



VANDERBILT UNIVERSITY

- **Current performance may be higher or lower than the performance stated due to recent stock market volatility. The performance data quoted represents past performance. Past performance does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's units, when withdrawn, may be worth more or less than the original cost. Please visit www.valic.com for current month-end performance.**

Quarterly (Standard)

AS OF DATE:12/31/2018

Standard performance values are inclusive of Surrender and Withdrawal charges as applicable.

Fund Name	Sub Advisor	Fund #	Asset Class	YTD	1 Year	3 Years	5 Years	10 Years / Inception**	10 Years / Inclusion*	Inception Date	Inclusion Date	Expense Ratio
BROAD CAP VALUE INC •	Barrow Hanley	075	LARGE CAP	(12.12)%	(12.12)%	5.17%	3.97%	10.22%	10.22%	12/05/2005	5/30/2006	1.65%
DIVIDEND VALUE •	BlackRock/SunAmerica	021	LARGE CAP	(9.72)%	(9.72)%	6.98%	5.51%	10.44%	10.44%	12/08/2000	12/08/2000	1.61%
LARGE CAP VALUE FUND •	Boston Company/Perkins	040	LARGE CAP	(10.62)%	(10.62)%	5.99%	4.86%	9.08%	9.08%	9/22/1998	9/22/1998	1.36%
VALUE FUND •	Wellington	074	LARGE CAP	(10.60)%	(10.60)%	4.76%	4.07%	10.42%	10.42%	12/31/2001	12/31/2001	1.65%
VANGUARD WINDSOR II	Vanguard	024	LARGE CAP	(9.54)%	(9.54)%	5.47%	4.33%	9.95%	9.95%	6/24/1985	7/01/1996	1.38%
CORE EQUITY FUND •	BlackRock	015	LARGE CAP	(7.50)%	(7.50)%	7.49%	5.99%	10.61%	10.61%	4/29/1994	7/11/1994	1.55%
GROWTH & INCOME FUND •	JP Morgan	016	LARGE CAP	(6.54)%	(6.54)%	7.39%	6.81%	10.14%	10.14%	4/29/1994	7/11/1994	1.65%
LARGE CAP CORE •	Columbia	076	LARGE CAP	(9.47)%	(9.47)%	5.53%	6.18%	12.83%	12.83%	12/05/2005	5/30/2006	1.64%
	SunAmerica	041		(5.72)%	(5.72)%	7.58%	7.54%	12.73%	12.73%	9/22/1998	9/22/1998	1.11%

Fund Name	Sub Advisor	Fund #	Asset Class	YTD	1 Year	3 Years	5 Years	10 Years / Inception**	10 Years / Inclusion*	Inception Date	Inclusion Date	Expense Ratio
SOCIALLY RESPONSIBLE FUND •			LARGE CAP									
STOCK INDEX FUND •	SunAmerica	010	LARGE CAP	(5.48)%	(5.48)%	8.02%	7.26%	11.85%	11.85%	4/20/1987	4/20/1987	1.14%
AMER BEACON BRDWAY LRG CP GRW I	—	090	LARGE CAP	(7.08)%	(7.08)%	—	—	12.04%	(7.69)%	2/05/2016	12/18/2017	2.00%
BLUE CHIP GROWTH FUND •	T. Rowe Price	072	LARGE CAP	1.15%	1.15%	11.00%	10.28%	16.00%	16.00%	11/01/2000	11/01/2000	1.63%
CAPITAL APPRECIATION FUND •	Boston Company	039	LARGE CAP	0.47%	0.47%	7.86%	7.36%	12.70%	12.70%	9/22/1998	9/22/1998	1.40%
GROWTH FUND •	American Century	078	LARGE CAP	(3.55)%	(3.55)%	9.01%	7.79%	12.95%	12.95%	12/05/2005	5/30/2006	1.54%
LARGE CAPITAL GROWTH •	MFS	079	LARGE CAP	(0.09)%	(0.09)%	10.29%	8.03%	11.51%	11.51%	12/20/2004	5/30/2006	1.55%
NASDAQ-100(R) INDEX FUND •	SunAmerica	046	LARGE CAP	(1.42)%	(1.42)%	11.07%	11.81%	17.85%	17.85%	10/01/2000	11/01/2000	1.33%
ARIEL APPRECIATION FUND	Ariel	069	MID CAP	(14.68)%	(14.68)%	2.88%	1.68%	12.65%	12.65%	12/01/1989	11/01/2000	1.93%
MID CAP VALUE FUND •	Wellington/Robeco	038	MID CAP	(15.49)%	(15.49)%	2.96%	2.58%	10.67%	10.67%	9/22/1998	9/22/1998	1.60%
MID CAP INDEX FUND •	SunAmerica	004	MID CAP	(12.14)%	(12.14)%	6.53%	4.88%	12.56%	12.56%	10/01/1991	10/01/1991	1.15%
MID CAP GROWTH FUND •	Wells Capital	037	MID CAP	(7.92)%	(7.92)%	7.85%	4.67%	11.50%	11.50%	9/22/1998	9/22/1998	1.40%
MID CAP STRATEGIC GWTH •	Janus/Allianz Global	083	MID CAP	(5.49)%	(5.49)%	8.81%	4.97%	12.36%	12.36%	12/20/2004	5/30/2006	1.62%
ARIEL FUND	Ariel	068	SMALL CAP	(14.36)%	(14.36)%	4.12%	3.40%	13.69%	13.69%	11/06/1986	11/01/2000	1.81%
SMALL CAP SPECIAL VALUE FUND •	Wells Capital	084	SMALL CAP	(14.36)%	(14.36)%	6.78%	4.19%	11.05%	11.05%	12/05/2005	5/30/2006	1.67%
SMALL CAP VALUE FUND •	JP Morgan/Met West	036	SMALL CAP	(16.04)%	(16.04)%	4.27%	2.04%	9.29%	9.29%	9/22/1998	9/22/1998	1.50%
SMALL CAP FUND •	Invesco/T. Rowe Price/Bridgeway	018	SMALL CAP	(8.52)%	(8.52)%	5.99%	3.02%	11.59%	11.59%	12/08/2000	12/08/2000	1.73%
SMALL CAP INDEX FUND •	SunAmerica	014	SMALL CAP	(11.94)%	(11.94)%	6.30%	3.42%	11.00%	11.00%	5/01/1992	5/01/1992	1.20%
SM CAP AGGRESSIVE GWTH •	RS Investments	086	SMALL CAP	(9.09)%	(9.09)%	7.89%	6.63%	14.90%	14.90%	12/05/2005	5/30/2006	1.79%

