

Annual Participant Fee Disclosure

For Currently Available and Legacy Investment Options

PIONEER REGIONAL EDUCATION SERVICE AGENCY, BY AND THROUGH, COOPERATIVE PURCHASING SOUTHERN EDUCATION RETIREMENT CONSORTIUM 403(B) PLAN

This disclosure contains important information about the investment options offered in SOUTHERN EDUCATION RETIREMENT CONSORTIUM 403(B) PLAN ("Plan"). More importantly, this information can assist you in making critical decisions regarding your retirement plan including how much to contribute and how to invest your account – decisions which are key to the success of your retirement savings.

Please review these materials carefully. Although no action is required at this time, please keep this information available when managing or monitoring any account you may have in the Plan.

What's Inside

Section I: Understanding the Basics

Learn more about factors to consider when making investment decisions.

Section II: Investment Alternatives Comparative Chart

Review information about the investment options under the Plan, including historical or stated rates of return, fees and expenses and restrictions.

Section III: Individual Fees and Charges

Review the types of individual fees and charges that may be deducted from your account.

Section IV: Plan Information and Administrative Expenses

Review giving investment instructions, including limitations, and voting rights, along with plan administrative fees and charges.

Section V: Footnotes and Definitions

Review important footnotes and definitions for the information contained throughout this disclosure.

Section VI: Summary of Resources

Review additional resources that will assist with understanding the information contained in this disclosure.

Plan Administrator

KEVIN BENSON, PLAN ADMINISTRATOR, 1041 SOUTH MAIN ST, CLEVELAND, GA 30528, 706-865-3196

Throughout this disclosure, Corebridge Retirement Services represents Corebridge Financial member companies - The Variable Annuity Life Insurance Company (VALIC) and its subsidiaries VALIC Financial Advisors, Inc. (VFA) and VALIC Retirement Services Company (VRSCO). All are members of Corebridge Financial, Inc.

Section I: Understanding the Basics

Retirement plan experts and the United States Department of Labor have noted that fees and expenses are an important consideration for plan participants, along with investment performance, available services, guarantees and investment features. In short, what are you paying, and what are you getting for it?

Fees and expenses can be associated with the general administration of a retirement plan, a particular individual service you elect or incorporated into the investment options you choose. This disclosure describes your plan's services and available investment options and the fees associated with both.

> Administrative services

General administrative services can include recordkeeping, legal and accounting services, customer service and communications including quarterly account statements.

> Individual services

Individual services include any service that is available in the plan that you elect to use. An example of an individual service would be a loan, which may include an initial set-up fee as well as an annual loan maintenance fee.

> Investment options

Investment options may have fees and expenses associated with that particular option. For example:

• Operating expenses

Investment funds and products may charge fees to cover the fund's total annual operating expenses. Also known as an expense ratio, these fees are generally not deducted from your account; rather they are calculated in the share price or net asset value of the investment option. So, the performance data shown on any fund already takes these fees into account. Since the expense ratio varies by fund and is not directly deducted from your account, it will be important for you to understand the fees for any fund. Expense ratios are noted in this disclosure as both a percent and a dollar amount per \$1,000. So, if the expense ratio is 0.50%, the actual fund expense is \$5.00 for each \$1,000 you have in that fund. These fees also may include annuity contract charges, such as separate account fees which are in consideration of certain additional guarantees, including death benefit guarantees as well as lifetime guaranteed payment options. Expense ratios can have a significant effect on your investment returns. That's why you should be aware of them as you select investment options. For instance, in the hypothetical example below, we can look at two identical investments with identical rates of return before expenses are charged to the fund. In this example, these two investments have different expense ratios—0.50% (as mentioned above) and 1.50%. You can see the difference in the cumulative return over 20 years:

	Investment One	Investment Two
Investment	\$20,000	\$20,000
Gross annual return	8%	8%
Annual expense ratio	0.50%	1.50%
Total investment balance after 20 years	\$84,957	\$70,473

This illustration is only an example and does not represent the return of any actual investment.

• Trading fees

Some funds impose trading restrictions or charge transaction fees related to trading frequency. Such transaction fees, including short-term trading fees, may be deducted from your account when applicable.

• Fixed interest option fees

Fixed interest options can include fees or transfer and withdrawal restrictions in return for a guaranteed rate.

These fees are an important part of the story, but not the entire story. Fees should not be reviewed in a vacuum. It is important to understand the fees you are paying in the context of what you are getting for those fees. That includes the services, options and guarantees that those fees provide. It is also important to consider the investment option performance, which, as noted above, has already taken into account some or all of the fees. Performance data included in this disclosure provides the same general information across investment options so you can compare them.

Some explanations that may help clarify how to view the information are:

- > **Fund Performance** for each fund as of the same time period – allowing you to compare "apples to apples" with the same market conditions.
- > **Categorization** of funds are classified by category or asset class – allowing you to compare one fund to a similar fund, such as bond funds to bond funds.
- > **Annual operating expenses** are shown as a percent or a dollar amount per \$1,000 of investment – allowing you to compare expenses across funds.
- > **Benchmark information** is provided for each fund – allowing you to compare a fund you are considering against the benchmark the fund company has identified.
- > **Shareholder-type fees and restrictions** are also identified – allowing you to compare and determine if it will meet your individual goals.

It is important to remember that past performance is not an indicator or guarantee of future results and that higher or lower fees are not necessarily indicative of the performance of that fund. To remain informed, you may want to take advantage of more current performance data which is available online for each fund at www.corebridgefinancial.com/rs/feedisclosure.

- > **Fixed interest options (Fixed annuities are issued by The Variable Annuity Life Insurance Company (VALIC). Such options are guaranteed based on the claims-paying ability of VALIC.)**

Two factors to consider when reviewing your fixed interest options available under the Plan include:

- **Guaranteed Death Benefit**
Annuities provide specific guarantees of payment to your designated beneficiary if your death occurs prior to annuitization or contract surrender.
- **Guaranteed Income Payment Options**
Annuities are insurance contracts that allow you to receive a guaranteed stream of payments at regular intervals, usually beginning when you retire and may last for your entire life, in return for an investment. You may choose to have your account paid out in a fixed, variable, or combination of methods including lifetime annuity, lump sum, installment and partial annuity options.

The information provided in this disclosure supplements the information already provided to participants in quarterly benefit statements. This disclosure does not replace or alter the terms of the Plan or investment arrangements. This disclosure is subject to the terms of the Plan and investment arrangements and, in the event of a conflict, the terms of the Plan and/or investment arrangement will prevail.

Please keep in mind that investing involves risk including the possible loss of principal. Retirement accounts are long-term investments. Income taxes are payable upon withdrawal.

We hope that this disclosure will be helpful to you as you continue to plan for your retirement needs.

Section II: Investment Alternatives Comparative Chart

The **Investment Alternatives Comparative Chart** provides important information to help you compare the investment options provided by Corebridge Retirement Services under the Plan. These investments are administered by VALIC or VALIC Retirement Services Company ("VRSCO") as the service provider. The Investment Alternatives Comparative Chart includes the following information:

- > **Performance information** for the investment options provided by Corebridge Retirement Services under the Plan.
 - This includes investments that have a fixed or stated rate of return as well as investments with a variable rate of return.
 - Products that are available to all participants (includes beneficiaries and alternate payees) and eligible employees are listed first. All other products are listed thereafter.
 - Product exchanges from newer products to older products are generally not allowed.
- > Shows how these investments have performed over time and allows you to compare them with an appropriate

benchmark index for the same time periods. ***Current performance may be higher or lower than the performance stated due to recent stock market volatility. The performance data quoted represents past performance. Past performance does not guarantee future results. The investment return and principal value of an investment will fluctuate so that investments, when withdrawn, may be worth more or less than the original cost.***

- > Shows **fee and expense information** for the investment options provided by Corebridge Retirement Services under the Plan.
 - Total annual operating expenses, which include the separate account fee, reduce the rate of return of the investment option.
 - The shareholder-type fees are in addition to the total annual operating expenses.
 - Describes limitations or restrictions imposed by VALIC or the investment option.

- > Presents the **features of the fixed interest options** available under the Plan issued by The Variable Annuity Life Insurance Company (VALIC).
 - Annuities are insurance contracts that allow you to receive a guaranteed stream of payments at regular intervals, usually beginning when you retire and may last for your entire life, in return for an investment.
 - All guarantees are backed by the claims-paying ability of The Variable Annuity Life Insurance Company.

Please visit <https://my.valic.com/aro/FundPerformance/FundFactSheet.aspx?q=1> for a ***glossary of investment terms*** relevant to the investment options under this Plan. *This glossary is intended to help you better understand your options.*

Investment Option(s)

Below you will find detailed charts with information for each investment option concerning performance, fees, expenses and the features of the annuity options available under the Plan, if applicable.

More information can be found at: www.corebridgefinancial.com/rs/feedisclosure

GROUP MUTUAL FUND W/ FIXED ANNUITY (M405) (Policy Form GFUA-315, a fixed annuity issued by The Variable Annuity Life Insurance Company, Houston, Texas). The Plan's mutual fund options and the fixed interest option are available for investment by Participants. Transfers by the Participant (and, if applicable, by the Plan Sponsor) into and out of the fixed option(s) (and, if applicable, including certain withdrawals and surrenders) may be limited as described in the contract. Contract surrender by your employer may be subject to a market value adjustment factor.

This product is generally available to Participants and eligible employees. Subject to the Plan, certain restrictions may apply. Example: the product may be available only for certain types of contributions.

You could lose money by investing in the Money Market Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

Variable Return Investments								
			Average Annual Total Return as of 9/30/2024			Total Annual Operating Expenses		
			Benchmark Return as of 9/30/2024					
INVESTMENT NAME Benchmark	Ticker	Asset Class	1 yr	5 yr	10 yr/ Inception*	As a %	Per \$1000	Shareholder-Type Fees/ Restrictions
AMERICAN FDS NEW WORLD R6 MSCI ACWI NR USD	RNWGX	Diversified Emerging Mkts	24.64%	8.37%	6.92%	0.57%	\$5.70	N/A
VANGUARD TOT INTL STCK IDX ADM FTSE Global All Cap ex US TR USD	VTIAX	Foreign Large Blend	24.88%	7.74%	5.42%	0.12%	\$1.20	N/A
AMERICAN EUROPACIFIC GROWTH R6 MSCI ACWI Ex USA NR USD	REGRX	Foreign Large Growth	24.71%	7.52%	6.26%	0.47%	\$4.70	N/A
FIDELITY INFLATION PROT BD IDX Bloomberg US Treasury US TIPS TR USD	FIPDX	Inflation-Protected Bond	9.75%	2.52%	2.47%	0.05%	\$0.50	N/A
FIDELITY ADV TOTAL BOND Z Bloomberg US Agg Bond TR USD	FBKWX	Intermediate Core-Plus Bond	12.74%	1.66%	2.74%	0.36%	\$3.60	N/A
					12/22/14			
					1.71%			
					12/22/14			
FIDELITY 500 INDEX INSTL PREM S&P 500 TR USD	FXAIX	Large Blend	36.33%	15.96%	13.37%	0.02%	\$0.20	N/A
			36.35%	15.98%	13.38%			
VANGRD TOT STK MK IDX ADM CRSP US Total Market TR USD	VTSAX	Large Blend	35.24%	15.18%	12.77%	0.04%	\$0.40	N/A
			35.23%	15.19%	12.79%			
JP MORGAN LARGE CAP GROWTH R6 Russell 1000 Growth TR USD	JLGMX	Large Growth	44.56%	21.25%	17.81%	0.44%	\$4.40	N/A
			42.19%	19.74%	16.52%			
BLACKROCK EQUITY DIVIDEND K S&P 500 TR USD	MKDVB	Large Value	25.28%	10.91%	11.39%	0.59%	\$5.90	N/A
					03/28/16			
			36.35%	15.98%	15.03%			
					03/28/16			
FIDELITY MID CAP IND INSTL PREM Russell Mid Cap TR USD	FSMDX	Mid-Cap Blend	29.29%	11.30%	10.19%	0.03%	\$0.30	N/A
			29.33%	11.30%	10.19%			
TIAA-CREF LC IDX RET INC INST Morningstar US Mod Con Tgt Alloc NR USD	TRILX	Moderately Conservative Allocation	18.56%	5.80%	5.47%	0.10%	\$1.00	N/A
			19.42%	5.81%	5.67%			

			Average Annual Total Return as of 9/30/2024			Total Annual Operating Expenses		
			Benchmark Return as of 9/30/2024					
INVESTMENT NAME Benchmark	Ticker	Asset Class	1 yr	5 yr	10 yr/ Inception*	As a %	Per \$1000	Shareholder-Type Fees/ Restrictions
VANGUARD REAL ESTATE INDEX ADM MSCI ACWI NR USD	VGSLX	Real Estate	34.21%	4.78%	7.32%	0.13%	\$1.30	N/A
			31.76%	12.19%	9.39%			
AMER CEN SHRT DUR STRT INC INV Bloomberg US Agg Bond TR USD	ASDVX	Short-Term Bond	8.86%	2.60%	2.43%	0.52%	\$5.20	N/A
			11.57%	0.33%	1.84%			
FIDELITY ADV SMALL CAP GRWTH Z Russell 2000 Growth TR USD	FIDGX	Small Growth	37.18%	12.51%	13.53%	0.84%	\$8.40	N/A
			27.66%	8.82%	14.86%			
					02/01/17			
					02/01/17			
VANGUARD SMCP GROWTH IDX ADM CRSP US Small Cap Growth TR USD	VSGAX	Small Growth	25.73%	8.60%	9.18%	0.07%	\$0.70	N/A
			25.70%	8.57%	9.14%			
ALLSPRING SM CO VAL R6 Russell 2000 Value TR USD	SCVJX	Small Value	25.61%	11.89%	10.53%	0.75%	\$7.50	N/A
			25.88%	9.29%	15.44%			
					10/31/16			
					10/31/16			
VANGUARD SMALL CP VAL INDEX AD CRSP US Small Cap Value TR USD	VSIAX	Small Value	28.69%	11.60%	9.58%	0.07%	\$0.70	N/A
			28.72%	11.58%	9.58%			
TIAA-CREF LFCYCL IDX 2010 INST Morningstar Lifetime Mod 2010 TR USD	TLTIX	Target-Date 2000-2010	17.60%	5.61%	5.46%	0.10%	\$1.00	N/A
			17.51%	5.27%	5.02%			
TIAA-CREF LFCYCL IDX 2015 INST Morningstar Lifetime Mod 2015 TR USD	TLFIX	Target-Date 2015	18.80%	6.13%	5.89%	0.10%	\$1.00	N/A
			18.46%	5.28%	5.22%			
TIAA-CREF LFCYCL IDX 2020 INST Morningstar Lifetime Mod 2020 TR USD	TLWIX	Target-Date 2020	19.97%	6.65%	6.35%	0.10%	\$1.00	N/A
			19.61%	5.51%	5.54%			
TIAA-CREF LFCYCL IDX 2025 INST Morningstar Lifetime Mod 2025 TR USD	TLQIX	Target-Date 2025	21.22%	7.42%	6.95%	0.10%	\$1.00	N/A
			20.94%	5.96%	6.00%			
TIAA-CREF LFCYCL IDX 2030 INST Morningstar Lifetime Mod 2030 TR USD	TLHIX	Target-Date 2030	22.94%	8.31%	7.61%	0.10%	\$1.00	N/A
			22.56%	6.74%	6.62%			
TIAA-CREF LFCYCL IDX 2035 INST Morningstar Lifetime Mod 2035 TR USD	TLYIX	Target-Date 2035	24.93%	9.29%	8.29%	0.10%	\$1.00	N/A
			24.54%	7.83%	7.33%			
TIAA-CREF LFCYCL IDX 2040 INST Morningstar Lifetime Mod 2040 TR USD	TLZIX	Target-Date 2040	27.29%	10.41%	9.03%	0.10%	\$1.00	N/A
			26.49%	8.91%	7.94%			
TIAA-CREF LFCYCL IDX 2045 INST Morningstar Lifetime Mod 2045 TR USD	TLXIX	Target-Date 2045	28.70%	11.26%	9.53%	0.10%	\$1.00	N/A
			27.90%	9.63%	8.29%			

			Average Annual Total Return as of 9/30/2024			Total Annual Operating Expenses		
			Benchmark Return as of 9/30/2024					
INVESTMENT NAME Benchmark	Ticker	Asset Class	1 yr	5 yr	10 yr/ Inception*	As a %	Per \$1000	Shareholder-Type Fees/ Restrictions
TIAA-CREF LFCYCL IDX 2050 INST <i>Morningstar Lifetime Mod 2050 TR USD</i>	TLLIX	Target-Date 2050	29.37% 28.55%	11.52% 9.92%	9.70% 8.39%	0.10%	\$1.00	N/A
TIAA-CREF LFCYCL IDX 2055 INST <i>Morningstar Lifetime Mod 2055 TR USD</i>	TTIIX	Target-Date 2055	29.66% 28.66%	11.65% 9.93%	9.80% 8.36%	0.10%	\$1.00	N/A
TIAA-CREF LFCYCL IDX 2060 INST <i>Morningstar Lifetime Mod 2060 TR USD</i>	TVIIX	Target-Date 2060	29.89% 28.62%	11.81% 9.87%	9.93% 8.28%	0.10%	\$1.00	N/A
TIAA-CREF LC INDEX 2065 INSTL <i>Morningstar Lifetime Mod 2065 TR USD</i>	TFITX	Target-Date 2065+	30.11% 28.51%	\$ ‡	12.16% ‡ 09/30/20	0.10%	\$1.00	N/A

Fixed Return Investments

INVESTMENT NAME	Declared Rate	As of Date	Total Annual Operating Expenses		Restrictions
			As a %	Per \$1000	
FIXED INTEREST OPTION	2.60%	9/30/2024	N/A	N/A	1

The various forms of **guaranteed income payment options** available for your annuity option are as follows:

Objective/Goals	Pricing Factors	Restrictions/Fees
<p>When you are ready to begin taking income, you can choose to receive income payments on a variable basis, fixed basis, or a combination.</p> <p>You may specify the manner in which your income payments are made. You may select one of the following options:</p> <ul style="list-style-type: none"> Life Only: Provides a guaranteed stream of income for your life. Under this option there is no provision for a death benefit for the beneficiary. Life Option with Guaranteed Period: Provides a guaranteed stream of income for your life. If you die before the guaranteed period has expired, your beneficiary can receive payments for the rest of the guaranteed period, or take a lump-sum distribution. Life with Cash or Unit Refund: Provides a guaranteed stream of income for your life. These payments are based upon your life expectancy and will continue for as long as you live. If you do not outlive the life expectancy, your beneficiary may receive an additional payment. Joint and Survivor Life: Provides a guaranteed payment stream of income during the joint lifetime of you and a second person. Upon the death of one, payments continue during the lifetime of the survivor. There is no death benefit at the death of the last survivor. Payments for a Designated Period: Provides a guaranteed payment stream of income to you for a select number of years between 5 and 30. Upon your death, payments will continue to your beneficiary until the designated period is completed. 	<p>The cost of each option depends on your age, the interest rates and mortality table when you buy it, and the interest rates and mortality table guaranteed in your contract.</p>	<p>Once your payments have begun, the option you chose cannot be stopped or changed.</p> <p>The first payment must be at least \$25 and the total annual payment must be at least \$100. VALIC reserves the right to reduce the frequency of payments so each payment is at least \$25.</p>

PORTFOLIO DIRECTOR (A057) Policy Form UITG-194-SWMC is a fixed and variable annuity issued by The Variable Annuity Life Insurance Company, Houston, Texas and is available for investment by Participants in employer-sponsored retirement plans and arrangements. Transfers by the Participant (and, if applicable, by the Plan Sponsor) into and out of the fixed option(s) (and, if applicable, including certain withdrawals and surrenders) may be limited as described in the contract and/or the appropriate prospectus.

