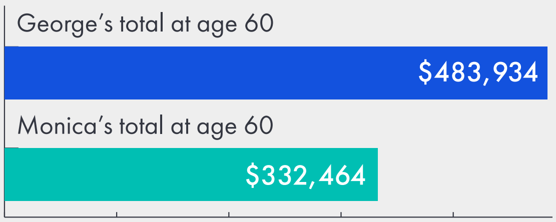
Get FutureFIT® and shape your future.

Enroll and put time on your side.

Enrolling in your retirement plan could help adjust the outcome of your financial future.

Starting early can make a difference.

George started saving for retirement at age 25. Monica waited until she was 30. Both saved at the same rate. Look at the difference the additional five years makes in the amount available at retirement!



This example is hypothetical and does not represent the returns from any specific investment. Assumes a starting salary of $30,000 and 10% contribution rate with 24 contributions per year from respective starting ages to age 60, with 5% average annual return, and a 4% annual pay increase. Fees and charges, if applicable, are not reflected in this example and would reduce the amount shown. 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. Bear in mind, investing involves risk including the possible loss of principal.

Make a difference — Start early!

Contact your financial professional to enroll today.

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Your Future is Calling. Meet It with Confidence.

CLICK aig.com/RetirementServices **CALL** 1-888-569-7055 **VISIT** your financial professional

Securities and investment advisory services offered through VALIC Financial Advisors, Inc. (VFA), member FINRA, SIPC and an SEC-registered investment adviser.

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VC 29869 (07/2020) J488401 EE

403(b) vs. 457(b): Which is better for you?

Or choose both and possibly save twice as much a year – tax deferred

What's the difference?

403(b)	457(b)
Key difference: It's easier to access your funds while you are employed by the plan sponsor.	**Key difference:** You are not subject to the 10% federal early withdrawal tax penalty once you leave the plan sponsor.

Here's why:	
Less stringent withdrawal restrictions while you are employed, but a 10% federal early withdrawal tax penalty might apply.	More stringent withdrawal restrictions while you are employed, but no 10% federal early withdrawal tax penalty after severance from employment [except in the case of rollovers from non-457(b) plans, including IRAs].
Generally withdrawals made prior to severance from employment or the year you reach age 59½ can only be made due to financial hardship.	Generally withdrawals made prior to severance from employment or the year in which you reach age 70½ can only be made for an unforeseeable emergency.
A financial hardship withdrawal is considered less restrictive — while you are employed — than a 457(b) unforeseeable emergency. Examples of financial hardship include: • Unreimbursed medical expenses • Payments to purchase a principal residence • Higher education expenses • Payments to prevent eviction or foreclosure of a mortgage	An unforeseeable emergency is more restrictive — while you are employed — than a 403(b) financial hardship. Some examples: • A sudden and unexpected illness or accident for you or a dependent • Loss of your property due to casualty • Other similar extraordinary circumstances arising as a result of events beyond your control Sending a child to college or purchasing a home, two common reasons for 403(b) hardship withdrawals, generally are not considered unforeseeable emergencies
Withdrawals can be subject to a 10% federal early withdrawal tax penalty prior to age 59½.	The 10% federal early withdrawal tax penalty, generally applicable to distributions prior to age 59½ from a 403(b) plan, does not apply to distributions from 457(b) plans except on amounts rolled into the plan from non-457(b) plans (including IRAs).

Visit aig.com/RetirementServices or contact your financial professional with any questions.

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VC 23260 (06/2020) J477510 EE

Investment options.

Portfolio Director®

Fixed and variable tax-deferred annuities

You may select up to 20 funds at a time to complete your personal investment mix.

Selecting a suitable mix of investment options is one of the most important investment decisions you'll make. The Portfolio Director Fixed and Variable Annuity offers an array of options so you can tailor your investment mix to fit your situation. Choose up to 20 options from a wide array of fixed and variable investment options, managed by well-known investment managers and spanning all major asset categories and classes.

