

The Variable Annuity Life Insurance Company (VALIC)
Houston, Texas

403(b) 457(b) TRADITIONAL IRA ROTH IRA

1. ANNUITANT/APPLICANT INFORMATION

Name: _____
 Mr. Mrs. Ms. Dr. Rev. Gender: Male Female Married Not Married
Date of Birth (DOB): _____ SSN* or Tax ID: _____
Residence Address**: _____
City: _____ State: _____ ZIP: _____
Phone: (_____) _____ Phone: (_____) _____
 Business Personal Business Mobile Personal Mobile Business Personal Business Mobile Personal Mobile
Mailing Address**(if different from residence): _____
City: _____ State: _____ ZIP: _____
*Social Security Number (SSN) **All accounts will be updated with these addresses.

2. BENEFICIARY DESIGNATION (Refer to Information page(s) for guidance.)

This beneficiary designation supersedes all previous beneficiary designations for such account(s).

- To ensure that all beneficiaries are identified, list each by name.
- If no percentage is indicated, your benefits will be paid equally to the listed beneficiaries.
- Percentage total must equal 100%.
- A beneficiary may be an individual, institution, estate, or trust.
- If you wish to designate as beneficiaries your current children, and any children who may be born to you or legally adopted in the future, add the words "all my living children" in the name box following the last child listed.
- When there are multiple beneficiaries and one predeceases you, the proceeds will be divided between the remaining beneficiaries. A designation of "Per Stirpes" after the beneficiary name allows the children of the deceased beneficiary to receive the deceased beneficiary's portion.

2A. INSIDE EDGE ANNUITY (Required - This section must be completed.)

The beneficiary(s) for the Inside Edge Annuity is the same as the beneficiary for my mutual fund custodial account. (No designation required.)

PRIMARY
Name: _____ Phone: (_____) _____ DOB or Trust Date: _____ SSN or Tax ID: _____
Address: _____ City: _____ State: _____ Zip: _____
E-mail: _____ Relationship: _____ Percent (Whole): _____ %

CONTINGENT
Name: _____ Phone: (_____) _____ DOB or Trust Date: _____ SSN or Tax ID: _____
Address: _____ City: _____ State: _____ Zip: _____
E-mail: _____ Relationship: _____ Percent (Whole): _____ %

Check here if you have named additional beneficiaries on a separate sheet, signed, dated and attached to this form.
Print your name and Social Security number at the top of each separate sheet attached.

3. CONTRIBUTION SOURCE (Refer to Information page(s) for guidance.)

TO BE COMPLETED BY AGENT		Employee Voluntary (1)	Employee Mandatory or Matched (2)	Employer Basic (3)	Employer Supplemental or Matching (4)	Employee Roth (5) <small>403(b) or 457(b) Gov. Only</small>
Plan Information	Group # _____	_____	_____	_____	_____	_____
	Plan Type _____	_____	_____	_____	_____	_____
	Plan # _____	_____	_____	_____	_____	_____
	Product _____	_____	_____	_____	_____	_____
	Sub Group _____	_____	_____	_____	_____	_____

Fraud Warning: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Information

CONTRIBUTION INFORMATION

Contribution Sources:

- (1) - Employee Voluntary;
- (2) - Employee Mandatory or Matched (These can include either non-elective employee contributions, or elective deferrals that you must make in order to receive a matching contribution.);
- (3) - Employer Basic;
- (4) - Employer Supplemental or Matching;
- (5) - Employee Roth After Tax Contribution. (These include salary deduction contributions to a Roth 403(b) or 457(b) Governmental plan.)

Note: Separate account numbers must be set up for each Contribution Source.

- Choose either a percent of salary or an amount, and fill in the number of payments, and the date you will begin making payments.
- Single-sum contributions are not available to all participants. Contact your Employer for your plan restrictions.

