



Portfolio Director			Effective
Monthly Interest Rates			02/01/2023
Series 1,5, 6, 9, Freedom IRA	Standard - Fixed Account New Money Rates		3.00%
Series 2	Higher Ed. - Fixed Account New Money Rates		3.50%
Freedom Plus IRA	Standard - Fixed Account New Money Rates		1.00%
Multi-Year Enhanced	3 Year Term - Open only for renewals of existing accounts		2.00%
	5 Year Term - Open only for renewals of existing accounts		2.00%
	7 Year Term - Open only for renewals of existing accounts		2.00%
	10 Year Term		1.70%
Quarterly Interest Rates			
Non-Erisa Loan Interest Rates	PD Contracts with minimum guaranteed of 1.00%		4.00%
	PD Contracts with minimum guaranteed of 1.25%		4.25%
	PD Contracts with minimum guaranteed of 1.35%		4.35%
	PD Contracts with minimum guaranteed of 1.55%		4.55%
	PD Contracts with minimum guaranteed of 1.70%		4.70%
	PD Contracts with minimum guaranteed of 2.00%		5.00%
	PD Contracts with minimum guaranteed of 3.00%		6.00%
Short Term Rates	Short Term Portfolio Rates		1.00%
Annual Interest Rates			
Pool Rates for Fixed Account	PD Contracts; Deposits prior to 2017		1.16%
	PD Contracts; 2017 Deposits		1.21%
	PD Contracts; 2018 Deposits		1.71%
	PD Contracts; 2019 Deposits		1.87%
	PD Contracts; 2020 Deposits		1.50%
	PD Contracts; 2021 Deposits		1.43%
	PD Contracts; Deposits prior to 2017 (Series 1 & Series 9)		1.16%
	PD Contracts; 2017 Deposits		1.21%
	PD Contracts; 2018 Deposits		1.71%
	PD Contracts; 2019 Deposits		1.87%
	PD Contracts; 2020 Deposits		1.50%
	PD Contracts; 2021 Deposits		1.43%
	PD Contracts; Deposits prior to 2017 (Series 5)		1.16%
	PD Contracts; 2017 Deposits		1.21%
	PD Contracts; 2018 Deposits		1.71%
	PD Contracts; 2019 Deposits		1.87%
	PD Contracts; 2020 Deposits		1.50%
	PD Contracts; 2021 Deposits		1.43%
	FPIRA Contracts; Deposits prior to 2017		1.00%
	FPIRA Contracts; 2017 Deposits		1.00%
	FPIRA Contracts; 2018 Deposits		1.00%
	FPIRA Contracts; 2019 Deposits		1.00%
	FPIRA Contracts; 2020 Deposits		1.00%
	FPIRA Contracts; 2021 Deposits		1.00%
	Higher Ed; Series 2, Deposits prior to 2017		1.66%
	Higher Ed; Series 2, 2017 Deposits		1.71%
	Higher Ed; Series 2, 2018 Deposits		2.21%
	Higher Ed; Series 2, 2019 Deposits		2.37%
	Higher Ed; Series 2, 2020 Deposits		2.00%
	Higher Ed; Series 2, 2021 Deposits		1.93%
<b>The indexed minimum guaranteed interest rate for Portfolio Director is 2.80% effective 01/01/2023</b>			
Fees include Separate Account fees, which range from 0.25% to 1.25% depending on the contract, and Annual Net Fund Expenses, which range from 0.12% to 1.15% 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. Depending on the Series, surrender charge will be the lesser of: 5% of the amount of all purchase payments received in the last 60 months; or 5% of the amount withdrawn. Waivers to surrender charges may apply, see prospectus for more details. Additionally, account maintenance fees of \$3.75 per quarter and surrender charges may apply, depending on your contract. Policy Form series UIT-194, UITG-194, or UITG-194P, UIT-IRA-194 and UITN-194, a fixed and variable annuity issued by The Variable Annuity Life Insurance Company, Houston, Texas.			