Domestic large-cap equity		
Value	Systematic Value Fund (Wellington) [75]	________%
	Dividend Value Fund (BlackRock, SunAmerica) [21]	________%
	Vanguard Windsor II Fund [24][1]	________%
Blend	Systematic Core Fund (Goldman Sachs) [16]	________%
	U.S. Socially Responsible Fund (SunAmerica) [141]	________%
	Stock Index Fund (SunAmerica) [10]	________%
Growth	American Beacon Bridgeway Large Cap Growth Fund [90][1]	________%
	Blue Chip Growth Fund (T. Rowe Price) [72]	________%
	Capital Appreciation Fund (BMO AM) [139]	________%
	Growth Fund (BlackRock/Sunamerica) [78]	________%
	Large Capital Growth Fund (MFS) [79]	________%
	Nasdaq-100® Index Fund (SunAmerica) [46]	________%
Domestic mid-cap equity		
Value	Ariel Appreciation Fund [69][1]	________%
	Mid Cap Value Fund (Wellington, Boston Partners) [138]	________%
Blend	Mid Cap Index Fund (SunAmerica) [4]	________%
Growth	Mid Cap Strategic Growth Fund (Allianz Global, Janus) [83]	________%
Domestic small-cap equity		
Value	Ariel Fund [68][1]	________%
	Small Cap Special Values Fund (Wells Capital) [84]	________%
	Small Cap Value Fund (JP Morgan) [136]	________%
Blend	Small Cap Index Fund (SunAmerica) [14]	________%
Growth	Small Cap Growth Fund (JP Morgan) [135]	________%
Global equity (International and Domestic)		
	Global Strategy Fund (Franklin, Templeton) [88]	________%
	International Socially Responsible Fund (SunAmerica) [12]	________%

International equity		
	Emerging Economies Fund (JP Morgan) [87]	________%
	International Value Fund (Wells Capital) [89]	________%
	International Equities Index Fund (SunAmerica) [11]	________%
	International Growth Fund (Morgan Stanley) [20]	________%
	International Opportunities Fund (MFS, Delaware) [133]	________%

Specialty		
	Global Real Estate Fund (Invesco, Goldman Sachs) [101]	________%
	Invesco Balanced-Risk Commodity Strategy Fund [102][1]	________%
	Science & Technology Fund (T. Rowe Price, Allianz Global, Wellington) [17]	________%

Hybrid (Equity and Fixed Income)		
Lifestyle	Aggressive Growth Lifestyle Fund (PineBridge) [148]	________%
	Conservative Growth Lifestyle Fund (PineBridge) [150]	________%
	Dynamic Allocation Fund (Alliance Bernstein, SunAmerica) [103]	________%
	Moderate Growth Lifestyle Fund (PineBridge) [149]	________%
	T. Rowe Price Retirement 2015 [104][1,2]	________%
	T. Rowe Price Retirement 2020 [105][1,2]	________%
	T. Rowe Price Retirement 2025 [106][1,2]	________%
	T. Rowe Price Retirement 2030 [107][1,2]	________%
	T. Rowe Price Retirement 2035 [108][1,2]	________%
	T. Rowe Price Retirement 2040 [109][1,2]	________%
	T. Rowe Price Retirement 2045 [110][1,2]	________%
	T. Rowe Price Retirement 2050 [111][1,2]	________%
	T. Rowe Price Retirement 2055 [112][1,2]	________%
	T. Rowe Price Retirement 2060 [113][1,2]	________%
	Vanguard LifeStrategy Conservative Growth Fund [54][1]	________%
	Vanguard LifeStrategy Growth Fund [52][1]	________%
	Vanguard LifeStrategy Moderate Growth Fund [53][1]	________%
Balanced	Asset Allocation Fund (PineBridge) [5]	________%
	Vanguard Wellington Fund [25][1]	________%

Fixed income		
Investment grade	Core Bond Fund (PineBridge) [158]	________%
	Government Securities Fund (JP Morgan) [8]	________%
	Inflation Protected Fund (PineBridge) [77]	________%
	Vanguard Long-Term Investment-Grade Fund [22][1]	________%
	Vanguard Long-Term Treasury Fund [23][1]	________%
International	International Government Bond Fund (PineBridge) [13]	________%
High yield	High Yield Bond Fund (Wellington) [160]	________%
Stable value	Fixed Account Plus [1]	________%
	Government Money Market I Fund (SunAmerica) [6][3]	________%
	Short-Term Fixed Account [2]	________%

[1] These funds are not available in nonqualified plans.