This product is closed to new Participants and eligible employees. Subject to the Plan, the product may be available only to participants who have a current account balance and only for certain types of contributions to existing accounts.

Quarterly fees are currently waived.

Participant Surrender/Withdrawal Charges: In-service transfers in excess of 10% per contract/certificate year have a 5% withdrawal charge. Charges are deducted pro rata from all investment options. Waivers may apply. Please see your contract or certificate for more information.

Variable Return Investments								
		Standard Average Annual Total Return as of 9/30/2024				Total Annual Operating Expenses		
		Non-Standard Average Annual Total Return as of 9/30/2024						
		Benchmark Return as of 9/30/2024						
INVESTMENT NAME [Division Code] Benchmark	Asset Class	1 yr	5 yr	10 yr/ Inception*	10 yr/ Inclusion**	As a %	Per \$1000	Shareholder- Type Fees/ Restrictions
CORE BOND FUND [0158]	FIXED INCOME	6.56%	-1.00%	1.20%	1.20%	1.47%	\$14.70	N/A
<i>Bloomberg US Agg Bond TR USD</i>		11.56%	-0.08%	1.20%				
		11.57%	0.33%	1.84%				
GOVERNMENT SECURITIES FUND [0008]	FIXED INCOME	4.54%	-1.90%	0.32%	0.32%	1.67%	\$16.70	N/A
<i>Bloomberg US Government TR USD</i>		9.46%	-0.99%	0.32%				
		9.68%	-0.16%	1.36%				
GS VIT GOV MONEY MKT FD INST [0161]	FIXED INCOME	-0.41%	0.32%	0.57%	1.38%	1.18%	\$11.80	N/A
<i>FTSE Treasury Bill 3 Mon USD</i>		4.29%	1.25%	0.57%	05/02/22			
		5.63%	2.38%	1.67%				
HIGH YIELD BOND FUND [0160]	FIXED INCOME	8.64%	2.52%	3.72%	3.72%	1.68%	\$16.80	N/A
<i>FTSE HY Market TR USD</i>		13.64%	3.41%	3.72%				
		15.73%	4.73%	4.86%				
INFLATION PROTECTED FUND [0077]	FIXED INCOME	3.31%	0.56%	1.21%	1.21%	1.55%	\$15.50	N/A
<i>Bloomberg US Treasury US TIPS TR USD</i>		8.18%	1.49%	1.21%				
		9.79%	2.62%	2.54%				
INTERNATIONAL GOVERNMENT BOND [0013]	FIXED INCOME	6.52%	-2.69%	-0.30%	-0.30%	1.76%	\$17.60	N/A
<i>30% JP Morgan EMBI Global Diversified Index and 70% Citigroup WGBI</i>		11.52%	-1.79%	-0.30%				
		13.26%	-1.11%	0.92%				
VANGUARD LONG-TERM TREASURY [0023]	FIXED INCOME	9.33%	-6.11%	0.00%	0.00%	1.20%	\$12.00	N/A
<i>Bloomberg US Treasury Long TR USD</i>		14.33%	-5.24%	0.00%				
		15.43%	-4.28%	1.09%				

		Standard Average Annual Total Return as of 9/30/2024				Total Annual Operating Expenses		
		Non-Standard Average Annual Total Return as of 9/30/2024						
		Benchmark Return as of 9/30/2024						
INVESTMENT NAME [Division Code] <i>Benchmark</i>	Asset Class	1 yr	5 yr	10 yr/ Inception*	10 yr/ Inclusion**	As a %	Per \$1000	Shareholder- Type Fees/ Restrictions
VANGUARD LT INV-GRADE FUND [0022]	FIXED INCOME	11.92%	-2.85%	1.99%	1.99%	1.21%	\$12.10	N/A
<i>Bloomberg US Credit A+ Long TR USD</i>		16.92%	-1.95%	1.99%				
		17.87%	-1.09%	2.86%				
EMERGING ECONOMIES [0087]	GLOBAL & INTL EQUITY	22.41%	3.77%	2.82%	2.82%	1.96%	\$19.60	N/A
<i>MSCI EM NR USD</i>		27.41%	4.62%	2.82%				
		26.05%	5.75%	4.02%				
GLOBAL STRATEGY [0088]	GLOBAL & INTL EQUITY	18.99%	3.41%	2.37%	2.37%	1.71%	\$17.10	N/A
<i>60% MSCI ACWI & 40% JPMorgan GBI Global (unhdg)</i>		23.99%	4.27%	2.37%				
		22.99%	7.69%	6.75%				
INTERNATIONAL GROWTH FUND [0020]	GLOBAL & INTL EQUITY	20.32%	5.94%	5.92%	5.92%	1.88%	\$18.80	N/A
<i>MSCI ACWI Ex USA NR USD</i>		25.32%	6.72%	5.92%				
		25.35%	7.59%	5.22%				
INTERNATIONAL VALUE FUND [0089]	GLOBAL & INTL EQUITY	16.16%	5.89%	2.25%	2.25%	1.79%	\$17.90	N/A
<i>MSCI EAFE Value NR USD</i>		21.16%	6.68%	2.25%				
		23.14%	8.27%	4.56%				
INTERNATL EQUITIES INDEX FUND [0011]	GLOBAL & INTL EQUITY	17.98%	5.81%	4.25%	4.25%	1.43%	\$14.30	N/A
<i>MSCI EAFE NR USD</i>		22.98%	6.59%	4.25%				
		24.77%	8.20%	5.71%				
INTL OPPORTUNITIES [0133]	GLOBAL & INTL EQUITY	16.58%	3.46%	5.18%	5.18%	2.00%	\$20.00	N/A
<i>MSCI ACWI Ex USA SMID NR USD</i>		21.58%	4.32%	5.18%				
		23.01%	7.26%	5.57%				
INTL SOCIALLY RESPONSIBLE FUND [0012]	GLOBAL & INTL EQUITY	19.55%	6.25%	6.61%	6.61%	1.61%	\$16.10	N/A
<i>MSCI EAFE NR USD</i>		24.55%	7.02%	6.61%				
		24.77%	8.20%	5.71%				
AGGRESSIVE GROWTH LIFESTYLE [0148]	HYBRID	21.18%	8.10%	7.01%	7.01%	1.62%	\$16.20	N/A
<i>54% Russell 3000, 13% EAFE (net), 25% Barclays Capital Aggregate Bond, and 8% FTSE/EPRA NAREIT Global Real Estate</i>		26.18%	8.83%	7.01%				
		27.03%	10.31%	8.88%				
ASSET ALLOCATION FUND [0005]	HYBRID	20.62%	7.98%	5.73%	5.73%	1.69%	\$16.90	N/A
<i>60% S&P 500 & 40% Barclays Agg</i>		25.62%	8.71%	5.73%				
		25.98%	9.78%	8.89%				

		Standard Average Annual Total Return as of 9/30/2024				Total Annual Operating Expenses		
		Non-Standard Average Annual Total Return as of 9/30/2024						
		Benchmark Return as of 9/30/2024						
INVESTMENT NAME [Division Code] Benchmark	Asset Class	1 yr	5 yr	10 yr/ Inception*	10 yr/ Inclusion**	As a %	Per \$1000	Shareholder- Type Fees/ Restrictions
MODERATE GROWTH LIFESTYLE [0149] <i>40% Russell 3000, 10% EAFE (net), 45% Barclays Capital Aggregate Bond, and 5% FTSE/EPRA NAREIT Global Real Estate</i>	HYBRID	17.26%	6.47%	6.01%	6.01%	1.60%	\$16.00	N/A
		22.26%	7.24%	6.01%				
		22.76%	7.70%	7.07%				
T ROWE PRICE RETIRMNT 2015 ADV [0104] <i>S&P Target Date 2015 TR USD</i>	HYBRID	12.87%	4.53%	4.86%	4.84%	1.75%	\$17.50	N/A
		17.87%	5.36%	4.86%	12/30/14			
		17.79%	5.75%	5.51%				
T ROWE PRICE RETIRMNT 2020 ADV [0105] <i>S&P Target Date 2020 TR USD</i>	HYBRID	13.37%	5.02%	5.39%	5.35%	1.77%	\$17.70	N/A
		18.37%	5.83%	5.39%	12/30/14			
		19.05%	6.15%	5.93%				
T ROWE PRICE RETIRMNT 2025 ADV [0106] <i>S&P Target Date 2025 TR USD</i>	HYBRID	14.61%	5.79%	5.99%	5.95%	1.79%	\$17.90	N/A
		19.61%	6.57%	5.99%	12/30/14			
		19.81%	7.01%	6.55%				
T ROWE PRICE RETIRMNT 2030 ADV [0107] <i>S&P Target Date 2030 TR USD</i>	HYBRID	16.74%	6.68%	6.63%	6.58%	1.81%	\$18.10	N/A
		21.74%	7.44%	6.63%	12/30/14			
		22.17%	8.10%	7.28%				
T ROWE PRICE RETIRMNT 2035 ADV [0108] <i>S&P Target Date 2035 TR USD</i>	HYBRID	19.08%	7.64%	7.23%	7.18%	1.84%	\$18.40	N/A
		24.08%	8.37%	7.23%	12/30/14			
		24.56%	9.25%	8.03%				
T ROWE PRICE RETIRMNT 2040 ADV [0109] <i>S&P Target Date 2040 TR USD</i>	HYBRID	20.76%	8.44%	7.73%	7.68%	1.85%	\$18.50	N/A
		25.76%	9.15%	7.73%	12/30/14			
		26.62%	10.17%	8.61%				
T ROWE PRICE RETIRMNT 2045 ADV [0110] <i>S&P Target Date 2045 TR USD</i>	HYBRID	21.91%	9.02%	8.05%	8.01%	1.86%	\$18.60	N/A
		26.91%	9.72%	8.05%	12/30/14			
		27.95%	10.75%	8.97%				
T ROWE PRICE RETIRMNT 2050 ADV [0111] <i>S&P Target Date 2050 TR USD</i>	HYBRID	22.23%	9.14%	8.11%	8.07%	1.88%	\$18.80	N/A
		27.23%	9.84%	8.11%	12/30/14			
		28.68%	11.06%	9.18%				
T ROWE PRICE RETIRMNT 2055 ADV [0112] <i>S&P Target Date 2055 TR USD</i>	HYBRID	22.41%	9.12%	8.09%	8.05%	1.89%	\$18.90	N/A
		27.41%	9.82%	8.09%	12/30/14			
		28.82%	11.14%	9.26%				
T ROWE PRICE RETIRMNT 2060 ADV [0113] <i>S&P Target Date 2060 Index</i>	HYBRID	22.41%	9.14%	8.09%	8.06%	1.89%	\$18.90	N/A
		27.41%	9.83%	8.09%	12/30/14			
		28.90%	11.18%	9.32%				

		Standard Average Annual Total Return as of 9/30/2024				Total Annual Operating Expenses		
		Non-Standard Average Annual Total Return as of 9/30/2024						
		Benchmark Return as of 9/30/2024						
INVESTMENT NAME [Division Code] Benchmark	Asset Class	1 yr	5 yr	10 yr/ Inception*	10 yr/ Inclusion**	As a %	Per \$1000	Shareholder- Type Fees/ Restrictions
VANGUARD LIFESTRATEGY CONSER [0054] <i>Vanguard LifeStrategy Conservative Growth Composite Index**</i>	HYBRID	12.34%	2.88%	3.94%	3.94%	1.37%	\$13.70	N/A
		17.34%	3.75%	3.94%				
		18.97%	5.44%	5.52%				
VANGUARD LIFESTRATEGY GROWTH [0052] <i>Vanguard LifeStrategy Growth Composite Index*</i>	HYBRID	20.30%	7.72%	7.02%	7.02%	1.39%	\$13.90	N/A
		25.30%	8.46%	7.02%				
		27.16%	10.35%	8.73%				
VANGUARD LIFESTRATEGY MODERA [0053] <i>Vanguard LifeStrategy Moderate Growth Composite Index***</i>	HYBRID	16.29%	5.31%	5.51%	5.51%	1.38%	\$13.80	N/A
		21.29%	6.11%	5.51%				
		23.03%	7.93%	7.17%				
VANGUARD WELLINGTON FUND INC [0025] <i>65% S&P 500, 35% BarCap Credit A or Better Bond</i>	HYBRID	18.22%	6.96%	7.25%	7.25%	1.51%	\$15.10	N/A
		23.22%	7.71%	7.25%				
		‡	‡	‡				
VC I CONSERV GROWTH LIFESTYLE [0150] <i>24% Russell 3000, 8% EAFE (net), 65% Barclays Capital Aggregate Bond, and 3% FTSE/EPRA NAREIT Global Real Estate</i>	HYBRID	13.50%	3.71%	3.96%	3.96%	1.64%	\$16.40	N/A
		18.50%	4.56%	3.96%				
		18.59%	5.04%	5.21%				
AMER BEA MAN LRG CP GR INV CL [0090] <i>Russell 1000 Growth TR USD</i>	LARGE CAP	28.87%	14.08%	14.43%	11.80%	2.09%	\$20.90	N/A
		33.87%	14.67%	02/05/16 14.43%	12/18/17			
		42.19%	19.74%	02/05/16 ‡				
DIVIDEND VALUE [0021] <i>Russell 1000 Value TR USD</i>	LARGE CAP	20.06%	8.30%	8.08%	8.08%	1.68%	\$16.80	N/A
		25.06%	9.02%	8.08%				
		27.76%	10.69%	9.23%				
GROWTH FUND [0078] <i>Russell 1000 Growth TR USD</i>	LARGE CAP	36.90%	15.30%	13.19%	13.19%	1.65%	\$16.50	N/A
		41.90%	15.86%	13.19%				
		42.19%	19.74%	16.52%				
LARGE CAPITAL GROWTH [0079] <i>Russell 1000 Growth TR USD</i>	LARGE CAP	24.82%	12.86%	12.96%	12.96%	1.75%	\$17.50	N/A
		29.82%	13.47%	12.96%				
		42.19%	19.74%	16.52%				
NASDAQ-100(R) INDEX FUND [0046] <i>NASDAQ 100 TR USD</i>	LARGE CAP	30.49%	19.64%	16.72%	16.72%	1.44%	\$14.40	N/A
		35.49%	20.13%	16.72%				
		37.48%	21.97%	18.53%				
STOCK INDEX FUND [0010] <i>S&P 500 TR USD</i>	LARGE CAP	29.56%	13.88%	11.89%	11.89%	1.25%	\$12.50	N/A
		34.56%	14.47%	11.89%				
		36.35%	15.98%	13.38%				

		Standard Average Annual Total Return as of 9/30/2024				Total Annual Operating Expenses		
		Non-Standard Average Annual Total Return as of 9/30/2024						
		Benchmark Return as of 9/30/2024						
INVESTMENT NAME [Division Code] <i>Benchmark</i>	Asset Class	1 yr	5 yr	10 yr/ Inception*	10 yr/ Inclusion**	As a %	Per \$1000	Shareholder- Type Fees/ Restrictions
SYSTEMATIC CORE FUND [0016] <i>Russell 1000 TR USD</i>	LARGE CAP	27.39% 32.39% 35.68%	13.92% 14.51% 15.64%	11.53% 11.53% 13.10%	11.53%	1.64%	\$16.40	N/A
SYSTEMATIC GROWTH FUND [0072] <i>Russell 1000 Growth TR USD</i>	LARGE CAP	36.02% 41.02% 42.19%	11.98% 12.61% 19.74%	12.74% 12.74% 16.52%	12.74%	1.68%	\$16.80	N/A
SYSTEMATIC VALUE [0075] <i>Russell 1000 Value TR USD</i>	LARGE CAP	21.43% 26.43% 27.76%	8.71% 9.42% 10.69%	7.87% 7.87% 9.23%	7.87%	1.49%	\$14.90	N/A
US SOCIALLY RESPONSIBLE FUND [0141] <i>S&P 500 TR USD</i>	LARGE CAP	27.00% 32.00% 36.35%	12.21% 12.84% 15.98%	11.23% 11.23% 13.38%	11.23%	1.36%	\$13.60	N/A
VANGUARD WINDSOR II [0024] <i>Russell 1000 Value TR USD</i>	LARGE CAP	22.54% 27.54% 27.76%	12.36% 12.98% 10.69%	9.49% 9.49% 9.23%	9.49%	1.59%	\$15.90	N/A
VC I CAPITAL APPRECIATION [0139] <i>Russell 1000 Growth TR USD</i>	LARGE CAP	35.41% 40.41% 42.19%	16.00% 16.54% 19.74%	13.09% 13.09% 16.52%	13.09%	1.80%	\$18.00	N/A
ARIEL APPRECIATION FUND [0069] <i>Russell Mid Cap Value TR USD</i>	MID CAP	12.13% 17.13% 29.01%	6.82% 7.58% 10.33%	5.88% 5.88% 8.93%	5.88%	2.13%	\$21.30	N/A
MID CAP INDEX FUND [0004] <i>S&P MidCap 400 TR</i>	MID CAP	20.04% 25.04% 26.79%	9.57% 10.26% 11.78%	8.86% 8.86% 10.32%	8.86%	1.36%	\$13.60	N/A
MID CAP STRATEGIC GWTH [0083] <i>Russell Mid Cap Growth TR USD</i>	MID CAP	26.28% 31.28% 29.33%	11.11% 11.76% 11.48%	10.96% 10.96% 11.30%	10.96%	1.77%	\$17.70	N/A
MID CAP VALUE FUND [0138] <i>Russell Mid Cap Value TR USD</i>	MID CAP	19.78% 24.78% 29.01%	9.64% 10.32% 10.33%	8.14% 8.14% 8.93%	8.14%	1.82%	\$18.20	N/A
ARIEL FUND [0068] <i>Russell 2500 Value TR USD</i>	SMALL CAP	21.35% 26.35% 26.59%	8.74% 9.44% 9.99%	7.49% 7.49% 8.47%	7.49%	1.99%	\$19.90	N/A
SMALL CAP GROWTH FUND [0135] <i>Russell 2000 Growth TR USD</i>	SMALL CAP	16.95% 21.95% 27.66%	6.23% 7.01% 8.82%	10.00% 10.00% 8.95%	10.00%	1.91%	\$19.10	N/A
SMALL CAP INDEX FUND [0014] <i>Russell 2000 TR USD</i>	SMALL CAP	20.07% 25.07% 26.76%	7.14% 7.89% 9.39%	7.41% 7.41% 8.78%	7.41%	1.40%	\$14.00	N/A

		Standard Average Annual Total Return as of 9/30/2024				Total Annual Operating Expenses		
		Non-Standard Average Annual Total Return as of 9/30/2024						
		Benchmark Return as of 9/30/2024						
INVESTMENT NAME [Division Code] Benchmark	Asset Class	1 yr	5 yr	10 yr/ Inception*	10 yr/ Inclusion**	As a %	Per \$1000	Shareholder- Type Fees/ Restrictions
SMALL CAP SPECIAL VALUE FUND [0084]	SMALL CAP	15.23%	7.76%	8.11%	8.11%	1.89%	\$18.90	N/A
<i>Russell 2000 Value TR USD</i>		20.23%	8.49%	8.11%				
		25.88%	9.29%	8.22%				
SMALL CAP VALUE FUND [0136]	SMALL CAP	19.96%	8.20%	6.75%	6.75%	1.81%	\$18.10	N/A
<i>Russell 2000 Value TR USD</i>		24.96%	8.92%	6.75%				
		25.88%	9.29%	8.22%				
DYNAMIC ALLOCATION FUND [0103]	SPECIALTY	19.29%	5.06%	5.10%	5.10%	1.81%	\$18.10	N/A
<i>60% S&P 500 & 40% Barclays Agg</i>		24.29%	5.87%	5.10%				
		25.98%	9.78%	8.89%				
GLOBAL REAL ESTATE FUND [0101]	SPECIALTY	23.65%	-0.39%	3.25%	3.25%	1.88%	\$18.80	N/A
<i>FTSE EPRA Nareit Developed TR USD</i>		28.65%	0.53%	3.25%				
		30.20%	2.37%	5.04%				
INVESCO BAL RISK COMMOD STR R5 [0102]	SPECIALTY	-2.67%	6.70%	0.88%	0.88%	2.15%	\$21.50	N/A
<i>Bloomberg Commodity TR USD</i>		1.92%	7.46%	0.88%				
		0.96%	7.79%	0.03%				
SCIENCE & TECHNOLOGY FUND [0017]	SPECIALTY	40.25%	16.62%	15.98%	15.98%	1.93%	\$19.30	N/A
<i>S&P North American Technology TR</i>		45.25%	17.15%	15.98%				
		50.52%	22.37%	20.56%				

Fixed Return Investments					
INVESTMENT NAME	Declared Rate	As of Date	Total Annual Operating Expenses		Restrictions
			As a %	Per \$1000	
FIXED ACCOUNT PLUS	3.00%	9/30/2024	N/A	N/A	B
MULTI-YEAR ENHANCED FIXED 10YR	1.70%	9/30/2024	N/A	N/A	E
SHORT TERM FIXED ACCOUNT	1.00%	9/30/2024	N/A	N/A	D

The **guaranteed death benefit** payable to your designated beneficiary for your annuity option includes the following:

Objective/Goals	Pricing Factors	Restrictions/Fees
The contract provides specific guarantees of payment to your designated beneficiary if your death occurs prior to annuitization or contract surrender. The guarantees generally apply to the original deposit(s), plus a stated rate of return or interest where applicable, reduced (in the manner described in the contract and any applicable endorsement) by prior withdrawals. This can be an important guarantee for many participants, and you should refer to the contract or certificate for specific details as to the application and calculation of the guarantee.	The death benefits are automatically included in the annuity contract for no additional fee.	The death benefit provisions may vary from state to state and by age.