Fund Name	Sub Advisor	Fund #	Asset Class	YTD	1 Year	3 Years	5 Years	10 Years / Inception**	10 Years / Inclusion*	Inception Date	Inclusion Date	Expense Ratio
SMALL CAP GROWTH FUND •	JP Morgan	035	SMALL CAP	(5.18)%	(5.18)%	12.68%	6.93%	14.82%	14.82%	9/22/1998	9/22/1998	1.71%
SMALL MID GROWTH FUND •	Goldman Sachs	085	SMALL CAP	(6.06)%	(6.06)%	5.79%	5.16%	12.19%	12.19%	12/05/2005	5/30/2006	1.75%
GLOBAL SOCIAL AWARENESS FUND •	SunAmerica	012	GLOBAL & INTL EQUITY	(9.18)%	(9.18)%	5.46%	4.43%	9.59%	9.59%	10/02/1989	10/02/1989	1.42%
GLOBAL STRATEGY •	Franklin Templeton	088	GLOBAL & INTL EQUITY	(9.03)%	(9.03)%	2.30%	0.43%	6.56%	6.56%	12/05/2005	5/30/2006	1.45%
EMERGING ECONOMIES •	JP Morgan	087	GLOBAL & INTL EQUITY	(19.98)%	(19.98)%	7.44%	(0.30)%	3.21%	3.21%	12/05/2005	5/30/2006	1.73%
FOREIGN VALUE •	Templeton Global	089	GLOBAL & INTL EQUITY	(18.47)%	(18.47)%	1.71%	(3.24)%	5.35%	5.35%	12/05/2005	5/30/2006	1.52%
INTERNATIONAL GROWTH FUND •	American Century/Invesco/MFS	020	GLOBAL & INTL EQUITY	(8.85)%	(8.85)%	3.65%	1.03%	7.27%	7.27%	12/08/2000	12/08/2000	1.68%
INTERNATL EQUITIES INDEX FUND •	SunAmerica	011	GLOBAL & INTL EQUITY	(14.44)%	(14.44)%	1.97%	(0.47)%	4.79%	4.79%	10/02/1989	10/02/1989	1.23%
INTL OPPORTUNITIES •	Delaware/MFS	033	GLOBAL & INTL EQUITY	(17.95)%	(17.95)%	3.99%	2.72%	7.14%	7.14%	9/22/1998	9/22/1998	1.55%
SCIENCE & TECHNOLOGY FUND •	T. Rowe Price/Allianz Global/Wellington	017	SPECIALTY	(2.27)%	(2.27)%	13.41%	12.13%	17.85%	17.85%	4/29/1994	7/11/1994	1.77%
HEALTH SCIENCES FUND •	T. Rowe Price	073	SPECIALTY	0.16%	0.16%	4.04%	10.44%	18.11%	18.11%	11/01/2000	11/01/2000	1.86%
AGGRESSIVE GROWTH LIFESTYLE •	PineBridge	048	HYBRID	(9.10)%	(9.10)%	4.37%	3.06%	9.04%	9.04%	9/22/1998	9/22/1998	1.42%
CONSERVATIVE GROWTH LIFESTYLE •	PineBridge	050	HYBRID	(6.57)%	(6.57)%	2.80%	1.90%	6.38%	6.38%	9/22/1998	9/22/1998	1.44%
MODERATE GROWTH LIFESTYLE •	PineBridge	049	HYBRID	(7.51)%	(7.51)%	4.05%	2.85%	8.09%	8.09%	9/22/1998	9/22/1998	1.42%
VANGUARD LIFESTRATEGY CONSER	Vanguard	054	HYBRID	(3.97)%	(3.97)%	3.39%	2.93%	5.63%	5.63%	9/30/1994	9/22/1998	1.17%
VANGUARD LIFESTRATEGY GROWTH	Vanguard	052	HYBRID	(7.88)%	(7.88)%	5.22%	3.86%	8.37%	8.37%	9/30/1994	9/22/1998	1.19%
VANGUARD LIFESTRATEGY MODERA	Vanguard	053	HYBRID	(5.91)%	(5.91)%	4.33%	3.43%	7.04%	7.04%	9/30/1994	9/22/1998	1.18%

Fund Name	Sub Advisor	Fund #	Asset Class	YTD	1 Year	3 Years	5 Years	10 Years / Inception**	10 Years / Inclusion*	Inception Date	Inclusion Date	Expense Ratio
ASSET ALLOCATION FUND •	PineBridge	005	HYBRID	(9.75)%	(9.75)%	2.58%	2.19%	7.23%	7.23%	9/06/1983	9/06/1983	1.58%
VANGUARD WELLINGTON FUND INC	Vanguard	025	HYBRID	(4.44)%	(4.44)%	6.02%	5.10%	8.72%	8.72%	7/01/1929	7/01/1996	1.30%
CAPITAL CONSERVATION •	PineBridge	007	FIXED INCOME	(1.90)%	(1.90)%	0.73%	1.33%	3.12%	3.12%	1/16/1986	1/16/1986	1.44%
CORE BOND FUND •	PineBridge	058	FIXED INCOME	(2.58)%	(2.58)%	1.40%	1.65%	4.16%	4.16%	9/22/1998	9/22/1998	1.32%
GOVERNMENT SECURITIES FUND •	JP Morgan	008	FIXED INCOME	(0.29)%	(0.29)%	0.45%	1.19%	1.07%	1.07%	1/16/1986	1/16/1986	1.46%
INFLATION PROTECTED FUND •	PineBridge	077	FIXED INCOME	(3.01)%	(3.01)%	1.28%	0.42%	2.64%	2.64%	12/20/2004	2/22/2005	1.37%
STRATEGIC BOND FUND •	PineBridge	059	FIXED INCOME	(4.07)%	(4.07)%	3.11%	2.02%	5.86%	5.86%	9/22/1998	9/22/1998	1.42%
VANGUARD LONG-TERM TREASURY	Vanguard	023	FIXED INCOME	(2.70)%	(2.70)%	1.71%	5.02%	3.18%	3.18%	5/19/1986	7/01/1996	1.00%
VANGUARD LT INV-GRADE FUND	Vanguard	022	FIXED INCOME	(6.71)%	(6.71)%	3.47%	4.73%	6.02%	6.02%	7/09/1973	7/01/1996	1.02%
INTERNATIONAL GOVERNMENT BOND •	PineBridge	013	FIXED INCOME	(3.89)%	(3.89)%	1.98%	0.45%	2.42%	2.42%	10/01/1991	10/01/1991	1.45%
HIGH YIELD BOND FUND •	Wellington Management	060	FIXED INCOME	(3.76)%	(3.76)%	5.06%	2.59%	8.45%	8.45%	9/22/1998	9/22/1998	1.51%
GOVERNMENT MONEY MARKET I •	SunAmerica	006	FIXED INCOME	0.51%	0.51%	(0.23)%	(0.46)%	(0.59)%	(0.59)%	1/16/1986	1/16/1986	1.31%
GOVERNMENT MONEY MARKET II •	SunAmerica	044	FIXED INCOME	0.71%	0.71%	(0.02)%	(0.23)%	(0.35)%	(0.35)%	9/22/1998	9/22/1998	1.10%
FIXED ACCOUNT PLUS	—	001	FIXED INCOME	2.18%	2.00%	2.27%	2.36%	2.77%	2.77%	—	—	—
MULTI-YEAR ENHANCED FIXED 10YR	—	099	FIXED INCOME	—	—	—	—	—	—	—	—	—
SHORT TERM FIXED ACCOUNT	—	002	FIXED INCOME	1.00%	1.00%	1.00%	1.00%	1.30%	1.30%	—	—	—

Quarterly (Non-Standard)

AS OF DATE:12/31/2018

Non-Standard performance values do not include Surrender or Withdrawal charges.