<b>Inside Edge</b>			
			<b>Effective 02/01/2023</b>
	Fixed Interest Option	403(b)(7) and 457(b) contracts	2.00%
	Fixed Interest Option	403(b) contracts State of Iowa Groups only	2.00%
<b>Annual Interest Rates</b>			
	Pool Rates for Fixed Account	Inside Edge Contracts; Deposits prior to 2017	2.00%
	Pool Rates for Fixed Account	Inside Edge Contracts; 2017 Deposits	2.00%
	Pool Rates for Fixed Account	Inside Edge Contracts; 2018 Deposits	2.00%
	Pool Rates for Fixed Account	Inside Edge Contracts; 2019 Deposits	2.00%
	Pool Rates for Fixed Account	Inside Edge Contracts; 2020 Deposits	2.00%
	Pool Rates for Fixed Account	Inside Edge Contracts; 2021 Deposits	2.00%
<b>The minimum guaranteed interest rate for Inside Edge is 2.00%</b>			
<i>Fees include Annual Net Fund Expense range of 0.11% to 1.32% depending on the variable option selected. IFA-406 Individual Allocated Contract is subject to a participant withdrawal restriction of 20% per contract year. Restriction waivers may apply. A 5% surrender/withdrawal charge may apply on withdrawals in excess of 20%. GFA-504 Group Allocated Contract is subject to a participant withdrawal restriction of 20% per contract year. Restriction waivers may apply. Policy Form IFA-406 and GFA-504, fixed annuity contracts issued by The Variable Annuity Life Insurance Company, Houston, Texas. Company, Houston, Texas</i>			
<b>Equity Director</b>			
			<b>Effective 02/01/2023</b>
	Fixed Interest Option	IRA, ROTH, RIRA & 403(b) contracts	1.00%
	Fixed Interest Option	NQDA contracts only	1.00%
	Short Term Rates	Short Term Portfolio Rates	1.00%
<b>Annual Interest Rates</b>			
	Pool Rates for Fixed Account	ED Contracts; Deposits prior to 2017	1.00%
	Pool Rates for Fixed Account	ED Contracts; 2017 Deposits	1.00%
	Pool Rates for Fixed Account	ED Contracts; 2018 Deposits	1.00%
	Pool Rates for Fixed Account	ED Contracts; 2019 Deposits	1.00%
	Pool Rates for Fixed Account	ED Contracts; 2020 Deposits	1.00%
	Pool Rates for Fixed Account	ED Contracts; 2021 Deposits	1.00%
<b>The indexed minimum guaranteed interest rate for Equity Director is 1.00%</b>			
<i>Fees include Separate Account fees, which range from 1.70% to 2.10% depending on the contract, and Annual Net Fund Expenses, which range from 0.12% to 1.15% 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. Depending on the Series, surrender charge will be the lesser of: 5% of the amount of all purchase payments received in the last 60 months; or 5% of the amount withdrawn. Waivers to surrender charges may apply, see prospectus for more details. Additionally, account maintenance fees of \$3.75 per quarter and surrender charges may apply, depending on your contract. Policy Form series UIT-194 IC, UIT-IRA-194-IC and UITN-194-IC, a fixed and variable annuity issued by The Variable Annuity Life Insurance Company, Houston, Texas.</i>			

## Portfolio Director and Inside Edge Interest Rates



AIG Retirement Services

### Disclosure

All guarantees are backed by the claims-paying ability of The Variable Annuity Life Insurance Company.
Annuities are long-term investments. Income taxes must be paid at withdrawal and a 10% federal early withdrawal penalty may apply if you are under age 59 1/2. The early withdrawal penalty does not apply to accounts in a 457(b) plan. Investment values in the variable options may fluctuate so that an investor's units, when withdrawn, might be worth more or less than the 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.
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.
Corebridge Financial represents The Variable Annuity Life Insurance Company (VALIC) and its subsidiaries, VALIC Financial Advisors, Inc. (VFA) and VALIC Retirement Services Company (VRSCO).
All contracts issued by The Variable Annuity Life Insurance Company, Houston, TX.
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.
Annuity contracts typically include limitations, exclusions and expense charges, which are described in the current prospectus.
Securities and investment advisory services are offered by VALIC Financial Advisors, Inc., member FINRA, SIPC and an SEC-registered investment advisor.
<b>To obtain either a prospectus or underlying fund prospectuses, visit <a href="http://www.aig.com/RetirementServices">www.aig.com/RetirementServices</a> or call 1-800-428-2542.</b>
<b>The prospectus contains the investment objectives, risks, charges and expenses, and other information about the investment company, which you should consider carefully before investing. Please read the prospectus carefully before investing or sending money.</b>
<b>Annuities contracts are issued by The Variable Annuity Life Insurance Company and distributed by its affiliate American General Distributors, Inc., Member FINRA.</b>

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