## The Variable Annuity Life Insurance Company (VALIC)

Houston, Texa	is				103(b)	☐ 457(b)	□ TRADITIO	NAL IRA	☐ ROTH IRA
1. ANNUITAN	T/APPLICANT INFORMATION								
Name:									
	Mrs. □ Ms. □ Dr. □ Re					☐ Married	□ Not Married		
Date of Birth	(DOB):				S	SN* or Tax	ID:		
Residence Ad	dress**:								
City:			State:				ZIP:		
Phone: (	)		F	Phone: (	)				
	☐ Personal ☐ Business Mobiless**(if different from residence): _						usiness Mobile I		
							ZIP:		
*Social Secur	ity Number (SSN)	**All accounts will	be update	ed with these	addresse	es.			
2. BENEFICIA	ARY DESIGNATION (Refer to Infor	mation page(s) for gui	dance.)						
This beneficia	ry designation supersedes all prev	vious beneficiary desi	gnations f	for such acco	unt(s).				
To ensure f	hat all beneficiaries are identified,	list each by name.							
If no percer	ntage is indicated, your benefits wi	ll be paid equally to t	he listed h	beneficiaries.					
Percentage	total must equal 100%.								
A beneficia	ry may be an individual, institution,	, estate, or trust.							
If you wish     "all my living	to designate as beneficiaries your g children" in the name box followi	current children, and ng the last child liste	any child d.	ren who may	be born t	o you or le	gally adopted in th	ne future,	add the words
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 E	DGE ANNUITY (Required - This se	ction must be comple	ted.)						
☐ The bene	ficiary(s) for the Inside Edge Ann	uity is the same as t	he benefi	ciary for my	mutual fu	ınd custod	lial account. (No	designat	ion required.)
PRIMARY					OB or		SSN	or	
1. Name:		Phone: (	)	Т	rust Date	:	Tax II	D:	
Address:			Cit	y:			State:	_ Zip:	
				5.1.0			Pe	ercent	0/
E-mail:				Relatio	nship:		(V	Vhole):	%
CONTINGEN		DI /	,	Ē	OB or		<u>S</u> SN.	or	
1. Name:		Phone: (	)	I	rust Date	:	lax II	):	
Address:			City	y:			State:	_ Zip:	
E maile				Dolotio	nahini		Pe	ercent	0/
E-mail: Relationship: (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.)									
	PLETED BY AGENT	on page(s) for guidan		Javaa			Empleyer	Empl	oyee Roth (5)
	_	Employee	Manda	loyee atory or	Empl		Employer Supplemental o	r	403(b) or
	Group #	Voluntary (1)	Match	hed (2)	Basic	c (3)	Matching (4)	457	7(b) Gov. Only
Plan Information	Plan Type								
ioimation	Plan #								
	Product								
	Sub Group								

4. INVESTOR PROFILE		
What are your objectives for the funds under consider		
□ Safety of Principal □ Income	e □ Long-Term Growth	
Annual Household Income	I Under \$50,000 □ \$50,000 − \$100,000	☐ Over \$100,000 list amount \$
Net Worth (excluding value of primary residence)	I Under \$50,000 □ \$50,000 − \$100,000	☐ Over \$100,000 list amount \$
Tax Bracket:% Expected Annuity Date	ə:	
5. E-MAIL ADDRESS AND DOCUMENT DELIVERY	CHOICES	
E-mail Address:  Select document delivery choice below. If no selectio  □ Electronic delivery □ Paper delivery  Electronic delivery is a free service though you may p		☐ Business ☐ Personal  LIC will send e-mail notices when documents are
available for viewing and/or printing online. See the Ir	nformation page(s) for more details.	
6. REQUIRED AFFIRMATIONS		
This application is subject to acceptance by The Varia Payments begin.  Do you have any existing life insurance policies or ar Will this annuity replace, discontinue or change any experience of this acceptance of this acceptance of this acceptance of this acceptance of this acceptance.	nnuity contracts? ☐ Yes ☐ No existing life insurance or annuity contract issued	by this or any other company?   Yes   No
Are you as the owner of this account an active duty s	service member of the United States Armed For	ces? LI No LI Yes (If yes, complete VL 22059.)
7. ANNUITANT/APPLICANT STATEMENTS AND SI	GNATURE	
<ul> <li>Fraud Warning</li> <li>ERISA Covered Plans</li> <li>Withdrawal Restrictions for 403(b) Participants</li> <li>Salary Reduction Agreement or Salary Deducti</li> <li>□ Check if you own or participate in another VALIC</li> </ul>	on Authorization (if applicable) Product.	Duta
Annuitant/Applicant's Signature	Signed at City/State	Date
8. DEALER/LICENSED AGENT INFORMATION ANI	D SIGNATURES	
Licensed Agent: (Print Name)	VALIC Age	nt #/Location:
Licensed Agent Phone: ()		
To the best of my knowledge the applicant has an ex Do you have any reason to believe the annuity applie As Agent, have you complied with all State Replacen By signing this form, I represent that I have truly and	ed for will replace or change any existing life ins nent Regulations and completed all required Sta	surance or annuity?
Licensed Agent/Registered Representative's Signatu	re	Date
Broker-Dealer: (Print Name)		
Branch Office Address:		
City:	Chaha	710.
•	State:	ZIP:

