 (b)	2000 (c)	2000	1999 (b)

	High Yield		Income		International Growth	
	2000	1999 (b)	2000	1999 (b)	2000	1999 (b)
<S>	<C>	<C>	<C>	<C>	<C>	<C>
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS						
Net investment income (loss)	\$ 7,357	\$ -	\$ (1,904)	\$ -	\$ 56,137	\$ -
Net realized gains (losses)	(3,377)	-	99	-	(2,321)	-
Change in unrealized gains (losses)	(78,570)	-	83,778	-	(525,659)	-
Increase (decrease) in net assets from operations	(74,590)	-	81,973	-	(471,843)	-
INCREASE (DECREASE) IN NET ASSETS FROM CAPITAL TRANSACTIONS						
Deposits	828,293	-	1,590,374	-	5,328,656	-
Benefit payments	(172)	-	-	-	(362)	-
Payments on termination	(16,324)	-	(33,023)	-	(79,196)	-
Contract maintenance charge	(173)	-	(355)	-	(1,192)	-
Transfers among the sub-accounts and with the Fixed Account-net	401,730	-	689,099	-	3,048,105	-
Increase (decrease) in net assets from capital transactions	1,213,354	-	2,246,095	-	8,296,011	-
INCREASE (DECREASE) IN NET ASSETS	1,138,764	-	2,328,068	-	7,824,168	-
NET ASSETS AT BEGINNING OF PERIOD	-	-	-	-	-	-
NET ASSETS AT END OF PERIOD	\$ 1,138,764	\$ -	\$ 2,328,068	\$ -	\$ 7,824,168	\$ -

</Table>

(b) For the Period Beginning on December 10, 1999 and Ended December 31, 1999

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ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A

<Table>

<Caption>

STATEMENTS OF CHANGES IN NET ASSETS FOR THE YEARS ENDED DECEMBER 31,

	Putnam Variable Trust Sub-Accounts					
	International Growth & Income		International New Opportunities		Investors	
	2000	1999 (b)	2000	1999 (b)	2000	1999 (b)
<S>	<C>	<C>	<C>	<C>	<C>	<C>
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS						
Net investment income (loss)	\$ 21,716	\$ -	\$ 18,572	\$ -	\$ (83,917)	\$ -
Net realized gains (losses)	(1,521)	-	(36,628)	-	5,708	-
Change in unrealized gains (losses)	(5,967)	-	(1,206,046)	-	(2,207,395)	-
Increase (decrease) in net assets from operations	14,228	-	(1,224,102)	-	(2,285,604)	-
INCREASE (DECREASE) IN NET ASSETS						

FROM CAPITAL TRANSACTIONS

Deposits	1,189,344	-	3,293,778	-	11,165,957	-
Benefit payments	(1,608)	-	(166)	-	(47,284)	-
Payments on termination	(13,871)	-	(42,649)	-	(166,897)	-
Contract maintenance charge	(254)	-	(451)	-	(2,135)	-
Transfers among the sub-accounts and with the Fixed Account-net	482,304	-	932,600	-	5,350,822	-
Increase (decrease) in net assets from capital transactions	1,655,915	-	4,183,112	-	16,300,463	-
INCREASE (DECREASE) IN NET ASSETS	1,670,143	-	2,959,010	-	14,014,859	-
NET ASSETS AT BEGINNING OF PERIOD	-	-	-	-	-	-
NET ASSETS AT END OF PERIOD	\$ 1,670,143	\$ -	\$ 2,959,010	\$ -	\$ 14,014,859	\$ -

</Table>

(b) For the Period Beginning on December 10, 1999 and Ended December 31, 1999

See notes to financial statements.

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<Page>

ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A

<Table>
<Caption>
STATEMENTS OF CHANGES IN NET ASSETS
FOR THE YEARS ENDED DECEMBER 31,

	Putnam Variable Trust Sub-Accounts					
	Money Market		New Opportunities		New Value	
	2000	1999 (b)	2000	1999 (b)	2000	1999 (b)
<S>	<C>	<C>	<C>	<C>	<C>	<C>
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS						
Net investment income (loss)	\$ 58,246	\$ -	\$ 76,904	\$ -	\$ 712	\$ -
Net realized gains (losses)	-	-	(195)	-	1,021	-
Change in unrealized gains (losses)	-	-	(5,048,414)	-	98,223	-
Increase (decrease) in net assets from operations	58,246	-	(4,971,705)	-	99,956	-
INCREASE (DECREASE) IN NET ASSETS FROM CAPITAL TRANSACTIONS						
Deposits	3,639,819	-	13,467,653	-	540,925	-
Benefit payments	-	-	(18,738)	-	-	-
Payments on termination	(120,601)	-	(215,704)	-	(1,845)	-
Contract maintenance charge	(395)	-	(2,117)	-	(136)	-
Transfers among the sub-accounts and with the Fixed Account-net	(986,612)	-	5,634,928	-	251,575	-
Increase (decrease) in net assets from capital transactions	2,532,211	-	18,866,022	-	790,519	-
INCREASE (DECREASE) IN NET ASSETS	2,590,457	-	13,894,317	-	890,475	-
NET ASSETS AT BEGINNING OF PERIOD	-	-	-	-	-	-
NET ASSETS AT END OF PERIOD	\$ 2,590,457	\$ -	\$ 13,894,317	\$ -	\$ 890,475	\$ -

</Table>

See notes to financial statements.

<Page>

ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A

<Table>
<Caption>
STATEMENTS OF CHANGES IN NET ASSETS
FOR THE YEARS ENDED DECEMBER 31,

Table with columns for Putnam Variable Trust Sub-Accounts: OTC & Emerging Growth, Research, and Small Cap Value. Rows include Net investment income, Net realized gains, and various capital transactions.

</Table>

See notes to financial statements.

<Page>

ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A

<Table>
<Caption>
STATEMENTS OF CHANGES IN NET ASSETS
FOR THE YEARS ENDED DECEMBER 31,

Table with columns for Putnam Variable Trust Sub-Accounts: Technology, Utilities, and Vista.

	2000 (g)	2000	1999 (b)	2000	1999 (b)
<S>	<C>	<C>	<C>	<C>	<C>
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS					
Net investment income (loss)	\$ (1,831)	\$ 2,775	\$ -	\$ (27,960)	\$ -
Net realized gains (losses)	(279)	917	-	863	-
Change in unrealized gains (losses)	(211,695)	171,335	-	(951,646)	-
Increase (decrease) in net assets from operations	(213,805)	175,027	-	(978,743)	-
INCREASE (DECREASE) IN NET ASSETS FROM CAPITAL TRANSACTIONS					
Deposits	660,049	1,425,254	-	4,674,319	-
Benefit payments	-	(198)	-	(187)	-
Payments on termination	(7,650)	(24,213)	-	(90,622)	-
Contract maintenance charge	(92)	(369)	-	(954)	-
Transfers among the sub-accounts and with the Fixed Account-net	162,570	849,122	-	2,657,586	-
Increase (decrease) in net assets from capital transactions	814,877	2,249,596	-	7,240,142	-
INCREASE (DECREASE) IN NET ASSETS	601,072	2,424,623	-	6,261,399	-
NET ASSETS AT BEGINNING OF PERIOD	-	-	-	-	-
NET ASSETS AT END OF PERIOD	\$ 601,072	\$ 2,424,623	\$ -	\$ 6,261,399	\$ -

</Table>

(b) For the Period Beginning on December 10, 1999 and Ended December 31, 1999

(g) For the Period Beginning on July 17, 2000 and Ended December 31, 2000

See notes to financial statements.

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<Page>

ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A

<Table>

<Caption>

STATEMENTS OF CHANGES IN NET ASSETS FOR THE YEARS ENDED DECEMBER 31,

	Putnam Variable Trust Sub-Accounts			Scudder Variable Life Investment Fund Sub-Accounts	
	Voyager		Voyager II	Money Market	21st Century Growth
<S>	2000	1999 (b)	2000 (i)	2000 (f)	2000 (f)
<C>	<C>	<C>	<C>	<C>	<C>
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS					
Net investment income (loss)	\$ 285,171	\$ -	\$ (117)	\$ 65	\$ (9)
Net realized gains (losses)	(1,073)	-	(28)	-	(1)
Change in unrealized gains (losses)	(3,938,355)	-	(10,209)	-	(849)
Increase (decrease) in net assets from operations	(3,654,257)	-	(10,354)	65	(859)
INCREASE (DECREASE) IN NET ASSETS FROM CAPITAL TRANSACTIONS					
Deposits	17,688,274	-	91,960	21,967	-
Benefit payments	(21,524)	-	-	-	-
Payments on termination	(295,535)	-	-	-	-

Contract maintenance charge	(3,178)	-	(14)	(3)	(1)
Transfers among the sub-accounts and with the Fixed Account-net	7,150,299	-	8,362	-	10,033
Increase (decrease) in net assets from capital transactions	24,518,336	-	100,308	21,964	10,032
INCREASE (DECREASE) IN NET ASSETS	20,864,079	-	89,954	22,029	9,173
NET ASSETS AT BEGINNING OF PERIOD	-	-	-	-	-
NET ASSETS AT END OF PERIOD	\$ 20,864,079	\$ -	\$ 89,954	\$ 22,029	\$ 9,173

</Table>

(b) For the Period Beginning on December 10, 1999 and Ended December 31, 1999

(f) For the Period Beginning on June 15, 2000 and Ended December 31, 2000

(i) For the Period Beginning on October 2, 2000 and Ended December 31, 2000

See notes to financial statements.

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<Page>

ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A

<Table>

<Caption>
STATEMENTS OF CHANGES IN NET ASSETS
FOR THE YEARS ENDED DECEMBER 31,

	Franklin Templeton Variable Insurance Products Trust Sub-Accounts		Van Kampen Life Investment Trust Sub-Account	
	Templeton Asset Strategy	Templeton International	LIT Comstock	LIT Emerging Growth
	2000 (d)	2000 (d)	2000 (d)	2000 (h)
<S>	<C>	<C>	<C>	<C>
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS				
Net investment income (loss)	\$ (4)	\$ (164)	\$ -	\$ (123)
Net realized gains (losses)	-	(3)	-	1
Change in unrealized gains (losses)	210	1,660	-	(326)
Increase (decrease) in net assets from operations	206	1,493	-	(448)
INCREASE (DECREASE) IN NET ASSETS FROM CAPITAL TRANSACTIONS				
Deposits	6,390	81,439	3,901	124,148
Benefit payments	-	-	-	-
Payments on termination	-	-	-	-
Contract maintenance charge	(1)	(13)	(1)	(19)
Transfers among the sub-accounts and with the Fixed Account-net	-	-	-	602
Increase (decrease) in net assets from capital transactions	6,389	81,426	3,900	124,731
INCREASE (DECREASE) IN NET ASSETS	6,595	82,919	3,900	124,283
NET ASSETS AT BEGINNING OF PERIOD	-	-	-	-
NET ASSETS AT END OF PERIOD	\$ 6,595	\$ 82,919	\$ 3,900	\$ 124,283

</Table>

(d) For the Period Beginning on May 22, 2000 and Ended December 31, 2000

(h) For the Period Beginning on July 19, 2000 and Ended December 31, 2000

See notes to financial statements.

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<Page>

ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A

<Table>

<Caption>

STATEMENTS OF CHANGES IN NET ASSETS
FOR THE YEARS ENDED DECEMBER 31,

Wells Fargo Variable Trust Sub-Accounts			
	Wells Fargo VT Asset	Wells Fargo VT Equity- Income	Wells Fargo VT Growth
	2000 (d)	2000 (d)	2000 (d)
<hr/>			
<S>	<C>	<C>	<C>
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS			
Net investment income (loss)	\$ 290	\$ 2	\$ (8)
Net realized gains (losses)	(25)	-	(1)
Change in unrealized gains (losses)	(561)	82	(259)
	<hr/>	<hr/>	<hr/>
Increase (decrease) in net assets from operations	(296)	84	(268)
	<hr/>	<hr/>	<hr/>
INCREASE (DECREASE) IN NET ASSETS FROM CAPITAL TRANSACTIONS			
Deposits	-	-	3,796
Benefit payments	-	-	-
Payments on termination	(526)	-	-
Contract maintenance charge	(1)	-	(1)
Transfers among the sub-accounts and with the Fixed Account-net	7,498	2,666	-
	<hr/>	<hr/>	<hr/>
Increase (decrease) in net assets from capital transactions	6,971	2,666	3,795
	<hr/>	<hr/>	<hr/>
INCREASE (DECREASE) IN NET ASSETS	6,675	2,750	3,527
NET ASSETS AT BEGINNING OF PERIOD	-	-	-
	<hr/>	<hr/>	<hr/>
NET ASSETS AT END OF PERIOD	\$ 6,675	\$ 2,750	\$ 3,527
	<hr/>	<hr/>	<hr/>

</Table>

(d) For the Period Beginning on May 22, 2000 and Ended December 31, 2000

See notes to financial statements.

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<Page>

ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A

NOTES TO FINANCIAL STATEMENTS

1. ORGANIZATION

Allstate Life of New York Separate Account A (the "Account"), a unit investment trust registered with the Securities and Exchange Commission under the Investment Company Act of 1940, is a Separate Account of Allstate Life Insurance Company of New York ("Allstate New York"). The

assets of the Account are legally segregated from those of Allstate New York. Allstate New York is wholly owned by Allstate Life Insurance Company, a wholly owned subsidiary of Allstate Insurance Company, which is wholly owned by The Allstate Corporation.

Allstate New York issues seven variable annuity contracts, the AIM Lifetime Plus-SM- ("Lifetime Plus"), the AIM Lifetime Plus-SM- II ("Lifetime Plus II"), the Scudder Horizon Advantage ("Scudder"), the Putnam Allstate Advisor ("Putnam"), the Allstate Custom Portfolio ("Custom"), the AFA SelectDirections ("SelectDirections"), and the Allstate Provider ("Provider") (collectively the "Contracts"), the deposits of which are invested at the direction of the contractholders in the sub-accounts that comprise the Account. Absent any contract provisions wherein Allstate New York contractually guarantees either a minimum return or account value upon death or annuitization, variable annuity contractholders bear the investment risk that the sub-accounts may not meet their stated investment objectives. The sub-accounts invest in the following underlying mutual fund portfolios (collectively the "Funds").

<Table>	<C>
<S>	
AIM VARIABLE INSURANCE FUNDS	FIDELITY VARIABLE INSURANCE PRODUCTS FUND
AIM V.I. Aggressive Growth	VIP Equity-Income
AIM V.I. Balanced	VIP Growth
AIM V.I. Blue Chip	VIP Growth Opportunities
AIM V.I. Capital Appreciation	VIP High Income
AIM V.I. Capital Development	VIP Overseas
AIM V.I. Dent Demographics	FIDELITY VARIABLE INSURANCE PRODUCTS FUND II
AIM V.I. Diversified Income	VIP II Contrafund
AIM V.I. Global Utilities	VIP II Investment Grade Bond
AIM V.I. Government Securities	GOLDMAN SACHS VARIABLE INSURANCE TRUST
AIM V.I. Growth	VIT Capital Growth
AIM V.I. Growth and Income	VIT CORE Small Cap Equity
AIM V.I. High Yield	VIT CORE U.S. Equity
AIM V.I. International Equity	VIT Global Income
AIM V.I. Money Market	VIT International Equity
AIM V.I. Telecommunications	HSBC VARIABLE INSURANCE FUNDS
AIM V.I. Value	HSBC VI Cash Management
DELAWARE GROUP PREMIUM FUND, INC.	HSBC VI Fixed Income
Delaware GP Small Cap Value	HSBC VI Growth & Income
Delaware GP Trend	MFS VARIABLE INSURANCE TRUST
DREYFUS VARIABLE INVESTMENT FUND	MFS Emerging Growth
VIF Capital Appreciation	MFS Growth with Income
VIF Growth & Income	MFS High Income
VIF Money Market	MFS New Discovery
DREYFUS SOCIALLY RESPONSIBLE GROWTH FUND, INC.	MFS Research
DREYFUS STOCK INDEX FUND	
</Table>	

<Page>

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

1. ORGANIZATION (CONTINUED)

<Table>	<C>
<S>	
OPPENHEIMER VARIABLE ACCOUNT FUNDS	SCUDDER VARIABLE LIFE INVESTMENT FUND
Oppenheimer Aggressive Growth	Balanced
Oppenheimer Capital Appreciation	Bond
Oppenheimer Global Securities	Capital Growth
Oppenheimer Main Street Growth & Income	Global Discovery
Oppenheimer Small Cap Growth	Growth & Income
Oppenheimer Strategic Bond	International
PUTNAM VARIABLE TRUST	Large Company Growth
American Government Income	Money Market
Asia Pacific	21st Century Growth
Capital Appreciation	FRANKLIN TEMPLETON VARIABLE INSURANCE
Diversified Income	PRODUCTS TRUST
The George Putnam Fund of Boston	Franklin Small Cap
Global Asset Allocation	Templeton Asset Strategy
Global Growth	Templeton Developing Markets Securities
Growth & Income	Templeton Growth Securities
Growth Opportunities	Templeton International
Health Sciences	Templeton Mutual Shares Securities
High Yield	THE UNIVERSAL INSTITUTIONAL FUNDS, INC.
Income	Equity Growth
International Growth	Fixed Income
International Growth & Income	Global Equity
International New Opportunities	Mid Cap Value
Investors	Value
Money Market	VAN KAMPEN LIFE INVESTMENT TRUST

New Opportunities
New Value
OTC & Emerging Growth
Research
Small Cap Value
Technology
Utilities
Vista
Voyager
Voyager II

LIT Comstock
LIT Emerging Growth
WELLS FARGO VARIABLE TRUST
Wells Fargo VT Asset
Wells Fargo VT Equity-Income
Wells Fargo VT Growth

</Table>

Allstate New York provides insurance and administrative services to the contractholders for a fee. Allstate New York also maintains a fixed account ("Fixed Account"), to which contractholders may direct their deposits and receive a fixed rate of return. Allstate New York has sole discretion to invest the assets of the Fixed Account, subject to applicable law.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

VALUATION OF INVESTMENTS - Investments consist of shares of the Funds and are stated at fair value based on quoted market prices.

INVESTMENT INCOME - Investment income consists of dividends declared by the Funds and is recognized on the ex-dividend date.

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NOTES TO FINANCIAL STATEMENTS (CONTINUED)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

REALIZED GAINS AND LOSSES - Realized gains and losses represent the difference between the proceeds from sales of shares of the Funds by the Account and the cost of such shares, which is determined on a weighted average basis. Transactions are recorded on a trade date basis.

FEDERAL INCOME TAXES - The Account intends to qualify as a segregated asset account as defined in the Internal Revenue Code ("Code"). As such, the operations of the Account are included in the tax return of Allstate New York. Allstate New York is taxed as a life insurance company under the Code. No federal income taxes are allocable to the Account as the Account did not generate taxable income.

USE OF ESTIMATES - The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes. Actual results could differ from those estimates.

3. EXPENSES

MORTALITY AND EXPENSE RISK CHARGE - Allstate New York assumes mortality and expense risks related to the operations of the Account and deducts charges daily based on the daily net assets of the Account. The mortality and expense risk charge covers insurance benefits available with the Contracts and certain expenses of the Contracts. It also covers the risk that the current charges will not be sufficient in the future to cover the cost of administering the Contracts. Allstate New York guarantees that the amount of this charge will not increase over the lives of the Contracts. At the contractholder's discretion, additional options, primarily death benefits, may be purchased for an additional charge.

ADMINISTRATIVE EXPENSE CHARGE - Allstate New York deducts administrative expense charges daily at a rate equal to .10% per annum of the average daily net assets of the Account for the Lifetime Plus, Lifetime Plus II, Custom, SelectDirections, and Provider contracts and .30% for the Scudder contract. Allstate New York guarantees that the amount of this charge will not increase over the lives of the Contracts.

CONTRACT MAINTENANCE CHARGE - Allstate New York deducts an annual maintenance charge of \$35 for Lifetime Plus and Lifetime Plus II and \$30 for Putnam, Custom, SelectDirections, and Provider on each contract anniversary and guarantees that this charge will not increase over the lives of the Contracts. This charge will be waived if certain conditions are met.

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NOTES TO FINANCIAL STATEMENTS (CONTINUED)

4. UNITS ISSUED AND REDEEMED
(Units in whole amounts)

<Table>
<Caption>

AIM Lifetime Plus Variable Annuity					
Unit activity during 2000:					
	Units Outstanding December 31, 1999	Units Issued	Units Redeemed	Units Outstanding December 31, 2000	Accumulation Unit Value December 31, 2000
<S>	<C>	<C>	<C>	<C>	<C>
Investments in the AIM Variable Insurance Funds					
Sub-Accounts:					
AIM V.I. Aggressive Growth	12,661	42,776	(1,547)	53,890	\$ 14.15
AIM V.I. Balanced	6,382	20,576	(2,459)	24,499	12.43
AIM V.I. Blue Chip	-	12,966	(1,657)	11,309	8.82
AIM V.I. Capital Appreciation	425,748	75,232	(44,219)	456,761	18.75
AIM V.I. Capital Development	3,948	15,509	(1,160)	18,297	12.55
AIM V.I. Dent Demographics	-	35,027	(2,720)	32,307	7.89
AIM V.I. Diversified Income	227,201	34,720	(57,360)	204,561	11.55
AIM V.I. Global Utilities	61,408	16,963	(6,450)	71,921	19.68
AIM V.I. Government Securities	108,494	12,845	(21,808)	99,531	12.15
AIM V.I. Growth	383,214	58,125	(37,554)	403,785	19.80
AIM V.I. Growth and Income	645,133	93,777	(64,221)	674,689	20.33
AIM V.I. High Yield	1,751	1,483	(2,400)	834	7.95
AIM V.I. International Equity	220,690	50,864	(26,074)	245,480	15.90
AIM V.I. Money Market	137,432	106,023	(147,576)	95,879	11.98
AIM V.I. Telecommunications	-	11,783	(335)	11,448	20.18
AIM V.I. Value	987,077	159,432	(141,153)	1,005,356	19.00

</Table>

Units relating to accrued contract maintenance charges are included in units redeemed.

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

4. UNITS ISSUED AND REDEEMED (CONTINUED)
(Units in whole amounts)

<Table>
<Caption>

AIM Lifetime Plus II Variable Annuity					
Unit activity during 2000:					
	Units Outstanding December 31, 1999	Units Issued	Units Redeemed	Units Outstanding December 31, 2000	Accumulation Unit Value December 31, 2000
<S>	<C>	<C>	<C>	<C>	<C>
Investments in the AIM Variable Insurance Funds					
Sub-Accounts:					
AIM V.I. Aggressive Growth	-	180,641	(7,110)	173,531	\$ 11.01
AIM V.I. Balanced	-	144,100	(8,377)	135,723	9.75
AIM V.I. Blue Chip	-	234,436	(4,938)	229,498	8.86
AIM V.I. Capital Appreciation	-	183,632	(7,826)	175,806	9.53
AIM V.I. Capital Development	-	53,572	(710)	52,862	11.59
AIM V.I. Dent Demographics	-	114,855	(1,990)	112,865	7.92
AIM V.I. Diversified Income	-	27,328	(2,339)	24,989	9.85
AIM V.I. Global Utilities	-	60,614	(6,131)	54,483	10.13
AIM V.I. Government Securities	-	11,923	(2)	11,921	10.79
AIM V.I. Growth	-	192,921	(4,844)	188,077	8.33
AIM V.I. Growth and Income	-	236,598	(6,473)	230,125	9.10
AIM V.I. High Yield	-	10,836	(218)	10,618	8.03
AIM V.I. International Equity	-	122,620	(3,777)	118,843	8.11
AIM V.I. Money Market	-	21,497	(11)	21,486	10.49
AIM V.I. Telecommunications	-	47,278	(1,067)	46,211	20.25
AIM V.I. Value	-	385,276	(8,726)	376,550	8.79

</Table>

Units relating to accrued contract maintenance charges are included in units redeemed.

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<Page>

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

4. UNITS ISSUED AND REDEEMED (CONTINUED)

(Units in whole amounts)

<Table>

<Caption>

AIM Lifetime Plus II Variable Annuity with Enhanced Death Benefit Rider

	Unit activity during 2000:			Units Outstanding December 31, 2000	Accumulation Unit Value December 31, 2000
	Units Outstanding December 31, 1999	Units Issued	Units Redeemed		
<S>	<C>	<C>	<C>	<C>	<C>
Investments in the AIM Variable Insurance Funds					
Sub-Accounts:					
AIM V.I. Aggressive Growth	-	103,250	(748)	102,502	\$ 10.98
AIM V.I. Balanced	-	80,043	(4,879)	75,164	9.73
AIM V.I. Blue Chip	-	182,536	(5,232)	177,304	8.84
AIM V.I. Capital Appreciation	-	134,016	(2,607)	131,409	9.51
AIM V.I. Capital Development	-	7,395	(57)	7,338	11.57
AIM V.I. Dent Demographics	-	79,748	(1,474)	78,274	7.90
AIM V.I. Diversified Income	-	7,856	(1,370)	6,486	9.83
AIM V.I. Global Utilities	-	14,545	(60)	14,485	10.10
AIM V.I. Government Securities	-	15,993	(109)	15,884	10.77
AIM V.I. Growth	-	127,883	(5,178)	122,705	8.31
AIM V.I. Growth and Income	-	143,457	(7,056)	136,401	9.08
AIM V.I. High Yield	-	18,629	(3,441)	15,188	8.01
AIM V.I. International Equity	-	45,923	(217)	45,706	8.10
AIM V.I. Money Market	-	46,093	(30,761)	15,332	10.47
AIM V.I. Telecommunications	-	34,299	(790)	33,509	20.21
AIM V.I. Value	-	220,349	(7,462)	212,887	8.77

</Table>

Units relating to accrued contract maintenance charges are included in units redeemed.

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<Page>

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

4. UNITS ISSUED AND REDEEMED (CONTINUED)

(Units in whole amounts)

<Table>

<Caption>

AIM Lifetime Plus II Variable Annuity Annuitized

	Unit activity during 2000:			Units Outstanding December 31, 2000	Accumulation Unit Value December 31, 2000
	Units Outstanding December 31, 1999	Units Issued	Units Redeemed		
<S>	<C>	<C>	<C>	<C>	<C>
Investments in the AIM Variable Insurance Funds					
Sub-Accounts:					
AIM V.I. Balanced	-	1,392	(48)	1,344	\$ 9.34
AIM V.I. Blue Chip	-	1,403	(29)	1,374	8.39
AIM V.I. Capital Appreciation	-	405	(14)	391	8.84
AIM V.I. Capital Development	-	399	(14)	385	10.96
AIM V.I. Diversified Income	-	1,662	(39)	1,623	9.74
AIM V.I. Growth	-	1,314	(28)	1,286	7.75
AIM V.I. Growth and Income	-	1,516	(35)	1,481	8.52
AIM V.I. Value	-	957	(14)	943	8.32

</Table>

Units relating to accrued contract maintenance charges are included in units redeemed.

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NOTES TO FINANCIAL STATEMENTS (CONTINUED)

4. UNITS ISSUED AND REDEEMED (CONTINUED)

(Units in whole amounts)

<Table>

<Caption>

Allstate Custom Portfolio Variable Annuity					
	Unit activity during 2000:			Accumulation Unit Value December 31, 2000	
	Units Outstanding December 31, 1999	Units Issued	Units Redeemed		
<S>	<C>	<C>	<C>	<C>	<C>
Investments in the AIM Variable Insurance Funds					
Sub-Accounts:					
AIM V.I. Balanced	-	26,659	(246)	26,413	\$ 10.15
AIM V.I. Capital Appreciation	-	10,640	(45)	10,595	9.24
AIM V.I. Government Securities	-	12,507	(11)	12,496	10.81
AIM V.I. Growth	-	14,502	(15)	14,487	8.34
AIM V.I. High Yield	-	7,114	(83)	7,031	8.36
AIM V.I. International Equity	-	6,231	(34)	6,197	8.99
AIM V.I. Value	-	30,184	(294)	29,890	8.98
Investments in the Delaware Group Premium Fund, Inc.					
Sub-Accounts:					
Delaware GP Small Cap Value	-	7,205	(1)	7,204	11.59
Delaware GP Trend	-	5,515	(1)	5,514	9.27
Investments in the Dreyfus Variable Investment Fund					
Sub-Accounts:					
VIF Capital Appreciation	-	1,286	(1)	1,285	9.93
Investments in the Dreyfus Socially Responsible Growth Fund, Inc.:	-	11,134	(64)	11,070	9.25
Investments in the Dreyfus Stock Index Fund:	-	28,250	(69)	28,181	9.41
Investment in the Fidelity Variable Insurance Products					
Fund Sub-Accounts:					
VIP Equity Income	-	1,655	-	1,655	10.81
VIP Growth	-	13,275	(291)	12,984	9.39
VIP Growth Opportunities	-	4,747	(1)	4,746	9.35
VIP Overseas	-	4,913	(33)	4,880	9.31
Investment in the Fidelity Variable Insurance Products					
Fund II Sub-Accounts:					
VIP II Contrafund	-	16,728	(2)	16,726	9.95
Investments in the HSBC Variable Insurance Funds					
Sub-Accounts:					
HSBC VI Cash Management	-	21,050	(5,839)	15,211	10.19
HSBC VI Fixed Income	-	2,619	(132)	2,487	10.21
HSBC VI Growth & Income	-	36,782	(94)	36,688	10.18
Investments in the Oppenheimer Variable Account					
Funds Sub-Accounts:					
Oppenheimer Aggressive Growth	-	10,749	(171)	10,578	9.16
Oppenheimer Main Street Growth & Income	-	35,433	(79)	35,354	9.27
Oppenheimer Strategic Bond	-	8,741	(11)	8,730	10.32
Investments in the Franklin Templeton Variable Insurance					
Products Trust Sub-Accounts:					
Templeton Asset Strategy	-	632	-	632	10.44
Templeton International	-	7,882	(1)	7,881	10.52
Investments in the Wells Fargo Variable Trust					
Sub-Accounts:					
Wells Fargo VT Asset	-	718	(51)	667	10.01
Wells Fargo VT Equity Income	-	330	(66)	264	10.43
Wells Fargo VT Growth	-	390	-	390	9.05

</Table>

Units relating to accrued contract maintenance charges are included in units redeemed.