Fund Name	Sub Advisor	Fund #	Asset Class	YTD	1 Year	3 Years	5 Years	10 Years / Inception**	Inception Date	Expense Ratio
BROAD CAP VALUE INC •	Barrow Hanley	075	LARGE CAP	(12.12)%	(12.12)%	5.17%	3.97%	10.22%	12/05/2005	1.65%
DIVIDEND VALUE •	BlackRock/SunAmerica	021	LARGE CAP	(9.72)%	(9.72)%	6.98%	5.51%	10.44%	12/08/2000	1.61%
LARGE CAP VALUE FUND •	Boston Company/Perkins	040	LARGE CAP	(10.62)%	(10.62)%	5.99%	4.86%	9.08%	9/22/1998	1.36%
VALUE FUND •	Wellington	074	LARGE CAP	(10.60)%	(10.60)%	4.76%	4.07%	10.42%	12/31/2001	1.65%
VANGUARD WINDSOR II	Vanguard	024	LARGE CAP	(9.54)%	(9.54)%	5.47%	4.33%	9.95%	6/24/1985	1.38%
CORE EQUITY FUND •	BlackRock	015	LARGE CAP	(7.50)%	(7.50)%	7.49%	5.99%	10.61%	4/29/1994	1.55%
GROWTH & INCOME FUND •	JP Morgan	016	LARGE CAP	(6.54)%	(6.54)%	7.39%	6.81%	10.14%	4/29/1994	1.65%
LARGE CAP CORE •	Columbia	076	LARGE CAP	(9.47)%	(9.47)%	5.53%	6.18%	12.83%	12/05/2005	1.64%
SOCIALLY RESPONSIBLE FUND •	SunAmerica	041	LARGE CAP	(5.72)%	(5.72)%	7.58%	7.54%	12.73%	9/22/1998	1.11%
STOCK INDEX FUND •	SunAmerica	010	LARGE CAP	(5.48)%	(5.48)%	8.02%	7.26%	11.85%	4/20/1987	1.14%
AMER BEACON BRDWY LRG CP GRW I	—	090	LARGE CAP	(7.08)%	(7.08)%	—	—	12.04%	2/05/2016	2.00%
BLUE CHIP GROWTH FUND •	T. Rowe Price	072	LARGE CAP	1.15%	1.15%	11.00%	10.28%	16.00%	11/01/2000	1.63%
CAPITAL APPRECIATION FUND •	Boston Company	039	LARGE CAP	0.47%	0.47%	7.86%	7.36%	12.70%	9/22/1998	1.40%
GROWTH FUND •	American Century	078	LARGE CAP	(3.55)%	(3.55)%	9.01%	7.79%	12.95%	12/05/2005	1.54%
LARGE CAPITAL GROWTH •	MFS	079	LARGE CAP	(0.09)%	(0.09)%	10.29%	8.03%	11.51%	12/20/2004	1.55%
NASDAQ-100(R) INDEX FUND •	SunAmerica	046	LARGE CAP	(1.42)%	(1.42)%	11.07%	11.81%	17.85%	10/01/2000	1.33%
ARIEL APPRECIATION FUND	Ariel	069	MID CAP	(14.68)%	(14.68)%	2.88%	1.68%	12.65%	12/01/1989	1.93%
MID CAP VALUE FUND •	Wellington/Robeco	038	MID CAP	(15.49)%	(15.49)%	2.96%	2.58%	10.67%	9/22/1998	1.60%
MID CAP INDEX FUND •	SunAmerica	004	MID CAP	(12.14)%	(12.14)%	6.53%	4.88%	12.56%	10/01/1991	1.15%
MID CAP GROWTH FUND •	Wells Capital	037	MID CAP	(7.92)%	(7.92)%	7.85%	4.67%	11.50%	9/22/1998	1.40%
MID CAP STRATEGIC GWTH •	Janus/Allianz Global	083	MID CAP	(5.49)%	(5.49)%	8.81%	4.97%	12.36%	12/20/2004	1.62%

Fund Name	Sub Advisor	Fund #	Asset Class	YTD	1 Year	3 Years	5 Years	10 Years / Inception**	Inception Date	Expense Ratio
ARIEL FUND	Ariel	068	SMALL CAP	(14.36)%	(14.36)%	4.12%	3.40%	13.69%	11/06/1986	1.81%
SMALL CAP SPECIAL VALUE FUND •	Wells Capital	084	SMALL CAP	(14.36)%	(14.36)%	6.78%	4.19%	11.05%	12/05/2005	1.67%
SMALL CAP VALUE FUND •	JP Morgan/Met West	036	SMALL CAP	(16.04)%	(16.04)%	4.27%	2.04%	9.29%	9/22/1998	1.50%
SMALL CAP FUND •	Invesco/T. Rowe Price/Bridgeway	018	SMALL CAP	(8.52)%	(8.52)%	5.99%	3.02%	11.59%	12/08/2000	1.73%
SMALL CAP INDEX FUND •	SunAmerica	014	SMALL CAP	(11.94)%	(11.94)%	6.30%	3.42%	11.00%	5/01/1992	1.20%
SM CAP AGGRESSIVE GWTH •	RS Investments	086	SMALL CAP	(9.09)%	(9.09)%	7.89%	6.63%	14.90%	12/05/2005	1.79%
SMALL CAP GROWTH FUND •	JP Morgan	035	SMALL CAP	(5.18)%	(5.18)%	12.68%	6.93%	14.82%	9/22/1998	1.71%
SMALL MID GROWTH FUND •	Goldman Sachs	085	SMALL CAP	(6.06)%	(6.06)%	5.79%	5.16%	12.19%	12/05/2005	1.75%
GLOBAL SOCIAL AWARENESS FUND •	SunAmerica	012	GLOBAL & INTL EQUITY	(9.18)%	(9.18)%	5.46%	4.43%	9.59%	10/02/1989	1.42%
GLOBAL STRATEGY •	Franklin Templeton	088	GLOBAL & INTL EQUITY	(9.03)%	(9.03)%	2.30%	0.43%	6.56%	12/05/2005	1.45%
EMERGING ECONOMIES •	JP Morgan	087	GLOBAL & INTL EQUITY	(19.98)%	(19.98)%	7.44%	(0.30)%	3.21%	12/05/2005	1.73%
FOREIGN VALUE •	Templeton Global	089	GLOBAL & INTL EQUITY	(18.47)%	(18.47)%	1.71%	(3.24)%	5.35%	12/05/2005	1.52%
INTERNATIONAL GROWTH FUND •	American Century/Invesco/MFS	020	GLOBAL & INTL EQUITY	(8.85)%	(8.85)%	3.65%	1.03%	7.27%	12/08/2000	1.68%
INTERNATL EQUITIES INDEX FUND •	SunAmerica	011	GLOBAL & INTL EQUITY	(14.44)%	(14.44)%	1.97%	(0.47)%	4.79%	10/02/1989	1.23%
INTL OPPORTUNITIES •	Delaware/MFS	033	GLOBAL & INTL EQUITY	(17.95)%	(17.95)%	3.99%	2.72%	7.14%	9/22/1998	1.55%
SCIENCE & TECHNOLOGY FUND •	T. Rowe Price/Allianz Global/Wellington	017	SPECIALTY	(2.27)%	(2.27)%	13.41%	12.13%	17.85%	4/29/1994	1.77%
HEALTH SCIENCES FUND •	T. Rowe Price	073	SPECIALTY	0.16%	0.16%	4.04%	10.44%	18.11%	11/01/2000	1.86%
AGGRESSIVE GROWTH LIFESTYLE •	PineBridge	048	HYBRID	(9.10)%	(9.10)%	4.37%	3.06%	9.04%	9/22/1998	1.42%
CONSERVATIVE GROWTH LIFESTYLE •	PineBridge	050	HYBRID	(6.57)%	(6.57)%	2.80%	1.90%	6.38%	9/22/1998	1.44%
MODERATE GROWTH LIFESTYLE •	PineBridge	049	HYBRID	(7.51)%	(7.51)%	4.05%	2.85%	8.09%	9/22/1998	1.42%
VANGUARD LIFESTRATEGY CONSER	Vanguard	054	HYBRID	(3.97)%	(3.97)%	3.39%	2.93%	5.63%	9/30/1994	1.17%
VANGUARD LIFESTRATEGY GROWTH	Vanguard	052	HYBRID	(7.88)%	(7.88)%	5.22%	3.86%	8.37%	9/30/1994	1.19%