FRAUD WARNING

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

USA PATRIOT ACT (This notice is printed in compliance with Section 326 of the USA Patriot Act)

IMPORTANT INFORMATION ABOUT PROCEDURES FOR APPLYING FOR AN INSURANCE POLICY OR ANNUITY CONTRACT.

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions, including insurance companies, to obtain, verify, and record information that identifies each person who opens an account, including an application for an insurance policy or annuity contract.

What this means for you: When you apply for an insurance policy or annuity contract, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may ask to see your driver's license or other identifying documents.

WITHDRAWAL RESTRICTIONS FOR 403(b) PARTICIPANTS

According to federal tax laws regulating certain 403(b) plans, any interest and earnings credited to your account after 12/31/88 and any elective contributions made after that date may be withdrawn only under any of the following circumstances.

- Severance from employment
- Death
- Hardship (contributions only)
- Attainment of age 59½ or older
- Disability

You may withdraw up to 20% of the fixed account accumulation value each contract year.

Your Employer's plan may contain other withdrawal restrictions. Additionally, some employer plans have alternative investment options among which plan participants may transfer contract values.

EMPLOYEE RETIREMENT INCOME SECURITY ACT (ERISA) COVERED PLANS

Your spouse must be your primary beneficiary unless Spousal consent to waive Pre-retirement Death Benefits is given. Complete the Beneficiary Designation Form (VL 14945), Spousal Consent Section, if naming someone other than your spouse as your primary beneficiary.

BENEFICIARY DESIGNATIONS

If your account was established under your Employer's plan and such Plan requires that you obtain consent from your spouse or partner to name a beneficiary other than your spouse or partner, complete and return a Beneficiary Designation Form (VL 14945), including the Spousal Consent section, or your beneficiary designation may not be valid with respect to some or all of your death benefits.

Your **primary** beneficiary(ies) will be paid any survivor benefit existing under the contract at your death. If there are no surviving primary beneficiaries, your **contingent** beneficiary(ies) will receive these benefits. A beneficiary can be an individual, institution, entity or trust.

If you wish to designate as beneficiaries your current children and any children who may be born to you or legally adopted in the future, add the words "all my living children" in the name box following the last child listed.

When there are multiple beneficiaries and one predeceases you, the proceeds will be divided among the remaining beneficiaries. A designation of "Per Stirpes" after the beneficiary name allows the children of the deceased beneficiary to receive the deceased beneficiary's portion. If the beneficiary is a minor, or additional space is needed, please complete and submit a Beneficiary Designation Form (VL 14945). For assistance with beneficiary designations, contact your financial professional or a Client Service Professional at 1-800-448-2542.

SALARY REDUCTION AGREEMENT OR SALARY DEDUCTION AUTHORIZATION FOR 403(b) AND 401(k) PLANS

This section only applies if you have not executed a separate salary reduction/deduction agreement with respect to the salary reduction/deduction contributions specified in the Contribution Information section on this form. This form shall serve as your instruction for such contributions and agreement to your Employer's rules regarding the contributions. Upon acceptance by the Employer of these instructions, this document shall then constitute your salary reduction/deduction agreement for purchase of a non-transferable annuity contract qualified under Section 403(b) of the Internal Revenue Code (IRC) or a non-transferable annuity contract to provide retirement benefits under IRC Section 401(k) from The Variable Annuity Life Insurance Company. When effective, this agreement shall apply only to those amounts not currently available as of the date indicated on this form. This agreement shall be legally binding as to both parties while employment continues; provided, however, that either party may change or terminate this agreement with respect to amounts that have not become currently available and payable by the Employer and in accordance with the Employer's reasonable administrative procedures. Salary reductions/deductions are to be effective with respect to pay dates on or after the date listed under Date Payment Begins (which is subsequent to this agreement). Only amounts not currently available to the employee are eligible for salary reduction/deduction.

