



VALIC Retirement Services Company

AIG Retirement Services
P.O. Box 15648
Amarillo, TX 79105
aig.com/RetirementServices

August 27, 2021

Dear Bibb County School District Employee:

The Bibb County School District is pleased to announce an enhancement to your current Supplemental Retirement Plan. Effective October 1, 2021, the Bibb County School District Retirement Plan will transition from an annuity investment platform to a mutual fund investment platform administered by AIG Retirement Services. This applies to AIG Retirement Services accounts only.

The decision to provide this enhancement was determined after a review of our current annuity platform and investment options by the Bibb County School District. After assessing multiple factors, including but not limited to, fees, expenses, platform flexibility and performance orientation, it was recommended to change our investment elections to mutual funds. The new mutual fund platform offers you potentially lower fees and an enhanced lineup of investment options including target date.

Quiet Period

During the transition process, your future contributions will be automatically redirected to investment options with similar objectives in the new group mutual fund lineup. This timeframe, which is September 27 through September 30, 2021, is commonly referred to as a “quiet period”. **When the “quiet period” begins, you will be unable** to access your account(s) to make transactions during the specified time, including the ability to direct or diversify your investments, obtain a loan or to take a distribution from your retirement account. However, your assets will remain invested during the “quiet period.” Your future contributions each pay period will be directed to the new mutual fund investments as well.

You may also transfer existing balances in your annuity account with AIG Retirement Services to the new group mutual fund lineup, if you desire. Transfers from your annuity account to the new mutual funds must include 100% of your annuity balances and once the funds are transferred, you cannot transfer funds back to the annuity accounts. Your AIG Retirement Services financial professional can assist you with this process and answer any questions you may have.

You can access your account information or request a change to your investment election on <https://www.myretirementmanager.com/?BIBB> or by calling 1-866-294-7950. This toll-free number can also connect you with a Client Service Professional available Monday through Friday from 8 a.m. to 9 p.m. (EST).

In order for you to better understand your investment options and services regarding this platform change, a series of presentations will be conducted by an AIG Retirement Services financial professional. They will be available to address any questions you may have.

Flynn Partain

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Jason Shearer

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We understand how important financial security for retirement is to you, and we look forward to serving your long-term retirement income needs.

Sincerely,

Client Care Center

Enclosures: FAQ
 Mapping Schedule
 Fund Performance Sheet

Investors should carefully consider the investment objectives, risks, fees, charges and expenses before investing. This and other important information are contained in the prospectus, which can be obtained from your financial professional or by visiting aig.com/RetirementServices and clicking on Documents & Forms (ePrint) on the bottom left of the screen. Enter your Group ID number 03769003 in the Login field and click Continue. Click on Funds on right side of screen, and the funds available for your plan will be displayed. You can also request a copy by calling 1-800-428-2542. Read the prospectuses carefully before investing.

Investing involves risk, including the possible loss of principal. Investment values will fluctuate and there is no assurance that the objective of any fund will be achieved. Mutual fund shares are redeemable at the then-current net asset value, which may be more or less than their original cost.

*The principal value of an investment in a target date fund is not guaranteed at any time including at or after the target maturity date. The target date is the approximate date when investors plan to start withdrawing money. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. Some target date funds maintain a substantial allocation to equities both prior to and after the target date, which can result in greater volatility over shorter time periods. If an investor plans to retire significantly earlier or later than age 65, the funds may not be an appropriate investment even if the investor is retiring on or near the target date. Read the prospectus carefully before investing.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. Please consult with your financial professional regarding your situation. For legal, accounting or tax advice consult the appropriate professional.

Bibb County School District Supplemental Retirement Plan

Frequently Asked Questions

The following questions and answers are provided to help you understand the upcoming changes to the Bibb County School Supplemental District Retirement Plan.

Why is the Bibb County School District Supplemental Retirement Plan transitioning to a mutual fund platform?

The decision to transition our current annuity-based platform to a mutual fund platform was due to the following benefits for our employees:

- Lower overall cost for both administration and individual fund expense
- Greater selection of available funds for inclusion into the Retirement plan portfolio
- Greater transparency of both fees and expenses through account statements

By lowering the expenses to our employees, the immediate and long-term benefit is that you will keep more dollars in your account. Additionally, your account fees will become more transparent through your quarterly statements (whether you select to have them mailed hard copy, electronically sent or by viewing on the website).

