

**Performance returns are based on the period ending September 30, 2009**  
**Performance returns are net of expenses**

<b>SHORT TERM / MONEY MARKET FUNDS</b>		Short term fixed income funds generally invest in short-term bonds issued by governments or corporations. Money market funds invest in cash vehicles.							
Vendor	Fund Name	Three Month Return	Year To Date Return	One Year Return	5 Year Average Annual Return	10 Year Average Annual Return	Life of Fund Avg. Annual Return	Fund Inception Date	Total Contract Charges*
		%	%	%	%	%	%		%
VALIC	Money Market Fund		-0.30	-0.12	2.15	1.99	1.99	1/16/1986	1.35
	Fixed Account Plus		4.75	5.00	3.62	4.20	4.20	4/1/1982	n/a
	Short-Term Fixed Account		3.00	3.00	3.00	3.35	3.35	2/1/1982	n/a

<b>CORE FIXED INCOME FUNDS</b>		These funds generally invest in investment-grade government and corporate bonds. They also make investments in high yield (below investment grade) bonds and in foreign bonds.							
Vendor	Fund Name	Three Month Return	Year To Date Return	One Year Return	5 Year Average Annual Return	10 Year Average Annual Return	Life of Fund Avg. Annual Return	Fund Inception Date	Total Contract Charges*
		%	%	%	%	%	%		%
VALIC	Capital Conservation Fund		9.54	9.48	2.73	4.25	4.25	1/16/1986	1.49
	Government Securities Fund		-2.74	3.73	3.44	4.72	4.72	1/16/1986	1.45
	Vanguard Long-Term Investment-Grade Fund		10.47	22.45	4.70	6.48	6.48	7/9/1973	1.08
	Vanguard Long-Term Treasury Fund		-7.73	8.27	5.59	6.92	6.92	5/19/1986	1.05

<b>INTERNATIONAL FIXED INCOME FUNDS</b>		These funds generally invest in bonds issued by governments and companies outside of the United States.							
Vendor	Fund Name	Three Month Return	Year To Date Return	One Year Return	5 Year Average Annual Return	10 Year Average Annual Return	Life of Fund Avg. Annual Return	Fund Inception Date	Total Contract Charges*
		%	%	%	%	%	%		%
VALIC	International Government Bond Fund		11.54	13.43	5.80	5.47	5.47	10/1/1991	1.52

<b>HIGH YIELD FIXED INCOME FUNDS</b>		These funds generally invest in below-investment-grade corporate bonds ("junk bonds"). These bonds offer higher payments, but also carry an increased risk of default when compared to investment grade bonds.							
Vendor	Fund Name	Three Month Return	Year To Date Return	One Year Return	5 Year Average Annual Return	10 Year Average Annual Return	Life of Fund Avg. Annual Return	Fund Inception Date	Total Contract Charges*
		%	%	%	%	%	%		%
VALIC	High Yield Bond Fund		34.44	2.87	3.73	5.06	5.06	9/22/1998	1.54

<b>BALANCED FUNDS</b>		These funds generally invest in a mix of stocks, bonds and cash. They usually seek a risk/return profile in between fixed income and equities.							
Vendor	Fund Name	Three Month Return	Year To Date Return	One Year Return	5 Year Average Annual Return	10 Year Average Annual Return	Life of Fund Avg. Annual Return	Fund Inception Date	Total Contract Charges*
		%	%	%	%	%	%		%
VALIC	Vanguard Wellington Fund		16.09	3.44	4.11	4.84	4.84	7/1/1929	1.40

<b>ASSET ALLOCATION FUNDS</b>		These funds generally invest in a mix of stocks, bonds and cash. Unlike traditional balance funds, asset allocation funds often seek to maximize returns by shifting their mix between stocks, bonds and cash, based on the portfolio manager's opinion of which asset class will have greater returns.							
Vendor	Fund Name	Three Month Return	Year To Date Return	One Year Return	5 Year Average Annual Return	10 Year Average Annual Return	Life of Fund Avg. Annual Return	Fund Inception Date	Total Contract Charges*
		%	%	%	%	%	%		%
VALIC	Asset Allocation Fund		17.83	4.72	3.07	2.28	2.28	9/6/1983	1.55
	Aggressive Growth Lifestyle		23.13	1.91	4.83	2.75	2.75	9/22/1998	1.39
	Conservative Growth Lifestyle		16.46	7.24	4.39	4.46	4.46	9/22/1998	1.40
	Moderate Growth Lifestyle		20.82	5.36	4.59	3.98	3.98	9/22/1998	1.42

