Inside Edge Annuity Application VIRGINIA

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

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

Name:	
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.	
<ul> <li>If no percentage is indicated, your benefits will be paid equally to the listed beneficiaries.</li> </ul>	
Percentage total must equal 100%.	
A beneficiary may be an individual, institution, estate, or trust.	
<ul> <li>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 w "all my living children" in the name box following the last child listed.</li> </ul>	rords
<ul> <li>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 portional designation.</li> </ul>	rtion.
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 requi	red.)
PRIMARY         DOB or         SSN or           1. Name:          Phone: ()          Trust Date:         Tax ID:	
1. Name:          Inust Date:	
Address:          City:          State:          Zip:	
Percent	
E-mail:	
E-mail:         Percent (Whole):           CONTINGENT         DOB or         SSN or	_ %
	_ %
CONTINGENT DOB or SSN or	%
CONTINGENT         DOB or         SSN or           1. Name:          Phone: ()          Trust Date:            Address:          City:          State:          Zip:	%
CONTINGENT         DOB or         SSN or           1. Name:         Phone: ()         Trust Date:         Tax ID:           Address:         City:         State:         Zip:           E-mail:         Relationship:         (Whole):	%
CONTINGENT         DOB or         SSN or           1. Name:          Phone: ()          Trust Date:            Address:          City:          State:          Zip:	%
CONTINGENT       DOB or       SSN or         1. Name:       Phone: ()       Trust Date:       Tax ID:         Address:       City:       State:       Zip:         E-mail:       Relationship:       Percent (Whole):         DOB or       State:       Zip:	%
CONTINGENT       DOB or       SSN or         1. Name:       Phone: ()       Trust Date:       Tax ID:         Address:       City:       State:       Zip:         E-mail:       Relationship:       Percent         Check here if you have named additional beneficiaries on a separate sheet, signed, dated and attached to this form.       Percent         Print your name and Social Security number at the top of each separate sheet attached.       Image: Contrained additional beneficiaries on a separate sheet attached.         3. CONTRIBUTION SOURCE (Refer to Information page(s) for guidance.)       Employee       Employee         TO BE COMPLETED BY AGENT       Employee       Employee	% % 100
CONTINGENT       DOB or       SSN or         1. Name:       Phone: ()       Trust Date:       Tax ID:         Address:       City:       State:       Zip:         E-mail:       Relationship:       Percent         Check here if you have named additional beneficiaries on a separate sheet, signed, dated and attached to this form.       Percent         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.)	% % h (5)
CONTINGENT       DOB or       SSN or         1. Name:       Phone: ()       Trust Date:       Tax ID:         Address:       City:       State:       Zip:         Address:       City:       State:       Zip:         E-mail:       Relationship:       (Whole):       Percent         Check here if you have named additional beneficiaries on a separate sheet, signed, dated and attached to this form.       Percent         Print your name and Social Security number at the top of each separate sheet attached.       Employee       Employee         3. CONTRIBUTION SOURCE (Refer to Information page(s) for guidance.)       Employee       Employee       Employee         Group #       Count #       Voluntary (1)       Madatory or       Employer       Employer       Employee         Plan       Plan Type	% % h (5) nly
CONTINGENT       DOB or Trust Date:       SSN or Tax ID:         1. Name:       Phone: ()       Trust Date:       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.       Percent (Whole):         Print your name and Social Security number at the top of each separate sheet attached.       Employee       Employee (Whole):         3. CONTRIBUTION SOURCE (Refer to Information page(s) for guidance.)       Employee       Employee Mandatory or Mandatory or Matched (2)       Employer Supplemental or Matching (4)       Employee A03(b) or 403(b) or 457(b) Gov. C         Plan       Plan Type       <	% % h (5) nly
CONTINGENT       DOB or Trust Date:       SSN or Tax ID:         1. Name:       Phone: ()       Trust Date:       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.       Percent (Whole):         Print your name and Social Security number at the top of each separate sheet attached.       Employee (Mandatory or Basic (3))       Employer Supplemental or 403(b) or 457(b) Gov. C         TO BE COMPLETED BY AGENT       Employee Voluntary (1)       Matched (2)       Employer Basic (3)       Employer Supplemental or 457(b) Gov. C         Plan       Plan Type       —       —       —       —       —       —	%

