

POLARIS  
FOR THOSE WHO WANT MORE®

Polaris  
Select Investor®  
VARIABLE ANNUITY



PROSPECTUS May 1, 2018



# Polaris Select Investor

## Prospectus

May 1, 2018

### FLEXIBLE PREMIUM DEFERRED VARIABLE ANNUITY CONTRACT

issued by Depositor

#### AMERICAN GENERAL LIFE INSURANCE COMPANY

in all states except in New York where it is issued by

#### THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK

in connection with

#### VARIABLE SEPARATE ACCOUNT

and

#### FS VARIABLE SEPARATE ACCOUNT

This variable annuity has many investment choices - Variable Portfolios (which are subaccounts of the separate account) and available Fixed Account options. Each Variable Portfolio invests exclusively in shares of one of the Underlying Funds listed below. The Underlying Funds are part of the AIM Variable Insurance Funds (Invesco Variable Insurance Funds), American Funds Insurance Series®, Anchor Series Trust, BlackRock Variable Series Funds, Inc., Columbia Funds Variable Series Trust II, Franklin Templeton Variable Insurance Products Trust, Goldman Sachs Variable Insurance Trust, Ivy Variable Insurance Portfolios, Lord Abbett Series Fund, Inc., Morgan Stanley Variable Insurance Fund, Inc., Neuberger Berman Advisers Management Trust, PIMCO Variable Insurance Trust, Seasons Series Trust, SunAmerica Series Trust and VALIC Company I.

Please read this prospectus carefully before investing and keep it for future reference. It contains important information about the variable annuity, including a description of all material features of the contract.

**If you are considering funding a tax-qualified retirement plan (e.g., IRAs, 401k or 403b plans) with an annuity, you should know that an annuity does not provide any additional tax deferral treatment of earnings beyond the treatment provided by the tax-qualified plan itself. You should fully discuss this decision with your financial representative.**

To learn more about the annuity offered in this prospectus, you can obtain a copy of the Statement of Additional Information ("SAI") dated May 1, 2018. The SAI has been filed with the United States Securities and Exchange Commission ("SEC") and is incorporated by reference into this prospectus. The Table of Contents of the SAI appears at the end of this prospectus. For a free copy of the SAI, call us at (800) 445-7862 or write to us at our Annuity Service Center, P.O. Box 15570, Amarillo, Texas 79105-5570.

In addition, the SEC maintains a website (<http://www.sec.gov>) that contains the SAI, materials incorporated by reference and other information filed electronically with the SEC by the Company.

**Variable Annuities involve risks, including possible loss of principal, and are not a deposit or obligation of, or guaranteed or endorsed by, any bank. They are not federally insured by the Federal Deposit Insurance Corporation, the Federal Reserve Board or any other agency. These securities have not been approved or disapproved by the SEC, nor any state securities commission, nor has the SEC passed upon the accuracy or adequacy of this prospectus. Any representation to the contrary is a criminal offense.**

#### UNDERLYING FUNDS:

American Funds Capital Income Builder  
BlackRock Global Allocation V.I. Fund  
BlackRock iShares Alternative Strategies V.I. Fund  
BlackRock iShares Dynamic Allocation V.I. Fund  
Columbia Variable Portfolio - Emerging Markets Bond Fund  
Columbia Variable Portfolio - Limited Duration Credit Fund  
Franklin Founding Funds Allocation VIP Fund  
Franklin Income VIP Fund  
Franklin Strategic Income VIP Fund  
Goldman Sachs VIT Global Trends Allocation Fund  
Goldman Sachs VIT Multi-Strategy Alternatives Portfolio  
Goldman Sachs VIT Government Money Market Fund  
Invesco V.I. American Franchise Fund  
Invesco V.I. Balanced-Risk Allocation Fund  
Invesco V.I. Comstock Fund  
Invesco V.I. Growth and Income Fund  
Ivy VIP Asset Strategy Portfolio  
Lord Abbett Bond Debenture Portfolio  
Lord Abbett Fundamental Equity Portfolio  
Lord Abbett Growth and Income Portfolio  
Lord Abbett Short Duration Income Portfolio  
Morgan Stanley VIF Global Infrastructure Portfolio  
Neuberger Berman AMT U.S. Equity Index PutWrite Strategy Portfolio  
PIMCO All Asset Portfolio

#### Managed by:

Capital Research and Management Company<sup>1</sup>  
BlackRock Advisors, LLC  
BlackRock Advisors, LLC  
BlackRock Advisors, LLC  
Columbia Management Investment Advisers, LLC  
Columbia Management Investment Advisers, LLC  
Franklin Templeton Services, LLC  
Franklin Advisers, Inc.  
Franklin Advisers, Inc.  
Goldman Sachs Asset Management International  
Goldman Sachs Asset Management, L.P.  
Goldman Sachs Asset Management, L.P.  
Invesco Advisers, Inc.  
Invesco Advisers, Inc.  
Invesco Advisers, Inc.  
Invesco Advisers, Inc.  
Ivy Investment Management Company  
Lord, Abbett & Co. LLC  
Lord, Abbett & Co. LLC  
Lord, Abbett & Co. LLC  
Lord, Abbett & Co. LLC  
Morgan Stanley Investment Management Inc.  
NB Alternative Investment Management LLC  
Pacific Investment Management Company LLC

**UNDERLYING FUNDS:**

PIMCO Emerging Markets Bond Portfolio  
PIMCO Unconstrained Bond Portfolio  
SA AB Growth Portfolio  
SA AB Small & Mid Cap Value Portfolio  
SA Allocation Balanced Portfolio  
SA Allocation Growth Portfolio  
SA Allocation Moderate Growth Portfolio  
SA Allocation Moderate Portfolio  
SA American Funds<sup>®</sup> Asset Allocation Portfolio  
SA American Funds<sup>®</sup> Global Growth Portfolio  
SA American Funds<sup>®</sup> Growth Portfolio  
SA American Funds<sup>®</sup> Growth-Income Portfolio  
SA American Funds<sup>®</sup> VCP Managed Asset Allocation Portfolio  
SA BlackRock Multi-Asset Income Portfolio  
SA BlackRock VCP Global Multi Asset Portfolio  
SA Boston Company Capital Growth Portfolio  
SA Columbia Focused Growth Portfolio  
SA Columbia Focused Value Portfolio  
SA Columbia Technology Portfolio  
SA DFA Ultra Short Bond Portfolio  
SA Dogs of Wall Street Portfolio  
SA Edge Asset Allocation Portfolio  
SA Emerging Markets Equity Index Portfolio  
SA Federated Corporate Bond Portfolio  
SA Fidelity Institutional AM<sup>SM</sup> Real Estate Portfolio  
SA Franklin Small Company Value Portfolio  
SA Global Index Allocation 60/40 Portfolio  
SA Global Index Allocation 75/25 Portfolio  
SA Global Index Allocation 90/10 Portfolio  
SA Goldman Sachs Global Bond Portfolio  
SA Goldman Sachs Multi-Asset Insights Allocation Portfolio<sup>3</sup>  
SA Index Allocation 60/40 Portfolio<sup>3</sup>  
SA Index Allocation 80/20 Portfolio<sup>3</sup>  
SA Index Allocation 90/10 Portfolio<sup>3</sup>  
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SA Invesco VCP Equity-Income Portfolio  
SA Janus Focused Growth Portfolio  
SA JPMorgan Diversified Balanced Portfolio  
SA JPMorgan Emerging Markets Portfolio  
SA JPMorgan Equity-Income Portfolio  
SA JPMorgan Global Equities Portfolio  
SA JPMorgan MFS Core Bond Portfolio  
  
SA JPMorgan Mid-Cap Growth Portfolio  
SA Large Cap Growth Index Portfolio  
SA Large Cap Value Index Portfolio  
SA Legg Mason BW Large Cap Value Portfolio  
SA Legg Mason Tactical Opportunities Portfolio<sup>3</sup>  
SA MFS Blue Chip Growth Portfolio  
SA MFS Massachusetts Investors Trust Portfolio  
SA MFS Telecom Utility Portfolio  
SA MFS Total Return Portfolio  
SA Morgan Stanley International Equities Portfolio  
SA Multi-Managed Diversified Fixed Income Portfolio  
  
SA Multi-Managed International Equity Portfolio  
  
SA Multi-Managed Large Cap Growth Portfolio  
SA Multi-Managed Large Cap Value Portfolio

**Managed by:**

Pacific Investment Management Company LLC  
Pacific Investment Management Company LLC  
AllianceBernstein L.P.  
AllianceBernstein L.P.  
SunAmerica Asset Management, LLC  
SunAmerica Asset Management, LLC  
SunAmerica Asset Management, LLC  
SunAmerica Asset Management, LLC  
Capital Research and Management Company<sup>1</sup>  
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BlackRock Investment Management, LLC  
BlackRock Investment Management, LLC  
BNY Mellon AMNA<sup>2</sup>  
Columbia Management Investment Advisers, LLC  
Columbia Management Investment Advisers, LLC  
Columbia Management Investment Advisers, LLC  
Dimensional Fund Advisors LP  
SunAmerica Asset Management, LLC  
Principal Global Investors, LLC  
SunAmerica Asset Management, LLC  
Federated Investment Management Company  
FIAM LLC  
Franklin Advisory Services, LLC  
SunAmerica Asset Management, LLC  
SunAmerica Asset Management, LLC  
SunAmerica Asset Management, LLC  
Goldman Sachs Asset Management International  
Goldman Sachs Asset Management, L.P.  
SunAmerica Asset Management, LLC  
SunAmerica Asset Management, LLC  
SunAmerica Asset Management, LLC  
Invesco Advisers, Inc.  
Invesco Advisers, Inc.  
Janus Capital Management, LLC  
J.P. Morgan Investment Management Inc.  
J.P. Morgan Investment Management Inc.  
J.P. Morgan Investment Management Inc.  
J.P. Morgan Investment Management Inc.  
J.P. Morgan Investment Management Inc. and Massachusetts  
Financial Services Company  
J.P. Morgan Investment Management Inc.  
SunAmerica Asset Management, LLC  
SunAmerica Asset Management, LLC  
Brandywine Global Investment Management, LLC  
QS Investors, LLC  
Massachusetts Financial Services Company  
Massachusetts Financial Services Company  
Massachusetts Financial Services Company  
Massachusetts Financial Services Company  
Morgan Stanley Investment Management Inc.  
PineBridge Investments LLC and Wellington Management  
Company, LLP  
Schroder Investment Management North America Inc., T. Rowe  
Price Associates, Inc. and SunAmerica Asset Management,  
LLC  
Goldman Sachs Asset Management, L.P., Janus Capital  
Management LLC and SunAmerica Asset Management, LLC  
American Century Investment, Inc., Wellington Management  
Company LLP and SunAmerica Asset Management, LLC

**UNDERLYING FUNDS:**

SA Multi-Managed Mid Cap Growth Portfolio

SA Multi-Managed Mid Cap Value Portfolio

SA Multi-Managed Small Cap Portfolio

SA Oppenheimer Main Street Large Cap Portfolio

SA PIMCO VCP Tactical Balanced Portfolio

SA PineBridge High-Yield Bond Portfolio

SA Putnam Asset Allocation Diversified Growth Portfolio

SA Putnam International Growth and Income Portfolio

SA Schroders VCP Global Allocation Portfolio

SA Templeton Foreign Value Portfolio

SA T. Rowe Price Asset Allocation Growth Portfolio<sup>3</sup>

SA T. Rowe Price Growth Stock Portfolio

SA T. Rowe Price VCP Balanced Portfolio

SA VCP Dynamic Allocation Portfolio

SA VCP Dynamic Strategy Portfolio

SA VCP Index Allocation Portfolio<sup>3</sup>

SA Wellington Capital Appreciation Portfolio

SA Wellington Government and Quality Bond Portfolio

SA Wellington Growth Portfolio

SA Wellington Natural Resources Portfolio

SA Wellington Real Return Portfolio

SA WellsCap Aggressive Growth Portfolio

SA WellsCap Fundamental Growth Portfolio

VALIC Company I Global Social Awareness Fund

VALIC Company I International Equities Index Fund

VALIC Company I Mid Cap Index Fund

VALIC Company I Nasdaq-100 Index Fund

VALIC Company I Small Cap Index Fund

VALIC Company I Stock Index Fund

**Managed by:**

T. Rowe Price Associates, Inc., Wellington Management Company LLP and SunAmerica Asset Management, LLC

T. Rowe Price Associates, Inc., Massachusetts Financial Services Company and SunAmerica Asset Management, LLC

PNC Capital Advisors, LLC, J.P. Morgan Investment Management Inc. and SunAmerica Asset Management, LLC

OppenheimerFunds, Inc.

Pacific Investment Management Company LLC

PineBridge Investments LLC

Putnam Investment Management, LLC

Putnam Investment Management, LLC

Schroder Investment Management North America Inc.

Templeton Investment Counsel, LLC

T. Rowe Price Associates, Inc.

T. Rowe Price Associates, Inc.

T. Rowe Price Associates, Inc.

SunAmerica Asset Management, LLC and AllianceBernstein L.P.

SunAmerica Asset Management, LLC and AllianceBernstein L.P.

SunAmerica Asset Management, LLC and T. Rowe Price Associates, Inc.

Wellington Management Company LLP

Wellington Management Company LLP

Wellington Management Company LLP

Wellington Management Company LLP

Wellington Management Company LLP

Wells Capital Management Incorporated

Wells Capital Management Incorporated

SunAmerica Asset Management, LLC

SunAmerica Asset Management, LLC

SunAmerica Asset Management, LLC

SunAmerica Asset Management, LLC

SunAmerica Asset Management, LLC

SunAmerica Asset Management, LLC

<sup>1</sup> Capital Research and Management Company manages the corresponding Master Fund (defined under GLOSSARY below) in which the Underlying Fund invests. The investment adviser of the Feeder Funds is SAAMCo.

<sup>2</sup> On March 9, 2018, the investment manager changed its name from The Boston Company Asset Management, LLC to BNY Mellon Asset Management North America Corporation (“BNY Mellon AMNA”).

<sup>3</sup> Please note that not all of these Underlying Funds may be available through the broker-dealer with which your financial representative is affiliated. Please check with your financial representative for availability and additional restrictions.

Effective October 9, 2017, the following Underlying Funds of the Anchor Series Trust (“AST”), SunAmerica Series Trust (“SAST”) and Seasons Series Trust (“SST”) have been renamed as indicated below.