4. UNITS ISSUED AND REDEEMED (CONTINUED)

(Units in whole amounts)

<Table>

<Caption>

Putnam Allstate Advisor Variable Annuity

	Unit activity during 2000:				Accumulation Unit Value December 31, 2000
	Units Outstanding December 31, 1999	Units Issued	Units Redeemed	Units Outstanding December 31, 2000	
<S>	<C>	<C>	<C>	<C>	<C>
Investments in the Putnam Variable Trust Sub-Accounts:					
American Government Income	-	43,339	(319)	43,020	\$ 11.12
Asia Pacific	-	23,515	(563)	22,952	9.58
Capital Appreciation	-	9,749	(2)	9,747	9.13
Diversified Income	-	343,788	(35,483)	308,305	9.73
The George Putnam Fund of Boston	-	316,133	(13,843)	302,290	10.07
Global Asset Allocation	-	79,699	(1,220)	78,479	10.05
Global Growth	-	560,781	(24,867)	535,914	10.87
Growth Opportunities	-	495,714	(19,980)	475,734	7.43
Growth & Income	-	2,151,603	(126,935)	2,024,668	9.78
Health Sciences	-	358,569	(21,268)	337,301	14.55
High Yield	-	131,990	(5,558)	126,432	8.98
Income	-	231,242	(6,105)	225,137	10.34
International Growth	-	643,253	(36,664)	606,589	12.88
International Growth & Income	-	159,143	(7,373)	151,770	10.98
International New Opportunities	-	297,331	(28,242)	269,089	10.98
Investors	-	1,531,557	(98,435)	1,433,122	9.78
Money Market	-	493,530	(251,266)	242,264	10.69
New Opportunities	-	1,285,569	(71,187)	1,214,382	11.44
New Value	-	88,290	(4,514)	83,776	10.63
OTC & Emerging Growth	-	395,583	(40,708)	354,875	9.58
Research	-	351,213	(12,960)	338,253	11.23
Small Cap Value	-	118,591	(3,499)	115,092	12.66
Technology	-	102,923	(1,882)	101,041	5.95
Utilities	-	218,876	(10,082)	208,794	11.59
Vista	-	484,363	(15,418)	468,945	13.34
Voyager	-	1,894,909	(128,571)	1,766,338	11.81
Voyager II	-	12,346	(44)	12,302	7.31

</Table>

Units relating to accrued contract maintenance charges are included in units redeemed.

<Page>

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

4. UNITS ISSUED AND REDEEMED (CONTINUED)

(Units in whole amounts)

<Table>

<Caption>

Putnam Allstate Advisor Variable Annuity Annuitized

	Unit activity during 2000:				Accumulation Unit Value December 31, 2000
	Units Outstanding December 31, 1999	Units Issued	Units Redeemed	Units Outstanding December 31, 2000	
<S>	<C>	<C>	<C>	<C>	<C>
Investments in the Putnam Variable Trust Sub-Accounts:					
Global Growth	-	707	(29)	678	\$ 10.31
Growth & Income	-	1,496	(61)	1,435	9.45
High Yield	-	468	(20)	448	8.85
International Growth	-	689	(28)	661	12.71
International Growth & Income	-	422	(17)	405	10.84
International New Opportunities	-	322	(13)	309	10.70
Investors	-	411	(17)	394	9.16
New Opportunities	-	629	(26)	603	10.45
OTC & Emerging Growth	-	658	(27)	631	8.67
Research	-	398	(16)	382	10.67
Utilities	-	442	(18)	424	11.27
Vista	-	316	(13)	303	12.44
Voyager	-	689	(29)	660	11.09

</Table>

Units relating to accrued contract maintenance charges are included in units redeemed.

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NOTES TO FINANCIAL STATEMENTS (CONTINUED)

4. UNITS ISSUED AND REDEEMED (CONTINUED)
(Units in whole amounts)

<Table>
<Caption>

AFA SelectDirections Variable Annuity					
Unit activity during 2000:					
	Units Outstanding December 31, 1999	Units Issued	Units Redeemed	Units Outstanding December 31, 2000	Accumulation Unit Value December 31, 2000
<S>	<C>	<C>	<C>	<C>	<C>
Investments in the AIM Variable Insurance Funds					
Sub-Accounts:					
AIM V.I. Capital Appreciation	-	1,992	(1)	1,991	\$ 7.63
AIM V.I. Diversified Income	-	364	-	364	9.99
AIM V.I. Growth and Income	-	1,488	-	1,488	8.18
AIM V.I. International Equity	-	305	-	305	8.66
AIM V.I. Value	-	21,943	(4)	21,939	8.67
Investment in the Fidelity Variable Insurance Products					
Fund Sub-Accounts:					
VIP Growth	-	27,155	(4)	27,151	8.53
VIP High Income	-	33	-	33	8.40
VIP Overseas	-	92	-	92	8.97
Investment in the Fidelity Variable Insurance Products					
Fund II Sub-Accounts:					
VIP II Contrafund	-	2,196	-	2,196	9.39
VIP II Investment Grade Bond	-	132	-	132	10.44
Investments in the MFS Variable Insurance Trust Sub-Accounts:					
MFS High Income	-	108	-	108	9.22
MFS New Discovery	-	6,892	(1)	6,891	8.89
Investments in the Oppenheimer Variable Account					
Funds Sub-Accounts:					
Oppenheimer Capital Appreciation	-	91	-	91	8.95
Oppenheimer Small Cap Growth	-	240	-	240	8.73
Investments in the Van Kampen Life Investment Trust					
Sub-Accounts:					
LIT Comstock	-	337	-	337	11.58
LIT Emerging Growth	-	16,640	(3)	16,637	7.47

Units relating to accrued contract maintenance charges are included in units redeemed.

<Page>

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

4. UNITS ISSUED AND REDEEMED (CONTINUED)
(Units in whole amounts)

<Table>
<Caption>

Scudder Horizon Advantage Variable Annuity					
Unit activity during 2000:					
	Units Outstanding December 31, 1999	Units Issued	Units Redeemed	Units Outstanding December 31, 2000	Accumulation Unit Value December 31, 2000
<S>	<C>	<C>	<C>	<C>	<C>

<S>	<C>	<C>	<C>	<C>	<C>
Investments in the Scudder Variable Life Investment Fund					
Sub-Accounts:					
Money Market	-	1,996	-	1,996	\$ 11.04
21st Century Growth	-	679	-	679	13.52

Units relating to accrued contract maintenance charges are included in units redeemed.

PART C
OTHER INFORMATION

24A. FINANCIAL STATEMENTS

The Financial Statements of Allstate Life Insurance Company of New York ("Allstate New York" or "Depositor") and Allstate Life of New York Separate Account A ("Separate Account") are filed herewith in Part B of this Registration Statement

24B. EXHIBITS

The following exhibits correspond to those required by paragraph (b) of Item 24 as to Exhibits in Form N-4:

- (1) Resolution of the Board of Directors of Allstate Life Insurance Company of New York authorizing establishment of the Allstate Life of New York Separate Account A (Incorporated herein by reference to Post-Effective Amendment No. 3 to Registrant's Form N-4 Registration Statement (File No. 033-65381) dated April 30, 1999.)
- (2) Not Applicable
- (3) (a) Form of Underwriting Agreement between Allstate New York and Allstate Distributors, L.L.C. (Incorporated herein by reference to Post-Effective Amendment No. 2 to Registrant's Form N-4 Registration Statement (File No. 333-74411) dated April 26, 2000.)

(b) Form of Administrative Services Agreement between Allstate New York and Allstate Distributors, L.L.C. (Incorporated herein by reference to Post-Effective Amendment No. 2 to Registrant's Form N-4 Registration Statement (File No. 333-74411) dated April 26, 2000.)
- (4) Form of Contract filed herewith
- (5) Form of Application for a Contract filed herewith
- (6) (a) Restated Certificate of Incorporation of Allstate Life Insurance Company of New York (Previously filed in Depositor's Form 10-K dated March 30, 1999 and incorporated herein by reference.)

(b) Amended By-laws of Allstate Life Insurance Company of New York (Previously filed in Depositor's Form 10-K dated March 30, 1999 and incorporated herein by reference.)
- (7) Not applicable
- (8) Form of Participation Agreement (Incorporated herein by reference to Post-Effective Amendment No. 1 to Registrant's Form N-4 Registration Statement (File No. 333-74411) dated February 1, 2000.)
- (9) Opinion of Michael J. Velotta, Vice President, Secretary and General Counsel of Allstate Life Insurance Company of New York filed herewith
- (10) (a) Independent Auditors' Consent filed herewith

(b) Consent of Foley & Lardner filed herewith
- (11) Not applicable
- (12) Not applicable
- (13) Schedule of Computation of Performance Quotations filed herewith
- (14) Not applicable
- (99) Powers of Attorney for Thomas J. Wilson, II, Michael J. Velotta, Samuel H. Pilch, Steven E. Shebik, Vincent A. Fusco, Marcia D. Alazraki, Cleveland

Johnson, Jr., John R. Raben, Jr., Sally A. Slacke, Margaret G. Dyer, John C. Lounds, Marla G. Friedman, J. Kevin McCarthy, Kenneth R. O'Brien and Patricia W. Wilson filed herewith

25. DIRECTORS AND OFFICERS OF THE DEPOSITOR

<TABLE>
<CAPTION>

NAME AND PRINCIPAL BUSINESS ADDRESS*	POSITION AND OFFICE WITH DEPOSITOR OF THE ACCOUNT
<S>	<C>
Thomas J. Wilson, II	Director, Chairman of the Board and President
Michael J. Velotta	Director, Vice President, Secretary and General Counsel
Marcia D. Alazraki	Director
Margaret G. Dyer	Director
Marla G. Friedman	Director and Vice President
Vincent A. Fusco	Director and Chief Operations Officer
Cleveland Johnson, Jr.	Director
John C. Lounds	Director
J. Kevin McCarthy	Director
Kenneth R. O'Brien	Director
John R. Raben, Jr.	Director
Steven E. Shebik	Director and Vice President
Sally A. Slacke	Director
Patricia W. Wilson	Director and Assistant Vice President
Karen C. Gardner	Vice President
John R. Hunter	Vice President
Samuel H. Pilch	Controller
Casey J. Sylla	Chief Investment Officer
James P. Zils	Treasurer
James J. Brazda	Chief Administrative Officer
D. Steven Boger	Assistant Vice President
Patricia A. Coffey	Assistant Vice President
Errol Cramer	Assistant Vice President and Corporate Actuary
Dorothy E. Even	Assistant Vice President
Douglas F. Gaer	Assistant Vice President
Judith P. Greffin	Assistant Vice President
Charles D. Mires	Assistant Vice President
Barry S. Paul	Assistant Vice President and Assistant Treasurer
Charles Salisbury	Assistant Vice President
Timothy N. Vander Pas	Assistant Vice President
David A. Walsh	Assistant Vice President
Richard Zaharias	Assistant Vice President
Joanne M. Derrig	Assistant Secretary and Assistant General Counsel
Doris M. Bryant	Assistant Secretary
Paul N. Kierig	Assistant Secretary
Susan L. Lees	Assistant Secretary
Mary J. McGinn	Assistant Secretary
Roberta S. Asher	Assistant Treasurer
Ralph A. Bergholtz	Assistant Treasurer
Mark A. Bishop	Assistant Treasurer
Robert B. Bodett	Assistant Treasurer
Barbara S. Brown	Assistant Treasurer
Rhonda Hoops	Assistant Treasurer
Peter S. Horos	Assistant Treasurer
Thomas C. Jensen	Assistant Treasurer
David L. Kocourek	Assistant Treasurer
Daniel C. Leimbach	Assistant Treasurer
Beth K. Marder	Assistant Treasurer
Jeffrey A. Mazer	Assistant Treasurer
Ronald A. Mendel	Assistant Treasurer
Stephen J. Stone	Assistant Treasurer
R. Steven Taylor	Assistant Treasurer
Louise J. Walton	Assistant Treasurer
Jerry D. Zinkula	Assistant Treasurer

</TABLE>

*The principal business address of Mr. Fusco is One Allstate Drive, P.O. Box 9095, Farmingville, New York 11738. The principal business address of Ms. Alazraki is 1675 Broadway, New York, New York 10019. The principal business address of Mr. Johnson is 47 Doral Lane, Bay Shore, New York 11706. The principal business address of Mr. O'Brien is 165 E. Loines Avenue, Merrick, New York 11566. The principal business address of Mr. Raben is 60 Wall Street, 15th Floor, New York, New York 10260. The principal business address of Ms. Slacke is 8 John Way, Islandia, New York 11788. The principal business address of Mr. Slawin is 6 Parkway North, Deerfield, Illinois 60015. The principal business address of the other foregoing officers and directors is 3100 Sanders Road, Northbrook, Illinois 60062.

26. PERSONS CONTROLLED BY OR UNDER COMMON CONTROL WITH DEPOSITOR OR REGISTRANT

Incorporated herein by reference to the Form 10-K Annual Report of The Allstate Corporation March 26, 2001 (File No. 1-11840).

27. NUMBER OF CONTRACT OWNERS

As of the date of the filing of this Registration Statement, the offering of the Putnam Allstate Advisor Preferred Variable Annuity Contract had not commenced.

28. INDEMNIFICATION

The by-laws of both Allstate New York and Allstate Distributors, L.L.C. (Principal Underwriter), provide for the indemnification of its directors, officers and controlling persons, against expenses, judgments, fines and amounts paid in settlement as incurred by such person, if such person acted properly. No indemnification shall be made in respect of any claim, issue or matter as to which such person shall have been adjudged to be liable for negligence or misconduct in the performance of a duty to the respective company, unless a court determines such person is entitled to such indemnity.

Insofar as indemnification for liability arising out of the Securities Act of 1933 may be permitted to directors, officers and controlling persons of the registrant pursuant to the foregoing provisions, or otherwise, the registrant has been advised that in the opinion of the Securities and Exchange Commission such indemnification is against public policy as expressed in the Act and is, therefore, unenforceable. In the event that a claim for indemnification against such liabilities (other than payment by the registrant of expenses incurred by a director, officer or controlling person of the registrant in the successful defense of any action, suit or proceeding) is asserted by such director, officer or controlling person in connection with the securities being registered, the registrant will, unless in the opinion of its counsel the matter has been settled by controlling precedent, submit to a court of appropriate jurisdiction the question whether such indemnification by it is against public policy as expressed in the Act and will be governed by the final adjudication of such issue.

29A. RELATIONSHIP OF PRINCIPAL UNDERWRITER TO OTHER INVESTMENT COMPANIES

(a) Allstate Distributors, L.L.C. also acts as a principal underwriter to the following investment companies:

Allstate Life Insurance Company Separate Account A

b) The directors and officers of the principal underwriter are:

<TABLE>

<CAPTION>

Name and Principal Business Address* of Each Such Person	Positions and Offices with Principal Underwriter
--	--

<S>

John R. Hunter
Brent H. Hamann
Albert Dal Porto
Karen C. Gardner
Evelyn Cooper
Lisa A. Burnell
William Webb
Michael J. Velotta
James P. Zils
Barry S. Paul
Eric Levy
Richard L. Baker
Peter H. Gallary
Jane M. Mancini
Vincent Esposito

<C>

Managing Director, Executive Committee Member
General Manager, Secretary, Executive Committee Member
Senior Vice President
Vice President
Vice President
Chief Compliance Officer
Controller and Treasurer
Assistant Secretary
Assistant Treasurer
Assistant Treasurer
Secretary
Executive Committee Member
Executive Committee Member
Executive Committee Member
Executive Committee Member

</TABLE>

* The principal address of Allstate Distributors, L.L.C. is 3100 Sanders Road, Northbrook, Illinois.

(c) Compensation of Allstate Distributors, L.L.C.

TABLE>

<TABLE>
<CAPTION>

(1)	(2)	(3)	(4)	(5)
Name of Principal Underwriter	Net Underwriting Discounts and Commissions	Compensation on Redemption	Brokerage Commissions	Compensation
<S> ALFS, Inc. (Jan-April 2000)	<C> N/A	<C> N/A	<C> \$3,521,268.33	<C> N/A
Allstate Distributors (May-Dec 2000)	N/A	N/A	\$4,836,463.11	N/A

</TABLE>

30. LOCATION OF ACCOUNTS AND RECORDS

Allstate New York is located at One Allstate Drive, P.O. Box 9095, Farmingville, New York 11738.

The Principal Underwriter, Allstate Distributors, L.L.C., is located at 3100 Sanders Road, Northbrook, Illinois 60062.

Each company maintains those accounts and records required to be maintained pursuant to Section 31(a) of the Investment Company Act and the rules promulgated thereunder.

31. MANAGEMENT SERVICES

None

32. UNDERTAKINGS

The Registrant undertakes to file a post-effective amendment to the Registration Statement as frequently as is necessary to ensure that the audited financial statements in the Registration Statement are never more than 16 months old for so long as payments under the variable annuity contracts may be accepted. Registrant furthermore agrees to include either, as part of any prospectus or application to purchase a contract offered by the prospectus, a toll-free number that an applicant can call to request a Statement of Additional Information or a post card or similar written communication that the applicant can remove to send for a Statement of Additional Information. Finally, the Registrant agrees to deliver any Statement of Additional Information and any Financial Statements required to be made available under this Form N-4 promptly upon written or oral request.

REPRESENTATIONS PURSUANT TO SECTION 403(B) OF THE INTERNAL REVENUE CODE

Allstate Life Insurance Company of New York represents that it is relying upon a November 28, 1988 Securities and Exchange Commission no-action letter issued to the American Council of Life Insurance and that the provisions of paragraphs 1-4 of the no-action letter have been complied with.

REPRESENTATION REGARDING CONTRACT EXPENSES

Allstate Life Insurance Company of New York represents that the fees and charges deducted under the Contracts described in this Registration Statement, in the aggregate, are reasonable in relation to the services rendered, the expenses expected to be incurred, and the risks assumed by Allstate Life Insurance Company of New York under the Contracts. Allstate Life Insurance Company of New York bases its representation on its assessment of all of the facts and circumstances, including such relevant factors as: the nature and extent of such services, expenses and risks; the need for Allstate Life Insurance Company of New York to earn a profit; the degree to which the Contracts include innovative features; and the regulatory standards for exemptive relief under the Investment Company Act of 1940 used prior to October 1996, including the range of industry practice. This representation applies to all Contracts sold pursuant to this Registration Statement, including those sold on the terms specifically described in the prospectus(es) contained herein, or any variations therein, based on supplements, endorsements, or riders to any Contracts or prospectus(es), or otherwise.

SIGNATURES

As required by the Securities Act of 1933 and the Investment Company Act of 1940, the Registrant, Allstate Life of New York Separate Account A, has caused this Registration Statement to be signed on its behalf by the undersigned, thereunto duly authorized, all in the Township of Northfield, State of Illinois, on the 2nd day of August, 2001.

ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT A
(REGISTRANT)

BY: ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK
(DEPOSITOR)

By: /s/MICHAEL J. VELOTTA

Michael J. Velotta
Vice President, Secretary and
General Counsel

As required by the Securities Act of 1933, this Registration Statement has been duly signed below by the following Directors and Officers of Allstate Life Insurance Company of New York on the 2nd day of August, 2001.

*/THOMAS J. WILSON, II ----- Thomas J. Wilson, II	Chairman of the Board, President and Director (Principal Executive Officer)
/s/MICHAEL J. VELOTTA ----- Michael J. Velotta	Vice President, Secretary, General Counsel and Director
*/SAMUEL J. PILCH ----- Samuel H. Pilch	Controller (Principal Accounting Officer)
*/STEVEN E. SHEBIK ----- Steven E. Shebik	Director and Vice President (Principal Financial Officer)
*/VINCENT A. FUSCO ----- Vincent A. Fusco	Director and Chief Operations Officer
*/MARCIA D. ALAZRAKI ----- Marcia D. Alazraki	Director
*/CLEVELAND JOHNSON, JR. ----- Cleveland Johnson, Jr.	Director
*/JOHN R. RABEN, JR. ----- John R. Raben, Jr.	Director
*/SALLY A. SLACKE ----- Sally A. Slacke	Director
*/MARGARET G. DYER ----- Margaret G. Dyer	Director
*/JOHN C. LOUNDS ----- John C. Lounds	Director
*/MARLA G. FRIEDMAN ----- Marla G. Friedman	Director
*/J. KEVIN MCCARTHY ----- J. Kevin McCarthy	Director
*/KENNETH R. O'BRIEN ----- Kenneth R. O'Brien	Director

Kenneth R. O'Brien

*/PATRICIA W. WILSON

Director and Assistant

Vice President

Patricia W. Wilson

*/ By Michael J. Velotta, pursuant to Powers of Attorney filed herewith.

EXHIBIT INDEX

Item No.	Description
(4)	Form of Contract
(5)	Form of Application for a Contract
(9)	Opinion of Michael J. Velotta, Vice President, Secretary and General Counsel of Allstate Life Insurance Company of New York
(10)	(a) Independent Auditors' Consent
(10)	(b) Consent of Foley & Lardner
(13)	Schedule of Computation of Performance Quotations
(99)	Powers of Attorney for Thomas J. Wilson, II, Michael J. Velotta, Samuel H. Pilch, Steven E. Shebik, Vincent A. Fusco, Marcia D. Alazraki, Cleveland Johnson, Jr., John R. Raben, Jr., Sally A. Slacke, Margaret G. Dyer, John C. Lounds, Marla G. Friedman, J. Kevin Mc. Carthy, Kenneth R. O'Brien and Patricia W. Wilson

NYLU501
Allstate Life Insurance
Company Of New York
A Stock Company

Home Office: One Allstate Drive, Farmingville, New York 11738

Flexible Premium Deferred Variable Annuity Certificate

This Certificate is issued to customers of participating financial services corporations according to the terms of Master Policy number 64895015 issued by Allstate Life Insurance Company of New York to the Trustee of the Financial Services Group Insurance Trust. The Trustee of the Financial Services Group Insurance Trust is called the Master Policyholder. This Certificate is issued in the state of New York and is governed by New York law.

Throughout this Certificate, "you" and "your" refer to the Certificate owner(s). "We", "us" and "our" refer to Allstate Life Insurance Company of New York.

Certificate Summary

This flexible premium deferred variable annuity provides a cash withdrawal benefit and a death benefit during the Accumulation Phase and periodic income payments beginning on the Payout Start Date during the Payout Phase. A Mortality and Expense Risk Charge equivalent to an annualized charge of 1.65% will be deducted daily from the Variable Account. The smallest annual rate of net investment return on the Variable Account assets required to keep Variable Amount Income Payments from decreasing is 4.65%.

The dollar amount of income payments or other values provided by this Certificate, when based on the investment experience of the Variable Account, will vary to reflect the performance of the Variable Account and are not guaranteed as to dollar amount.

This Certificate and Master Policy do not pay dividends.

The tax status of this Certificate as it applies to the owner should be reviewed each year.

PLEASE READ YOUR CERTIFICATE CAREFULLY.

This is a legal contract between the Certificate owner and Allstate Life Insurance Company of New York.

Return Privilege

If you are not satisfied with this Certificate for any reason, you may return it to us or our agent within 10 days after you receive it. We will refund any purchase payments allocated to the Variable Account, adjusted to reflect investment gain or loss from the date of allocation through the date of cancellation, plus any purchase payments allocated to the Fixed Account Options. If this Certificate is qualified under Section 408 of the Internal Revenue Code, we will refund the greater of any purchase payments or the Certificate Value.

If you have any questions about your Allstate Life Insurance Company of New York variable annuity, please contact Allstate Life Insurance Company of New York at (800) 390-1277.

[GRAPHIC OMITTED] [GRAPHIC OMITTED]

Secretary

Chairman and Chief Executive Officer

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 PAYOUT PHASE.....11
 INCOME PAYMENT TABLES.....13
 GENERAL PROVISIONS.....14

DPNY501

 ANNUITY DATA

CERTIFICATE NUMBER:.....444444444
 ISSUE DATE:.....March 31, 2001
 INITIAL PURCHASE PAYMENT:.....\$10,000.00
 IRA

INITIAL ALLOCATION OF PURCHASE PAYMENT:

	ALLOCATED AMOUNT (%)		
VARIABLE SUB-ACCOUNTS			
Putnam Research			
Putnam Investors			
Putnam Capital Appreciation	10%		
Putnam Growth Opportunities			
Putnam Voyager			
Putnam Health Sciences			
Putnam Vista			
Putnam New Opportunities			
Putnam Technology	10%		
Putnam Voyager II			
Putnam OTC & Emerging Growth			
Putnam Global Growth	10%		
Putnam Int'l Growth & Income			
Putnam Int'l Growth			
Putnam Asia Pacific Growth			
Putnam Int'l New Opportunities	10%		
Putnam The George Putnam Fund			
Putnam Utilities Growth and Income	20%		
Putnam Global Asset Allocation			
Putnam Growth and Income			
Putnam New Value			
Putnam Small Cap Value	10%		
Putnam Money Market			
Putnam American Government Income	10%		
Putnam Income			
Putnam Diversified Income			
Putnam High Yield			
	ALLOCATED	GUARANTEED	RATE
	AMOUNT (%)	INTEREST RATE	GUARANTEED
			THROUGH
STANDARD FIXED ACCOUNT			
1 Year Guarantee Period	20%	5.00%	03/31/2002
MINIMUM GUARANTEED RATE			
Fixed Account Options:.....			3.00%

PAYOUT START DATE:.....January 15, 2054

OWNER:.....John Doe

ANNUITANT:.....John Doe

AGE AT ISSUE:.....35

BENEFICIARY	RELATIONSHIP TO OWNER	PERCENTAGE
Jane Doe	Wife	100%

CONTINGENT BENEFICIARY	RELATIONSHIP TO OWNER	PERCENTAGE
Susan Doe	Daughter-in-law	100%

NYLU501

THE PERSONS INVOLVED

Owner The person named at the time of application is the Owner of this Certificate unless subsequently changed. As Owner, you will receive any periodic income payments, unless you have directed us to pay them to someone else.

You may exercise all rights stated in this Certificate, subject to the rights of any irrevocable Beneficiary.

You may change the Owner at any time by written notice in a form satisfactory to us. If the Owner is a living person, you may name a new Annuitant only upon the death of the current Annuitant prior to the Payout Start Date by written notice in a form satisfactory to us. Once we accept a change, it takes effect as of the date You signed the request. Each change is subject to any payment We make or other action We take before We accept it. You may not assign an interest in this Certificate as collateral or security for a loan.

If the sole surviving Owner dies prior to the Payout Start Date, the Beneficiary(ies) become(s) the New Owner. If the sole surviving Owner dies after the Payout Start Date, the Beneficiary(ies) become(s) the New Owner and will receive any subsequent guaranteed income payments.

If more than one person is designated as Owner:

- o Owner as used in this Certificate refers to all persons named as Owners, unless otherwise indicated;
- o any request to exercise ownership rights must be signed by all Owners; and
- o on the death of any person who is an Owner, the surviving person(s) named as Owner will continue as Owner.

New Owner The "New Owner" is the Owner determined immediately after death of the Owner. The New Owner is:

- o the surviving Owner
- o if no surviving Owner, the beneficiary(ies) of a single Owner; or
- o the beneficiary(ies) of a sole surviving Owner.

Annuitant The Annuitant is the person named on the Annuity Data Page, unless a new Annuitant was named by the Owner, as described above. The Annuitant is the individual whose age determines the latest Payout Start Date and whose life determines the amount and duration of income payments (other than under Income Plans with guaranteed payments for a specified period). The Annuitant must be a living individual. If the Annuitant dies prior to the Payout Start Date, and the Owner does not name a new Annuitant, the new Annuitant will be:

- o the youngest Owner; otherwise,
- o the youngest Beneficiary.

Beneficiary The Beneficiary is the person(s) named on the Annuity Data Page unless later changed by the Owner. The Beneficiary is the person(s) who may elect to receive the death benefit or become the New Owner if the sole surviving Owner dies before the Payout Start Date. If the sole surviving Owner dies after the Payout Start Date, the Beneficiary will receive any guaranteed income

payments scheduled to continue.

You may change or add Beneficiaries at any time by written notice in a form satisfactory to Us before income payments begin, unless you have designated an irrevocable Beneficiary. You may restrict income payments to Beneficiaries. Once we accept a change or satisfactory request to restrict payments to any Beneficiary, the change will take effect as of the date You signed the request. Each change is subject to any payment we make or other action We take before We accept it.

If you did not name a Beneficiary or unless otherwise provided in the Beneficiary designation, if a Beneficiary predeceases the Owner and there are no other surviving Beneficiaries or Contingent Beneficiaries, the new Beneficiary will be:

- o your spouse or; if he or she is no longer alive,
- o your surviving children equally; or if you have no surviving children,
- o your estate.

If more than one Beneficiary survives you, we will divide the death benefit among your Beneficiaries according to your most recent written instructions. If you have not given us written instructions, we will pay the death benefit in equal amounts to the Beneficiaries. If one or more of the Beneficiaries dies before you, we will divide the Death Benefit among the surviving Beneficiaries.

Contingent Beneficiary The person(s) who will become the Beneficiary if all named Beneficiaries die before the death of the sole surviving Owner.