Original – VALIC, Copy – Annuitant/Applicant, Copy – Agent, Copy – Agency/Broker-Dealer INSIDE EDGE 3.0 AL

ALTNEWACCT page 1 of 2

4. INVESTOR PROFILE	
What are your objectives for the funds under consideration?	
□ Safety of Principal □ Income □ Long-Term Growth	
Annual Household Income   Under \$50,000   \$50,000   \$100,000   C	Dver \$100,000 list amount \$
│ Net Worth (excluding value of primary residence) □ Under \$50,000 □ \$50,000 – \$100,000 □ 0	Over \$100,000 list amount \$
Tax Bracket:% Expected Annuity Date:	
5. E-MAIL ADDRESS AND DOCUMENT DELIVERY CHOICES	
E-mail Address:	🗆 Business 🗖 Personal
Select document delivery choice below. If no selections are made, paper documents will be mailed.	
Electronic delivery     Paper delivery	
Electronic delivery is a free service though you may pay to access the Internet or receive e-mails. VALIC will available for viewing and/or printing online. See the Information page(s) for more details.	I send e-mail notices when documents are
6. REQUIRED AFFIRMATIONS	
This application is subject to acceptance by The Variable Annuity Life Insurance Company at its Home Office.	Proof of age must be furnished before Annuity
Payments begin.	
Do you have any existing life insurance policies or annuity contracts?  Yes No Will this annuity replace, discontinue or change any existing life insurance or annuity contract issued by this	or any other company $2 \square V_{22} \square N_{2}$
If yes, to either question above, please fill out the required state replacement form.	
Are you as the owner of this account an active duty service member of the United States Armed Forces?	□ No □ Yes (If yes, complete VL 22059.)
7. ANNUITANT/APPLICANT STATEMENTS AND SIGNATURE	
<ul> <li>By signing this form, I represent that all statements, answers, and affirmations in this form are represent all information is complete and true to the best of my knowledge and belief. I have read a in the Information page(s) of this form on the following subjects:</li> <li>Fraud Warning</li> <li>ERISA Covered Plans</li> <li>Withdrawal Restrictions for 403(b) Participants (if applicable)</li> </ul>	
<ul> <li>Salary Reduction Agreement or Salary Deduction Authorization (if applicable)</li> <li>Check if you own or participate in another VALIC Product.</li> </ul>	
Salary Reduction Agreement or Salary Deduction Authorization (if applicable)	Date
Salary Reduction Agreement or Salary Deduction Authorization (if applicable)     Check if you own or participate in another VALIC Product.     Annuitant/Applicant's Signature     Signed at City/State	Date
Salary Reduction Agreement or Salary Deduction Authorization (if applicable)     Check if you own or participate in another VALIC Product.     Annuitant/Applicant's Signature     Signed at City/State     S. DEALER/LICENSED AGENT INFORMATION AND SIGNATURES	
Salary Reduction Agreement or Salary Deduction Authorization (if applicable)     Check if you own or participate in another VALIC Product.     Annuitant/Applicant's Signature     Signed at City/State     S. DEALER/LICENSED AGENT INFORMATION AND SIGNATURES	Date
Salary Reduction Agreement or Salary Deduction Authorization (if applicable)     Check if you own or participate in another VALIC Product.     Annuitant/Applicant's Signature     Signed at City/State     Signed at City/State     Icensed Agent:     (Print Name)     Licensed Agent Phone: () State License #:	cation:
Salary Reduction Agreement or Salary Deduction Authorization (if applicable)     Check if you own or participate in another VALIC Product.     Annuitant/Applicant's Signature     Signed at City/State      Signed at City/State      Icensed Agent:     (Print Name)     VALIC Agent #/Lo	cation: es
<ul> <li>Salary Reduction Agreement or Salary Deduction Authorization (if applicable) </li> <li>Check if you own or participate in another VALIC Product. </li> <li>Annuitant/Applicant's Signature </li> <li>Signed at City/State </li> <li>B. DEALER/LICENSED AGENT INFORMATION AND SIGNATURES </li> <li>Licensed Agent: </li> <li>(Print Name) </li> <li>Licensed Agent Phone: </li> <li>(Print Name) </li> <li>(Print Name)</li></ul>	cation: es
Salary Reduction Agreement or Salary Deduction Authorization (if applicable)     Check if you own or participate in another VALIC Product.     Annuitant/Applicant's Signature     Signed at City/State     Signed at City/State     Signed Agent:     (Print Name)     Licensed Agent Phone: () State License #:     YALIC Agent #/Lo     (Print Name)     Licensed Agent phone: () State License #: To the best of my knowledge the applicant has an existing life insurance policy or annuity contract. □ Yee     Do you have any reason to believe the annuity applied for will replace or change any existing life insurance     As Agent, have you complied with all State Replacement Regulations and completed all required State Rep     By signing this form, I represent that I have truly and accurately recorded herein the information provided b     Licensed Agent/Registered Representative's Signature     Broker-Dealer:	cation: es