The various forms of **guaranteed income payment options** available for your annuity option are as follows:

Objective/Goals	Pricing Factors	Restrictions/Fees
<p>When you are ready to begin taking income, you can choose to receive income payments on a variable basis, fixed basis, or a combination.</p> <p>You may specify the manner in which your income payments are made. You may select one of the following options:</p> <ul style="list-style-type: none"> • Life Only: Provides a guaranteed stream of income for your life. Under this option there is no provision for a death benefit for the beneficiary. • Life Option with Guaranteed Period: Provides a guaranteed stream of income for your life. If you die before the guaranteed period has expired, your beneficiary can receive payments for the rest of the guaranteed period, or take a lump-sum distribution. • Life with Cash or Unit Refund: Provides a guaranteed stream of income for your life. These payments are based upon your life expectancy and will continue for as long as you live. If you do not outlive the life expectancy, your beneficiary may receive an additional payment. • Joint and Survivor Life: Provides a guaranteed payment stream of income during the joint lifetime of you and a second person. Upon the death of one, payments continue during the lifetime of the survivor. There is no death benefit at the death of the last survivor. • Payments for a Designated Period: Provides a guaranteed payment stream of income to you for a select number of years between 5 and 30. Upon your death, payments will continue to your beneficiary until the designated period is completed. 	<p>The cost of each option depends on your age, the interest rates and mortality table when you buy it, and the interest rates and mortality table guaranteed in your contract.</p>	<p>Once your payments have begun, the option you chose cannot be stopped or changed.</p> <p>The first payment must be at least \$25 and the total annual payment must be at least \$100. VALIC reserves the right to reduce the frequency of payments so each payment is at least \$25.</p>

PORTFOLIO DIRECTOR (A056) Policy Form UIT-194-SWMC is a fixed and variable annuity issued by The Variable Annuity Life Insurance Company, Houston, Texas and is available for investment by Participants in employer-sponsored retirement plans and arrangements. Transfers by the Participant into and out of the fixed option(s) (and, if applicable, including certain withdrawals and surrenders) may be limited as described in the contract and/or the appropriate prospectus.

This product is closed to new Participants and eligible employees. Subject to the Plan, the product may be available only to participants who have a current account balance and only for certain types of contributions to existing accounts.

Quarterly fees are currently waived.

Participant Surrender/Withdrawal Charges: In-service transfers in excess of 10% per contract/certificate year have a 5% withdrawal charge. Charges are deducted pro rata from all investment options. Waivers may apply. Please see your contract or certificate for more information.

Variable Return Investments								
		Standard Average Annual Total Return as of 9/30/2024				Total Annual Operating Expenses		
		Non-Standard Average Annual Total Return as of 9/30/2024						
		Benchmark Return as of 9/30/2024						
INVESTMENT NAME [Division Code] Benchmark	Asset Class	1 yr	5 yr	10 yr/ Inception*	10 yr/ Inclusion**	As a %	Per \$1000	Shareholder- Type Fees/ Restrictions
CORE BOND FUND [0158]	FIXED INCOME	6.56%	-1.00%	1.20%	1.20%	1.47%	\$14.70	N/A
		11.56%	-0.08%	1.20%				
<i>Bloomberg US Agg Bond TR USD</i>		11.57%	0.33%	1.84%				

		Standard Average Annual Total Return as of 9/30/2024				Total Annual Operating Expenses		
		Non-Standard Average Annual Total Return as of 9/30/2024						
		Benchmark Return as of 9/30/2024						
INVESTMENT NAME [Division Code] <i>Benchmark</i>	Asset Class	1 yr	5 yr	10 yr/ Inception*	10 yr/ Inclusion**	As a %	Per \$1000	Shareholder- Type Fees/ Restrictions
GOVERNMENT SECURITIES FUND [0008] <i>Bloomberg US Government TR USD</i>	FIXED INCOME	4.54%	-1.90%	0.32%	0.32%	1.67%	\$16.70	N/A
		9.46%	-0.99%	0.32%				
		9.68%	-0.16%	1.36%				
GS VIT GOV MONEY MKT FD INST [0161] <i>FTSE Treasury Bill 3 Mon USD</i>	FIXED INCOME	-0.41%	0.32%	0.57%	1.38% 05/02/22	1.18%	\$11.80	N/A
		4.29%	1.25%	0.57%				
		5.63%	2.38%	1.67%				
HIGH YIELD BOND FUND [0160] <i>FTSE HY Market TR USD</i>	FIXED INCOME	8.64%	2.52%	3.72%	3.72%	1.68%	\$16.80	N/A
		13.64%	3.41%	3.72%				
		15.73%	4.73%	4.86%				
INFLATION PROTECTED FUND [0077] <i>Bloomberg US Treasury US TIPS TR USD</i>	FIXED INCOME	3.31%	0.56%	1.21%	1.21%	1.55%	\$15.50	N/A
		8.18%	1.49%	1.21%				
		9.79%	2.62%	2.54%				
INTERNATIONAL GOVERNMENT BOND [0013] <i>30% JP Morgan EMBI Global Diversified Index and 70% Citigroup WGBI</i>	FIXED INCOME	6.52%	-2.69%	-0.30%	-0.30%	1.76%	\$17.60	N/A
		11.52%	-1.79%	-0.30%				
		13.26%	-1.11%	0.92%				
VANGUARD LONG-TERM TREASURY [0023] <i>Bloomberg US Treasury Long TR USD</i>	FIXED INCOME	9.33%	-6.11%	0.00%	0.00%	1.20%	\$12.00	N/A
		14.33%	-5.24%	0.00%				
		15.43%	-4.28%	1.09%				
VANGUARD LT INV-GRADE FUND [0022] <i>Bloomberg US Credit A+ Long TR USD</i>	FIXED INCOME	11.92%	-2.85%	1.99%	1.99%	1.21%	\$12.10	N/A
		16.92%	-1.95%	1.99%				
		17.87%	-1.09%	2.86%				
EMERGING ECONOMIES [0087] <i>MSCI EM NR USD</i>	GLOBAL & INTL EQUITY	22.41%	3.77%	2.82%	2.82%	1.96%	\$19.60	N/A
		27.41%	4.62%	2.82%				
		26.05%	5.75%	4.02%				
GLOBAL STRATEGY [0088] <i>60% MSCI ACWI & 40% JPMorgan GBI Global (unhdg)</i>	GLOBAL & INTL EQUITY	18.99%	3.41%	2.37%	2.37%	1.71%	\$17.10	N/A
		23.99%	4.27%	2.37%				
		22.99%	7.69%	6.75%				
INTERNATIONAL GROWTH FUND [0020] <i>MSCI ACWI Ex USA NR USD</i>	GLOBAL & INTL EQUITY	20.32%	5.94%	5.92%	5.92%	1.88%	\$18.80	N/A
		25.32%	6.72%	5.92%				
		25.35%	7.59%	5.22%				
INTERNATIONAL VALUE FUND [0089] <i>MSCI EAFE Value NR USD</i>	GLOBAL & INTL EQUITY	16.16%	5.89%	2.25%	2.25%	1.79%	\$17.90	N/A
		21.16%	6.68%	2.25%				
		23.14%	8.27%	4.56%				

		Standard Average Annual Total Return as of 9/30/2024				Total Annual Operating Expenses		
		Non-Standard Average Annual Total Return as of 9/30/2024						
		Benchmark Return as of 9/30/2024						
INVESTMENT NAME [Division Code] <i>Benchmark</i>	Asset Class	1 yr	5 yr	10 yr/ Inception*	10 yr/ Inclusion**	As a %	Per \$1000	Shareholder- Type Fees/ Restrictions
INTERNATL EQUITIES INDEX FUND [0011]	GLOBAL & INTL EQUITY	17.98%	5.81%	4.25%	4.25%	1.43%	\$14.30	N/A
<i>MSCI EAFE NR USD</i>		22.98%	6.59%	4.25%				
		24.77%	8.20%	5.71%				
INTL OPPORTUNITIES [0133]	GLOBAL & INTL EQUITY	16.58%	3.46%	5.18%	5.18%	2.00%	\$20.00	N/A
<i>MSCI ACWI Ex USA SMID NR USD</i>		21.58%	4.32%	5.18%				
		23.01%	7.26%	5.57%				
INTL SOCIALLY RESPONSIBLE FUND [0012]	GLOBAL & INTL EQUITY	19.55%	6.25%	6.61%	6.61%	1.61%	\$16.10	N/A
<i>MSCI EAFE NR USD</i>		24.55%	7.02%	6.61%				
		24.77%	8.20%	5.71%				
AGGRESSIVE GROWTH LIFESTYLE [0148]	HYBRID	21.18%	8.10%	7.01%	7.01%	1.62%	\$16.20	N/A
<i>54% Russell 3000, 13% EAFE (net), 25% Barclays Capital Aggregate Bond, and 8% FTSE/EPRA NAREIT Global Real Estate</i>		26.18%	8.83%	7.01%				
		27.03%	10.31%	8.88%				
ASSET ALLOCATION FUND [0005]	HYBRID	20.62%	7.98%	5.73%	5.73%	1.69%	\$16.90	N/A
<i>60% S&P 500 & 40% Barclays Agg</i>		25.62%	8.71%	5.73%				
		25.98%	9.78%	8.89%				
MODERATE GROWTH LIFESTYLE [0149]	HYBRID	17.26%	6.47%	6.01%	6.01%	1.60%	\$16.00	N/A
<i>40% Russell 3000, 10% EAFE (net), 45% Barclays Capital Aggregate Bond, and 5% FTSE/EPRA NAREIT Global Real Estate</i>		22.26%	7.24%	6.01%				
		22.76%	7.70%	7.07%				
T ROWE PRICE RETIRMNT 2015 ADV [0104]	HYBRID	12.87%	4.53%	4.86%	4.84%	1.75%	\$17.50	N/A
<i>S&P Target Date 2015 TR USD</i>		17.87%	5.36%	4.86%	12/30/14			
		17.79%	5.75%	5.51%				
T ROWE PRICE RETIRMNT 2020 ADV [0105]	HYBRID	13.37%	5.02%	5.39%	5.35%	1.77%	\$17.70	N/A
<i>S&P Target Date 2020 TR USD</i>		18.37%	5.83%	5.39%	12/30/14			
		19.05%	6.15%	5.93%				
T ROWE PRICE RETIRMNT 2025 ADV [0106]	HYBRID	14.61%	5.79%	5.99%	5.95%	1.79%	\$17.90	N/A
<i>S&P Target Date 2025 TR USD</i>		19.61%	6.57%	5.99%	12/30/14			
		19.81%	7.01%	6.55%				
T ROWE PRICE RETIRMNT 2030 ADV [0107]	HYBRID	16.74%	6.68%	6.63%	6.58%	1.81%	\$18.10	N/A
<i>S&P Target Date 2030 TR USD</i>		21.74%	7.44%	6.63%	12/30/14			
		22.17%	8.10%	7.28%				

		Standard Average Annual Total Return as of 9/30/2024				Total Annual Operating Expenses		
		Non-Standard Average Annual Total Return as of 9/30/2024						
		Benchmark Return as of 9/30/2024						
INVESTMENT NAME [Division Code] Benchmark	Asset Class	1 yr	5 yr	10 yr/ Inception*	10 yr/ Inclusion**	As a %	Per \$1000	Shareholder- Type Fees/ Restrictions
T ROWE PRICE RETIRMNT 2035 ADV [0108]	HYBRID	19.08%	7.64%	7.23%	7.18%	1.84%	\$18.40	N/A
		24.08%	8.37%	7.23%	12/30/14			
<i>S&P Target Date 2035 TR USD</i>		24.56%	9.25%	8.03%				
T ROWE PRICE RETIRMNT 2040 ADV [0109]	HYBRID	20.76%	8.44%	7.73%	7.68%	1.85%	\$18.50	N/A
		25.76%	9.15%	7.73%	12/30/14			
<i>S&P Target Date 2040 TR USD</i>		26.62%	10.17%	8.61%				
T ROWE PRICE RETIRMNT 2045 ADV [0110]	HYBRID	21.91%	9.02%	8.05%	8.01%	1.86%	\$18.60	N/A
		26.91%	9.72%	8.05%	12/30/14			
<i>S&P Target Date 2045 TR USD</i>		27.95%	10.75%	8.97%				
T ROWE PRICE RETIRMNT 2050 ADV [0111]	HYBRID	22.23%	9.14%	8.11%	8.07%	1.88%	\$18.80	N/A
		27.23%	9.84%	8.11%	12/30/14			
<i>S&P Target Date 2050 TR USD</i>		28.68%	11.06%	9.18%				
T ROWE PRICE RETIRMNT 2055 ADV [0112]	HYBRID	22.41%	9.12%	8.09%	8.05%	1.89%	\$18.90	N/A
		27.41%	9.82%	8.09%	12/30/14			
<i>S&P Target Date 2055 TR USD</i>		28.82%	11.14%	9.26%				
T ROWE PRICE RETIRMNT 2060 ADV [0113]	HYBRID	22.41%	9.14%	8.09%	8.06%	1.89%	\$18.90	N/A
		27.41%	9.83%	8.09%	12/30/14			
<i>S&P Target Date 2060 Index</i>		28.90%	11.18%	9.32%				
VANGUARD LIFESTRATEGY CONSER [0054]	HYBRID	12.34%	2.88%	3.94%	3.94%	1.37%	\$13.70	N/A
		17.34%	3.75%	3.94%				
<i>Vanguard LifeStrategy Conservative Growth Composite Index**</i>		18.97%	5.44%	5.52%				
VANGUARD LIFESTRATEGY GROWTH [0052]	HYBRID	20.30%	7.72%	7.02%	7.02%	1.39%	\$13.90	N/A
		25.30%	8.46%	7.02%				
<i>Vanguard LifeStrategy Growth Composite Index*</i>		27.16%	10.35%	8.73%				
VANGUARD LIFESTRATEGY MODERA [0053]	HYBRID	16.29%	5.31%	5.51%	5.51%	1.38%	\$13.80	N/A
		21.29%	6.11%	5.51%				
<i>Vanguard LifeStrategy Moderate Growth Composite Index***</i>		23.03%	7.93%	7.17%				
VANGUARD WELLINGTON FUND INC [0025]	HYBRID	18.22%	6.96%	7.25%	7.25%	1.51%	\$15.10	N/A
		23.22%	7.71%	7.25%				
<i>65% S&P 500, 35% BarCap Credit A or Better Bond</i>		‡	‡	‡				

		Standard Average Annual Total Return as of 9/30/2024				Total Annual Operating Expenses		
		Non-Standard Average Annual Total Return as of 9/30/2024						
		Benchmark Return as of 9/30/2024						
INVESTMENT NAME [Division Code] Benchmark	Asset Class	1 yr	5 yr	10 yr/ Inception*	10 yr/ Inclusion**	As a %	Per \$1000	Shareholder- Type Fees/ Restrictions
VC I CONSERV GROWTH LIFESTYLE [0150] 24% Russell 3000, 8% EAFE (net), 65% Barclays Capital Aggregate Bond, and 3% FTSE/EPRA NAREIT Global Real Estate	HYBRID	13.50%	3.71%	3.96%	3.96%	1.64%	\$16.40	N/A
		18.50%	4.56%	3.96%				
		18.59%	5.04%	5.21%				
AMER BEA MAN LRG CP GR INV CL [0090] Russell 1000 Growth TR USD	LARGE CAP	28.87%	14.08%	14.43% 02/05/16	11.80% 12/18/17	2.09%	\$20.90	N/A
		33.87%	14.67%	14.43% 02/05/16				
		42.19%	19.74%	‡				
DIVIDEND VALUE [0021] Russell 1000 Value TR USD	LARGE CAP	20.06%	8.30%	8.08%	8.08%	1.68%	\$16.80	N/A
		25.06%	9.02%	8.08%				
		27.76%	10.69%	9.23%				
GROWTH FUND [0078] Russell 1000 Growth TR USD	LARGE CAP	36.90%	15.30%	13.19%	13.19%	1.65%	\$16.50	N/A
		41.90%	15.86%	13.19%				
		42.19%	19.74%	16.52%				
LARGE CAPITAL GROWTH [0079] Russell 1000 Growth TR USD	LARGE CAP	24.82%	12.86%	12.96%	12.96%	1.75%	\$17.50	N/A
		29.82%	13.47%	12.96%				
		42.19%	19.74%	16.52%				
NASDAQ-100(R) INDEX FUND [0046] NASDAQ 100 TR USD	LARGE CAP	30.49%	19.64%	16.72%	16.72%	1.44%	\$14.40	N/A
		35.49%	20.13%	16.72%				
		37.48%	21.97%	18.53%				
STOCK INDEX FUND [0010] S&P 500 TR USD	LARGE CAP	29.56%	13.88%	11.89%	11.89%	1.25%	\$12.50	N/A
		34.56%	14.47%	11.89%				
		36.35%	15.98%	13.38%				
SYSTEMATIC CORE FUND [0016] Russell 1000 TR USD	LARGE CAP	27.39%	13.92%	11.53%	11.53%	1.64%	\$16.40	N/A
		32.39%	14.51%	11.53%				
		35.68%	15.64%	13.10%				
SYSTEMATIC GROWTH FUND [0072] Russell 1000 Growth TR USD	LARGE CAP	36.02%	11.98%	12.74%	12.74%	1.68%	\$16.80	N/A
		41.02%	12.61%	12.74%				
		42.19%	19.74%	16.52%				
SYSTEMATIC VALUE [0075] Russell 1000 Value TR USD	LARGE CAP	21.43%	8.71%	7.87%	7.87%	1.49%	\$14.90	N/A
		26.43%	9.42%	7.87%				
		27.76%	10.69%	9.23%				
US SOCIALLY RESPONSIBLE FUND [0141] S&P 500 TR USD	LARGE CAP	27.00%	12.21%	11.23%	11.23%	1.36%	\$13.60	N/A
		32.00%	12.84%	11.23%				
		36.35%	15.98%	13.38%				
VANGUARD WINDSOR II [0024] Russell 1000 Value TR USD	LARGE CAP	22.54%	12.36%	9.49%	9.49%	1.59%	\$15.90	N/A
		27.54%	12.98%	9.49%				
		27.76%	10.69%	9.23%				