[2] The principal value of the T. Rowe Price Retirement Funds is not guaranteed at any time, including at or after the target date, which is the approximate year an investor plans to retire (assumed to be age 65) and likely stop making new investments in the fund. If an investor plans to retire significantly earlier or later than age 65, the funds may not be an appropriate investment even if the investor is retiring on or near the target date. The funds' allocations among a broad range of underlying T. Rowe Price stock and bond funds will change over time. The funds maintain a substantial allocation to equities both prior to and after the target date, which can result in greater volatility over shorter time horizons.

[3] You could lose money by investing in the Money Market Fund (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.

Annuities are long-term products designed for retirement. Investment values of variable options will fluctuate so that the investor's units, when redeemed, may be worth more or less than their original cost. Bear in mind that investing involves risk, including possible loss of principal.

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. However, annuities do provide other features and benefits.

- 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 and global 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. Fund shares are not insured and are not backed by the U.S. government, and their value and yield will vary with market conditions.
- Interest rates and bond prices typically move inversely to each other; therefore, as with any bond fund, the value of an investment in this fund may go up if interest rates fall, and vice versa.
- 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.

Investors should carefully consider the investment objectives, risks, fees, charges and expenses before investing. This and other important information is contained in the Separate Account and underlying fund prospectuses, which can be obtained from your financial professional, at www.aig.com/retirementservices or calling 1-800-428-2542 and following the prompts. Read the prospectuses carefully before investing. Policy Form series UIT-194, UITG-194 and UITG-194P.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. Please consult with your financial professional regarding your situation. For legal, accounting or tax advice consult the appropriate professional.

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VC 13356-C (06/2021) J623401 EE

We see the future in you.℠ — AIG

Portfolio Director® 5.0

A fixed and variable tax-deferred annuity

Product Overview

All guarantees are backed by the claims-paying ability of The Variable Annuity Life Insurance Company (VALIC).

Fees and charges

No initial sales charge.

Variable options incur Separate Account charges and Net Fund Annual Expenses which are subject to change. Refer to the current Portfolio Director prospectus for more details about charges and expenses.

No account maintenance fees. See current prospectus for fee information.

No-cost withdrawals

No-cost surrender or withdrawals except for in-service transfers to another provider. Transfers to another provider in excess of the 10% annual free out amount will incur a charge unless one of the following conditions is met:

- You select an annuity payout of five or more years; or
- You select systematic withdrawals of five or more years; or
- You have not made any deposits to your account over the past 60 months; or
- Your account has been in effect 15 or more years; or
- You are at least age 59½, and your account has been in effect for five or more years; or
- You have severed from employment; or
- You qualify for a hardship withdrawal; or
- You retire; or
- You are required by federal law to begin taking minimum required distributions; or
- You become disabled; or
- Upon your death.

If your withdrawal doesn't meet one of these conditions, you can still withdraw up to 10% of your account balance each year without any surrender charges.

Income taxes are payable at the time of withdrawal.

Early withdrawals might be subject to federal restrictions prior to age 59½.

Federal tax penalties can apply to early withdrawals.

Low-cost in-service transfers to other carriers

For in-service transfers to other carriers, your account value will be subject to a surrender charge of the lesser of:

- 5% of contributions received during the most recent 60 months; or
- 5% of the amount withdrawn in excess of 10% annually.

AIG®

No-cost transfers within the contract

No charge for transferring amounts among investment options.

You may transfer all or part of your variable account values to other investment options.

Once money is transferred into the Short-Term Fixed Account, you can transfer money from this account in 90 days.

Up to 20% of your Fixed Account Plus value can be transferred to other options each contract year during the accumulation phase.

- Amounts transferred to Fixed Account Plus within 90 days of the last transfer from Fixed Account Plus may be credited with a different interest rate.

