

The Variable Annuity Life Insurance Company (VALIC)
VALIC Retirement Services Company (VRSCO)

2929 Allen Parkway
Houston, Texas 77019

12/04/2024

NON-ERISA FEE DISCLOSURE
CITY OF FOSTER CITY/ESTERO MUNICIPAL IMPROVEMENT
2919 ALLEN PARKWAY
11TH FLOOR
HOUSTON, TX 77019

RE: Participant Fee Disclosure - Non-ERISA Plan
THE CITY OF FOSTER CITY/ESTERO MUNICIPAL IMPROVEMENT DISTRICT 401(A) PLAN ("Plan")
Group Plan No: 64641 001

Dear NON-ERISA FEE DISCLOSURE:

Per your request, Corebridge Retirement Services is providing the enclosed Participant Fee Disclosure ("Disclosure") in a format similar to that required under Department of Labor regulations for plans covered by the Employee Retirement Income Security Act ("ERISA"). Since your plan is not subject to ERISA, some variation in the format is required to comply with FINRA and SEC rules. The information in the Investment Alternatives Comparative Chart may not be made available if it presents data more than 90 days old. Consequently, this chart should not be distributed or displayed beyond the last day of that time period.

This Disclosure will assist you in providing participants, alternate payees and beneficiaries ("Participants") and eligible employees with the following:

Investment Alternatives Comparative Chart – Includes information to help Participants and eligible employees compare the investment options provided by Corebridge Retirement Services under the Plan. The information may not be distributed or displayed beyond 90 days from the date of the information.

Individual Fees and Charges – Presents an explanation of expenses deducted from Participant accounts on an individual, rather than Plan-wide, basis (as applicable), such as loan fees.

Plan Information and Administrative Expenses – Provides information at the Plan level, but for some elements it is specific to the recordkeeping platform.

Participants and eligible employees may obtain additional investment information from the following:

1. Investment information is available in enrollment materials, prospectuses and on quarterly account statements.
2. Investment performance is available at the website:
www.corebridgefinancial.com/rs/feedisclosure
 - a. For mutual funds, search using the fund ticker symbols.
 - b. For annuity products, search using the product identifiers found in quarterly account statements.

If you have questions or need additional information, please contact Fee Disclosure Services at FeeDisclosureUpdate@corebridgefinancial.com or 888-537-7241.

Fee Disclosure Services

Enclosure