		Standard Average Annual Total Return as of 9/30/2024				Total Annual Operating Expenses		
		Non-Standard Average Annual Total Return as of 9/30/2024						
		Benchmark Return as of 9/30/2024						
INVESTMENT NAME [Division Code] <i>Benchmark</i>	Asset Class	1 yr	5 yr	10 yr/ Inception*	10 yr/ Inclusion**	As a %	Per \$1000	Shareholder- Type Fees/ Restrictions
VC I CAPITAL APPRECIATION [0139]	LARGE CAP	35.41%	16.00%	13.09%	13.09%	1.80%	\$18.00	N/A
<i>Russell 1000 Growth TR USD</i>		40.41%	16.54%	13.09%				
		42.19%	19.74%	16.52%				
ARIEL APPRECIATION FUND [0069]	MID CAP	12.13%	6.82%	5.88%	5.88%	2.13%	\$21.30	N/A
<i>Russell Mid Cap Value TR USD</i>		17.13%	7.58%	5.88%				
		29.01%	10.33%	8.93%				
MID CAP INDEX FUND [0004]	MID CAP	20.04%	9.57%	8.86%	8.86%	1.36%	\$13.60	N/A
<i>S&P MidCap 400 TR</i>		25.04%	10.26%	8.86%				
		26.79%	11.78%	10.32%				
MID CAP STRATEGIC GWTH [0083]	MID CAP	26.28%	11.11%	10.96%	10.96%	1.77%	\$17.70	N/A
<i>Russell Mid Cap Growth TR USD</i>		31.28%	11.76%	10.96%				
		29.33%	11.48%	11.30%				
MID CAP VALUE FUND [0138]	MID CAP	19.78%	9.64%	8.14%	8.14%	1.82%	\$18.20	N/A
<i>Russell Mid Cap Value TR USD</i>		24.78%	10.32%	8.14%				
		29.01%	10.33%	8.93%				
ARIEL FUND [0068]	SMALL CAP	21.35%	8.74%	7.49%	7.49%	1.99%	\$19.90	N/A
<i>Russell 2500 Value TR USD</i>		26.35%	9.44%	7.49%				
		26.59%	9.99%	8.47%				
SMALL CAP GROWTH FUND [0135]	SMALL CAP	16.95%	6.23%	10.00%	10.00%	1.91%	\$19.10	N/A
<i>Russell 2000 Growth TR USD</i>		21.95%	7.01%	10.00%				
		27.66%	8.82%	8.95%				
SMALL CAP INDEX FUND [0014]	SMALL CAP	20.07%	7.14%	7.41%	7.41%	1.40%	\$14.00	N/A
<i>Russell 2000 TR USD</i>		25.07%	7.89%	7.41%				
		26.76%	9.39%	8.78%				
SMALL CAP SPECIAL VALUE FUND [0084]	SMALL CAP	15.23%	7.76%	8.11%	8.11%	1.89%	\$18.90	N/A
<i>Russell 2000 Value TR USD</i>		20.23%	8.49%	8.11%				
		25.88%	9.29%	8.22%				
SMALL CAP VALUE FUND [0136]	SMALL CAP	19.96%	8.20%	6.75%	6.75%	1.81%	\$18.10	N/A
<i>Russell 2000 Value TR USD</i>		24.96%	8.92%	6.75%				
		25.88%	9.29%	8.22%				
DYNAMIC ALLOCATION FUND [0103]	SPECIALTY	19.29%	5.06%	5.10%	5.10%	1.81%	\$18.10	N/A
<i>60% S&P 500 & 40% Barclays Agg</i>		24.29%	5.87%	5.10%				
		25.98%	9.78%	8.89%				
GLOBAL REAL ESTATE FUND [0101]	SPECIALTY	23.65%	-0.39%	3.25%	3.25%	1.88%	\$18.80	N/A
<i>FTSE EPRA Nareit Developed TR USD</i>		28.65%	0.53%	3.25%				
		30.20%	2.37%	5.04%				
INVESCO BAL RISK COMMOD STR R5 [0102]	SPECIALTY	-2.67%	6.70%	0.88%	0.88%	2.15%	\$21.50	N/A
<i>Bloomberg Commodity TR USD</i>		1.92%	7.46%	0.88%				
		0.96%	7.79%	0.03%				

		Standard Average Annual Total Return as of 9/30/2024				Total Annual Operating Expenses		
		Non-Standard Average Annual Total Return as of 9/30/2024						
		Benchmark Return as of 9/30/2024						
INVESTMENT NAME [Division Code] Benchmark	Asset Class	1 yr	5 yr	10 yr/ Inception*	10 yr/ Inclusion**	As a %	Per \$1000	Shareholder- Type Fees/ Restrictions
SCIENCE & TECHNOLOGY FUND [0017]	SPECIALTY	40.25%	16.62%	15.98%	15.98%	1.93%	\$19.30	N/A
		45.25%	17.15%	15.98%				
S&P North American Technology TR		50.52%	22.37%	20.56%				

Fixed Return Investments					
INVESTMENT NAME	Declared Rate	As of Date	Total Annual Operating Expenses		Restrictions
			As a %	Per \$1000	
FIXED ACCOUNT PLUS	3.00%	9/30/2024	N/A	N/A	B
MULTI-YEAR ENHANCED FIXED 10YR	1.70%	9/30/2024	N/A	N/A	E
SHORT TERM FIXED ACCOUNT	1.00%	9/30/2024	N/A	N/A	D

The **guaranteed death benefit** payable to your designated beneficiary for your annuity option includes the following:

Objective/Goals	Pricing Factors	Restrictions/Fees
The contract provides specific guarantees of payment to your designated beneficiary if your death occurs prior to annuitization or contract surrender. The guarantees generally apply to the original deposit(s), plus a stated rate of return or interest where applicable, reduced (in the manner described in the contract and any applicable endorsement) by prior withdrawals. This can be an important guarantee for many participants, and you should refer to the contract or certificate for specific details as to the application and calculation of the guarantee.	The death benefits are automatically included in the annuity contract for no additional fee.	The death benefit provisions may vary from state to state and by age.

The various forms of **guaranteed income payment options** available for your annuity option are as follows:

Objective/Goals	Pricing Factors	Restrictions/Fees
<p>When you are ready to begin taking income, you can choose to receive income payments on a variable basis, fixed basis, or a combination.</p> <p>You may specify the manner in which your income payments are made. You may select one of the following options:</p> <ul style="list-style-type: none"> • Life Only: Provides a guaranteed stream of income for your life. Under this option there is no provision for a death benefit for the beneficiary. • Life Option with Guaranteed Period: Provides a guaranteed stream of income for your life. If you die before the guaranteed period has expired, your beneficiary can receive payments for the rest of the guaranteed period, or take a lump-sum distribution. • Life with Cash or Unit Refund: Provides a guaranteed stream of income for your life. These payments are based upon your life expectancy and will continue for as long as you live. If you do not outlive the life expectancy, your beneficiary may receive an additional payment. • Joint and Survivor Life: Provides a guaranteed payment stream of income during the joint lifetime of you and a second person. Upon the death of one, payments continue during the lifetime of the survivor. There is no death benefit at the death of the last survivor. • Payments for a Designated Period: Provides a guaranteed payment stream of income to you for a select number of years between 5 and 30. Upon your death, payments will continue to your beneficiary until the designated period is completed. 	<p>The cost of each option depends on your age, the interest rates and mortality table when you buy it, and the interest rates and mortality table guaranteed in your contract.</p>	<p>Once your payments have begun, the option you chose cannot be stopped or changed.</p> <p>The first payment must be at least \$25 and the total annual payment must be at least \$100. VALIC reserves the right to reduce the frequency of payments so each payment is at least \$25.</p>

PORTFOLIO DIRECTOR (A043) Policy Form UITG-194 is a fixed and variable annuity issued by The Variable Annuity Life Insurance Company, Houston, Texas and is available for investment by Participants in employer-sponsored retirement plans and arrangements. Transfers by the Participant (and, if applicable, by the Plan Sponsor) into and out of the fixed option(s) (and, if applicable, including certain withdrawals and surrenders) may be limited as described in the contract and/or the appropriate prospectus.

This product is closed to new Participants and eligible employees. Subject to the Plan, the product may be available only to participants who have a current account balance and only for certain types of contributions to existing accounts.

There is a \$3.75 quarterly fee charged to Participant accounts. Charges are deducted pro rata from variable investment options.

Participant Surrender/Withdrawal Charges: In the first 15 contract/certificate years withdrawals in excess of 10% per contract/certificate year have a 5% surrender charge. Charges are deducted pro rata from all investment options. Waivers may apply. Please see your contract or certificate for more information.

Variable Return Investments								
		Standard Average Annual Total Return as of 9/30/2024				Total Annual Operating Expenses		
		Non-Standard Average Annual Total Return as of 9/30/2024						
		Benchmark Return as of 9/30/2024						
INVESTMENT NAME [Division Code] <i>Benchmark</i>	Asset Class	1 yr	5 yr	10 yr/ Inception*	10 yr/ Inclusion**	As a %	Per \$1000	Shareholder- Type Fees/ Restrictions
CORE BOND FUND [0158]	FIXED INCOME	6.40%	-1.09%	1.20%	1.15%	1.47%	\$14.70	N/A
<i>Bloomberg US Agg Bond TR USD</i>		11.56%	-0.08%	1.20%				
		11.57%	0.33%	1.84%				

		Standard Average Annual Total Return as of 9/30/2024				Total Annual Operating Expenses		
		Non-Standard Average Annual Total Return as of 9/30/2024						
		Benchmark Return as of 9/30/2024						
INVESTMENT NAME [Division Code] Benchmark	Asset Class	1 yr	5 yr	10 yr/ Inception*	10 yr/ Inclusion**	As a %	Per \$1000	Shareholder- Type Fees/ Restrictions
GOVERNMENT SECURITIES FUND [0008] <i>Bloomberg US Government TR USD</i>	FIXED INCOME	4.39%	-1.99%	0.32%	0.27%	1.67%	\$16.70	N/A
		9.46%	-0.99%	0.32%				
		9.68%	-0.16%	1.36%				
GS VIT GOV MONEY MKT FD INST [0161] <i>FTSE Treasury Bill 3 Mon USD</i>	FIXED INCOME	-0.55%	0.24%	0.57%	1.23% 05/02/22	1.18%	\$11.80	N/A
		4.29%	1.25%	0.57%				
		5.63%	2.38%	1.67%				
HIGH YIELD BOND FUND [0160] <i>FTSE HY Market TR USD</i>	FIXED INCOME	8.49%	2.43%	3.72%	3.67%	1.68%	\$16.80	N/A
		13.64%	3.41%	3.72%				
		15.73%	4.73%	4.86%				
INFLATION PROTECTED FUND [0077] <i>Bloomberg US Treasury US TIPS TR USD</i>	FIXED INCOME	3.17%	0.48%	1.21%	1.16%	1.55%	\$15.50	N/A
		8.18%	1.49%	1.21%				
		9.79%	2.62%	2.54%				
INTERNATIONAL GOVERNMENT BOND [0013] <i>30% JP Morgan EMBI Global Diversified Index and 70% Citigroup WGBI</i>	FIXED INCOME	6.37%	-2.79%	-0.30%	-0.36%	1.76%	\$17.60	N/A
		11.52%	-1.79%	-0.30%				
		13.26%	-1.11%	0.92%				
VANGUARD LONG-TERM TREASURY [0023] <i>Bloomberg US Treasury Long TR USD</i>	FIXED INCOME	9.18%	-6.22%	0.00%	-0.05%	1.20%	\$12.00	N/A
		14.33%	-5.24%	0.00%				
		15.43%	-4.28%	1.09%				
VANGUARD LT INV-GRADE FUND [0022] <i>Bloomberg US Credit A+ Long TR USD</i>	FIXED INCOME	11.77%	-2.95%	1.99%	1.94%	1.21%	\$12.10	N/A
		16.92%	-1.95%	1.99%				
		17.87%	-1.09%	2.86%				
EMERGING ECONOMIES [0087] <i>MSCI EM NR USD</i>	GLOBAL & INTL EQUITY	22.24%	3.68%	2.82%	2.77%	1.96%	\$19.60	N/A
		27.41%	4.62%	2.82%				
		26.05%	5.75%	4.02%				
GLOBAL STRATEGY [0088] <i>60% MSCI ACWI & 40% JPMorgan GBI Global (unhdg)</i>	GLOBAL & INTL EQUITY	18.83%	3.32%	2.37%	2.32%	1.71%	\$17.10	N/A
		23.99%	4.27%	2.37%				
		22.99%	7.69%	6.75%				
INTERNATIONAL GROWTH FUND [0020] <i>MSCI ACWI Ex USA NR USD</i>	GLOBAL & INTL EQUITY	20.16%	5.86%	5.92%	5.88%	1.88%	\$18.80	N/A
		25.32%	6.72%	5.92%				
		25.35%	7.59%	5.22%				
INTERNATIONAL VALUE FUND [0089] <i>MSCI EAFE Value NR USD</i>	GLOBAL & INTL EQUITY	16.00%	5.81%	2.25%	2.20%	1.79%	\$17.90	N/A
		21.16%	6.68%	2.25%				
		23.14%	8.27%	4.56%				

		Standard Average Annual Total Return as of 9/30/2024				Total Annual Operating Expenses		
		Non-Standard Average Annual Total Return as of 9/30/2024						
		Benchmark Return as of 9/30/2024						
INVESTMENT NAME [Division Code] <i>Benchmark</i>	Asset Class	1 yr	5 yr	10 yr/ Inception*	10 yr/ Inclusion**	As a %	Per \$1000	Shareholder- Type Fees/ Restrictions
INTERNATL EQUITIES INDEX FUND [0011]	GLOBAL & INTL EQUITY	17.82%	5.72%	4.25%	4.21%	1.43%	\$14.30	N/A
<i>MSCI EAFE NR USD</i>		22.98%	6.59%	4.25%				
		24.77%	8.20%	5.71%				
INTL OPPORTUNITIES [0133]	GLOBAL & INTL EQUITY	16.42%	3.37%	5.18%	5.14%	2.00%	\$20.00	N/A
<i>MSCI ACWI Ex USA SMID NR USD</i>		21.58%	4.32%	5.18%				
		23.01%	7.26%	5.57%				
INTL SOCIALLY RESPONSIBLE FUND [0012]	GLOBAL & INTL EQUITY	19.39%	6.17%	6.61%	6.58%	1.61%	\$16.10	N/A
<i>MSCI EAFE NR USD</i>		24.55%	7.02%	6.61%				
		24.77%	8.20%	5.71%				
AGGRESSIVE GROWTH LIFESTYLE [0148]	HYBRID	21.02%	8.03%	7.01%	6.98%	1.62%	\$16.20	N/A
<i>54% Russell 3000, 13% EAFE (net), 25% Barclays Capital Aggregate Bond, and 8% FTSE/EPRA NAREIT Global Real Estate</i>		26.18%	8.83%	7.01%				
		27.03%	10.31%	8.88%				
ASSET ALLOCATION FUND [0005]	HYBRID	20.46%	7.90%	5.73%	5.70%	1.69%	\$16.90	N/A
<i>60% S&P 500 & 40% Barclays Agg</i>		25.62%	8.71%	5.73%				
		25.98%	9.78%	8.89%				
MODERATE GROWTH LIFESTYLE [0149]	HYBRID	17.10%	6.39%	6.01%	5.98%	1.60%	\$16.00	N/A
<i>40% Russell 3000, 10% EAFE (net), 45% Barclays Capital Aggregate Bond, and 5% FTSE/EPRA NAREIT Global Real Estate</i>		22.26%	7.24%	6.01%				
		22.76%	7.70%	7.07%				
T ROWE PRICE RETIRMNT 2015 ADV [0104]	HYBRID	12.71%	4.45%	4.86%	4.80%	1.75%	\$17.50	N/A
<i>S&P Target Date 2015 TR USD</i>		17.87%	5.36%	4.86%	12/30/14			
		17.79%	5.75%	5.51%				
T ROWE PRICE RETIRMNT 2020 ADV [0105]	HYBRID	13.21%	4.94%	5.39%	5.32%	1.77%	\$17.70	N/A
<i>S&P Target Date 2020 TR USD</i>		18.37%	5.83%	5.39%	12/30/14			
		19.05%	6.15%	5.93%				
T ROWE PRICE RETIRMNT 2025 ADV [0106]	HYBRID	14.45%	5.71%	5.99%	5.91%	1.79%	\$17.90	N/A
<i>S&P Target Date 2025 TR USD</i>		19.61%	6.57%	5.99%	12/30/14			
		19.81%	7.01%	6.55%				
T ROWE PRICE RETIRMNT 2030 ADV [0107]	HYBRID	16.58%	6.60%	6.63%	6.54%	1.81%	\$18.10	N/A
<i>S&P Target Date 2030 TR USD</i>		21.74%	7.44%	6.63%	12/30/14			
		22.17%	8.10%	7.28%				