Salary Reduction Agreement or Salary Deduction Authorization (if applicable)     Check if you own or participate in another VALIC Product.     Annuitant/Applicant's Signature     Signed at City/State     Signed at City/State     Check if you own or participate in another VALIC Product.     Signed at City/State     Signed at City/State     Check if you own or participate in another VALIC Product.     VALIC Agent INFORMATION AND SIGNATURES     Licensed Agent:     (Print Name)     Licensed Agent Phone:     ()     State License #:  To the best of my knowledge the applicant has an existing life insurance policy or annuity contract.     Ye Do you have any reason to believe the annuity applied for will replace or change any existing life insurance     As Agent, have you complied with all State Replacement Regulations and completed all required State Rep     By signing this form, I represent that I have truly and accurately recorded herein the information provided b     Licensed Agent/Registered Representative's Signature	cation: es
Salary Reduction Agreement or Salary Deduction Authorization (if applicable)     Check if you own or participate in another VALIC Product.     Annuitant/Applicant's Signature     Signed at City/State     Signed at City/State     Signed Agent:     (Print Name)     Licensed Agent Phone: () State License #:     YALIC Agent #/Lo     (Print Name)     Licensed Agent phone: () State License #: To the best of my knowledge the applicant has an existing life insurance policy or annuity contract. □ Yee     Do you have any reason to believe the annuity applied for will replace or change any existing life insurance     As Agent, have you complied with all State Replacement Regulations and completed all required State Rep     By signing this form, I represent that I have truly and accurately recorded herein the information provided b     Licensed Agent/Registered Representative's Signature     Broker-Dealer:	cation:
<ul> <li>Salary Reduction Agreement or Salary Deduction Authorization (if applicable) <ul> <li>Check if you own or participate in another VALIC Product.</li> </ul> </li> <li>Annuitant/Applicant's Signature <ul> <li>Signed at City/State</li> </ul> </li> <li>8. DEALER/LICENSED AGENT INFORMATION AND SIGNATURES</li> <li>Licensed Agent: <ul> <li>(Print Name)</li> <li>Licensed Agent Phone:</li> <li>() State License #:</li> <li>To the best of my knowledge the applicant has an existing life insurance policy or annuity contract. □ Ye Do you have any reason to believe the annuity applied for will replace or change any existing life insurance As Agent, have you complied with all State Replacement Regulations and completed all required State Rep By signing this form, I represent that I have truly and accurately recorded herein the information provided b</li> <li>Licensed Agent/Registered Representative's Signature</li> <li>Broker-Dealer: <ul> <li>(Print Name)</li> </ul> </li> </ul></li></ul>	cation: es
<ul> <li>Salary Reduction Agreement or Salary Deduction Authorization (if applicable) </li> <li>Check if you own or participate in another VALIC Product. </li> <li>Annuitant/Applicant's Signature </li> <li>Signed at City/State </li> <li>B. DEALER/LICENSED AGENT INFORMATION AND SIGNATURES </li> <li>Licensed Agent: </li> <li>(Print Name) </li> <li>Licensed Agent Phone: </li> <li>() </li> <li>State License #: </li> <li>To the best of my knowledge the applicant has an existing life insurance policy or annuity contract. </li> <li>Yee </li> <li>Do you have any reason to believe the annuity applied for will replace or change any existing life insurance </li> <li>As Agent, have you complied with all State Replacement Regulations and completed all required State Rep </li> <li>By signing this form, I represent that I have truly and accurately recorded herein the information provided b </li> <li>Licensed Agent/Registered Representative's Signature </li> <li>Broker-Dealer: </li> <li>(Print Name) </li> <li>Branch Office Address: </li> </ul>	cation: es
<ul> <li>Salary Reduction Agreement or Salary Deduction Authorization (if applicable) </li> <li>Check if you own or participate in another VALIC Product. </li> <li>Annuitant/Applicant's Signature </li> <li>Signed at City/State </li> <li>B. DEALER/LICENSED AGENT INFORMATION AND SIGNATURES </li> <li>Licensed Agent: </li> <li>(Print Name) </li> <li>Licensed Agent Phone: </li> <li>() </li> <li>State License #: </li> <li>To the best of my knowledge the applicant has an existing life insurance policy or annuity contract. </li> <li>Yee </li> <li>Do you have any reason to believe the annuity applied for will replace or change any existing life insurance </li> <li>As Agent, have you complied with all State Replacement Regulations and completed all required State Rep </li> <li>By signing this form, I represent that I have truly and accurately recorded herein the information provided b </li> <li>Licensed Agent/Registered Representative's Signature </li> <li>Broker-Dealer: </li> <li>(Print Name) </li> <li>Branch Office Address: </li> </ul>	cation: es