Do I need to re-enroll if I am a current participant in the 403(b) Plan?

No, if you currently have a balance in the plan and/or are making contributions you will not be required to re-enroll. Employees not currently enrolled in the plan will be able to enroll. Enrollment details are provided below.

How do I enroll in the plans?

To begin the enrollment process go to <https://www.myretirementmanager.com/?BIBB> and follow these simple steps:

- Click the “I am a New User” link
- Enter your Social Security Number, Last Name and Date of Birth
- Set up User ID and Password by following the screen prompts
- Select “Start or Change Employee Contributions” under the section titled “My Savings Manager”
- Select the plan, paycheck date and Contribution percentage
- Carefully review your information and click the “submit” button

How will my future contributions be invested?

Your contributions each pay period will be mapped/invested from the investment elections in your current portfolio to like investments offered on the mutual fund-based program. The amount and percent that you currently contribute to the retirement plan will be deposited in the new mutual fund investments starting with the October 15, 2021 payroll.

What is a “quiet period” and what effect does it have on my account?

During the “quiet period,” which is September 27 through September 30, 2021, access to your account will be temporarily unavailable while AIG Retirement Services reconciles and balances your account. Even though you cannot access your account during this “quiet period,” contributions will continue to be deposited in your account and your assets will remain invested in the market based on your election.

How can I access my account after the “quiet period” ends?

After the “quiet period,” ends, you can access your account 24 hours a day, seven days a week by simply logging on to aig.com/Retirement Services. You can also dial 1-866-294-7950 for your account details. This toll-free number can connect you with a Client Service Professional available Monday through Friday from 8 a.m. to 9 p.m. (ET). In addition, you may contact your local AIG Retirement Services financial professional, Jason Shearer at 478-744-1592

(cell) or Flynn Partain at 478-258-1444 (cell) if you would like a one-on-one consultation. Finally, you can download the AIG Retirement Services Smartphone App for account access at your fingertips.

What will happen to my existing Plan account assets?

Annuity based platform assets will remain unaffected until or if you make the election to transfer to the new mutual-fund-based program. You will have the opportunity to convert your annuity assets by completing an Asset Conversion Form at any time on or after October 1, 2021. Once you complete and submit the Asset Conversion Form, your assets will convert as soon as administratively possible according to the fund mapping schedule.

How often will I receive an account statement?

AIG Retirement Services mails account statements to your home address on record no later than 15 business days after each calendar quarter. These account statements include helpful information about your account balance, your investment elections and transaction history for all of your accounts with AIG Retirement Services. Additionally, once your account is active, you can register online to receive your statements by electronic means if you have not done so already prior to the conversion.

Do I need to complete a new Beneficiary Designation?

Yes. In an effort to ensure that updated beneficiary information is on file, you must complete an electronic Beneficiary Designation election online or print the Beneficiary Designation Form at aigrs.com. The Beneficiary Designation Form can be returned directly to VALIC at the address or fax number listed on the form. Once completed, this beneficiary election will supersede any current election on file.

Are loans available under the Plan?

Yes, loans are available. A one-time fee will be charged as an initial setup cost with an annual fee assessed for administration of each loan. Repayments are made by Automated Clearing House (ACH) debit agreement from your personal checking or savings account. At the time you request a loan, you will also be asked to complete an ACH debit agreement.

Whom can I contact if I have questions about the mutual funds or this process?

For questions regarding the process for this conversion, again, please contact:

Flynn Partain

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Jason Shearer

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These questions and answers are intended to provide you with general information on the benefits offered by Bibb County School District. Every effort has been made to provide an accurate summary of such benefits. However, if there is a conflict between the material in this document and the actual Plan documents, the terms of the Plan document will control. Notwithstanding anything to the contrary contained in this document, Bibb County School District, reserves the right to amend, modify or terminate any benefit at any time.

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Securities and investment advisory services offered through VALIC Financial Advisors, Inc. (VFA), member FINRA, SIPC and an SEC-registered investment advisor.