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VANGUARD LIFESTRATEGY MODERA	Vanguard	053	HYBRID	(5.91)%	(5.91)%	4.33%	3.43%	7.04%	9/30/1994	1.18%
ASSET ALLOCATION FUND •	PineBridge	005	HYBRID	(9.75)%	(9.75)%	2.58%	2.19%	7.23%	9/06/1983	1.58%
VANGUARD WELLINGTON FUND INC	Vanguard	025	HYBRID	(4.44)%	(4.44)%	6.02%	5.10%	8.72%	7/01/1929	1.30%
CAPITAL CONSERVATION •	PineBridge	007	FIXED INCOME	(1.90)%	(1.90)%	0.73%	1.33%	3.12%	1/16/1986	1.44%
CORE BOND FUND •	PineBridge	058	FIXED INCOME	(2.58)%	(2.58)%	1.40%	1.65%	4.16%	9/22/1998	1.32%
GOVERNMENT SECURITIES FUND •	JP Morgan	008	FIXED INCOME	(0.29)%	(0.29)%	0.45%	1.19%	1.07%	1/16/1986	1.46%
INFLATION PROTECTED FUND •	PineBridge	077	FIXED INCOME	(3.01)%	(3.01)%	1.28%	0.42%	2.64%	12/20/2004	1.37%
STRATEGIC BOND FUND •	PineBridge	059	FIXED INCOME	(4.07)%	(4.07)%	3.11%	2.02%	5.86%	9/22/1998	1.42%
VANGUARD LONG-TERM TREASURY	Vanguard	023	FIXED INCOME	(2.70)%	(2.70)%	1.71%	5.02%	3.18%	5/19/1986	1.00%
VANGUARD LT INV-GRADE FUND	Vanguard	022	FIXED INCOME	(6.71)%	(6.71)%	3.47%	4.73%	6.02%	7/09/1973	1.02%
INTERNATIONAL GOVERNMENT BOND •	PineBridge	013	FIXED INCOME	(3.89)%	(3.89)%	1.98%	0.45%	2.42%	10/01/1991	1.45%
HIGH YIELD BOND FUND •	Wellington Management	060	FIXED INCOME	(3.76)%	(3.76)%	5.06%	2.59%	8.45%	9/22/1998	1.51%
GOVERNMENT MONEY MARKET I •	SunAmerica	006	FIXED INCOME	0.51%	0.51%	(0.23)%	(0.46)%	(0.59)%	1/16/1986	1.31%
GOVERNMENT MONEY MARKET II •	SunAmerica	044	FIXED INCOME	0.71%	0.71%	(0.02)%	(0.23)%	(0.35)%	9/22/1998	1.10%
FIXED ACCOUNT PLUS	—	001	FIXED INCOME	2.18%	2.00%	2.27%	2.36%	2.77%	—	—
MULTI-YEAR ENHANCED FIXED 10YR	—	099	FIXED INCOME	—	—	—	—	—	—	—
SHORT TERM FIXED ACCOUNT	—	002	FIXED INCOME	1.00%	1.00%	1.00%	1.00%	1.30%	—	—

Monthly (Standard)

AS OF DATE:2/28/2019

Standard performance values are inclusive of Surrender and Withdrawal charges as applicable.

Fund Name	Sub Advisor	Fund #	Asset Class	YTD	1 Year	3 Years	5 Years	10 Years / Inception**	10 Years / Inclusion*	Inception Date	Inclusion Date	Expense Ratio
BROAD CAP VALUE INC •	Barrow Hanley	075	LARGE CAP	11.66%	(1.06)%	11.95%	6.23%	13.81%	13.81%	12/05/2005	5/30/2006	1.65%
DIVIDEND VALUE •	BlackRock/SunAmerica	021	LARGE CAP	9.41%	0.46%	11.41%	7.70%	14.16%	14.16%	12/08/2000	12/08/2000	1.61%
LARGE CAP VALUE FUND •	Boston Company/Perkins	040	LARGE CAP	10.44%	(1.06)%	12.06%	6.80%	12.73%	12.73%	9/22/1998	9/22/1998	1.36%
VALUE FUND •	Wellington	074	LARGE CAP	11.14%	(0.45)%	10.98%	6.26%	13.27%	13.27%	12/31/2001	12/31/2001	1.65%
VANGUARD WINDSOR II	Vanguard	024	LARGE CAP	10.96%	0.66%	11.61%	6.37%	13.61%	13.61%	6/24/1985	7/01/1996	1.38%
CORE EQUITY FUND •	BlackRock	015	LARGE CAP	10.79%	1.89%	14.26%	7.93%	13.82%	13.82%	4/29/1994	7/11/1994	1.55%
GROWTH & INCOME FUND •	JP Morgan	016	LARGE CAP	11.11%	2.77%	13.63%	8.85%	13.61%	13.61%	4/29/1994	7/11/1994	1.65%
LARGE CAP CORE •	Columbia	076	LARGE CAP	11.41%	0.27%	11.62%	8.45%	15.89%	15.89%	12/05/2005	5/30/2006	1.64%
SOCIALLY RESPONSIBLE FUND •	SunAmerica	041	LARGE CAP	11.45%	3.48%	13.63%	9.58%	16.22%	16.22%	9/22/1998	9/22/1998	1.11%
STOCK INDEX FUND •	SunAmerica	010	LARGE CAP	11.26%	3.48%	13.99%	9.41%	15.42%	15.42%	4/20/1987	4/20/1987	1.14%
AMER BEACON BRDWAY LRG CP GRW I	—	090	LARGE CAP	14.18%	(0.73)%	—	—	16.30%	4.24%	2/05/2016	12/18/2017	2.00%
BLUE CHIP GROWTH FUND •	T. Rowe Price	072	LARGE CAP	14.19%	6.05%	20.41%	12.49%	18.62%	18.62%	11/01/2000	11/01/2000	1.63%
CAPITAL APPRECIATION FUND •	Boston Company	039	LARGE CAP	12.63%	8.50%	15.29%	9.01%	15.37%	15.37%	9/22/1998	9/22/1998	1.40%
GROWTH FUND •	American Century	078	LARGE CAP	13.04%	3.66%	16.25%	10.04%	15.72%	15.72%	12/05/2005	5/30/2006	1.54%
LARGE CAPITAL GROWTH •	MFS	079	LARGE CAP	13.49%	9.78%	16.48%	10.56%	14.26%	14.26%	12/20/2004	5/30/2006	1.55%
NASDAQ-100(R) INDEX FUND •	SunAmerica	046	LARGE CAP	12.20%	3.28%	18.86%	13.77%	20.11%	20.11%	10/01/2000	11/01/2000	1.33%
	Ariel	069	MID CAP	15.39%	(3.51)%	10.66%	4.64%	16.67%	16.67%	12/01/1989	11/01/2000	1.93%