## 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

Any person who, with the intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may have violated the state law.

# 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 to name a beneficiary other than your spouse, 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) the terms "spouse," "husband and wife," "husband," and "wife" do not include individuals who have entered into a 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 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	0
P.O. Box 15648	V
Amarillo, TX 79105-5648	10
,	۸

Overnight Delivery: VALIC Document Control 1050 N. Western St. Amarillo, TX 79106-7011 The Variable Annuity Life Insurance Company (VALIC) Houston, Texas Inside Edge<sup>®</sup> Annuity Owner Acknowledgement

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 Inside Edge 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: The effective annual interest rate for deposits into the fixed annuity is % for deposits 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 premium 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 declared on January 1st. All Purchase Payments and amounts deposited or transferred into the Fixed Annuity will earn fixed rates of interest. Such deposits may earn different rates of interest for deposits made at different times. Each deposit and its related interest may earn interest at different rates as time elapses. Effective Annual Interest Rate guarantees are based on the contract and are described in the Inside Edge Annuity interest rate fliers. Contact VALIC at 1-800-448-2542 for more information on interest rates.

NOTE: The interest rate earned on your initial Fixed Annuity Program Purchase Payment may be higher or lower than the rate indicated above if the initial Purchase Payment is received after the month/year listed on this form.

MINIMUM GUARANTEED INTEREST RATES: The minimum guaranteed interest rate for all Purchase Payments in the Inside Edge Annuity is \_\_\_\_\_%. 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, hardship and withdrawals for purposes of a loan. In-service annual withdrawals of 20% are allowed from the fixed annuity, including transfers to mutual funds.

**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 • Life Annuity With Guarantee Period of 5, 10, 15, or 20 Years • Life Annuity With Cash Option

Joint and Survivor Life

Designated Period

FEES: There are no fees associated with the fixed annuity. CONTRACT FORMS: GFA-504.

ACCOUNT STATEMENTS: Will be provided quarterly.