To discourage frequent trading and market timing, if you sell fund shares valued at $5,000 or more, whether through an exchange, transfer, or any other redemption, you will not be able to make a purchase of $5,000 or more in that same fund for 30 calendar days.

Tax-free loans (if provided for in your employer-sponsored plan)

Access a portion of your accumulated account value without permanently reducing your account balance or incurring federal tax penalties.

Defaulted loan amounts (not repaid on time) will be taxed as ordinary income and might incur a 10% federal early withdrawal tax penalty if you are under age 59½.

Loans may be subject to employer plan provisions and regulations.

A $60 loan initiation fee might be applied to your loan and will be considered part of the loan amount. Your financial advisor can help you determine whether such a fee applies to your loan.

Interest crediting policy

VALIC declares a new interest rate at the beginning of each month and guarantees that all new purchase payments received and deposited during that month will earn that month's interest rate for the remainder of that calendar year. The company's current practice (which is not guaranteed) is that each month's purchase payments will continue to earn that month's current interest rate for one additional calendar year. Thereafter, these amounts will be consolidated into "pool bands'' with amounts credited during earlier periods. The consolidated amounts will earn interest at a rate that VALIC declares each January 1 and guarantees for the remainder of the calendar year. The consolidated current rate is referred to as the "pool rate." Different "pool bands" may earn interest at different rates. Interest crediting policy and practices are subject to change. However, any changes made will not reduce the current annual interest rate below the contractual minimum guarantee for Portfolio Director. Amounts already credited will not be reduced. Please see your contract or prospectus for more information.

Death benefit

Provides a guaranteed death benefit to your beneficiary.

The guarantee states that your beneficiary will never receive less than the amount you have contributed to fixed or variable options, provided no withdrawals have been made from the account. These provisions may vary by state and contract. All guarantees are backed by the claims-paying ability of The Variable Annuity Life Insurance Company.

Withdrawals will reduce your death benefit, depending on your account value at the time of withdrawal. See your prospectus for details.

The death benefit passes directly to your beneficiary, generally avoiding the costs and delays of probate.

Depending on the circumstances, your beneficiary can leave all or a portion of the account balance on deposit.

Generally, your beneficiary can make withdrawals at any time without charges.

Federal law may require distributions within certain time frames.

Bear in mind that the value of variable options you choose will fluctuate so that your investment values, when redeemed, can be worth more or less than the original cost. Annuity contracts typically include limitations, exclusions and expense charges, which are described in the Portfolio Director prospectus. Remember investing involves risk, including possible loss of principal.

Annuities are long-term investments, and income taxes are payable at withdrawal. Withdrawals of taxable amounts are subject to ordinary income tax, and if taken before age 59½, federal withdrawal restrictions and a 10% federal early withdrawal tax penalty can apply. 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. However, annuities do provide other features and benefits.

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VC9700-50 (08/2019) J350705 EE

Portfolio Director® 1.0

A fixed and variable tax-deferred annuity

Product Overview

All guarantees are backed by the claims-paying ability of The Variable Annuity Life Insurance Company (VALIC).

Fees and charges

No initial sales charge

Variable options incur Separate Account charges and Net Fund Annual Expenses which are subject to change. Refer to the current Portfolio Director prospectus for more details about charges and expenses.

No account maintenance fees for fixed options.

Low account maintenance fees for variable options. A quarterly fee of $3.75 pays for processing and administration of your account. See current prospectus for information.

No-cost withdrawals

All surrender charges are waived upon your death or for any withdrawals you make if:

- You select a qualifying annuity payout of five or more years; or
- You select a qualifying systematic withdrawal of five or more years; or
- You have not made any deposits to your account over the past 60 months; or
- Your account has been in effect 15 or more years; or
- You are at least age 59½, and your account has been in effect for five or more years; or
- You are at least 55, have participated in your plan for at least five years and have terminated employment; or
- You take a qualifying minimum required distribution (as determined solely from this contract); or
- You become disabled

Annuities are designed for long-term investing.

Remember that income taxes must be paid at withdrawal from your retirement account. Also, if you withdraw money before age 59½, federal restrictions and a 10% federal early withdrawal tax penalty might apply.