ACCUMULATION PHASE

Accumulation Phase Defined The "Accumulation Phase" is the first of two phases during your Certificate. The Accumulation Phase begins on the issue date of the Certificate stated on the Annuity Data Page. This phase will continue until the Payout Start Date unless the Certificate is terminated before that date.

Certificate Year "Certificate Year" is the one year period beginning on the issue date of the Certificate and on each anniversary of the Certificate's issue date.

Investment Alternatives The "Investment Alternatives" are the subaccounts of the Variable Account and the Fixed Account Options. We reserve the right to limit the availability of the Investment Alternatives for new investments. Any limit will be applied to all Owners and will be applied in a non-discriminatory manner.

Purchase Payments The initial payment is shown on the Annuity Data Page. You may make subsequent purchase payments during the Accumulation Phase. We may limit the amount of each purchase payment that we will accept to a minimum of \$500 and a maximum of \$1,000,000. Any limits to Purchase Payments will be applied to all Owners and will be applied in a non-discriminatory manner.

We will invest the purchase payments in the Investment Alternatives you select. You may allocate any portion of your purchase payment in whole percents from 0% to 100% or in exact dollar amounts to any of the Investment Alternatives. The total allocation must equal 100%.

The allocation of the initial purchase payment is shown on the Annuity Data Page. Allocation of each subsequent purchase payment will be the same as the allocation for the most recent purchase payment unless you change the allocation. You may change the allocation of subsequent purchase payments at any time, without charge, simply by giving us written notice. Any change will be effective at the time we receive the written notice.

Variable Account The "Variable Account" for this Certificate is the Allstate Life of New York Separate Account A. This account is a separate investment account to which we allocate assets contributed under this and certain other certificates. These assets will not be charged with liabilities arising from any other business we may have.

Variable Subaccounts The Variable Account is divided into subaccounts. Each subaccount invests solely in the shares of the mutual fund underlying that subaccount.

Fixed Account Option(s) The Fixed Account Option is the Standard Fixed Account. The Fixed Account Option(s) are assets of the General Account.

Standard Fixed Account Money in the Standard Fixed Account will earn interest at the current rate in effect at the time of allocation or transfer to the Standard Fixed Account for the guarantee period. We will offer a one year guarantee period. Other guarantee periods may be offered at our discretion. After one year, subsequent renewal dates will be on anniversaries of the first renewal date. After the initial guarantee period, a renewal rate will be declared. The interest rate for the Standard Fixed Account will never be less than the minimum guaranteed rate of 3.0%.

Crediting Interest We credit interest daily to money allocated to the Fixed Account Options at a rate(s) which compounds over one year to the interest rate we guaranteed when the money was allocated. We will credit interest to the initial purchase payment allocated to the Fixed Account Options from the issue date. We will credit interest to subsequent purchase payments allocated to the Fixed Account Options from the date we receive them at a rate declared by us. We will credit interest to transfers to the Standard Fixed Account from the date the transfer is made. The interest rate for the Fixed Account Options will never be less than the minimum guaranteed rate of 3.0%.

Transfers Prior to the Payout Start Date, you may transfer amounts among Investment Alternatives. You may make 12 transfers per Certificate Year without charge. Each transfer after the 12th transfer in any Certificate Year may be assessed a transfer fee of .50% of the amount transferred, but not to exceed \$25. Transfers are subject to the following restrictions:

- o The maximum amount transferable from the Standard Fixed Account during any Certificate Year is the greater of 30% of the Standard Fixed Account balance as of the last Certificate Anniversary or the greatest dollar amount of any prior transfer from a Standard Fixed Account. However, if any interest rate is renewed at a rate at least one percentage point less than the previous interest rate, the Certificate Owner may elect to transfer up to 100% of the monies receiving that reduced rate within 60 days of the notification of the interest rate decrease. The Company reserves the right to defer transfers from the Standard Fixed Account for up to six months from the date of request.
- o The minimum amount that may be transferred from the Standard Fixed Account or a Subaccount of the Variable Account is \$100; if the total amount remaining in the Standard Fixed Account or a Subaccount of the Variable Account after a transfer would be less than \$100, the entire amount may be transferred. # We reserve the right to limit the number of transfers in any Certificate Year or to refuse any transfer request for an Owner or certain Owners if, in our sole discretion, we believe that:
- o excessive trading by such Owner or Owners or a specific transfer request or group of transfer requests may have a detrimental effect on Unit Values or the share prices of the underlying mutual funds or would be to the disadvantage of other Certificate Owners; or
- o we are informed by one or more of the underlying mutual funds that the

purchase or redemption of shares is to be restricted because of excessive trading or a specific transfer or group of transfers is deemed to have a detrimental effect on share prices of affected underlying mutual funds.

Such restrictions may be applied in any manner which is reasonably designed to prevent any use of the transfer right which is considered by us to be to the disadvantage of the other Certificate Owners.

We reserve the right to waive the transfer restrictions contained in this Certificate.

Certificate Value On the issue date of the Certificate, the "Certificate Value" is equal to the initial purchase payment. After the issue date, the "Certificate Value" is equal to the sum of:

- o the number of Accumulation Units you hold in each subaccount of the Variable Account multiplied by the Accumulation Unit Value for that subaccount on the most recent Valuation Date; plus
- o the total value you have in the Fixed Account Options.

If you withdraw the entire Certificate Value, you may receive an amount less than the Certificate Value because a Withdrawal Charge, income tax withholding, and a premium tax charge may apply.

Valuation Period and Valuation Date A "Valuation Period" is the time interval between the closing of the New York Stock Exchange on consecutive Valuation Dates. A "Valuation Date" is any date the New York Stock Exchange is open for trading.

Accumulation Units and Accumulation Unit Value Amounts which you allocate to a subaccount of the Variable Account are used to purchase Accumulation Units in that subaccount. The Accumulation Unit Value for each subaccount at the end of any Valuation Period is calculated by multiplying the Accumulation Unit Value at the end of the immediately preceding Valuation Period by the subaccount's Net Investment Factor for the Valuation Period. The Accumulation Unit Values may go up or down. Additions or transfers to a subaccount of the Variable Account will increase the number of Accumulation Units for that subaccount. Withdrawals or transfers from a subaccount of the Variable Account will decrease the number of Accumulation Units for that subaccount.

Net Investment Factor For each Variable Subaccount, the "Net Investment Factor" for a Valuation Period is equal to:

- o The sum of:
 - o the net asset value per share of the mutual fund underlying the subaccount determined at the end of the current Valuation Period, plus
 - o the per share amount of any dividend or capital gain distributions made by the mutual fund underlying the subaccount during the current Valuation Period.
- o Divided by the net asset value per share of the mutual fund underlying the subaccount determined as of the end of the immediately preceding Valuation Period.
- o The result is reduced by the Mortality and Expense Risk Charge corresponding to the portion of the current calendar year that is in the current Valuation Period.

Charges The charges for this Certificate include Mortality and Expense Risk Charges, transfer charges, and taxes. If a withdrawal is made, the Certificate may also be subject to a Withdrawal Charge.

Mortality and Expense Risk Charge The annualized Mortality and Expense Risk Charge will never be greater than 1.65%. (See Net Investment Factor for a description of how this charge is applied.)

Our actual mortality and expense experience will not adversely affect the dollar amount of variable benefits or other contractual payments or values under this Certificate.

Taxes Any premium tax or income tax withholding relating to this Certificate may be deducted from purchase payments or the Certificate Value when the tax is incurred or at a later time.

Withdrawal You have the right to withdraw part or all of your Certificate Value at any time during the Accumulation Phase. A withdrawal must be at least \$50. If you withdraw the entire Certificate Value, the Certificate will terminate.

You must specify the Investment Alternative(s) from which you wish to make a withdrawal. When you make a withdrawal, your Certificate Value will be reduced by the amount paid to you and any applicable Withdrawal Charge and/or taxes. Any Withdrawal Charge will be waived on withdrawals taken to satisfy IRS minimum distribution rules. This waiver is permitted only for withdrawals which satisfy distributions resulting from this Certificate.

Preferred Withdrawal Amount Each Certificate Year, the Preferred Withdrawal Amount is equal to 15% of purchase payments. Each Certificate Year, you may withdraw the Preferred Withdrawal Amount without any Withdrawal Charge. Any Preferred Withdrawal Amount which is not withdrawn during a Certificate year may not be carried over to increase the Preferred Withdrawal Amount available in a subsequent year.

Withdrawal Charge Withdrawals in excess of the Preferred Withdrawal Amount will be subject to a Withdrawal Charge as follows:

Payment Year:	1	2	3 and Later
Percentage:	2%	1%	0%

To determine the Withdrawal Charge, we assume that purchase payments are withdrawn first, beginning with the oldest payment. When all purchase payments have been withdrawn, additional withdrawals will not be assessed a Withdrawal Charge.

For each purchase payment withdrawal, the "Payment Year" in the table is measured from the date we received the purchase payment. The Withdrawal Charge is determined by multiplying the percentage corresponding to the Payment Year times each Purchase Payment withdrawal.

Death of Owner If you die prior to the Payout Start Date, the New Owner will be the surviving Owner. If there is no surviving Owner, the New Owner will be the Beneficiary(ies). The New Owner will have the options described below; except that if the New Owner took ownership as the Beneficiary, the New Owner's options will be subject to any restrictions previously placed upon the Beneficiary.

1. If the sole New Owner is your spouse:
 - a. Your spouse may elect, within 180 days of the date of your death, to receive the Death Benefit described below in a lump sum.
 - b. Your spouse may elect, within 180 days of the date of your death, to receive an amount equal to the Death Benefit paid out under one of the Income Plans described in the Payout Phase section. The Payout Start Date must be within one year of your date of death. Income Payments must be:
 - i. over the life of your spouse; or
 - ii. for a guaranteed number of payments from 5 to 30 years but not to exceed the life expectancy of your spouse; or
 - iii. Over the life of your spouse with a guaranteed number of payments from 5 to 30 years but not to exceed the life expectancy of your spouse.

- c. If your spouse does not elect one of the options above, then your spouse may continue the Certificate in the Accumulation Phase as if the death had not occurred. If the Certificate is continued in the Accumulation Phase, the following conditions apply:
- o On the day the Certificate is continued, the Certificate Value will be the Death Benefit as determined at the end of the Valuation Period during which we received due proof of death.
 - o The surviving spouse may make a single withdrawal of any amount within one year of the date of death without incurring a Withdrawal Charge.
 - o Prior to the Payout Start Date, the Death Benefit of the continued Certificate will be the greater of:
 - o the sum of all purchase payments reduced by a withdrawal adjustment, as defined in the Death Benefit provision; or
 - o the Certificate Value on the date we determine the Death Benefit; or
 - o the Maximum Anniversary Value, as defined in the Death Benefit provision, with the following changes:
 - o "Date of Issue" is replaced by the date the Certificate is continued; and
 - o "Initial purchase payment" is replaced with the Death Benefit as determined at the end of the Valuation Period during which we received due proof of death.
2. If the New Owner is not your spouse but is a natural person, then this New Owner has the following options:
- a. The New Owner may elect, within 180 days of the date of your death, to receive the death benefit described below in a lump sum.
 - b. The New Owner may elect, within 180 days of the date of your death, to receive an amount equal to the Death Benefit paid out under one of the Income Plans described in the Payout Phase section. The Payout Start Date must be within one year of your date of death. Income Payments must be:
 - i. over the life of the New Owner; or
 - ii. for a guaranteed number of payments from 5 to 30 years but not to exceed the life expectancy of the New Owner; or
 - iii. Over the life of the New Owner with a guaranteed number of payments from 5 to 30 years but not to exceed the life expectancy of the New Owner.
 - c. The New Owner may elect to receive the Settlement Value payable in a lump sum within 5 years of your date of death. The New Owner may make a single withdrawal of any amount within one year of the date of death without incurring a Withdrawal Charge.
3. If the New Owner is a corporation or other non-natural person:
- a. The non-natural Owner may elect, within 180 days of your death, to receive the Death Benefit in a lump sum.
 - b. The non-natural Owner may elect to receive the Settlement Value payable in a lump sum within 5 years of your date of death.

If any New Owner is a non-natural person, all New Owners will be considered to be non-natural persons for the above purposes.

If the New Owner who is not your spouse does not make one of the above described elections, the Settlement Value must be withdrawn by the New Owner on or before the mandatory distribution date 5 years after your date of death. Under any of these options, all ownership rights subject to any restrictions previously placed upon the Beneficiary, are available to the New Owner from the date of

your death to the date on which the Death Benefit or Settlement Value is paid. We reserve the right to extend, on a non-discriminatory basis, the period of time in which we will use the Death Benefit rather than the Settlement Value to determine the payment amount. The death benefit will be at least as high as the Settlement Value. This right applies only to the amount payable as death benefit proceeds and in no way restricts when a claim may be filed.

Death of Annuitant If the Annuitant who is not also the Owner dies prior to the Payout Start Date, the Owner must elect an applicable option listed below. If the option selected is 1(a) or 1(b)(ii) below, the new Annuitant will be the youngest Owner, unless the Owner names a different Annuitant.

1. If the Owner is a natural person:
 - a. The Owner may choose to continue this Certificate as if the death had not occurred; or
 - b. If we receive due proof of death within 180 days of the date of the Annuitant's death, then the Owner may alternatively choose to:
 - i. Receive the Death Benefit in a lump sum; or
 - ii. Apply the Death Benefit to an Income Plan which must begin within one year of the Annuitant's date of death.
2. If the Owner is a non-natural person:
 - a. The non-natural Owner may elect, within 180 days of the Annuitant's date of death, to receive the Death Benefit in a lump sum; or
 - b. The non-natural Owner may elect to receive the Settlement Value payable in a lump sum within 5 years of the Annuitant's date of death.

If the non-natural Owner does not make one of the above described elections, the Settlement Value must be withdrawn by the non-natural Owner on or before the mandatory distribution date 5 years after the Annuitant's death.

Under any of these options, all ownership rights are available to the Owner from the date of the Annuitant's death to the date on which the Death Benefit or Settlement Value is paid. We reserve the right to extend the period of time in which we will use the Death Benefit rather than the Settlement Value to determine the payment amount. The death benefit paid will be at least as high as the Settlement Value. This right applies only to the amount payable as death benefit proceeds and in no way restricts when a claim may be filed.

Death Benefit Except as defined above when the surviving spouse continues the Certificate, prior to the Payout Start Date, the Death Benefit is equal to the greatest of the following Death Benefit alternatives:

- o the sum of all purchase payments reduced by a withdrawal adjustment, as defined below; or
- o the Certificate Value on the date we determine the Death Benefit; or
- o the Maximum Anniversary Value.
 - o On the date of issue, the Maximum Anniversary Value is equal to the initial purchase payment.
 - o After issue, the Maximum Anniversary Value is recalculated when a purchase payment or withdrawal is made or on a certificate anniversary as follows:
 - A. For purchase payments, the Maximum Anniversary Value is equal to the most recently calculated Maximum Anniversary Value plus the purchase payment.
 - B. For withdrawals, the Maximum Anniversary Value is equal to the most recently calculated Maximum Anniversary Value reduced by a withdrawal adjustment, as defined below.
 - C. On each certificate anniversary, the Maximum Anniversary Value is

equal to the greater of the Certificate Value or the most recently calculated Maximum Anniversary Value.

In the absence of any withdrawals or purchase payments, the Maximum Anniversary Value will be the greatest of all anniversary Certificate Values on or prior to the date we calculate the death benefit.

The Maximum Anniversary Value will be recalculated until the first Certificate Anniversary after the 80th birthday of the oldest Owner or, if no Owner is a living individual, the Annuitant. After that date, the Maximum Anniversary Value will be recalculated only for purchase payments and withdrawals. The Maximum Anniversary Value will never be greater than the maximum death benefit allowed by any non-forfeiture laws which govern this Certificate.

The withdrawal adjustment is equal to (a) divided by (b), with the result multiplied by (c), where:

- (a) = the withdrawal amount.
- (b) = the Certificate Value immediately prior to the withdrawal.
- (c) = the value of the applicable Death Benefit alternative immediately prior to the withdrawal.

We will determine the value of the Death Benefit as of the end of the Valuation Period during which we receive a complete request for payment of the Death Benefit. A complete request includes due proof of death.

Withdrawal Adjustment Example for Maximum Anniversary Value

- (i) Maximum Anniversary Value Before Partial Withdrawal: \$100
- (ii) Certificate Value Before Partial Withdrawal: \$50
- (iii) Partial Withdrawal: \$48
- (iv) New Certificate Value: \$2
- (v) New Maximum Anniversary Value: \$4

Settlement Value The Settlement Value is the same amount that would be paid in the event of a full withdrawal of the Certificate Value. We will calculate the Settlement Value at the end of the Valuation Period coinciding with the requested distribution date for payment or on the mandatory distribution date of 5 years after the date of death, whichever is earlier.

PAYOUT PHASE

Payout Phase Defined The "Payout Phase" is the second of the two phases during your Certificate. During this phase the Certificate Value less any applicable taxes is applied to the Income Plan you choose and is paid out as provided in that plan.

The Payout Phase begins on the Payout Start Date. It continues until we make the last payment as provided by the Income Plan chosen.

Payout Start Date The "Payout Start Date" is the date the Certificate Value less any applicable taxes is applied to an Income Plan. The anticipated Payout Start Date is shown on the Annuity Data Page. You may change the Payout Start Date by writing to us at least 30 days prior to this date.

The Payout Start Date must be a date which is on or before the Annuitant's 90th birthday.

Income Plans An "Income Plan" is a series of payments which are to be made on a scheduled basis to you or to another person designated by you. The Certificate Value on the Payout Start Date less any applicable taxes, will be applied to your Income Plan choice from the following list:

1. Life Income with Guaranteed Payments. We will make payments for as long as the Annuitant lives. If the Annuitant dies before the selected number of guaranteed payments have been made, we will continue to pay the remainder of the guaranteed payments.
2. Joint and Survivor Life Income with Guaranteed Payments. We will make payments for as long as either the Annuitant or joint Annuitant, named at the time of Income Plan selection, lives. If both the Annuitant and the joint Annuitant die before the selected number of guaranteed payments have been made, we will continue to pay the remainder of the guaranteed payments.
3. Guaranteed Number of Payments. We will make payments for a specified number of months beginning on the Payout Start Date. These payments do not depend on the Annuitant's life. The number of months guaranteed may be from 60 to 360. Income payments for less than 120 months may be subject to a Withdrawal Charge.

In lieu of applying all or a portion of the Certificate Value to Income Plans 1, 2, or 3, you may elect to:

- o receive a withdrawal benefit as described in the Withdrawal provision:
or
- o receive income payments for a specified period.

We reserve the right to make available other Income Plans.

Income Payments Income payment amounts may be Variable Amount Income Payments, Fixed Amount Income Payments, or both.

Variable Amount Income Payments Variable Amount Income Payments will vary to reflect the performance of the Variable Account. The portion of the initial income payment based upon a particular Variable subaccount is determined by applying the amount of the Certificate Value in that subaccount on the Payout Start Date, less any applicable premium tax, to the appropriate value from the Income Payment Table. This portion of the initial income payment is divided by the Annuity Unit Value on the Payout Start Date for that Variable subaccount to determine the number of Annuity Units from that subaccount which will be used to determine subsequent income payments. Unless transfers are made between subaccounts, each subsequent income payment from that subaccount will be that number of Annuity Units times the Annuity Unit Value for the subaccount for the Valuation Date on which the income payment is made.

Annuity Unit Value The Annuity Unit Value for each subaccount of the Variable Account at the end of any Valuation Period is calculated by:

- o multiplying the Annuity Unit Value at the end of the immediately preceding Valuation Period by the subaccount's Net Investment Factor during the period; and then
- o dividing the result by 1.000 plus the assumed investment rate for the period. The assumed investment rate for Variable Amount Income Payments is an effective annual rate of 3%.

Fixed Amount Income Payments The income payment amount derived from any monies allocated to the Fixed Account Options during the Accumulation Phase is fixed for the duration of the Income Plan. The Fixed Amount Income Payment is calculated by applying the portion of the Certificate Value in the Fixed Account Options on the Payout Start Date, less any applicable premium tax, to the greater of the appropriate value from the Income Payment Table selected or such other value as we are offering at that time.

Annuity Transfers After the Payout Start Date, you may transfer among the Variable subaccounts. You may make up to 12 transfers per Certificate year. No transfers may be made from the Fixed Amount Income Payment. Transfers from the Variable Amount Income Payment to the Fixed Amount Income Payment may not be made for six months after the Payout Start Date.

Payout Terms and Conditions The income payments are subject to the following terms and conditions:

- o If no purchase payments have been received for three years preceding the Payout Start Date and the Certificate Value either is less than \$2,000 or is not enough to provide an initial payment of at least \$20, we reserve the right to:
 - o change the payment frequency to make the payment at least \$20; or
 - o terminate the Certificate and pay you the Certificate Value less any applicable taxes in a lump sum.
- o If we do not receive a written choice of an Income Plan from you at least 30 days before the Payout Start Date, the Income Plan will be Life Income with Guaranteed Payments for 120 months.
- o If you choose an Income Plan which depends on any person's life, we may require:
 - o proof of the Annuitant's age and sex before income payments begin; and
 - o proof that the Annuitant or joint Annuitant is still alive before we make each payment.

- o After the Payout Start Date, the Income Plan cannot be changed and withdrawals cannot be made unless income payments are being made under Income Plan 3. You may terminate all or a portion of the income payments being made under Income Plan 3 at any time and withdraw their value, subject to Withdrawal Charges by writing to us. For Variable Amount Income Payments, this value is equal to the present value of the Variable Amount Income Payments being terminated, calculated using a discount rate equal to the assumed investment rate that was used in determining the initial variable payment. For Fixed Amount Income Payments, this value is equal to the present value of the Fixed Amount Income Payments being terminated, calculated using a discount rate equal to the Applicable Current Interest Rate. The Applicable Current Interest Rate is the rate we are using on the date we receive your withdrawal request to determine income payments for a new annuitization with a payment period equal to the remaining payment period of the income payments being terminated.
- o If any Owner dies during the Payout Phase, the remaining income payments will be paid to the successor Owner as scheduled.

INCOME PAYMENT TABLES

The initial income payment will be at least the amount based on the adjusted age of the Annuitant(s) and the tables below, less any federal income taxes which are withheld. The adjusted age is the actual age of the Annuitant(s) on the Payout Start Date reduced by one year for each six full years between January 1, 1983 and the Payout Start Date. Income payments for ages and guaranteed payment periods not shown below will be determined on a basis consistent with that used to determine those that are shown. The Income Payment Tables are based on 3.0% interest and the 1983a Annuity Mortality Tables.

Fixed Amount Income Payments applied for will be offered at rates not less than those offered to single consideration immediate annuity applicants of the same class at the Payout Start Date.

<TABLE>
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Income Plan 1 - Life Income with Guaranteed Payments for 120 Months
=====

Monthly Income Payment for each \$1,000 Applied to this Income Plan

Annuitant's Adjusted Age		Male	Female	Annuitant's Adjusted Age		Male	Female	Annuitant's Adjusted Age		Male	Female
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
	35	\$3.43	\$3.25	49	\$4.15	\$3.82	63	\$5.52	\$4.97		
	36	3.47	3.28	50	4.22	3.88	64	5.66	5.09		
	37	3.51	3.31	51	4.29	3.94	65	5.80	5.22		
	38	3.55	3.34	52	4.37	4.01	66	5.95	5.35		
	39	3.60	3.38	53	4.45	4.07	67	6.11	5.49		
	40	3.64	3.41	54	4.53	4.14	68	6.27	5.64		
	41	3.69	3.45	55	4.62	4.22	69	6.44	5.80		
	42	3.74	3.49	56	4.71	4.29	70	6.61	5.96		
	43	3.79	3.53	57	4.81	4.38	71	6.78	6.13		
	44	3.84	3.58	58	4.92	4.46	72	6.96	6.31		
	45	3.90	3.62	59	5.02	4.55	73	7.13	6.50		
	46	3.96	3.67	60	5.14	4.65	74	7.31	6.69		
	47	4.02	3.72	61	5.26	4.75	75	7.49	6.88		
	48	4.08	3.77	62	5.39	4.86					

Income Plan 2 - Joint and Survivor Life Income with Guaranteed Payments for 120 Months

Monthly Income Payment for each \$1,000 Applied to this Income Plan

Female Annuitant's Adjusted Age

Male Annuitant's Adjusted Age	35	40	45	50	55	60	65	70	75
35	\$3.09	\$3.16	\$3.23	\$3.28	\$3.32	\$3.36	\$3.39	\$3.40	\$3.42
40	3.13	3.22	3.31	3.39	3.46	3.51	3.56	3.59	3.61
45	3.17	3.28	3.39	3.50	3.60	3.69	3.76	3.81	3.85
50	3.19	3.32	3.45	3.60	3.74	3.87	3.98	4.07	4.14
55	3.21	3.35	3.51	3.68	3.87	4.06	4.23	4.37	4.48
60	3.23	3.37	3.55	3.75	3.98	4.23	4.47	4.70	4.88
65	3.24	3.39	3.57	3.80	4.07	4.37	4.71	5.04	5.34
70	3.24	3.40	3.59	3.83	4.13	4.48	4.90	5.36	5.81
75	3.25	3.41	3.61	3.86	4.17	4.56	5.04	5.61	6.22

Income Plan 3 - Guaranteed Number of Payments

Specified Period Monthly Income Payment for each \$1,000 Applied to this Income Plan

10 Years	\$9.61
11 Years	8.86
12 Years	8.24
13 Years	7.71
14 Years	7.26
15 Years	6.87
16 Years	6.53
17 Years	6.23
18 Years	5.96
19 Years	5.73
20 Years	5.51

GENERAL PROVISIONS

The Entire Contract The entire contract consists of this Certificate, the Master Policy, the Master Policy application, any written application, and any Certificate endorsements and riders.

All statements made in a written application are representations and not warranties. No statement will be used by us in defense of a claim or to void the Certificate unless it is included in a written application.

We may not modify this Certificate without your consent, except to make it comply with any changes in the Internal Revenue Code or as required by any other applicable law. Only our officers may change the Master Policy or this Certificate or waive a right or requirement. No other individual may do this.

Master Policy Amendment or Termination The Master Policy may be amended by us, terminated by us, or terminated by the Master Policyholder without the consent of any other person. No termination completed after the issue date of this Certificate will adversely affect your rights under this Certificate. Nothing in the Master Policy will invalidate or impair any rights granted to the Certificate holder by New York Insurance Law or the Certificate.

Incontestability We will not contest the validity of this Certificate after the issue date.

Misstatement of Age or Sex If any age or sex has been misstated, we will pay the amounts which would have been paid at the correct age and sex.

If we find the misstatement of age or sex after the income payments begin, we will:

- o pay all amounts underpaid including interest calculated at an effective annual rate of 6%; or
- o stop payments until the total income payments made are equal to the total amounts that would have been made if the correct age and sex had been used.

Annual Statement At least once a year, prior to the Payout Start Date, we will send you a statement containing Certificate Value information. We will provide you with Certificate Value information at any time upon request. At least once in each Certificate Year, we shall mail to the holder of this Certificate under which benefit payments have not yet commenced a statement as of a date during such year as to the amount available to provide a paid-up annuity benefit, any cash surrender benefit, and any Death Benefit under the Certificate. The statement shall be addressed to the last post-office address of the certificateholder known to us as required by New York Insurance Law.

Settlements We may require that this Certificate be returned to us prior to any settlement. We must receive due proof of death of the Owner or Annuitant prior to settlement of a death claim. Due proof of death is one of the following:

- o a certified copy of a death certificate; or
- o a certified copy of a decree of a court of competent jurisdiction as to a finding of death; or
- o any other proof acceptable to us.

Any full withdrawal or Death Benefit under this Certificate will not be less than the minimum benefits required by any statute of the state in which the Certificate is delivered.

Deferment of Payments We will pay any amounts due from the Variable Account under this Certificate within seven days, unless:

- o the New York Stock Exchange is closed for other than usual weekends or holidays, or trading on such Exchange is restricted;
- o an emergency exists as defined by the Securities and Exchange Commission; or
- o the Securities and Exchange Commission permits delay for the protection of Certificate holders.

We reserve the right to postpone payments or transfers from the Fixed Account Options for up to six months. If we elect to postpone payments from the Fixed Account for 10 days or more, we will pay interest as required by applicable law. Any interest would be payable from the date the withdrawal request is received by us to the date the payment is made.

Variable Account Modifications We reserve the right, subject to New York Insurance Law and applicable federal law, to make additions to, deletions from, or substitutions for the mutual fund shares underlying the subaccounts of the Variable Account. We will not substitute any shares attributable to your interest in a subaccount of the Variable Account without notice to you and prior approval of the Securities and Exchange Commission, to the extent required by the Investment Company Act of 1940, as amended.

We reserve the right to establish additional subaccounts of the Variable Account, each of which would invest in shares of a mutual fund. You may then instruct us to allocate purchase payments or transfers to such subaccounts, subject to any terms set by us or the mutual fund. We reserve the right to limit the availability of funds for this Certificate.

In the event of any such substitution or change, we may by endorsement, make such changes as may be necessary or appropriate to reflect such substitution or change.

If we deem it to be in the best interests of persons having voting rights under the certificates, the Variable Account may be operated as a management company under the Investment Company Act of 1940, as amended, or it may be deregistered under such Act in the event such registration is no longer required.

<TABLE>
<CAPTION>

Allstate Life Insurance Company
of New York
OVERNIGHT:
Putnam Allstate Support Services
3100 Sanders Road - J4A
Northbrook, IL 60062
MAIL:
P.O. Box 94036
Palatine, IL 60094-4036
1-800-390-1277 fax: 847-326-6661

Application
for Putnam Allstate variable annuities
Insurer, as used in this application, means Allstate Life Insurance Company of New York.