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Retirement Services

Bibb County Public Schools

Fund Mapping

Current Fund Line-up	Approved/Proposed Fund Line-up	Ticker
<p>International Equity International Equities Index Fund International Value Fund Emerging Economies Fund International Growth International Opportunities</p>	<p>International Equity Transamerica International Equity Transamerica International Equity Transamerica International Equity Transamerica International Equity Transamerica International Equity</p>	<p>TSWIX TSWIX TSWIX TSWIX TSWIX</p>
<p>Specialty Science & Technology Fund Global Real Estate Invesco Balanced-Risk Commodity Strategy</p>	<p>Index Vanguard S&P 500 Index Vanguard S&P 500 Index Vanguard S&P 500 Index</p>	<p>VFIAX VFIAX VFIAX</p>
<p>Small Cap Small Cap Growth Fund Small Cap Value Fund Small Cap Special Values Fund</p>	<p>Small Cap Black Rock Advantage Small Cap Core Black Rock Advantage Small Cap Core Black Rock Advantage Small Cap Core</p>	<p>BDSIX BDSIX BDSIX</p>
<p>Mid Cap Ariel Fund Mid Cap Strategic Growth Fund Ariel Appreciation Mid Cap Value Fund</p>	<p>Mid Cap Touchstone Mid Cap Touchstone Mid Cap Touchstone Mid Cap Touchstone Mid Cap</p>	<p>TEGYX TEGYX TEGYX TEGYX</p>
<p>Domestic Large Cap Large Capital Growth Fund Growth Capital Appreciation Fund Blue Chip Growth Fund American Beacon Bridgeway Large Cap Gr Systematic Core Fund Dividend Value Fund Vanguard Windsor II Systematic Value Fund</p>	<p>Domestic Large Cap AB Large Cap Growth AB Large Cap Growth AB Large Cap Growth AB Large Cap Growth AB Large Cap Growth Vanguard S&P 500 Index Manning and Napier Disciplined Value Manning and Napier Disciplined Value Manning and Napier Disciplined Value</p>	<p>APGYX APGYX APGYX APGYX APGYX VFIAX MNDFX MNDFX MNDFX</p>
<p>Socially Responsible International Socially Responsible Fund U.S. Socially Responsible Fund</p>	<p>Index Transamerica International Equity Vanguard S&P 500 Index</p>	<p>TSWIX VFIAX</p>

Current Fund Line-up	Approved/Proposed Fund Line-up	Ticker
Index Small Cap Index Fund Mid Cap Index Fund Stock Index Fund Nasdaq-100 Index Fund	Index Black Rock Advantage Small Cap Core Touchstone Mid Cap Vanguard S&P 500 Index Vanguard S&P 500 Index	BDSIX TEGYX VFIAX VFIAX
Lifestyle Aggressive Growth Lifestyle Fund Moderate Growth Lifestyle Fund Conservative Growth Lifestyle Fund Vanguard LifeStrategy Growth Vanguard LifeStrategy Moderate Growth Vanguard LifeStrategy Conservative Growth	Target Date * Vanguard Instl Trgt Retire 2045 Instl Vanguard Instl Trgt Retire 2035 Instl Vanguard Instl Trgt Retire 2025 Instl Vanguard Instl Trgt Retire 2045 Instl Vanguard Instl Trgt Retire 2035 Instl Vanguard Instl Trgt Retire 2025 Instl	VITLX VITFX VRIVX VITLX VITFX VRIVX
Target Date * T. Rowe Price Retirement 2015 Adv T. Rowe Price Retirement 2020 Adv T. Rowe Price Retirement 2025 Adv T. Rowe Price Retirement 2030 Adv T. Rowe Price Retirement 2035 Adv T. Rowe Price Retirement 2040 Adv T. Rowe Price Retirement 2045 Adv T. Rowe Price Retirement 2050 Adv T. Rowe Price Retirement 2055 Adv T. Rowe Price Retirement 2060 Adv	Target Date * Vanguard Instl Trgt Retire 2015 Instl Vanguard Instl Trgt Retire 2020 Instl Vanguard Instl Trgt Retire 2025 Instl Vanguard Instl Trgt Retire 2030 Instl Vanguard Instl Trgt Retire 2035 Instl Vanguard Instl Trgt Retire 2040 Instl Vanguard Instl Trgt Retire 2045 Instl Vanguard Instl Trgt Retire 2050 Instl Vanguard Instl Trgt Retire 2055 Instl Vanguard Instl Trgt Retire 2060 Instl	VITVX VITWX VRIVX VTTWX VITFX VIRSX VITLX VTRLX VIVLX VILVX
Balanced Asset Allocation Fund Global Strategy Fund Vanguard Wellington Dynamic Allocation	Target Date * Vanguard Instl Trgt Retire 2035 Instl Vanguard Instl Trgt Retire 2035 Instl Vanguard Instl Trgt Retire 2035 Instl Vanguard Instl Trgt Retire 2035 Instl	VITFX VITFX VITFX VITFX
Non-US Govt Bonds International Government Bond Fund	JP Morgan Government Bond R6	OGGYX
Corporate Bonds Vanguard L/T Investment Grade High Yield Bond Core Bond	Voya Intermediate Bond Fund Voya Intermediate Bond Fund Voya Intermediate Bond Fund	IICIX IICIX IICIX
Government Bonds Inflation Protected Fund Government Securities Vanguard Long-Term Treasury	JP Morgan Government Bond R6 JP Morgan Government Bond R6 JP Morgan Government Bond R6	OGGYX OGGYX OGGYX
Money Market *** Government Money Market I	Fixed Interest Option**	N/A
Fixed Account Fixed Account Plus Short Term Fixed Account Multi-Year Enhanced Fixed Option	Fixed Interest Option** Fixed Interest Option** Fixed Interest Option**	N/A N/A N/A