**FORMER UNDERLYING FUNDS:** (before October 9, 2017)

Small & Mid Cap Value Portfolio  
Managed Allocation Balanced Portfolio  
Managed Allocation Growth Portfolio  
Managed Allocation Moderate Growth Portfolio  
Managed Allocation Moderate Portfolio  
American Funds® Asset Allocation SAST Portfolio  
American Funds® Global Growth SAST Portfolio  
American Funds® Growth SAST Portfolio  
American Funds® Growth-Income SAST Portfolio  
VCP Managed Asset Allocation SAST Portfolio  
Capital Growth Portfolio  
Technology Portfolio  
Ultra Short Bond Portfolio  
“Dogs” of Wall Street Portfolio  
Asset Allocation Portfolio  
Corporate Bond Portfolio  
Real Estate Portfolio\*  
Small Company Value Portfolio  
Global Bond Portfolio  
Growth Opportunities Portfolio  
VCP Value Portfolio  
Balanced Portfolio\*\*  
Emerging Markets Portfolio  
Growth-Income Portfolio  
Global Equities Portfolio  
Mid-Cap Growth Portfolio  
Blue Chip Growth Portfolio  
Telecom Utility Portfolio  
International Diversified Equities Portfolio  
Equity Opportunities Portfolio  
VCP Total Return Balanced Portfolio  
High-Yield Bond Portfolio  
Asset Allocation: Diversified Growth Portfolio  
International Growth and Income Portfolio  
Foreign Value Portfolio\*\*\*  
SunAmerica Dynamic Allocation Portfolio  
SunAmerica Dynamic Strategy Portfolio  
Capital Appreciation Portfolio  
Government and Quality Bond Portfolio  
Growth Portfolio  
Natural Resources Portfolio  
Real Return Portfolio  
Aggressive Growth Portfolio  
Fundamental Growth Portfolio

**CURRENT UNDERLYING FUNDS:**

SA AB Small & Mid Cap Value Portfolio  
SA Allocation Balanced Portfolio  
SA Allocation Growth Portfolio  
SA Allocation Moderate Growth Portfolio  
SA Allocation Moderate Portfolio  
SA American Funds® Asset Allocation Portfolio  
SA American Funds® Global Growth Portfolio  
SA American Funds® Growth Portfolio  
SA American Funds® Growth-Income Portfolio  
SA American Funds® VCP Managed Asset Allocation Portfolio  
SA Boston Company Capital Growth Portfolio  
SA Columbia Technology Portfolio  
SA DFA Ultra Short Bond Portfolio  
SA Dogs of Wall Street Portfolio  
SA Edge Asset Allocation Portfolio  
SA Federated Corporate Bond Portfolio  
SA Fidelity Institutional AM<sup>SM</sup> Real Estate Portfolio  
SA Franklin Small Company Value Portfolio  
SA Goldman Sachs Global Bond Portfolio  
SA Invesco Growth Opportunities Portfolio  
SA Invesco VCP Equity-Income Portfolio  
SA JPMorgan Diversified Balanced Portfolio  
SA JPMorgan Emerging Markets Portfolio  
SA JPMorgan Equity-Income Portfolio  
SA JPMorgan Global Equities Portfolio  
SA JPMorgan Mid-Cap Growth Portfolio  
SA MFS Blue Chip Growth Portfolio  
SA MFS Telecom Utility Portfolio  
SA Morgan Stanley International Equities Portfolio  
SA Oppenheimer Main Street Large Cap Portfolio  
SA PIMCO VCP Tactical Balanced Portfolio  
SA PineBridge High-Yield Bond Portfolio  
SA Putnam Asset Allocation Diversified Growth Portfolio  
SA Putnam International Growth and Income Portfolio  
SA Templeton Foreign Value Portfolio  
SA VCP Dynamic Allocation Portfolio  
SA VCP Dynamic Strategy Portfolio  
SA Wellington Capital Appreciation Portfolio  
SA Wellington Government and Quality Bond Portfolio  
SA Wellington Growth Portfolio  
SA Wellington Natural Resources Portfolio  
SA Wellington Real Return Portfolio  
SA WellsCap Aggressive Growth Portfolio  
SA WellsCap Fundamental Growth Portfolio

\* *This fund was renamed to SA Pyramis® Real Estate on October 9, 2017 and has been renamed as of May 1, 2018 as SA Fidelity Institutional AM<sup>SM</sup> Real Estate Portfolio.*

\*\* *This fund was renamed to SA JPMorgan Balanced Portfolio on October 9, 2017 and has been renamed as of May 1, 2018 as SA JPMorgan Diversified Balanced Portfolio.*

\*\*\* *This fund was renamed to SA Franklin Foreign Value Portfolio on October 9, 2017 and has been renamed as of May 1, 2018 as SA Templeton Foreign Value Portfolio.*

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## GLOSSARY

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We have capitalized some of the technical terms used in this prospectus. To help you understand these terms, we have defined them in this glossary.

**Accumulation Phase** - The period during which you invest money in your contract.

**Accumulation Units** - A measurement we use to calculate the value of the variable portion of your contract during the Accumulation Phase.

**Annuitant** - The person on whose life we base annuity income payments after you begin the Income Phase.

**Annuity Date** - The date you select on which annuity income payments begin.

**Annuity Units** - A measurement we use to calculate the amount of annuity income payments you receive from the variable portion of your contract during the Income Phase.

**Beneficiary** - The person you designate to receive any benefits under the contract if you or, in the case of a non-natural Owner, the Annuitant dies. If your contract is jointly owned, you and the joint Owner are each other's primary Beneficiary.

**Company** - Refers to American General Life Insurance Company ("AGL") or The United States Life Insurance Company in the City of New York ("US Life") for contracts issued in New York only, the insurer that issues this contract. The term "we," "us" and "our" are also used to identify the issuing Company.

**Continuation Contribution** - An amount by which the death benefit that would have been paid to the spousal Beneficiary upon the death of the original Owner exceeds the contract value as of the Good Order date. We will contribute this amount, if any, to the contract value upon spousal continuation.

**Continuing Spouse** - Spouse of original contract Owner at the time of death who elects to continue the contract after the death of the original contract Owner.

**Feeder Funds** - Each of the following Feeder Funds invests exclusively in shares of a corresponding Master Fund: SA American Funds® Global Growth, SA American Funds® Growth, SA American Funds® Growth-Income, SA American Funds® Asset Allocation, and SA American Funds® VCP Managed Asset Allocation Variable Portfolios.

**Fixed Account** - An account, if available, in which you may invest money and earn a fixed rate of return. Fixed Accounts are obligations of the General Account.

**Fund-of-Funds** - An Underlying Fund that pursues its investment goal by investing its assets in a combination of other Underlying Funds.

**General Account** - The Company's account, which includes any amounts you have allocated to available Fixed Accounts, including any interest credited thereon, and amounts owed under your contract for death benefits which are in excess of portions of contract value allocated to the Variable Portfolios.

**Good Order** - Fully and accurately completed forms, which are valid, including any necessary supplementary documentation, applicable to any given transaction or request received by us.

**Income Phase** - The period upon annuitization during which we make annuity income payments to you.

**Insurable Interest** - Evidence that the Owner(s), Annuitant(s) or Beneficiary(ies) will suffer a financial loss at the death of the life that triggers the death benefit. Generally, we consider an interest insurable if a familial relationship

and/or an economic interest exists. A familial relationship generally includes those persons related by blood or by law. An economic interest exists when the Owner has a lawful and substantial economic interest in having the life, health or bodily safety of the insured life preserved.

**Latest Annuity Date** - The first NYSE business day of the month following your 95th birthday.

**Market Close** - The close of the New York Stock Exchange on business days, excluding holidays, usually at 1:00 p.m. Pacific Time.

**Master Funds** - Funds of the American Funds Insurance Series in which the Feeder Funds invest.

**Non-Qualified (contract)** - A contract purchased with after-tax dollars. In general, these contracts are not under any pension plan, specially sponsored program or individual retirement account ("IRA").

**NYSE** - New York Stock Exchange.

**Owner** - The person or entity (if a non-natural Owner) with an interest or title to this contract. The term "you" or "your" are also used to identify the Owner.

**Purchase Payments** - The money you give us to buy and invest in the contract.

**Purchase Payments Limit** - \$1,000,000.

**Qualified (contract)** - A contract purchased with pretax dollars. These contracts are generally purchased under a pension plan, specially sponsored program or IRA.

**Separate Account** - A segregated asset account maintained by the Company separately from the Company's General Account. The Separate Account consists of Variable Portfolios or subaccounts, each investing in shares of the Underlying Funds.

**Trusts** - Collectively refers to the AIM Variable Insurance Funds (Invesco Variable Insurance Funds), American Funds Insurance Series®, Anchor Series Trust, BlackRock Variable Series Funds, Inc., Columbia Funds Variable Series Trust II, Franklin Templeton Variable Insurance Products Trust, Goldman Sachs Variable Insurance Trust, Ivy Variable Insurance Portfolios, Lord Abbett Series Fund, Inc., Morgan Stanley Variable Insurance Fund, Inc., Neuberger Berman Advisers Management Trust, PIMCO Variable Insurance Trust, Seasons Series Trust, SunAmerica Series Trust and VALIC Company I.

**Underlying Funds** - The underlying investment portfolios of the Trusts in which the Variable Portfolios invest.

**Variable Portfolio(s)** - The variable investment options available under the contract. Each Variable Portfolio, which is a subaccount of the Separate Account, invests in shares of one of the Underlying Funds. Each Underlying Fund has its own investment objective.



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## HIGHLIGHTS

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The Polaris Select Investor Variable Annuity is a contract between you and the Company. It is designed to help you invest on a tax-deferred basis and meet long-term financial goals. There are minimum Purchase Payment amounts required to purchase a contract. Purchase Payments may be invested in a variety of Variable Portfolios and Fixed Accounts, if available. Like all deferred annuities, the contract has an Accumulation Phase and an Income Phase. During the Accumulation Phase, you invest money in your contract. The Income Phase begins when you start receiving annuity income payments from your annuity to help provide for your retirement.

**Free Look:** You may cancel your contract within 10 days after receiving it (or whatever longer period is required in your state), and not be charged a withdrawal charge. You will receive whatever your contract is worth on the day that we receive your request if received before Market Close. If the free look request is received after Market Close, you will receive whatever your contract is worth as of the next NYSE business day. The amount refunded may be more or less than your original Purchase Payments. We will return your original Purchase Payments if required by law. **Please see FREE LOOK in the prospectus.**

**Expenses:** There are fees and charges associated with the contract. Each year, we deduct a \$50 contract maintenance fee from your contract, which may be waived if contract value is \$75,000 or more. We also deduct separate account charges which equal 1.10% annually of the average daily value of your contract allocated to the Variable Portfolios. If you elect certain optional features, we may charge additional fees. Your contract provides for a free withdrawal amount each year. A separate withdrawal charge schedule applies to each Purchase Payment. After a Purchase Payment has been in the contract for 5 complete years, a withdrawal charge no longer applies to that Purchase Payment. The withdrawal charge percentage declines over time for each Purchase Payment in the contract. If you elect the C-Share Option when you purchase the contract, a withdrawal charge will not be applicable. **Please see C-SHARE OPTION below.** There are investment management fees and other expenses of the Underlying Funds on amounts

invested in the Variable Portfolios including 12b-1 fees of up to 0.40%. **Please see FEE TABLE, PURCHASING A POLARIS SELECT INVESTOR VARIABLE ANNUITY, FREE WITHDRAWAL AMOUNT and EXPENSES in the prospectus.**

**Access to Your Money:** You may withdraw money from your contract during the Accumulation Phase. If you make a withdrawal, earnings are deemed to be withdrawn first. You will pay income taxes on earnings and untaxed contributions when you withdraw them. Annuity income payments received during the Income Phase are considered partly a return of your original investment. A 10% federal tax penalty may apply if you make withdrawals before age 59½. As noted above under **Expenses**, a withdrawal charge may apply. **Please see ACCESS TO YOUR MONEY and TAXES in the prospectus.**

**Death Benefit:** A standard death benefit is available and in addition, an optional death benefit is available for an additional fee. These benefits are payable to your Beneficiaries in the event of your death during the Accumulation Phase. **Please see DEATH BENEFITS in the prospectus.**

**Annuity Income Options:** When you switch to the Income Phase, you can choose to receive annuity income payments on a variable basis, fixed basis or a combination of both. You may also choose from five different annuity income options, including an option for annuity income that you cannot outlive. **Please see ANNUITY INCOME OPTIONS in the prospectus.**

**Inquiries:** If you have questions about your contract, call your financial representative or contact us at Annuity Service Center, P.O. Box 15570, Amarillo, Texas 79105-5570. Telephone Number: (800) 445-7862 and website ([www.aig.com/annuities](http://www.aig.com/annuities)). **Please see ALLOCATION OF PURCHASE PAYMENTS in the prospectus for the address to which you must send Purchase Payments.**

**All material state variations are described in Appendix B – STATE CONTRACT AVAILABILITY AND/OR VARIABILITY.**

**The Company offers several different variable annuity contracts to meet the diverse needs of our investors. Our contracts may provide different features, benefits, programs and investment options offered at different fees and expenses. We also offer contracts for a lower fee that do not offer the C-Share Option. Electing the C-Share Option will result in higher separate account charges. When working with your financial representative to determine the best product to meet your needs, you should consider among other things, whether the features of this contract and the related fees provide the most appropriate package to help you meet your retirement savings goals.**

**If you would like information regarding how money is shared among our business partners, including broker-dealers through which you may purchase a variable annuity and received from certain investment advisers of the Underlying Funds, please see PAYMENTS IN CONNECTION WITH DISTRIBUTION OF THE CONTRACT below.**

**Please read this prospectus carefully for more detailed information regarding these and other features and benefits of the contract, as well as the risks of investing.**

## FEE TABLE

The following information describes the fees and expenses that you will pay when buying, owning, and surrendering the contract. The Maximum Owner Transaction Expenses describe the fees and expenses that you will pay at the time that you buy or surrender the contract, or transfer contract value between investment options.

### MAXIMUM OWNER TRANSACTION EXPENSES

#### Maximum Withdrawal Charges

(as a percentage of each Purchase Payment)<sup>1</sup> ..... 7%

#### Transfer Fee

\$25 per transfer after the first 15 transfers in any contract year.

**Premium Tax**<sup>2</sup> ..... 3.5%

The following describes the fees and expenses that you may pay periodically during the time that you own the contract, not including Underlying Fund expenses which are outlined in the next section.

**Contract Maintenance Fee**<sup>3</sup> ..... \$50

### Separate Account Charges

(deducted from the average daily ending net asset value allocated to the Variable Portfolios)

Separate Account Charge <sup>4</sup> .....	1.10%
Optional Return of Purchase Payment Death Benefit Fee <sup>5</sup> .....	0.35%
C-Share Option Fee <sup>6</sup> .....	0.25%
Maximum Separate Account Annual Expenses ...	<u>1.70%</u>

### TOTAL ANNUAL PORTFOLIO OPERATING EXPENSES (as of December 31, 2017)

The following shows the minimum and maximum total operating expenses (including Master Fund expenses, if applicable) charged by the Underlying Funds of the Trusts, before any waivers or reimbursements that you may pay periodically during the time that you own the contract. More detail concerning the Underlying Funds' expenses is contained in the prospectus for each of the Trusts. Please read them carefully before investing.