<u><S></u>	<u><C></u>	<u><C></u>	<u><C></u>	<u><C></u>
1	SELECT PRODUCT	ADVISOR	ADVISOR PLUS	ADVISOR PREFERRED
		FOR DEALER USE ONLY:		
		PROGRAM A	PROGRAM A	PROGRAM A
		PROGRAM B	PROGRAM B	PROGRAM B
		PROGRAM C		PROGRAM C
<hr/>				
2	OWNER			
	If no Annuitant is specified in Section 4, the Owner will be the Annuitant	Name	SS#/TIN	____ _
		Street Address	Date of Birth	____ _
		City	State	Zip
			Male	Female
			Trustee	CRT
			Phone#	____ _
<hr/>				
3	JOINT OWNER (if any)			
		Name	SS#/TIN	____ _
		Relationship to Owner	Male	Date of Birth
			Female	Month Day Year
<hr/>				
4	ANNUITANT			
	Complete only if different from the Owner in Section 2.	Name	SS#/TIN	____ _
		Street Address	Date of Birth	____ _
		City	State	Zip
			Male	Female
<hr/>				
5	BENEFICIARY (IES)			
	Designated Name	Relationship to Owner	Percentage	
	Designated Name	Relationship to Owner	Percentage	
	Designated Name	Relationship to Owner	Percentage	
	Contingent Name(s)	Relationship to Owner	Percentage	
<hr/>				
6	TYPE OF PLAN			
	<input type="checkbox"/> Nonqualified	<input type="checkbox"/> Traditional IRA	<input type="checkbox"/> SEP-IRA	<input type="checkbox"/> Roth IRA
	<input type="checkbox"/> Other			<input type="checkbox"/> 401(k)
				<input type="checkbox"/> 401(a)
				<input type="checkbox"/> 403(b)
	Tax Year for which IRA contribution is being made _____			
<hr/>				
7	SOURCE OF FUNDS			
	<input type="checkbox"/> Initial	<input type="checkbox"/> Transfer	<input type="checkbox"/> Rollover	<input type="checkbox"/> 1035
<hr/>				
8	INVESTMENT SELECTION			
	Please check selected investment choice(s) and indicate whole percentage allocations. The initial premium will be allocated as selected here. If dollar cost averaging, see	Initial \$ _____	Make check payable to Allstate Life Insurance Company of New York. Variable Subaccount Option: Putnam Variable Trust: Investment choices are grouped by asset class, and are listed from lowest to highest risk, within each class.	
		GROWTH	GROWTH AND INCOME	
		<input type="checkbox"/> Putnam Research	<input type="checkbox"/> The George Putnam Fund	<input type="checkbox"/>
		<input type="checkbox"/> Putnam Investors	<input type="checkbox"/> Putnam Utilities Growth and Income	<input type="checkbox"/>
		<input type="checkbox"/> Putnam Capital Appreciation	<input type="checkbox"/> Putnam Global Asset Allocation	<input type="checkbox"/>

Section 9B.

Putnam Growth Opportunities	___%	Putnam Growth and Income	___%
Putnam Voyager	___%	Putnam New Value	___%
Putnam Health Sciences	___%	Putnam small Cap Value	___%
Putnam Vista	___%	INCOME	
Putnam New Opportunities	___%	Putnam Money Market	___%
Putnam Technology	___%	Putnam American Government Income	___%
Putnam Voyager II	___%	Putnam Income	___%
Putnam OTC & Emerging Growth	___%	Putnam Diversified Income	___%
INTERNATIONAL		Putnam High Yield	___%
Putnam Global Growth	___%		___%
Putnam Int'l Growth and Income	___%	7- to 12-Month DCA Fixed Account	___%
Putnam Int'l Growth	___%	Standard Fixed Account	___%
Putnam Asia Pacific Growth	___%	Total	___%
Putnam Int'l New Opportunities	___%		100

OPTIONAL PROGRAMS

- 9A AUTOMATIC REBALANCING PROGRAM
- ___ Income & Inflation--40%Income, 25%Diversified Income, 15%Global Growth, 10%High Yield, 10%Growth & Income
- ___ Conservative Growth--50%Income, 15%International Growth, 15%Research, 10%Investors, 10%Growth & Income
- ___ Growth--25%American Government, 25%Internatinal Growth, 20%Research, 15%New Value, 15%New Opportunities
- ___ Maximum Growth--30%Internatinal New Opportunities, 25%Voyager, 25%Growth and Income, 10%OTC & Emerging Growth, 10%Small Cap Value

- 9B AUTOMATIC ADDITIONS PROGRAM
- I authorize the insurer to begin automatic debits from the account designated below. The funds withdrawn from this account shall be added to my variable annuity as an Automatic Addition (Purchase Payment). (Minimum addition \$50)
- I wish to have a monthly amount of \$ _____ withdrawn on the ___ day* of every month. The debits should begin in _____ (month).
- Debit my (check one) ___ Checking Account ___ Savings Account
- Financial Institution _____
- Address _____
- ABA No. _____ Account No. _____
- *Please allow three business days for the payment to be credited to your annuity.
A VOIDED BLANK CHECK FOR THE ABOVE ACCOUNT MUST BE ATTACHED.

- 9C SYSTEMATIC WITHDRAWAL PROGRAM
- I authorize the insurer to begin systematic withdrawals in the net amount of \$ _____ from my annuity. This amount should be withdrawn on the ___ day beginning in the month of _____ (Please allow three business days for receipt of a direct deposit or seven business days for receipt of a check). The account value will be reduced to reflect the amount received, as well as applicable charges, adjustments, and income tax withholding.
- I understand that withdrawals may result in taxable income and, prior to owner's age of 59 1/2, may be subject to a 10% penalty.
- Frequency of payments: ___ Monthly ___ Quarterly ___ semiannually ___ Annually

Specify percentage to be withdrawn(whole percentages only):
Investment choices are grouped by asset class, and ar3e listed from lower to higher risk within each class.

GROWTH		INTERNATIONAL		GROWTH AND INCOME (con'd)	
Putnam Research	___%	Putnam Global Growth	___%	Putnam New Value	___%
Putnam Investors	___%	Putnam Int'l Growth and Income	___%	Putnam small Cap Value	___%
Putnam Capital Appreciation	___%	Putnam Int'l Growth	___%		
Putnam Growth Opportunities	___%	Putnam Asia Pacific Growth	___%	INCOME	
Putnam Voyager	___%	Putnam Int'l New Opportunities	___%	Putnam Money Market	___%
Putnam Health Sciences	___%	GROWTH AND INCOME		Putnam American Government Income	___%
Putnam Vista	___%	The George Putnam Fund	___%	Putnam Income	___%
Putnam New Opportunities	___%	Putnam Utilities Growth and Income	___%	Putnam Diversified Income	___%
Putnam Technology	___%	Putnam Global Asset Allocation	___%	Putnam High Yield	___%
Putnam Voyager II	___%	Putnam Growth and Income	___%		___%
Putnam OTC & Emerging Growth	___%			TOTAL	100%

___ I do want to have 10% federal income tax withheld. If no percentage is indicated, 10% will be withheld
___ I do not want to have federal income tax withheld. Federal income tax will be withheld unless this box is checked.

Please deposit the above-designated amount to (check one) ___ Checking Account ___ Savings Account

Financial Institution _____

Address _____

ABA No.

Account No.

A VOIDED BLANK CHECK FOR THE ABOVE-NAMED ACCOUNT MUST BE ATTACHED.

If, instead of a direct deposit, you wish to have a check mailed to you, complete the following (otherwise, we will send to the address of record):

Payee's Name Acct. No.*

Address

City State Zip

*If Applicable systematic withdrawals cannot be used to continue the contract in force beyond the Maturity Date. On the Maturity Date, the contract must annuitize. The distribution you receive from the insurer are subject to federal income tax withholding unless you elect not to have withholding apply. Withholding will apply only to the portion of the distribution that is subject to federal income tax. If you elect not to have withholding apply, or if you do not have enough federal income tax withheld, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if you withholding and estimated tax payments are not sufficient. An election not to have withholding apply will remain in effect until revoked, which may be done at any time. Even if you elect not to have withholding apply, you are liable for the payment of federal income tax on the taxable portion of the distribution. If the withholding section is left blank, or if a Social Security number or tax identification number is not provided, 10% of the taxable portion of the distribution will be withheld. The withholding rate on withdrawals that are not distributions from a plan qualified under Internal revenue Code Sections 401 or 403(b) is 10% of the taxable portion of the withdrawal. Distributions from a plan qualified under Internal Revenue Code Section 401 or 403(b) may be subject to 20% withholding. If you request such a distribution, you will receive a notice outlining the applicable rules.

9D AUTHORIZATION My signature indicates that I have received a prospectus and have authorized the program(s) selected above may be terminated or modified at any time by me or Allstate Life Insurance Company by providing written notice to the other party or, if investment choice balances are inadequate, by executing the requested transfer/surrender.

Owner's Signature

Representative Name

Joint Owner's Signature (if applicable)

Bank/Firm Name

Phone Number

9E DOLLAR COST Transfer to (select investment option) Percent per transfer Transfer frequency: Monthly
AVERAGING PROGRAM May not be avail able in all products TOTAL=100%

Number of Occurrences (7-12)

DCA program length: Minimum 7 months, maximum 12 months. All assets must be transferred into the variable subaccounts within 7 to 12 months from the date of enrollment

The application of the DCA program to a given purchase payment may be terminated if investment option balances are inadequate by executing the requested transfer/withdrawal. (Termination of the program with regard to any one purchase payment will not affect the program with regard to any other purchase payment of the continued availability of the program for future purchase payment.) In the unlikely event that another financial transaction request is received on the transfer/withdrawal date, the insurer may delay processing the scheduled transfer/withdrawal if enrolling in the Systematic Withdrawal Plan.

10 SPECIAL REMARKS (Attached separate page if necessary)

11 Will the annuity applied for replace one or more existing annuity or life insurance contracts? Yes No (If yes, explain in Special Remarks, Section 10.)

Have you purchased another annuity during the current calendar year? Yes No

Do you or any joint owner currently own an annuity issued by the insurer Yes No

Optional Consent for Electronic Distribution to my e-mail address: _____

I (we) hereby consent to the electronic distribution of annuity and fund prospectuses, statements of additional information, shareholder reports, proxy statements and prospectus supplements. I understand that I may revoke this consent at any time, and that absent my revocation, this consent will be valid.

Dollar Cost Averaging ("DCA") is a method of investing. a primary objective of DCA is to attempt to reduce the impact of short-term price fluctuations on you investment portfolio. If you elect DCA, approximately the same dollar amounts are transferred on a periodic basis (e.g., monthly) from your source Account (e.g., your chosen DCA Program Account) to your selected Subaccount(s). By this method, more Accumulation Units are purchased when the value per Accumulation Units low and fewer Accumulation Units are purchased when the value per Accumulation Unit is high. Therefore, a lower average price per Accumulation Unit may be achieved over the long term. This method of investing allows you to take advantage of market fluctuations, but it does not assure a profit or protect any gains loss in declining markets.

Under our DCA program, you may allocate a contract contribution into a designated DCA Account(s) and preauthorize transfers to any of the Subaccounts over a time period. Each month, we will transfer amount out of the DCA Account(s) into the Subaccount(s) you selected.

The interest-credited rate applied to assets remaining in the Dollar Cost Averaging Fixed Account(s) (the "DCA Account(s)") exceeds our actual earnings rate on supporting assets, less appropriate risk and expense adjustments. We will recover amounts credited over amounts earned from the mortality and expense risk charges described in your certificate. These charges do not increase as a result of allocating money to our DCA Account(s).

RECEIPT OF A VARIABLE ANNUITY AND FUND PROSPECTUS IS HEREBY ACKNOWLEDGED.

If not checked, the appropriate prospectus will be mailed to you.
 I/WE UNDERSTAND THAT ANNUITY PAYMENT OR SURRENDER VALUES, WHEN BASED UPON THE INVESTMENT EXPERIENCE OF A SEPARATE ACCOUNT ARE VARIABLE AND NOT GUARANTEED AS TO A FIXED DOLLAR AMOUNT.

A copy of this application signed by the Agent will be the receipt for the first purchase payment. If the insurer declines this application, the insurer will have no liability except to return the first purchase payment.

I have read the above statements and represent that they are complete and true to the best of my knowledge and belief. I agree that this application shall be a part of the annuity issued by the insurer. The insurer will obtain written agreement from me for any change in investment allocations, benefits, type of plan, or birth dates.

Owner's Signature _____ Joint Owner's Signature _____

Signed at _____ on _____
 City, State Date

Do you, as Agent, have reason to believe the product applied for will replace existing annuities or insurance? Yes No

Licensed Agent _____
 Signature Print Name Broker/Dealer

Licensed Agent Social Security No. _____
 Address

Telephone _____

</TABLE>

ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK
LAW AND REGUATION DEPARTMENT
3100 Sanders Road, J5B
Northbrook, Illinois 60062
Direct Dial Number (847) 402-2400
Facsimile (847) 402-3781

Michael J. Velotta
Vice President, Secretary
and General Counsel

August 2, 2001

TO: ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK
FARMINGVILLE, NY 11738

FROM: MICHAEL J. VELOTTA
VICE PRESIDENT, SECRETARY AND GENERAL COUNSEL

RE: FORM N-4 REGISTRATION STATEMENT UNDER THE SECURITIES ACT OF 1933
AND THE INVESTMENT COMPANY ACT OF 1940
FILE NOS. 333- , 811-07467

With reference to the Registration Statement on Form N-4 filed by Allstate Life Insurance Company of New York (the "Company"), as depositor, and Allstate Life of New York Separate Account A, as registrant, with the Securities and Exchange Commission covering the Flexible Premium Deferred Variable Annuity Contracts described as the Putnam Allstate Advisor Preferred, I have examined such documents and such law as I have considered necessary and appropriate, and on the basis of such examination, it is my opinion that:

1. The Company is duly organized and existing under the laws of the State of New York and has been duly authorized to do business and to issue Contracts by the Director of Insurance of the State of New York.
2. The securities registered by the above Registration Statements when issued in the manner contemplated by the Registration Statement, are valid, legal and binding obligations of the Company.

I hereby consent to the filing of this opinion as an exhibit to the above referenced Registration Statement and to the use of my name under the caption "Legal Matters" in the Prospectus constituting a part of the Registration Statement.

Sincerely,

/s/MICHAEL J. VELOTTA

Michael J. Velotta
Vice President, Secretary and
General Counsel

Exhibit (10(a))

INDEPENDENT AUDITORS' CONSENT

We consent to the use in this Registration Statement of Allstate Life of New York Separate Account A of Allstate Life Insurance Company of New York on Form N-4 of our report dated February 23, 2001 relating to the financial statements and the related financial statement schedules of Allstate Life Insurance Company of New York, and our report dated March 16, 2001 relating to the financial statements of Allstate Life of New York Separate Account A, appearing in the Statement of Additional Information (which is incorporated by reference in the Prospectus of Allstate Life of New York Separate Account A), which is part of such Registration Statement, and to the references to us under the heading "Experts" in such Statement of Additional Information.

/s/ Deloitte & Touche LLP
Chicago, Illinois
August 1, 2001

Exhibit (10(b))

CONSENT OF
FOLEY & LARDNER

We hereby consent to the reference to our firm under the caption "Legal Matters" in the prospectus included in the initial Form N-4 Registration Statement of Allstate Life of New York Separate Account A, filed on August 3, 2001.

/s/ Foley & Lardner
FOLEY & LARDNER

Washington, D.C.
August 3, 2001

<TABLE>
 <CAPTION>
 ONE YEAR

Asia Pacific Growth						
31-Dec-99		NO. YEARS	1.000			
TO						
31-Dec-00						
	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
<S>	<C>	<C>	<C>	<C>	<C>	
	INIT DEPOSIT	31-Dec-99	1000.00	18.265914	54.74678	
	FEE	31-Dec-00	0	10.000000	0.00000	
	RESULTING VALUE	31-Dec-00		10.000000	54.74678	547.4678
FORMULA:			1.000			
			$1000 * (1+T) =$	547.4678		$- (0.85 * 1000 * 0.02)$
			=	527.4678		
			T =	-47.25%		
			R =	-47.25%		

Diversified Income						
12/31/99		NO. YEARS	1.000			
TO						
12/31/00						
	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	31-Dec-99	1000.00	10.184317	98.19019	
	FEE	31-Dec-00	0	10.000000	0.00000	
	RESULTING VALUE	31-Dec-00		10.000000	98.19019	981.9019
FORMULA:			1.000			
			$1000 * (1+T) =$	981.9019		$- (0.85 * 1000 * 0.02)$
			=	961.9019		
			T =	-3.81%		
			R =	-3.81%		

George Putnam Fund of Boston						
12/31/99		NO. YEARS	1.000			
TO						
12/31/00						
	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	31-Dec-99	1000.00	9.274539	107.82207	
	FEE	31-Dec-00	0	10.000000	0.00000	
	RESULTING VALUE	31-Dec-00		10.000000	107.82207	1078.2207
FORMULA:			1.000			
			$1000 * (1+T) =$	1078.2207		$- (0.85 * 1000 * 0.02)$
			=	1058.2207		
			T =	5.82%		
			R =	5.82%		

Global Asset Allocation						
12/31/99		NO. YEARS	1.000			
TO						
12/31/00						
	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	31-Dec-99	1000.00	10.686688	93.57436	
	FEE	31-Dec-00	0	10.000000	0.00000	
	RESULTING VALUE	31-Dec-00		10.000000	93.57436	935.7436

FORMULA: $1000 * (1+T) = 1.000$
 $= 935.7436 - (0.85 * 1000 * 0.02)$
 $= 915.7436$
 $T = -8.43\%$
 $R = -8.43\%$

Global Growth

12/31/99 NO. YEARS 1.000
 TO
 12/31/00 TRANSACTION DATE \$ VALUE UNIT VALUE NO. UNITS END VALUE

INIT DEPOSIT	31-Dec-99	1000.00	14.472790	69.09518	
FEE	31-Dec-00	0	10.000000	0.00000	
RESULTING VALUE	31-Dec-00		10.000000	69.09518	690.9518

FORMULA: $1000 * (1+T) = 1.000$
 $= 690.9518 - (0.85 * 1000 * 0.02)$
 $= 670.9518$
 $T = -32.90\%$
 $R = -32.90\%$

Growth & Income

12/31/99 NO. YEARS 1.000
 TO
 12/31/00 TRANSACTION DATE \$ VALUE UNIT VALUE NO. UNITS END VALUE

INIT DEPOSIT	31-Dec-99	1000.00	9.420332	106.15337	
FEE	31-Dec-00	0	10.000000	0.00000	
RESULTING VALUE	31-Dec-00		10.000000	106.15337	1061.5337

FORMULA: $1000 * (1+T) = 1.000$
 $= 1061.5337 - (0.85 * 1000 * 0.02)$
 $= 1041.5337$
 $T = 4.15\%$
 $R = 4.15\%$

Health Sciences

12/31/99 NO. YEARS 1.000
 TO
 12/31/00 TRANSACTION DATE \$ VALUE UNIT VALUE NO. UNITS END VALUE

INIT DEPOSIT	31-Dec-99	1000.00	7.314716	136.71071	
FEE	31-Dec-00	0	10.000000	0.00000	
RESULTING VALUE	31-Dec-00		10.000000	136.71071	1367.1071

FORMULA: $1000 * (1+T) = 1.000$
 $= 1367.1071 - (0.85 * 1000 * 0.02)$
 $= 1347.1071$
 $T = 34.71\%$
 $R = 34.71\%$

High Yield

12/31/99 NO. YEARS 1.000
 TO
 12/31/00 TRANSACTION DATE \$ VALUE UNIT VALUE NO. UNITS END VALUE

INIT DEPOSIT	31-Dec-99	1000.00	11.112429	89.98933	
FEE	31-Dec-00	0	10.000000	0.00000	

RESULTING VALUE 31-Dec-00 10.000000 89.98933 899.8933

FORMULA: 1.000
 $1000 * (1+T) = 899.8933 - (0.85 * 1000 * 0.02)$
 $= 879.8933$
 $T = -12.01\%$
 $R = -12.01\%$

Income
 12/31/99 NO. YEARS 1.000
 TO
 12/31/00 TRANSACTION DATE \$ VALUE UNIT VALUE NO. UNITS END VALUE

INIT DEPOSIT	31-Dec-99	1000.00	9.431951	106.02260	
FEE	31-Dec-00	0	10.000000	0.00000	
RESULTING VALUE	31-Dec-00		10.000000	106.02260	1060.2260

FORMULA: 1.000
 $1000 * (1+T) = 1060.2260 - (0.85 * 1000 * 0.02)$
 $= 1040.2260$
 $T = 4.02\%$
 $R = 4.02\%$

International Growth
 12/31/99 NO. YEARS 1.000
 TO
 12/31/00 TRANSACTION DATE \$ VALUE UNIT VALUE NO. UNITS END VALUE

INIT DEPOSIT	31-Dec-99	1000.00	11.242350	88.94937	
FEE	31-Dec-00	0	10.000000	0.00000	
RESULTING VALUE	31-Dec-00		10.000000	88.94937	889.4937

FORMULA: 1.000
 $1000 * (1+T) = 889.4937 - (0.85 * 1000 * 0.02)$
 $= 869.4937$
 $T = -13.05\%$
 $R = -13.05\%$

International Growth & Income
 12/31/99 NO. YEARS 1.000
 TO
 12/31/00 TRANSACTION DATE \$ VALUE UNIT VALUE NO. UNITS END VALUE

INIT DEPOSIT	31-Dec-99	1000.00	10.033704	99.66409	
FEE	31-Dec-00	0	10.000000	0.00000	
RESULTING VALUE	31-Dec-00		10.000000	99.66409	996.6409

FORMULA: 1.000
 $1000 * (1+T) = 996.6409 - (0.85 * 1000 * 0.02)$
 $= 976.6409$
 $T = -2.34\%$
 $R = -2.34\%$

International New Opportunities
 12/31/99 NO. YEARS 1.000
 TO
 12/31/00 TRANSACTION DATE \$ VALUE UNIT VALUE NO. UNITS END VALUE

INIT DEPOSIT	31-Dec-99	1000.00	16.576673	60.32574	
--------------	-----------	---------	-----------	----------	--

FEE	31-Dec-00	0	10.000000	0.00000	
RESULTING VALUE	31-Dec-00		10.000000	60.32574	603.2574

FORMULA:

	1.000				
	1000*(1+T)=	603.2574	-	(0.85*1000*	0.02)
	=	583.2574			
	T =	-41.67%			
	R =	-41.67%			

Investors

12/31/99	NO. YEARS	1.000				
TO						
12/31/00	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	31-Dec-99	1000.00	12.496012	80.02553	
	FEE	31-Dec-00	0	10.000000	0.00000	
RESULTING VALUE	31-Dec-00			10.000000	80.02553	800.2553

FORMULA:

	1.000				
	1000*(1+T)=	800.2553	-	(0.85*1000*	0.02)
	=	780.2553			
	T =	-21.97%			
	R =	-21.97%			

Money Market

12/31/99	NO. YEARS	1.000				
TO						
12/31/00	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	31-Dec-99	1000.00	9.605289	104.10931	
	FEE	31-Dec-00	0	10.000000	0.00000	
RESULTING VALUE	31-Dec-00			10.000000	104.10931	1041.0931

FORMULA:

	1.000				
	1000*(1+T)=	1041.0931	-	(0.85*1000*	0.02)
	=	1021.0931			
	T =	2.11%			
	R =	2.11%			

New Opportunities

12/31/99	NO. YEARS	1.000				
TO						
12/31/00	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	31-Dec-99	1000.00	13.777097	72.58423	
	FEE	31-Dec-00	0	10.000000	0.00000	
RESULTING VALUE	31-Dec-00			10.000000	72.58423	725.8423

FORMULA:

	1.000				
	1000*(1+T)=	725.8423	-	(0.85*1000*	0.02)
	=	705.8423			
	T =	-29.42%			
	R =	-29.42%			

New Value

12/31/99	NO. YEARS	1.000				
TO						
12/31/00	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	31-Dec-99	1000.00	8.307901	120.36735	
	FEE	31-Dec-00	0	10.000000	0.00000	
RESULTING VALUE	31-Dec-00			10.000000	120.36735	1203.6735

1.000

FORMULA: $1000 * (1+T) = 1203.6735 - (0.85 * 1000 * 0.02)$
 $= 1183.6735$
 $T = 18.37\%$
 $R = 18.37\%$

OTC & Emerging Growth

12/31/99	NO. YEARS	1.000				
TO						
12/31/00	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	31-Dec-99	1000.00	20.790141	48.09972	
	FEE	31-Dec-00	0	10.000000	0.00000	
	RESULTING VALUE	31-Dec-00		10.000000	48.09972	480.9972

FORMULA: $1000 * (1+T) = 480.9972 - (0.85 * 1000 * 0.02)$
 $= 460.9972$
 $T = -53.90\%$
 $R = -53.90\%$

Research

12/31/99	NO. YEARS	1.000				
TO						
12/31/00	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	31-Dec-99	1000.00	10.372451	96.40923	
	FEE	31-Dec-00	0	10.000000	0.00000	
	RESULTING VALUE	31-Dec-00		10.000000	96.40923	964.0923

FORMULA: $1000 * (1+T) = 964.0923 - (0.85 * 1000 * 0.02)$
 $= 944.0923$
 $T = -5.59\%$
 $R = -5.59\%$

Small Cap Value

12/31/99	NO. YEARS	1.000				
TO						
12/31/00	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	31-Dec-99	1000.00	8.169974	122.39941	
	FEE	31-Dec-00	0	10.000000	0.00000	
	RESULTING VALUE	31-Dec-00		10.000000	122.39941	1223.9941

FORMULA: $1000 * (1+T) = 1223.9941 - (0.85 * 1000 * 0.02)$
 $= 1203.9941$
 $T = 20.40\%$
 $R = 20.40\%$

Utilities Growth & Income

12/31/99	NO. YEARS	1.000				
TO						
12/31/00	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	31-Dec-99	1000.00	8.651642	115.58500	
	FEE	31-Dec-00	0	10.000000	0.00000	
	RESULTING VALUE	31-Dec-00		10.000000	115.58500	1155.8500

FORMULA: $1000 * (1+T) = 1155.8500 - (0.85 * 1000 * 0.02)$
 $= 1135.8500$
 $T = 13.58\%$
 $R = 13.58\%$

Vista

12/31/99	NO. YEARS	1.000				
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TO	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
12/31/00						
	INIT DEPOSIT	31-Dec-99	1000.00	10.600124	94.33852	
	FEE	31-Dec-00	0	10.000000	0.00000	
	RESULTING VALUE	31-Dec-00		10.000000	94.33852	943.3852

FORMULA:

$$1000 * (1+T) = 943.3852 - (0.85 * 1000 * 0.02)$$

$$= 923.3852$$

$$T = -7.66\%$$

$$R = -7.66\%$$

Voyager

TO	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
12/31/99						
12/31/00						
	INIT DEPOSIT	31-Dec-99	1000.00	12.181496	82.09172	
	FEE	31-Dec-00	0	10.000000	0.00000	
	RESULTING VALUE	31-Dec-00		10.000000	82.09172	820.9172

FORMULA:

$$1000 * (1+T) = 820.9172 - (0.85 * 1000 * 0.02)$$

$$= 800.9172$$

$$T = -19.91\%$$

$$R = -19.91\%$$

American Gov't Income

TO	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
12/31/99						
12/31/00						
	INIT DEPOSIT	31-Dec-99	1000.00	#VALUE!	#VALUE!	
	FEE	31-Dec-00	0	11.029832	0.00000	
	RESULTING VALUE	31-Dec-00		11.029832	#VALUE!	#VALUE!

FORMULA:

$$1000 * (1+T) = #VALUE! - (0.85 * 1000 * 0.02)$$

$$= #VALUE!$$

T = N/A
R = N/A

Growth Opportunities

TO	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
12/31/99						
12/31/00						
	INIT DEPOSIT	31-Dec-99	1000.00	#VALUE!	#VALUE!	
	FEE	31-Dec-00	0	7.672840	0.00000	
	RESULTING VALUE	31-Dec-00		7.672840	#VALUE!	#VALUE!