* The principal value of an investment in a target date fund is not guaranteed at any time including at or after the target maturity date. The target date is the approximate date when investors plan to start withdrawing money. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. Some target date funds maintain a substantial allocation to equities both prior to and after the target date, which can result in greater volatility over shorter time periods. If an investor plans to retire significantly earlier or later than age 65, the funds may not be an appropriate investment even if the investor is retiring on or near the target date. Read the prospectus carefully before investing.

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 and global 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. Fund shares are not insured and are not backed by the U.S. government, and their value and yield will vary with market conditions. Interest rates and bond prices typically move inversely to each other; therefore, as with any bond fund, the value of an investment in this fund may go up if interest rates fall, and vice versa. 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.

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Securities and investment advisory services offered through VALIC Financial Advisors, Inc. ("VFA"), member FINRA, SIPC and an SEC-registered investment advisor.

Annuities issued by The Variable Annuity Life Insurance Company ("VALIC"), Houston, TX. Variable annuities distributed by its affiliate, AIG Capital Services, Inc. ("ACS"), member FINRA. Guarantees are backed by the claims-paying ability of VALIC and are not the responsibility of AIG.

AIG Retirement Services represents AIG member companies - The Variable Annuity Life Insurance Company and its subsidiaries, VALIC Financial Advisors, Inc. and VALIC Retirement Services Company. All are members of American International Group, Inc. (AIG)

** Policy Form GFUA-398, GFUA-12, GFUA-315 or GFA-504, a group fixed annuity issued by The Variable Annuity Life Insurance Company.