<b>INDEX FUNDS (stock funds)</b>		These funds are available in many styles and versus many different indices, index funds attempt to match the performances of a specific index (as opposed to actively managed funds, which normally seek to outperform a target index).							
Vendor	Fund Name	Three Month Return	Year To Date Return	One Year Return	5 Year Average Annual Return	10 Year Average Annual Return	Life of Fund Avg. Annual Return	Fund Inception Date	Total Contract Charges*
		%	%	%	%	%	%		%
VALIC	Mid Cap Index Fund		30.25	-4.20	3.41	6.23	6.23	10/1/1991	1.20
	Small Cap Index Fund		22.65	-10.44	1.34	3.71	3.71	5/1/1992	1.27
	Stock Index Fund		18.28	-7.96	-0.12	-1.30	-1.30	4/20/1987	1.19

<b>LARGE CAP VALUE FUNDS (stock funds)</b>		These funds generally invest in stock of companies on the higher-end of the market capitalization size spectrum. They generally invest in companies which they believe to be undervalued relative to the market.							
Vendor	Fund Name	Three Month Return	Year To Date Return	One Year Return	5 Year Average Annual Return	10 Year Average Annual Return	Life of Fund Avg. Annual Return	Fund Inception Date	Total Contract Charges*
		%	%	%	%	%	%		%
VALIC	Vanguard Windsor II Fund		18.30	-7.53	0.40	2.22	2.22	6/24/1985	1.44
	Core Value Fund (American Century)		13.12	-10.21	-1.08	-1.43	-1.43	12/8/2000	1.63

<b>LARGE CAP CORE FUNDS (stock funds)</b>		These funds generally invest in stock of companies on the higher-end of the market capitalization size spectrum. They invest in both large cap growth and large cap value stocks, and/or in stocks which are not generally perceived to be distinctly growth or value.							
Vendor	Fund Name	Three Month Return	Year To Date Return	One Year Return	5 Year Average Annual Return	10 Year Average Annual Return	Life of Fund Avg. Annual Return	Fund Inception Date	Total Contract Charges*
		%	%	%	%	%	%		%
VALIC	Core Equity Fund (Wellington/WAMU)		15.95	-8.29	-1.93	-2.18	-2.18	4/29/1994	1.60
	Growth & Income Fund (SunAmerica)		15.08	-11.64	-0.63	-1.93	-1.93	4/29/1994	1.65
	Global Social Awareness Fund		25.64	-4.03	0.02	-1.42	-1.42	10/2/1989	1.52

<b>LARGE CAP GROWTH FUNDS (stock funds)</b>		These funds generally invest in stock of companies on the higher-end of the market capitalization size spectrum. They generally invest in companies which they believe to have superior growth prospects.							
Vendor	Fund Name	Three Month Return	Year To Date Return	One Year Return	5 Year Average Annual Return	10 Year Average Annual Return	Life of Fund Avg. Annual Return	Fund Inception Date	Total Contract Charges*
		%	%	%	%	%	%		%
VALIC	Growth Fund (American Century)*****		26.30	-3.95	N/A	-4.11	-4.11	12/5/2005	1.61
	Large Capital Growth (SAAMCo/AIM)*****		22.61	-4.50	N/A	-0.99	-0.99	12/20/2004	1.59

<b>MID CAP VALUE FUNDS (stock funds)</b>		These funds generally invest in stock of companies on the middle-end of the market capitalization size spectrum. They generally invest in companies which they believe to be undervalued relative to the market.							
Vendor	Fund Name	Three Month Return	Year To Date Return	One Year Return	5 Year Average Annual Return	10 Year Average Annual Return	Life of Fund Avg. Annual Return	Fund Inception Date	Total Contract Charges*
		%	%	%	%	%	%		%
VALIC	Ariel Appreciation Fund		46.78	2.72	0.77	5.40	5.40	12/1/1989	1.99

<b>MID CAP GROWTH FUNDS (stock funds)</b>		These funds generally invest in stock of companies on the middle-end of the market capitalization size spectrum. They generally invest in companies which they believe to have superior growth prospects.							
Vendor	Fund Name	Three Month Return	Year To Date Return	One Year Return	5 Year Average Annual Return	10 Year Average Annual Return	Life of Fund Avg. Annual Return	Fund Inception Date	Total Contract Charges*
		%	%	%	%	%	%		%
VALIC	Mid Cap Strategic Growth(Morgan Stanley/Brazos)*****		38.72	0.64	N/A	1.94	1.94	12/20/2004	1.65