INTERNAL REVENUE SERVICE (IRS) AND DEPARTMENT OF LABOR (DOL) GUIDANCE ON MARRIAGE

For federal tax law and ERISA purposes, under current IRS and DOL guidance (1) a same-sex marriage that was valid in the state or country it was entered into will be recognized by the IRS or DOL, regardless of the married couple's place of domicile; and (2) although a state may recognize domestic partnerships or civil unions, the terms "spouse," "husband and wife," "husband," and "wife" do not include individuals who have entered into a registered domestic partnership, civil union, or other similar formal relationship recognized under state law that is not denominated as a marriage under the laws of that state.

DOCUMENT DELIVERY CHOICES

E-delivery notices will be sent when the following items become available: Account Statements and transaction confirmations of certain account/administrative updates.

You may customize your selections online at corebridgefinancial.com/retire. Certain documents and types of correspondence may continue to be delivered by U.S. mail for compliance reasons. By electing e-Delivery, you are confirming that you have ready access to a computer with Internet access, an active email account to receive this information electronically, and the ability to read and retain it. This consent will continue until revoked. E-delivery will be cancelled if emails are returned undeliverable. VALIC is not required to deliver information electronically and may discontinue e-delivery notices in whole or part at any time.

Please send completed forms to:

VALIC Document Control
P.O. Box 15648
Amarillo, TX 79105-5648

Overnight Delivery:
VALIC Document Control
1050 N. Western St.
Amarillo, TX 79106-7011

**VALIC Fixed Annuity (IFA-406)
Owner Acknowledgement**

**The Variable Annuity Life Insurance Company (VALIC)
Houston, Texas**

SSN or Tax ID: _____

This is a summary of the provisions of your annuity, but it is not a part of your contract. Your annuity contract contains complete details. Every effort has been made to make this summary as thorough and accurate as possible. However, it is understood that in the event of any conflict, the terms of the contract will govern.

The VALIC Fixed Annuity is designed for the long-term contract holder who wishes to benefit from the advantage of tax-deferral. This annuity is not appropriate for those who may have short-term goals or need liquidity. Depending on your contract, significant penalties may apply to early withdrawals. Consult your tax advisor regarding your specific situation.

TWENTY-DAY CANCELLATION PERIOD (TWENTY-ONE DAY CANCELLATION PERIOD IN FLORIDA): If, after reading the contract, you are not satisfied for any reason, you may return the contract to us or any agent authorized by us within twenty days after receiving it (twenty one days in Florida). Depending on your state of issue, we will return either Purchase Payments paid or the contract value.

EFFECTIVE ANNUAL INTEREST RATE: NOTE: The interest rate earned on your initial Purchase Payment may be higher or lower than the rate indicated below if the initial Purchase Payment is received after the month/year listed on this form.

The effective annual interest rate for the VALIC Fixed Annuity is _____% for Purchase Payments received in _____(month)/ _____(year) and is guaranteed for those deposits for the remainder of the calendar year and intended, but not guaranteed, to be credited for the next calendar year. Thereafter, a pooled rate will be credited to the deposit and related interest. To achieve this rate, the initial Purchase Payment must be left on deposit for a full year without any withdrawals. Interest is credited and compounded daily to achieve the annual rate. Effective annual interest rates are declared monthly. Pooled rates are guaranteed for one calendar year.

MINIMUM GUARANTEED INTEREST RATES: The minimum guaranteed interest rate for all Purchase Payments in the VALIC Fixed Annuity is no less than 2%. See your final contract/endorsement for the exact rate. This minimum guaranteed interest rate is guaranteed for the life of your contract, and is not subject to change. Amounts in your contract that are applied to any fixed interest Annuity Income Payment Option are also guaranteed to earn a fixed rate of interest, and this minimum rate of interest is described in your contract. All Accumulation Values, Surrender Values, paid-up annuity benefits and death benefits available in your contract are subject to the minimum values defined therein, and are at least equal to those values required by the state in which the contract is delivered.

PERMITTED FREE WITHDRAWALS: You may withdraw up to 20% of the value of the fixed annuity each contract year. This withdrawal is not subject to any early withdrawal charge. In addition, other exceptions to the early withdrawal charge may apply depending on your contract.