Annuitant/Owner First Name:	Last MI: 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 Representativ	Date		
City:	State:	ZIP:	
	Date		
		City: State:	City: State: ZIP:

1.0

#### The Variable Annuity Life Insurance Company (VALIC)

#### Houston, Texas

#### 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 □ None □ Limited □ Moderate □ Extensive	
<ul> <li>d. What is your risk profile with respect to the purchase of this annuity? (check</li> <li>Conservative I prefer little to no market risk.</li> <li>Moderate I am willing to accept some market risk to achieve higher</li> <li>Aggressive I am willing to accept maximum market risk to achieve market risk to achieve</li></ul>	returns.
<ul> <li>e. What are your financial goals for purchasing <u>this annuity</u>? (check all that appendix of a constraint of the second sec</li></ul>	
f. How long do you anticipate keeping this annuity with VALIC?            □ Less than 3 years         □ 4-7 years         □ 8-10 years         □         10 years         □         10 years         1	□ Longer than 10 years
g. Do you anticipate taking any withdrawals prior to age 59½?         □ Yes       □ No       □ N/A (Over 59 ½)	
<ul> <li>h. Do you anticipate accessing more than the penalty-free amount in any year</li> <li>□ Yes</li> <li>□ No</li> <li>□ N/A (Single Prenometry)</li> </ul>	during the annuity's surrender charge period? nium Immediate Annuity (SPIA) or Deferred Income Annuity (DIA))
i. Do you have any existing life insurance or annuity contracts that were sold t	o you by the same Agent that has recommended this sale?
2. FINANCIAL INFORMATION	
j. What is your total annual household gross income? \$	(annual amount)
<ul> <li>k. Please identify the source(s) of your household income. (check all that apply Employment/Self Employment          Pension/Retirement Benefits          Inv         Annuity         Reverse Mortgage         Other         </li> </ul>	estments
I. What are your approximate annual household living expenses (include house	ing, insurance, food, healthcare, taxes, etc.)?
\$(annual am	iount)
<ul> <li>m. What is your federal income tax bracket?</li> <li>□ Less than 15%</li> <li>□ 15-28%</li> <li>□ Greater than 28%</li> </ul>	
<ul> <li><b>n.</b> After the purchase of this annuity, will you have sufficient cash or other sour</li> <li>Yes</li> <li>No</li> </ul>	ces of income available for emergencies?
<ul> <li>o. Source of funds for this annuity:</li> <li>Savings/Checking/Money Market Annuity Life Insurance</li> <li>Stocks/Bonds/Mutual Funds Employer Retirement Plan (401(k), 403)</li> <li>Other</li> </ul>	

<ul> <li>2. FINANCIAL INFORMATION (CONTINUED)</li> <li>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.</li> </ul>						
Expected Premium Amount for this Annuity:(Do not include this value in the grid below)						
Non-Qualified Asset Type Value Non-Qu			et Type	Value		
Cash/Checking/Savings/ Money Market/CD	\$	Real Estate Equity (excluding p	orimary residence)	\$		
Stocks/Bonds	\$	Life Insurance Cash Value		\$		
Non-Qualified Mutual Funds (exclude Class B funds subject to deferred sales charges)         Non-Qualified Class deferred sales charges				\$		
Non-Qualified Annuities subject to surrender penalties	\$	Non-Qualified Annuities not sub penalties	pject to surrender	\$		
Qualified Asset Type	Value	Qualified Asset	Туре	Value		
Qualified Mutual Funds (exclude Class B funds subject to deferred sales charges)	\$	Class B Qualified Mutual Funds sales charges)	s (subject to deferred	\$		
Qualified Annuities subject to surrender penalties	\$	Qualified Annuities not subject	to surrender penaltie	s \$		
Other Qualified Plans (401(k), 403(b), 457, Pension, IRA's, etc.)	\$					
<ul> <li>q. Will the purchase of this annuity prevent you fr debt, insurance premiums, etc.)?</li> <li>Yes  No (If yes, please explain)</li> <li>r. Are you purchasing this annuity in order to quartering the second second</li></ul>	llify, 'spend down' or be	come eligible for any needs-base				
Medicaid or a veteran's benefit (exclude Social	-					
Note: VALIC Annuity products are not designed qualifying for needs-based governmental bene	d with the intent of sati fit programs, such as M	sfying the requirements of 'spend ledicaid or veteran's benefits.	I down' strategies typ	ically associated with		
<ul> <li><b>s.</b> Do you expect significant changes in your finar during the surrender charge period?</li> <li>Yes No (If yes, please indicate whether the surrender charge period)</li> </ul>		annual income, existing assets, ial information provided above wi		net worth or tax status		
3. REPLACEMENT INFORMATION						
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   I. 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						
Please complete this section in its entirety. If requapplicable, please fill in "not applicable" or "N/A". If replacing more than one contract, please compleadditional charts, and the owner(s) and agent(s) s	ested information is un letely fill in the informat	known, please contact your exist on for each replacement. If repla	ing annuity company			
Existing Annuity Cor	ntract Information	Existi	ing 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 Amour	nt Being Transferred	\$		\$		
Market Value Adjustment (MVA)?       Yes       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.       \$						
VL 23431 VER 3/2020 Original – VALIC, Copy – Client/Owner, Copy – Agent, Copy – Agency/Broker-Dealer 1.0 ALTNEWACCT						