		Standard Average Annual Total Return as of 9/30/2024				Total Annual Operating Expenses		
		Non-Standard Average Annual Total Return as of 9/30/2024						
		Benchmark Return as of 9/30/2024						
INVESTMENT NAME [Division Code] Benchmark	Asset Class	1 yr	5 yr	10 yr/ Inception*	10 yr/ Inclusion**	As a %	Per \$1000	Shareholder- Type Fees/ Restrictions
T ROWE PRICE RETIRMNT 2035 ADV [0108]	HYBRID	18.92%	7.56%	7.23%	7.14%	1.84%	\$18.40	N/A
		24.08%	8.37%	7.23%	12/30/14			
<i>S&P Target Date 2035 TR USD</i>		24.56%	9.25%	8.03%				
T ROWE PRICE RETIRMNT 2040 ADV [0109]	HYBRID	20.60%	8.36%	7.73%	7.65%	1.85%	\$18.50	N/A
		25.76%	9.15%	7.73%	12/30/14			
<i>S&P Target Date 2040 TR USD</i>		26.62%	10.17%	8.61%				
T ROWE PRICE RETIRMNT 2045 ADV [0110]	HYBRID	21.75%	8.95%	8.05%	7.97%	1.86%	\$18.60	N/A
		26.91%	9.72%	8.05%	12/30/14			
<i>S&P Target Date 2045 TR USD</i>		27.95%	10.75%	8.97%				
T ROWE PRICE RETIRMNT 2050 ADV [0111]	HYBRID	22.07%	9.07%	8.11%	8.03%	1.88%	\$18.80	N/A
		27.23%	9.84%	8.11%	12/30/14			
<i>S&P Target Date 2050 TR USD</i>		28.68%	11.06%	9.18%				
T ROWE PRICE RETIRMNT 2055 ADV [0112]	HYBRID	22.25%	9.05%	8.09%	8.02%	1.89%	\$18.90	N/A
		27.41%	9.82%	8.09%	12/30/14			
<i>S&P Target Date 2055 TR USD</i>		28.82%	11.14%	9.26%				
T ROWE PRICE RETIRMNT 2060 ADV [0113]	HYBRID	22.25%	9.06%	8.09%	8.02%	1.89%	\$18.90	N/A
		27.41%	9.83%	8.09%	12/30/14			
<i>S&P Target Date 2060 Index</i>		28.90%	11.18%	9.32%				
VANGUARD LIFESTRATEGY CONSER [0054]	HYBRID	12.18%	2.79%	3.94%	3.90%	1.37%	\$13.70	N/A
		17.34%	3.75%	3.94%				
<i>Vanguard LifeStrategy Conservative Growth Composite Index**</i>		18.97%	5.44%	5.52%				
VANGUARD LIFESTRATEGY GROWTH [0052]	HYBRID	20.14%	7.64%	7.02%	6.99%	1.39%	\$13.90	N/A
		25.30%	8.46%	7.02%				
<i>Vanguard LifeStrategy Growth Composite Index*</i>		27.16%	10.35%	8.73%				
VANGUARD LIFESTRATEGY MODERA [0053]	HYBRID	16.13%	5.23%	5.51%	5.47%	1.38%	\$13.80	N/A
		21.29%	6.11%	5.51%				
<i>Vanguard LifeStrategy Moderate Growth Composite Index***</i>		23.03%	7.93%	7.17%				
VANGUARD WELLINGTON FUND INC [0025]	HYBRID	18.06%	6.88%	7.25%	7.22%	1.51%	\$15.10	N/A
		23.22%	7.71%	7.25%				
<i>65% S&P 500, 35% BarCap Credit A or Better Bond</i>		‡	‡	‡				

		Standard Average Annual Total Return as of 9/30/2024				Total Annual Operating Expenses		
		Non-Standard Average Annual Total Return as of 9/30/2024						
		Benchmark Return as of 9/30/2024						
INVESTMENT NAME [Division Code] Benchmark	Asset Class	1 yr	5 yr	10 yr/ Inception*	10 yr/ Inclusion**	As a %	Per \$1000	Shareholder- Type Fees/ Restrictions
VC I CONSERV GROWTH LIFESTYLE [0150] 24% Russell 3000, 8% EAFE (net), 65% Barclays Capital Aggregate Bond, and 3% FTSE/EPRA NAREIT Global Real Estate	HYBRID	13.35%	3.62%	3.96%	3.92%	1.64%	\$16.40	N/A
		18.50%	4.56%	3.96%				
		18.59%	5.04%	5.21%				
AMER BEA MAN LRG CP GR INV CL [0090] Russell 1000 Growth TR USD	LARGE CAP	28.71%	14.01%	14.43% 02/05/16	11.75% 12/18/17	2.09%	\$20.90	N/A
		33.87%	14.67%	14.43% 02/05/16				
		42.19%	19.74%	‡				
DIVIDEND VALUE [0021] Russell 1000 Value TR USD	LARGE CAP	19.90%	8.22%	8.08%	8.05%	1.68%	\$16.80	N/A
		25.06%	9.02%	8.08%				
		27.76%	10.69%	9.23%				
GROWTH FUND [0078] Russell 1000 Growth TR USD	LARGE CAP	36.74%	15.23%	13.19%	13.16%	1.65%	\$16.50	N/A
		41.90%	15.86%	13.19%				
		42.19%	19.74%	16.52%				
LARGE CAPITAL GROWTH [0079] Russell 1000 Growth TR USD	LARGE CAP	24.66%	12.79%	12.96%	12.94%	1.75%	\$17.50	N/A
		29.82%	13.47%	12.96%				
		42.19%	19.74%	16.52%				
NASDAQ-100(R) INDEX FUND [0046] NASDAQ 100 TR USD	LARGE CAP	30.33%	19.58%	16.72%	16.70%	1.44%	\$14.40	N/A
		35.49%	20.13%	16.72%				
		37.48%	21.97%	18.53%				
STOCK INDEX FUND [0010] S&P 500 TR USD	LARGE CAP	29.40%	13.81%	11.89%	11.86%	1.25%	\$12.50	N/A
		34.56%	14.47%	11.89%				
		36.35%	15.98%	13.38%				
SYSTEMATIC CORE FUND [0016] Russell 1000 TR USD	LARGE CAP	27.23%	13.85%	11.53%	11.50%	1.64%	\$16.40	N/A
		32.39%	14.51%	11.53%				
		35.68%	15.64%	13.10%				
SYSTEMATIC GROWTH FUND [0072] Russell 1000 Growth TR USD	LARGE CAP	35.86%	11.91%	12.74%	12.72%	1.68%	\$16.80	N/A
		41.02%	12.61%	12.74%				
		42.19%	19.74%	16.52%				
SYSTEMATIC VALUE [0075] Russell 1000 Value TR USD	LARGE CAP	21.26%	8.64%	7.87%	7.83%	1.49%	\$14.90	N/A
		26.43%	9.42%	7.87%				
		27.76%	10.69%	9.23%				
US SOCIALLY RESPONSIBLE FUND [0141] S&P 500 TR USD	LARGE CAP	26.84%	12.14%	11.23%	11.21%	1.36%	\$13.60	N/A
		32.00%	12.84%	11.23%				
		36.35%	15.98%	13.38%				
VANGUARD WINDSOR II [0024] Russell 1000 Value TR USD	LARGE CAP	22.38%	12.29%	9.49%	9.46%	1.59%	\$15.90	N/A
		27.54%	12.98%	9.49%				
		27.76%	10.69%	9.23%				

		Standard Average Annual Total Return as of 9/30/2024				Total Annual Operating Expenses		
		Non-Standard Average Annual Total Return as of 9/30/2024						
		Benchmark Return as of 9/30/2024						
INVESTMENT NAME [Division Code] <i>Benchmark</i>	Asset Class	1 yr	5 yr	10 yr/ Inception*	10 yr/ Inclusion**	As a %	Per \$1000	Shareholder- Type Fees/ Restrictions
VC I CAPITAL APPRECIATION [0139]	LARGE CAP	35.25%	15.93%	13.09%	13.06%	1.80%	\$18.00	N/A
<i>Russell 1000 Growth TR USD</i>		40.41%	16.54%	13.09%				
		42.19%	19.74%	16.52%				
ARIEL APPRECIATION FUND [0069]	MID CAP	11.97%	6.74%	5.88%	5.85%	2.13%	\$21.30	N/A
<i>Russell Mid Cap Value TR USD</i>		17.13%	7.58%	5.88%				
		29.01%	10.33%	8.93%				
MID CAP INDEX FUND [0004]	MID CAP	19.89%	9.50%	8.86%	8.83%	1.36%	\$13.60	N/A
<i>S&P MidCap 400 TR</i>		25.04%	10.26%	8.86%				
		26.79%	11.78%	10.32%				
MID CAP STRATEGIC GWTH [0083]	MID CAP	26.12%	11.04%	10.96%	10.93%	1.77%	\$17.70	N/A
<i>Russell Mid Cap Growth TR USD</i>		31.28%	11.76%	10.96%				
		29.33%	11.48%	11.30%				
MID CAP VALUE FUND [0138]	MID CAP	19.62%	9.56%	8.14%	8.10%	1.82%	\$18.20	N/A
<i>Russell Mid Cap Value TR USD</i>		24.78%	10.32%	8.14%				
		29.01%	10.33%	8.93%				
ARIEL FUND [0068]	SMALL CAP	21.19%	8.66%	7.49%	7.46%	1.99%	\$19.90	N/A
<i>Russell 2500 Value TR USD</i>		26.35%	9.44%	7.49%				
		26.59%	9.99%	8.47%				
SMALL CAP GROWTH FUND [0135]	SMALL CAP	16.80%	6.15%	10.00%	9.97%	1.91%	\$19.10	N/A
<i>Russell 2000 Growth TR USD</i>		21.95%	7.01%	10.00%				
		27.66%	8.82%	8.95%				
SMALL CAP INDEX FUND [0014]	SMALL CAP	19.91%	7.06%	7.41%	7.38%	1.40%	\$14.00	N/A
<i>Russell 2000 TR USD</i>		25.07%	7.89%	7.41%				
		26.76%	9.39%	8.78%				
SMALL CAP SPECIAL VALUE FUND [0084]	SMALL CAP	15.07%	7.69%	8.11%	8.08%	1.89%	\$18.90	N/A
<i>Russell 2000 Value TR USD</i>		20.23%	8.49%	8.11%				
		25.88%	9.29%	8.22%				
SMALL CAP VALUE FUND [0136]	SMALL CAP	19.80%	8.12%	6.75%	6.72%	1.81%	\$18.10	N/A
<i>Russell 2000 Value TR USD</i>		24.96%	8.92%	6.75%				
		25.88%	9.29%	8.22%				
DYNAMIC ALLOCATION FUND [0103]	SPECIALTY	19.13%	4.98%	5.10%	5.06%	1.81%	\$18.10	N/A
<i>60% S&P 500 & 40% Barclays Agg</i>		24.29%	5.87%	5.10%				
		25.98%	9.78%	8.89%				
GLOBAL REAL ESTATE FUND [0101]	SPECIALTY	23.49%	-0.48%	3.25%	3.20%	1.88%	\$18.80	N/A
<i>FTSE EPRA Nareit Developed TR USD</i>		28.65%	0.53%	3.25%				
		30.20%	2.37%	5.04%				
INVESCO BAL RISK COMMOD STR R5 [0102]	SPECIALTY	-2.82%	6.63%	0.88%	0.83%	2.15%	\$21.50	N/A
<i>Bloomberg Commodity TR USD</i>		1.92%	7.46%	0.88%				
		0.96%	7.79%	0.03%				

		Standard Average Annual Total Return as of 9/30/2024				Total Annual Operating Expenses		
		Non-Standard Average Annual Total Return as of 9/30/2024						
		Benchmark Return as of 9/30/2024						
INVESTMENT NAME [Division Code] Benchmark	Asset Class	1 yr	5 yr	10 yr/ Inception*	10 yr/ Inclusion**	As a %	Per \$1000	Shareholder- Type Fees/ Restrictions
SCIENCE & TECHNOLOGY FUND [0017]	SPECIALTY	40.08%	16.55%	15.98%	15.95%	1.93%	\$19.30	N/A
<i>S&P North American Technology TR</i>		45.25%	17.15%	15.98%				
		50.52%	22.37%	20.56%				

Fixed Return Investments					
INVESTMENT NAME	Declared Rate	As of Date	Total Annual Operating Expenses		Restrictions
			As a %	Per \$1000	
FIXED ACCOUNT PLUS	3.00%	9/30/2024	N/A	N/A	A
MULTI-YEAR ENHANCED FIXED 10YR	1.70%	9/30/2024	N/A	N/A	E
SHORT TERM FIXED ACCOUNT	1.00%	9/30/2024	N/A	N/A	D

The **guaranteed death benefit** payable to your designated beneficiary for your annuity option includes the following:

Objective/Goals	Pricing Factors	Restrictions/Fees
The contract provides specific guarantees of payment to your designated beneficiary if your death occurs prior to annuitization or contract surrender. The guarantees generally apply to the original deposit(s), plus a stated rate of return or interest where applicable, reduced (in the manner described in the contract and any applicable endorsement) by prior withdrawals. This can be an important guarantee for many participants, and you should refer to the contract or certificate for specific details as to the application and calculation of the guarantee.	The death benefits are automatically included in the annuity contract for no additional fee.	The death benefit provisions may vary from state to state and by age.

The various forms of **guaranteed income payment options** available for your annuity option are as follows:

Objective/Goals	Pricing Factors	Restrictions/Fees
<p>When you are ready to begin taking income, you can choose to receive income payments on a variable basis, fixed basis, or a combination.</p> <p>You may specify the manner in which your income payments are made. You may select one of the following options:</p> <ul style="list-style-type: none"> • Life Only: Provides a guaranteed stream of income for your life. Under this option there is no provision for a death benefit for the beneficiary. • Life Option with Guaranteed Period: Provides a guaranteed stream of income for your life. If you die before the guaranteed period has expired, your beneficiary can receive payments for the rest of the guaranteed period, or take a lump-sum distribution. • Life with Cash or Unit Refund: Provides a guaranteed stream of income for your life. These payments are based upon your life expectancy and will continue for as long as you live. If you do not outlive the life expectancy, your beneficiary may receive an additional payment. • Joint and Survivor Life: Provides a guaranteed payment stream of income during the joint lifetime of you and a second person. Upon the death of one, payments continue during the lifetime of the survivor. There is no death benefit at the death of the last survivor. • Payments for a Designated Period: Provides a guaranteed payment stream of income to you for a select number of years between 5 and 30. Upon your death, payments will continue to your beneficiary until the designated period is completed. 	<p>The cost of each option depends on your age, the interest rates and mortality table when you buy it, and the interest rates and mortality table guaranteed in your contract.</p>	<p>Once your payments have begun, the option you chose cannot be stopped or changed.</p> <p>The first payment must be at least \$25 and the total annual payment must be at least \$100. VALIC reserves the right to reduce the frequency of payments so each payment is at least \$25.</p>

PORTFOLIO DIRECTOR (A042) Policy Form UIT-194 is a fixed and variable annuity issued by The Variable Annuity Life Insurance Company, Houston, Texas and is available for investment by Participants in employer-sponsored retirement plans and arrangements. Transfers by the Participant into and out of the fixed option(s) (and, if applicable, including certain withdrawals and surrenders) may be limited as described in the contract and/or the appropriate prospectus.

This product is closed to new Participants and eligible employees. Subject to the Plan, the product may be available only to participants who have a current account balance and only for certain types of contributions to existing accounts.

There is a \$3.75 quarterly fee charged to Participant accounts. Charges are deducted pro rata from variable investment options.

Participant Surrender/Withdrawal Charges: In the first 15 contract/certificate years withdrawals in excess of 10% per contract/certificate year have a 5% surrender charge. Charges are deducted pro rata from all investment options. Waivers may apply. Please see your contract or certificate for more information.

Variable Return Investments								
		Standard Average Annual Total Return as of 9/30/2024				Total Annual Operating Expenses		
		Non-Standard Average Annual Total Return as of 9/30/2024						
		Benchmark Return as of 9/30/2024						
INVESTMENT NAME [Division Code] Benchmark	Asset Class	1 yr	5 yr	10 yr/ Inception*	10 yr/ Inclusion**	As a %	Per \$1000	Shareholder- Type Fees/ Restrictions
CORE BOND FUND [0158]	FIXED INCOME	6.40%	-1.09%	1.20%	1.15%	1.47%	\$14.70	N/A
		11.56%	-0.08%	1.20%				
<i>Bloomberg US Agg Bond TR USD</i>		11.57%	0.33%	1.84%				

		Standard Average Annual Total Return as of 9/30/2024				Total Annual Operating Expenses		
		Non-Standard Average Annual Total Return as of 9/30/2024						
		Benchmark Return as of 9/30/2024						
INVESTMENT NAME [Division Code] Benchmark	Asset Class	1 yr	5 yr	10 yr/ Inception*	10 yr/ Inclusion**	As a %	Per \$1000	Shareholder- Type Fees/ Restrictions
GOVERNMENT SECURITIES FUND [0008]	FIXED INCOME	4.39%	-1.99%	0.32%	0.27%	1.67%	\$16.70	N/A
<i>Bloomberg US Government TR USD</i>		9.46%	-0.99%	0.32%				
		9.68%	-0.16%	1.36%				
GS VIT GOV MONEY MKT FD INST [0161]	FIXED INCOME	-0.55%	0.24%	0.57%	1.23% 05/02/22	1.18%	\$11.80	N/A
<i>FTSE Treasury Bill 3 Mon USD</i>		4.29%	1.25%	0.57%				
		5.63%	2.38%	1.67%				
HIGH YIELD BOND FUND [0160]	FIXED INCOME	8.49%	2.43%	3.72%	3.67%	1.68%	\$16.80	N/A
<i>FTSE HY Market TR USD</i>		13.64%	3.41%	3.72%				
		15.73%	4.73%	4.86%				
INFLATION PROTECTED FUND [0077]	FIXED INCOME	3.17%	0.48%	1.21%	1.16%	1.55%	\$15.50	N/A
<i>Bloomberg US Treasury US TIPS TR USD</i>		8.18%	1.49%	1.21%				
		9.79%	2.62%	2.54%				
INTERNATIONAL GOVERNMENT BOND [0013]	FIXED INCOME	6.37%	-2.79%	-0.30%	-0.36%	1.76%	\$17.60	N/A
<i>30% JP Morgan EMBI Global Diversified Index and 70% Citigroup WGBI</i>		11.52%	-1.79%	-0.30%				
		13.26%	-1.11%	0.92%				
VANGUARD LONG-TERM TREASURY [0023]	FIXED INCOME	9.18%	-6.22%	0.00%	-0.05%	1.20%	\$12.00	N/A
<i>Bloomberg US Treasury Long TR USD</i>		14.33%	-5.24%	0.00%				
		15.43%	-4.28%	1.09%				
VANGUARD LT INV-GRADE FUND [0022]	FIXED INCOME	11.77%	-2.95%	1.99%	1.94%	1.21%	\$12.10	N/A
<i>Bloomberg US Credit A+ Long TR USD</i>		16.92%	-1.95%	1.99%				
		17.87%	-1.09%	2.86%				
EMERGING ECONOMIES [0087]	GLOBAL & INTL EQUITY	22.24%	3.68%	2.82%	2.77%	1.96%	\$19.60	N/A
<i>MSCI EM NR USD</i>		27.41%	4.62%	2.82%				
		26.05%	5.75%	4.02%				
GLOBAL STRATEGY [0088]	GLOBAL & INTL EQUITY	18.83%	3.32%	2.37%	2.32%	1.71%	\$17.10	N/A
<i>60% MSCI ACWI & 40% JPMorgan GBI Global (unhdg)</i>		23.99%	4.27%	2.37%				
		22.99%	7.69%	6.75%				
INTERNATIONAL GROWTH FUND [0020]	GLOBAL & INTL EQUITY	20.16%	5.86%	5.92%	5.88%	1.88%	\$18.80	N/A
<i>MSCI ACWI Ex USA NR USD</i>		25.32%	6.72%	5.92%				
		25.35%	7.59%	5.22%				
INTERNATIONAL VALUE FUND [0089]	GLOBAL & INTL EQUITY	16.00%	5.81%	2.25%	2.20%	1.79%	\$17.90	N/A
<i>MSCI EAFE Value NR USD</i>		21.16%	6.68%	2.25%				
		23.14%	8.27%	4.56%				