<b>SMALL CAP VALUE FUNDS (stock funds)</b>		These funds generally invest in stock of companies on the lower-end of the market capitalization size spectrum. They generally invest in companies which they believe to be undervalued relative to the market.							
Vendor	Fund Name	Three Month Return	Year To Date Return	One Year Return	5 Year Average Annual Return	10 Year Average Annual Return	Life of Fund Avg. Annual Return	Fund Inception Date	Total Contract Charges*
VALIC	Ariel Fund	%	50.71	-1.16	-2.15	5.52	5.52	11/6/1986	1.87

<b>SMALL CAP CORE FUNDS (stock funds)</b>		These funds generally invest in stock of companies on the lower-end of the market capitalization size spectrum. They invest in both small cap growth and small cap value stocks, and / or in stocks which are not generally perceived to be distinctly growth or value.							
Vendor	Fund Name	Three Month Return	Year To Date Return	One Year Return	5 Year Average Annual Return	10 Year Average Annual Return	Life of Fund Avg. Annual Return	Fund Inception Date	Total Contract Charges*
VALIC	Small Cap Fund (AmCent/Franklin/T.Rowe Price)	%	24.09	-7.70	-0.28	-0.63	-0.63	12/8/2000	1.73

<b>SMALL CAP GROWTH FUNDS (stock funds)</b>		These funds generally invest in stock of companies on the lower-end of the market capitalization size spectrum. They generally invest in companies which they believe to have superior growth prospects.							
Vendor	Fund Name	Three Month Return	Year To Date Return	One Year Return	5 Year Average Annual Return	10 Year Average Annual Return	Life of Fund Avg. Annual Return	Fund Inception Date	Total Contract Charges*
VALIC	Small Cap Aggressive Growth Fund(Credit Suisse)*****	%	44.71	3.12	N/A	-0.34	-0.34	12/5/2005	1.79

<b>GLOBAL STOCK FUNDS</b>		These funds generally invest in the stocks of United States companies and in the stocks of companies whose headquarters are located outside of the United States.							
Vendor	Fund Name	Three Month Return	Year To Date Return	One Year Return	5 Year Average Annual Return	10 Year Average Annual Return	Life of Fund Avg. Annual Return	Fund Inception Date	Total Contract Charges*
VALIC	Global Equity Fund (Putnam)*****	%	23.95	-6.34	N/A	-3.45	-3.45	12/5/2005	1.81
	Global Strategy Fund (Franklin Templeton)*****	%	19.67	8.99	N/A	6.02	6.02	12/5/2005	1.51

<b>FOREIGN STOCK FUNDS</b>		These funds generally invest in the stocks of companies whose headquarters are located outside of the United States. The principal markets foreign stock funds invest in are usually located in Western Europe and Japan.							
Vendor	Fund Name	Three Month Return	Year To Date Return	One Year Return	5 Year Average Annual Return	10 Year Average Annual Return	Life of Fund Avg. Annual Return	Fund Inception Date	Total Contract Charges*
VALIC	International Equities Fund	%	26.53	-0.17	4.35	-0.14	-0.14	10/2/1989	1.36
	International Growth I Fund (Am Century)	%	28.14	1.25	6.17	-0.02	-0.02	12/8/2000	1.81
	Foreign Value Fund (Franklin Templeton)*****	%	45.26	10.48	N/A	2.00	2.00	12/5/2005	1.74

<b>SPECIALTY FUNDS</b>									
Vendor	Fund Name	Three Month Return	Year To Date Return	One Year Return	5 Year Average Annual Return	10 Year Average Annual Return	Life of Fund Avg. Annual Return	Fund Inception Date	Total Contract Charges*
VALIC	Science & Technology Fund (T. Rowe Price)	%	51.61	10.21	3.10	-6.82	-6.82	4/29/1994	1.86

VALIC fund returns include 10 year average return when fund has been in existence for at least 10 years.

If fund is less than 10 years old, then life of fund average is included.

VALIC does not report 3-month returns.

\* TOTAL CONTRACT CHARGES include the fund expense ratio as well as mortality and administrative expenses (if applicable). EXPENSE RATIO is the percent of the fund's total net assets spent for the operation and management of the fund. Performance returns are net of expenses

RISK EXPENSE in fixed annuities represents the cost of insuring account accumulations.

\*\*\*\*\*VALIC substituted these funds with sub-advised versions of the existing fund or new funds in May 2006 to lower fund expenses. These funds must be in a product for a full calendar quarter before performance can be listed according to the NASD.

(n/a) Not applicable