WITHDRAWAL PRIVILEGES: Purchase Payments allocated to the fixed annuity are subject to early withdrawal restrictions. No withdrawal restrictions will be placed on any withdrawal under the following conditions: annuitization, separation from service from the plan sponsor offering the program, death, disability, attainment of age 59½ and 5 years in the contract, and withdrawals for purposes of a loan. In-service annual withdrawals of 20% are allowed from the fixed annuity, including transfers to mutual funds. In-service withdrawals in excess of 20% will be assessed a 5% withdrawal charge.

FEDERAL TAX PENALTY AND OTHER TAX INFORMATION: Withdrawals are generally subject to federal income tax. In addition, withdrawals prior to age 59½ are generally subject to a 10% federal early withdrawal penalty. Tax-qualified contracts such as IRAs, 401(k)s, etc. are tax-deferred regardless of whether or not they are funded with an annuity. If you are considering funding a tax-qualified retirement plan with an annuity, you should know that an annuity does not provide any additional tax-deferred treatment of earnings beyond the tax-qualified plan or program itself. However, annuities do provide other features and benefits such as death benefits and income payment options.

DEATH BENEFIT PROVISIONS: The Death Benefit Provision is equal to the account value on the date all paperwork is received in good order by VALIC.

PAYOUT OPTIONS:

- Life Annuity With No Guarantee Period
- Designated Period
- Life Annuity With Guarantee of Period
- Life Annuity With Cash Option
- Joint and Survivor Life
- 5, 10, 15, or 20 Years

FEES: There are no fees associated with the fixed annuity.

CONTRACT FORM: IFA-406.

ACCOUNT STATEMENTS: Will be provided quarterly.

The undersigned owner(s) acknowledges that he/she has read and understands the above items and has received a copy of this acknowledgment regarding the purchase of the VALIC Fixed Annuity from The Variable Annuity Life Insurance Company.

Annuitant/Owner
First Name: _____ MI: _____ Last Name: _____ Suffix: _____

Annuitant/Owner's Signature Date

Owner's Address: _____ City: _____ State: _____ ZIP: _____

AGENT'S STATEMENT: I have provided accurate information to the client regarding this annuity. Based on the suitability information gathered by me, I have a reasonable basis to believe that: (a) the applicant would benefit from the elected features of the annuity; (b) this annuity, as a whole, is suitable, and (c) if this is a replacement, the sale of this annuity is a reasonable product for the applicant.

Licensed Agent/Registered Representative (Print Name) Licensed Agent/Registered Representative's Signature Date

Agent #: _____

Broker-Dealer (Print Name): _____

Branch Office Address: _____ City: _____ State: _____ ZIP: _____

Licensed Principal of Broker-Dealer's Signature Date

Instructions:

- Complete this form if the contract owner is an individual.
- This form should be completed using the contract owner's information.
- Check that all questions are answered completely and accurately.
- This form must be completed, signed, and dated in order to consider your application.
- Corrections or updates to information on this form must be initialed by the client.

Incomplete forms will delay processing. Do not leave any questions blank. All responses must be legible.

If any information provided changes before the contract is issued, you must provide notice to VALIC. A change in information may require an explanation and further review by VALIC. You may be asked to verify the accuracy of the information on this form. **Please be aware, VALIC may decline to issue an annuity contract based on the suitability information provided on this form.**