BIBB County Performance Report

As of June 30, 2021

Retirement Services

Category	Name	Ticker	Inception Date	QTD	YTD	Return %				Incept (Ann)	Net Expense Ratio	Gross Expense Ratio
						1 Year	3 Year (Ann)	5 Year (Ann)	10 Year (Ann)			
Average:											0.27	0.28
US Fund Large Value	Manning & Napier Disciplined Value I	MNDFX	11/7/2008	3.45	14.21	35.63	12.03	13.22	11.75	12.47	0.55	0.55
US Fund Large Blend	Vanguard 500 Index Admiral	VFIAX	11/13/2000	8.54	15.24	40.76	18.64	17.61	14.80	7.84	0.04	0.04
US Fund Large Growth	AB Large Cap Growth Advisor	APGYX	10/1/1996	13.90	15.17	39.12	25.01	23.94	18.55	10.91	0.61	0.62
US Fund Mid-Cap Growth	Touchstone Mid Cap Growth Y	TEGYX	2/2/2009	9.75	8.82	39.97	20.70	20.35	14.24	17.21	0.99	0.99
US Fund Small Blend	BlackRock Advantage Small Cap Core Instl	BDSIX	3/14/2013	4.52	16.74	59.55	15.22	17.57	N/A	13.92	0.50	0.64
US Fund Foreign Large Value	Transamerica International Equity I	TSWIX	12/18/1992	4.53	10.92	36.87	7.43	9.41	6.61	6.63	0.86	0.86
US Fund Intermediate Core-Plus Bond	Voya Intermediate Bond I	IICIX	1/8/2002	2.06	-1.00	2.53	6.11	3.97	4.52	4.88	0.34	0.34
US Fund Intermediate Government	JPMorgan Government Bond R6	OGGYX	8/1/2016	1.43	-1.64	-1.29	4.64	2.44	3.04	2.47	0.35	0.39
US Fund Target-Date Retirement	Vanguard Instl Trgt Retire Inc Instl	VITRX	6/26/2015	3.21	3.32	12.04	8.12	6.70	N/A	6.07	0.09	0.09
US Fund Target-Date 2015	Vanguard Instl Trgt Retire 2015 Instl	VITVX	6/26/2015	3.41	3.79	13.61	8.51	7.82	N/A	6.68	0.09	0.09
US Fund Target-Date 2020	Vanguard Instl Trgt Retire 2020 Instl	VITWX	6/26/2015	4.21	5.56	18.96	10.06	9.44	N/A	7.87	0.09	0.09
US Fund Target-Date 2025	Vanguard Instl Trgt Retire 2025 Instl	VRIVX	6/26/2015	4.79	6.78	22.81	11.17	10.62	N/A	8.68	0.09	0.09
US Fund Target-Date 2030	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	6/26/2015	5.27	7.93	26.11	11.92	11.55	N/A	9.26	0.09	0.09
US Fund Target-Date 2035	Vanguard Instl Trgt Retire 2035 Instl	VITFX	6/26/2015	5.70	9.05	29.34	12.64	12.45	N/A	9.83	0.09	0.09
US Fund Target-Date 2040	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	6/26/2015	6.14	10.22	32.73	13.34	13.34	N/A	10.37	0.09	0.09
US Fund Target-Date 2045	Vanguard Instl Trgt Retire 2045 Instl	VITLX	6/26/2015	6.56	11.34	36.10	14.07	13.96	N/A	10.86	0.09	0.09
US Fund Target-Date 2050	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	6/26/2015	6.64	11.51	36.49	14.17	14.01	N/A	10.91	0.09	0.09
US Fund Target-Date 2055	Vanguard Instl Trgt Retire 2055 Instl	VIVLX	6/26/2015	6.65	11.51	36.50	14.20	14.03	N/A	10.92	0.09	0.09
US Fund Target-Date 2060	Vanguard Instl Trgt Retire 2060 Instl	VILVX	6/26/2015	6.66	11.51	36.54	14.23	14.04	N/A	10.92	0.09	0.09
US Fund Target-Date 2065+	Vanguard Instl Trgt Retire 2065 Instl	VSXFX	7/12/2017	6.62	11.49	36.49	14.13	N/A	N/A	13.19	0.09	0.09
Stable Value	<i>Fixed-Interest Option</i> ¹	N/A	1/1/1998	0.43	0.73	1.81	2.04	2.02	2.21	3.53	N/A	N/A

The performance data quoted represents past performance. The Fixed-Interest Option performance is based on current interest rates. Current performance may be higher or lower than the performance stated due to recent market volatility. Past performance does not guarantee future result. Investment return and principal value will fluctuate so an investor's shares, when redeemed, may be worth more or less than their original cost. Please visit www.valic.com for recent month-end performance.

* The Since Inception Return %'s are based upon the Inception Date of the fund and are provided as a substitute for any fund with less than a 10-year return.

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¹Policy Form GFUA-398, GFUA-12, GFUA-315 or GFA-504, a group fixed annuity issued by The Variable Annuity Life Insurance Company. Houston, TX

VALIC represents The Variable Annuity Life Insurance Company and its subsidiaries, VALIC Financial Advisors, Inc. and VALIC Retirement Services Company.

Annuities issued by The Variable Annuity Life Insurance Company ("VALIC"). Variable annuities distributed by its affiliate, AIG Capital Services, Inc. ("ACS"), member FINRA. VALIC, VFA and ACS are members of American International Group, Inc. ("AIG").