### 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 includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

# 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
- Hardship (contributions only)
   At
- Disability
- Death
- Attainment of age 59½ or older

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 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

VL 26991-NJ v1215 INSIDE EDGE i of i

## Inside Edge® Annuity **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 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

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 (year) and is guaranteed for those deposits for the remainder of the calendar year and intended, but not guaranteed, to be

(month)/ 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 591/2 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:	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 coasis to believe that: (a) the applicant would benefit from the elected feath of this applicant.				

sale of this annuity is a reasonable product for the applicant.		,	•	
Licensed Agent/Registered Representative (Print Name)	Licensed Agent/Registered Representativ	e's Signature	- Date	
Agent #:		o o o.gata. o	24.0	
Broker-Dealer (Print Name):			·	
Branch Office Address:	City:	State:	ZIP:	
Licensed Principal of Broker-Dealer's Signature		Date		

### Client Profile - Fixed Annuity

## The Variable Annuity Life Insurance Company (VALIC)

Houston, Texas

Including Fixed Deferred Annuity, Single Premium Immediate Annuity (SPIA) and Deferred Income Annuity (DIA)

#### 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 investmen  □ None □ Limited □ Moderate □ Extensive	it products:
d. What is your risk profile with respect to the purchase of this annuity? (check ☐ Conservative I prefer little to no market risk. ☐ Moderate I am willing to accept some market risk to achieve higher ☐ Aggressive I am willing to accept maximum market risk to achieve no market	er returns.
e. What are your financial goals for purchasing this annuity? (check all that ap ☐ Guaranteed Income ☐ Tax Savings ☐ Asset Growth ☐ Safety of Principal ☐ Education Financing ☐ Estate Planning	
f. How long do you anticipate keeping this annuity with VALIC?  ☐ Less than 3 years ☐ 4-7 years ☐ 8-10 years	
g. Do you anticipate taking any withdrawals prior to age 59½?  ☐ Yes ☐ No ☐ N/A (Over 59 ½)	)
, -	mium Immediate Annuity (SPIA) or Deferred Income Annuity (DIA))
i. Do you have any existing life insurance or annuity contracts that were sold ☐ Yes ☐ No	to you by the same Agent that has recommended this sale?
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 appl  □ Employment/Self Employment □ Pension/Retirement Benefits □ Inv  □ Annuity □ Reverse Mortgage □ Other	vestments   Social Security
I. What are your approximate annual household living expenses (include household living expenses)	•
\$(annual an	nount)
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 sour ☐ Yes ☐ No	ces of income available for emergencies?
o. Source of funds for this annuity:	
□ Savings/Checking/Money Market □ Annuity □ Life Insurance □	• • •
☐ Stocks/Bonds/Mutual Funds ☐ Employer Retirement Plan (401(k), 40 ☐ Other	S(D), Pension, etc.) ☐ Home Equity Loan ☐ Reverse Mortgage
VL 23431 VER 3/2020 Original – VALIC, Copy – Client/Owner, Copy	y – Agent, Copy – Agency/Broker-Dealer 1.0 ALTNEWACCT

page 1

2. FINANCIAL INFORMATION (CONTINUED)						
p. Complete the Asset Inventory below: Please do not own a specific asset type, please compl						
Expected Premium Amount for this Annuity:	,	,	e this value in the grid below)	ψ0.		
Non-Qualified Asset Type Value Non-Qualified Asset Type				Value		
Cash/Checking/Savings/ Money Market/CD	\$	Real Estate Equity (ex	\$			
Stocks/Bonds	\$	Life Insurance Cash V	/alue	\$		
Non-Qualified Mutual Funds (exclude Class B funds subject to deferred sales charges)	\$	Non-Qualified Class B deferred sales charges	Mutual Funds (subject to	\$		
Non-Qualified Annuities subject to surrender penalties	\$	Non-Qualified Annuities not subject to surrender penalties \$				
Qualified Asset Type	Value	Qualifie	ed 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 no	t subject to surrender penaltie	es \$		
Other Qualified Plans (401(k), 403(b), 457, Pension, IRA's, etc.)	\$					
<ul> <li>q. Will the purchase of this annuity prevent you fidebt, insurance premiums, etc.)?</li> <li>Yes  No (If yes, please explain)</li> </ul>	om meeting any financ	sial liabilities and/or oblig	ations (including mortgage loa	ans, auto loans, credit card		
r. Are you purchasing this annuity in order to qua Medicaid or a veteran's benefit (exclude Socia  Yes No (If yes, please explain)	alify, 'spend down' or be I Security and Medicare	ecome eligible for any ne e)?	eeds-based governmental ber	nefit program, such as		
Note: VALIC Annuity products are not designed qualifying for needs-based governmental benefits.	ed with the intent of sat efit programs, such as I	isfying the requirements Medicaid or veteran's be	of 'spend down' strategies typnefits.	pically associated with		
s. Do you expect significant changes in your final during the surrender charge period?				d net worth or tax status		
☐ Yes ☐ No (If yes, please indicate where the control of the cont	nether any of the financ	cial information provided	above will be impacted.)			
3. REPLACEMENT INFORMATION						
t. Will the purchase of this annuity result in a rep  Yes No (If no, please skip questi  u. Please indicate the type of replacement taking  Life Insurance to Annuity  Annuity to Annuity (Please complete the ta  v. Are you replacing your life insurance and/or ar  Yes No  w. Excluding this replacement, have you had any of the property of the purchase of the purchase skip question and the property of the purchase skip question and th	ons u-x) place: able below) nuity policy(ies) becau	se this annuity being pure or replacement within the	rchased is better suited for yo	•		
		NNUITY-TO-ANNUITY I				
Please complete this section in its entirety. If requapplicable, please fill in "not applicable" or "N/A".						
If replacing more than one contract, please comp additional charts, and the owner(s) and agent(s) s	should sign and date th	tion for each replacemente additional paperwork.		·		
Existing Annuity Con	ntract 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)?			☐ Yes ☐ No	☐ 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 ALTNEWACC						