1. CLIENT PROFILE INFORMATION

a. Owner's Name: _____
Date of Birth (DOB): _____ SSN or Tax ID: _____

b. Joint Owner's Name (if applicable): _____
Date of Birth (DOB): _____ SSN or Tax ID: _____

c. Please indicate your experience level with financial, insurance, or investment products:
 None Limited Moderate Extensive

d. What is your risk profile with respect to the purchase of this annuity? (check one)
 Conservative *I prefer little to no market risk.*
 Moderate *I am willing to accept some market risk to achieve higher returns.*
 Aggressive *I am willing to accept maximum market risk to achieve maximum returns.*

e. What are your financial goals for purchasing this annuity? (check all that apply)
 Guaranteed Income Tax Savings Asset Growth
 Safety of Principal Education Financing Estate Planning Other _____

f. How long do you anticipate keeping this annuity with VALIC?
 Less than 3 years 4-7 years 8-10 years Longer than 10 years

g. Do you anticipate taking any withdrawals prior to age 59½?
 Yes No N/A (Over 59 ½)

h. Do you anticipate accessing more than the penalty-free amount in any year during the annuity's surrender charge period?
 Yes No N/A (Single Premium Immediate Annuity (SPIA) or Deferred Income Annuity (DIA))

i. Do you have any existing life insurance or annuity contracts that were sold to you by the same Agent that has recommended this sale?
 Yes No

2. FINANCIAL INFORMATION

j. What is your total annual household gross income? \$ _____ (annual amount)

k. Please identify the source(s) of your household income. (check all that apply)
 Employment/Self Employment Pension/Retirement Benefits Investments Social Security
 Annuity Reverse Mortgage Other _____

l. What are your approximate annual household living expenses (include housing, insurance, food, healthcare, taxes, etc.)?
\$ _____ (annual amount)

m. What is your federal income tax bracket?
 Less than 15% 15-28% Greater than 28%

n. After the purchase of this annuity, will you have sufficient cash or other sources of income available for emergencies?
 Yes No

o. Source of funds for this annuity:
 Savings/Checking/Money Market Annuity Life Insurance Certificate of Deposit (CD)
 Stocks/Bonds/Mutual Funds Employer Retirement Plan (401(k), 403(b), Pension, etc.) Home Equity Loan Reverse Mortgage
 Other _____

2. FINANCIAL INFORMATION (CONTINUED)

p. Complete the Asset Inventory below: Please provide the total value for each asset type below, **after the purchase of this annuity**. If you do not own a specific asset type, please complete with \$0. All asset(s) below left blank will be assumed to have a value of \$0.

Expected Premium Amount for this Annuity: _____ (Do not include this value in the grid below)

Non-Qualified Asset Type	Value	Non-Qualified Asset Type	Value
Cash/Checking/Savings/ Money Market/CD	\$ _____	Real Estate Equity (excluding primary residence)	\$ _____
Stocks/Bonds	\$ _____	Life Insurance Cash Value	\$ _____
Non-Qualified Mutual Funds (exclude Class B funds subject to deferred sales charges)	\$ _____	Non-Qualified Class B Mutual Funds (subject to deferred sales charges)	\$ _____
Non-Qualified Annuities subject to surrender penalties	\$ _____	Non-Qualified Annuities not subject to surrender penalties	\$ _____
Qualified Asset Type	Value	Qualified Asset Type	Value
Qualified Mutual Funds (exclude Class B funds subject to deferred sales charges)	\$ _____	Class B Qualified Mutual Funds (subject to deferred sales charges)	\$ _____
Qualified Annuities subject to surrender penalties	\$ _____	Qualified Annuities not subject to surrender penalties	\$ _____
Other Qualified Plans (401(k), 403(b), 457, Pension, IRA's, etc.)	\$ _____		

q. Will the purchase of this annuity prevent you from meeting any financial liabilities and/or obligations (including mortgage loans, auto loans, credit card debt, insurance premiums, etc.)?

Yes No (If yes, please explain) _____

r. Are you purchasing this annuity in order to qualify, 'spend down' or become eligible for any needs-based governmental benefit program, such as Medicaid or a veteran's benefit (exclude Social Security and Medicare)?

Yes No (If yes, please explain) _____

Note: VALIC Annuity products are not designed with the intent of satisfying the requirements of 'spend down' strategies typically associated with qualifying for needs-based governmental benefit programs, such as Medicaid or veteran's benefits.

s. Do you expect significant changes in your financial situation or needs, annual income, existing assets, liquidity needs, liquid net worth or tax status during the surrender charge period?

