

**UNIFORM DISCLOSURE NOTICE TO POTENTIAL PURCHASER OF 403(b)
ANNUITY CONTRACT THROUGH SALARY REDUCTION AGREEMENT
WITH EDUCATIONAL INSTITUTION**

Section I (for All Annuity Contracts)

Name of Agent Offering the Annuity Contract for Sale:	
Address of Offering Agent:	
Telephone Number of Offering Agent:	
State License Number of Offering Agent:	
State Agency Issuing the Offering Agent's License:	
SEC License or Registration Number of Offering Agent (if applicable):	
Name of Insurance Agency:	
Address of Insurance Agency:	
Telephone Number of Insurance Agency:	
State License Number of Insurance Agency:	
State Agency Issuing the Insurance Agency's License:	
Name of Insurer:	The Variable Annuity Life Insurance Company (VALIC)
Address of Insurer:	2929 Allen Parkway Houston, Texas 77019
Telephone Number of Insurer:	(800) 448-2542
Name of Insurer's Account Representative Authorized to Respond to Inquiries Or Complaints:	Manager, Complaint Department
Address of Insurer's Account Representative:	16650 Greenbriar Plaza Drive Houston, TX 77060

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Section I (for All Annuity Contracts) continued

Telephone Number of Insurer's Account Representative:	1-800-448-2542
FAX Number of Insurer's Account Representative:	1-877-202-0187

Section II (for Fixed Annuity Contracts)

Product Name:	Portfolio Director® (Series 5). Completed in lieu of attaching a notice.
Current Interest Rate or the Formula Used to Calculate the Current	Fixed Account Plus: _____% effective annual rate for deposits received by end of _____ 2024. Fixed Account Plus rates are set monthly. VALIC guarantees this rate for deposits received during this month through the end of the calendar year. VALIC intends (but does not guarantee) to pay this rate on those deposits for another calendar year. The rate for these deposits is then declared annually on January 1st. Short-Term Fixed Account: at least 1.00% effective annual rate for deposits received by end of December 2024.
Guaranteed Rate of Interest and Percentage of the Premium to Which the Interest Rate Applies:	At least 1% guaranteed rate applies to all deposits into a fixed account option.
How Interest is Compounded:	Compounded daily; credited monthly.
Amount of any Fees, Costs, or Penalties:	
Up-Front Charges, such as Front-End None Sales Load:	None
Surrender Charges: Withdrawal Charges:	Applies only to In-Service transfers to other carriers: Yr 1-10: Lesser of (a) 5% of payments received in last 60 months or (b) 5% of withdrawal (in excess of 10% annually). See below. Yr 11-12: Lesser of (a) see above or (c) 1% of withdrawal (in excess of 10% annually). Withdrawal Charges are same as Surrender Charges.

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Section II (for Fixed Annuity Contracts) continued

Deferred Sales Charges, Such as Back-End Sales Load:	None		
Market Value Adjustment Charges:	Not Applicable		
Loan Initiation Fee:	Not Applicable		
Amount of Any Other Fees, Costs or Penalties:	Separate Account: Up to 1.25% of average daily net asset value (varies by fund).		
Any Other Contract Restrictions that Exceed 10 Years:	20% of Fixed Account Plus value may be transferred out each contract year. Funds in Short-Term Fixed Account must remain for 90 days before transferring to another option.		
How long the annuity is required to be in force before the purchaser is entitled to the full bonus accumulation value:	Not Applicable		
The manner in which the amount of the guaranteed benefit under the annuity is computed:	See Death Benefits section in prospectus: During the Purchase Period Interest Guaranteed Death Benefit (prior to age 70) Standard Death Benefit (on or after age 70) During the Payout Period		
Are loans guaranteed to be available under the annuity:	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	
What restrictions, if any, apply to the availability of money attributable to the value of the annuity once the purchaser is retired or separated from the employment of the employer:	None		
Does the annuity guarantee the participant the right to surrender a percentage of the surrender value each year, and the percentage, if any:	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	Guaranteed Percentage: <u>100%</u>
Does the annuity guarantee the interest rate associated with any settlement option:	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	

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Section III (Relating to Variable and Equity-Based Index Annuity Contracts)

Article 6228a-5, Vernon's Texas Civil Statutes, Section 11 provides the following:

- (a) A person who offers to sell an annuity contract that is or will likely be the subject of a salary reduction agreement shall provide notice to a potential purchaser as provided by this section:
- (d) A variable annuity must be accompanied by:
 - (1) a notice that includes any item listed in Subsection (c) of this section [Section II of this form] that is applicable to variable annuities;
 - (2) the prospectus; and
 - (3) any other purchasing information required by law.
- (e) An equity-based index contract must state in plain language how the annuity contract will be credited with growth.

Section IV (for All Annuity Contracts)

The company offering this annuity must comply with the provisions of Sections 5 and 8A, Article 6228a-5, Vernon's Texas Civil Statutes (V.T.C.S.) and TRS rules 34 Texas Administrative Code (TAC) Chapter 53. The annuity must be a qualified investment product registered with TRS under Section 8A.

A potential purchaser may contact TRS by phone at 866-616-4032 or access the TRS Web site at www.trs.texas.gov to determine which companies are in compliance with Section 5 and which qualified investment products are registered under Section 8A. Companies on the TRS List of 403(b) Certified Companies have certified they are in compliance with Section 5, Article 6228a-5, V.T.C.S. Qualified investment products on the TRS 403(b) Active Products List have been registered with TRS by certified companies under Section 8A, Article 6228a-5, V.T.C.S

A school employee may purchase only a registered eligible qualified investment product through a salary reduction agreement. Note: All products on the *TRS 403(b) Active Products List* may not be available to employees of all districts.

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Section IV (for All Annuity Contracts) continued

Civil remedies are available to a school employee under the Deceptive Trade Practices – Consumer Protection Act (Chapter 17, Subchapter E, Texas Business & Commerce Code) against a person for selling, offering to sell, or illegally promoting an annuity contract to the employee with the intent that it will be the subject of a salary reduction agreement if the annuity is not an eligible qualified investment product under Article 6228a-5 or is not registered with TRS as required by Section 8A of Article 6228a-5. Additionally, under Article 6228a-5, Section 11(f) and (g), if the uniform disclosure notice and information required by law is not provided, any annuity contract for which the notice is required is voidable at the discretion of the purchaser. Not later than the 30th day after the date an employee notifies the seller in writing of the employee’s election to void the contract, the seller shall refund to the employee the amount of all consideration paid to the purchaser and 10 percent interest up to the date the employee provides the notice to the seller. A seller who receives a refund request under these provisions is not required to make a refund if, not later than the 30th day after the date the seller receives a request for a refund from the employee, the seller provides a copy of the notice signed by the employee.

To inquire or file a complaint about the insurance agent or company, contact the Consumer Protection Division of the Texas Department of Insurance at: Toll Free Number: 1-800-252-3439; In Austin, call: (512) 463-6515; Fax: (512) 475-1771; Web site: www.tdi.state.tx.us

The Consumer Protection Division of the Texas Attorney General’s Office can be reached at: 1-800-337-3928 or 1-800-621-0508. The Web site is: <https://www.texasattorneygeneral.gov/>

This disclosure notice has been explained to me by the agent named in Section I, and I understand that if the investment product related to this notice does not meet the requirements of Texas law and TRS rules, that I have specific legal remedies. I also understand that I will be given a completed copy of this notice.

Signed: _____ Date: _____
Signature of Potential Purchaser

Signed: _____ Date: _____
Signature of Agent Shown in Section I