		Standard Average Annual Total Return as of 9/30/2024				Total Annual Operating Expenses		
		Non-Standard Average Annual Total Return as of 9/30/2024						
		Benchmark Return as of 9/30/2024						
INVESTMENT NAME [Division Code] <i>Benchmark</i>	Asset Class	1 yr	5 yr	10 yr/ Inception*	10 yr/ Inclusion**	As a %	Per \$1000	Shareholder- Type Fees/ Restrictions
INTERNATL EQUITIES INDEX FUND [0011]	GLOBAL & INTL EQUITY	17.82%	5.72%	4.25%	4.21%	1.43%	\$14.30	N/A
<i>MSCI EAFE NR USD</i>		22.98%	6.59%	4.25%				
		24.77%	8.20%	5.71%				
INTL OPPORTUNITIES [0133]	GLOBAL & INTL EQUITY	16.42%	3.37%	5.18%	5.14%	2.00%	\$20.00	N/A
<i>MSCI ACWI Ex USA SMID NR USD</i>		21.58%	4.32%	5.18%				
		23.01%	7.26%	5.57%				
INTL SOCIALLY RESPONSIBLE FUND [0012]	GLOBAL & INTL EQUITY	19.39%	6.17%	6.61%	6.58%	1.61%	\$16.10	N/A
<i>MSCI EAFE NR USD</i>		24.55%	7.02%	6.61%				
		24.77%	8.20%	5.71%				
AGGRESSIVE GROWTH LIFESTYLE [0148]	HYBRID	21.02%	8.03%	7.01%	6.98%	1.62%	\$16.20	N/A
<i>54% Russell 3000, 13% EAFE (net), 25% Barclays Capital Aggregate Bond, and 8% FTSE/EPRA NAREIT Global Real Estate</i>		26.18%	8.83%	7.01%				
		27.03%	10.31%	8.88%				
ASSET ALLOCATION FUND [0005]	HYBRID	20.46%	7.90%	5.73%	5.70%	1.69%	\$16.90	N/A
<i>60% S&P 500 & 40% Barclays Agg</i>		25.62%	8.71%	5.73%				
		25.98%	9.78%	8.89%				
MODERATE GROWTH LIFESTYLE [0149]	HYBRID	17.10%	6.39%	6.01%	5.98%	1.60%	\$16.00	N/A
<i>40% Russell 3000, 10% EAFE (net), 45% Barclays Capital Aggregate Bond, and 5% FTSE/EPRA NAREIT Global Real Estate</i>		22.26%	7.24%	6.01%				
		22.76%	7.70%	7.07%				
T ROWE PRICE RETIRMNT 2015 ADV [0104]	HYBRID	12.71%	4.45%	4.86%	4.80%	1.75%	\$17.50	N/A
<i>S&P Target Date 2015 TR USD</i>		17.87%	5.36%	4.86%	12/30/14			
		17.79%	5.75%	5.51%				
T ROWE PRICE RETIRMNT 2020 ADV [0105]	HYBRID	13.21%	4.94%	5.39%	5.32%	1.77%	\$17.70	N/A
<i>S&P Target Date 2020 TR USD</i>		18.37%	5.83%	5.39%	12/30/14			
		19.05%	6.15%	5.93%				
T ROWE PRICE RETIRMNT 2025 ADV [0106]	HYBRID	14.45%	5.71%	5.99%	5.91%	1.79%	\$17.90	N/A
<i>S&P Target Date 2025 TR USD</i>		19.61%	6.57%	5.99%	12/30/14			
		19.81%	7.01%	6.55%				
T ROWE PRICE RETIRMNT 2030 ADV [0107]	HYBRID	16.58%	6.60%	6.63%	6.54%	1.81%	\$18.10	N/A
<i>S&P Target Date 2030 TR USD</i>		21.74%	7.44%	6.63%	12/30/14			
		22.17%	8.10%	7.28%				

		Standard Average Annual Total Return as of 9/30/2024				Total Annual Operating Expenses		
		Non-Standard Average Annual Total Return as of 9/30/2024						
		Benchmark Return as of 9/30/2024						
INVESTMENT NAME [Division Code] <i>Benchmark</i>	Asset Class	1 yr	5 yr	10 yr/ Inception*	10 yr/ Inclusion**	As a %	Per \$1000	Shareholder- Type Fees/ Restrictions
T ROWE PRICE RETIRMNT 2035 ADV [0108]	HYBRID	18.92%	7.56%	7.23%	7.14%	1.84%	\$18.40	N/A
		24.08%	8.37%	7.23%	12/30/14			
<i>S&P Target Date 2035 TR USD</i>		24.56%	9.25%	8.03%				
T ROWE PRICE RETIRMNT 2040 ADV [0109]	HYBRID	20.60%	8.36%	7.73%	7.65%	1.85%	\$18.50	N/A
		25.76%	9.15%	7.73%	12/30/14			
<i>S&P Target Date 2040 TR USD</i>		26.62%	10.17%	8.61%				
T ROWE PRICE RETIRMNT 2045 ADV [0110]	HYBRID	21.75%	8.95%	8.05%	7.97%	1.86%	\$18.60	N/A
		26.91%	9.72%	8.05%	12/30/14			
<i>S&P Target Date 2045 TR USD</i>		27.95%	10.75%	8.97%				
T ROWE PRICE RETIRMNT 2050 ADV [0111]	HYBRID	22.07%	9.07%	8.11%	8.03%	1.88%	\$18.80	N/A
		27.23%	9.84%	8.11%	12/30/14			
<i>S&P Target Date 2050 TR USD</i>		28.68%	11.06%	9.18%				
T ROWE PRICE RETIRMNT 2055 ADV [0112]	HYBRID	22.25%	9.05%	8.09%	8.02%	1.89%	\$18.90	N/A
		27.41%	9.82%	8.09%	12/30/14			
<i>S&P Target Date 2055 TR USD</i>		28.82%	11.14%	9.26%				
T ROWE PRICE RETIRMNT 2060 ADV [0113]	HYBRID	22.25%	9.06%	8.09%	8.02%	1.89%	\$18.90	N/A
		27.41%	9.83%	8.09%	12/30/14			
<i>S&P Target Date 2060 Index</i>		28.90%	11.18%	9.32%				
VANGUARD LIFESTRATEGY CONSER [0054]	HYBRID	12.18%	2.79%	3.94%	3.90%	1.37%	\$13.70	N/A
		17.34%	3.75%	3.94%				
<i>Vanguard LifeStrategy Conservative Growth Composite Index**</i>		18.97%	5.44%	5.52%				
VANGUARD LIFESTRATEGY GROWTH [0052]	HYBRID	20.14%	7.64%	7.02%	6.99%	1.39%	\$13.90	N/A
		25.30%	8.46%	7.02%				
<i>Vanguard LifeStrategy Growth Composite Index*</i>		27.16%	10.35%	8.73%				
VANGUARD LIFESTRATEGY MODERA [0053]	HYBRID	16.13%	5.23%	5.51%	5.47%	1.38%	\$13.80	N/A
		21.29%	6.11%	5.51%				
<i>Vanguard LifeStrategy Moderate Growth Composite Index***</i>		23.03%	7.93%	7.17%				
VANGUARD WELLINGTON FUND INC [0025]	HYBRID	18.06%	6.88%	7.25%	7.22%	1.51%	\$15.10	N/A
		23.22%	7.71%	7.25%				
<i>65% S&P 500, 35% BarCap Credit A or Better Bond</i>		‡	‡	‡				

		Standard Average Annual Total Return as of 9/30/2024				Total Annual Operating Expenses		
		Non-Standard Average Annual Total Return as of 9/30/2024						
		Benchmark Return as of 9/30/2024						
INVESTMENT NAME [Division Code] Benchmark	Asset Class	1 yr	5 yr	10 yr/ Inception*	10 yr/ Inclusion**	As a %	Per \$1000	Shareholder- Type Fees/ Restrictions
VC I CONSERV GROWTH LIFESTYLE [0150] 24% Russell 3000, 8% EAFE (net), 65% Barclays Capital Aggregate Bond, and 3% FTSE/EPRA NAREIT Global Real Estate	HYBRID	13.35%	3.62%	3.96%	3.92%	1.64%	\$16.40	N/A
		18.50%	4.56%	3.96%				
		18.59%	5.04%	5.21%				
AMER BEA MAN LRG CP GR INV CL [0090] Russell 1000 Growth TR USD	LARGE CAP	28.71%	14.01%	14.43% 02/05/16	11.75% 12/18/17	2.09%	\$20.90	N/A
		33.87%	14.67%	14.43% 02/05/16				
		42.19%	19.74%	‡				
DIVIDEND VALUE [0021] Russell 1000 Value TR USD	LARGE CAP	19.90%	8.22%	8.08%	8.05%	1.68%	\$16.80	N/A
		25.06%	9.02%	8.08%				
		27.76%	10.69%	9.23%				
GROWTH FUND [0078] Russell 1000 Growth TR USD	LARGE CAP	36.74%	15.23%	13.19%	13.16%	1.65%	\$16.50	N/A
		41.90%	15.86%	13.19%				
		42.19%	19.74%	16.52%				
LARGE CAPITAL GROWTH [0079] Russell 1000 Growth TR USD	LARGE CAP	24.66%	12.79%	12.96%	12.94%	1.75%	\$17.50	N/A
		29.82%	13.47%	12.96%				
		42.19%	19.74%	16.52%				
NASDAQ-100(R) INDEX FUND [0046] NASDAQ 100 TR USD	LARGE CAP	30.33%	19.58%	16.72%	16.70%	1.44%	\$14.40	N/A
		35.49%	20.13%	16.72%				
		37.48%	21.97%	18.53%				
STOCK INDEX FUND [0010] S&P 500 TR USD	LARGE CAP	29.40%	13.81%	11.89%	11.86%	1.25%	\$12.50	N/A
		34.56%	14.47%	11.89%				
		36.35%	15.98%	13.38%				
SYSTEMATIC CORE FUND [0016] Russell 1000 TR USD	LARGE CAP	27.23%	13.85%	11.53%	11.50%	1.64%	\$16.40	N/A
		32.39%	14.51%	11.53%				
		35.68%	15.64%	13.10%				
SYSTEMATIC GROWTH FUND [0072] Russell 1000 Growth TR USD	LARGE CAP	35.86%	11.91%	12.74%	12.72%	1.68%	\$16.80	N/A
		41.02%	12.61%	12.74%				
		42.19%	19.74%	16.52%				
SYSTEMATIC VALUE [0075] Russell 1000 Value TR USD	LARGE CAP	21.26%	8.64%	7.87%	7.83%	1.49%	\$14.90	N/A
		26.43%	9.42%	7.87%				
		27.76%	10.69%	9.23%				
US SOCIALLY RESPONSIBLE FUND [0141] S&P 500 TR USD	LARGE CAP	26.84%	12.14%	11.23%	11.21%	1.36%	\$13.60	N/A
		32.00%	12.84%	11.23%				
		36.35%	15.98%	13.38%				
VANGUARD WINDSOR II [0024] Russell 1000 Value TR USD	LARGE CAP	22.38%	12.29%	9.49%	9.46%	1.59%	\$15.90	N/A
		27.54%	12.98%	9.49%				
		27.76%	10.69%	9.23%				

		Standard Average Annual Total Return as of 9/30/2024				Total Annual Operating Expenses		
		Non-Standard Average Annual Total Return as of 9/30/2024						
		Benchmark Return as of 9/30/2024						
INVESTMENT NAME [Division Code] Benchmark	Asset Class	1 yr	5 yr	10 yr/ Inception*	10 yr/ Inclusion**	As a %	Per \$1000	Shareholder- Type Fees/ Restrictions
VC I CAPITAL APPRECIATION [0139]	LARGE CAP	35.25%	15.93%	13.09%	13.06%	1.80%	\$18.00	N/A
<i>Russell 1000 Growth TR USD</i>		40.41%	16.54%	13.09%				
		42.19%	19.74%	16.52%				
ARIEL APPRECIATION FUND [0069]	MID CAP	11.97%	6.74%	5.88%	5.85%	2.13%	\$21.30	N/A
<i>Russell Mid Cap Value TR USD</i>		17.13%	7.58%	5.88%				
		29.01%	10.33%	8.93%				
MID CAP INDEX FUND [0004]	MID CAP	19.89%	9.50%	8.86%	8.83%	1.36%	\$13.60	N/A
<i>S&P MidCap 400 TR</i>		25.04%	10.26%	8.86%				
		26.79%	11.78%	10.32%				
MID CAP STRATEGIC GWTH [0083]	MID CAP	26.12%	11.04%	10.96%	10.93%	1.77%	\$17.70	N/A
<i>Russell Mid Cap Growth TR USD</i>		31.28%	11.76%	10.96%				
		29.33%	11.48%	11.30%				
MID CAP VALUE FUND [0138]	MID CAP	19.62%	9.56%	8.14%	8.10%	1.82%	\$18.20	N/A
<i>Russell Mid Cap Value TR USD</i>		24.78%	10.32%	8.14%				
		29.01%	10.33%	8.93%				
ARIEL FUND [0068]	SMALL CAP	21.19%	8.66%	7.49%	7.46%	1.99%	\$19.90	N/A
<i>Russell 2500 Value TR USD</i>		26.35%	9.44%	7.49%				
		26.59%	9.99%	8.47%				
SMALL CAP GROWTH FUND [0135]	SMALL CAP	16.80%	6.15%	10.00%	9.97%	1.91%	\$19.10	N/A
<i>Russell 2000 Growth TR USD</i>		21.95%	7.01%	10.00%				
		27.66%	8.82%	8.95%				
SMALL CAP INDEX FUND [0014]	SMALL CAP	19.91%	7.06%	7.41%	7.38%	1.40%	\$14.00	N/A
<i>Russell 2000 TR USD</i>		25.07%	7.89%	7.41%				
		26.76%	9.39%	8.78%				
SMALL CAP SPECIAL VALUE FUND [0084]	SMALL CAP	15.07%	7.69%	8.11%	8.08%	1.89%	\$18.90	N/A
<i>Russell 2000 Value TR USD</i>		20.23%	8.49%	8.11%				
		25.88%	9.29%	8.22%				
SMALL CAP VALUE FUND [0136]	SMALL CAP	19.80%	8.12%	6.75%	6.72%	1.81%	\$18.10	N/A
<i>Russell 2000 Value TR USD</i>		24.96%	8.92%	6.75%				
		25.88%	9.29%	8.22%				
DYNAMIC ALLOCATION FUND [0103]	SPECIALTY	19.13%	4.98%	5.10%	5.06%	1.81%	\$18.10	N/A
<i>60% S&P 500 & 40% Barclays Agg</i>		24.29%	5.87%	5.10%				
		25.98%	9.78%	8.89%				
GLOBAL REAL ESTATE FUND [0101]	SPECIALTY	23.49%	-0.48%	3.25%	3.20%	1.88%	\$18.80	N/A
<i>FTSE EPRA Nareit Developed TR USD</i>		28.65%	0.53%	3.25%				
		30.20%	2.37%	5.04%				
INVESCO BAL RISK COMMOD STR R5 [0102]	SPECIALTY	-2.82%	6.63%	0.88%	0.83%	2.15%	\$21.50	N/A
<i>Bloomberg Commodity TR USD</i>		1.92%	7.46%	0.88%				
		0.96%	7.79%	0.03%				

		Standard Average Annual Total Return as of 9/30/2024				Total Annual Operating Expenses		
		Non-Standard Average Annual Total Return as of 9/30/2024						
		Benchmark Return as of 9/30/2024						
INVESTMENT NAME [Division Code] Benchmark	Asset Class	1 yr	5 yr	10 yr/ Inception*	10 yr/ Inclusion**	As a %	Per \$1000	Shareholder- Type Fees/ Restrictions
SCIENCE & TECHNOLOGY FUND [0017]	SPECIALTY	40.08%	16.55%	15.98%	15.95%	1.93%	\$19.30	N/A
<i>S&P North American Technology TR</i>		45.25%	17.15%	15.98%				
		50.52%	22.37%	20.56%				

Fixed Return Investments					
INVESTMENT NAME	Declared Rate	As of Date	Total Annual Operating Expenses		Restrictions
			As a %	Per \$1000	
FIXED ACCOUNT PLUS	3.00%	9/30/2024	N/A	N/A	A
MULTI-YEAR ENHANCED FIXED 10YR	1.70%	9/30/2024	N/A	N/A	E
SHORT TERM FIXED ACCOUNT	1.00%	9/30/2024	N/A	N/A	D

The **guaranteed death benefit** payable to your designated beneficiary for your annuity option includes the following:

Objective/Goals	Pricing Factors	Restrictions/Fees
The contract provides specific guarantees of payment to your designated beneficiary if your death occurs prior to annuitization or contract surrender. The guarantees generally apply to the original deposit(s), plus a stated rate of return or interest where applicable, reduced (in the manner described in the contract and any applicable endorsement) by prior withdrawals. This can be an important guarantee for many participants, and you should refer to the contract or certificate for specific details as to the application and calculation of the guarantee.	The death benefits are automatically included in the annuity contract for no additional fee.	The death benefit provisions may vary from state to state and by age.

The various forms of **guaranteed income payment options** available for your annuity option are as follows:

Objective/Goals	Pricing Factors	Restrictions/Fees
<p>When you are ready to begin taking income, you can choose to receive income payments on a variable basis, fixed basis, or a combination.</p> <p>You may specify the manner in which your income payments are made. You may select one of the following options:</p> <ul style="list-style-type: none"> • Life Only: Provides a guaranteed stream of income for your life. Under this option there is no provision for a death benefit for the beneficiary. • Life Option with Guaranteed Period: Provides a guaranteed stream of income for your life. If you die before the guaranteed period has expired, your beneficiary can receive payments for the rest of the guaranteed period, or take a lump-sum distribution. • Life with Cash or Unit Refund: Provides a guaranteed stream of income for your life. These payments are based upon your life expectancy and will continue for as long as you live. If you do not outlive the life expectancy, your beneficiary may receive an additional payment. • Joint and Survivor Life: Provides a guaranteed payment stream of income during the joint lifetime of you and a second person. Upon the death of one, payments continue during the lifetime of the survivor. There is no death benefit at the death of the last survivor. • Payments for a Designated Period: Provides a guaranteed payment stream of income to you for a select number of years between 5 and 30. Upon your death, payments will continue to your beneficiary until the designated period is completed. 	<p>The cost of each option depends on your age, the interest rates and mortality table when you buy it, and the interest rates and mortality table guaranteed in your contract.</p>	<p>Once your payments have begun, the option you chose cannot be stopped or changed.</p> <p>The first payment must be at least \$25 and the total annual payment must be at least \$100. VALIC reserves the right to reduce the frequency of payments so each payment is at least \$25.</p>

GROUP UNIT PURCHASE (A004) Policy Form GUP-64 is a fixed and variable annuity issued by The Variable Annuity Life Insurance Company, Houston, Texas and is available for investment by Participants in employer-sponsored retirement plans and arrangements. Transfers by the Participant (and, if applicable, by the Plan Sponsor) into and out of the fixed option(s) (and, if applicable, including certain withdrawals and surrenders) may be limited as described in the contract and/or the appropriate prospectus. SALES AND ADMINISTRATIVE CHARGE: A sales and administrative charge will be deducted from the amount of your purchase payments in the following manner: 5% of the first \$5,000; 4% of the next \$5,000; 3.5% of the next \$5,000 and 3% on deposits over \$15,000.

This product is closed to new Participants and eligible employees. Subject to the Plan, the product may be available only to participants who have a current account balance and only for certain types of contributions to existing accounts.

Quarterly fees are currently waived or do not apply.

Participant Surrender/Withdrawal Charges: There are no surrender or withdrawal charges.

