



State of Florida SMSOAP

Average Annual Return % as of December 31, 2024

| Asset Category / Fund Name | Return % | | | | | | Since Inception * | | Expense Ratio | |
|-------------------------------------|----------|-------|--------|--------|--------|---------|-------------------|----------|---------------|-------|
| | 3-Month | YTD | 1-Year | 3-Year | 5-Year | 10-Year | Return % | Date | Net | Gross |
| Variable Annuity Options | | | | | | | | | | |
| VALIC Company I Systematic Growth | 6.95 | 34.48 | 34.48 | 6.02 | 13.26 | 14.17 | 8.63 | 11/01/00 | 0.65 | 0.83 |
| VALIC Company I International Value | -6.02 | 8.43 | 8.43 | 3.37 | 4.41 | 3.74 | 3.72 | 12/05/05 | 0.78 | 0.85 |
| VALIC Company I Inflation Protected | -3.18 | 1.18 | 1.18 | -1.83 | 1.59 | 1.95 | 2.81 | 12/20/04 | 0.59 | 0.62 |
| VALIC Company I Core Bond | -3.06 | 1.69 | 1.69 | -2.43 | 0.04 | 1.59 | 3.67 | 09/21/98 | 0.48 | 0.51 |
| VALIC Company I U.S. Socially Rspnb | -0.43 | 18.61 | 18.61 | 6.16 | 11.99 | 11.50 | 8.13 | 09/21/98 | 0.36 | 0.36 |
| Vanguard Wellington™ Inv | 0.85 | 14.76 | 14.76 | 3.98 | 8.15 | 8.36 | 8.29 | 07/01/29 | 0.26 | 0.26 |
| Fixed Annuity | | | | | | | | | | |
| Fixed Account Option ² | 0.68 | 2.69 | 2.69 | 2.35 | 2.38 | 2.56 | 3.93 | 01/01/98 | N/A | N/A |

*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.

The performance data quoted represents past performance. Current performance may be higher or lower than the performance stated due to recent market volatility. Past performance does not guarantee future results. 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. Bear in mind that investing involves risk, including the possible loss of principal. Please visit www.susorpvalic.com for quarter-end performance. The principal value of an investment is not guaranteed at any time including at or after the target maturity date.

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. 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.

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.

Investors should carefully consider the investment objectives, risks, fees, charges and expenses before investing. This and other important information is contained in the prospectuses, which can be obtained from your financial professional, call 1-800-987-1143 to obtain a fund prospectus or visit www.susorpvalic.com. Read the prospectuses carefully before investing.

Securities offered through VALIC Financial Advisors Inc., member FINRA, SIPC and an SEC-registered investment advisor.

Variable Annuity Option Disclosure

Performance data prior to the inception date of the new class of funds is hypothetical and reflects historical returns of an existing share class at net asset value adjusted to reflect the additional 12b-1 fees relating to the new class of funds. Mutual funds are classified according to Morningstar. Several of these funds returns were achieved during favorable market conditions. There can be no assurance that the funds will continue to achieve substantially similar performance as they previously experienced. The investment return and principal value will fluctuate so an investor's shares, when redeemed, may be worth more or less than their original cost. Data Source: Morningstar

Returns for periods prior to the date the funds became available in the Separate Account are hypothetical and are derived from the performance of the underlying fund, adjusted to reflect fees, expenses, and surrender charges if applicable, as if the fund had been in the Separate Account during the stated period.

Returns reflect overall changes in accumulation unit value from the beginning to the end of the periods shown, after deduction of fund expenses. Non-Standardized returns do not reflect deduction of account maintenance fees, surrender charges, premium taxes or optional rider fees, if applicable.

| Asset Category / Fund Name | Return % | | | | | | Since Inception * | | Expense Ratio | |
|-------------------------------|----------|-----|--------|--------|--------|---------|-------------------|------|---------------|-------|
| | 3-Month | YTD | 1-Year | 3-Year | 5-Year | 10-Year | Return % | Date | Net | Gross |

Pursuant to an Amended and Restated Advisory Fee Waiver Agreement between VALIC and VALIC Company I, in effect until September 30, 2023, and continued from year to year thereafter by board approval, VALIC has agreed to waive its fee under the Advisory Agreement with respect to the Global Strategy Fund.

Pursuant to a Second Amended and Restated Expense Limitation Agreement between VALIC and certain Funds, VALIC has contractually agreed to waive fees and/or reimburse expenses for the following Funds: Aggressive Growth Lifestyle Fund, Blue Chip Growth Fund, Capital Appreciation Fund, Conservative Growth Lifestyle Fund, Core Bond Fund, Dynamic Allocation Fund, Government Money Market I Fund, High Yield Bond Fund, International Opportunities Fund, Mid Cap Value Fund, Moderate Growth Lifestyle Fund, Nasdaq-100 Index Fund, Small Cap Growth Fund, Small Cap Value Fund, Stock Index Fund, and Systematic Core Fund. The expense waivers or reimbursements are contractual and will continue through September 30, 2022 for each fund, and shall continue in effect for successive one-year periods only if the Advisor notifies the applicable Funds prior to the expiration date that it agrees to extend the current expense cap for an additional one-year period.

Trading may be limited based on VALIC's Investor Trading policy which is available online at www.valic.com. Funds, other than VALIC Company I, may impose additional limitations on the number of trades in and out of the fund. Please see the fund's prospectus for more information.

Annuities are long-term retirement savings vehicles. Withdrawals may be subject to federal and/or state income taxes. Federal restrictions and a 10% federal early withdrawal tax penalty may apply if taken before age 59½. Early withdrawals may be subject to withdrawal charges. Partial withdrawals may reduce benefits and contract value.

Annuity contracts issued by The Variable Annuity Life Insurance Company. Variable annuities distributed by its affiliate, Corebridge Capital Services, Inc., Member FINRA.

All companies above are wholly owned subsidiaries of Corebridge Financial, Inc.

Corebridge Retirement Services, Corebridge Financial and Corebridge are marketing names used by these companies.

Fixed Annuity Disclosure

Performance data for the Fixed Account Option prior to July 2015 is hypothetical and reflects historical returns as if the investment option was part of the General Account. Performance data for July 2015 and after are actual.

VALIC's Fixed-Interest Option features interest rate guarantees that include: (i) a lifetime minimum interest rate of 1.00% set at the time the contract is issued; (ii) an annual crediting rate of 1.65% for calendar year 2017; and (iii) in the company's discretion, a current crediting rate, declared no more frequently than every 90 days, and equal to or greater than the annual crediting rate. Each rate is credited on a daily basis at an annual effective rate and uses a portfolio interest crediting method in which all deposits, as well as credited interest, receive the same crediting rate regardless of date of deposit. VALIC's interest-crediting policy is subject to change, but any changes will not reduce the current rate below the contractually guaranteed minimum or money already credited to the account. All guarantees are backed by the claims-paying ability of The Variable Annuity Life Insurance Company.

Returns for fixed options were calculated assuming a lump-sum deposit on the first day of each period and interest credited to the account according to VALIC's interest crediting policy. Equivalent rates were used, even though the contract may not have been available for sale during all periods shown. Performance numbers for the Fixed Account Option are based on annualized returns. Premium taxes will be deducted when required by state law.

²Policy Form UITG-194, a group unallocated deferred fixed and variable annuity issued by The Variable Annuity Life Insurance Company.