Yes No (If yes, please indicate whether any of the financial information provided above will be impacted.) _____

3. REPLACEMENT INFORMATION

t. Will the purchase of this annuity result in a replacement of an existing annuity contract or life insurance policy?

Yes No (If no, please skip questions u-x)

u. Please indicate the type of replacement taking place:

- Life Insurance to Annuity
- Annuity to Annuity (Please complete the table below)

v. Are you replacing your life insurance and/or annuity policy(ies) because this annuity being purchased is better suited for your current financial goals?

Yes No

w. Excluding this replacement, have you had any other annuity exchange or replacement within the past 36 months (60 months in California & Minnesota)?

Yes No

COMPLETE TABLE IF THIS IS AN ANNUITY-TO-ANNUITY REPLACEMENT ONLY

Please complete this section in its entirety. If requested information is unknown, please contact your existing annuity company. If information is not applicable, please fill in "not applicable" or "N/A".

If replacing more than one contract, please completely fill in the information for each replacement. If replacing more than two contracts, complete additional charts, and the owner(s) and agent(s) should sign and date the additional paperwork.

Existing Annuity Contract Information	Existing Contract #1	Existing Contract #2
Company Name		
Contract Number		
Annuity Type (Fixed, Index or Variable)		
Contract Issue Date		
Current Contract Value	\$ _____	\$ _____
Death Benefit Value	\$ _____	\$ _____
Actual or Estimated Amount Being Transferred to VALIC	\$ _____	\$ _____
Surrender Charge or Penalty Assessed on Amount Being Transferred	\$ _____	\$ _____
Market Value Adjustment (MVA)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Estimated MVA amount that will apply (if none, list \$0). Indicate if the MVA amount will be added (+) to or subtracted (-) from the amount being transferred as listed above.	\$ _____	\$ _____

3. REPLACEMENT INFORMATION (CONTINUED)		
Optional Living Benefit	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Fixed Annuity Interest Rates (Also Fixed Account where applicable for Variable and Index Annuities)	Current: _____ % Minimum: _____ %	Current: _____ % Minimum: _____ %
Same Selling Agent on Existing Contract and New Contract?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>x. Please provide a summary explaining why the annuity contract being replaced is no longer meeting your financial objectives and how the replacing annuity contract will meet your current needs and financial objectives.</p> <p>_____</p> <p>_____</p>		

4. COMPLETE FOR SPIA OR DIA ONLY
<p>y. Is the "Lifetime Income Only" payout option selected?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A (Fixed or Index Annuity)</p> <p>Note: If yes, no further income payment will be made and this contract will terminate at the death of the annuitant(s).</p> <p>z. Are you aware that the income annuity being purchased permanently converts your premium to a guaranteed stream of payments and your access to the premium used to purchase the annuity will be restricted?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A (Fixed or Index Annuity)</p> <p>aa. If this purchase will result in a replacement of a deferred annuity, will the income annuity being purchased provide a higher income stream than what you would be able to receive under the terms of your existing annuity contract that is being replaced?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A (Not a replacement, or purchasing Fixed or Index Annuity)</p> <p>(If no, please explain) _____</p>

5. DISCLOSURE
<p>VALIC requires that your licensed agent determine whether the purchase of an annuity is consistent with your financial needs and objectives. VALIC relies on the information presented on this form to validate whether the annuity purchase is suitable for you.</p> <p>For New Jersey residents only: The sale and suitability of annuities is regulated by the Department of Banking and Insurance, you may obtain assistance by visiting the Department's website at www.state.nj.us/dobi or by contacting (609) 292-7272 or (800) 446-7467.</p>