Fund Name	Sub Advisor	Fund #	Asset Class	YTD	1 Year	3 Years	5 Years	10 Years / Inception**	10 Years / Inclusion*	Inception Date	Inclusion Date	Expense Ratio
ARIEL APPRECIATION FUND												
MID CAP VALUE FUND •	Wellington/Robeco	038	MID CAP	15.06%	(1.78)%	11.06%	5.00%	14.51%	14.51%	9/22/1998	9/22/1998	1.60%
MID CAP INDEX FUND •	SunAmerica	004	MID CAP	14.97%	2.97%	13.32%	7.33%	16.19%	16.19%	10/01/1991	10/01/1991	1.15%
MID CAP GROWTH FUND •	Wells Capital	037	MID CAP	18.29%	6.52%	18.46%	7.55%	14.69%	14.69%	9/22/1998	9/22/1998	1.40%
MID CAP STRATEGIC GWTH •	Janus/Allianz Global	083	MID CAP	18.14%	8.14%	17.91%	7.13%	15.86%	15.86%	12/20/2004	5/30/2006	1.62%
ARIEL FUND	Ariel	068	SMALL CAP	16.68%	(2.93)%	12.92%	6.70%	18.98%	18.98%	11/06/1986	11/01/2000	1.81%
SMALL CAP SPECIAL VALUE FUND •	Wells Capital	084	SMALL CAP	16.49%	3.23%	13.49%	7.05%	15.67%	15.67%	12/05/2005	5/30/2006	1.67%
SMALL CAP VALUE FUND •	JP Morgan/Met West	036	SMALL CAP	15.52%	0.34%	11.93%	4.96%	13.99%	13.99%	9/22/1998	9/22/1998	1.50%
SMALL CAP FUND •	Invesco/T. Rowe Price/Bridgeway	018	SMALL CAP	15.77%	6.79%	14.13%	5.94%	15.74%	15.74%	12/08/2000	12/08/2000	1.73%
SMALL CAP INDEX FUND •	SunAmerica	014	SMALL CAP	16.83%	4.44%	15.51%	6.34%	15.57%	15.57%	5/01/1992	5/01/1992	1.20%
SM CAP AGGRESSIVE GWTH •	RS Investments	086	SMALL CAP	20.94%	5.29%	21.60%	10.02%	18.81%	18.81%	12/05/2005	5/30/2006	1.79%
SMALL CAP GROWTH FUND •	JP Morgan	035	SMALL CAP	22.29%	12.05%	27.90%	10.44%	19.35%	19.35%	9/22/1998	9/22/1998	1.71%
SMALL MID GROWTH FUND •	Goldman Sachs	085	SMALL CAP	19.49%	9.18%	17.01%	8.17%	15.49%	15.49%	12/05/2005	5/30/2006	1.75%
GLOBAL SOCIAL AWARENESS FUND •	SunAmerica	012	GLOBAL & INTL EQUITY	11.13%	0.19%	11.64%	6.29%	13.12%	13.12%	10/02/1989	10/02/1989	1.42%
GLOBAL STRATEGY •	Franklin Templeton	088	GLOBAL & INTL EQUITY	7.30%	(2.57)%	7.33%	1.45%	8.88%	8.88%	12/05/2005	5/30/2006	1.45%
EMERGING ECONOMIES •	JP Morgan	087	GLOBAL & INTL EQUITY	9.30%	(15.80)%	13.48%	2.41%	6.34%	6.34%	12/05/2005	5/30/2006	1.73%
FOREIGN VALUE •	Templeton Global	089	GLOBAL & INTL EQUITY	10.03%	(8.45)%	8.05%	(1.56)%	8.46%	8.46%	12/05/2005	5/30/2006	1.52%
INTERNATIONAL GROWTH FUND •	American Century/Invesco/MFS	020	GLOBAL & INTL EQUITY	12.33%	1.39%	10.98%	3.25%	10.35%	10.35%	12/08/2000	12/08/2000	1.68%

Fund Name	Sub Advisor	Fund #	Asset Class	YTD	1 Year	3 Years	5 Years	10 Years / Inception**	10 Years / Inclusion*	Inception Date	Inclusion Date	Expense Ratio
INTERNATL EQUITIES INDEX FUND •	SunAmerica	011	GLOBAL & INTL EQUITY	8.96%	(6.52)%	8.27%	1.00%	8.20%	8.20%	10/02/1989	10/02/1989	1.23%
INTL OPPORTUNITIES •	Delaware/MFS	033	GLOBAL & INTL EQUITY	11.03%	(10.68)%	10.54%	4.41%	10.21%	10.21%	9/22/1998	9/22/1998	1.55%
SCIENCE & TECHNOLOGY FUND •	T. Rowe Price/Allianz Global/Wellington	017	SPECIALTY	18.04%	6.02%	23.89%	14.53%	20.69%	20.69%	4/29/1994	7/11/1994	1.77%
HEALTH SCIENCES FUND •	T. Rowe Price	073	SPECIALTY	14.46%	11.27%	14.54%	10.85%	20.91%	20.91%	11/01/2000	11/01/2000	1.86%
AGGRESSIVE GROWTH LIFESTYLE •	PineBridge	048	HYBRID	10.25%	0.93%	9.99%	4.78%	11.63%	11.63%	9/22/1998	9/22/1998	1.42%
CONSERVATIVE GROWTH LIFESTYLE •	PineBridge	050	HYBRID	6.54%	1.00%	5.84%	2.84%	7.96%	7.96%	9/22/1998	9/22/1998	1.44%
MODERATE GROWTH LIFESTYLE •	PineBridge	049	HYBRID	8.58%	1.18%	8.50%	4.22%	10.21%	10.21%	9/22/1998	9/22/1998	1.42%
VANGUARD LIFESTRATEGY CONSER	Vanguard	054	HYBRID	4.80%	1.27%	5.50%	3.59%	7.18%	7.18%	9/30/1994	9/22/1998	1.17%
VANGUARD LIFESTRATEGY GROWTH	Vanguard	052	HYBRID	8.93%	0.08%	10.10%	5.40%	11.31%	11.31%	9/30/1994	9/22/1998	1.19%
VANGUARD LIFESTRATEGY MODERA	Vanguard	053	HYBRID	6.88%	0.74%	7.82%	4.54%	9.30%	9.30%	9/30/1994	9/22/1998	1.18%
ASSET ALLOCATION FUND •	PineBridge	005	HYBRID	8.07%	(3.38)%	6.96%	3.65%	9.42%	9.42%	9/06/1983	9/06/1983	1.58%
VANGUARD WELLINGTON FUND INC	Vanguard	025	HYBRID	6.80%	3.07%	9.56%	6.23%	10.81%	10.81%	7/01/1929	7/01/1996	1.30%
CAPITAL CONSERVATION •	PineBridge	007	FIXED INCOME	1.32%	1.89%	0.60%	1.18%	3.40%	3.40%	1/16/1986	1/16/1986	1.44%
CORE BOND FUND •	PineBridge	058	FIXED INCOME	1.96%	1.51%	1.66%	1.63%	4.45%	4.45%	9/22/1998	9/22/1998	1.32%
GOVERNMENT SECURITIES FUND •	JP Morgan	008	FIXED INCOME	0.45%	2.31%	(0.23)%	0.94%	1.57%	1.57%	1/16/1986	1/16/1986	1.46%
INFLATION PROTECTED FUND •	PineBridge	077	FIXED INCOME	1.92%	(0.04)%	1.53%	0.44%	3.17%	3.17%	12/20/2004	2/22/2005	1.37%
STRATEGIC BOND FUND •	PineBridge	059	FIXED INCOME	3.93%	1.21%	4.48%	2.36%	6.37%	6.37%	9/22/1998	9/22/1998	1.42%