VL 234	431	VER	3/2020
VL ZJ	431	VER	3/2020

Original – VALIC, Copy – Client/Owner, Copy – Agent, Copy – Agency/Broker-Dealer

3. REPLACEMENT INFORMATION (CONTINUED)						
Optional Living Benefit	🗆 Yes 🗆 No	🗆 Yes 🗆 No				
Fixed Annuity Interest Rates (Also Fixed Account where applicable for Variable and Index Annuities)	Current: % Minimum: %					
Same Selling Agent on Existing Contract and New Contract?	□ Yes □ No					
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.						
4. COMPLETE FOR SPIA OR DIA ONLY						
<ul> <li>4. COMPLETE FOR SPIA OR DIA ONLY</li> <li>y. Is the "Lifetime Income Only" payout option selected? <ul> <li>Yes</li> <li>No</li> <li>N/A (Fixed or Index Annuity)</li> </ul> </li> <li>Note: If yes, no further income payment will be made and this contract will terminate at the death of the annuitant(s).</li> <li>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? <ul> <li>Yes</li> <li>No</li> <li>N/A (Fixed or Index Annuity)</li> </ul> </li> <li>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? <ul> <li>Yes</li> <li>No</li> <li>N/A (Not a replacement, or purchasing Fixed or Index Annuity)</li> </ul> </li> </ul>						
5. DISCLOSURE						
<ul> <li>VALIC requires that your licensed agent determine whether the purchase of an annuity is consist relies on the information presented on this form to validate whether the annuity purchase is suit For New Jersey residents only:</li> <li>The sale and suitability of annuities is regulated by the Department of Banking and Insurance, y website at <i>www.state.nj.us/dobi</i> or by contacting (609) 292-7272 or (800) 446-7467.</li> <li>6. OWNER/JOINT OWNER ACKNOWLEDGEMENTS AND SIGNATURES</li> <li>By signing this form, I (and Joint Owner, if any) affirm each of the following: To the best of my kin my agent and shown above is true and complete, and was obtained prior to my purchase of the and complete information may affect the ability of my agent and VALIC to determine the suitability protection provided by regulations regarding suitability of the annuity being purchased.</li> <li>I have been informed of the various features of the annuity being purchased, and I certify that it is signal to certain restrictions, provide tax-free accumulation and that such deferral will NOT be should consult my tax advisor if I have any questions about tax savings and the purchase of this for Index and Fixed Deferred Only: I understand that access to the funds used to purchase the during the withdrawal charge period, may result in a penalty.</li> <li>For SPIA or DIA Only: I understand that, with limited exceptions, I am permanently converting</li> </ul>	able for you. you may obtain assistance by nowledge and belief, the info annuity. I understand that m ity of the product being appli- uitable for me based on my fin onal IRA already provides tax enhanced by this annuity cor s annuity. his annuity, in excess of the f	rmation I provided to y failure to provide true ed for, and may limit the ancial needs and objectives. deferral or that Roth IRAs, htract. I understand that I ree withdrawal amount				
Quesor's Signature						
Owner's Signature	Date					
Joint Owner's Signature (if applicable)	Date					
7. AGENT'S ACKNOWLEDGEMENTS						
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).						
Agent's Name (Print)         Agent's Signature	Da	ite				
Broker/Dealer, Firm or Affiliation						
Please send completed form to:         VALIC Document Control       Overnight Delivery:         P.O. Box 15648       VALIC Document Control         Amarillo, TX 79105-5648       1050 N. Western St.         Amarillo, TX 79106-7011       Amarillo, TX 79106-7011						