FORMULA:

$$1000 * (1+T) = #VALUE! - (0.85 * 1000 * 0.02)$$

$$= #VALUE!$$

T = N/A
R = N/A

Technology

TO	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
12/31/99						
12/31/00						

INIT DEPOSIT	31-Dec-99	1000.00	#VALUE!	#VALUE!
FEE	31-Dec-00	0	6.719143	0.00000

RESULTING VALUE	31-Dec-00		6.719143	#VALUE!	#VALUE!
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FORMULA:

$$1000 * (1+T) = \text{\#VALUE!} - (0.85 * 1000 * 0.02)$$

$$= \text{\#VALUE!}$$

T = N/A
R = N/A

Voyager II
12/31/99
TO
12/31/00

NO. YEARS 1.000

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
INIT DEPOSIT	31-Dec-99	1000.00	#VALUE!	#VALUE!	
FEE	31-Dec-00	0	7.303831	0.00000	

RESULTING VALUE	31-Dec-00		7.303831	#VALUE!	#VALUE!
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FORMULA:

$$1000 * (1+T) = \text{\#VALUE!} - (0.85 * 1000 * 0.02)$$

$$= \text{\#VALUE!}$$

T = N/A
R = N/A

Capital Appreciation
12/31/99
TO
12/31/00

NO. YEARS 1.000

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
INIT DEPOSIT	31-Dec-99	1000.00	#VALUE!	#VALUE!	
FEE	31-Dec-00	0	9.120761	0.00000	

RESULTING VALUE	31-Dec-00		9.120761	#VALUE!	#VALUE!
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FORMULA:

$$1000 * (1+T) = \text{\#VALUE!} - (0.85 * 1000 * 0.02)$$

$$= \text{\#VALUE!}$$

T = N/A
R = N/A

SINCE INCEPTION

Asia Pacific Growth
10-Dec-99
TO
31-Dec-00

NO. YEARS 1.060

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT	10-Dec-99	1000.00	15.972666	62.60696		
1 FEE	10-Dec-00	0	10.743810	0.00000		0.02
2 FEE	31-Dec-00	0	10.000000	0.00000		0.01
3 FEE	N/A	0	N/A	0.00000		0
4	N/A	0	N/A	0.00000		0
5	N/A	0	N/A	0.00000		0
6	N/A	0	N/A	0.00000		0
7	N/A	0	N/A	0.00000		0
8	N/A	0	N/A	0.00000		0
9	N/A	0	N/A	0.00000		0
10	N/A	0	N/A	0.00000		0
11	N/A	0	N/A	0.00000		0
12	N/A	0	N/A	0.00000		0
13	N/A	0	N/A	0.00000		0
14 FEE	N/A	0	N/A	0.00000		0
15 FEE	N/A	0	N/A	0.00000		0

RESULTING VALUE	31-Dec-00		10.000000	62.60696	626.0696	
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FORMULA: $1000 * (1+T)^R = 1.060$
 $= 626.0696$
 $= 616.0695616$
 $T = -36.69\%$
 $R = -38.39\%$

Diversified Income

10-Dec-99
 TO
 31-Dec-00 NO. YEARS 1.060

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT	10-Dec-99	1000.00	10.183779	98.19538		
1 FEE	10-Dec-00	0	9.844729	0.00000		0.02
2 FEE	31-Dec-00	0	10.000000	0.00000		0.01
3 FEE	N/A	0	N/A	0.00000		0
4	N/A	0	N/A	0.00000		0
5	N/A	0	N/A	0.00000		0
6	N/A	0	N/A	0.00000		0
7	N/A	0	N/A	0.00000		0
8	N/A	0	N/A	0.00000		0
9	N/A	0	N/A	0.00000		0
10	N/A	0	N/A	0.00000		0
11	N/A	0	N/A	0.00000		0
12	N/A	0	N/A	0.00000		0
13	N/A	0	N/A	0.00000		0
14 FEE	N/A	0	N/A	0.00000		0
15 FEE	N/A	0	N/A	0.00000		0
RESULTING VALUE	31-Dec-00		10.000000	98.19538	981.9538	

FORMULA: $1000 * (1+T)^R = 1.060$
 $= 981.9538$
 $= 971.9537521$
 $T = -2.65\%$
 $R = -2.80\%$

George Putnam Fund of Boston

10-Dec-99
 TO
 31-Dec-00 NO. YEARS 1.060

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT	10-Dec-99	1000.00	9.290786	107.63352		
1 FEE	10-Dec-00	0	9.808234	0.00000		0.02
2 FEE	31-Dec-00	0	10.000000	0.00000		0.01
3 FEE	N/A	0	N/A	0.00000		0
4	N/A	0	N/A	0.00000		0
5	N/A	0	N/A	0.00000		0
6	N/A	0	N/A	0.00000		0
7	N/A	0	N/A	0.00000		0
8	N/A	0	N/A	0.00000		0
9	N/A	0	N/A	0.00000		0
10	N/A	0	N/A	0.00000		0
11	N/A	0	N/A	0.00000		0
12	N/A	0	N/A	0.00000		0
13	N/A	0	N/A	0.00000		0
14 FEE	N/A	0	N/A	0.00000		0
15 FEE	N/A	0	N/A	0.00000		0

RESULTING VALUE

31-Dec-00

10.000000

107.63352

1076.3352

1.060

FORMULA:

1000*(1+T) =

1076.3352

=

1066.335199

T =

6.25%

R =

6.63%

Global Asset Allocation

10-Dec-99

TO

31-Dec-00

NO. YEARS

1.060

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT	10-Dec-99	1000.00	10.461024	95.59294		
1 FEE	10-Dec-00	0	9.973507	0.00000		0.02
2 FEE	31-Dec-00	0	10.000000	0.00000		0.01
3 FEE	N/A	0	N/A	0.00000		0
4	N/A	0	N/A	0.00000		0
5	N/A	0	N/A	0.00000		0
6	N/A	0	N/A	0.00000		0
7	N/A	0	N/A	0.00000		0
8	N/A	0	N/A	0.00000		0
9	N/A	0	N/A	0.00000		0
10	N/A	0	N/A	0.00000		0
11	N/A	0	N/A	0.00000		0
12	N/A	0	N/A	0.00000		0
13	N/A	0	N/A	0.00000		0
14 FEE	N/A	0	N/A	0.00000		0
15 FEE	N/A	0	N/A	0.00000		0
RESULTING VALUE	31-Dec-00		10.000000	95.59294	955.9294	

1.060

FORMULA:

1000*(1+T) =

955.9294

=

945.9293622

T =

-5.11%

R =

-5.41%

Global Growth

10-Dec-99

TO

31-Dec-00

NO. YEARS

1.060

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT	10-Dec-99	1000.00	12.833508	77.92102		
1 FEE	10-Dec-00	0	10.948337	0.00000		0.02
2 FEE	31-Dec-00	0	10.000000	0.00000		0.01
3 FEE	N/A	0	N/A	0.00000		0
4	N/A	0	N/A	0.00000		0
5	N/A	0	N/A	0.00000		0
6	N/A	0	N/A	0.00000		0
7	N/A	0	N/A	0.00000		0
8	N/A	0	N/A	0.00000		0
9	N/A	0	N/A	0.00000		0
10	N/A	0	N/A	0.00000		0
11	N/A	0	N/A	0.00000		0
12	N/A	0	N/A	0.00000		0
13	N/A	0	N/A	0.00000		0
14 FEE	N/A	0	N/A	0.00000		0

15 FEE	N/A	0	N/A	0.00000	0
RESULTING VALUE	31-Dec-00		10.000000	77.92102	779.2102

FORMULA:

	1.060	
1000*(1+T)=		779.2102
=		769.2101739
T =		-21.94%
R =		-23.08%

Growth & Income

10-Dec-99
TO
31-Dec-00

NO. YEARS 1.060

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT	10-Dec-99	1000.00	9.418808	106.17055		
1 FEE	10-Dec-00	0	9.819108	0.00000		0.02
2 FEE	31-Dec-00	0	10.000000	0.00000		0.01
3 FEE	N/A	0	N/A	0.00000		0
4	N/A	0	N/A	0.00000		0
5	N/A	0	N/A	0.00000		0
6	N/A	0	N/A	0.00000		0
7	N/A	0	N/A	0.00000		0
8	N/A	0	N/A	0.00000		0
9	N/A	0	N/A	0.00000		0
10	N/A	0	N/A	0.00000		0
11	N/A	0	N/A	0.00000		0
12	N/A	0	N/A	0.00000		0
13	N/A	0	N/A	0.00000		0
14 FEE	N/A	0	N/A	0.00000		0
15 FEE	N/A	0	N/A	0.00000		0
RESULTING VALUE	31-Dec-00		10.000000	106.17055	1061.7055	

FORMULA:

	1.060	
1000*(1+T)=		1061.7055
=		1051.705473
T =		4.87%
R =		5.17%

Health Sciences

10-Dec-99
TO
31-Dec-00

NO. YEARS 1.060

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT	10-Dec-99	1000.00	6.872209	145.51362		
1 FEE	10-Dec-00	0	9.776087	0.00000		0.02
2 FEE	31-Dec-00	0	10.000000	0.00000		0.01
3 FEE	N/A	0	N/A	0.00000		0
4	N/A	0	N/A	0.00000		0
5	N/A	0	N/A	0.00000		0
6	N/A	0	N/A	0.00000		0
7	N/A	0	N/A	0.00000		0
8	N/A	0	N/A	0.00000		0
9	N/A	0	N/A	0.00000		0
10	N/A	0	N/A	0.00000		0
11	N/A	0	N/A	0.00000		0
12	N/A	0	N/A	0.00000		0

13	N/A	0	N/A	0.00000	0
14 FEE	N/A	0	N/A	0.00000	0
15 FEE	N/A	0	N/A	0.00000	0

RESULTING VALUE 31-Dec-00 10.000000 145.51362 1455.1362

FORMULA: 1.060
 $1000 * (1+T) =$ 1455.1362
 $=$ 1445.136187
 $T =$ 41.55%
 $R =$ 44.51%

High Yield

10-Dec-99
TO
31-Dec-00

NO. YEARS 1.060

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT	10-Dec-99	1000.00	11.072872	90.31081		
1 FEE	10-Dec-00	0	9.853314	0.00000		0.02
2 FEE	31-Dec-00	0	10.000000	0.00000		0.01
3 FEE	N/A	0	N/A	0.00000		0
4	N/A	0	N/A	0.00000		0
5	N/A	0	N/A	0.00000		0
6	N/A	0	N/A	0.00000		0
7	N/A	0	N/A	0.00000		0
8	N/A	0	N/A	0.00000		0
9	N/A	0	N/A	0.00000		0
10	N/A	0	N/A	0.00000		0
11	N/A	0	N/A	0.00000		0
12	N/A	0	N/A	0.00000		0
13	N/A	0	N/A	0.00000		0
14 FEE	N/A	0	N/A	0.00000		0
15 FEE	N/A	0	N/A	0.00000		0

RESULTING VALUE 31-Dec-00 10.000000 90.31081 903.1081

FORMULA: 1.060
 $1000 * (1+T) =$ 903.1081
 $=$ 893.1080645
 $T =$ -10.12%
 $R =$ -10.69%

Income

10-Dec-99
TO
31-Dec-00

NO. YEARS 1.060

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT	10-Dec-99	1000.00	9.576832	104.41866		
1 FEE	10-Dec-00	0	9.890196	0.00000		0.02
2 FEE	31-Dec-00	0	10.000000	0.00000		0.01
3 FEE	N/A	0	N/A	0.00000		0
4	N/A	0	N/A	0.00000		0
5	N/A	0	N/A	0.00000		0
6	N/A	0	N/A	0.00000		0
7	N/A	0	N/A	0.00000		0
8	N/A	0	N/A	0.00000		0
9	N/A	0	N/A	0.00000		0
10	N/A	0	N/A	0.00000		0

11	N/A	0	N/A	0.00000	0
12	N/A	0	N/A	0.00000	0
13	N/A	0	N/A	0.00000	0
14 FEE	N/A	0	N/A	0.00000	0
15 FEE	N/A	0	N/A	0.00000	0

RESULTING VALUE 31-Dec-00 10.000000 104.41866 1044.1866

FORMULA: 1.060
 $1000 * (1+T) =$ 1044.1866
 $=$ 1034.186637
 $T =$ 3.22%
 $R =$ 3.42%

International Growth

10-Dec-99
TO
31-Dec-00 NO. YEARS 1.060

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT	10-Dec-99	1000.00	10.326578	96.83750		
1 FEE	10-Dec-00	0	9.782933	0.00000		0.02
2 FEE	31-Dec-00	0	10.000000	0.00000		0.01
3 FEE	N/A	0	N/A	0.00000		0
4	N/A	0	N/A	0.00000		0
5	N/A	0	N/A	0.00000		0
6	N/A	0	N/A	0.00000		0
7	N/A	0	N/A	0.00000		0
8	N/A	0	N/A	0.00000		0
9	N/A	0	N/A	0.00000		0
10	N/A	0	N/A	0.00000		0
11	N/A	0	N/A	0.00000		0
12	N/A	0	N/A	0.00000		0
13	N/A	0	N/A	0.00000		0
14 FEE	N/A	0	N/A	0.00000		0
15 FEE	N/A	0	N/A	0.00000		0

RESULTING VALUE 31-Dec-00 10.000000 96.83750 968.3750

FORMULA: 1.060
 $1000 * (1+T) =$ 968.3750
 $=$ 958.3750028
 $T =$ -3.93%
 $R =$ -4.16%

International Growth & Income

10-Dec-99
TO
31-Dec-00 NO. YEARS 1.060

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT	10-Dec-99	1000.00	9.917936	100.82743		
1 FEE	10-Dec-00	0	9.699785	0.00000		0.02
2 FEE	31-Dec-00	0	10.000000	0.00000		0.01
3 FEE	N/A	0	N/A	0.00000		0
4	N/A	0	N/A	0.00000		0
5	N/A	0	N/A	0.00000		0
6	N/A	0	N/A	0.00000		0
7	N/A	0	N/A	0.00000		0
8	N/A	0	N/A	0.00000		0

9	N/A	0	N/A	0.00000	0
10	N/A	0	N/A	0.00000	0
11	N/A	0	N/A	0.00000	0
12	N/A	0	N/A	0.00000	0
13	N/A	0	N/A	0.00000	0
14 FEE	N/A	0	N/A	0.00000	0
15 FEE	N/A	0	N/A	0.00000	0

RESULTING VALUE 31-Dec-00 10.000000 100.82743 1008.2743

FORMULA: 1.060
 $1000 * (1+T) = 1008.2743$
 $= 998.2743022$
 $T = -0.16\%$
 $R = -0.17\%$

International New Opportunities

10-Dec-99
 TO NO. YEARS 1.060
 31-Dec-00

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT	10-Dec-99	1000.00	14.618110	68.40830		
1 FEE	10-Dec-00	0	10.514798	0.00000		0.02
2 FEE	31-Dec-00	0	10.000000	0.00000		0.01
3 FEE	N/A	0	N/A	0.00000		0
4	N/A	0	N/A	0.00000		0
5	N/A	0	N/A	0.00000		0
6	N/A	0	N/A	0.00000		0
7	N/A	0	N/A	0.00000		0
8	N/A	0	N/A	0.00000		0
9	N/A	0	N/A	0.00000		0
10	N/A	0	N/A	0.00000		0
11	N/A	0	N/A	0.00000		0
12	N/A	0	N/A	0.00000		0
13	N/A	0	N/A	0.00000		0
14 FEE	N/A	0	N/A	0.00000		0
15 FEE	N/A	0	N/A	0.00000		0

RESULTING VALUE 31-Dec-00 10.000000 68.40830 684.0830

FORMULA: 1.060
 $1000 * (1+T) = 684.0830$
 $= 674.0829628$
 $T = -31.08\%$
 $R = -32.59\%$

Investors

10-Dec-99
 TO NO. YEARS 1.060
 31-Dec-00

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT	10-Dec-99	1000.00	11.672964	85.66804		
1 FEE	10-Dec-00	0	10.586875	0.00000		0.02
2 FEE	31-Dec-00	0	10.000000	0.00000		0.01
3 FEE	N/A	0	N/A	0.00000		0
4	N/A	0	N/A	0.00000		0
5	N/A	0	N/A	0.00000		0
6	N/A	0	N/A	0.00000		0
7	N/A	0	N/A	0.00000		0
8	N/A	0	N/A	0.00000		0
9	N/A	0	N/A	0.00000		0
10	N/A	0	N/A	0.00000		0
11	N/A	0	N/A	0.00000		0
12	N/A	0	N/A	0.00000		0
13	N/A	0	N/A	0.00000		0
14 FEE	N/A	0	N/A	0.00000		0
15 FEE	N/A	0	N/A	0.00000		0

RESULTING VALUE 31-Dec-00 10.000000 85.66804 856.6804

FORMULA: 1.060
 $1000 * (1+T) = 856.6804$
 $= 846.6804455$
 $T = -14.54\%$
 $R = -15.33\%$

Money Market
 10-Dec-99
 TO
 31-Dec-00

NO. YEARS 1.060

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT	10-Dec-99	1000.00	9.585930	104.31956		
1 FEE	10-Dec-00	0	9.970784	0.00000		0.02
2 FEE	31-Dec-00	0	10.000000	0.00000		0.01
3 FEE	N/A	0	N/A	0.00000		0
4	N/A	0	N/A	0.00000		0
5	N/A	0	N/A	0.00000		0
6	N/A	0	N/A	0.00000		0
7	N/A	0	N/A	0.00000		0
8	N/A	0	N/A	0.00000		0
9	N/A	0	N/A	0.00000		0
10	N/A	0	N/A	0.00000		0
11	N/A	0	N/A	0.00000		0
12	N/A	0	N/A	0.00000		0
13	N/A	0	N/A	0.00000		0
14 FEE	N/A	0	N/A	0.00000		0
15 FEE	N/A	0	N/A	0.00000		0
RESULTING VALUE	31-Dec-00		10.000000	104.31956	1043.1956	

FORMULA: 1.060
 $1000 * (1+T) = 1043.1956$
 $= 1033.1956$
 $T = 3.13\%$
 $R = 3.32\%$

New Opportunities
 10-Dec-99
 TO
 31-Dec-00

NO. YEARS 1.060

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT	10-Dec-99	1000.00	12.329912	81.10358		
1 FEE	10-Dec-00	0	11.499124	0.00000		0.02
2 FEE	31-Dec-00	0	10.000000	0.00000		0.01
3 FEE	N/A	0	N/A	0.00000		0
4	N/A	0	N/A	0.00000		0
5	N/A	0	N/A	0.00000		0
6	N/A	0	N/A	0.00000		0
7	N/A	0	N/A	0.00000		0
8	N/A	0	N/A	0.00000		0
9	N/A	0	N/A	0.00000		0
10	N/A	0	N/A	0.00000		0
11	N/A	0	N/A	0.00000		0
12	N/A	0	N/A	0.00000		0
13	N/A	0	N/A	0.00000		0
14 FEE	N/A	0	N/A	0.00000		0
15 FEE	N/A	0	N/A	0.00000		0
RESULTING VALUE	31-Dec-00		10.000000	81.10358	811.0358	

FORMULA: 1.060
 $1000 * (1+T) = 811.0358$
 $= 801.0357965$
 $T = -18.89\%$
 $R = -19.90\%$

New Value
 10-Dec-99
 TO
 31-Dec-00

NO. YEARS 1.060

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
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0	INIT DEPOSIT	10-Dec-99	1000.00	8.224650	121.58572	
1	FEE	10-Dec-00	0	9.645920	0.00000	0.02
2	FEE	31-Dec-00	0	10.000000	0.00000	0.01
3	FEE	N/A	0	N/A	0.00000	0
4		N/A	0	N/A	0.00000	0
5		N/A	0	N/A	0.00000	0
6		N/A	0	N/A	0.00000	0
7		N/A	0	N/A	0.00000	0
8		N/A	0	N/A	0.00000	0
9		N/A	0	N/A	0.00000	0
10		N/A	0	N/A	0.00000	0
11		N/A	0	N/A	0.00000	0
12		N/A	0	N/A	0.00000	0
13		N/A	0	N/A	0.00000	0
14	FEE	N/A	0	N/A	0.00000	0
15	FEE	N/A	0	N/A	0.00000	0

RESULTING VALUE 31-Dec-00 10.000000 121.58572 1215.8572

FORMULA: 1.060
 $1000 * (1+T) = 1215.8572$
 $= 1205.85721$
 $T = 19.32\%$
 $R = 20.59\%$

OTC & Emerging Growth

10-Dec-99
 TO
 31-Dec-00 NO. YEARS 1.060

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0	INIT DEPOSIT	10-Dec-99	1000.00	19.054022	52.48236	
1	FEE	10-Dec-00	0	12.305626	0.00000	0.02
2	FEE	31-Dec-00	0	10.000000	0.00000	0.01
3	FEE	N/A	0	N/A	0.00000	0
4		N/A	0	N/A	0.00000	0
5		N/A	0	N/A	0.00000	0
6		N/A	0	N/A	0.00000	0
7		N/A	0	N/A	0.00000	0
8		N/A	0	N/A	0.00000	0
9		N/A	0	N/A	0.00000	0
10		N/A	0	N/A	0.00000	0
11		N/A	0	N/A	0.00000	0
12		N/A	0	N/A	0.00000	0
13		N/A	0	N/A	0.00000	0
14	FEE	N/A	0	N/A	0.00000	0
15	FEE	N/A	0	N/A	0.00000	0

RESULTING VALUE 31-Dec-00 10.000000 52.48236 524.8236

FORMULA: 1.060
 $1000 * (1+T) = 524.8236$
 $= 514.8235779$
 $T = -46.56\%$
 $R = -48.52\%$

Research

10-Dec-99
 TO
 31-Dec-00 NO. YEARS 1.060

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0	INIT DEPOSIT	10-Dec-99	1000.00	9.745291	102.61366	
1	FEE	10-Dec-00	0	10.331985	0.00000	0.02
2	FEE	31-Dec-00	0	10.000000	0.00000	0.01
3	FEE	N/A	0	N/A	0.00000	0
4		N/A	0	N/A	0.00000	0
5		N/A	0	N/A	0.00000	0
6		N/A	0	N/A	0.00000	0
7		N/A	0	N/A	0.00000	0
8		N/A	0	N/A	0.00000	0
9		N/A	0	N/A	0.00000	0
10		N/A	0	N/A	0.00000	0
11		N/A	0	N/A	0.00000	0
12		N/A	0	N/A	0.00000	0

13	N/A	0	N/A	0.00000	0
14 FEE	N/A	0	N/A	0.00000	0
15 FEE	N/A	0	N/A	0.00000	0

RESULTING VALUE 31-Dec-00 10.00000 102.61366 1026.1366

FORMULA: 1.060
 $1000 * (1+T) = 1026.1366$
 $= 1016.136623$
 $T = 1.52\%$
 $R = 1.61\%$

Small Cap Value

10-Dec-99

TO

31-Dec-00

NO. YEARS 1.060

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT	10-Dec-99	1000.00	7.784559	128.45943		
1 FEE	10-Dec-00	0	9.527381	0.00000		0.02
2 FEE	31-Dec-00	0	10.000000	0.00000		0.01
3 FEE	N/A	0	N/A	0.00000		0
4	N/A	0	N/A	0.00000		0
5	N/A	0	N/A	0.00000		0
6	N/A	0	N/A	0.00000		0
7	N/A	0	N/A	0.00000		0
8	N/A	0	N/A	0.00000		0
9	N/A	0	N/A	0.00000		0
10	N/A	0	N/A	0.00000		0
11	N/A	0	N/A	0.00000		0
12	N/A	0	N/A	0.00000		0
13	N/A	0	N/A	0.00000		0
14 FEE	N/A	0	N/A	0.00000		0
15 FEE	N/A	0	N/A	0.00000		0

RESULTING VALUE 31-Dec-00 10.00000 128.45943 1284.5943

FORMULA: 1.060
 $1000 * (1+T) = 1284.5943$
 $= 1274.594285$
 $T = 25.73\%$
 $R = 27.46\%$

Utilities Growth & Income

10-Dec-99

TO

31-Dec-00

NO. YEARS 1.060

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT	10-Dec-99	1000.00	8.705935	114.86417		
1 FEE	10-Dec-00	0	9.666622	0.00000		0.02
2 FEE	31-Dec-00	0	10.000000	0.00000		0.01
3 FEE	N/A	0	N/A	0.00000		0
4	N/A	0	N/A	0.00000		0
5	N/A	0	N/A	0.00000		0
6	N/A	0	N/A	0.00000		0
7	N/A	0	N/A	0.00000		0
8	N/A	0	N/A	0.00000		0
9	N/A	0	N/A	0.00000		0
10	N/A	0	N/A	0.00000		0
11	N/A	0	N/A	0.00000		0
12	N/A	0	N/A	0.00000		0
13	N/A	0	N/A	0.00000		0
14 FEE	N/A	0	N/A	0.00000		0
15 FEE	N/A	0	N/A	0.00000		0

RESULTING VALUE 31-Dec-00 10.00000 114.86417 1148.6417

FORMULA: 1.060
 $1000 * (1+T) = 1148.6417$
 $= 1138.641702$
 $T = 13.04\%$
 $R = 13.86\%$

Vista

10-Dec-99
TO
31-Dec-00

NO. YEARS 1.060

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT	10-Dec-99	1000.00	9.408380	106.28822		
1 FEE	10-Dec-00	0	10.852195	0.00000		0.02
2 FEE	31-Dec-00	0	10.000000	0.00000		0.01
3 FEE	N/A	0	N/A	0.00000		0
4	N/A	0	N/A	0.00000		0
5	N/A	0	N/A	0.00000		0
6	N/A	0	N/A	0.00000		0
7	N/A	0	N/A	0.00000		0
8	N/A	0	N/A	0.00000		0
9	N/A	0	N/A	0.00000		0
10	N/A	0	N/A	0.00000		0
11	N/A	0	N/A	0.00000		0
12	N/A	0	N/A	0.00000		0
13	N/A	0	N/A	0.00000		0
14 FEE	N/A	0	N/A	0.00000		0
15 FEE	N/A	0	N/A	0.00000		0
RESULTING VALUE	31-Dec-00		10.000000	106.28822	1062.8822	

FORMULA:

$$1000 * (1+T)^{1.060} = 1062.8822$$

$$= 1052.882239$$

$$T = 4.98\%$$

$$R = 5.29\%$$

Voyager

10-Dec-99
TO
31-Dec-00

NO. YEARS 1.060

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT	10-Dec-99	1000.00	10.944457	91.37045		
1 FEE	10-Dec-00	0	10.585764	0.00000		0.02
2 FEE	31-Dec-00	0	10.000000	0.00000		0.01
3 FEE	N/A	0	N/A	0.00000		0
4	N/A	0	N/A	0.00000		0
5	N/A	0	N/A	0.00000		0
6	N/A	0	N/A	0.00000		0
7	N/A	0	N/A	0.00000		0
8	N/A	0	N/A	0.00000		0
9	N/A	0	N/A	0.00000		0
10	N/A	0	N/A	0.00000		0
11	N/A	0	N/A	0.00000		0
12	N/A	0	N/A	0.00000		0
13	N/A	0	N/A	0.00000		0
14 FEE	N/A	0	N/A	0.00000		0
15 FEE	N/A	0	N/A	0.00000		0
RESULTING VALUE	31-Dec-00		10.000000	91.37045	913.7045	

FORMULA:

$$1000 * (1+T)^{1.060} = 913.7045$$

$$= 903.7045355$$

$$T = -9.11\%$$

$$R = -9.63\%$$

American Gov't Income

01-Feb-00
TO
31-Dec-00

NO. YEARS 0.914

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
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0	INIT DEPOSIT	01-Feb-00	1000.00	9.959545	100.40619	
1	FEE	31-Dec-00	0	11.029832	0.00000	0.02
2	FEE	N/A	0	N/A	0.00000	0.01
3	FEE	N/A	0	N/A	0.00000	0
4		N/A	0	N/A	0.00000	0
5		N/A	0	N/A	0.00000	0
6		N/A	0	N/A	0.00000	0
7		N/A	0	N/A	0.00000	0
8		N/A	0	N/A	0.00000	0
9		N/A	0	N/A	0.00000	0
10		N/A	0	N/A	0.00000	0
11		N/A	0	N/A	0.00000	0
12		N/A	0	N/A	0.00000	0
13		N/A	0	N/A	0.00000	0
14	FEE	N/A	0	N/A	0.00000	0
15	FEE	N/A	0	N/A	0.00000	0

RESULTING VALUE 31-Dec-00 11.029832 100.40619 1107.4634

FORMULA: $1000 * (1+T)^{0.914} = 1107.4634$
 $= 1087.463443$
 $T = 9.60\%$
 $R = 8.75\%$

Growth Opportunities

01-Feb-00
TO
31-Dec-00 NO. YEARS 0.914

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0	INIT DEPOSIT	01-Feb-00	1000.00	10.359545	96.52934	
1	FEE	31-Dec-00	0	7.672840	0.00000	0.02
2	FEE	N/A	0	N/A	0.00000	0.01
3	FEE	N/A	0	N/A	0.00000	0
4		N/A	0	N/A	0.00000	0
5		N/A	0	N/A	0.00000	0
6		N/A	0	N/A	0.00000	0
7		N/A	0	N/A	0.00000	0
8		N/A	0	N/A	0.00000	0
9		N/A	0	N/A	0.00000	0
10		N/A	0	N/A	0.00000	0
11		N/A	0	N/A	0.00000	0
12		N/A	0	N/A	0.00000	0
13		N/A	0	N/A	0.00000	0
14	FEE	N/A	0	N/A	0.00000	0
15	FEE	N/A	0	N/A	0.00000	0

RESULTING VALUE 31-Dec-00 7.672840 96.52934 740.6542

FORMULA: $1000 * (1+T)^{0.914} = 740.6542$
 $= 720.6541504$
 $T = -30.11\%$
 $R = -27.93\%$

Technology

17-Jul-00
TO
31-Dec-00 NO. YEARS 0.457

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0	INIT DEPOSIT	17-Jul-00	1000.00	11.315798	88.37203	
1	FEE	31-Dec-00	0	6.719143	0.00000	0.02
2	FEE	N/A	0	N/A	0.00000	0.01
3	FEE	N/A	0	N/A	0.00000	0
4		N/A	0	N/A	0.00000	0
5		N/A	0	N/A	0.00000	0
6		N/A	0	N/A	0.00000	0
7		N/A	0	N/A	0.00000	0
8		N/A	0	N/A	0.00000	0
9		N/A	0	N/A	0.00000	0

10	N/A	0	N/A	0.00000	0
11	N/A	0	N/A	0.00000	0
12	N/A	0	N/A	0.00000	0
13	N/A	0	N/A	0.00000	0
14 FEE	N/A	0	N/A	0.00000	0
15 FEE	N/A	0	N/A	0.00000	0