Fund Name	Sub Advisor	Fund #	Asset Class	YTD	1 Year	3 Years	5 Years	10 Years / Inception**	10 Years / Inclusion*	Inception Date	Inclusion Date	Expense Ratio
VANGUARD LONG-TERM TREASURY	Vanguard	023	FIXED INCOME	(0.95)%	2.89%	(1.21)%	3.46%	4.12%	4.12%	5/19/1986	7/01/1996	1.00%
VANGUARD LT INV-GRADE FUND	Vanguard	022	FIXED INCOME	2.34%	0.96%	3.35%	4.05%	7.19%	7.19%	7/09/1973	7/01/1996	1.02%
INTERNATIONAL GOVERNMENT BOND •	PineBridge	013	FIXED INCOME	2.04%	(1.80)%	1.50%	0.42%	3.22%	3.22%	10/01/1991	10/01/1991	1.45%
HIGH YIELD BOND FUND •	Wellington Management	060	FIXED INCOME	6.42%	2.91%	7.40%	3.35%	8.97%	8.97%	9/22/1998	9/22/1998	1.51%
GOVERNMENT MONEY MARKET I •	SunAmerica	006	FIXED INCOME	0.18%	0.68%	(0.13)%	(0.40)%	(0.58)%	(0.58)%	1/16/1986	1/16/1986	1.31%
GOVERNMENT MONEY MARKET II •	SunAmerica	044	FIXED INCOME	0.21%	0.88%	0.08%	(0.17)%	(0.34)%	(0.34)%	9/22/1998	9/22/1998	1.10%
FIXED ACCOUNT PLUS	—	001	FIXED INCOME	2.80%	2.35%	2.12%	2.22%	2.63%	2.63%	—	—	—
MULTI-YEAR ENHANCED FIXED 10YR	—	099	FIXED INCOME	—	—	—	—	—	—	—	—	—
SHORT TERM FIXED ACCOUNT	—	002	FIXED INCOME	1.00%	1.00%	1.00%	1.00%	1.26%	1.26%	—	—	—

Monthly (Non-Standard)

AS OF DATE:2/28/2019

Non-Standard performance values do not include Surrender or Withdrawal charges.

Fund Name	Sub Advisor	Fund #	Asset Class	YTD	1 Year	3 Years	5 Years	10 Years / Inception**	Inception Date	Expense Ratio
BROAD CAP VALUE INC •	Barrow Hanley	075	LARGE CAP	11.66%	(1.06)%	11.95%	6.23%	13.81%	12/05/2005	1.65%
DIVIDEND VALUE •	BlackRock/SunAmerica	021	LARGE CAP	9.41%	0.46%	11.41%	7.70%	14.16%	12/08/2000	1.61%
LARGE CAP VALUE FUND •	Boston Company/Perkins	040	LARGE CAP	10.44%	(1.06)%	12.06%	6.80%	12.73%	9/22/1998	1.36%
VALUE FUND •	Wellington	074	LARGE CAP	11.14%	(0.45)%	10.98%	6.26%	13.27%	12/31/2001	1.65%
VANGUARD WINDSOR II	Vanguard	024	LARGE CAP	10.96%	0.66%	11.61%	6.37%	13.61%	6/24/1985	1.38%
CORE EQUITY FUND •	BlackRock	015	LARGE CAP	10.79%	1.89%	14.26%	7.93%	13.82%	4/29/1994	1.55%
GROWTH & INCOME FUND •	JP Morgan	016	LARGE CAP	11.11%	2.77%	13.63%	8.85%	13.61%	4/29/1994	1.65%
LARGE CAP CORE •	Columbia	076	LARGE CAP	11.41%	0.27%	11.62%	8.45%	15.89%	12/05/2005	1.64%
SOCIALLY RESPONSIBLE FUND •	SunAmerica	041	LARGE CAP	11.45%	3.48%	13.63%	9.58%	16.22%	9/22/1998	1.11%
STOCK INDEX FUND •	SunAmerica	010	LARGE CAP	11.26%	3.48%	13.99%	9.41%	15.42%	4/20/1987	1.14%
AMER BEACON BRDWDY LRG CP GRW I	—	090	LARGE CAP	14.18%	(0.73)%	14.36%	—	16.30%	2/05/2016	2.00%
BLUE CHIP GROWTH FUND •	T. Rowe Price	072	LARGE CAP	14.19%	6.05%	20.41%	12.49%	18.62%	11/01/2000	1.63%
CAPITAL APPRECIATION FUND •	Boston Company	039	LARGE CAP	12.63%	8.50%	15.29%	9.01%	15.37%	9/22/1998	1.40%
GROWTH FUND •	American Century	078	LARGE CAP	13.04%	3.66%	16.25%	10.04%	15.72%	12/05/2005	1.54%
LARGE CAPITAL GROWTH •	MFS	079	LARGE CAP	13.49%	9.78%	16.48%	10.56%	14.26%	12/20/2004	1.55%
NASDAQ-100(R) INDEX FUND •	SunAmerica	046	LARGE CAP	12.20%	3.28%	18.86%	13.77%	20.11%	10/01/2000	1.33%
ARIEL APPRECIATION FUND	Ariel	069	MID CAP	15.39%	(3.51)%	10.66%	4.64%	16.67%	12/01/1989	1.93%
MID CAP VALUE FUND •	Wellington/Robeco	038	MID CAP	15.06%	(1.78)%	11.06%	5.00%	14.51%	9/22/1998	1.60%
MID CAP INDEX FUND •	SunAmerica	004	MID CAP	14.97%	2.97%	13.32%	7.33%	16.19%	10/01/1991	1.15%
MID CAP GROWTH FUND •	Wells Capital	037	MID CAP	18.29%	6.52%	18.46%	7.55%	14.69%	9/22/1998	1.40%
MID CAP STRATEGIC GWTH •	Janus/Allianz Global	083	MID CAP	18.14%	8.14%	17.91%	7.13%	15.86%	12/20/2004	1.62%
ARIEL FUND	Ariel	068	SMALL CAP	16.68%	(2.93)%	12.92%	6.70%	18.98%	11/06/1986	1.81%