ALTNEWACCT page 3

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## VALIC Financial Advisors, Inc. (VFA)

# Agent Access Authorization Form

## The Variable Annuity Life Insurance Company (VALIC)

### Н

	Fax Completed Forms to:	VALIC Document Control	P.O. Box 15648, Amarillo, TX 7910	5-5648 Fax: <b>1-800-858</b>	-2542
1. CI	LIENT INFORMATION				
			·	:: ()	
2 4		ON			
l he		Dealer of record and their administ	rative staff the authority to obtain informat	on and complete the following trans	actions within my
•	Transfers of value between inv	vestment options			
•	Asset allocation changes				
•	Rebalance of existing funds				
•	Contribution changes				
•	Account transaction status inq	uiries			
Thi	s authorization does not allow my	agent, Broker/Dealer or their adm	inistrative staff to take loans or withdrawal	from my account(s).	
	ou would like an additional agent ow will have the same authorizati		uct the transactions listed above, designat	e that agent in the blanks below. Th	ne agent noted
Dua	al Agent Name:				
Dua	al Agent Code (assigned by VALI	C):			
		m is needed to change or update t			
Not					
Not	te: A Change of Broker/Dealer for	m is needed to change or update t		r where the agent is identified as th	ne agent of record.
Not 3. CI	te: A Change of Broker/Dealer for LIENT APPROVAL I understand that this authoriza I understand that VALIC will fo understand that the company i	m is needed to change or update t ation applies to all VALIC accounts	he agent of record. associated with my Social Security number ocedures when giving account information is or expense from any error resulting from	or performing transactions via the te	elephone. I further
Not	te: A Change of Broker/Dealer for LIENT APPROVAL I understand that this authoriza I understand that VALIC will fo understand that the company i from my agent(s), the Broker/E	m is needed to change or update t ation applies to all VALIC accounts llow the appropriate verification pro	he agent of record. associated with my Social Security number ocedures when giving account information as or expense from any error resulting from ative staff or myself.	or performing transactions via the te instructions received over the phor	elephone. I further ne or in writing
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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
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First         Last           Name:	0 (
	Suffix:
Date of Birth: SSN or Tax ID:	
Address:	
	nount: \$
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 #: Ar	mount: \$
Nonqualified – Account #: Ar	
401(a)/(k)/403(a) – Account #: Product or Group #: Ar	
Roth: IRA/401(k)/403(b)/457(b) – Account #: Product or Group #: Ar	
TSA 403(b) – Account #: Product or Group #: Ar	
Checks should be mailed to the appropriate Lockbox Bank for the product sold. See section 4. <b>Variable Products:</b> 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. <b>Model Replacement Form VL 14131</b> – 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         Overnight:         All Other Products           Standard Mail:         Overnight:         Standard Mail:         Overnight           THE VARIABLE ANNUITY LIFE INS         JP MORGAN CHASE (TX1-0029)         VALIC         JP MORGAN           CO         Attn: American General Life Ins Co         C/O JP MORGAN CHASE         VALIC           Dept VAL         & 650545         Dept Val         Dept Val         Dept Val	GAN CHASE (TX1-0029) number 301700
5. SIGNATURES	
<ul> <li>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.</li> <li>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.</li> <li>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.</li> </ul>	
Client Signature Date	
Licensed Agent (Print Name): Phone: (	)
	e #:
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)         VL 25190 VER 5/2019       Original – VALIC, Copy – Client/Annuitant, Copy – Agent, Copy – Agency/Broker-Dealer       1.0       ALTTRANSIN 1 of 1	