Variable Return Investments								
		Standard Average Annual Total Return as of 9/30/2024				Total Annual Operating Expenses		
		Benchmark Return as of 9/30/2024						
INVESTMENT NAME [Division Code] Benchmark	Asset Class	1 yr	5 yr	10 yr/ Inception*	10 yr/ Inclusion**	As a %	Per \$1000	Shareholder- Type Fees/ Restrictions
STOCK INDEX FUND [0010] S&P 500 TR USD	LARGE CAP	34.56%	14.47%	11.89%	11.89%	1.25%	\$12.50	N/A
		36.35%	15.98%	13.38%				

Fixed Return Investments					
INVESTMENT NAME	Declared Rate	As of Date	Total Annual Operating Expenses		Restrictions
			As a %	Per \$1000	
FIXED ACCOUNT PLUS	3.50%	9/30/2024	N/A	N/A	B

The **guaranteed death benefit** payable to your designated beneficiary for your annuity option includes the following:

Objective/Goals	Pricing Factors	Restrictions/Fees
The contract provides specific guarantees of payment to your designated beneficiary if your death occurs prior to annuitization or contract surrender. The guarantees generally apply to the original deposit(s) reduced (in the manner described in the contract and any applicable endorsement) by prior withdrawals. This can be an important guarantee for many participants, and you should refer to the contract or certificate for specific details as to the application and calculation of the guarantee.	The death benefits are automatically included in the annuity contract for no additional fee.	The death benefit provisions may vary from state to state.

The various forms of **guaranteed income payment options** available for your annuity option are as follows:

Objective/Goals	Pricing Factors	Restrictions/Fees
<p>When you are ready to begin taking income, you can choose to receive income payments on a variable basis, fixed basis, or a combination.</p> <p>You may specify the manner in which your income payments are made. You may select one of the following options:</p> <ul style="list-style-type: none"> • Life Only: Provides a guaranteed stream of income for your life. Under this option there is no provision for a death benefit for the beneficiary. • Life Option with Guaranteed Period: Provides a guaranteed stream of income for your life. If you die before the guaranteed period has expired, your beneficiary can receive payments for the rest of the guaranteed period, or take a lump-sum distribution. • Life with Cash or Unit Refund: Provides a guaranteed stream of income for your life. These payments are based upon your life expectancy and will continue for as long as you live. If you do not outlive the life expectancy, your beneficiary may receive an additional payment. • Joint and Survivor Life: Provides a guaranteed payment stream of income during the joint lifetime of you and a second person. Upon the death of one, payments continue during the lifetime of the survivor. There is no death benefit at the death of the last survivor. • Payments for a Designated Period: Provides a guaranteed payment stream of income to you for a select number of years between 5 and 30. Upon your death, payments will continue to your beneficiary until the designated period is completed. 	<p>The cost of each option depends on your age, the interest rates and mortality table when you buy it, and the interest rates and mortality table guaranteed in your contract.</p>	<p>Once your payments have begun, the option you chose cannot be stopped or changed.</p> <p>The first payment must be at least \$25 and the total annual payment must be at least \$100. VALIC reserves the right to reduce the frequency of payments so each payment is at least \$25.</p>

GROUP UNIT PURCHASE (A006) Policy Form GUP-74 is a fixed and variable annuity issued by The Variable Annuity Life Insurance Company, Houston, Texas and is available for investment by Participants in employer-sponsored retirement plans and arrangements. Transfers by the Participant (and, if applicable, by the Plan Sponsor) into and out of the fixed option(s) (and, if applicable, including certain withdrawals and surrenders) may be limited as described in the contract and/or the appropriate prospectus. **SALES AND ADMINISTRATIVE CHARGE:** A sales and administrative charge will be deducted from the amount of your purchase payments in the following manner: 5% of the first \$5,000; 4% of the next \$5,000; 3.5% of the next \$5,000 and 3% on deposits over \$15,000.

This product is closed to new Participants and eligible employees. Subject to the Plan, the product may be available only to participants who have a current account balance and only for certain types of contributions to existing accounts.

Quarterly fees are currently waived or do not apply.

Participant Surrender/Withdrawal Charges: There are no surrender or withdrawal charges.

Variable Return Investments								
		Standard Average Annual Total Return as of 9/30/2024				Total Annual Operating Expenses		
		Benchmark Return as of 9/30/2024						
INVESTMENT NAME [Division Code] Benchmark	Asset Class	1 yr	5 yr	10 yr/ Inception*	10 yr/ Inclusion**	As a %	Per \$1000	Shareholder- Type Fees/ Restrictions
STOCK INDEX FUND [0010] S&P 500 TR USD	LARGE CAP	34.56%	14.47%	11.89%	11.89%	1.25%	\$12.50	N/A
		36.35%	15.98%	13.38%				

Fixed Return Investments					
INVESTMENT NAME	Declared Rate	As of Date	Total Annual Operating Expenses		Restrictions
			As a %	Per \$1000	
FIXED ACCOUNT PLUS	3.50%	9/30/2024	N/A	N/A	B

The **guaranteed death benefit** payable to your designated beneficiary for your annuity option includes the following:

Objective/Goals	Pricing Factors	Restrictions/Fees
The contract provides specific guarantees of payment to your designated beneficiary if your death occurs prior to annuitization or contract surrender. The guarantees generally apply to the original deposit(s) reduced (in the manner described in the contract and any applicable endorsement) by prior withdrawals. This can be an important guarantee for many participants, and you should refer to the contract or certificate for specific details as to the application and calculation of the guarantee.	The death benefits are automatically included in the annuity contract for no additional fee.	The death benefit provisions may vary from state to state.

The various forms of **guaranteed income payment options** available for your annuity option are as follows:

Objective/Goals	Pricing Factors	Restrictions/Fees
<p>When you are ready to begin taking income, you can choose to receive income payments on a variable basis, fixed basis, or a combination.</p> <p>You may specify the manner in which your income payments are made. You may select one of the following options:</p> <ul style="list-style-type: none"> • Life Only: Provides a guaranteed stream of income for your life. Under this option there is no provision for a death benefit for the beneficiary. • Life Option with Guaranteed Period: Provides a guaranteed stream of income for your life. If you die before the guaranteed period has expired, your beneficiary can receive payments for the rest of the guaranteed period, or take a lump-sum distribution. • Life with Cash or Unit Refund: Provides a guaranteed stream of income for your life. These payments are based upon your life expectancy and will continue for as long as you live. If you do not outlive the life expectancy, your beneficiary may receive an additional payment. • Joint and Survivor Life: Provides a guaranteed payment stream of income during the joint lifetime of you and a second person. Upon the death of one, payments continue during the lifetime of the survivor. There is no death benefit at the death of the last survivor. • Payments for a Designated Period: Provides a guaranteed payment stream of income to you for a select number of years between 5 and 30. Upon your death, payments will continue to your beneficiary until the designated period is completed. 	The cost of each option depends on your age, the interest rates and mortality table when you buy it, and the interest rates and mortality table guaranteed in your contract.	<p>Once your payments have begun, the option you chose cannot be stopped or changed.</p> <p>The first payment must be at least \$25 and the total annual payment must be at least \$100. VALIC reserves the right to reduce the frequency of payments so each payment is at least \$25.</p>

INDEPENDENCE PLUS (A021) Policy Form UIT-585 is a fixed and variable annuity issued by The Variable Annuity Life Insurance Company, Houston, Texas and is available for investment by Participants in employer-sponsored retirement plans and arrangements. Transfers by the Participant into and out of the fixed option(s) (and, if applicable, including certain withdrawals and surrenders) may be limited as described in the contract and/or the appropriate prospectus.

This product is closed to new Participants and eligible employees. Subject to the Plan, the product may be available only to participants who have a current account balance and only for certain types of contributions to existing accounts.

In the first contract/certificate year, there is a \$5.00 quarterly fee charged to Participant accounts and a \$3.75 quarterly fee for the remaining contract/certificate years. Charges are deducted pro rata from variable investment options.

Participant Surrender/Withdrawal Charges: In the first 15 contract/certificate years withdrawals in excess of 10% per contract/certificate year have a 5% surrender charge. Charges are deducted pro rata from all investment options. Waivers may apply. Please see your contract/certificate for more information.

Variable Return Investments								
		Standard Average Annual Total Return as of 9/30/2024				Total Annual Operating Expenses		
		Non-Standard Average Annual Total Return as of 9/30/2024						
		Benchmark Return as of 9/30/2024						
INVESTMENT NAME [Division Code] Benchmark	Asset Class	1 yr	5 yr	10 yr/ Inception*	10 yr/ Inclusion**	As a %	Per \$1000	Shareholder- Type Fees/ Restrictions
CORE BOND FUND [0158] <i>Bloomberg US Agg Bond TR USD</i>	FIXED INCOME	6.40%	-1.09%	1.15%	1.15%	1.47%	\$14.70	N/A
		11.56%	-0.08%	1.20%				
		11.57%	0.33%	1.84%				
GOVERNMENT SECURITIES FUND [0008] <i>Bloomberg US Government TR USD</i>	FIXED INCOME	4.39%	-1.99%	0.27%	0.27%	1.67%	\$16.70	N/A
		9.46%	-0.99%	0.32%				
		9.68%	-0.16%	1.36%				
GS VIT GOV MONEY MKT FD INST [0161] <i>FTSE Treasury Bill 3 Mon USD</i>	FIXED INCOME	-0.55%	0.24%	0.52%	1.23%	1.18%	\$11.80	N/A
					05/02/22			
		4.29%	1.25%	0.57%				
INTERNATIONAL GOVERNMENT BOND [0013] <i>30% JP Morgan EMBI Global Diversified Index and 70% Citigroup WGBI</i>	FIXED INCOME	6.37%	-2.79%	-0.35%	-0.35%	1.76%	\$17.60	N/A
		11.52%	-1.79%	-0.30%				
		13.26%	-1.11%	0.92%				
INTERNATL EQUITIES INDEX FUND [0011] <i>MSCI EAFE NR USD</i>	GLOBAL & INTL EQUITY	17.82%	5.72%	4.21%	4.21%	1.43%	\$14.30	N/A
		22.98%	6.59%	4.25%				
		24.77%	8.20%	5.71%				
INTL SOCIALLY RESPONSIBLE FUND [0012] <i>MSCI EAFE NR USD</i>	GLOBAL & INTL EQUITY	19.39%	6.17%	6.58%	6.58%	1.61%	\$16.10	N/A
		24.55%	7.02%	6.61%				
		24.77%	8.20%	5.71%				
ASSET ALLOCATION FUND [0005] <i>60% S&P 500 & 40% Barclays Agg</i>	HYBRID	20.46%	7.90%	5.70%	5.70%	1.69%	\$16.90	N/A
		25.62%	8.71%	5.73%				
		25.98%	9.78%	8.89%				
STOCK INDEX FUND [0010] <i>S&P 500 TR USD</i>	LARGE CAP	29.40%	13.81%	11.86%	11.86%	1.25%	\$12.50	N/A
		34.56%	14.47%	11.89%				
		36.35%	15.98%	13.38%				
MID CAP INDEX FUND [0004] <i>S&P MidCap 400 TR</i>	MID CAP	19.89%	9.50%	8.83%	8.83%	1.36%	\$13.60	N/A
		25.04%	10.26%	8.86%				
		26.79%	11.78%	10.32%				
SMALL CAP INDEX FUND [0014] <i>Russell 2000 TR USD</i>	SMALL CAP	19.91%	7.06%	7.38%	7.38%	1.40%	\$14.00	N/A
		25.07%	7.89%	7.41%				
		26.76%	9.39%	8.78%				

Fixed Return Investments					
INVESTMENT NAME	Declared Rate	As of Date	Total Annual Operating Expenses		Restrictions
			As a %	Per \$1000	
FIXED ACCOUNT PLUS	4.50%	9/30/2024	N/A	N/A	B
SHORT TERM FIXED ACCOUNT	4.50%	9/30/2024	N/A	N/A	D

The **guaranteed death benefit** payable to your designated beneficiary for your annuity option includes the following:

Objective/Goals	Pricing Factors	Restrictions/Fees
The contract provides specific guarantees of payment to your designated beneficiary if your death occurs prior to annuitization or contract surrender. The guarantees generally apply to the original deposit(s) reduced (in the manner described in the contract and any applicable endorsement) by prior withdrawals. This can be an important guarantee for many participants, and you should refer to the contract or certificate for specific details as to the application and calculation of the guarantee.	The death benefits are automatically included in the annuity contract for no additional fee.	The death benefit provisions may vary from state to state.

The various forms of **guaranteed income payment options** available for your annuity option are as follows:

Objective/Goals	Pricing Factors	Restrictions/Fees
<p>When you are ready to begin taking income, you can choose to receive income payments on a variable basis, fixed basis, or a combination.</p> <p>You may specify the manner in which your income payments are made. You may select one of the following options:</p> <ul style="list-style-type: none"> Life Only: Provides a guaranteed stream of income for your life. Under this option there is no provision for a death benefit for the beneficiary. Life Option with Guaranteed Period: Provides a guaranteed stream of income for your life. If you die before the guaranteed period has expired, your beneficiary can receive payments for the rest of the guaranteed period, or take a lump-sum distribution. Life with Cash or Unit Refund: Provides a guaranteed stream of income for your life. These payments are based upon your life expectancy and will continue for as long as you live. If you do not outlive the life expectancy, your beneficiary may receive an additional payment. Joint and Survivor Life: Provides a guaranteed payment stream of income during the joint lifetime of you and a second person. Upon the death of one, payments continue during the lifetime of the survivor. There is no death benefit at the death of the last survivor. Payments for a Designated Period: Provides a guaranteed payment stream of income to you for a select number of years between 5 and 30. Upon your death, payments will continue to your beneficiary until the designated period is completed. 	The cost of each option depends on your age, the interest rates and mortality table when you buy it, and the interest rates and mortality table guaranteed in your contract.	<p>Once your payments have begun, the option you chose cannot be stopped or changed.</p> <p>The first payment must be at least \$25 and the total annual payment must be at least \$100. VALIC reserves the right to reduce the frequency of payments so each payment is at least \$25.</p>

V-PLAN (A011) Policy Form IFA-582 is a fixed annuity issued by The Variable Annuity Life Insurance Company, Houston, Texas and is available for investment by Participants in employer-sponsored retirement plans and arrangements. Transfers by the Participant into and out of the fixed option(s) (and, if applicable, including certain withdrawals and surrenders) may be limited as described in the contract.

This product is closed to new Participants and eligible employees. Subject to the Plan, the product may be available only to participants who have a current account balance and only for certain types of contributions to existing accounts.

Quarterly fees are currently waived or do not apply.

Participant Surrender/Withdrawal Charges: In the first 15 contract/certificate years withdrawals in excess of 10% per contract/certificate year have a 7% surrender charge. Charges are deducted pro rata from investment options. Waivers may apply. Please see your contract or certificate for more information.

This product does not include any variable options. Thus, no Variable Investment Options Table is required or provided.

Fixed Return Investments					
INVESTMENT NAME	Declared Rate	As of Date	Total Annual Operating Expenses		Restrictions
			As a %	Per \$1000	
FIXED ACCOUNT PLUS	4.50%	9/30/2024	N/A	N/A	C

The **guaranteed death benefit** payable to your designated beneficiary for your annuity option includes the following:

Objective/Goals	Pricing Factors	Restrictions/Fees
The contract provides specific guarantees of payment to your designated beneficiary if your death occurs prior to annuitization or contract surrender. The guarantees generally apply to the original deposit(s) reduced (in the manner described in the contract and any applicable endorsement) by prior withdrawals. This can be an important guarantee for many participants, and you should refer to the contract or certificate for specific details as to the application and calculation of the guarantee.	The death benefits are automatically included in the annuity contract for no additional fee.	The death benefit provisions may vary from state to state.

The various forms of **guaranteed income payment options** available for your annuity option are as follows:

Objective/Goals	Pricing Factors	Restrictions/Fees
<p>When you are ready to begin taking income, you can choose to receive income payments on a variable basis, fixed basis, or a combination.</p> <p>You may specify the manner in which your income payments are made. You may select one of the following options:</p> <ul style="list-style-type: none"> • Life Only: Provides a guaranteed stream of income for your life. Under this option there is no provision for a death benefit for the beneficiary. • Life Option with Guaranteed Period: Provides a guaranteed stream of income for your life. If you die before the guaranteed period has expired, your beneficiary can receive payments for the rest of the guaranteed period, or take a lump-sum distribution. • Life with Cash or Unit Refund: Provides a guaranteed stream of income for your life. These payments are based upon your life expectancy and will continue for as long as you live. If you do not outlive the life expectancy, your beneficiary may receive an additional payment. • Joint and Survivor Life: Provides a guaranteed payment stream of income during the joint lifetime of you and a second person. Upon the death of one, payments continue during the lifetime of the survivor. There is no death benefit at the death of the last survivor. • Payments for a Designated Period: Provides a guaranteed payment stream of income to you for a select number of years between 5 and 30. Upon your death, payments will continue to your beneficiary until the designated period is completed. 	The cost of each option depends on your age, the interest rates and mortality table when you buy it, and the interest rates and mortality table guaranteed in your contract.	<p>Once your payments have begun, the option you chose cannot be stopped or changed.</p> <p>The first payment must be at least \$25 and the total annual payment must be at least \$100. VALIC reserves the right to reduce the frequency of payments so each payment is at least \$25.</p>

Section III: Individual Fees and Charges

An explanation of expenses deducted from your account on an individual, rather than Plan-wide, basis, such as fees for processing loans, is provided below.

In addition to the individual expenses described below, certain types of charges that may be deducted from your account related to the buying and selling of investments (e.g., redemption fees) are described in Section II, the annuity contracts/certificates and/or in the investment option's prospectus.

Separate Account Fees (annuity products)

This separate account charge applies at stated levels to each of the variable investment options, which for some of the

investment options reflects an offset for certain amounts received with respect to that investment option, including amounts commonly referred to as "12b-1 fees." *The rate of this charge is fixed and cannot be increased by VALIC.* This charge compensates VALIC for assuming certain risks and obligations under the contract. VALIC assumes the obligation to provide payments during the payout period for your lifetime, no matter how long that might be. In addition, VALIC assumes the obligation, prior to annuitization, to pay a guaranteed death benefit. The separate account charges also may cover the costs of issuing and administering and marketing the variable investment options including, but not limited to, local support to plan sponsors and participants including enrollment and education. However, VALIC may also charge a fee in order to make certain underlying mutual funds available as variable investment options under the contract. This may also be referred to as a Platform Expense.

Withdrawals and Surrenders

Withdrawal or surrender charges, if any, are described in Section II.

Loans

Each loan from a **mutual fund** account is assessed:

- A one-time \$50 loan processing fee.
- A \$50 annual maintenance fee, which is deducted on a quarterly basis and processed pro-rata against all investment options in your account.

Each loan from an **annuity** contract is assessed:

- A one-time \$60 loan processing fee.
- Loan set-up fee not currently applicable if the state of issue is New York, New Jersey, Vermont, Texas or Oregon.