Fund Name	Sub Advisor	Fund #	Asset Class	YTD	1 Year	3 Years	5 Years	10 Years / Inception**	Inception Date	Expense Ratio
SMALL CAP SPECIAL VALUE FUND •	Wells Capital	084	SMALL CAP	16.49%	3.23%	13.49%	7.05%	15.67%	12/05/2005	1.67%
SMALL CAP VALUE FUND •	JP Morgan/Met West	036	SMALL CAP	15.52%	0.34%	11.93%	4.96%	13.99%	9/22/1998	1.50%
SMALL CAP FUND •	Invesco/T. Rowe Price/Bridgeway	018	SMALL CAP	15.77%	6.79%	14.13%	5.94%	15.74%	12/08/2000	1.73%
SMALL CAP INDEX FUND •	SunAmerica	014	SMALL CAP	16.83%	4.44%	15.51%	6.34%	15.57%	5/01/1992	1.20%
SM CAP AGGRESSIVE GWTH •	RS Investments	086	SMALL CAP	20.94%	5.29%	21.60%	10.02%	18.81%	12/05/2005	1.79%
SMALL CAP GROWTH FUND •	JP Morgan	035	SMALL CAP	22.29%	12.05%	27.90%	10.44%	19.35%	9/22/1998	1.71%
SMALL MID GROWTH FUND •	Goldman Sachs	085	SMALL CAP	19.49%	9.18%	17.01%	8.17%	15.49%	12/05/2005	1.75%
GLOBAL SOCIAL AWARENESS FUND •	SunAmerica	012	GLOBAL & INTL EQUITY	11.13%	0.19%	11.64%	6.29%	13.12%	10/02/1989	1.42%
GLOBAL STRATEGY •	Franklin Templeton	088	GLOBAL & INTL EQUITY	7.30%	(2.57)%	7.33%	1.45%	8.88%	12/05/2005	1.45%
EMERGING ECONOMIES •	JP Morgan	087	GLOBAL & INTL EQUITY	9.30%	(15.80)%	13.48%	2.41%	6.34%	12/05/2005	1.73%
FOREIGN VALUE •	Templeton Global	089	GLOBAL & INTL EQUITY	10.03%	(8.45)%	8.05%	(1.56)%	8.46%	12/05/2005	1.52%
INTERNATIONAL GROWTH FUND •	American Century/Invesco/MFS	020	GLOBAL & INTL EQUITY	12.33%	1.39%	10.98%	3.25%	10.35%	12/08/2000	1.68%
INTERNATL EQUITIES INDEX FUND •	SunAmerica	011	GLOBAL & INTL EQUITY	8.96%	(6.52)%	8.27%	1.00%	8.20%	10/02/1989	1.23%
INTL OPPORTUNITIES •	Delaware/MFS	033	GLOBAL & INTL EQUITY	11.03%	(10.68)%	10.54%	4.41%	10.21%	9/22/1998	1.55%
SCIENCE & TECHNOLOGY FUND •	T. Rowe Price/Allianz Global/Wellington	017	SPECIALTY	18.04%	6.02%	23.89%	14.53%	20.69%	4/29/1994	1.77%
HEALTH SCIENCES FUND •	T. Rowe Price	073	SPECIALTY	14.46%	11.27%	14.54%	10.85%	20.91%	11/01/2000	1.86%
AGGRESSIVE GROWTH LIFESTYLE •	PineBridge	048	HYBRID	10.25%	0.93%	9.99%	4.78%	11.63%	9/22/1998	1.42%
CONSERVATIVE GROWTH LIFESTYLE •	PineBridge	050	HYBRID	6.54%	1.00%	5.84%	2.84%	7.96%	9/22/1998	1.44%
MODERATE GROWTH LIFESTYLE •	PineBridge	049	HYBRID	8.58%	1.18%	8.50%	4.22%	10.21%	9/22/1998	1.42%
VANGUARD LIFESTRATEGY CONSER	Vanguard	054	HYBRID	4.80%	1.27%	5.50%	3.59%	7.18%	9/30/1994	1.17%
VANGUARD LIFESTRATEGY GROWTH	Vanguard	052	HYBRID	8.93%	0.08%	10.10%	5.40%	11.31%	9/30/1994	1.19%
	Vanguard	053	HYBRID	6.88%	0.74%	7.82%	4.54%	9.30%	9/30/1994	1.18%

Fund Name	Sub Advisor	Fund #	Asset Class	YTD	1 Year	3 Years	5 Years	10 Years / Inception**	Inception Date	Expense Ratio
VANGUARD LIFESTRATEGY MODERA										
ASSET ALLOCATION FUND •	PineBridge	005	HYBRID	8.07%	(3.38)%	6.96%	3.65%	9.42%	9/06/1983	1.58%
VANGUARD WELLINGTON FUND INC	Vanguard	025	HYBRID	6.80%	3.07%	9.56%	6.23%	10.81%	7/01/1929	1.30%
CAPITAL CONSERVATION •	PineBridge	007	FIXED INCOME	1.32%	1.89%	0.60%	1.18%	3.40%	1/16/1986	1.44%
CORE BOND FUND •	PineBridge	058	FIXED INCOME	1.96%	1.51%	1.66%	1.63%	4.45%	9/22/1998	1.32%
GOVERNMENT SECURITIES FUND •	JP Morgan	008	FIXED INCOME	0.45%	2.31%	(0.23)%	0.94%	1.57%	1/16/1986	1.46%
INFLATION PROTECTED FUND •	PineBridge	077	FIXED INCOME	1.92%	(0.04)%	1.53%	0.44%	3.17%	12/20/2004	1.37%
STRATEGIC BOND FUND •	PineBridge	059	FIXED INCOME	3.93%	1.21%	4.48%	2.36%	6.37%	9/22/1998	1.42%
VANGUARD LONG-TERM TREASURY	Vanguard	023	FIXED INCOME	(0.95)%	2.89%	(1.21)%	3.46%	4.12%	5/19/1986	1.00%
VANGUARD LT INV-GRADE FUND	Vanguard	022	FIXED INCOME	2.34%	0.96%	3.35%	4.05%	7.19%	7/09/1973	1.02%
INTERNATIONAL GOVERNMENT BOND •	PineBridge	013	FIXED INCOME	2.04%	(1.80)%	1.50%	0.42%	3.22%	10/01/1991	1.45%
HIGH YIELD BOND FUND •	Wellington Management	060	FIXED INCOME	6.42%	2.91%	7.40%	3.35%	8.97%	9/22/1998	1.51%
GOVERNMENT MONEY MARKET I •	SunAmerica	006	FIXED INCOME	0.18%	0.68%	(0.13)%	(0.40)%	(0.58)%	1/16/1986	1.31%
GOVERNMENT MONEY MARKET II •	SunAmerica	044	FIXED INCOME	0.21%	0.88%	0.08%	(0.17)%	(0.34)%	9/22/1998	1.10%
FIXED ACCOUNT PLUS	—	001	FIXED INCOME	2.80%	2.35%	2.12%	2.22%	2.63%	—	—
MULTI-YEAR ENHANCED FIXED 10YR	—	099	FIXED INCOME	—	—	—	—	—	—	—
SHORT TERM FIXED ACCOUNT	—	002	FIXED INCOME	1.00%	1.00%	1.00%	1.00%	1.26%	—	—