Low-cost withdrawals

If your withdrawal doesn't meet any of the previously stated conditions, your account value will be subject to a surrender charge of the lesser of:

- 5% of contributions received during the most recent 60 months; or
- 5% of the amount withdrawn in excess of 10% annually

Remember that income taxes must be paid at withdrawal from your retirement account. Also, if you withdraw money before age 59½, federal restrictions and a 10% federal early withdrawal tax penalty might apply.

No-cost transfers within the contract

No charge for transferring amounts among investment options within the contract.

Transfer all or part of your variable account values.

Once money is transferred into the Short-Term Fixed Account, you can transfer money from this account in as soon as 90 days.

Up to 20% of your Fixed Account Plus value can be transferred to other options each contract year during the accumulation phase.

- Amounts transferred to Fixed Account Plus within 90 days of the last transfer from Fixed Account Plus may be credited with a different interest rate.

To discourage frequent trading and market timing, if you sell fund shares valued at $5,000 or more, whether through an exchange, transfer, or any other redemption, you will not be able to make a purchase of $5,000 or more in that same fund for 30 calendar days.

Tax-free loans (if provided for in your employer-sponsored plan)

Access a portion of your accumulated account value without permanently reducing your account balance or incurring federal tax penalties.

Defaulted loan amounts (not repaid on time) will be taxed as ordinary income and might incur a 10% federal early withdrawal tax penalty if you are under age 59½.

Loans may be subject to employer plan provisions and regulations.

A $60 loan initiation fee might be applied to your loan and will be considered part of the loan amount. Your financial advisor can help you determine whether such a fee applies to your loan.

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Please see your contract or prospectus for more information.

Death benefit

Provides a guaranteed death benefit to your beneficiary.

The guarantee states that your beneficiary will never receive less than the amount you have contributed to fixed or variable options, provided no withdrawals have been made from the account. These provisions may vary by state and contract. All guarantees are backed by the claims-paying ability of The Variable Annuity Life Insurance Company. Guarantees do not apply to the underlying investment options of the variable accounts.

Withdrawals will reduce your death benefit, depending on your account value at the time of withdrawal. See your prospectus for details.

The death benefit passes directly to your beneficiary, generally avoiding the costs and delays of probate.

Depending on the circumstances, your beneficiary can leave all or a portion of the account balance on deposit.

Generally, your beneficiary can make withdrawals at any time without charges.

Federal law may require distributions within certain time frames.

Bear in mind that the value of variable options you choose will fluctuate so that your investment units, when redeemed, may be worth more or less than the original cost. Annuity contracts typically include limitations, exclusions and expense charges, which are described in the Portfolio Director prospectus.

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. However, annuities do provide other features and benefits.

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VC 9700-05 (08/2019) J323906 EE

AIG Retirement Services

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What We Can Provide

At AIG Retirement Services, we have dedicated more than 50 years to helping Americans achieve their savings and retirement goals. When our clients need someone to talk to about the financial questions that can affect their lives, we are there. We have the experience and the expertise to help our clients across an extensive range of important issues, including:

- Retirement Planning
- Investment Planning
- Financial Planning
- Wealth Accumulation
- Asset Allocation
- Brokerage/Cash Management Accounts
- Fixed And Variable Annuities
- Mutual Funds
- Long-Term Care
- Tax Planning Options
- College Planning

AIG Retirement Services

We have more than half a century of experience helping Americans plan for and enjoy a secure retirement. We provide real solutions for real lives by consistently offering products and services that are innovative, simple to understand and easy to use. We take a personal approach to retirement plans and programs, offering customized solutions for individual needs.

We are committed to the same unchanging standard of one-on-one service we have delivered since our founding. We can help you live retirement on your terms.

Personal Information

Our experience and knowledge makes us a valuable resource.

Collectively, we have 44 years of financial services industry experience.

Retirement and investment planning is a long-term process and we offer continuing support and personal, face-to-face service.

Your future won't wait. Let's start taking the steps today to help you realize your dreams of the future.

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VC 30091 (07/2019) J340101