Guided Portfolio Services® ("GPS")

Guided Portfolio Services® ("GPS") is a participant investment advisory service offered in accordance with Department of Labor Advisory Opinion 2001-09A issued to The Variable Annuity Life Insurance Company's (VALIC) sister company, SunAmerica Retirement Markets, Inc., in 2001. GPS must be authorized by the Plan Sponsor to be available in the plan and must be elected by the participant. Fees for GPS are paid to VALIC Financial Advisors, Inc. ("VFA") and are charged to the account of any participant who elects GPS. GPS is available in 2 formats:

- **GPS Portfolio Advisor** is an option for those clients who want to monitor and manage their investment portfolios themselves, but still value expert advice. Annual Enrollment is required, but there are no additional fees for the Portfolio Advisor service.
- **GPS Portfolio Manager** is the managed account option that automatically implements the investment advice, provides ongoing portfolio monitoring and asset rebalancing, and updates the participant's advice and retirement income forecast annually. For Portfolio Manager, an asset based fee is calculated at each calendar quarter end and will be assessed shortly after quarter end. If a Participant's quarter-end value in the Portfolio Manager Service is less than \$5,000, VFA will not charge an advisory fee for that quarter. Otherwise, the following GPS Portfolio Manager fee schedule applies.

GPS Portfolio Manager fee schedule

For assets managed by GPS:

- The annual participant fee is 0.45% on assets

IncomeLOCK®

IncomeLOCK* is an optional rider available in Portfolio Director Fixed and Variable Annuity (Portfolio Director) that provides for a guaranteed minimum withdrawal benefit up to a specified amount. IncomeLOCK must be authorized by the Plan Sponsor to be available in the plan and must be elected by the participant. The IncomeLOCK fee is calculated as a percentage of the Benefit Base and deducted quarterly from the participant's account. For endorsements issued after April 30, 2012, the applicable IncomeLOCK fee is 0.90%. For endorsements issued from July 6, 2010 through April 30, 2012, the applicable IncomeLOCK fee is 0.70%. For endorsements issued prior to July 6, 2010 the applicable IncomeLOCK fee is 0.65%.

* Beginning May 1, 2012, IncomeLOCK may be added only to new individual contracts or group certificates. Beginning on or after July 1, 2012, IncomeLOCK will no longer be available for addition to new individual contracts or group certificates. These changes will not affect existing individual contracts or group certificates that already include IncomeLOCK endorsements.

Section IV: Plan Information and Administrative Expenses

Operation of the Plan

Information regarding investment instructions, including limitations, and voting rights is provided below.

Giving Investment Instructions

In order to direct your Plan investment with Corebridge Retirement Services, and subject to any Plan and investment restrictions described below, you may make your election on Corebridge Retirement Service's website, www.corebridgefinancial.com/rs, or you may contact Corebridge Retirement Services Call Center at 800-448-2542.

For security reasons, you will be asked to verify your identity by logging into your account. Should you need to register, please visit <https://myaccount.valic.com/auth/public/registeronly#/>.

Plan Limitations on Instructions

Your instructions may be subject to limitations or restrictions imposed by the investment options as described in Section II or by the Plan.

Designated Investment Alternatives

See Section II for a list of all investment options provided under the Plan by Corebridge Retirement Services.

Designated Investment Manager

There is no Designated Investment Manager for the Plan.

Voting and Other Rights

Corebridge Retirement Services receives advance notice of shareholder meetings of mutual funds (or variable investment options under an annuity) that are offered on Corebridge Retirement Services platforms. Each notice provides details of the meeting, including the meeting date, record date and the purpose of the meeting. As of the record date (i.e., the date used to determine who is eligible to vote at each meeting), we conduct a search of our systems for all Plan participants who owned shares of the fund (or, in the case of amounts held under a VALIC annuity contract, units of a variable investment option of VALIC Separate Account A which corresponds to an investment in the fund) on such date. Corebridge Retirement Services provide to the fund's proxy vendor the name, address and number of shares for each person designated to receive the proxy materials (generally, the Plan participants unless the Plan directs Corebridge Retirement Services differently). Corebridge Retirement Services provide no further information about Plan participants or the Plan Sponsor to the fund company or to the proxy vendor, and neither the fund company nor the proxy vendor is authorized to contact Plan participants or the Plan Sponsor to actively solicit voting instructions.

In addition to mailing proxy materials (notice, proxy statement and proxy/voting instruction card), many fund companies make these materials available on their websites and/or the proxy vendor's website. Generally, proxies or voting instructions may be provided via the internet, phone or regular mail.

With respect to Plans funding or investing in a VALIC variable annuity contract (or combination fixed and variable annuity contract), the variable annuity Separate Account will vote all of the shares of the mutual funds it holds based on, and in the same proportion as, the voting instructions received. With respect to fund shares for which no voting instructions have been received, the Separate Account votes the shares in the same proportion as the shares for which voting instructions have been received.

Plan Fees and Expenses

An explanation of fees and expenses for general Plan administrative services (e.g., legal, accounting and recordkeeping) that may be deducted from a participant's account and the basis on which such charges will be allocated is provided below.

An annual administrative fee is charged to Participant accounts or paid by the Plan Sponsor quarterly. The rate of the gross annual administrative fee will be redetermined periodically in accordance with the agreement between VRSCO and the Plan Sponsor. The amount or rate of the gross annual administrative fee for the Plan also will vary based upon the amount of assets under the Plan Sponsor's plan(s) with VALIC ("Considered Assets") as follows:

For Considered Assets:

- up to \$25,000,000, the gross annual fee is 25 basis points;
- greater than \$25,000,001 and less than \$50,000,000, the gross annual fee is 20 basis points;
- greater than \$50,000,001 and less than \$75,000,000, the gross annual fee is 15 basis points;
- greater than \$75,000,001 and less than \$100,000,000, the gross annual fee is 10 basis points; and
- of \$100,000,001 and greater, the gross annual fee is 8 basis points.

The actual fee charged to Participants, or the Plan Sponsor is 25 basis points. Participant accounts that include a fund for which VRSCO receives Indirect Compensation will be credited with a pro rata share of the Indirect Compensation from such fund based on the value of their investment in the fund at the time of the credit.

*Considered Assets shall mean the assets held by the Service Provider under the Southern Education Retirement Consortium 403(b) Plan, Southern Education Retirement Consortium 457(b) Plan and Southern Education Retirement Consortium Executive Benefit Plan.

An annual administrative fee of \$25 per Participant, with a unique Social Security Number with an account balance greater than \$0 in any plan of the Plan Sponsor and its affiliates is charged to Participant Accounts quarterly. The quarterly fee will be divided proportionately across such plans based on the Participant Account balances and the allocation of investments under each such plan. Participant Accounts that include a fund for which VRSCO receives Indirect Compensation will be credited with a pro rata share of the Indirect Compensation from such fund based on the value of their investment in the fund at the time of the credit.

VRSCO and VALIC agree to pay, on behalf of the Plan Sponsor, fees due to third-party consultant, based on total Plan assets ("Considered Assets") in Plan Participant Accounts for plan administration expenses that Plan Sponsor has determined to be reasonable and properly payable from Plan assets. The rate of the consultant fee will be redetermined periodically in accordance with the agreement between VRSCO, VALIC, and the Plan Sponsor. The amount or rate of the consultant fee for the Plan will vary based upon the amount of Considered Assets in the Plan Sponsor's plan(s) as follows:

Consultant Fee for Considered Assets:

- up to \$25,000,000, the gross annual fee is 13 basis points;
- greater than \$25,000,001 and less than \$50,000,000, the gross annual fee is 9 basis points;
- greater than \$50,000,001 and less than \$75,000,000, the gross annual fee is 8 basis points;
- greater than \$75,000,001 and less than \$100,000,000, the gross annual fee is 7 basis points;
- greater than \$100,000,001 and less than \$150,000,000, the gross annual fee is 5 basis points;
- greater than \$150,000,001 and less than \$200,000,000, the gross annual fee is 4 basis points; and
- of \$200,000,001 and greater, the gross annual fee is 4 basis points.

This fee will be collected quarterly from Participant Accounts on a pro-rata basis according to the value and allocations of their respective accounts at that time.

The Plan may incur charges or fees outside of the investment alternative product(s) that may be deducted from participant accounts as directed or authorized by the Plan Administrator. These fees may include third-party administration, consultant, legal, audit, and other fees directly related to the operation of the Plan. Any such charges or fees deducted from participant accounts will be reflected on quarterly participant account statements.

Section V: Footnotes and Definitions

* **10 yr/Inception:** The data in this column is based on the lesser of 10 years or the inception date of the fund.

** **10 yr/Inclusion:** The data in this column is based on the lesser of 10 years or the date the funds were included in the annuity product.

N/A = Not applicable and/or none.

§ = Investment option has not been in existence for a long enough period of time and data is not available.

‡ = No data available at the time this disclosure was prepared.

Asset classes, and the **indexes** from which their historical returns are derived, are not managed funds, have no identifiable objectives and cannot be purchased. They do not provide an indicator of how individual investments performed in the past or how they will perform in the future. Performance of indexes does not reflect the deduction of any fees and charges, and past performance of asset classes does not guarantee the future performance of any investment.

These disclosures reflect **benchmarks** as identified in fund prospectuses where available and may include multiple benchmarks as indicated. Otherwise benchmarks are provided by Morningstar. Performance data for investment options (other than investment options under VALIC annuity products) and benchmarks (where available) were supplied by Morningstar. ©2011 Morningstar, Inc. All Rights Reserved. This information: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Corebridge Retirement Services nor Morningstar, nor Morningstar's content providers, are responsible for any damages or losses arising from any use of the data contained herein.

If you want **additional information about the investment options**, you can go to www.corebridgefinancial.com/rs/feedisclosure. Information on the website includes the option's objectives and goals, principal risks and principal strategies, portfolio turnover rate, performance data and fee and expense information. A **free paper copy** of the information on the website may be obtained by contacting the Plan Administrator. Contact information is located on the first page of this disclosure. Additional information may also be obtained at www.corebridgefinancial.com/rs/feedisclosure.

Corebridge Retirement Services has an **Investor Trading Policy** to discourage excessive trading and market timing as such activity can result in increased fund expenses. If an investor sells fund shares in the Plan valued at \$5,000 or more, the investor will not be able to make a purchase of \$5,000 or more in that same fund for 30 calendar days. Certain transactions may be excluded from this policy. The Investor Trading Policy for Corebridge Retirement Services can be located at <https://www.corebridgefinancial.com/rs/policies/investor-trading> or you may contact the Client Care Center at 800-448-2542.

When you are reviewing the fee and expense information, please keep in mind that the cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the **Department of Labor's website** for an example showing the long-term effects of fees and expenses at <https://www.dol.gov/sites/dolgov/files/EBSA/about-ebbsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf>. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Average Annual Total Return: Reflects the average annual compounded rate of return which would equate an initial investment of \$10,000 in a designated investment alternative to the ending redeemable value, assuming application of the maximum amount of applicable charges. The calculations assume that the investment was made at the beginning of the period and fully withdrawn at the end of the period (whether or not such a withdrawal would have been permitted under the plan). The returns displayed for the benchmarks are reduced only for the fees included in the benchmark itself, if any, and not the product-specific fees. Average Annual Total Return for any investment other than a benchmark reflects all applicable fees for the investment option and thus also is the same as the Standard Average Annual Total Return for such investment.

Standard Average Annual Total Return (Annuity Products): Reflects the average annual compounded rate of return which would equate an initial investment of \$10,000 in a designated investment alternative to the ending redeemable value, assuming application of the maximum amount of applicable charges, including deduction of Separate Account Fees, Fund Management Fees, account maintenance fees and surrender charges, if applicable, but not premium taxes. The charges applied are the charges for the underlying investment and for the annuity contract under which the underlying investment option is made available. Certain fees may not apply to some contracts. The calculations assume that the investment was made at the beginning of the period and fully withdrawn at the end of the period (whether or not such a withdrawal would have been permitted under the plan). The returns displayed for the benchmarks are reduced only for the fees included in the benchmark itself, if any, and not the product-specific fees. The benchmarks do not incorporate any of the product-specific features and guarantees provided under the annuity contract.

Non-Standard Average Annual Total Return (Annuity Products): Reflects the average annual compounded rate of return which would equate an initial investment of \$10,000 in a designated investment alternative to the ending redeemable value, assuming application of the maximum amount of applicable charges, including deduction of Separate Account Fees and Fund Management Fees, but not account maintenance fees, surrender charges, if applicable, or premium taxes. Certain fees may not apply to some contracts. Like the standardized performance value, these returns reflect what the performance would have been for the investment option during the stated period. However, the investment is not assumed to have been surrendered during the period, and in the case of fixed dollar fees which are allocated across investment options, the numbers may not reflect a reduction for some or all of these fees.

Vanguard LifeStrategy Growth Composite Index*: Weighted 56% MSCI US Broad Market Index, 24% MSCI ACWI ex USA IMI Index, and 20% Barclays U.S. Aggregate Float Adjusted Index as of December 16, 2010. In prior periods, the composite was 65% MSCI US Broad Market Index, 20% Barclays U.S. Aggregate Bond Index (with the Barclays U.S. Aggregate Float Adjusted Index used after December 31, 2009), and 15% MSCI EAFE Index through December 15, 2010, and 65% Dow Jones U.S. Total Stock Market Index, 20% Barclays U.S. Aggregate Bond Index, and 15% MSCI EAFE Index through April 22, 2005. MSCI international benchmark returns are adjusted for withholding taxes.

Vanguard LifeStrategy Conservative Growth Composite Index:** Weighted 60% Barclays U.S. Aggregate Float Adjusted Index, 28% MSCI US Broad Market Index, and 12% MSCI ACWI ex USA IMI Index as of December 1, 2011. In prior periods, the composite was 40% Barclays U.S. Aggregate Float Adjusted Index, 28% MSCI US Broad Market Index, 20% Barclays U.S. 1-3 Year Credit Bond Index, and 12% MSCI ACWI ex USA IMI Index through November 30, 2011; 40% Barclays U.S. Aggregate Bond Index (with the Barclays U.S. Aggregate Float Adjusted Index used after December 31, 2009), 35% MSCI US Broad Market Index, 20% Barclays U.S. 1-3 Year Credit Bond Index, and 5% MSCI EAFE Index through December 15, 2010; 40% Barclays U.S. Aggregate Bond Index, 35% Dow Jones U.S. Total Stock Market Index, 20% Barclays U.S. 1-3 Year Credit Bond Index, and 5% MSCI EAFE Index through April 22, 2005; and 40% Barclays U.S. Aggregate Bond Index, 35% Dow Jones U.S. Total Stock Market Index, 20% Citigroup 3-Month Treasury Bill Index, and 5% MSCI EAFE Index through August 31, 2003. MSCI international benchmark returns are adjusted for withholding taxes.

Vanguard LifeStrategy Moderate Growth Composite Index*:** Weighted 42% MSCI US Broad Market Index, 40% Barclays U.S. Aggregate Float Adjusted Index, and 18% MSCI ACWI ex USA IMI Index as of December 16, 2010. In prior periods, the composite was 50% MSCI US Broad Market Index, 40% Barclays U.S. Aggregate Bond Index (with the Barclays U.S. Aggregate Float Adjusted Index used after December 31, 2009), and 10% MSCI EAFE Index through December 15, 2010, and 50% Dow Jones U.S. Total Stock Market Index, 40% Barclays U.S. Aggregate Bond Index, and 10% MSCI EAFE Index through April 22, 2005. MSCI international benchmark returns are adjusted for withholding taxes.

Shareholder-Type Fees/Restrictions (in addition to the VALIC Investor Trading Policy):

- 1 **Equity Wash Provision:** Transfers to competing funds or options (as defined in the governing document or contract) are not permitted. Transfers to non-competing funds are permitted; however, those transfers out of this fund are subject to a 90 day waiting period before they can be transferred to a competing fund or option.

Fixed Return Investment Restrictions

- A Not less frequently than annually, VALIC will declare interest rates that apply either to the entire accumulation value, or separately to amounts accumulated in separate time periods. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. In-service transfers to another investment option of up to 20% per contract year are allowed. However, if the value remaining under Fixed Account Plus would be less than \$500, such value may be transferred in full at that time. If funds are transferred out of this fund to another investment option, any assets transferred back to this fund within 90 days may receive a different rate of interest than new purchase payments. Please refer to your contract or certificate for specific guarantee information.
- B Not less frequently than annually, VALIC will declare interest rates that apply either to the entire accumulation value, or separately to amounts accumulated in separate time periods. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. In-service transfers to another investment option of up to 20% per contract year are allowed. However, if the value remaining under Fixed Account Plus would be less than \$500, such value may be transferred in full at that time. If funds are transferred out of this fund to another investment option, any assets transferred back to this fund within 90 days may receive a different rate of interest than new purchase payments. Please refer to your contract or certificate for specific information.
- C Not less frequently than annually, VALIC will declare interest rates that will be credited on a portfolio basis. On the portfolio basis, all amounts accumulated will be credited with the same rate of interest for the current period. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. Please refer to your contract or certificate for specific information.
- D Not less frequently than annually, VALIC will declare interest rates that will be credited on a portfolio basis. On the portfolio basis, all amounts accumulated will be credited with the same rate of interest for the current period. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. Transfers out of the Short Term Fixed Account are not allowed during the 90 day period following a transfer in. Please refer to your contract or certificate for specific information.
- E This option provides a guaranteed interest rate for a guaranteed period (ten years). Rates are declared not less frequently than annually and are guaranteed for the term of the investment. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. Withdrawals prior to the contract end of the guaranteed period date may be subject to a market value adjustment. Please refer to your contract or certificate for specific information.

Section VI: Summary of Resources

Glossary of Investment Terms

<https://my.valic.com/aro/FundPerformance/FundFactSheet.aspx?g=1>

Prospectuses for VALIC Annuity Products

<https://www.corebridgefinancial.com/rs/prospectus-and-reports/annuities>

Updated Investment Performance Data and Fund Fact Sheets

www.corebridgefinancial.com/rs/feedisclosure

Link to Informational Audio/Video Presentation

<https://www.brainshark.com/1/player/valic?pi=zHlZXqvEazhaMz0&r3f1=&fb=0>

Retirement plans and accounts that satisfy relevant qualification rules, such as 403(b)s, IRAs, 401(k)s, etc., can be tax deferred regardless of whether or not they are funded with an annuity. If you are considering funding a tax-qualified retirement plan or account with an annuity, you should know that an annuity does not provide any additional tax-deferred treatment of earnings beyond the tax deferral of the tax-qualified retirement plan or account itself. However, annuities do provide other features and benefits.

Generally, higher potential returns involve greater risk and short-term volatility. For example, small-cap, mid-cap, sector and emerging funds can experience significant price fluctuation due to business risks and adverse political developments. International (global) and foreign funds can experience price fluctuation due to changing market conditions, currency values, and economic and political climates. High-yield bond funds, which invest in bonds that have lower ratings, typically experience price fluctuation and a greater risk of loss of principal and income than when investing directly in U.S. government securities such as U.S. Treasury bonds and bills, which are guaranteed by the government for repayment of principal and interest if held to maturity. Mortgage-related funds' underlying mortgages are more likely to be prepaid during periods of declining interest rates, which could hurt the fund's share price or yield and may be prepaid more slowly during periods of rapidly rising interest rates, which might lengthen the fund's expected maturity. Investors should carefully assess the risks associated with an investment in the fund. Fund shares are not insured and are not backed by the U.S. government, and their value and yield will vary with market conditions.

To obtain a prospectus, visit <https://www.corebridgefinancial.com/rs>. You can also call 1-800-428-2542 and follow the prompts to request all annuity prospectuses. Underlying fund prospectuses and mutual fund prospectuses can be obtained through the ePrint function under Links to Login on www.corebridgefinancial.com/rs. The prospectuses contain the investment objectives, risks, charges, expenses and other information about the respective investment companies that you should consider carefully before investing. Please read the prospectuses carefully before investing or sending money.

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