Disclosures

- The current 7-day yield as of 2/28/2019 for Government Money Market I Fund is 1.11% and for Government Money Market II Fund is 1.31%. This yield more closely reflects the current earnings of the money market fund than does the total average annual return. Yields do not reflect deduction of surrender charges or premium taxes, if applicable.
- **You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.**
- A variety of investment options are available in different plans. Please review your plan for a list of available options or call your financial advisor at 1-800-448-2542 (option 2).
- The inclusion data found in this chart are based upon the date the funds were included in the Separate Account or for the General Account, when added to the contract. The inception data and returns are based on the date the underlying mutual fund began operation.
- All options listed (except where noted) are available for 401(a), 403(a), 401(k), 403(b) and 457(b) eligible deferred compensation plans, as well as individual retirement annuities. Investment options bearing the "•" symbol are available in nonqualified, tax-deferred variable annuities [under IRC Section 72], ineligible deferred-compensation 457(f) plans and for-profit top-hat plans.
- Returns for periods prior to the date the funds became available in the Separate Account are hypothetical and are based on the date the underlying mutual fund began operation, adjusted to reflect fees, expenses, and surrender charges if applicable, as if the fund had been in the Separate Account during the stated period.
- For funds with less than a full year of performance the returns are cumulative.
- Returns reflect overall changes in accumulation unit value from the beginning to the end of the periods shown, after deduction of fund expenses. Non-Standardized returns do not reflect deduction of account maintenance fees, surrender charges, premium taxes or optional rider fees, if applicable.
- Fixed Account Plus contributions received and deposited during a given month will earn that month's current interest rate for the remainder of that calendar year (for all contract series except 7.0, 7.20, 7.40, 12.0, 12.20, 12.40, and 13.20). VALIC intends (though does not guarantee) to pay this same interest rate for those deposits and transfers through the end of the following calendar year. The current interest rate may differ from month to month.
- All Fixed Account Plus deposits for series 7.0, 7.20, 7.40, 12.0, 12.20, 12.40, and 13.20 will earn the declared interest rate until that rate is changed.
- Returns for fixed options were calculated assuming a lump-sum deposit on the first day of each period and interest credited to the account according to VALIC's interest crediting policy. Equivalent rates were used, even though the contract may not have been available for sale during all periods shown.
- The interest rate for the Short-Term Fixed Account is declared annually in January. All Short-Term Fixed Account deposits will earn the annual declared interest rate for the remainder of that calendar year. Interest is credited daily and subject to the claims-paying ability of the insurance company.
- Please refer to your contract for the minimum guarantee rate. VALIC's interest-crediting policy for rates above the contractual guarantee rate is subject to change.
- Performance numbers for Fixed Account Plus and/or Short Term Fixed are based on annualized returns. Premium taxes will be deducted when required by state law.
- Through a commission recapture program a portion of the funds' expenses have been reduced. "Other Expenses" does not take into account this expense reduction and is therefore higher than the actual expenses of the series. Had the expense reductions been taken into account, "Net Fund Expenses" for the VALIC Company I funds would be as follows: Blue Chip Growth Fund, 0.85%; Dividend Value Fund (0.82%); Dynamic Allocation (0.32%); Government Money Market I Fund, 0.55%; International Growth Fund (1.01%). Not all of these funds are listed in the chart above. Certain of these funds may not be available in your plan or product.

- The VALIC Company II Lifestyle Funds and the VALIC Company I Dynamic Allocation Fund invest in the funds offered in VALIC Company I and VALIC Company II. The Vanguard LifeStrategy Funds invest in other Vanguard funds. Thus, each "Fund of Funds" indirectly bears the fees and expenses of those acquired funds.
- For the last fiscal year, VALIC did not have any voluntarily waived fees or reimbursed expenses. These waivers and/or reimbursements are voluntary and may be discontinued at any time by VALIC.
- Pursuant to an expense limitation agreement, the fund's advisor will waive fees or reimburse expenses as shown in the column above. The expense waivers or reimbursements are contractual and will continue through September 30, 2019 for VALIC Company I funds; December 31, 2019 for VALIC Company II funds; June 30, 2019 for the Invesco Balanced-Risk Commodity Strategy Fund. Although the expense limitations may be renewed year to year, they are subject to termination by the Boards of Trustees/Directors of the funds. Not all of these funds are listed in the chart above. Certain of these funds may not be available in your plan or product.
- Annuity contracts typically include limitations, exclusions and expense charges, which are described in the current Portfolio Director prospectus. Fees include Separate Account fees, which range from 0.35% to 1.25% depending on the contract, and Annual Net Fund Expenses, which range from 0.12% to 1.19% for the variable options. The current Annual Net Fund Expense is the current Annual Total Fund Expense less contractual expense waivers or reimbursements. Fees are subject to change based on expense waivers and reimbursements. Additionally, account maintenance fees of \$3.75 per quarter and surrender charges may apply, depending on your contract.
- Bear in mind that annuities also provide additional features and benefits, including, but not limited to, a guaranteed death benefit and guaranteed lifetime income options, for which a Separate Account fee is charged.
- Trading may be limited based on VALIC's Investor Trading policy which is available online at www.valic.com. Funds, other than VALIC Company I and II, may impose additional limitations on the number of trades in and out of the fund. Please see the fund's prospectus for more information.
- Annuities are long-term retirement savings vehicles. Withdrawals may be subject to federal and/or state income taxes. Federal restrictions and a 10% federal early withdrawal tax penalty may apply if taken before age 59½. Early withdrawals may be subject to withdrawal charges. Partial withdrawals may reduce benefits and contract value.
- Retirement plans and accounts that satisfy relevant qualification rules, such as 403(b)s, IRAs, 401(k)s, etc., can be tax deferred regardless of whether or not they are funded with an annuity. If you are considering funding a tax-qualified retirement plan or account with an annuity, you should know that an annuity does not provide any additional tax-deferred treatment of earnings beyond the tax deferral of the tax-qualified retirement plan or account itself.
- Generally, higher potential returns involve greater risk and short-term volatility. For example: Small-cap, mid-cap, sector and emerging funds can experience significant price fluctuation due to business risks and adverse political developments.
- International (global) and foreign funds can experience price fluctuation due to changing market conditions, currency values, and economic and political climates.
- High-yield bond funds, which invest in bonds that have lower ratings, typically experience price fluctuation and a greater risk of loss of principal and income than when investing directly in U.S. government securities such as U.S. Treasury bonds and bills, which are guaranteed by the government for repayment of principal and interest if held to maturity.
- Mortgage-related funds' underlying mortgages are more likely to be prepaid during periods of declining interest rates, which could hurt the fund's share price or yield and may be prepaid more slowly during periods of rapidly rising interest rates, which might lengthen the fund's expected maturity. Investors should carefully assess the risks associated with an investment in the fund. Fund shares are not insured and are not backed by the U.S. government, and their value and yield will vary with market conditions.
- The principal value of an investment in a Target Date fund is not guaranteed at any time including at or after the target maturity date. The target date is the approximate date when investors plan to start withdrawing their money. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date.
- Policy Form series UIT-194, UITG-194 and UITG-194P, a fixed and variable annuity issued by The Variable Annuity Life Insurance Company, Houston, Texas.
- Annuities issued by The Variable Annuity Life Insurance Company ("VALIC"). Variable annuities distributed by its affiliate, AIG Capital Services, Inc. ("ACS"), member FINRA. Guarantees are backed by the claims-paying ability of VALIC and are not the responsibility of AIG. VALIC, VFA and ACS are members of American International Group, Inc. ("AIG").

- Securities and investment advisory services offered through VALIC Financial Advisors, Inc. ("VFA"), member FINRA, SIPC and an SEC-registered investment advisor.
- Fund Expense Ratio includes the net fund expense plus any applicable separate account fee.
- To obtain a prospectus, visit www.valic.com. The prospectus contains the investment objectives, risks, charges, expenses and other information that you should consider carefully before investing. Please read the prospectus carefully before investing or sending money.
- **Investors should carefully consider the investment objectives, risks, fees, charges and expenses before investing. This and other important information is contained in the variable annuity product and underlying fund prospectuses, which can be obtained from your financial professional or visit <http://www.valic.com> or call 1-800-428-2542 and follow the prompts. Read the prospectuses carefully before investing.**
- Historical returns for periods prior to the inclusion date are hypothetically adjusted returns. These returns are derived from the performance of the corresponding mutual fund, adjusted to reflect the charges and expenses of the annuity product as if the underlying fund had been available in the Separate Account during the stated period.
- * 10 Years/Inclusion: The data in this column is based on the lesser of 10 years or the date the funds were included in the annuity product.
- ** 10 Years/Inception: The data in this column is based on the lesser of 10 years or the inception date of the fund.

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