<u>Total Annual Portfolio Operating Expenses</u>	<u>Minimum</u> <sup>7</sup>	<u>Maximum</u> <sup>7</sup>
(expenses that are deducted from Underlying Fund assets, including management fees, other expenses and 12b-1 fees, if applicable) .....	0.34%	2.76%

### Footnotes to the Fee Table:

<sup>1</sup> Withdrawal Charge Schedule (as a percentage of each Purchase Payment withdrawn) declines over 5 years, or is not applicable if you elect the C-Share Option as follows:

Years Since Receipt of Purchase Payments .....	1	2	3	4	5	6+
Without C-Share Option .....	7%	7%	6%	6%	5%	0%
With C-Share Option .....	0%	0%	0%	0%	0%	0%

Your contract provides for a free withdrawal amount each year. **Please see FREE WITHDRAWAL AMOUNT below.**

<sup>2</sup> If applicable, state premium taxes of up to 3.5% may also be deducted when you begin the Income Phase. Please see **PREMIUM TAX** and **Appendix B – STATE CONTRACT AVAILABILITY AND/OR VARIABILITY.**

<sup>3</sup> The contract maintenance fee is assessed annually and may be waived if contract value is \$75,000 or more.

<sup>4</sup> If you do not elect any optional features, your separate account annual expenses would be 1.10%. If your Beneficiary elects to take the death benefit amount under the Extended Legacy Program, we will deduct the same Separate Account Charge. **Please see Extended Legacy Program under DEATH BENEFITS below.**

<sup>5</sup> If you do not elect the C-Share Option, the fee for the Optional Return of Purchase Payment Death Benefit is 0.30%.

<sup>6</sup> You may elect the optional C-Share Option if your contract was issued on or after May 1, 2015. All features may not be available in all firms. The optional C-Share Option may not be available through the broker-dealer with which your financial representative is affiliated. Please check with your financial representative regarding the availability of this feature. **Please see C-SHARE OPTION below.**

<sup>7</sup> The maximum expense is for the Goldman Sachs VIT Multi-Strategy Alternatives Portfolio, an Underlying Fund of Goldman Sachs Variable Insurance Trust. There is a contractual agreement with Goldman Sachs Variable Insurance Trust under which it will waive 1.27% of its fee and the fee is 1.49% after the waiver. If the fee waiver was reflected in the maximum expense, the expense would be 1.49%. The contractual agreement with Goldman Sachs Variable Insurance Trust will continue until at least April 30, 2019 and may not be terminated prior to that date without the approval of the Goldman Sachs Variable Insurance Trust Board of Trustees. The minimum expense is for VALIC Company I Stock Index Fund, an Underlying Fund of VALIC Company I.

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## MAXIMUM AND MINIMUM EXPENSE EXAMPLES

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These examples are intended to help you compare the cost of investing in the contract with the cost of investing in other variable annuity contracts. These costs include Owner transaction expenses, the contract maintenance fee if any, separate account annual expenses, available optional feature fees and Underlying Fund expenses. The purpose of the expense examples is to show you the various fees and expenses you would incur directly and indirectly by investing in this variable annuity contract. The expense examples represent both fees of the separate account as well as the maximum and minimum total annual Underlying Fund operating expenses.

### Example Assumptions

The expense examples below assume that you invest \$10,000 in the contract for the time periods indicated; that your investment has a 5% return each year; and you incur the maximum or minimum fees and expenses of the Underlying Fund as indicated in the examples. The expense examples also assume that no transfer fees were imposed. Premium taxes may apply in certain states; however, they are not reflected in the expense examples.

The Maximum Expense Examples reflect the highest possible combination of charges. Although your actual costs may be higher or lower, based on these assumptions, your costs at the end of the stated period would be the amounts set forth in the tables below.

We have provided separate Maximum and Minimum Expense Examples below to reflect two scenarios: (1) with election of the C-Share Option, which means there are no withdrawal charges, and (2) without election of the C-Share Option, which means withdrawal charges are assessed where applicable.

### MAXIMUM EXPENSE EXAMPLES (with election of the C-Share Option)

(assuming maximum separate account annual expenses of 1.70% (including the optional Return of Purchase Payment death benefit and the C-Share Option) and investment in an Underlying Fund with total expenses of 2.76%.\*)

- (1) If you surrender your contract at the end of the applicable time period:

<u>1 year</u>	<u>3 years</u>	<u>5 years</u>	<u>10 years</u>
\$327	\$1,249	\$2,181	\$4,549

- (2) If you do *not* surrender or if you annuitize your contract at the end of the applicable time period:

<u>1 year</u>	<u>3 years</u>	<u>5 years</u>	<u>10 years</u>
\$327	\$1,249	\$2,181	\$4,549

### MAXIMUM EXPENSE EXAMPLES (without election of the C-Share Option)

(assuming maximum separate account annual expenses of 1.40% (including the optional Return of Purchase Payment death benefit) and investment in an Underlying Fund with total expenses of 2.76%.\*)

- (1) If you surrender your contract at the end of the applicable time period:

<u>1 year</u>	<u>3 years</u>	<u>5 years</u>	<u>10 years</u>
\$997	\$1,763	\$2,543	\$4,304

- (2) If you do *not* surrender or if you annuitize your contract at the end of the applicable time period:

<u>1 year</u>	<u>3 years</u>	<u>5 years</u>	<u>10 years</u>
\$297	\$1,163	\$2,043	\$4,304

### MINIMUM EXPENSE EXAMPLES (with election of the C-Share Option)

(assuming minimum separate account annual expenses of 1.35% (including the C-Share Option) and investment in an Underlying Fund with total expenses of 0.34%.)

- (1) If you surrender your contract at the end of the applicable time period:

<u>1 year</u>	<u>3 years</u>	<u>5 years</u>	<u>10 years</u>
\$177	\$548	\$944	\$2,052

- (2) If you do *not* surrender or if you annuitize your contract at the end of the applicable time period:

<u>1 year</u>	<u>3 years</u>	<u>5 years</u>	<u>10 years</u>
\$177	\$548	\$944	\$2,052

### MINIMUM EXPENSE EXAMPLES (without election of the C-Share Option)

(assuming minimum separate account annual expenses of 1.10% and investment in an Underlying Fund with total expenses of 0.34%.)

- (1) If you surrender your contract at the end of the applicable time period:

<u>1 year</u>	<u>3 years</u>	<u>5 years</u>	<u>10 years</u>
\$852	\$1,071	\$1,313	\$1,779

- (2) If you do *not* surrender or if you annuitize your contract at the end of the applicable time period:

<u>1 year</u>	<u>3 years</u>	<u>5 years</u>	<u>10 years</u>
\$152	\$471	\$813	\$1,779

### **Additional Expense Examples Information**

1. The Maximum Expense Examples reflect the highest possible combination of charges under each scenario. The purpose of the Expense Examples is to show you the various fees and expenses you would incur directly and indirectly by investing in this variable annuity contract. The Expense Examples represent both fees of the separate account as well as the maximum and minimum total annual Underlying Fund operating expenses. We converted the contract maintenance fee to a percentage (0.05%). The actual impact of the contract maintenance fee may differ from this percentage and may be waived for contract values over \$75,000. Additional information on the Underlying Fund fees can be found in the Trust prospectuses.
  2. Expense Examples with election of the optional C-Share Option reflect no withdrawal charge and the applicable feature fee.
  3. If you elected optional features, you do not pay fees for optional features once you begin the Income Phase (annuitize your contract); therefore, your expenses will be lower than those shown here. **Please see ANNUITY INCOME OPTIONS below.**
- \* The 1 year Maximum Expense Example reflects the Goldman Sachs Variable Insurance Trust 1.27% fee waiver.

*These examples should not be considered a representation of past or future expenses. Actual expenses may be greater or less than those shown.*

**CONDENSED FINANCIAL INFORMATION APPEARS IN THE CONDENSED FINANCIAL INFORMATION APPENDIX OF THIS PROSPECTUS.**

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## THE POLARIS SELECT INVESTOR VARIABLE ANNUITY

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**You should fully discuss all of the benefits and risks of this variable annuity with your financial representative prior to purchase.**

This variable annuity was developed to help you plan for your retirement. It has two phases:

**Accumulation Phase:** In the Accumulation Phase, the variable annuity can help you build assets on a tax-deferred basis.

**Income Phase:** In the Income Phase, the variable annuity can provide you with guaranteed income through annuity income payments.

This variable annuity provides insurance features and benefits, which may be valuable to you:

**Death Benefit:** If you die during the Accumulation Phase, the Company pays a death benefit to your Beneficiary.

**Guaranteed Income:** Once you begin the Income Phase, you receive a stream of annuity income payments for your lifetime, or another available period you select.

**Tax Deferral\*:** You do not pay taxes on your earnings from the contract until you withdraw them.

\* If you are considering funding a tax-qualified retirement plan (e.g., IRAs, 401(k) or 403(b) plans) with an annuity, you should know that an annuity does not provide any additional tax deferral treatment of earnings beyond the treatment provided by the tax-qualified retirement plan itself. However, annuities do provide other insurance features and benefits, which may be valuable to you. You should fully discuss this decision with your financial representative.

The contract is called a “variable” annuity because it allows you to invest in Variable Portfolios. The amount of money you can accumulate in your contract depends on the investment option you choose:

**Variable Portfolios:** You may invest in Variable Portfolios which, like mutual funds, have different investment objectives and performance. You can gain or lose money if you invest in Variable Portfolios.

**Fixed Accounts:** Fixed Accounts, if available, earn interest at a rate set and guaranteed by the Company.

For more information on available Variable Portfolio and Fixed Account investment options under this contract, **please see INVESTMENT OPTIONS.**

### C-SHARE OPTION

The C-Share Option is available for election only on contracts issued on or after May 1, 2015.

For an additional annualized fee of 0.25% of the average daily ending net asset value allocated to the Variable Portfolios, you may elect the C-Share Option when you purchase the contract. This option eliminates the withdrawal charge associated with each Purchase Payment and therefore, withdrawal charges will not be applicable in your

contract. Fixed Accounts are not available with election of the C-Share Option. We reserve the right to modify, suspend or terminate the C-Share Option at any time for prospectively issued contracts and we will notify you prior to exercising that right. **Please see EXPENSES below.**

This option may not be available through the broker-dealer with which your financial representative is affiliated. Please check with your financial representative for availability.

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## PURCHASING A POLARIS SELECT INVESTOR VARIABLE ANNUITY

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When you purchase a variable annuity, a contract exists between you and the Company. You are the Owner of the contract. The age requirement may vary depending on your election of an optional death benefit.

### Maximum Issue Age

We will not issue a contract to anyone age 86 or older on the contract issue date.

**Note:** In general, we will not issue a Qualified contract to anyone who is **age 70½ or older**, unless it is shown that the minimum distribution required by the IRS is being made. **Please see TAXES.**

### Joint Ownership

A Non-Qualified contract may be jointly owned by a spouse or non-spouse. Joint owners possess an equal and undivided interest in the contract. The age of the older Owner is used to determine the availability of most age driven benefits.

The addition of a joint Owner after the contract has been issued is contingent upon prior review and approval by the Company.

We will not issue a Qualified contract with joint owners, in accordance with tax law.

### Spouse

Your spouse (as determined for federal tax law purposes) may jointly own the contract. In certain states, domestic or civil union partners (“Domestic Partners”) qualify for treatment as, or are equal to spouses under state law.

### Non-Spouse

In certain states, we may issue the contract to non-spousal joint owners. **Non-spousal joint Owners and Domestic Partners should consult with their tax adviser and/or financial representative as, they may not be able to fully benefit from certain benefits and features of the contract such as spousal continuation of the death benefit.**

**Please see the STATE CONTRACT AVAILABILITY AND/OR VARIABILITY Appendix for a list of states that require that benefits and features be made to domestic or civil union partners.**

## Non-Natural Ownership

A trust, corporation or other non-natural entity may only own this contract if such entity has sufficiently demonstrated an Insurable Interest in the Annuitant selected.

At its sole discretion, the Company reserves the right to decline to issue this contract to certain entities. We apply various considerations including but not limited to:

- Estate planning,
- Tax consequences, and
- The propriety of this contract as an investment consistent with a non-natural Owner's organizational documentation.

**For more information on non-natural ownership, please see TAXES.** You should consult with your tax and/or legal advisor in connection with non-natural ownership of this contract.

## Assignment of the Contract/Change of Ownership

You may assign this contract before beginning the Income Phase. We will not be bound by any assignment until we receive and process your written request at our Annuity Service Center and you have received confirmation.

- Your rights and those of any other person with rights under this contract will be subject to the assignment.
- We are not responsible for the validity, tax or other legal consequences of any assignment.
- An assignment will not affect any payments we may make or actions we may take before we receive notice of the assignment.

We reserve the right not to recognize any assignment, as determined in our sole discretion, if it changes the risk profile of the contract owner, if no Insurable Interest exists, or if not permitted by the Internal Revenue Code.

**Please see the Statement of Additional Information for details on the tax consequences of an assignment.** You should consult a qualified tax adviser before assigning the contract.

## Termination of the Contract for Misstatement and/or Fraud

The Company reserves the right to terminate the contract at any time if it discovers a misstatement or fraudulent representation of any information provided in connection with the issuance or ongoing administration of the contract.

If we learn of a misstatement of age, we reserve the right to fully pursue our remedies including revocation of any age-driven benefits and/or termination of the contract.

**Please see the STATE CONTRACT AVAILABILITY AND/OR VARIABILITY Appendix for specific information.**

## ALLOCATION OF PURCHASE PAYMENTS

In order to issue your contract, we must receive your initial Purchase Payment and all required paperwork in Good Order, including Purchase Payment allocation instructions at our Annuity Service Center.

An initial Purchase Payment is the money you give us to purchase a contract. Any additional money you give us to invest in the contract after purchase is a subsequent Purchase Payment.

## Minimum Initial and Subsequent Purchase Payments

	Minimum Initial Purchase Payment <sup>(1)</sup>	Minimum Subsequent Purchase Payment	Minimum Automatic Subsequent Purchase Payment
Qualified <sup>(2)</sup>	\$25,000	\$500	\$100
Non-Qualified <sup>(2)</sup>	\$25,000	\$500	\$100

(1) These amounts depend upon whether a contract is Qualified or Non-Qualified for tax purposes. **For further explanation, please see TAXES.**

## Purchase Payment Restrictions

We reserve the right to refuse any Purchase Payment. We will not accept subsequent Purchase Payments from contract Owners age 86 or older.

