

## CURRENT INTEREST RATES



ProFlex Annuity (Policy Form IFA-608)			Effective 1/01/2023
Qualified Salary Reduction Plans (403b/457b)	IRA Plans	Non-Qualified Deferred Annuity	
			The company declares a new interest rate at the beginning of each month and guarantees that all new deposits received during that month will earn that month's interest rate for the remainder of that calendar year. The current practice (which is not guaranteed) is that each month's deposits will continue to earn that month's current interest rate for one additional calendar year. Thereafter, the deposit and related interest will be consolidated with deposits and interest credited during earlier periods. These consolidated amounts will earn a "pool rate" that the company declares each January 1st and guarantees for the remainder of the calendar year.
Base Rate	1.00%	1.00%	1.00% After the first policy year, multiple withdrawals of up to 10% of the previous anniversary annuity value can be withdrawn free of withdrawal charges. Each premium payment is subject to a 5% withdrawal charge for five years. Withdrawals greater than 10% will be subject to this charge. No withdrawal charges will be assessed on any withdrawals after 12 years from the policy date.
Bonus Rate*	1.00%	1.00%	1.00% The bonus rate is payable only during the first contract year on deposits. After the first contract year, the company intends to pay the initial rate less the bonus rate for the remainder of that calendar year. This intended interest rate for 2016 is not guaranteed and is subject to change. The company's current practice of declaring a bonus rate for the first contract year is not guaranteed for future premiums.
Current Rate	2.00%	2.00%	2.00% Minimum Guarantee rate is 1.00% for new accounts set up by December 31, 2020.
<p><b>ProFlex is not available for new sales effective January 1, 2021.</b> 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. Amounts already credited will not be reduced.</p> <p>All interest rates quoted are effective annual interest rates. To achieve this rate annually, funds must remain in the account (without any withdrawals) each year. Interest credited and compounded daily.</p>			

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

Annuities are designed for long-term retirement investing and typically include limitations, exclusions and expense charges.

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 59 1/2. 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. However, annuities do provide other features and benefits.

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. Amounts already credited will not be reduced.

Contract provisions may vary by state. Please refer to your contract for actual governing contractual provisions

AIG Retirement Services represents AIG member companies - The Variable Annuity Life Insurance Company (VALIC) and its subsidiaries, VALIC Financial Advisors, Inc. (VFA) and VALIC Retirement Services Company (VRSCO). All are members of American International Group, Inc. (AIG).

Annuities are issued by The Variable Annuity Life Insurance Company (VALIC), Houston, TX. Variable annuities are distributed by its affiliate, AIG Capital Services, Inc. (ACS), member FINRA.

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