RESULTING VALUE 31-Dec-00 6.719143 88.37203 593.7843

FORMULA: 0.457
 $1000 * (1+T) = 593.7843$
 $= 573.7842828$
 $T = -70.33\%$
 $R = -42.62\%$

Voyager II
02-Oct-00
TO
31-Dec-00

NO. YEARS 0.246

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT	02-Oct-00	1000.00	9.998181	100.01819		
1 FEE	31-Dec-00	0	7.303831	0.00000		0.02
2 FEE	N/A	0	N/A	0.00000		0.01
3 FEE	N/A	0	N/A	0.00000		0
4	N/A	0	N/A	0.00000		0
5	N/A	0	N/A	0.00000		0
6	N/A	0	N/A	0.00000		0
7	N/A	0	N/A	0.00000		0
8	N/A	0	N/A	0.00000		0
9	N/A	0	N/A	0.00000		0
10	N/A	0	N/A	0.00000		0
11	N/A	0	N/A	0.00000		0
12	N/A	0	N/A	0.00000		0
13	N/A	0	N/A	0.00000		0
14 FEE	N/A	0	N/A	0.00000		0
15 FEE	N/A	0	N/A	0.00000		0

RESULTING VALUE 31-Dec-00 7.303831 100.01819 730.5160

FORMULA: 0.246
 $1000 * (1+T) = 730.5160$
 $= 710.5159809$
 $T = -75.02\%$
 $R = -28.95\%$

Capital Appreciation
02-Oct-00
TO
31-Dec-00

NO. YEARS 0.246

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT	02-Oct-00	1000.00	9.998181	100.01819		
1 FEE	31-Dec-00	0	9.120761	0.00000		0.02
2 FEE	N/A	0	N/A	0.00000		0.01
3 FEE	N/A	0	N/A	0.00000		0
4	N/A	0	N/A	0.00000		0
5	N/A	0	N/A	0.00000		0
6	N/A	0	N/A	0.00000		0
7	N/A	0	N/A	0.00000		0
8	N/A	0	N/A	0.00000		0
9	N/A	0	N/A	0.00000		0
10	N/A	0	N/A	0.00000		0
11	N/A	0	N/A	0.00000		0
12	N/A	0	N/A	0.00000		0
13	N/A	0	N/A	0.00000		0
14 FEE	N/A	0	N/A	0.00000		0
15 FEE	N/A	0	N/A	0.00000		0

RESULTING VALUE 31-Dec-00 9.120761 100.01819 912.2420

0.246

FORMULA:

$$1000 * (1+T) = 912.2420$$

$$= 892.2420368$$

$$T = -37.04\%$$

$$R = -10.78\%$$

</TABLE>

<TABLE>
<CAPTION>

Non-Standardized Calculations

Dates:

Current:	12/31/00
3 Months Ago:	09/30/00
End of Last Year:	12/31/99
One Yr Ago:	12/31/99
Two Yrs Ago:	12/31/98
Three Yrs Ago:	12/31/97
Five Yrs Ago:	12/31/95
Ten Yrs Ago:	12/31/90

Non-Standardized Performance

Fund	Inception Date	Inception AUV	Ten Yr AUV	Five Yr AUV	Three AUV	Two AUV
<S>	<C>	<C>	<C>	<C>	<C>	<C>
Asia Pacific Growth	12/10/99	15.972666	N/A	N/A	N/A	N/A
Diversified Income	12/10/99	10.183779	N/A	N/A	N/A	N/A
George Putnam of Boston	12/10/99	9.290786	N/A	N/A	N/A	N/A
Global Asset Allocation	12/10/99	10.461024	N/A	N/A	N/A	N/A
Global Growth	12/10/99	12.833508	N/A	N/A	N/A	N/A
Growth & Income	12/10/99	9.418808	N/A	N/A	N/A	N/A
Health Sciences	12/10/99	6.872209	N/A	N/A	N/A	N/A
High Yield	12/10/99	11.072872	N/A	N/A	N/A	N/A
Income	12/10/99	9.576832	N/A	N/A	N/A	N/A
International Growth	12/10/99	10.326578	N/A	N/A	N/A	N/A
International Growth & Income	12/10/99	9.917936	N/A	N/A	N/A	N/A
International New Opportunities	12/10/99	14.61811	N/A	N/A	N/A	N/A
Investors	12/10/99	11.672964	N/A	N/A	N/A	N/A
Money Market	12/10/99	9.58593	N/A	N/A	N/A	N/A
New Opportunities	12/10/99	12.329912	N/A	N/A	N/A	N/A
New Value	12/10/99	8.22465	N/A	N/A	N/A	N/A
OTC & Emerging Growth	12/10/99	19.054022	N/A	N/A	N/A	N/A
Research Fund	12/10/99	9.745291	N/A	N/A	N/A	N/A
Small Cap Value	12/10/99	7.784559	N/A	N/A	N/A	N/A
Utilities Growth & Income	12/10/99	8.705935	N/A	N/A	N/A	N/A
Vista	12/10/99	9.40838	N/A	N/A	N/A	N/A
Voyager	12/10/99	10.944457	N/A	N/A	N/A	N/A
American Government Income	02/01/00	9.959545	N/A	N/A	N/A	N/A
Growth Opportunities	02/01/00	10.359545	N/A	N/A	N/A	N/A
Technology	07/17/00	11.315798	N/A	N/A	N/A	N/A
Voyager Fund II	10/02/00	9.998181	N/A	N/A	N/A	N/A
Capital Appreciation	10/02/00	9.998181	N/A	N/A	N/A	N/A

	One Yr AUV	YTD AUV	3 Months AUV	Today's AUV	Inception Total	Average	Ten Years Total
Asia Pacific Growth	18.26	18.26	12.12104	-37.39%	-35.70%	N/A	N/A
Diversified Income	10.18	10.18	10.111015	-1.80%	-1.70%	N/A	N/A
George Putnam of Boston	9.27	9.27	9.551019	7.63%	7.18%	N/A	N/A
Global Asset Allocation	10.68	10.68	10.36101	-4.41%	-4.16%	N/A	N/A
Global Growth	14.47	14.47	12.10107	-22.08%	-20.97%	N/A	N/A
Growth & Income	9.42	9.42	9.631061	6.17%	5.81%	N/A	N/A
Health Sciences	7.31	7.31	10.121096	45.51%	42.44%	N/A	N/A
High Yield	11.11	11.11	10.711055	-9.69%	-9.16%	N/A	N/A
Income	9.43	9.43	9.751085	4.42%	4.16%	N/A	N/A
International Growth	11.24	11.24	10.231074	-3.16%	-2.99%	N/A	N/A
International Growth & Income	10.03	10.03	9.631061	0.83%	0.78%	N/A	N/A
International New Opportunities	16.57	16.57	12.341041	-31.59%	-30.10%	N/A	N/A
Investors	12.49	12.49	11.811031	-14.33%	-13.58%	N/A	N/A
Money Market	9.60	9.60	9.881096	4.32%	4.07%	N/A	N/A
New Opportunities	13.77	13.77	14.101056	-18.90%	-17.93%	N/A	N/A
New Value	8.30	8.30	9.161001	21.59%	20.24%	N/A	N/A
OTC & Emerging Growth	20.79	20.79	16.851036	-47.52%	-45.56%	N/A	N/A
Research Fund	10.37	10.37	10.481066	2.61%	2.46%	N/A	N/A
Small Cap Value	8.16	8.16	9.241071	28.46%	26.64%	N/A	N/A
Utilities Growth & Income	8.65	8.65	9.791061	14.86%	13.96%	N/A	N/A
Vista	10.60	10.60	12.661076	6.29%	5.92%	N/A	N/A
Voyager	12.18	12.18	11.771027	-8.63%	-8.16%	N/A	N/A

TO
31-Dec-00

	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
<S>	<C>	<C>	<C>	<C>	<C>	
	INIT DEPOSIT	31-Dec-99	1000.00	18.265914	54.74678	
	FEE	31-Dec-00	0	10.000000	0.00000	
	RESULTING VALUE	31-Dec-00		10.000000	54.74678	547.4678

FORMULA:

	1.000					
	1000*(1+T)=		547.4678	-	(0.85*1000*	0.02)
	=		527.4678			
	T =		-47.25%			
	R =		-47.25%			

Diversified Income
12/31/99

NO. YEARS 1.000

TO
12/31/00

	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	31-Dec-99	1000.00	10.184317	98.19019	
	FEE	31-Dec-00	0	10.000000	0.00000	
	RESULTING VALUE	31-Dec-00		10.000000	98.19019	981.9019

FORMULA:

	1.000					
	1000*(1+T)=		981.9019	-	(0.85*1000*	0.02)
	=		961.9019			
	T =		-3.81%			
	R =		-3.81%			

George Putnam Fund of Boston
12/31/99

NO. YEARS 1.000

TO
12/31/00

	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	31-Dec-99	1000.00	9.274539	107.82207	
	FEE	31-Dec-00	0	10.000000	0.00000	
	RESULTING VALUE	31-Dec-00		10.000000	107.82207	1078.2207

FORMULA:

	1.000					
	1000*(1+T)=		1078.2207	-	(0.85*1000*	0.02)
	=		1058.2207			
	T =		5.82%			
	R =		5.82%			

Global Asset Allocation
12/31/99

NO. YEARS 1.000

TO
12/31/00

	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	31-Dec-99	1000.00	10.686688	93.57436	
	FEE	31-Dec-00	0	10.000000	0.00000	
	RESULTING VALUE	31-Dec-00		10.000000	93.57436	935.7436

FORMULA:

	1.000					
	1000*(1+T)=		935.7436	-	(0.85*1000*	0.02)
	=		915.7436			
	T =		-8.43%			
	R =		-8.43%			

Global Growth

12/31/99		NO. YEARS	1.000			
TO						
12/31/00	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	31-Dec-99	1000.00	14.472790	69.09518	
	FEE	31-Dec-00	0	10.000000	0.00000	
	RESULTING VALUE	31-Dec-00		10.000000	69.09518	690.9518

FORMULA:

$$1000 * (1+T) = 690.9518 - (0.85 * 1000 * 0.02)$$

$$= 670.9518$$

$$T = -32.90\%$$

$$R = -32.90\%$$

Growth & Income

12/31/99		NO. YEARS	1.000			
TO						
12/31/00	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	31-Dec-99	1000.00	9.420332	106.15337	
	FEE	31-Dec-00	0	10.000000	0.00000	
	RESULTING VALUE	31-Dec-00		10.000000	106.15337	1061.5337

FORMULA:

$$1000 * (1+T) = 1061.5337 - (0.85 * 1000 * 0.02)$$

$$= 1041.5337$$

$$T = 4.15\%$$

$$R = 4.15\%$$

Health Sciences

12/31/99		NO. YEARS	1.000			
TO						
12/31/00	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	31-Dec-99	1000.00	7.314716	136.71071	
	FEE	31-Dec-00	0	10.000000	0.00000	
	RESULTING VALUE	31-Dec-00		10.000000	136.71071	1367.1071

FORMULA:

$$1000 * (1+T) = 1367.1071 - (0.85 * 1000 * 0.02)$$

$$= 1347.1071$$

$$T = 34.71\%$$

$$R = 34.71\%$$

High Yield

12/31/99		NO. YEARS	1.000			
TO						
12/31/00	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	31-Dec-99	1000.00	11.112429	89.98933	
	FEE	31-Dec-00	0	10.000000	0.00000	
	RESULTING VALUE	31-Dec-00		10.000000	89.98933	899.8933

FORMULA:

$$1000 * (1+T) = 899.8933 - (0.85 * 1000 * 0.02)$$

$$= 879.8933$$

$$T = -12.01\%$$

$$R = -12.01\%$$

Income						
12/31/99		NO. YEARS	1.000			
TO						
12/31/00	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	31-Dec-99	1000.00	9.431951	106.02260	
	FEE	31-Dec-00	0	10.000000	0.00000	
	RESULTING VALUE	31-Dec-00		10.000000	106.02260	1060.2260
FORMULA:			1.000			
			1000*(1+T)=	1060.2260	- (0.85*1000* 0.02)	
			=	1040.2260		
			T =	4.02%		
			R =	4.02%		

International Growth						
12/31/99		NO. YEARS	1.000			
TO						
12/31/00	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	31-Dec-99	1000.00	11.242350	88.94937	
	FEE	31-Dec-00	0	10.000000	0.00000	
	RESULTING VALUE	31-Dec-00		10.000000	88.94937	889.4937
FORMULA:			1.000			
			1000*(1+T)=	889.4937	- (0.85*1000* 0.02)	
			=	869.4937		
			T =	-13.05%		
			R =	-13.05%		

International Growth & Income						
12/31/99		NO. YEARS	1.000			
TO						
12/31/00	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	31-Dec-99	1000.00	10.033704	99.66409	
	FEE	31-Dec-00	0	10.000000	0.00000	
	RESULTING VALUE	31-Dec-00		10.000000	99.66409	996.6409
FORMULA:			1.000			
			1000*(1+T)=	996.6409	- (0.85*1000* 0.02)	
			=	976.6409		
			T =	-2.34%		
			R =	-2.34%		

International New Opportunities						
12/31/99		NO. YEARS	1.000			
TO						
12/31/00	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	31-Dec-99	1000.00	16.576673	60.32574	
	FEE	31-Dec-00	0	10.000000	0.00000	
	RESULTING VALUE	31-Dec-00		10.000000	60.32574	603.2574
FORMULA:			1.000			
			1000*(1+T)=	603.2574	- (0.85*1000* 0.02)	
			=	583.2574		
			T =	-41.67%		

R = -41.67%

Investors						
12/31/99		NO. YEARS	1.000			
TO						
12/31/00	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	31-Dec-99	1000.00	12.496012	80.02553	
	FEE	31-Dec-00	0	10.000000	0.00000	
	RESULTING VALUE	31-Dec-00		10.000000	80.02553	800.2553
FORMULA:			1.000			
			1000*(1+T)=	800.2553	- (0.85*1000* 0.02)	
			=	780.2553		
			T =	-21.97%		
			R =	-21.97%		

Money Market						
12/31/99		NO. YEARS	1.000			
TO						
12/31/00	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	31-Dec-99	1000.00	9.605289	104.10931	
	FEE	31-Dec-00	0	10.000000	0.00000	
	RESULTING VALUE	31-Dec-00		10.000000	104.10931	1041.0931
FORMULA:			1.000			
			1000*(1+T)=	1041.0931	- (0.85*1000* 0.02)	
			=	1021.0931		
			T =	2.11%		
			R =	2.11%		

New Opportunities						
12/31/99		NO. YEARS	1.000			
TO						
12/31/00	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	31-Dec-99	1000.00	13.777097	72.58423	
	FEE	31-Dec-00	0	10.000000	0.00000	
	RESULTING VALUE	31-Dec-00		10.000000	72.58423	725.8423
FORMULA:			1.000			
			1000*(1+T)=	725.8423	- (0.85*1000* 0.02)	
			=	705.8423		
			T =	-29.42%		
			R =	-29.42%		

New Value						
12/31/99		NO. YEARS	1.000			
TO						
12/31/00	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	31-Dec-99	1000.00	8.307901	120.36735	
	FEE	31-Dec-00	0	10.000000	0.00000	
	RESULTING VALUE	31-Dec-00		10.000000	120.36735	1203.6735
FORMULA:			1.000			
			1000*(1+T)=	1203.6735	- (0.85*1000* 0.02)	
			=	1183.6735		
			T =	18.37%		
			R =	18.37%		

OTC & Emerging Growth						
12/31/99		NO. YEARS	1.000			

TO	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
12/31/00						
	INIT DEPOSIT	31-Dec-99	1000.00	20.790141	48.09972	
	FEE	31-Dec-00	0	10.000000	0.00000	
	RESULTING VALUE	31-Dec-00		10.000000	48.09972	480.9972

FORMULA:

$$1000 * (1+T) = 480.9972 - (0.85 * 1000 * 0.02)$$

$$= 460.9972$$

$$T = -53.90\%$$

$$R = -53.90\%$$

Research

TO	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
12/31/99						
NO. YEARS			1.000			
12/31/00						
	INIT DEPOSIT	31-Dec-99	1000.00	10.372451	96.40923	
	FEE	31-Dec-00	0	10.000000	0.00000	
	RESULTING VALUE	31-Dec-00		10.000000	96.40923	964.0923

FORMULA:

$$1000 * (1+T) = 964.0923 - (0.85 * 1000 * 0.02)$$

$$= 944.0923$$

$$T = -5.59\%$$

$$R = -5.59\%$$

Small Cap Value

TO	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
12/31/99						
NO. YEARS			1.000			
12/31/00						
	INIT DEPOSIT	31-Dec-99	1000.00	8.169974	122.39941	
	FEE	31-Dec-00	0	10.000000	0.00000	
	RESULTING VALUE	31-Dec-00		10.000000	122.39941	1223.9941

FORMULA:

$$1000 * (1+T) = 1223.9941 - (0.85 * 1000 * 0.02)$$

$$= 1203.9941$$

$$T = 20.40\%$$

$$R = 20.40\%$$

Utilities Growth & Income

TO	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
12/31/99						
NO. YEARS			1.000			
12/31/00						
	INIT DEPOSIT	31-Dec-99	1000.00	8.651642	115.58500	
	FEE	31-Dec-00	0	10.000000	0.00000	
	RESULTING VALUE	31-Dec-00		10.000000	115.58500	1155.8500

FORMULA:

$$1000 * (1+T) = 1155.8500 - (0.85 * 1000 * 0.02)$$

$$= 1135.8500$$

$$T = 13.58\%$$

$$R = 13.58\%$$

Vista

TO	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
12/31/99						
NO. YEARS			1.000			
12/31/00						
	INIT DEPOSIT	31-Dec-99	1000.00	10.600124	94.33852	
	FEE	31-Dec-00	0	10.000000	0.00000	
	RESULTING VALUE	31-Dec-00		10.000000	94.33852	943.3852

FORMULA: 1.000
 $1000 * (1+T) = 943.3852 - (0.85 * 1000 * 0.02)$
 = 923.3852
 T = -7.66%
 R = -7.66%

Voyager

12/31/99	NO. YEARS	1.000				
TO						
12/31/00	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	31-Dec-99	1000.00	12.181496	82.09172	
	FEE	31-Dec-00	0	10.000000	0.00000	
	RESULTING VALUE	31-Dec-00		10.000000	82.09172	820.9172

FORMULA: 1.000
 $1000 * (1+T) = 820.9172 - (0.85 * 1000 * 0.02)$
 = 800.9172
 T = -19.91%
 R = -19.91%

American Gov't Income

12/31/99	NO. YEARS	1.000				
TO						
12/31/00	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	31-Dec-99	1000.00	#VALUE!	#VALUE!	
	FEE	31-Dec-00	0	11.029832	0.00000	
	RESULTING VALUE	31-Dec-00		11.029832	#VALUE!	#VALUE!

FORMULA: 1.000
 $1000 * (1+T) = #VALUE! - (0.85 * 1000 * 0.02)$
 = #VALUE!
 T = N/A
 R = N/A

Growth Opportunities

12/31/99	NO. YEARS	1.000				
TO						
12/31/00	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	31-Dec-99	1000.00	#VALUE!	#VALUE!	
	FEE	31-Dec-00	0	7.672840	0.00000	
	RESULTING VALUE	31-Dec-00		7.672840	#VALUE!	#VALUE!

FORMULA: 1.000
 $1000 * (1+T) = #VALUE! - (0.85 * 1000 * 0.02)$
 = #VALUE!
 T = N/A
 R = N/A

Technology

12/31/99	NO. YEARS	1.000				
TO						
12/31/00	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	31-Dec-99	1000.00	#VALUE!	#VALUE!	
	FEE	31-Dec-00	0	6.719143	0.00000	
	RESULTING VALUE	31-Dec-00		6.719143	#VALUE!	#VALUE!

FORMULA: 1.000
 $1000 * (1+T) = #VALUE! - (0.85 * 1000 * 0.02)$

= #VALUE!
T = N/A
R = N/A

Voyager II
12/31/99
TO
12/31/00

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
INIT DEPOSIT	31-Dec-99	1000.00	#VALUE!	#VALUE!	
FEE	31-Dec-00	0	7.303831	0.00000	
RESULTING VALUE	31-Dec-00		7.303831	#VALUE!	#VALUE!

NO. YEARS 1.000

FORMULA: $1000 * (1+T)^1 =$ #VALUE! - (0.85*1000* 0.02)
= #VALUE!
T = N/A
R = N/A

Capital Appreciation
12/31/99
TO
12/31/00

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
INIT DEPOSIT	31-Dec-99	1000.00	#VALUE!	#VALUE!	
FEE	31-Dec-00	0	9.120761	0.00000	
RESULTING VALUE	31-Dec-00		9.120761	#VALUE!	#VALUE!

NO. YEARS 1.000

FORMULA: $1000 * (1+T)^1 =$ #VALUE! - (0.85*1000* 0.02)
= #VALUE!
T = N/A
R = N/A

FIVE YEAR

Asia Pacific Growth
35064
TO
36891

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
INIT DEPOSIT	35064	1000	10.748151	93.03925857	
FEE	35430	0	11.515668	0	
FEE	35795	0	9.651179	0	
FEE	36160	0	8.966782	0	
FEE	36525	0	18.265914	0	
FEE	36891	0	10	0	
RESULTING VALUE	36891		10	93.03925857	930.3925857

NO. YEARS 5

FORMULA: $1000 * (1+T)^5 =$ 930.3925857
= 930.3925857
T = -0.01432612
R = -0.069607414

Diversified Income
35064
TO
36891

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
INIT DEPOSIT	35064	1000	9.333362	107.1425281	
FEE	35430	0	9.973076	0	
FEE	35795	0	10.516315	0	
FEE	36160	0	10.177575	0	
FEE	36525	0	10.184317	0	
FEE	36891	0	10	0	

NO. YEARS 5

RESULTING VALUE 36891 10 107.1425281 1071.425281

FORMULA: 5
 1000*(1+T)= 1071.425281
 = 1071.425281
 T = 0.013893591
 R = 0.071425281

George Putnam Fund of Boston
 35064

TO 36891 NO. YEARS 5

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
INIT DEPOSIT	35064	1000	#VALUE!	#VALUE!	
FEE	35430	0	#VALUE!	#VALUE!	
FEE	35795	0	#VALUE!	#VALUE!	
FEE	36160	0	9.469277		0
FEE	36525	0	9.274539		0
FEE	36891	0	10		0
RESULTING VALUE	36891		10	#VALUE!	#VALUE!

FORMULA: 5
 1000*(1+T)= #VALUE!
 = #VALUE!
 T = N/A
 R = N/A

Global Asset Allocation
 35064

TO 36891 NO. YEARS 5

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
INIT DEPOSIT	35064	1000	6.528663	153.1707181	
FEE	35430	0	7.412861		0
FEE	35795	0	8.711582		0
FEE	36160	0	9.722091		0
FEE	36525	0	10.686688		0
FEE	36891	0	10		0
RESULTING VALUE	36891		10	153.1707181	1531.707181

FORMULA: 5
 1000*(1+T)= 1531.707181
 = 1531.707181
 T = 0.08901823
 R = 0.531707181

Global Growth
 35064

TO 36891 NO. YEARS 5

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
INIT DEPOSIT	35064	1000	5.426559	184.2788404	
FEE	35430	0	6.245832		0
FEE	35795	0	7.012663		0
FEE	36160	0	8.942003		0
FEE	36525	0	14.47279		0
FEE	36891	0	10		0
RESULTING VALUE	36891		10	184.2788404	1842.788404

FORMULA: 5
 1000*(1+T)= 1842.788404
 = 1842.788404
 T = 0.130043325
 R = 0.842788404

Growth & Income
 35064

TO 36891 NO. YEARS 5

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
INIT DEPOSIT	35064	1000	5.703511	175.330599	
FEE	35430	0	6.828668		0
FEE	35795	0	8.32542		0
FEE	36160	0	9.440299		0
FEE	36525	0	9.420332		0

FEE	36891	0	10	0
RESULTING VALUE	36891		10	175.330599 1753.30599

FORMULA:

	1000*(1+T)=	1753.30599
	=	1753.30599
	T =	0.118849168
	R =	0.75330599

Health Sciences
35064

TO 36891 NO. YEARS 5

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
INIT DEPOSIT	35064	1000	#VALUE!	#VALUE!	
FEE	35430	0	#VALUE!	#VALUE!	
FEE	35795	0	#VALUE!	#VALUE!	
FEE	36160	0	7.746228		0
FEE	36525	0	7.314716		0
FEE	36891	0	10		0
RESULTING VALUE	36891		10	#VALUE!	#VALUE!

FORMULA:

	1000*(1+T)=	#VALUE!
	=	#VALUE!
	T =	N/A
	R =	N/A

High Yield
35064

TO 36891 NO. YEARS 5

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
INIT DEPOSIT	35064	1000	9.276368	107.8008117	
FEE	35430	0	10.276456		0
FEE	35795	0	11.539095		0
FEE	36160	0	10.678696		0
FEE	36525	0	11.112429		0
FEE	36891	0	10		0
RESULTING VALUE	36891		10	107.8008117	1078.008117

FORMULA:

	1000*(1+T)=	1078.008117
	=	1078.008117
	T =	0.015136413
	R =	0.078008117

Income
35064

TO 36891 NO. YEARS 5

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
INIT DEPOSIT	35064	1000	8.585053	116.4815174	
FEE	35430	0	8.634392		0
FEE	35795	0	9.211737		0
FEE	36160	0	9.802424		0
FEE	36525	0	9.431951		0
FEE	36891	0	10		0
RESULTING VALUE	36891		10	116.4815174	1164.815174

FORMULA:

	1000*(1+T)=	1164.815174
	=	1164.815174
	T =	0.030982762
	R =	0.164815174

International Growth
35064

TO 36891 NO. YEARS 5

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
INIT DEPOSIT	35064	1000	#VALUE!	#VALUE!	
FEE	35430	0	#VALUE!	#VALUE!	
FEE	35795	0	6.12976		0

FEE	36160	0	7.142451	0
FEE	36525	0	11.24235	0
FEE	36891	0	10	0

RESULTING VALUE 36891 10 #VALUE! #VALUE!

FORMULA: 1000*(1+T)= #VALUE!
 = #VALUE!
 T = N/A
 R = N/A

International Growth & Income
 35064

TO NO. YEARS 5

36891

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
INIT DEPOSIT	35064	1000	#VALUE!	#VALUE!	
FEE	35430	0	#VALUE!	#VALUE!	
FEE	35795	0	7.501328		0
FEE	36160	0	8.204206		0
FEE	36525	0	10.033704		0
FEE	36891	0	10		0

RESULTING VALUE 36891 10 #VALUE! #VALUE!

FORMULA: 1000*(1+T)= #VALUE!
 = #VALUE!
 T = N/A
 R = N/A

International New Opportunities
 35064

TO NO. YEARS 5

36891

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
INIT DEPOSIT	35064	1000	#VALUE!	#VALUE!	
FEE	35430	0	#VALUE!	#VALUE!	
FEE	35795	0	7.320396		0
FEE	36160	0	8.309681		0
FEE	36525	0	16.576673		0
FEE	36891	0	10		0

RESULTING VALUE 36891 10 #VALUE! #VALUE!

FORMULA: 1000*(1+T)= #VALUE!
 = #VALUE!
 T = N/A
 R = N/A

Investors
 35064

TO NO. YEARS 5

36891

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
INIT DEPOSIT	35064	1000	#VALUE!	#VALUE!	
FEE	35430	0	#VALUE!	#VALUE!	
FEE	35795	0	#VALUE!	#VALUE!	
FEE	36160	0	9.774636		0
FEE	36525	0	12.496012		0
FEE	36891	0	10		0

RESULTING VALUE 36891 10 #VALUE! #VALUE!

FORMULA: 1000*(1+T)= #VALUE!

= #VALUE!
 T = N/A
 R = N/A

Money Market
 35064

TO	NO. YEARS					
36891	5					
TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	
INIT DEPOSIT	35064	1000	8.519872	117.3726554		
FEE	35430	0	8.79216	0		
FEE	35795	0	9.084881	0		
FEE	36160	0	9.39248	0		
FEE	36525	0	9.605289	0		
FEE	36891	0	10	0		
RESULTING VALUE	36891		10	117.3726554	1173.726554	

FORMULA: $1000 * (1+T)^5 = 1173.726554$
 = 1173.726554
 T = 0.032555456
 R = 0.173726554

New Opportunities
 35064

TO	NO. YEARS					
36891	5					
TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	
INIT DEPOSIT	35064	1000	5.176179	193.1927006		
FEE	35430	0	5.600151	0		
FEE	35795	0	6.780179	0		
FEE	36160	0	8.28374	0		
FEE	36525	0	13.777097	0		
FEE	36891	0	10	0		
RESULTING VALUE	36891		10	193.1927006	1931.927006	

FORMULA: $1000 * (1+T)^5 = 1931.927006$
 = 1931.927006
 T = 0.140770134
 R = 0.931927006

New Value
 35064

TO	NO. YEARS					
36891	5					
TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	
INIT DEPOSIT	35064	1000	#VALUE!	#VALUE!		
FEE	35430	0	#VALUE!	#VALUE!		
FEE	35795	0	8.073737	0		
FEE	36160	0	8.425417	0		
FEE	36525	0	8.307901	0		
FEE	36891	0	10	0		
RESULTING VALUE	36891		10	#VALUE!	#VALUE!	

FORMULA: $1000 * (1+T)^5 = \#VALUE!$
 = #VALUE!
 T = N/A
 R = N/A

OTC & Emerging Growth
 35064

TO	NO. YEARS					
36891	5					
TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	
INIT DEPOSIT	35064	1000	#VALUE!	#VALUE!		
FEE	35430	0	#VALUE!	#VALUE!		

FEE	35795	0	#VALUE!	#VALUE!
FEE	36160	0	9.3348	0
FEE	36525	0	20.790141	0
FEE	36891	0	10	0

RESULTING VALUE 36891 10 #VALUE! #VALUE!

FORMULA: $1000 * (1+T)^5 =$ #VALUE!
 $=$ #VALUE!
T = N/A
R = N/A

Research

TO 35064 NO. YEARS 5
36891

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
INIT DEPOSIT	35064	1000	#VALUE!	#VALUE!	
FEE	35430	0	#VALUE!	#VALUE!	
FEE	35795	0	#VALUE!	#VALUE!	
FEE	36160	0	8.259176		0
FEE	36525	0	10.372451		0
FEE	36891	0	10		0

RESULTING VALUE 36891 10 #VALUE! #VALUE!