We reserve the right to require Company approval prior to accepting Purchase Payments greater than the Purchase Payments Limit as defined in the Glossary.

- For contracts owned by a non-natural Owner, we reserve the right to require prior Company approval to accept any Purchase Payment.
- Purchase Payments that would cause total Purchase Payments in all contracts issued by AGL and/or US Life to the same Owner and/or Annuitant to exceed the Purchase Payments Limit may also be subject to Company pre-approval.

## Submission of Purchase Payments

Purchase Payments will be priced when received at the Annuity Service Center. Delivery of Purchase Payments to any other address will result in a delay in crediting your contract until the Purchase Payment is received at the Annuity Service Center.

### Regular Mail:

Purchase Payments submitted by check must be sent to the Annuity Service Center at the following address:

**American General Life Insurance Company**

Annuity Service Center  
P.O. Box 100330  
Pasadena, CA 91189-0330

**US Life (New York contracts only)**

Annuity Service Center  
P.O. Box 100357  
Pasadena, CA 91189-0357

**Express Delivery:**

Overnight deliveries of Purchase Payments can only be accepted at the following address:

**American General Life Insurance Company**

Annuity Service Center  
Building #6, Suite 120  
2710 Media Center Drive  
Los Angeles, CA 90065-1750

**US Life (New York contracts only)**

Annuity Service Center  
Building #6, Suite 120  
2710 Media Center Drive  
Los Angeles, CA 90065-1750

**Electronic Transmission:**

We will accept initial and subsequent Purchase Payments by electronic transmission from certain broker-dealer firms.

**Agent of Company:**

We may have an agreement in place whereby your broker-dealer may be deemed our agent for receipt of your Purchase Payments. If a broker-dealer is deemed to be our agent, Purchase Payments will be priced as of the time they are received by the broker-dealer.

You assume any risk in market fluctuations if you submit your Purchase Payment directly to a broker-dealer that does not have such an agreement, should there be a delay in that broker-dealer delivering your Purchase Payment to us. Please check with your financial representative to determine if his/her broker-dealer has an agreement with the Company that deems the broker-dealer an agent of the Company.

**Automatic Payment Plan:**

Once you have contributed at least the minimum initial Purchase Payment, you can establish an automatic payment plan that allows you to make subsequent Purchase Payments, if you have not elected a living benefit feature.

**Purchase Payment Pricing Date**

We allocate your Purchase Payment as of the date such Purchase Payment is priced.

- An initial Purchase Payment is received by us in Good Order **before** Market Close, the Purchase Payment will be priced within two NYSE business days after it is received.

If the Purchase Payment is received in Good Order **after** Market Close, the Purchase Payment will be priced within two NYSE business days after the next NYSE business day. We allocate your initial Purchase Payment as of the date such Purchase Payment is priced. If we do not have complete information necessary to issue your contract, we will contact you. If we do not receive the necessary information within five NYSE business days, we will obtain your permission to keep your money until we get the information necessary to issue the contract, or we will send your money back to whomever we received the funds from.

**Allocation Instructions**

Any subsequent Purchase Payment will be priced as of the day it is received by us in Good Order if the request is received before Market Close. If the subsequent Purchase Payment is received in Good Order after Market Close, it will be priced as of the next NYSE business day. We invest your subsequent Purchase Payments in the Variable Portfolios and available Fixed Accounts according to any allocation instructions that accompany the subsequent Purchase Payment. If we receive a Purchase Payment without allocation instructions, we will invest the Purchase Payment according to your allocation instructions on file. **Please see INVESTMENT OPTIONS.**

**ACCUMULATION UNITS**

We credit your contract with Accumulation Units when you allocate a Purchase Payment to the Variable Portfolios. We determine the value of each Accumulation Unit at the close of every NYSE business day. The value of an Accumulation Unit goes up and down based on the performance of the Variable Portfolios and the fees and expenses under your contract.

The number of Accumulation Units you are credited is calculated the day we process your Purchase Payment. **Please see ALLOCATION OF PURCHASE PAYMENTS.**

The Accumulation Unit value is determined by multiplying the Accumulation Unit value for the next NYSE business day by a factor for the current NYSE business day.

The factor is determined by:

1. dividing the net asset value per share of the Underlying Fund at the end of the current NYSE business day, plus any dividend or capital gains per share declared on behalf of the Underlying Fund as of that day, by the net asset value per share of the Underlying Fund for the previous NYSE business day; and
2. multiplying it by one minus all applicable daily asset based charges.

We determine the number of Accumulation Units credited to your contract by dividing the Purchase Payment by the Accumulation Unit value for the specific Variable Portfolio.

**Example:**

We receive a \$25,000 Purchase Payment from you on Wednesday. You allocate the money to Variable Portfolio A. We determine that the value of an Accumulation Unit for Variable Portfolio A is \$11.10 at Market Close on Wednesday. We then divide \$25,000 by \$11.10 and credit your contract on Wednesday night with 2,252.2523 Accumulation Units for Variable Portfolio A.

Performance of the Variable Portfolios and the insurance charges under your contract affect Accumulation Unit values. These factors cause the value of your contract to go up and down.

**FREE LOOK**

You may cancel your contract within ten days after receiving it. We call this a “free look.” Your state may require a longer free look period. Please check your contract or with your financial representative.

To cancel, mail the contract along with your written free look request to:

Annuity Service Center  
P.O. Box 15570  
Amarillo, Texas 79105-5570.

If you decide to cancel your contract during the free look period we will refund the following:

- The value of your contract on the day we receive your request in Good Order if received **before** Market Close.
- The value of your contract on the next NYSE business day, if the free look request is received **after** Market Close.

*IRA and State Free Look Restrictions*

Certain states require us to return your Purchase Payments upon a free look request. Contracts issued as an IRA require the full return of Purchase Payments upon a free look.

If your contract was issued either in a state requiring return of Purchase Payments or as an IRA, and you cancel your contract during the free look period, we return the greater of:

- (1) Purchase Payments; or
- (2) the value of your contract on the day we receive your request in Good Order.

With respect to these contracts, we reserve the right to invest your money in a money market portfolio during the free look period. We will allocate your money according to your instructions at the end of the applicable free look period.

**Please see your contract and the STATE CONTRACT AVAILABILITY AND/OR VARIABILITY Appendix for information about the free look period in your state.**

**EXCHANGE OFFERS**

From time to time, we allow you to exchange an older variable annuity issued by the Company or one of its affiliates, for a newer product with different features and benefits issued by the Company or one of its affiliates. Such an exchange offer will be made in accordance with applicable federal securities laws and state insurance rules and regulations. We will provide the specific terms and conditions of any such exchange offer at the time the offer is made.

**IMPORTANT INFORMATION FOR MILITARY SERVICEMEMBERS**

If you are an active duty full-time servicemember, and are considering the purchase of this contract, please read the following important information before investing.

- Subsidized life insurance is available to members of the Armed Forces from the Federal Government under the Servicemembers’ Group Life Insurance program (also referred to as “SGLI”).

More details may be obtained on-line at the following website: [www.insurance.va.gov](http://www.insurance.va.gov).

- This contract is not offered or provided by the Federal Government and the Federal Government has in no way sanctioned, recommended, or encouraged the sale of this contract.
- No entity has received any referral fee or incentive compensation in connection with the offer or sale of this contract, unless that entity has a selling agreement with the Company.

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**INVESTMENT OPTIONS**

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You may allocate purchase payments using one or a combination of the investment options and fixed accounts, as may be available under your contract:

- Variable Portfolios
- Fixed Accounts
- Dollar Cost Averaging Fixed Account

All Variable Portfolios may not be available through the broker-dealer with which your financial representative is affiliated. Please check with your financial representative for availability.

**VARIABLE PORTFOLIOS**

The Variable Portfolios available under the contract invest in the Underlying Funds of the Trusts. Additional Variable Portfolios may be available in the future. **All Variable Portfolios may not be available through the broker-dealer with which your financial representative**



is affiliated. Please check with your financial representative for availability.

Like mutual funds, variable portfolios have different investment objectives and performance. These Variable Portfolios fall within one of the following asset classes:

Asset Allocation	Cash
Bond	Stock

From time to time, certain Variable Portfolio names are changed. When we are notified of a name change, we will make changes so that the new name is properly shown. However, until we complete the changes, we may provide you with various forms, reports and confirmations that reflect a Variable Portfolio's prior name.

Certain Underlying Funds offered under this Contract have similar investment objectives to other Underlying Funds managed by the same advisor or subadvisor. The investment results of the Underlying Funds, however, may be higher or lower than such other Underlying Funds. We do not guarantee or make any representation that the investment results of any of the Underlying Funds will be comparable to the investment results of any other Underlying Fund managed by the same investment advisor or subadvisor.

Certain Underlying Funds invest in positions that emphasize alternative investment strategies and/or nontraditional asset classes. Alternative investment strategies may be riskier than traditional investment strategies and may involve leverage or use various complex hedging techniques, like options and derivatives. These alternative investments create a mix of strategies that offers potential diversification benefits beyond traditional investment strategies.

You can gain or lose money if you invest in these Variable Portfolios. You are responsible for allocating Purchase Payments to the Variable Portfolios as appropriate for your own individual circumstances, investment goals, financial situation and risk tolerance. You should periodically review your allocations and values to ensure they continue to suit your needs. You bear the risk of any decline in contract value resulting from the performance of the Variable Portfolio you have selected. In making your investment selections, you should investigate all information available to you including the Underlying Fund's prospectus, statement of additional information and annual and semi-annual reports.

We do not provide investment advice, nor do we recommend or endorse any particular Underlying Fund.

**Please consult your financial representative regarding which of these Variable Portfolios are appropriate for your risk tolerance.**

**You should read the prospectuses for the Trusts carefully for detailed information about the Underlying Funds, including each Underlying Fund's investment objective and risk factors.**

### *Selection of Underlying Funds*

The Underlying Funds offered through this contract are selected by us and we may consider various factors in the selection process, including but not limited to: asset class coverage, the strength of the investment advisor's or subadvisor's reputation and tenure, brand recognition, the alignment of the investment objectives of an Underlying Fund with our hedging strategy, performance and the capability and qualification of each investment firm.

Another factor we may consider is whether the Underlying Fund or its service providers (i.e. the investment advisor and/or subadvisor(s)) or their affiliates will make payments to us or our affiliates in connection with certain administrative, marketing and support services, or whether the Underlying Fund's service providers have affiliates that can provide marketing and distribution support for sales of the contract. **Please see PAYMENTS IN CONNECTION WITH DISTRIBUTION OF THE CONTRACT below.**

We review the Underlying Funds periodically and may make changes if we determine that an Underlying Fund no longer satisfies one or more of the selection criteria and/or if the Underlying Fund has not attracted significant allocations from contract Owners.

### *Fund-of-Funds*

Certain Underlying Funds invest substantially all their assets in other Underlying Funds. These arrangements are referred to as Fund-of-Funds or Master-Feeder Funds, as described below. Expenses for a Fund-of-Funds may be higher than that for other funds because a Fund-of-Funds bears its own expenses and indirectly bears its proportionate share of expenses of the Underlying Funds. As a result, you will pay higher fees and expenses under the Fund-of-Funds structure than if you invested directly in each of the Underlying Funds held in the Fund-of-Funds structure. This will reduce your investment return.

### *Master-Feeder Funds*

Under the Master-Feeder Funds structure, the Feeder Funds do not buy individual securities directly. Rather, each Feeder Fund invests all of its investment assets in a corresponding Master Fund, which invests directly in individual securities.

Under the Master-Feeder structure, you will pay higher fees and expenses than if you invested in an Underlying Fund that invests directly in the same individual securities as the Master Fund. We offer other variable annuity contracts which include Variable Portfolios that invest directly in the Master Funds without investing through a Feeder Fund and they currently assess lower fees and expenses than the Master-Feeder Funds.

Each Feeder Fund may withdraw all its assets from a Master Fund if the Board of Directors ("Board") of the Feeder Fund determines that it is in the best interest of the Feeder Fund and its shareholders to do so.

## *Volatility Control Funds*

Certain Underlying Funds advised by our affiliate employ risk management strategies that are intended to control the Underlying Funds' overall volatility and to reduce the downside exposure of the Underlying Funds during significant market downturns. Conversely, these Variable Portfolios could limit the upside participation of these Underlying Funds in rising equity markets relative to other Underlying Funds.

These risk management techniques help us to manage our financial risks associated with guarantees, like the living and death benefits because this managed volatility strategy reduces the incidence of extreme outcomes including the probability of large gains or losses.

## **TRUSTS**

We offer Underlying Funds of affiliated and unaffiliated Trusts. The Trusts serve as the underlying investment vehicles for other variable annuity contracts issued by the Company as well as by other insurance companies.

Neither the Company nor the Trusts believe that offering shares of the Trusts in this manner disadvantages you. The Trusts are monitored for potential conflicts. The Trusts may have other Underlying Funds, in addition to those listed here, that are not available for investment under this contract.

### **Unaffiliated Trusts**

We offer Underlying Funds of the following unaffiliated Trusts:

#### **AIM Variable Insurance Funds (Invesco Variable Insurance Funds) — Series II Shares**

Invesco Advisers, Inc. is the investment advisor to AIM Variable Insurance Funds (Invesco Variable Insurance Funds) ("AVIF").

#### **American Funds Insurance Series — Class 4 Shares**

Capital Research and Management Company is the investment advisor to American Funds Insurance Series® ("AFIS").

#### **BlackRock Variable Series Funds, Inc. – Class III Shares**

BlackRock Advisors, LLC is the investment advisor to BlackRock Variable Series Funds, Inc. ("BLK").

#### **Columbia Funds Variable Series Trust II – Class 2 Shares**

Columbia Management Investment Advisers, LLC is the investment advisor to Columbia Funds Variable Series Trust II ("CFT II").

#### **Franklin Templeton Variable Insurance Products Trust — Class 2 Shares**

Franklin Advisers, Inc. is the investment advisor to Franklin Templeton Variable Insurance Products Trust ("FTVIPT").

Franklin Founding Funds Allocation VIP Fund ("VIP Founding Funds") is structured as a Fund-of-Funds. The administrator for the VIP Founding Funds is Franklin Templeton Services, LLC. Franklin Templeton Services, LLC may receive assistance from Franklin Advisers, Inc. in monitoring the Underlying Funds and the VIP Founding Fund's investment in the Underlying Funds. Each Underlying Fund of the VIP Founding Funds has its own investment advisor.

#### **Goldman Sachs Variable Insurance Trust – Class Adv Shares, Service Shares**

Goldman Sachs Asset Management, L.P. is the investment advisor to Goldman Sachs Variable Insurance Trust ("GST").

#### **Ivy Variable Insurance Portfolios – Class A Shares**

Ivy Investment Management Company is the investment advisor to Ivy Variable Insurance Portfolios ("IVY").