6. OWNER/JOINT OWNER ACKNOWLEDGEMENTS AND SIGNATURES
<p>By signing this form, I (and Joint Owner, if any) affirm each of the following: To the best of my knowledge and belief, the information I provided to my agent and shown above is true and complete, and was obtained prior to my purchase of the annuity. I understand that my failure to provide true and complete information may affect the ability of my agent and VALIC to determine the suitability of the product being applied for, and may limit the protection provided by regulations regarding suitability of the annuity being purchased.</p> <p>I have been informed of the various features of the annuity being purchased, and I certify that it is suitable for me based on my financial needs and objectives. If I am purchasing this annuity contract for a Traditional or Roth IRA, I understand that a Traditional IRA already provides tax deferral or that Roth IRAs, subject to certain restrictions, provide tax-free accumulation and that such deferral will NOT be enhanced by this annuity contract. I understand that I should consult my tax advisor if I have any questions about tax savings and the purchase of this annuity.</p> <p>For Index and Fixed Deferred Only: I understand that access to the funds used to purchase this annuity, in excess of the free withdrawal amount during the withdrawal charge period, may result in a penalty.</p> <p>For SPIA or DIA Only: I understand that, with limited exceptions, I am permanently converting my premium into an income stream.</p> <p>_____ Date</p> <p>_____ Date</p>

7. AGENT'S ACKNOWLEDGEMENTS
<p>By signing this form, I affirm the following: To the best of my knowledge and belief, the information on the form is true and complete, and was obtained prior to the purchase of the annuity. Based on information provided by the owner(s) and my review of such information, I have recommended this annuity as suitable for the financial needs and objectives of the owner(s).</p> <p>_____ Agent's Name (Print) _____ Agent's Signature _____ Date</p> <p>_____ Broker/Dealer, Firm or Affiliation</p>

Please send completed form to:

VALIC Document Control
P.O. Box 15648
Amarillo, TX 79105-5648

Overnight Delivery:
VALIC Document Control
1050 N. Western St.
Amarillo, TX 79106-7011

Agent Access Authorization Form

VALIC Financial Advisors, Inc. (VFA)

The Variable Annuity Life Insurance Company (VALIC)

Houston, Texas

Mail or Fax Completed Forms to:

VALIC Document Control

P.O. Box 15648, Amarillo, TX 79105-5648

Fax: 1-800-858-2542

1. CLIENT INFORMATION

Name: _____ Daytime Phone: (_____) _____

SSN: _____

2. AUTHORIZATION INFORMATION

I hereby grant my agent, the Broker/Dealer of record and their administrative staff the authority to obtain information and complete the following transactions within my account(s), on which the agent is identified as the agent of record:

- Transfers of value between investment options
- Asset allocation changes
- Rebalance of existing funds
- Contribution changes
- Account transaction status inquiries

This authorization does not allow my agent, Broker/Dealer or their administrative staff to take loans or withdrawals from my account(s).

If you would like an additional agent appointed with VALIC to also conduct the transactions listed above, designate that agent in the blanks below. The agent noted below will have the same authorization as the agent of record.

Dual Agent Name: _____

Dual Agent Code (assigned by VALIC): _____

Note: A Change of Broker/Dealer form is needed to change or update the agent of record.

3. CLIENT APPROVAL

- I understand that this authorization applies to all VALIC accounts associated with my Social Security number where the agent is identified as the agent of record.
- I understand that VALIC will follow the appropriate verification procedures when giving account information or performing transactions via the telephone. I further understand that the company is not responsible for any claim, loss or expense from any error resulting from instructions received over the phone or in writing from my agent(s), the Broker/Dealer of record and their administrative staff or myself.

Client's Signature: _____ Date: _____

VALIC represents The Variable Annuity Life Insurance Company and its subsidiary VALIC Retirement Services Company.