3. REPLACEMENT INFORMATION (CONTINUED)							
Optional Living Benefit	☐ Yes ☐ No	☐ Yes ☐ No					
Fixed Annuity Interest Rates	Current: %	Current: %					
(Also Fixed Account where applicable for Variable and Index Annuities)	Minimum: %	Minimum: %					
Same Selling Agent on Existing Contract and New Contract?	☐ Yes ☐ No	☐ 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							
y. Is the "Lifetime Income Only" payout option selected?  Yes No N/A (Fixed or Index Annuity)  Note: If yes, no further income payment will be made and this contract will terminate at the death of the annuitant(s).  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?  Yes No N/A (Fixed or Index Annuity)  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?  Yes No N/A (Not a replacement, or purchasing Fixed or Index Annuity)  (If no, please explain)							
5. DISCLOSURE  VALIC requires that your licensed agent determine whether the purchase of an annuity is consist	stent with your financial need	s and objectives VALIC					
relies on the information presented on this form to validate whether the annuity purchase is suit	able for you.	s and objectives. VALIO					
For New Jersey residents only: The sale and suitability of annuities is regulated by the Department of Banking and Insurance, y website at <a href="https://www.state.nj.us/dobi">www.state.nj.us/dobi</a> or by contacting (609) 292-7272 or (800) 446-7467.	ou may obtain assistance by	visiting the Department's					
6. OWNER/JOINT OWNER ACKNOWLEDGEMENTS AND SIGNATURES							
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.  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.  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.  For SPIA or DIA Only: I understand that, with limited exceptions, I am permanently converting my premium into an income stream.							
Owner's Signature	Date						
Joint Owner's Signature (if applicable)							
7. AGENT'S ACKNOWLEDGEMENTS							
By signing this form, I affirm the following: To the best of my knowledge and belief, the information prior to the purchase of the annuity. Based on information provided by the owner(s) and my reviaus suitable for the financial needs and objectives of the owner(s).	ion on the form is true and co iew of such information, I hav	mplete, and was obtained recommended this annuity					
Agent's Name (Print)  Agent's Signature	Da	te					
Broker/Dealer, Firm or Affiliation							
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

1.0

## **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 Daytime Phone: ( ) Name: \_\_\_ 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:

VL 22305 VER 5/2019 1.0 SERVN

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:	La Ml· Na	st ame:	Suffix:				
			N or Tax ID:				
Address:		00.	. 0. 10. 10.				
City:		te:	ZIP:				
Check #:		eck Date:					
			ax ID:				
2. FUNDS TO BE APPLIED TO ACCO	UNTS						
Check one. Enter the information below		al to the check amount. (Can en	ter "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) - A	Account #:	Product or Group #:	Amount: \$				
☐ TSA 403(b) – Account #:		Product or Group #:	Amount: \$				
Variable Products: Funds will be applied Allocations can be verified through VALIC (Model Replacement Form VL 14131 – ReTX-UT-VA-VT-WI-WV.	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:							
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 rollove	ner transaction is not complete, to permit VA order to complete the transaction contempla transaction is not complete, to permit VALIO	LIC to retain his/her funds while VALIC ated. C to retain his/her funds while VALIC im	immediately attempts to obtain the information				
Client Signature			Date				
Licensed Agent (Print Name):			Phone: ()				
VALIC Agent #/Location:			State License #:				
Licensed Agent's Signature			Date				
Broker-Dealer (Print Name):							
			State: ZIP:				
	all checks payable to: The Variab	•	pany (VALIC)				
VL 25190 VER 5/2019 Origin	al - VALIC, Copy - Client/Annuitant, Co	py - Agent, Copy - Agency/Broker-D	Dealer 1.0 ALTTRANSIN				