#### **Lord Abbett Series Fund, Inc. — Class VC Shares**

Lord, Abbett & Co. LLC is the investment advisor to Lord Abbett Series Fund, Inc. ("LASF").

#### **Morgan Stanley Variable Insurance Fund, Inc. – Class II Shares**

Morgan Stanley Investment Management Inc. is the investment advisor to Morgan Stanley Variable Insurance Fund, Inc. ("MSVIFI").

#### **Neuberger Berman Advisers Management Trust – Class S Shares**

NB Alternative Investment Management LLC is the investment advisor to Neuberger Berman Advisers Management Trust ("NBAMT").

#### **PIMCO Variable Insurance Trust – Class Adv Shares**

Pacific Investment Management Company LLC is the investment advisor to PIMCO Variable Insurance Trust ("PVT").

#### **VALIC Company I**

The Variable Annuity Life Insurance Company is the investment advisor and SAAMCo is the subadvisor to VALIC Company I ("VAL I"), both affiliates of the Company.

#### **SAAMCO MANAGED TRUSTS**

We offer Underlying Funds of the Anchor Series Trust, Seasons Series Trust and SunAmerica Series Trust (the "SAAMCo Managed Trusts") at least in part

because they are managed by SunAmerica Asset Management, LLC (“SAAMCo”), an affiliate of the Company. SAAMCo engages subadvisors to provide investment advice for the Underlying Funds of the SAAMCo Managed Trusts. The Company and/or its affiliates may be subject to certain conflicts of interest as the Company may derive greater revenues from your investment in the SAAMCo Managed Trusts than from certain other available Underlying Funds.

**Anchor Series Trust — Class 3 Shares**

SAAMCo is the investment advisor and various managers are the subadvisor to Anchor Series Trust (“AST”).

**Seasons Series Trust — Class 3 Shares**

SAAMCo is the investment advisor and various managers are subadvisors to Seasons Series Trust (“SST”).

**SunAmerica Series Trust — Class 3 Shares**

SAAMCo is the investment advisor and various managers are the subadvisors to SunAmerica Series Trust (“SAST”).

SAST also offers Master-Feeder Funds, the SA VCP Dynamic Allocation Portfolio, the SA VCP Dynamic Strategy Portfolio, and Volatility Control Funds.

***SAST Master-Feeder Funds***

Capital Research and Management Company is the investment advisor of the Master Fund in which the Feeder Funds invest. SAAMCo is the investment advisor to the Feeder Funds.

All of the Feeder Fund assets are invested in a corresponding Master Fund of American Funds Insurance Series (“AFIS”), which invests directly in individual securities.

If a Feeder Fund withdraws its assets from a Master Fund and the Board of the Feeder Fund approved SAAMCo as investment advisor to the Feeder Fund, SAAMCo would be fully compensated for its portfolio management services. **Please see the SunAmerica Series Trust prospectus and Statement of Additional Information** for more discussion of the Master-Feeder structure.

***SA VCP Dynamic Allocation Portfolio and SA VCP Dynamic Strategy Portfolio***

SAST also offers the SA VCP Dynamic Allocation Portfolio (the “Dynamic Allocation Portfolio”) and the SA VCP Dynamic Strategy Portfolio (“Dynamic Strategy Portfolio”). SAAMCo is the investment adviser of the Dynamic Allocation

Portfolio and Dynamic Strategy Portfolio. AllianceBernstein L.P. is the subadvisor (the “Subadvisor”) of a component of each of the Dynamic Allocation Portfolio and Dynamic Strategy Portfolio. The Dynamic Allocation Portfolio and Dynamic Strategy Portfolio each invest part of their assets as a Fund-of-Funds that in turn invest in Underlying Funds of the SAAMCo Managed Trusts.

The Dynamic Allocation Portfolio and Dynamic Strategy Portfolio each have a managed volatility strategy that may serve to reduce the risk of investment losses that could require the Company to use its own assets to make payments in connection with certain guarantees under the contract. In addition, the Dynamic Allocation Portfolio and Dynamic Strategy Portfolio may enable the Company to more efficiently manage its financial risks associated with guarantees like the death benefits, due in part to a formula developed by the Company and provided by SAAMCo to the Subadvisor. The formula used by the Subadvisor may change over time based on proposals by the Company. Any changes to the formula proposed by the Company will be implemented only if they are approved by the investment adviser and the Portfolio’s Board of Trustees, including a majority of the Independent Trustees. **Please see the SunAmerica Series Trust prospectus and Statement of Additional Information for details.**

- SA American Funds® VCP Managed Asset Allocation Portfolio***
- SA BlackRock VCP Global Multi Asset Portfolio***
- SA Invesco VCP Equity-Income Portfolio***
- SA PIMCO VCP Tactical Balanced Portfolio***
- SA Schroders VCP Global Allocation Portfolio***
- SA T. Rowe Price VCP Balanced Portfolio***
- SA VCP Index Allocation Portfolio***

The Portfolios listed above each utilize a managed volatility strategy that may serve to reduce the risk of investment losses that could require the Company to use its own assets to make payments in connection with certain guarantees under the contract. In addition, these Variable Portfolios may enable the Company to more efficiently manage its financial risks associated with guarantees, like the death benefits. **Please see the applicable prospectuses and Statements of Additional Information of the SunAmerica Series Trust and the American Funds Insurance Series Master Fund for details.**

**(Please see next page for full list of investment options)**

## ASSET ALLOCATION

<b>Underlying Funds</b>	<b>Managed by:</b>	<b>Trust</b>
American Funds Capital Income Builder	Capital Research and Management Company	AFIS
BlackRock Global Allocation V.I. Fund <sup>1</sup>	BlackRock Advisors, LLC	BLK
BlackRock iShares Alternative Strategies V.I. Fund <sup>1</sup>	BlackRock Advisors, LLC	BLK
BlackRock iShares Dynamic Allocation V.I. Fund <sup>1</sup>	BlackRock Advisors, LLC	BLK
Franklin Founding Funds Allocation VIP Fund <sup>1</sup>	Franklin Templeton Services, LLC	FTVIPT
Franklin Income VIP Fund	Franklin Advisers, Inc.	FTVIPT
Goldman Sachs VIT Global Trends Allocation Fund	Goldman Sachs Asset Management International	GST
Goldman Sachs VIT Multi-Strategy Alternatives Portfolio <sup>1</sup>	Goldman Sachs Asset Management, L.P.	GST
Invesco V.I. Balanced-Risk Allocation Fund	Invesco Advisers, Inc.	AVIF
Ivy VIP Asset Strategy Portfolio	Ivy Investment Management Company	IVY
Neuberger Berman AMT U.S. Equity Index PutWrite Strategy Portfolio	NB Alternative Investment Management LLC	NBAMT
PIMCO All Asset Portfolio <sup>1</sup>	Pacific Investment Management Company LLC	PVT
SA Allocation Balanced Portfolio <sup>1</sup>	SunAmerica Asset Management, LLC	SST
SA Allocation Growth Portfolio <sup>1</sup>	SunAmerica Asset Management, LLC	SST
SA Allocation Moderate Growth Portfolio <sup>1</sup>	SunAmerica Asset Management, LLC	SST
SA Allocation Moderate Portfolio <sup>1</sup>	SunAmerica Asset Management, LLC	SST
SA American Funds® Asset Allocation Portfolio <sup>2</sup>	Capital Research and Management Company	SAST
SA BlackRock Multi-Asset Income Portfolio	BlackRock Investment Management, LLC	AST
SA Edge Asset Allocation Portfolio	Principal Global Investors, LLC	AST
SA Global Index Allocation 60/40 Portfolio		
SA Global Index Allocation 75/25 Portfolio		
SA Global Index Allocation 90/10 Portfolio		
SA Goldman Sachs Multi-Asset Insights Allocation Portfolio	Goldman Sachs Asset Management, L.P.	SAST
SA Index Allocation 60/40 Portfolio	SunAmerica Asset Management, LLC	SAST
SA Index Allocation 80/20 Portfolio	SunAmerica Asset Management, LLC	SAST
SA Index Allocation 90/10 Portfolio	SunAmerica Asset Management, LLC	SAST
SA JPMorgan Diversified Balanced Portfolio	J.P. Morgan Investment Management Inc.	SAST
SA Legg Mason Tactical Opportunities Portfolio	QS Investors, LLC	SAST
SA MFS Total Return Portfolio <sup>3</sup>	Massachusetts Financial Services Company	SAST
SA Putnam Asset Allocation Diversified Growth Portfolio	Putnam Investment Management, LLC	SST
SA T. Rowe Price Asset Allocation Growth Portfolio	T. Rowe Price Associates, Inc.	SAST

<sup>1</sup> This Underlying Fund is a Fund-of-Funds.

<sup>2</sup> This Underlying Fund is a Master-Feeder fund.

<sup>3</sup> SA MFS Total Return is an equity fund seeking reasonable current income, long term capital growth and conservation of capital.

## BOND

<b>Underlying Funds</b>	<b>Managed by:</b>	<b>Trust</b>
Columbia Variable Portfolio - Emerging Markets Bond Fund <sup>4</sup>	Columbia Management Investment Advisers, LLC	CFT II
Columbia Variable Portfolio - Limited Duration Credit Fund	Columbia Management Investment Advisers, LLC	CFT II
Franklin Strategic Income VIP Fund	Franklin Advisers, Inc.	FTVIPT
Lord Abbett Bond Debenture Portfolio	Lord, Abbett & Co. LLC	LASF
Lord Abbett Short Duration Income Portfolio	Lord, Abbett & Co. LLC	LASF
PIMCO Emerging Markets Bond Portfolio <sup>4</sup>	Pacific Investment Management Company LLC	PVT
PIMCO Unconstrained Bond Portfolio <sup>4</sup>	Pacific Investment Management Company LLC	PVT
SA DFA Ultra Short Bond Portfolio	Dimensional Fund Advisors LP	SAST
SA Federated Corporate Bond Portfolio	Federated Investment Management Company	SAST
SA Goldman Sachs Global Bond Portfolio	Goldman Sachs Asset Management International	SAST
SA JPMorgan MFS Core Bond Portfolio	J.P. Morgan Investment Management Inc. and Massachusetts Financial Services Company	SAST
SA Multi-Managed Diversified Fixed Income Portfolio	PineBridge Investments LLC and Wellington Management Company, LLP	SST
SA PineBridge High-Yield Bond Portfolio	PineBridge Investments LLC	SAST
SA Wellington Government and Quality Bond Portfolio	Wellington Management Company LLP	AST
SA Wellington Real Return Portfolio	Wellington Management Company LLP	SST

<sup>4</sup> This Underlying Fund utilizes alternative investment strategies or invests in alternative asset classes and may be subject to additional risks. Please see INVESTMENT OPTIONS above. The use of alternative investment strategies and asset classes may change over time and other Underlying Funds may also invest in such strategies and asset classes. Please consult each Underlying Fund's prospectus for a complete description of investment strategies and risks.

**CASH**

<b>Underlying Funds</b>	<b>Managed by:</b>	<b>Trust</b>
Goldman Sachs VIT Government Money Market Fund	Goldman Sachs VIT Government Money	GST

**STOCK**

<b>Underlying Funds</b>	<b>Managed by:</b>	<b>Trust</b>
Invesco V.I. American Franchise Fund <sup>5</sup>	Invesco Advisers, Inc.	AVIF
Invesco V.I. Comstock Fund <sup>5</sup>	Invesco Advisers, Inc.	AVIF
Invesco V.I. Growth and Income Fund	Invesco Advisers, Inc.	AVIF
Lord Abbett Fundamental Equity Portfolio	Lord, Abbett & Co. LLC	LASF
Lord Abbett Growth and Income Portfolio	Lord, Abbett & Co. LLC	LASF
Morgan Stanley VIF Global Infrastructure Portfolio <sup>6</sup>	Morgan Stanley Investment Management Inc.	MSVIFI
SA AB Growth Portfolio	AllianceBernstein L.P.	SAST
SA AB Small & Mid Cap Value Portfolio	AllianceBernstein L.P.	SAST
SA American Funds <sup>®</sup> Global Growth Portfolio <sup>7</sup>	Capital Research and Management Company	SAST
SA American Funds <sup>®</sup> Growth Portfolio <sup>7</sup>	Capital Research and Management Company	SAST
SA American Funds <sup>®</sup> Growth-Income Portfolio <sup>7</sup>	Capital Research and Management Company	SAST
SA Boston Company Capital Growth Portfolio	BNY Mellon AMNA	SAST
SA Columbia Focused Growth Portfolio	Columbia Management Investment Advisers, LLC	SST
SA Columbia Focused Value Portfolio	Columbia Management Investment Advisers, LLC	SST
SA Columbia Technology Portfolio	Columbia Management Investment Advisers, LLC	SAST
SA Dogs of Wall Street Portfolio <sup>5</sup>	SunAmerica Asset Management, LLC	SAST
SA Fidelity Institutional AM <sup>SM</sup> Real Estate Portfolio <sup>6</sup>	FIAM LLC	SAST
SA Franklin Small Company Value Portfolio	Franklin Advisory Services, LLC	SAST
SA Invesco Growth Opportunities Portfolio	Invesco Advisers, Inc.	SAST
SA Janus Focused Growth Portfolio	Janus Capital Management, LLC	SAST
SA JPMorgan Emerging Markets Portfolio <sup>6</sup>	J.P. Morgan Investment Management Inc.	SAST
SA JPMorgan Equity-Income Portfolio	J.P. Morgan Investment Management Inc.	SAST
SA JPMorgan Global Equities Portfolio	J.P. Morgan Investment Management Inc.	SAST
SA JPMorgan Mid-Cap Growth Portfolio	J.P. Morgan Investment Management Inc.	SAST
SA Legg Mason BW Large Cap Value Portfolio	Brandywine Global Investment Management, LLC	SAST
SA MFS Blue Chip Growth Portfolio	Massachusetts Financial Services Company	SAST
SA MFS Massachusetts Investors Trust Portfolio <sup>5</sup>	Massachusetts Financial Services Company	SAST
SA MFS Telecom Utility Portfolio	Massachusetts Financial Services Company	SAST
SA Morgan Stanley International Equities Portfolio	Morgan Stanley Investment Management Inc.	SAST
SA Multi-Managed International Equity Portfolio	Schroder Investment Management North America Inc., T. Rowe Price Associates, Inc. and SunAmerica Asset Management, LLC	SST
SA Multi-Managed Large Cap Growth Portfolio	Goldman Sachs Asset Management, L.P., Janus Capital Management LLC and SunAmerica Asset Management, LLC	SST
SA Multi-Managed Large Cap Value Portfolio	American Century Investment, Inc., Wellington Management Company LLP and SunAmerica Asset Management, LLC	SST
SA Multi-Managed Mid Cap Growth Portfolio	T. Rowe Price Associates, Inc., Wellington Management Company LLP and SunAmerica Asset Management, LLC	SST
SA Multi-Managed Mid Cap Value Portfolio	T. Rowe Price Associates, Inc., Massachusetts Financial Services Company and SunAmerica Asset Management, LLC	SST
SA Multi-Managed Small Cap Portfolio	PNC Capital Advisors, LLC, J.P. Morgan Investment Management Inc. and SunAmerica Asset Management, LLC	SST
SA Oppenheimer Main Street Large Cap Portfolio	OppenheimerFunds, Inc.	SAST
SA Putnam International Growth and Income Portfolio	Putnam Investment Management, LLC	SAST
SA T. Rowe Price Growth Stock Portfolio	T. Rowe Price Associates, Inc.	SST
SA Templeton Foreign Value Portfolio	Templeton Investment Counsel, LLC	SAST
SA Wellington Capital Appreciation Portfolio	Wellington Management Company LLP	AST
SA Wellington Growth Portfolio	Wellington Management Company LLP	AST
SA Wellington Natural Resources Portfolio <sup>6</sup>	Wellington Management Company LLP	AST
SA Wells Cap Aggressive Growth Portfolio	Wells Capital Management Incorporated	SAST
SA WellsCap Fundamental Growth Portfolio	Wells Capital Management Incorporated	SAST
VALIC Company I Global Social Awareness Fund	SunAmerica Asset Management, LLC	VAL I
VALIC Company I International Equities Index Fund	SunAmerica Asset Management, LLC	VAL I
VALIC Company I Mid Cap Index Fund	SunAmerica Asset Management, LLC	VAL I
VALIC Company I Nasdaq-100 Index Fund	SunAmerica Asset Management, LLC	VAL I
VALIC Company I Small Cap Index Fund	SunAmerica Asset Management, LLC	VAL I
VALIC Company I Stock Index Fund	SunAmerica Asset Management, LLC	VAL I