FORMULA: $1000 * (1+T)^5 =$ #VALUE!
 $=$ #VALUE!
T = N/A
R = N/A

Small Cap Value

TO 35064 NO. YEARS 5
36891

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
INIT DEPOSIT	35064	1000	#VALUE!	#VALUE!	
FEE	35430	0	#VALUE!	#VALUE!	
FEE	35795	0	#VALUE!	#VALUE!	
FEE	36160	0	#VALUE!	#VALUE!	
FEE	36525	0	8.169974		0
FEE	36891	0	10		0

RESULTING VALUE 36891 10 #VALUE! #VALUE!

FORMULA: $1000 * (1+T)^5 =$ #VALUE!
 $=$ #VALUE!
T = N/A
R = N/A

Utilities Growth & Income

TO 35064 NO. YEARS 5
36891

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
INIT DEPOSIT	35064	1000	5.529678	180.8423565	
FEE	35430	0	6.288218		0
FEE	35795	0	7.848605		0
FEE	36160	0	8.866167		0
FEE	36525	0	8.651642		0
FEE	36891	0	10		0

RESULTING VALUE 36891 10 180.8423565 1808.423565

FORMULA: $1000 * (1+T)^5 =$ 1808.423565
 $=$ 1808.423565
T = 0.125796856
R = 0.808423565

Vista

TO	35064					
		NO. YEARS	5			
	36891					
	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	35064	1000	#VALUE!	#VALUE!	
	FEE	35430	0	#VALUE!	#VALUE!	
	FEE	35795	0	6.009544		0
	FEE	36160	0	7.063145		0
	FEE	36525	0	10.600124		0
	FEE	36891	0	10		0
	RESULTING VALUE	36891		10	#VALUE!	#VALUE!

FORMULA:

$$1000 * (1+T)^5 = \text{\#VALUE!}$$

$$T = \text{N/A}$$

$$R = \text{N/A}$$

Voyager

TO	35064					
		NO. YEARS	5			
	36891					
	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	35064	1000	4.655693	214.7907948	
	FEE	35430	0	5.164955		0
	FEE	35795	0	6.417044		0
	FEE	36160	0	7.83805		0
	FEE	36525	0	12.181496		0
	FEE	36891	0	10		0
	RESULTING VALUE	36891		10	214.7907948	2147.907948

FORMULA:

$$1000 * (1+T)^5 = 2147.907948$$

$$T = 0.165207129$$

$$R = 1.147907948$$

American Gov't Income

TO	35064					
		NO. YEARS	5			
	36891					
	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	35064	1000	#VALUE!	#VALUE!	
	FEE	35430	0	#VALUE!	#VALUE!	
	FEE	35795	0	#VALUE!	#VALUE!	
	FEE	36160	0	#VALUE!	#VALUE!	
	FEE	36525	0	#VALUE!	#VALUE!	
	FEE	36891	0	11.029832		0
	RESULTING VALUE	36891		11.029832	#VALUE!	#VALUE!

FORMULA:

$$1000 * (1+T)^5 = \text{\#VALUE!}$$

$$T = \text{N/A}$$

$$R = \text{N/A}$$

Growth Opportunities
35064

TO	36891	NO. YEARS	5			
	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	35064	1000	#VALUE!	#VALUE!	
	FEE	35430	0	#VALUE!	#VALUE!	
	FEE	35795	0	#VALUE!	#VALUE!	
	FEE	36160	0	#VALUE!	#VALUE!	
	FEE	36525	0	#VALUE!	#VALUE!	
	FEE	36891	0	7.67284		0
	RESULTING VALUE	36891		7.67284	#VALUE!	#VALUE!

FORMULA:

$$1000 * (1+T)^5 = \text{\#VALUE!}$$

$$= \text{\#VALUE!}$$

T = N/A

R = N/A

Technology
35064

TO	36891	NO. YEARS	5			
	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	35064	1000	#VALUE!	#VALUE!	
	FEE	35430	0	#VALUE!	#VALUE!	
	FEE	35795	0	#VALUE!	#VALUE!	
	FEE	36160	0	#VALUE!	#VALUE!	
	FEE	36525	0	#VALUE!	#VALUE!	
	FEE	36891	0	6.719143		0
	RESULTING VALUE	36891		6.719143	#VALUE!	#VALUE!

FORMULA:

$$1000 * (1+T)^5 = \text{\#VALUE!}$$

$$= \text{\#VALUE!}$$

T = N/A

R = N/A

Voyager II
35064

TO	36891	NO. YEARS	5			
	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	35064	1000	#VALUE!	#VALUE!	
	FEE	35430	0	#VALUE!	#VALUE!	
	FEE	35795	0	#VALUE!	#VALUE!	
	FEE	36160	0	#VALUE!	#VALUE!	
	FEE	36525	0	#VALUE!	#VALUE!	
	FEE	36891	0	7.303831		0
	RESULTING VALUE	36891		7.303831	#VALUE!	#VALUE!

FORMULA:

$$1000 * (1+T)^5 = \text{\#VALUE!}$$

$$= \text{\#VALUE!}$$

T = N/A

R = N/A

Capital Appreciation
35064

TO	36891	NO. YEARS	5			
	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	35064	1000	#VALUE!	#VALUE!	
	FEE	35430	0	#VALUE!	#VALUE!	

FEE	35795	0	#VALUE!	#VALUE!
FEE	36160	0	#VALUE!	#VALUE!
FEE	36525	0	#VALUE!	#VALUE!
FEE	36891	0	9.120761	0

RESULTING VALUE 36891 9.120761 #VALUE! #VALUE!

FORMULA: $1000 * (1+T)^5 =$ #VALUE!
 $T =$ N/A
 $R =$ N/A

Voyager

35064						
TO	NO. YEARS	5				
36891						
TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	
INIT DEPOSIT	35064	1000	4.655693	214.7907948		
FEE	35430	0	5.164955		0	
FEE	35795	0	6.417044		0	
FEE	36160	0	7.83805		0	
FEE	36525	0	12.181496		0	
FEE	36891	0	10		0	
RESULTING VALUE	36891		10	214.7907948	2147.907948	

FORMULA: $1000 * (1+T)^5 =$ 2147.907948
 $=$ 2147.907948
 $T =$ 0.165207129
 $R =$ 1.147907948

TEN YEAR

Asia Pacific Growth

33238						
TO	NO. YEARS	10				
36891						
TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	
INIT DEPOSIT	33238	1000	#VALUE!	#VALUE!		
FEE	33603	0	#VALUE!	#VALUE!		
FEE	33969	0	#VALUE!	#VALUE!		
FEE	34334	0	#VALUE!	#VALUE!		
FEE	34699	0	#VALUE!	#VALUE!		
FEE	35064	0	10.748151		0	
FEE	35430	0	11.515668		0	
FEE	35795	0	9.651179		0	
FEE	36160	0	8.966782		0	
FEE	36525	0	18.265914		0	
FEE	36891	0	10		0	
RESULTING VALUE	36891		10	#VALUE!	#VALUE!	

FORMULA: $1000 * (1+T)^{10} =$ #VALUE!
 $=$ #VALUE!
 $T =$ N/A
 $R =$ N/A

Diversified Income
33238

TO		NO. YEARS				
	36891					
	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	33238	1000	#VALUE!	#VALUE!	
	FEE	33603	0	#VALUE!	#VALUE!	
	FEE	33969	0	#VALUE!	#VALUE!	
	FEE	34334	0	8.483152		0
	FEE	34699	0	7.978046		0
	FEE	35064	0	9.333362		0
	FEE	35430	0	9.973076		0
	FEE	35795	0	10.516315		0
	FEE	36160	0	10.177575		0
	FEE	36525	0	10.184317		0
	FEE	36891	0	10		0
	RESULTING VALUE	36891		10	#VALUE!	#VALUE!

FORMULA: $1000 * (1+T)^{10} =$ #VALUE!
 = #VALUE!
 T = N/A
 R = N/A

George Putnam Fund of Boston
33238

TO		NO. YEARS				
	36891					
	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	33238	1000	#VALUE!	#VALUE!	
	FEE	33603	0	#VALUE!	#VALUE!	
	FEE	33969	0	#VALUE!	#VALUE!	
	FEE	34334	0	#VALUE!	#VALUE!	
	FEE	34699	0	#VALUE!	#VALUE!	
	FEE	35064	0	#VALUE!	#VALUE!	
	FEE	35430	0	#VALUE!	#VALUE!	
	FEE	35795	0	#VALUE!	#VALUE!	
	FEE	36160	0	9.469277		0
	FEE	36525	0	9.274539		0
	FEE	36891	0	10		0
	RESULTING VALUE	36891		10	#VALUE!	#VALUE!

FORMULA: $1000 * (1+T)^{10} =$ #VALUE!
 = #VALUE!
 T = N/A
 R = N/A

Global Asset Allocation
33238

TO		NO. YEARS				
	36891			10		
	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	33238	1000	3.955811	252.7926638	
	FEE	33603	0	4.623451	0	
	FEE	33969	0	4.825849	0	
	FEE	34334	0	5.567457	0	
	FEE	34699	0	5.330864	0	
	FEE	35064	0	6.528663	0	
	FEE	35430	0	7.412861	0	
	FEE	35795	0	8.711582	0	
	FEE	36160	0	9.722091	0	
	FEE	36525	0	10.686688	0	
	FEE	36891	0	10	0	
	RESULTING VALUE	36891		10	252.7926638	2527.926638

FORMULA:

$$1000 * (1+T)^{10} = 2527.926638$$

$$= 2527.926638$$

$$T = 0.097176373$$

$$R = 1.527926638$$

Global Growth
33238

TO		NO. YEARS				
	36891			10		
	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	33238	1000	3.418622	292.5155223	
	FEE	33603	0	3.861042	0	
	FEE	33969	0	3.777814	0	
	FEE	34334	0	4.911875	0	
	FEE	34699	0	4.777158	0	
	FEE	35064	0	5.426559	0	
	FEE	35430	0	6.245832	0	
	FEE	35795	0	7.012663	0	
	FEE	36160	0	8.942003	0	
	FEE	36525	0	14.47279	0	
	FEE	36891	0	10	0	
	RESULTING VALUE	36891		10	292.5155223	2925.155223

FORMULA:

$$1000 * (1+T)^{10} = 2925.155223$$

$$= 2925.155223$$

$$T = 0.113306877$$

$$R = 1.925155223$$

Growth & Income
33238

TO		NO. YEARS				
	36891					
	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	33238	1000	3.048941	327.9827324	
	FEE	33603	0	3.564423	0	
	FEE	33969	0	3.841755	0	
	FEE	34334	0	4.310916	0	
	FEE	34699	0	4.248189	0	
	FEE	35064	0	5.703511	0	
	FEE	35430	0	6.828668	0	
	FEE	35795	0	8.32542	0	
	FEE	36160	0	9.440299	0	
	FEE	36525	0	9.420332	0	
	FEE	36891	0	10	0	
	RESULTING VALUE	36891		10	327.9827324	3279.827324

FORMULA:

	10	
	1000*(1+T)=	3279.827324
	=	3279.827324
	T =	0.126121105
	R =	2.279827324

Health Sciences
33238

TO		NO. YEARS				
	36891					
	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	33238	1000	#VALUE!	#VALUE!	
	FEE	33603	0	#VALUE!	#VALUE!	
	FEE	33969	0	#VALUE!	#VALUE!	
	FEE	34334	0	#VALUE!	#VALUE!	
	FEE	34699	0	#VALUE!	#VALUE!	
	FEE	35064	0	#VALUE!	#VALUE!	
	FEE	35430	0	#VALUE!	#VALUE!	
	FEE	35795	0	#VALUE!	#VALUE!	
	FEE	36160	0	7.746228	0	
	FEE	36525	0	7.314716	0	
	FEE	36891	0	10	0	
	RESULTING VALUE	36891		10	#VALUE!	#VALUE!

FORMULA:

	10	
	1000*(1+T)=	#VALUE!
	=	#VALUE!
	T =	N/A
	R =	N/A

High Yield

33238
TO NO. YEARS 10
36891

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
INIT DEPOSIT	33238	1000	4.205516	237.7829498	
FEE	33603	0	5.981561	0	
FEE	33969	0	6.989011	0	
FEE	34334	0	8.206479	0	
FEE	34699	0	7.983511	0	
FEE	35064	0	9.276368	0	
FEE	35430	0	10.276456	0	
FEE	35795	0	11.539095	0	
FEE	36160	0	10.678696	0	
FEE	36525	0	11.112429	0	
FEE	36891	0	10	0	
RESULTING VALUE	36891		10	237.7829498	2377.829498

FORMULA: $1000 * (1+T)^{10} = 2377.829498$
 $= 2377.829498$
 $T = 0.09048092$
 $R = 1.377829498$

Income

33238
TO NO. YEARS 10
36891

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
INIT DEPOSIT	33238	1000	5.752402	173.8404235	
FEE	33603	0	6.625238	0	
FEE	33969	0	6.993586	0	
FEE	34334	0	7.6425	0	
FEE	34699	0	7.258269	0	
FEE	35064	0	8.585053	0	
FEE	35430	0	8.634392	0	
FEE	35795	0	9.211737	0	
FEE	36160	0	9.802424	0	
FEE	36525	0	9.431951	0	
FEE	36891	0	10	0	
RESULTING VALUE	36891		10	173.8404235	1738.404235

FORMULA: $1000 * (1+T)^{10} = 1738.404235$
 $= 1738.404235$
 $T = 0.056854199$
 $R = 0.738404235$

International Growth
33238

TO		NO. YEARS				
	36891			10		
TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	
INIT DEPOSIT	33238	1000	#VALUE!	#VALUE!		
FEE	33603	0	#VALUE!	#VALUE!		
FEE	33969	0	#VALUE!	#VALUE!		
FEE	34334	0	#VALUE!	#VALUE!		
FEE	34699	0	#VALUE!	#VALUE!		
FEE	35064	0	#VALUE!	#VALUE!		
FEE	35430	0	#VALUE!	#VALUE!		
FEE	35795	0	6.12976		0	
FEE	36160	0	7.142451		0	
FEE	36525	0	11.24235		0	
FEE	36891	0	10		0	
RESULTING VALUE	36891			10	#VALUE!	#VALUE!

FORMULA:

$$1000 * (1+T)^{10} = \text{#VALUE!}$$

$$= \text{#VALUE!}$$

T = N/A
R = N/A

International Growth & Income
33238

TO		NO. YEARS				
	36891			10		
TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	
INIT DEPOSIT	33238	1000	#VALUE!	#VALUE!		
FEE	33603	0	#VALUE!	#VALUE!		
FEE	33969	0	#VALUE!	#VALUE!		
FEE	34334	0	#VALUE!	#VALUE!		
FEE	34699	0	#VALUE!	#VALUE!		
FEE	35064	0	#VALUE!	#VALUE!		
FEE	35430	0	#VALUE!	#VALUE!		
FEE	35795	0	7.501328		0	
FEE	36160	0	8.204206		0	
FEE	36525	0	10.033704		0	
FEE	36891	0	10		0	
RESULTING VALUE	36891			10	#VALUE!	#VALUE!

FORMULA:

$$1000 * (1+T)^{10} = \text{#VALUE!}$$

$$= \text{#VALUE!}$$

T = N/A
R = N/A

International New Opportunities
33238

TO		NO. YEARS				
	36891			10		
	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	33238	1000	#VALUE!	#VALUE!	
	FEE	33603	0	#VALUE!	#VALUE!	
	FEE	33969	0	#VALUE!	#VALUE!	
	FEE	34334	0	#VALUE!	#VALUE!	
	FEE	34699	0	#VALUE!	#VALUE!	
	FEE	35064	0	#VALUE!	#VALUE!	
	FEE	35430	0	#VALUE!	#VALUE!	
	FEE	35795	0	7.320396		0
	FEE	36160	0	8.309681		0
	FEE	36525	0	16.576673		0
	FEE	36891	0	10		0
	RESULTING VALUE	36891		10	#VALUE!	#VALUE!

FORMULA: $1000 * (1+T)^{10} =$ #VALUE!
 $=$ #VALUE!
T = N/A
R = N/A

Investors
33238

TO		NO. YEARS				
	36891			10		
	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	33238	1000	#VALUE!	#VALUE!	
	FEE	33603	0	#VALUE!	#VALUE!	
	FEE	33969	0	#VALUE!	#VALUE!	
	FEE	34334	0	#VALUE!	#VALUE!	
	FEE	34699	0	#VALUE!	#VALUE!	
	FEE	35064	0	#VALUE!	#VALUE!	
	FEE	35430	0	#VALUE!	#VALUE!	
	FEE	35795	0	#VALUE!	#VALUE!	
	FEE	36160	0	9.774636		0
	FEE	36525	0	12.496012		0
	FEE	36891	0	10		0
	RESULTING VALUE	36891		10	#VALUE!	#VALUE!

FORMULA: $1000 * (1+T)^{10} =$ #VALUE!
 $=$ #VALUE!
T = N/A
R = N/A

Money Market
33238

TO		NO. YEARS				
	36891			10		
	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	33238	1000	7.555456	132.3546851	
	FEE	33603	0	7.858734		0
	FEE	33969	0	7.993078		0
	FEE	34334	0	8.06846		0
	FEE	34699	0	8.226513		0
	FEE	35064	0	8.519872		0
	FEE	35430	0	8.79216		0
	FEE	35795	0	9.084881		0
	FEE	36160	0	9.39248		0
	FEE	36525	0	9.605289		0
	FEE	36891	0	10		0
	RESULTING VALUE	36891		10	132.3546851	1323.546851

FORMULA: 10
 1000*(1+T)= 1323.546851
 = 1323.546851
 T = 0.028428094
 R = 0.323546851

New Opportunities
33238

TO		NO. YEARS				
	36891			10		
	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	33238	1000	#VALUE!	#VALUE!	
	FEE	33603	0	#VALUE!	#VALUE!	
	FEE	33969	0	#VALUE!	#VALUE!	
	FEE	34334	0	#VALUE!	#VALUE!	
	FEE	34699	0	3.638267		0
	FEE	35064	0	5.176179		0
	FEE	35430	0	5.600151		0
	FEE	35795	0	6.780179		0
	FEE	36160	0	8.28374		0
	FEE	36525	0	13.777097		0
	FEE	36891	0	10		0
	RESULTING VALUE	36891		10	#VALUE!	#VALUE!

FORMULA: 10
 1000*(1+T)= #VALUE!
 = #VALUE!
 T = N/A
 R = N/A

New Value
33238

TO		NO. YEARS				
	36891			10		
	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	33238	1000	#VALUE!	#VALUE!	
	FEE	33603	0	#VALUE!	#VALUE!	
	FEE	33969	0	#VALUE!	#VALUE!	
	FEE	34334	0	#VALUE!	#VALUE!	
	FEE	34699	0	#VALUE!	#VALUE!	
	FEE	35064	0	#VALUE!	#VALUE!	
	FEE	35430	0	#VALUE!	#VALUE!	
	FEE	35795	0	8.073737		0
	FEE	36160	0	8.425417		0
	FEE	36525	0	8.307901		0
	FEE	36891	0	10		0
	RESULTING VALUE	36891		10	#VALUE!	#VALUE!

FORMULA: 10
 1000*(1+T)= #VALUE!
 = #VALUE!
 T = N/A
 R = N/A

OTC & Emerging Growth
33238

TO		NO. YEARS				
	36891			10		
	TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
	INIT DEPOSIT	33238	1000	#VALUE!	#VALUE!	
	FEE	33603	0	#VALUE!	#VALUE!	
	FEE	33969	0	#VALUE!	#VALUE!	
	FEE	34334	0	#VALUE!	#VALUE!	
	FEE	34699	0	#VALUE!	#VALUE!	
	FEE	35064	0	#VALUE!	#VALUE!	
	FEE	35430	0	#VALUE!	#VALUE!	
	FEE	35795	0	#VALUE!	#VALUE!	
	FEE	36160	0	9.3348		0
	FEE	36525	0	20.790141		0

FEE 36891 0 10 0

RESULTING VALUE 36891 10 #VALUE! #VALUE!

FORMULA: 1000*(1+T)= #VALUE!
= #VALUE!
T = N/A
R = N/A

Research
33238

TO NO. YEARS 10

36891

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
INIT DEPOSIT	33238	1000	#VALUE!	#VALUE!	
FEE	33603	0	#VALUE!	#VALUE!	
FEE	33969	0	#VALUE!	#VALUE!	
FEE	34334	0	#VALUE!	#VALUE!	
FEE	34699	0	#VALUE!	#VALUE!	
FEE	35064	0	#VALUE!	#VALUE!	
FEE	35430	0	#VALUE!	#VALUE!	
FEE	35795	0	#VALUE!	#VALUE!	
FEE	36160	0	8.259176		0
FEE	36525	0	10.372451		0
FEE	36891	0	10		0

RESULTING VALUE 36891 10 #VALUE! #VALUE!

FORMULA: 1000*(1+T)= #VALUE!
= #VALUE!
T = N/A
R = N/A

Small Cap Equity
33238

TO NO. YEARS 10

36891

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
INIT DEPOSIT	33238	1000	#VALUE!	#VALUE!	
FEE	33603	0	#VALUE!	#VALUE!	
FEE	33969	0	#VALUE!	#VALUE!	
FEE	34334	0	#VALUE!	#VALUE!	
FEE	34699	0	#VALUE!	#VALUE!	
FEE	35064	0	#VALUE!	#VALUE!	
FEE	35430	0	#VALUE!	#VALUE!	
FEE	35795	0	#VALUE!	#VALUE!	
FEE	36160	0	#VALUE!	#VALUE!	
FEE	36525	0	8.169974		0
FEE	36891	0	10		0

RESULTING VALUE 36891 10 #VALUE! #VALUE!

FORMULA: 1000*(1+T)= #VALUE!
= #VALUE!
T = N/A
R = N/A

Utilities Growth & Income
33238

TO NO. YEARS 10

36891

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
INIT DEPOSIT	33238	1000	#VALUE!	#VALUE!	
FEE	33603	0	#VALUE!	#VALUE!	
FEE	33969	0	4.223245		0
FEE	34334	0	4.704676		0
FEE	34699	0	4.295762		0
FEE	35064	0	5.529678		0
FEE	35430	0	6.288218		0

FEE	35795	0	7.848605	0
FEE	36160	0	8.866167	0
FEE	36525	0	8.651642	0
FEE	36891	0	10	0

RESULTING VALUE 36891 10 #VALUE! #VALUE!

FORMULA: $1000 * (1+T)^{10} =$ #VALUE!
 $=$ #VALUE!
T = N/A
R = N/A

Vista

TO 33238 NO. YEARS 10
36891

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
INIT DEPOSIT	33238	1000	#VALUE!	#VALUE!	
FEE	33603	0	#VALUE!	#VALUE!	
FEE	33969	0	#VALUE!	#VALUE!	
FEE	34334	0	#VALUE!	#VALUE!	
FEE	34699	0	#VALUE!	#VALUE!	
FEE	35064	0	#VALUE!	#VALUE!	
FEE	35430	0	#VALUE!	#VALUE!	
FEE	35795	0	6.009544		0
FEE	36160	0	7.063145		0
FEE	36525	0	10.600124		0
FEE	36891	0	10		0

RESULTING VALUE 36891 10 #VALUE! #VALUE!

FORMULA: $1000 * (1+T)^{10} =$ #VALUE!
 $=$ #VALUE!
T = N/A
R = N/A

Voyager

TO 33238 NO. YEARS 10
36891

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
INIT DEPOSIT	33238	1000	1.874047	533.6045467	
FEE	33603	0	2.688621		0
FEE	33969	0	2.91382		0
FEE	34334	0	3.396566		0
FEE	34699	0	3.370141		0
FEE	35064	0	4.655693		0
FEE	35430	0	5.164955		0
FEE	35795	0	6.417044		0
FEE	36160	0	7.83805		0
FEE	36525	0	12.181496		0
FEE	36891	0	10		0

RESULTING VALUE 36891 10 533.6045467 5336.045467

FORMULA: $1000 * (1+T)^{10} =$ 5336.045467
 $=$ 5336.045467
T = 0.182284381
R = 4.336045467

American Gov't Income

TO 33238 NO. YEARS 10
36891

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
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INIT DEPOSIT	33238	1000	#VALUE!	#VALUE!
FEE	33603	0	#VALUE!	#VALUE!
FEE	33969	0	#VALUE!	#VALUE!
FEE	34334	0	#VALUE!	#VALUE!
FEE	34699	0	#VALUE!	#VALUE!
FEE	35064	0	#VALUE!	#VALUE!
FEE	35430	0	#VALUE!	#VALUE!
FEE	35795	0	#VALUE!	#VALUE!
FEE	36160	0	#VALUE!	#VALUE!
FEE	36525	0	#VALUE!	#VALUE!
FEE	36891	0	11.029832	0

RESULTING VALUE 36891 11.029832 #VALUE! #VALUE!

FORMULA: $1000 * (1+T)^{10} =$ #VALUE!
 $=$ #VALUE!
T = N/A
R = N/A

Growth Opportunities
33238

TO 36891 NO. YEARS 10

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
INIT DEPOSIT	33238	1000	#VALUE!	#VALUE!	
FEE	33603	0	#VALUE!	#VALUE!	
FEE	33969	0	#VALUE!	#VALUE!	
FEE	34334	0	#VALUE!	#VALUE!	
FEE	34699	0	#VALUE!	#VALUE!	
FEE	35064	0	#VALUE!	#VALUE!	
FEE	35430	0	#VALUE!	#VALUE!	
FEE	35795	0	#VALUE!	#VALUE!	
FEE	36160	0	#VALUE!	#VALUE!	
FEE	36525	0	#VALUE!	#VALUE!	
FEE	36891	0	7.67284	0	

RESULTING VALUE 36891 7.67284 #VALUE! #VALUE!

FORMULA: $1000 * (1+T)^{10} =$ #VALUE!
 $=$ #VALUE!
T = N/A
R = N/A

Technology
33238

TO 36891 NO. YEARS 10

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
INIT DEPOSIT	33238	1000	#VALUE!	#VALUE!	
FEE	33603	0	#VALUE!	#VALUE!	
FEE	33969	0	#VALUE!	#VALUE!	
FEE	34334	0	#VALUE!	#VALUE!	
FEE	34699	0	#VALUE!	#VALUE!	
FEE	35064	0	#VALUE!	#VALUE!	
FEE	35430	0	#VALUE!	#VALUE!	
FEE	35795	0	#VALUE!	#VALUE!	
FEE	36160	0	#VALUE!	#VALUE!	
FEE	36525	0	#VALUE!	#VALUE!	
FEE	36891	0	6.719143	0	

RESULTING VALUE 36891 6.719143 #VALUE! #VALUE!

FORMULA: $1000 * (1+T)^{10} =$ #VALUE!
 $=$ #VALUE!
T = N/A
R = N/A

Voyager II
33238

TO NO. YEARS 10
36891

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
INIT DEPOSIT	33238	1000	#VALUE!	#VALUE!	
FEE	33603	0	#VALUE!	#VALUE!	
FEE	33969	0	#VALUE!	#VALUE!	
FEE	34334	0	#VALUE!	#VALUE!	
FEE	34699	0	#VALUE!	#VALUE!	
FEE	35064	0	#VALUE!	#VALUE!	
FEE	35430	0	#VALUE!	#VALUE!	
FEE	35795	0	#VALUE!	#VALUE!	
FEE	36160	0	#VALUE!	#VALUE!	
FEE	36525	0	#VALUE!	#VALUE!	
FEE	36891	0	7.303831	0	
RESULTING VALUE	36891		7.303831	#VALUE!	#VALUE!

FORMULA: 10
1000*(1+T)= #VALUE!
= #VALUE!
T = N/A
R = N/A

Capital Appreciation
33238

TO NO. YEARS 10
36891

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE
INIT DEPOSIT	33238	1000	#VALUE!	#VALUE!	
FEE	33603	0	#VALUE!	#VALUE!	
FEE	33969	0	#VALUE!	#VALUE!	
FEE	34334	0	#VALUE!	#VALUE!	
FEE	34699	0	#VALUE!	#VALUE!	
FEE	35064	0	#VALUE!	#VALUE!	
FEE	35430	0	#VALUE!	#VALUE!	
FEE	35795	0	#VALUE!	#VALUE!	
FEE	36160	0	#VALUE!	#VALUE!	
FEE	36525	0	#VALUE!	#VALUE!	
FEE	36891	0	9.120761	0	
RESULTING VALUE	36891		9.120761	#VALUE!	#VALUE!