Record of Contribution

The Variable Annuity Life Insurance Company (VALIC)

Houston, Texas

For Independent Channel Use Only

1. CLIENT INFORMATION

First Name: _____ MI: _____ Last Name: _____ Suffix: _____
 Date of Birth: _____ Primary Phone: (_____) _____ SSN or Tax ID: _____
 Address: _____
 City: _____ State: _____ ZIP: _____
 Check #: _____ Check Date: _____ Check Amount: \$ _____
 Contingent Owner Name (Nonqualified only): _____ SSN or Tax ID: _____

2. FUNDS TO BE APPLIED TO ACCOUNTS

Check one. Enter the information below and indicate the amount, if not equal to the check amount. (Can enter "NEW" as account #.)

IRA – Account #: _____ Product or Group #: _____ Amount: \$ _____
 Nonqualified – Account #: _____ Product or Group #: _____ Amount: \$ _____
 401(a)/(k)/403(a) – Account #: _____ Product or Group #: _____ Amount: \$ _____
 Roth: IRA/401(k)/403(b)/457(b) – Account #: _____ Product or Group #: _____ Amount: \$ _____
 TSA 403(b) – Account #: _____ Product or Group #: _____ Amount: \$ _____

Checks should be mailed to the appropriate Lockbox Bank for the product sold. See section 4.

Variable Products: Funds will be applied to allocations established for future deposits. Allocations for future deposits may differ from how funds are currently invested. Allocations can be verified through VALIC Online for existing accounts.

Model Replacement Form VL 14131 – Required for all applications sold in: AL-AR-AK-AZ-CO-CT-HI-IA-KY-LA-MD-ME-MS-MT-NC-NE-NH-NJ-NM-OH-OR-RI-SC-SD-TX-UT-VA-VT-WI-WV.

New contracts or arrangements with VALIC will not go into effect until VALIC receives an application and applicable forms in good order.

3. SOURCE OF QUALIFIED FUNDS

SEP / IRA / Roth IRA Contribution for: _____ [Tax Year] Consult your tax advisor regarding annual contribution requirements and deadlines.

Direct or Indirect (60-day) Rollover of Tax Qualified Funds – Name of Transferring Carrier: _____

Source of funds: 403(b) 457(b) IRA/SEP Roth IRA/Roth 401(k)/Roth 403(b)/Roth 457(b) 401(a)/(k)/403(a) OTHER: _____

4. LOCKBOX ADDRESSES

Assured Choice

Standard Mail:
 THE VARIABLE ANNUITY LIFE INS
 CO
 Dept VAL
 PO Box 650545
 Dallas, TX 75265-0545

Overnight:
 JP MORGAN CHASE (TX1-0029)
 Attn: American General Life Ins Co
 & 650545
 Dept Val
 14800 Frye Rd, 2nd Floor
 Fort Worth, TX 76155

All Other Products

Standard Mail:
 VALIC
 C/O JP MORGAN CHASE
 PO BOX 301700
 Dallas, TX 75303-1700

Overnight:
 JP MORGAN CHASE (TX1-0029)
 VALIC
 Lockbox number 301700
 14800 Frye Rd
 Fort Worth, TX 76155

5. SIGNATURES

- Client understands that an indirect rollover must be completed within 60 days from the date of client's receipt of a distribution from a qualified plan or IRA. The undersigned further agrees, in the event his/her transaction is not complete, to permit VALIC to retain his/her funds while VALIC immediately attempts to obtain the information necessary and/or correct any other issues in order to complete the transaction contemplated.
- The undersigned agrees, in the event his/her transaction is not complete, to permit VALIC to retain his/her funds while VALIC immediately attempts to obtain the information necessary and/or correct any other issues in order to complete the transaction contemplated.

Client Signature _____ Date _____

Licensed Agent (Print Name): _____ Phone: (_____) _____

VALIC Agent #/Location: _____ State License #: _____

Licensed Agent's Signature _____ Date _____

Broker-Dealer (Print Name): _____

Branch Office Address: _____ City: _____ State: _____ ZIP: _____

Licensed Principal of Broker-Dealer Signature _____ Date _____

Make all checks payable to: The Variable Annuity Life Insurance Company (VALIC)