- <sup>5</sup> *Invesco V.I. American Franchise Fund is an equity fund seeking capital growth. Invesco V.I. Comstock Fund is an equity fund seeking capital growth and income. SA Dogs of Wall Street is an equity fund seeking total return including capital appreciation and current income. SA MFS Massachusetts Investors Trust is an equity fund seeking reasonable current income and long-term growth of capital and income.*
- <sup>6</sup> *This Underlying Fund utilizes alternative investment strategies or invests in alternative asset classes and may be subject to additional risks. Please see INVESTMENT OPTIONS above. The use of alternative investment strategies and asset classes may change over time and other Underlying Funds may also invest in such strategies and asset classes. Please consult each Underlying Fund's prospectus for a complete description of investment strategies and risks.*
- <sup>7</sup> *This Underlying Fund is also a Master-Feeder fund.*

## **VOLATILITY CONTROL FUNDS**

<b>Underlying Funds</b>	<b>Managed by:</b>	<b>Trust</b>
SA American Funds® VCP Managed Asset Allocation Portfolio <sup>8,9</sup>	Capital Research and Management Company	SAST
SA BlackRock VCP Global Multi Asset Portfolio <sup>9</sup>	BlackRock Investment Management, LLC	SAST
SA Invesco VCP Equity-Income Portfolio <sup>9</sup>	Invesco Advisers, Inc.	SAST
SA PIMCO VCP Tactical Balanced Portfolio <sup>9</sup>	Pacific Investment Management Company LLC	SAST
SA Schroders VCP Global Allocation Portfolio <sup>9</sup>	Schroder Investment Management North America	SAST
SA T. Rowe Price VCP Balanced Portfolio <sup>9</sup>	T. Rowe Price Associates, Inc.	SAST
SA VCP Dynamic Allocation Portfolio <sup>8,9</sup>	SunAmerica Asset Management, LLC and AllianceBernstein L.P.	SAST
SA VCP Dynamic Strategy Portfolio <sup>8,9</sup>	SunAmerica Asset Management, LLC and AllianceBernstein L.P.	SAST
SA VCP Index Allocation Portfolio	SunAmerica Asset Management, LLC and T. Rowe Price Associates, Inc.	SAST

<sup>8</sup> *A portion of this Underlying Fund is a Fund-of-Funds.*

<sup>9</sup> *This Underlying Fund utilizes alternative investment strategies or invests in alternative asset classes and may be subject to additional risks. Please see INVESTMENT OPTIONS above. The use of alternative investment strategies and asset classes may change over time and other Underlying Funds may also invest in such strategies and asset classes. Please consult each Underlying Fund's prospectus for a complete description of investment strategies and risks.*

**You should read the prospectuses for the Trusts carefully. These prospectuses contain detailed information about the Underlying Funds, including each Underlying Fund's investment objective and risk factors. You may obtain a copy of these prospectuses for the Trusts by calling our Annuity Service Center at (800) 445-7862 or by visiting our website at [aig.onlineprospectus.net/AIG/ProductDocuments](http://aig.onlineprospectus.net/AIG/ProductDocuments). You may also obtain information about the Underlying Funds (including a copy of the Statement of Additional Information) by accessing the U.S. Securities and Exchange Commission's website at [www.sec.gov](http://www.sec.gov).**

**Effective February 6, 2017, the Polaris Portfolio Allocator Program and Select Strategy are no longer offered.** If you are currently invested in a Polaris Portfolio Allocator Model or a Select Strategy, please see the **POLARIS PORTFOLIO ALLOCATOR PROGRAM AND SELECT STRATEGY FOR CONTRACTS ISSUED PRIOR TO FEBRUARY 6, 2017 APPENDIX** for more information.

### **SUBSTITUTION, ADDITION OR DELETION OF VARIABLE PORTFOLIOS**

We may, subject to any applicable law, make certain changes to the Variable Portfolios offered in your contract. We may offer new Variable Portfolios or stop offering existing Variable Portfolios. New Variable Portfolios may be made available to existing contract Owners, and Variable Portfolios may be closed to new or subsequent Purchase Payments, transfers or allocations. In addition, we may also liquidate the shares of any Variable Portfolio, substitute the shares of one Underlying Fund held by a Variable Portfolio for another and/or merge Variable Portfolios or cooperate in a merger of Underlying Funds. To the extent required by the Investment Company Act of 1940, as amended, we may be required to obtain SEC approval or your approval.

### **FIXED ACCOUNTS**

Your contract may offer a Fixed Account for a guaranteed period. Your fixed account interest crediting rates are guaranteed for amounts allocated to each fixed account for up to 1 year. Thereafter, for fixed accounts other than Dollar Cost Averaging fixed account options (as described below), we will declare annual fixed account crediting rates each contract year, and this rate will never be lower than the minimum guarantee rate as referenced in your contract. Factors that influence the declared fixed account renewal rate include, but are not limited to, the level of US treasury rates, credit spreads on corporate bonds and other fixed income instruments, company asset-liability matching strategies, the length of the contract withdrawal charge period and the number of years since your annuity contract was issued. You may obtain current interest rates by calling the Annuity Service Center or by speaking with your financial representative.

Please check with your financial representative regarding the availability of a Fixed Account. Allocations to the Fixed Account are obligations of the General Account. In reliance on certain exemptions and exclusions, interests in the General Account are not registered as securities under the Securities Act of 1933 and not registered as an investment company under the Investment Company Act of 1940. However, the disclosures in the prospectus about the Fixed Accounts are subject to certain provisions of the federal securities laws regarding the accuracy and completeness of disclosures. **Please see GENERAL ACCOUNT below.**

### *Minimum Guaranteed Interest Rate*

We guarantee that the interest rate credited to amounts allocated to any Fixed Account guarantee periods will never be less than the guaranteed minimum interest rate specified in your contract. Once the rate is established, it will not change for the duration of the guarantee period. The minimum guaranteed interest rate can vary but is never lower than 1%. We determine which, if any, guarantee periods will be offered at any time in our sole discretion, unless state law requires us to do otherwise.

Fixed Accounts are not available with election of the C-Share Option.

### *Interest Rate Categories*

There are three categories of interest rates for money allocated to the Fixed Accounts. The applicable rate is guaranteed until the corresponding guarantee period expires. With each category of interest rate, your money may be credited a different rate as follows:

- **Initial Rate:** The rate credited to any portion of the initial Purchase Payment allocated to a Fixed Account.
- **Current Rate:** The rate credited to any portion of a subsequent Purchase Payment allocated to a Fixed Account.
- **Renewal Rate:** The rate credited to money transferred from a Fixed Account or a Variable Portfolio into a Fixed Account and to money remaining in a Fixed Account after expiration of a guarantee period.

### *Transfers/Withdrawals from Fixed Accounts*

There are no restrictions with respect to transferring out of or taking a withdrawal from a Fixed Account. If you make a transfer out of or a withdrawal from a Fixed Account prior to the end of a guarantee period, you will be credited the interest earned up to the time of transfer or withdrawal. When a guarantee period ends, you may leave your money in the same Fixed Account or you may reallocate your money to another Fixed Account, if available, or to the Variable Portfolios. If you do not want to leave your money in the same Fixed Account, you must contact us within 30 days after the end of the guarantee period and provide us with new allocation instructions. **We do not contact you. If you do not contact us, your money will remain in the same Fixed Account where it will earn interest at the renewal rate then in effect for that Fixed Account.**

We reserve the right to defer payments for a withdrawal from a Fixed Account for up to six months.

If available through our Dollar Cost Averaging Program, you may systematically transfer interest earned in available Fixed Accounts into any of the Variable Portfolios on a monthly basis. Systematic transfers may be started, changed or terminated at any time by contacting our Annuity Service Center.

Check with your financial representative about the current availability of this service.

*Fixed Account Restrictions*

At any time we are crediting the minimum guaranteed interest rate specified in your contract, we reserve the right to restrict your ability to invest into the Fixed Accounts. All Fixed Accounts may not be available in your state. Please check with your financial representative regarding the availability of Fixed Accounts.

**DOLLAR COST AVERAGING FIXED ACCOUNTS**

You may invest initial and/or subsequent Purchase Payments in the dollar cost averaging (“DCA”) Fixed Accounts, if available. The minimum Purchase Payment amounts as follows:

DCA Fixed Account	Minimum Purchase Payment
6-Month	\$600
12-Month	\$1,200

- The DCA Fixed Accounts only accept initial and subsequent Purchase Payments because they are offered as “source” accounts exclusively to facilitate the DCA Program for a specified time period.
- You may not make a transfer from a Variable Portfolio or available Fixed Account into a DCA Fixed Account. **Please see DOLLAR COST AVERAGING PROGRAM** below for more information.
- Unless otherwise directed by you, any Purchase Payment less than the above minimum amounts will automatically be allocated to available investment options according to your current allocation instructions on file.

*DCA Interest Rate Crediting*

DCA Fixed Accounts credit a fixed rate of interest and can only be elected to facilitate a DCA Program. Interest is credited to amounts allocated to the DCA Fixed Accounts while your money is transferred to available investment options over certain specified time frames. The interest rates applicable to the DCA Fixed Accounts may differ from those applicable to any other Fixed Account but will never be less than the minimum guaranteed interest rate specified in your contract. The minimum guaranteed interest rate can vary but is never lower than 1%. However, when using a DCA Fixed Account, the annual interest rate is paid on a declining balance as you systematically transfer your money to available investment options. Therefore, the actual effective yield will be less than the stated annual crediting rate. We reserve the right to change the availability of DCA Fixed Accounts offered, unless state law requires us to do otherwise.

**DOLLAR COST AVERAGING PROGRAM**

Under the DCA Program, you systematically transfer a specified dollar amount or percentage of contract value from a Variable Portfolio, available Fixed Account or DCA Fixed Account (“source account”) to any available investment options (“target account”).

The DCA Program allows you to invest gradually in available investment options at no additional cost. The DCA Program is designed to lessen the impact of market fluctuations on your investment. However, the DCA Program can neither guarantee a profit nor protect your investment against a loss. When you elect the DCA Program, you are continuously investing in securities fluctuating at different price levels. You should consider your tolerance for investing through periods of fluctuating price levels.

*Example of DCA Program*

Assume that you want to move \$750 each month from one Variable Portfolio to another Variable Portfolio over six months. You set up a DCA Program and purchase Accumulation Units at the following values:

Month	Accumulation Unit Value	Units Purchased
1	\$ 7.50	100
2	\$ 5.00	150
3	\$10.00	75
4	\$ 7.50	100
5	\$ 5.00	150
6	\$ 7.50	100

You paid an average price of only \$6.67 per Accumulation Unit over six months, while the average market price actually was \$7.08. By investing an equal amount of money each month, you automatically buy more Accumulation Units when the market price is low and fewer Accumulation Units when the market price is high. This example is for illustrative purposes only.

*DCA Program Guidelines*

- Fixed Accounts are not available as target accounts for the DCA Program.
- Transfers occur on a monthly periodic schedule.
- The minimum transfer amount under the DCA Program is \$100 per transaction, regardless of the source account.
- Transfers resulting from your participation in the DCA Program are not counted towards the number of free transfers per contract year.

*Allocation of Subsequent Purchase Payments to DCA Program*

If you have not elected an optional living benefit and you choose to allocate subsequent Purchase Payments to an active DCA Program with an available Fixed Account



serving as the source account, the rate applicable to that Fixed Account at the time we receive the subsequent Purchase Payment will apply. Further, we will begin transferring subsequent Purchase Payments into your target account allocations on the same day of the month as the initial active DCA Program. Therefore, you may not receive a full 30 days of interest prior to the first transfer to the target account(s). **Please see DOLLAR COST AVERAGING FIXED ACCOUNTS above** for more information.

#### *Termination of DCA Program*

You may terminate the DCA Program at any time. If you terminate the DCA Program and money remains in the DCA Fixed Account(s), we transfer the remaining money according to your current allocation instructions on file.

Upon notification of your death, we will terminate the DCA Program unless your Beneficiary instructs us otherwise and we will transfer the remaining money according to the current allocation instructions on file.

### **AUTOMATIC ASSET REBALANCING PROGRAM**

Market fluctuations may cause the percentage of your investment in the Variable Portfolios to differ from your original allocations. Automatic Asset Rebalancing typically involves shifting portions of your money into and out of investment options so that the resulting allocations are consistent with your current investment instructions.

Under the Automatic Asset Rebalancing Program:

- You may elect to have your investments in the Variable Portfolios and/or Fixed Accounts, if available, periodically rebalanced to return your allocations to preselected percentages for no additional charge.
- At your request, rebalancing occurs on a quarterly, semiannual or annual basis.
- Transfers resulting from your participation in this program are not counted against the number of free transfers per contract year.