FORMULA: 10
1000*(1+T)= #VALUE!
= #VALUE!
T = N/A
R = N/A

SINCE INCEPTION

Asia Pacific Growth
34820

TO NO. YEARS 5.67008898
36891

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT	34820	1000	10.634671	94.03205797		
1 FEE	35186	0	11.359374	0		0.02
2 FEE	35551	0	11.223786	0		0.01
3 FEE	35916	0	9.437276	0		0
4	36281	0	10.502419	0		0
5	36647	0	14.75719	0		0
6	36891	0	10	0		0
7	N/A	0	N/A	0		0
8	N/A	0	N/A	0		0
9	N/A	0	N/A	0		0

10	N/A	0	N/A	0	0
11	N/A	0	N/A	0	0
12	N/A	0	N/A	0	0
13	N/A	0	N/A	0	0
14 FEE	N/A	0	N/A	0	0
15 FEE	N/A	0	N/A	0	0

RESULTING VALUE 36891 10 94.03205797 940.3205797

FORMULA: 5.67008898
 $1000 * (1+T) = 940.3205797$
 $= 940.3205797$
 $T = -0.010793786$
 $R = -0.05967942$

Diversified Income
34227

TO NO. YEARS 7.293634497
36891

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT		34227	1000	8.336622	119.9526619	
1 FEE		34592	0	8.094692	0	0.02
2 FEE		34957	0	8.923723	0	0.01
3 FEE		35323	0	9.564422	0	0
4		35688	0	10.33868	0	0
5		36053	0	10.02218	0	0
6		36418	0	9.986235	0	0
7		36784	0	10.169179	0	0
8		36891	0	10	0	0
9	N/A	0	N/A		0	0
10	N/A	0	N/A		0	0
11	N/A	0	N/A		0	0
12	N/A	0	N/A		0	0
13	N/A	0	N/A		0	0
14 FEE	N/A	0	N/A		0	0
15 FEE	N/A	0	N/A		0	0

RESULTING VALUE 36891 10 119.9526619 1199.526619

FORMULA: 7.293634497
 $1000 * (1+T) = 1199.526619$
 $= 1199.526619$
 $T = 0.025256942$
 $R = 0.199526619$

George Putnam Fund of Boston
35915

TO NO. YEARS 2.672142368
36891

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT		35915	1000	9.235305	108.2801272	
1 FEE		36280	0	10.001093	0	0.02
2 FEE		36646	0	9.187539	0	0.01
3 FEE		36891	0	10	0	0
4	N/A	0	N/A		0	0
5	N/A	0	N/A		0	0
6	N/A	0	N/A		0	0
7	N/A	0	N/A		0	0

8	N/A	0	N/A	0	0
9	N/A	0	N/A	0	0
10	N/A	0	N/A	0	0
11	N/A	0	N/A	0	0
12	N/A	0	N/A	0	0
13	N/A	0	N/A	0	0
14 FEE	N/A	0	N/A	0	0
15 FEE	N/A	0	N/A	0	0

RESULTING VALUE 36891 10 108.2801272 1082.801272

FORMULA: 2.672142368
 1000*(1+T)= 1082.801272
 = 1082.801272
 T = 0.030218241
 R = 0.082801272

Global Asset Allocation
 32174

TO NO. YEARS 12.91444216

36891

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT		32174	1000	3.357897	297.8054419	
1 FEE		32540	0	3.594312	0	0.02
2 FEE		32905	0	3.882753	0	0.01
3 FEE		33270	0	4.079073	0	0
4		33635	0	4.562124	0	0
5		34001	0	4.907689	0	0
6		34366	0	5.698657	0	0
7		34731	0	5.350639	0	0
8		35096	0	6.631331	0	0
9		35462	0	7.615991	0	0
10		35827	0	8.753829	0	0
11		36192	0	9.866748	0	0
12		36557	0	10.333559	0	0
13		36891	0	10	0	0
14 FEE	N/A	0	N/A	0	0	0
15 FEE	N/A	0	N/A	0	0	0

RESULTING VALUE 36891 10 297.8054419 2978.054419

FORMULA: 12.91444216
 1000*(1+T)= 2978.054419
 = 2978.054419
 T = 0.088172831
 R = 1.978054419

Global Growth
 32994

TO NO. YEARS 10.66940452

36891

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT		32994	1000	3.712801	269.3384321	
1 FEE		33359	0	3.727656	0	0.02
2 FEE		33725	0	3.867581	0	0.01
3 FEE		34090	0	4.132398	0	0
4		34455	0	4.871547	0	0
5		34820	0	4.78712	0	0

6		35186	0	5.804982	0	0
7		35551	0	6.502158	0	0
8		35916	0	8.239383	0	0
9		36281	0	9.264053	0	0
10		36647	0	13.550238	0	0
11		36891	0	10	0	0
12	N/A		0	N/A	0	0
13	N/A		0	N/A	0	0
14 FEE	N/A		0	N/A	0	0
15 FEE	N/A		0	N/A	0	0

RESULTING VALUE 36891 10 269.3384321 2693.384321

FORMULA: 10.66940452
1000*(1+T)= 2693.384321
= 2693.384321
T = 0.09731197
R = 1.693384321

Growth & Income
32174

TO 36891 NO. YEARS 12.91444216

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT	32174	1000	2.16564	461.7572634		
1 FEE	32540	0	2.688191	0		0.02
2 FEE	32905	0	2.922278	0		0.01
3 FEE	33270	0	3.159013	0		0
4	33635	0	3.575201	0		0
5	34001	0	3.888631	0		0
6	34366	0	4.425421	0		0
7	34731	0	4.347223	0		0
8	35096	0	5.843012	0		0
9	35462	0	7.106882	0		0
10	35827	0	8.341981	0		0
11	36192	0	9.488841	0		0
12	36557	0	9.097133	0		0
13	36891	0	10	0		0
14 FEE	N/A	0	N/A	0		0
15 FEE	N/A	0	N/A	0		0
RESULTING VALUE	36891		10	461.7572634	4617.572634	

FORMULA: 12.91444216
1000*(1+T)= 4617.572634
= 4617.572634
T = 0.125763965
R = 3.617572634

Health Sciences
35915

TO 36891 NO. YEARS 2.672142368

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT	35915	1000	7.160405	139.6569049		
1 FEE	36280	0	6.921541	0		0.02
2 FEE	36646	0	8.183779	0		0.01
3 FEE	36891	0	10	0		0

4	N/A	0	N/A	0	0
5	N/A	0	N/A	0	0
6	N/A	0	N/A	0	0
7	N/A	0	N/A	0	0
8	N/A	0	N/A	0	0
9	N/A	0	N/A	0	0
10	N/A	0	N/A	0	0
11	N/A	0	N/A	0	0
12	N/A	0	N/A	0	0
13	N/A	0	N/A	0	0
14 FEE	N/A	0	N/A	0	0
15 FEE	N/A	0	N/A	0	0

RESULTING VALUE 36891 10 139.6569049 1396.569049

FORMULA: 2.672142368
1000*(1+T)= 1396.569049
= 1396.569049
T = 0.133148773
R = 0.396569049

High Yield
32174

TO NO. YEARS 12.91444216

36891

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT		32174	1000	4.701668	212.690475	
1 FEE		32540	0	5.032694	0	0.02
2 FEE		32905	0	4.536687	0	0.01
3 FEE		33270	0	4.331547	0	0
4		33635	0	6.249772	0	0
5		34001	0	7.202816	0	0
6		34366	0	8.415784	0	0
7		34731	0	8.019515	0	0
8		35096	0	9.471321	0	0
9		35462	0	10.403154	0	0
10		35827	0	11.707446	0	0
11		36192	0	10.827193	0	0
12		36557	0	11.126324	0	0
13		36891	0	10	0	0
14 FEE	N/A		0	N/A	0	0
15 FEE	N/A		0	N/A	0	0

RESULTING VALUE 36891 10 212.690475 2126.90475

FORMULA: 12.91444216
1000*(1+T)= 2126.90475
= 2126.90475
T = 0.060177084
R = 1.12690475

Income
32174

TO NO. YEARS 12.91444216

36891

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT		32174	1000	4.810715	207.8693084	
1 FEE		32540	0	4.932078	0	0.02

2 FEE		32905	0	5.35941	0	0.01
3 FEE		33270	0	5.859544	0	0
4		33635	0	6.478234	0	0
5		34001	0	7.145504	0	0
6		34366	0	7.74315	0	0
7		34731	0	7.35941	0	0
8		35096	0	8.596398	0	0
9		35462	0	8.640679	0	0
10		35827	0	9.30723	0	0
11		36192	0	9.830906	0	0
12		36557	0	9.410713	0	0
13		36891	0	10	0	0
14 FEE	N/A		0	N/A	0	0
15 FEE	N/A		0	N/A	0	0

RESULTING VALUE 36891 10 207.8693084 2078.693084

FORMULA: 12.91444216
1000*(1+T)= 2078.693084
= 2078.693084
T = 0.058296509
R = 1.078693084

International Growth
35432

TO NO. YEARS 3.994524298
36891

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT		35432	1000	5.374629	186.0593541	
1 FEE		35797	0	6.161328	0	0.02
2 FEE		36162	0	7.142451	0	0.01
3 FEE		36527	0	11.429038	0	0
4		36891	0	10	0	0
5	N/A		0	N/A	0	0
6	N/A		0	N/A	0	0
7	N/A		0	N/A	0	0
8	N/A		0	N/A	0	0
9	N/A		0	N/A	0	0
10	N/A		0	N/A	0	0
11	N/A		0	N/A	0	0
12	N/A		0	N/A	0	0
13	N/A		0	N/A	0	0
14 FEE	N/A		0	N/A	0	0
15 FEE	N/A		0	N/A	0	0

RESULTING VALUE 36891 10 186.0593541 1860.593541

FORMULA: 3.994524298
1000*(1+T)= 1860.593541
= 1860.593541
T = 0.168167951
R = 0.860593541

International Growth & Income
35432

TO NO. YEARS 3.994524298
36891

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
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0	INIT DEPOSIT	35432	1000	6.39501	156.3719212	
1	FEE	35797	0	7.533112	0	0.02
2	FEE	36162	0	8.204206	0	0.01
3	FEE	36527	0	10.138727	0	0
4		36891	0	10	0	0
5	N/A		0	N/A	0	0
6	N/A		0	N/A	0	0
7	N/A		0	N/A	0	0
8	N/A		0	N/A	0	0
9	N/A		0	N/A	0	0
10	N/A		0	N/A	0	0
11	N/A		0	N/A	0	0
12	N/A		0	N/A	0	0
13	N/A		0	N/A	0	0
14	FEE	N/A	0	N/A	0	0
15	FEE	N/A	0	N/A	0	0

RESULTING VALUE 36891 10 156.3719212 1563.719212

FORMULA: 3.994524298
1000*(1+T)= 1563.719212
= 1563.719212
T = 0.118423365
R = 0.563719212

International New Opportunities
35432

TO NO. YEARS 3.994524298
36891

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0	INIT DEPOSIT	35432	1000	7.461354	134.0239318	
1	FEE	35797	0	7.349067	0	0.02
2	FEE	36162	0	8.309681	0	0.01
3	FEE	36527	0	16.83226	0	0
4		36891	0	10	0	0
5	N/A		0	N/A	0	0
6	N/A		0	N/A	0	0
7	N/A		0	N/A	0	0
8	N/A		0	N/A	0	0
9	N/A		0	N/A	0	0
10	N/A		0	N/A	0	0
11	N/A		0	N/A	0	0
12	N/A		0	N/A	0	0
13	N/A		0	N/A	0	0
14	FEE	N/A	0	N/A	0	0
15	FEE	N/A	0	N/A	0	0

RESULTING VALUE 36891 10 134.0239318 1340.239318

FORMULA: 3.994524298
1000*(1+T)= 1340.239318
= 1340.239318
T = 0.076066656
R = 0.340239318

Investors

35915
TO NO. YEARS 2.672142368
36891

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0	INIT DEPOSIT	35915	1000	8.481611	117.9021297	
1	FEE	36280	0	10.297691	0	0.02
2	FEE	36646	0	11.968522	0	0.01
3	FEE	36891	0	10	0	0
4	N/A		0	N/A	0	0
5	N/A		0	N/A	0	0
6	N/A		0	N/A	0	0
7	N/A		0	N/A	0	0

8	N/A	0	N/A	0	0
9	N/A	0	N/A	0	0
10	N/A	0	N/A	0	0
11	N/A	0	N/A	0	0
12	N/A	0	N/A	0	0
13	N/A	0	N/A	0	0
14 FEE	N/A	0	N/A	0	0
15 FEE	N/A	0	N/A	0	0

RESULTING VALUE 36891 10 117.9021297 1179.021297

FORMULA: 2.672142368
 1000*(1+T)= 1179.021297
 = 1179.021297
 T = 0.063568971
 R = 0.179021297

Money Market
 32174

TO 36891 NO. YEARS 12.91444216

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT		32174	1000	6.399667	156.2581303	
1 FEE		32540	0	6.703338	0	0.02
2 FEE		32905	0	7.16156	0	0.01
3 FEE		33270	0	7.589838	0	0
4		33635	0	7.876054	0	0
5		34001	0	7.999041	0	0
6		34366	0	8.075214	0	0
7		34731	0	8.249768	0	0
8		35096	0	8.544382	0	0
9		35462	0	8.815667	0	0
10		35827	0	9.110852	0	0
11		36192	0	9.413163	0	0
12		36557	0	9.633929	0	0
13		36891	0	10	0	0
14 FEE	N/A	0	N/A	0	0	0
15 FEE	N/A	0	N/A	0	0	0

RESULTING VALUE 36891 10 156.2581303 1562.581303

FORMULA: 12.91444216
 1000*(1+T)= 1562.581303
 = 1562.581303
 T = 0.03516542
 R = 0.562581303

New Opportunities
 34456

TO 36891 NO. YEARS 6.666666667

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT		34456	1000	3.40337	293.8264132	
1 FEE		34821	0	3.891528	0	0.02
2 FEE		35187	0	5.921557	0	0.01
3 FEE		35552	0	5.475741	0	0
4		35917	0	7.848787	0	0
5		36282	0	8.803196	0	0
6		36648	0	13.639013	0	0
7		36891	0	10	0	0
8	N/A	0	N/A	0	0	0
9	N/A	0	N/A	0	0	0
10	N/A	0	N/A	0	0	0
11	N/A	0	N/A	0	0	0
12	N/A	0	N/A	0	0	0
13	N/A	0	N/A	0	0	0
14 FEE	N/A	0	N/A	0	0	0
15 FEE	N/A	0	N/A	0	0	0

RESULTING VALUE 36891 10 293.8264132 2938.264132

FORMULA: 6.666666667
 1000*(1+T)= 2938.264132
 = 2938.264132

T = 0.175475617
R = 1.938264132

New Value
35432

TO 36891 NO. YEARS 3.994524298

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT		35432	1000	6.990323	143.054906	
1 FEE		35797	0	8.100396	0	0.02
2 FEE		36162	0	8.425417	0	0.01
3 FEE		36527	0	8.146273	0	0
4		36891	0	10	0	0
5	N/A	0	N/A	0	0	0
6	N/A	0	N/A	0	0	0
7	N/A	0	N/A	0	0	0
8	N/A	0	N/A	0	0	0
9	N/A	0	N/A	0	0	0
10	N/A	0	N/A	0	0	0
11	N/A	0	N/A	0	0	0
12	N/A	0	N/A	0	0	0
13	N/A	0	N/A	0	0	0
14 FEE	N/A	0	N/A	0	0	0
15 FEE	N/A	0	N/A	0	0	0
RESULTING VALUE		36891		10	143.054906	1430.54906

FORMULA:
3.994524298
1000*(1+T)= 1430.54906
= 1430.54906
T = 0.093777487
R = 0.43054906

OTC & Emerging Growth
35915

TO 36891 NO. YEARS 2.672142368

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT		35915	1000	9.362602	106.8079152	
1 FEE		36280	0	10.508929	0	0.02
2 FEE		36646	0	16.328236	0	0.01
3 FEE		36891	0	10	0	0
4	N/A	0	N/A	0	0	0
5	N/A	0	N/A	0	0	0
6	N/A	0	N/A	0	0	0
7	N/A	0	N/A	0	0	0
8	N/A	0	N/A	0	0	0
9	N/A	0	N/A	0	0	0
10	N/A	0	N/A	0	0	0
11	N/A	0	N/A	0	0	0
12	N/A	0	N/A	0	0	0
13	N/A	0	N/A	0	0	0
14 FEE	N/A	0	N/A	0	0	0
15 FEE	N/A	0	N/A	0	0	0
RESULTING VALUE		36891		10	106.8079152	1068.079152

FORMULA:
2.672142368
1000*(1+T)= 1068.079152
= 1068.079152
T = 0.024953845
R = 0.068079152

Research
36067

TO 36891 NO. YEARS 2.255989049

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT		36067	1000	6.958961	143.6996126	
1 FEE		36432	0	8.546458	0	0.02
2 FEE		36798	0	10.484466	0	0.01
3 FEE		36891	0	10	0	0

4	N/A	0	N/A	0	0
5	N/A	0	N/A	0	0
6	N/A	0	N/A	0	0
7	N/A	0	N/A	0	0
8	N/A	0	N/A	0	0
9	N/A	0	N/A	0	0
10	N/A	0	N/A	0	0
11	N/A	0	N/A	0	0
12	N/A	0	N/A	0	0
13	N/A	0	N/A	0	0
14 FEE	N/A	0	N/A	0	0
15 FEE	N/A	0	N/A	0	0

RESULTING VALUE 36891 10 143.6996126 1436.996126

FORMULA: 2.255989049
1000*(1+T)= 1436.996126
= 1436.996126
T = 0.174341711
R = 0.436996126

Small Cap Value

36280

TO NO. YEARS 1.672826831

36891

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT		36280	1000	7.951559	125.7615016	
1 FEE		36646	0	8.662358	0	0.02
2 FEE		36891	0	10	0	0.01
3 FEE	N/A	0	N/A		0	0
4	N/A	0	N/A		0	0
5	N/A	0	N/A		0	0
6	N/A	0	N/A		0	0
7	N/A	0	N/A		0	0
8	N/A	0	N/A		0	0
9	N/A	0	N/A		0	0
10	N/A	0	N/A		0	0
11	N/A	0	N/A		0	0
12	N/A	0	N/A		0	0
13	N/A	0	N/A		0	0
14 FEE	N/A	0	N/A		0	0
15 FEE	N/A	0	N/A		0	0

RESULTING VALUE 36891 10 125.7615016 1257.615016

FORMULA: 1.672826831
1000*(1+T)= 1257.615016
= 1247.615016
T = 0.141395265
R = 0.247615016

Utilities Growth & Income

33725

TO NO. YEARS 8.668035592

36891

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT		33725	1000	3.990888	250.5708003	
1 FEE		34090	0	4.508072	0	0.02
2 FEE		34455	0	4.437972	0	0.01
3 FEE		34820	0	4.619272	0	0
4		35186	0	5.607814	0	0
5		35551	0	6.27101	0	0
6		35916	0	8.132336	0	0
7		36281	0	8.686392	0	0
8		36647	0	8.998831	0	0
9		36891	0	10	0	0
10	N/A	0	N/A		0	0
11	N/A	0	N/A		0	0
12	N/A	0	N/A		0	0
13	N/A	0	N/A		0	0
14 FEE	N/A	0	N/A		0	0
15 FEE	N/A	0	N/A		0	0

RESULTING VALUE 36891 10 250.5708003 2505.708003

FORMULA: 8.668035592
 1000*(1+T)= 2505.708003
 = 2505.708003
 T = 0.111791036
 R = 1.505708003

Vista

35432

TO NO. YEARS 3.994524298

36891

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT	35432	1000	4.966223	201.3602692		
1 FEE	35797	0	5.969924	0		0.02
2 FEE	36162	0	7.063145	0		0.01
3 FEE	36527	0	10.553443	0		0
4	36891	0	10	0		0
5	N/A	0	N/A	0		0
6	N/A	0	N/A	0		0
7	N/A	0	N/A	0		0
8	N/A	0	N/A	0		0
9	N/A	0	N/A	0		0
10	N/A	0	N/A	0		0
11	N/A	0	N/A	0		0
12	N/A	0	N/A	0		0
13	N/A	0	N/A	0		0
14 FEE	N/A	0	N/A	0		0
15 FEE	N/A	0	N/A	0		0
RESULTING VALUE	36891		10	201.3602692	2013.602692	

FORMULA: 3.994524298
 1000*(1+T)= 2013.602692
 = 2013.602692
 T = 0.191509797
 R = 1.013602692

Voyager

32174

TO NO. YEARS 12.91444216

36891

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT	32174	1000	1.479	676.132522		
1 FEE	32540	0	1.588926	0		0.02
2 FEE	32905	0	1.72936	0		0.01
3 FEE	33270	0	1.996007	0		0
4	33635	0	2.690474	0		0
5	34001	0	2.934939	0		0
6	34366	0	3.463805	0		0
7	34731	0	3.39813	0		0
8	35096	0	4.732137	0		0
9	35462	0	5.388465	0		0
10	35827	0	6.39406	0		0
11	36192	0	8.187142	0		0
12	36557	0	12.073601	0		0
13	36891	0	10	0		0
14 FEE	N/A	0	N/A	0		0
15 FEE	N/A	0	N/A	0		0
RESULTING VALUE	36891		10	676.132522	6761.32522	

FORMULA: 12.91444216
 1000*(1+T)= 6761.32522
 = 6761.32522
 T = 0.159502254
 R = 5.76132522

American Gov't Income
36556

TO 36891 NO. YEARS 0.917180014

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT		36556	1000	10	100	
1 FEE		36891	0	11.029832	0	0.02
2 FEE	N/A	0	N/A		0	0.01
3 FEE	N/A	0	N/A		0	0
4	N/A	0	N/A		0	0
5	N/A	0	N/A		0	0
6	N/A	0	N/A		0	0
7	N/A	0	N/A		0	0
8	N/A	0	N/A		0	0
9	N/A	0	N/A		0	0
10	N/A	0	N/A		0	0
11	N/A	0	N/A		0	0
12	N/A	0	N/A		0	0
13	N/A	0	N/A		0	0
14 FEE	N/A	0	N/A		0	0
15 FEE	N/A	0	N/A		0	0
RESULTING VALUE		36891		11.029832	100	1102.9832

FORMULA:
 0.917180014
 $1000 * (1+T) = 1102.9832$
 $= 1082.9832$
 $T = 0.090807233$
 $R = 0.0829832$

Growth Opportunities
36556

TO 36891 NO. YEARS 0.917180014

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT		36556	1000	10	100	
1 FEE		36891	0	7.67284	0	0.02
2 FEE	N/A	0	N/A		0	0.01
3 FEE	N/A	0	N/A		0	0
4	N/A	0	N/A		0	0
5	N/A	0	N/A		0	0
6	N/A	0	N/A		0	0
7	N/A	0	N/A		0	0
8	N/A	0	N/A		0	0
9	N/A	0	N/A		0	0
10	N/A	0	N/A		0	0
11	N/A	0	N/A		0	0
12	N/A	0	N/A		0	0
13	N/A	0	N/A		0	0
14 FEE	N/A	0	N/A		0	0
15 FEE	N/A	0	N/A		0	0
RESULTING VALUE		36891		7.67284	100	767.284

FORMULA:
 0.917180014
 $1000 * (1+T) = 767.284$
 $= 747.284$
 $T = -0.27211691$
 $R = -0.252716$

Technology
36691

TO 36891 NO. YEARS 0.547570157

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT		36691	1000	10	100	

1 FEE		36891	0	6.719143	0	0.02
2 FEE	N/A		0	N/A	0	0.01
3 FEE	N/A		0	N/A	0	0
4	N/A		0	N/A	0	0
5	N/A		0	N/A	0	0
6	N/A		0	N/A	0	0
7	N/A		0	N/A	0	0
8	N/A		0	N/A	0	0
9	N/A		0	N/A	0	0
10	N/A		0	N/A	0	0
11	N/A		0	N/A	0	0
12	N/A		0	N/A	0	0
13	N/A		0	N/A	0	0
14 FEE	N/A		0	N/A	0	0
15 FEE	N/A		0	N/A	0	0

RESULTING VALUE 36891 6.719143 100 671.9143

FORMULA:
 0.547570157
 $1000 * (1+T) = 671.9143$
 $= 651.9143$
 $T = -0.542210935$
 $R = -0.3480857$

Voyager II
36797

TO 36891 NO. YEARS 0.257357974

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT		36797	1000	10	100	
1 FEE		36891	0	7.303831	0	0.02
2 FEE	N/A		0	N/A	0	0.01
3 FEE	N/A		0	N/A	0	0
4	N/A		0	N/A	0	0
5	N/A		0	N/A	0	0
6	N/A		0	N/A	0	0
7	N/A		0	N/A	0	0
8	N/A		0	N/A	0	0
9	N/A		0	N/A	0	0
10	N/A		0	N/A	0	0
11	N/A		0	N/A	0	0
12	N/A		0	N/A	0	0
13	N/A		0	N/A	0	0
14 FEE	N/A		0	N/A	0	0
15 FEE	N/A		0	N/A	0	0

RESULTING VALUE 36891 7.303831 100 730.3831

FORMULA:
 0.257357974
 $1000 * (1+T) = 730.3831$
 $= 710.3831$
 $T = -0.735178012$
 $R = -0.2896169$

Capital Appreciation
36797

TO 36891 NO. YEARS 0.257357974

TRANSACTION	DATE	\$ VALUE	UNIT VALUE	NO. UNITS	END VALUE	SURRENDER CHARGES
0 INIT DEPOSIT		36797	1000	10	100	
1 FEE		36891	0	9.120761	0	0.02
2 FEE	N/A		0	N/A	0	0.01
3 FEE	N/A		0	N/A	0	0
4	N/A		0	N/A	0	0
5	N/A		0	N/A	0	0
6	N/A		0	N/A	0	0
7	N/A		0	N/A	0	0
8	N/A		0	N/A	0	0
9	N/A		0	N/A	0	0
10	N/A		0	N/A	0	0

11	N/A	0	N/A	0	0
12	N/A	0	N/A	0	0
13	N/A	0	N/A	0	0
14 FEE	N/A	0	N/A	0	0
15 FEE	N/A	0	N/A	0	0

RESULTING VALUE	36891	9.120761	100	912.0761
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FORMULA:	0.257357974	
	1000*(1+T)=	912.0761
	=	892.0761
	T =	-0.358377272
	R =	-0.1079239

</TABLE>

POWER OF ATTORNEY

WITH RESPECT TO

ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT (A)
(REGISTRANT)

AND

ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK
(DEPOSITOR)

Know all men by these presents that the undersigned director of Allstate Life Insurance Company of New York constitutes and appoints Thomas J. Wilson, II, and Michael J. Velotta, and each of them (with full power to each of them to act alone) as her true and lawful attorney-in-fact and agent, with full power of substitution, for her in any and all capacities, to sign any registration statements of Allstate Life Insurance Company of New York and its Allstate Life of New York Separate Account (A) and any amendments thereto, and to file the same, with exhibits and other documents in connection therewith, with the Securities and Exchange Commission or any other regulatory authority as may be necessary or desirable, hereby ratifying and confirming all that each of said attorney-in-fact and agent, or his substitute or substitutes, may lawfully do or cause to be done by virtue hereof.

May 18, 2001

/s/ MARGARET G. DYER

Margaret G. Dyer
Director

POWER OF ATTORNEY

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May 18, 2001

/s/ JOHN C. LOUNDS

-

John C. Lounds
Director

POWER OF ATTORNEY

WITH RESPECT TO

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May 18, 2001

/s/ J. KEVIN MCCARTHY

J. Kevin McCarthy
Director

POWER OF ATTORNEY

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May 18, 2001

/s/ MARLA G. FRIEDMAN

Marla G. Friedman
Director & Vice President

POWER OF ATTORNEY

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May 18, 2001

/s/ KENNETH R. O'BRIEN

Kenneth R. O'Brien
Director

POWER OF ATTORNEY

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May 18, 2001

/s/ PATRICIA W. WILSON

Patricia W. Wilson
Director & Assistant Vice President

POWER OF ATTORNEY

WITH RESPECT TO

ALLSTATE LIFE OF NEW YORK SEPARATE ACCOUNT (A)
(REGISTRANT)

AND

ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK
(DEPOSITOR)

Know all men by these presents that the undersigned director of Allstate Life Insurance Company of New York constitutes and appoints Michael J. Velotta as his true and lawful attorney-in-fact and agent, with full power of substitution, for him in any and all capacities, to sign any registration statements of Allstate Life Insurance Company of New York and its Allstate Life of New York Separate Account (A) and any amendments thereto, and to file the same, with exhibits and other documents in connection therewith, with the Securities and Exchange Commission or any other regulatory authority as may be necessary or desirable, hereby ratifying and confirming all that each of said attorney-in-fact and agent, or his substitute or substitutes, may lawfully do or cause to be done by virtue hereof.

May 18, 2001

/s/ THOMAS J. WILSON, II

-

Thomas J. Wilson, II
President & Director
(Principal Executive Officer)

POWER OF ATTORNEY

WITH RESPECT TO

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May 18, 2001

/s/ MICHAEL J. VELOTTA

Michael J. Velotta
Vice President, Secretary, General
Counsel and Director

POWER OF ATTORNEY

WITH RESPECT TO

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statements of Allstate Life Insurance Company of New York and its Allstate Life of New York Separate Account (A) and any amendments thereto, and to file the same, with exhibits and other documents in connection therewith, with the Securities and Exchange Commission or any other regulatory authority as may be necessary or desirable, hereby ratifying and confirming all that each of said attorney-in-fact and agent, or his substitute or substitutes, may lawfully do or cause to be done by virtue hereof.

May 18, 2001

/s/ SAMUEL H. PILCH

-

Samuel H. Pilch
Controller
(Principal Accounting Officer)

POWER OF ATTORNEY

WITH RESPECT TO

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May 18, 2001

/s/ VINCENT A. FUSCO

Vincent A. Fusco
Director & Chief Operations Officer

POWER OF ATTORNEY

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May 18, 2001

/s/ MARCIA D. ALAZRAKI

Marcia D. Alazraki
Director

POWER OF ATTORNEY

WITH RESPECT TO

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May 18, 2001

/s/ CLEVELAND JOHNSON, JR.

Cleveland Johnson, Jr.
Director

POWER OF ATTORNEY

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May 18, 2001

/s/ JOHN R. RABEN, JR.

-

John R. Raben, Jr.
Director

POWER OF ATTORNEY

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May 18, 2001

/s/ SALLY A. SLACKE

-

Sally A. Slacke
Director

POWER OF ATTORNEY

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July 23, 2001

/s/STEVEN E. SHEBIK

Steven E. Shebik
Director & Vice President
(Principal Financial Officer)