#### *Changes to Rebalancing Instructions*

If you make a transfer, you must provide updated rebalancing instructions. If you do not provide new rebalancing instructions at the time you make such transfer, we will change your ongoing rebalancing instructions to reflect the percentage allocations among the new Variable Portfolios and/or Fixed Accounts, if available, resulting from your transfer which will replace any previous rebalancing instructions you may have provided (“Default Rebalancing Instructions”). You may change any applicable Default Rebalancing Instructions at any time by contacting the Annuity Service Center.

Upon notification of your death, we will terminate the Automatic Asset Rebalancing Program unless your Beneficiary instructs us otherwise.

**We reserve the right to modify, suspend or terminate the Automatic Asset Rebalancing Program at any time and we will notify you 30 days prior to exercising that right. In the event of modification, we will administer the program according to the parameters of the modification. In the event of suspension or termination of the program, we will no longer administer the program and your investments will no longer be rebalanced.**

### **TRANSFERS DURING THE ACCUMULATION PHASE**

Subject to the Company’s rules, restrictions and policies (including short term trading policies) described below, you may transfer funds between the Variable Portfolios and/or any available Fixed Accounts.

- Funds already in your contract cannot be transferred into the DCA Fixed Accounts, if available.
- You must transfer at least \$100 per transfer.
- If less than \$100 remains in any Variable Portfolio or Fixed Account after a transfer, that amount must be transferred as well.

#### *Submitting Transfer Instructions*

Your transfer instructions must be received via one of the methods and locations referenced below; otherwise they will not be considered received by us. **Please see SHORT-TERM TRADING POLICIES** below for more information.

**Telephone:**

(800) 445-7862

**Internet:**

[www.aig.com/annuities](http://www.aig.com/annuities)

**United States Postal Service (first-class mail):**

Annuity Service Center

P.O. Box 15570

Amarillo, Texas 79105-5570

**Facsimile:**

(818) 615-1543

#### *Telephone/Internet Authorization*

We may accept transfers by telephone or the internet unless you tell us not to on your contract application. When receiving instructions over the telephone or the internet, we have procedures to provide reasonable assurance that the transactions executed are genuine. Thus, we are not responsible for any claim, loss or expense from any error resulting from instructions received over the telephone or the internet. If we fail to follow our procedures, we may be liable for any losses due to unauthorized or fraudulent instructions.

If your contract was issued in the state of New York, we may accept transfers by telephone if you complete and send

the Telephone Transfer Agreement form to our Annuity Service Center at the above address.

#### *Transfer Fees*

There is no charge for your first 15 transfers in any contract year. We charge for transfers in excess of 15 in any contract year. The fee is \$25 for each transfer exceeding this limit. Transfers resulting from your participation in the DCA or Automatic Asset Rebalancing Programs are not counted towards the number of free transfers per contract year.

**Please see STATE CONTRACT AVAILABILITY AND/OR VARIABILITY Appendix for state-specific fees.**

#### *Accepting Transfer Requests*

We cannot guarantee that we will be able to accept telephone, fax and/or internet transfer instructions at all times. Any telephone, fax or computer system, whether it is yours, your broker-dealer's, or ours, can experience outages or delays for a variety of reasons and may prevent our processing of your transfer request. If telephone, fax and/or internet access is unavailable, you must make your transfer request in writing by U.S. Mail to our Annuity Service Center at the address above.

**We reserve the right to modify, suspend or terminate telephone, fax and/or internet transfer privileges at any time and we will notify you prior to exercising the right of suspension.**

#### *Pricing Transfer Requests*

Any transfer request will be priced as of the day it is received by us in Good Order if the request is received before Market Close. If the transfer request is received after Market Close, the request will be priced as of the next NYSE business day.

### **SHORT-TERM TRADING POLICIES**

This variable annuity contract is not designed to support frequent trading or trading strategies that seek to benefit from short-term price fluctuations or price inefficiencies in the Variable Portfolios of this product ("Short-Term Trading") and we discourage Short-Term Trading as more fully described below.

#### *Risks of Short-Term Trading*

Short-Term Trading may create risks that may result in adverse effects on investment return of the Underlying Fund in which a Variable Portfolio invests. Such risks may include, but are not limited to: (1) interference with the management and planned investment strategies of an Underlying Fund; (2) dilution of the interests in the Underlying Fund due to practices such as "arbitrage"; and/or (3) increased brokerage and administrative costs due to forced and unplanned fund turnover. These circumstances may reduce the value of the Variable Portfolio. In addition to negatively impacting the Owner, a

reduction in contract value may also be harmful to Annuitants and/or Beneficiaries.

We have adopted the following administrative procedures to discourage Short-Term Trading which are summarized below.

#### **Standard U.S. Mail Policy**

Under the Standard U.S. Mail Policy, all transfers must be submitted by U.S. Mail for 12-months. The 15th transfer in a 12-month look-back period ("12-Month Rolling Period") triggers the Standard U.S. Mail Policy.

#### *Transfer Requests under the U.S. Mail Policy*

- While the U.S. Mail Policy is in effect, we will not accept transfer requests sent by any other method except U.S. Mail.
- Transfer requests required to be submitted by U.S. Mail can only be cancelled by a written request sent by U.S. Mail with the appropriate paperwork received prior to the execution of the transfer.
- All transfers made on the same day prior to Market Close are considered one transfer request for purposes of applying the Short-Term Trading policy and calculating the number of free transfers.
- Transfers resulting from your participation in the DCA or Automatic Asset Rebalancing Programs are not included for the purposes of determining the number of transfers before applying the Standard U.S. Mail Policy.
- We apply the Standard U.S. Mail Policy uniformly and consistently to all contract Owners except for omnibus group contracts. **See Omnibus Group Contracts** below for more information.

#### *Example*

For example, if you made a transfer on August 17, 2018 and within the previous twelve months (from August 18, 2017 forward) you made 15 transfers including the August 17th transfer, then all transfers made for twelve months after August 17, 2018 must be submitted by U.S. Mail (from August 18, 2018 through August 17, 2019).

#### **Accelerated U.S. Mail Policy**

We may become aware of transfer patterns among the Variable Portfolios and/or Fixed Accounts which appear to be Short-Term Trading or otherwise detrimental to the Variable Portfolios but have not yet triggered the Standard U.S. Mail Policy described above. If such transfer activity comes to our attention, we may require you to adhere to our Standard U.S. Mail Policy prior to reaching the specified number of transfers.

### **Additional Short-Term Trading Restrictions**

To the extent we become aware of Short-Term Trading activities which cannot be reasonably controlled solely by the Standard U.S. Mail Policy or the Accelerated U.S. Mail Policy, we reserve the right to evaluate, in our sole discretion, whether to:

1. impose further limits on the size, manner, number and/or frequency of transfers you can make;
2. impose minimum holding periods;
3. reject any Purchase Payment or transfer request;
4. terminate your transfer privileges; and/or
5. request that you surrender your contract.

**We will notify you in writing if your transfer privileges are modified, suspended or terminated.** In addition, we reserve the right not to accept or otherwise restrict transfers from a third party acting for you and not to accept pre-authorized transfer forms.

### *Enforcement Determination Factors*

Some of the factors we may consider when determining whether to accelerate the Standard U.S. Mail Policy, reject transfers or impose other conditions on transfer privileges include:

- the number of transfers made in a defined period;
- the dollar amount of the transfer;
- the total assets of the Variable Portfolio involved in the transfer and/or transfer requests that represent a significant portion of the total assets of the Variable Portfolio;
- the investment objectives and/or asset classes of the particular Variable Portfolio involved in your transfers;
- whether the transfer appears to be part of a pattern of transfers to take advantage of short-term market fluctuations or market inefficiencies;
- the history of transfer activity in the contract or in other contracts we may offer; and/or
- other activity, as determined by us, that creates an appearance, real or perceived, of Short-Term Trading or the possibility of Short-Term Trading.

### *Applicability to Third Party Trading Services*

The Standard and Accelerated U.S. Mail Policies are applied uniformly and consistently to contract Owners utilizing third party trading services/strategies performing asset allocation services for a number of contract Owners at the same time. You should be aware that such third party trading services may engage in transfer activities that can also be detrimental to the Variable Portfolios, including trading relatively large groups of contracts simultaneously. These transfer activities may not be intended to take advantage of short-term price fluctuations or price inefficiencies. However,

such activities can create the same or similar risks as Short-Term Trading and negatively impact the Variable Portfolios as described above.

### *Deterrence Limitations*

Notwithstanding the administrative procedures above, there are limitations on the effectiveness of these procedures. Our ability to detect and/or deter Short-Term Trading is limited by operational systems and technological limitations, as well as our ability to predict strategies employed by contract Owners (or those acting on their behalf) to avoid detection. We cannot guarantee that we will detect and/or deter all Short-Term Trading and it is likely that some level of Short-Term Trading will occur before it is detected and steps are taken to deter it. To the extent that we are unable to detect and/or deter Short-Term Trading, the Variable Portfolios may be negatively impacted as described above.

Additionally, the Variable Portfolios may be harmed by transfer activity related to other insurance companies and/or retirement plans or other investors that invest in shares of the Underlying Fund. Moreover, our ability to deter Short-Term Trading may be limited by decisions by state regulatory bodies and court orders which we cannot predict.

You should be aware that the design of our administrative procedures involves inherently subjective decisions which we attempt to make in a fair and reasonable manner consistent with the interests of all Owners of this contract. We do not enter into agreements with contract Owners whereby we permit or intentionally disregard Short-Term Trading.

### **Omnibus Group Contracts**

Omnibus group contracts may invest in the same Underlying Funds available in your contract but on an aggregate, not individual basis. Thus, we have limited ability to detect Short-Term Trading in omnibus group contracts and the Standard U.S. Mail Policy does not apply to these contracts. Our inability to detect Short-Term Trading may negatively impact the Variable Portfolios as described above.

**We reserve the right to modify the policies and procedures described in the TRANSFERS DURING THE ACCUMULATION PHASE section at any time.** To the extent that we exercise this reservation of rights, we will do so uniformly and consistently unless we disclose otherwise.

### **Underlying Funds' Short-Term Trading Policies**

Please note that the Underlying Funds have their own policies and procedures (outlined in their respective prospectus) with respect to frequent purchases and redemptions of their respective shares which may be more or less restrictive than ours.

- We reserve the right to enforce these Underlying Fund policies and procedures, including, but not limited to, the right to collect a redemption fee on shares of the Underlying Fund if imposed by such

Underlying Fund's Board of Trustees/Directors. As of the date of this prospectus, none of the Underlying Funds impose a redemption fee.

- We also reserve the right to reject, with or without prior notice, any purchase, transfer or allocation into a Variable Portfolio if the corresponding Underlying Fund will not accept such purchase, transfer or allocation for any reason.

We are obligated to execute instructions from the Underlying Funds to restrict or prohibit further purchases or transfers in an Underlying Fund under certain circumstances.

#### *Processing Omnibus Orders*

Many investments in the Underlying Funds outside of these contracts are omnibus orders from intermediaries such as other separate accounts or retirement plans. If an Underlying Fund's policies and procedures fail to successfully detect and discourage Short-Term Trading, there may be a negative impact to the Owners of the Underlying Fund. If an Underlying Fund believes that an omnibus order we submit may reflect transfer requests from Owners engaged in Short-Term Trading, the Underlying Fund may reject the entire omnibus order and delay or prevent us from implementing your transfer request.

#### *Required Information Sharing*

Under rules adopted by the SEC, we also have written agreements with the Underlying Funds that obligate us to, among other things, provide the Underlying Funds promptly upon request certain information about you (e.g., your social security number) and your trading activity.

### **TRANSFERS DURING THE INCOME PHASE**

During the Income Phase, only one transfer per month is permitted between the Variable Portfolios. No other transfers are allowed during the Income Phase. Transfers will be effected for the last NYSE business day of the month in which we receive your request for the transfer.

You may not use the DCA Program or the Automatic Asset Rebalancing Program during the Income Phase.

### **VOTING RIGHTS**

The Company is the legal owner of the Trusts' shares. However, when an Underlying Fund solicits proxies in conjunction with a shareholder vote, we must obtain your instructions on how to vote those shares. We vote all of the shares we own in proportion to your instructions. This includes any shares we own on our own behalf. As a result of this proportionate voting, the vote of a small number of contract Owners can determine the outcome of a vote. Should we determine that we are no longer required to vote in the manner described above, we will vote the shares in our own right.

## **ACCESS TO YOUR MONEY**

You can access money in your contract in one of the following ways:

- Partial Withdrawal,
- Systematic Withdrawal,
- Total Withdrawal (also known as surrender), or
- Annuity Income Payment (during Income Phase).

Withdrawals made prior to age 59½ may result in a 10% IRS penalty tax. **Please see TAXES.** Certain Qualified plans restrict and/or prohibit your ability to withdraw money from your contract. **Please see TAXES.**

### **Minimum Withdrawal Amount and Minimum Contract Value**

	Minimum Withdrawal Amount	Minimum Contract Value <sup>(2)</sup>
Partial Withdrawal	\$1,000 <sup>(1)</sup>	\$2,500 <sup>(3)</sup>
Systematic Withdrawal	\$100	\$2,500 <sup>(3)</sup>

(1) If not taking a withdrawal under a living benefit, the minimum amount you can withdraw is \$1,000.

(2) The value left in any Variable Portfolio or available Fixed Account must be at least \$100 after a withdrawal.

(3) The total contract value must be at least \$2,500 after a withdrawal.

Where permitted by state law, we may terminate your contract if your contract value is less than \$2,500 as a result of withdrawals and/or fees and charges. We will provide you with 60 days written notice that your contract is being terminated. At the end of the notice period, we will distribute the contract's remaining value to you.

If you elected an optional living benefit, withdrawals taken under the parameters of the feature that reduce contract value below the minimum contract value will not terminate your contract. **Please see OPTIONAL LIVING BENEFITS below.**

Where permitted by state law, we may terminate your contract if your contract value is less than \$2,500 as a result of withdrawals and/or fees and charges. We will provide you with 60 days written notice that your contract is being terminated. At the end of the notice period, we will distribute the contract's remaining value to you.

If you purchased your contract with the C-Share Option, a withdrawal charge is not applicable.

### **PENALTY FREE WITHDRAWAL AMOUNT**

If you purchased your contract with the C-Share Option, the following discussion of penalty free withdrawal amount is not applicable. **Please see C-SHARE OPTION above.**

Your contract provides for a penalty free withdrawal amount each contract year during the applicable withdrawal charge period. The penalty free withdrawal amount is the portion of your contract that we allow you to take out without being

charged a withdrawal charge. The penalty free withdrawal amount does not reduce the basis used to calculate future annual penalty free withdrawals and withdrawal charges.

**Your maximum annual penalty free withdrawal amount** equals 10% of remaining Purchase Payments not yet withdrawn each contract year, and still subject to withdrawal charges.

Purchase Payments that are no longer subject to a withdrawal charge and not previously withdrawn may also be withdrawn penalty free.

If, in any contract year, you choose to take less than the full penalty free withdrawal amount, then you may not carry over the unused amount as an additional penalty free withdrawal in subsequent years.

### Assessment of Withdrawal Charges

We deduct a withdrawal charge applicable to any amount of a partial or total withdrawal in excess of your penalty free withdrawal amount made before the end of the withdrawal charge period. Before purchasing this contract, you should consider the effect of withdrawal charges on your investment if you need to withdraw more than the annual penalty free amount during the withdrawal charge period. You should fully discuss this decision with your financial representative.

The withdrawal charge percentage is determined by the number of years the Purchase Payment has been in the contract at the time of the withdrawal. **Please see WITHDRAWAL CHARGES and EXPENSES.**

When you make a partial withdrawal, we deduct it from any remaining annual penalty free withdrawal amount first, next from remaining Purchase Payments on a first-in, first-out basis, and then from any remaining contract value. This means that you can also access your Purchase Payments that are no longer subject to withdrawal charges before those Purchase Payments that are still subject to withdrawal charges.

If you request a total withdrawal (surrender) of your contract, we may also deduct any premium taxes, if applicable. **If you fully surrender your contract in the future while withdrawal charges are still applicable, you will not receive the benefit of any previously withdrawn penalty free withdrawals or any withdrawals subject to minimum distribution requirements upon a full surrender for the purposes of calculating the withdrawal charge. Please see EXPENSES.**

#### Calculating Withdrawal Charges

For the purpose of calculating the withdrawal charge if you request a total withdrawal of your contract, any prior penalty free withdrawal amount, including a required

minimum distribution, in the current contract year is not subtracted from the total Purchase Payments still subject to withdrawal charges.

#### Example:

For example, you make an initial Purchase Payment of \$100,000. For purposes of this example we will assume a 0% growth rate over the life of the contract, no subsequent Purchase Payments and no election of optional features. In contract year 2, you take out your maximum penalty free withdrawal of \$10,000. After that penalty free withdrawal your contract value is \$90,000. In the 3rd contract year, you request a total withdrawal of your contract. We will apply the following calculation:

$A - (B \times C) = D$ , where:

A=Your contract value at the time of your request for withdrawal (\$90,000)

B=The amount of your Purchase Payments still subject to withdrawal charge (\$100,000)

C=The withdrawal charge percentage applicable to the age of each Purchase Payment (assuming 6% is the applicable percentage) [ $B \times C = \$6,000$ ]

D=Your full contract value (\$84,000) available for total withdrawal

#### Required Minimum Distributions

If you are taking required minimum distributions applicable to this contract only, we waive any withdrawal charges applicable to those withdrawals. **Please see TAXES for details regarding required minimum distributions.**

#### Annuity Income Payments

Any time after your second contract anniversary, you may receive annuity income payments for a specified period of time and at a frequency as elected by you. We will waive any applicable withdrawal charges upon processing of your request to annuitize the contract. **Please see ANNUITY INCOME OPTIONS.**

#### Processing Withdrawal Requests

A request to access money from your contract, as outlined above, must be submitted in writing and in Good Order to the Annuity Service Center at the following address. Withdrawals are processed effective the date they are deemed in Good Order and payments are made within 7 business days. If you take a partial withdrawal, you can choose whether any applicable withdrawal charges are deducted from the amount withdrawn or from the contract value remaining after the amount withdrawn. If you fully surrender your contract value, we deduct any applicable withdrawal charges from the amount surrendered.

For withdrawals of \$500,000 and more, you are required to include a signature guarantee issued by your broker-dealer which verifies the validity of your signature.

Annuity Service Center  
P.O. Box 15570  
Amarillo, TX 79105-5570

Any request for withdrawal will be priced as of the day it is received by us in Good Order at the Annuity Service Center, if the request is received before Market Close. If the request for withdrawal is received after Market Close, the request will be priced as of the next NYSE business day.

Withdrawals are processed effective the date they are deemed in Good Order and payments are made within 7 days.

We may be required to suspend or postpone the payment of a withdrawal for any period of time when: (1) the NYSE is closed (other than a customary weekend and holiday closings); (2) trading with the NYSE is restricted; (3) an emergency exists such that disposal of or determination of the value of shares of the Variable Portfolios is not reasonably practicable; (4) the SEC, by order, so permits for the protection of contract Owners.

Additionally, we reserve the right to defer payments for a withdrawal from a Fixed Account for up to six months.

#### *Partial, Systematic, and Required Minimum Distributions*

Partial withdrawals, systematic withdrawals and required minimum distributions will be made proportionately from each Variable Portfolio and the Fixed Account in which you are invested, unless you provide different instructions.

If you surrender your contract, we may deduct any premium taxes, if applicable. **Please see EXPENSES.**

#### *Total Withdrawals*

We calculate withdrawal charges upon total withdrawal of the contract on the day after we receive your request in Good Order. Any prior penalty free withdrawal amount in the current contract year is not subtracted from the total Purchase Payments still subject to withdrawal charges. We will return your contract value less any applicable fees and charges within 7 calendar days of the request.

### **SYSTEMATIC WITHDRAWAL PROGRAM**

During the Accumulation Phase, you may elect to receive periodic withdrawals under the Systematic Withdrawal Program for no additional charge. Under the program, you may choose to take monthly, quarterly, semi-annual or annual payments from your contract. Electronic transfer of these periodic withdrawals to your bank account is available.

Please contact our Annuity Service Center which can provide the necessary enrollment forms. A withdrawal charge may apply if the amount of the periodic withdrawals in any year exceeds the penalty free withdrawal amount permitted each year.

Upon notification of your death, we will terminate the Systematic Withdrawal Program unless your Beneficiary instructs us otherwise.

**We reserve the right to modify, suspend or terminate the Systematic Withdrawal Program at any time and we will notify you prior to exercising that right.**

### **NURSING HOME WAIVER**

If you are confined to a nursing home for 60 days or longer, we may waive the withdrawal charge on certain withdrawals prior to the Annuity Date. The waiver applies only to withdrawals made during the confinement period while you are in a nursing home or within 90 days after you leave the nursing home. You cannot use this waiver during the first 90 days after your contract is issued. In addition, the confinement period for which you seek the waiver must begin after you purchase your contract. We will only waive the withdrawal charges on withdrawals or surrenders paid directly to the contract owner, and not to a third party or other financial services company. The waiver does not apply if you elected the C-Share Option because there are no applicable withdrawal charges.

In order to use this waiver, you must submit with your withdrawal request to the Annuity Service Center, the following documents: (1) a doctor's note recommending admittance to a nursing home; (2) an admittance form which shows the type of facility you entered; and (3) a bill from the nursing home which shows that you met the 60-day confinement requirement. **Please see the STATE CONTRACT AVAILABILITY AND/OR VARIABILITY Appendix for state specific information regarding the availability of the Nursing Home Waiver.**

Where permitted by state law, we may terminate your contract if your contract value is less than \$2,500 as a result of withdrawals and/or fees and charges. We will provide you with 60 days written notice that your contract is being terminated. At the end of the notice period, we will distribute the contract's remaining value to you.

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### **DEATH BENEFITS**

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You must elect one of the death benefit options at the time you purchase your contract. Some options are available for an additional fee, as described later in this section. Once elected, you cannot change your death benefit option. You should discuss the available options with your financial representative to determine which option is best for you.

We do not pay a death benefit if:

- your contract value is reduced to zero; or
- you die after you begin the Income Phase. Your Beneficiary would receive any remaining guaranteed annuity income payments in accordance with the annuity income option you selected. **Please see ANNUITY INCOME OPTIONS.**

We pay a death benefit to your Beneficiary(ies) if you die during the Accumulation Phase. The death benefit will become payable upon death of the following individual.

Owner	Payable Upon Death of
Natural persons	Owner (or first to die, if jointly owned)
Non-natural person (e.g. Trust)	Annuitant

### Beneficiary Designation

You must notify us in writing of the Beneficiary(ies) who will receive any death benefit payments under your contract. You may change the Beneficiary at any time, unless otherwise specified below.

- If your contract is jointly owned, the surviving joint Owner must be the sole primary Beneficiary. Any other individual you designate as Beneficiary will be the contingent Beneficiary.
- If the Owner is a non-natural person then joint Annuitants, if any, shall be each other's sole primary Beneficiary, except when the Owner is a charitable remainder trust.
- If the Owner is a trust, whether as an agent for a natural person or otherwise, you should consult with your tax and/or legal adviser to determine whether this contract is an appropriate trust investment.

When you designate your Beneficiary, you may impose restrictions on payments to the Beneficiary by directing the timing and manner of the death benefit payments. You may wish to consult with your tax and/or legal adviser.

### Death Benefit Processing

We process death benefit requests when we receive all required documentation, including satisfactory proof of death, in Good Order, at the Annuity Service Center.

**Satisfactory proof of death includes**, but may not be limited to:

- (1) A certified copy of the death certificate; or
- (2) A certified copy of a decree of a court of competent jurisdiction as to the finding of death; or
- (3) A written statement by a medical doctor who attended the deceased at the time of death.

### When Death Benefits are Calculated

- All death benefit calculations are made as of the day required documentation is received in Good Order at the Annuity Service Center before Market Close. If the death benefit request is received after Market Close, the death benefit calculation will be made as of the next NYSE business day.
- Where there are multiple Beneficiaries, any death benefit payable under the contract will be determined when the first Beneficiary submits the required documentation in Good Order.

- For an individual Beneficiary, the Contract Value remains invested in the allocations elected by the contract Owner before death until the claim is in Good Order and processed.
- For multiple Beneficiaries, the Contract Value remains invested in the allocations elected by the contract Owner before death until the claim for the first Beneficiary is in Good Order and processed. When the first Beneficiary's claim is processed, the Contract Value is then transferred to the death claim pending account earning a fixed interest rate, and the amounts remain there until all claims are processed.

If we are unable to process a death claim at the time we receive notification of the death and/or required documentation is not in Good Order, the Beneficiary may transfer the entire contract value to a money market or similar portfolio by contacting the Annuity Service Center.

If we receive notification of your death before any previously requested transaction is completed (including systematic transfer and withdrawal programs), we will cancel the previously requested transaction.

For contracts in which the aggregate of all Purchase Payments in contracts issued by AGL and/or US Life to the same Owner/Annuitant are in excess of the Purchase Payments Limit, we reserve the right to limit the death benefit amount that is in excess of contract value at the time we receive all paperwork and satisfactory proof of death. Any limit on the maximum death benefit payable would be mutually agreed upon in writing by you and the Company prior to purchasing the contract.

### Death Benefit Settlement Options

Your Beneficiary must elect one of the following settlement options within 60 days of providing required documentation, including satisfactory proof of death, in Good Order.

- Lump sum payment; or
- Annuity Income Option; or
- Continue the contract as the spousal Beneficiary, or under a Beneficiary continuation option; or
- Payment option that is mutually agreeable between you and us

After 60 days, if no election is made by the Beneficiary, we may pay a lump sum death benefit by check to the Beneficiary's address of record, unless otherwise required by state law.

The death benefit must be paid within 5 years of the date of death unless the Beneficiary elects to have it payable in the form of an annuity income option. If the Beneficiary elects an annuity income option, it must be paid over the Beneficiary's life expectancy or a shorter period. Payments associated with such election must begin within one year of death. **Please see ANNUITY INCOME OPTIONS.**

## BENEFICIARY CONTINUATION PROGRAMS

Please consult a tax adviser regarding tax implications about your particular circumstances if you are considering a Beneficiary Continuation option.

### Extended Legacy Program

The Beneficiary to an existing contract issued by the Company may elect the Extended Legacy Program. The Extended Legacy Program may not be elected in conjunction with any other settlement option.

Under the Extended Legacy Program, the beneficiary may take the death benefit amount in the form of withdrawals over a longer period of time, with the flexibility to withdraw more than the IRS required minimum distribution.

Upon election of the Extended Legacy Program:

- The contract continues in original Owner's name for the benefit of the Beneficiary who elected the Extended Legacy Program.
- Generally, IRS required minimum distributions must be made at least annually over a period not to exceed the Beneficiary's life expectancy as determined in the calendar year after the Owner's death.
- Payments must begin no later than the first anniversary of death for Non-Qualified contracts or December 31st of the year following the year of death for IRAs.
- The Beneficiary may withdraw all or a portion of the contract value at any time and withdrawals are not subject to withdrawal charges.
- The Beneficiary may choose to participate in the Systematic Withdrawal Program and the Automatic Asset Rebalancing Program.

If the contract value is less than the death benefit amount as of the date we receive satisfactory proof of death and all required documentation in Good Order, we will increase the contract value by the amount which the death benefit exceed contract value.

We will process an Extended Legacy election as of the date we receive the following in Good Order at the Annuity Service Center:

- Death Claim form electing Extended Legacy Program; **and**
- Satisfactory proof of death of the original Owner.

Upon the Beneficiary's request to our Annuity Service Center, we will provide a prospectus and Extended Legacy Guide, with important information including expenses, investment options and administrative features.

### Restrictions on Extended Legacy Program

- The Extended Legacy Program cannot be elected with rollover contracts from other companies.

- No Purchase Payments are permitted.
- [var:824\_Living Benefits and Death Benefits,00006t] that may have been elected by the original Owner are not available and any charges associated with these features will no longer be deducted.
- In the event of the Beneficiary's death, any remaining contract value will be paid to the person(s) named by the Beneficiary.
- The contract may not be assigned and ownership may not be changed or jointly owned.
- Any [var:825\_and-or DCA Fixed,00006u] Accounts that may have been available to the original Owner will no longer be available for investment.

### Expenses

We will charge the Beneficiary an annual Separate Account Charge of [var:482\_Separate Account Charge %,00004c]%. This charge is deducted daily from the average daily ending net asset value allocated to the Variable Portfolios.

### Investment Options

The Beneficiary may transfer funds among the available Variable Portfolios.

### Inherited Account Program

The Inherited Account Program, if available, can allow a Beneficiary of another company's annuity contract to transfer their inherited IRA or inherited Non-Qualified deferred annuity to fund a new contract issued by the Company.

- The Beneficiary of the transferred contract becomes the Owner of the contract issued by us.
- The Internal Revenue Code requires minimum distributions from inherited IRAs and inherited Non-Qualified annuity contracts.
- Once the contract is issued, a systematic withdrawal program must be established and cannot be terminated.
- Upon your death, your designated Beneficiary will receive the standard death benefit, unless you elect an optional death benefit at contract issue, for an additional fee.

We will process an Inherited Account election as of the date we receive the following at the Annuity Service Center:

- Inherited Account and Required Minimum Distribution Election Form; **and**
- New contract application

### Restrictions on Inherited Account Program

- No Purchase Payments are permitted after the contract has been issued.



- The contract may not be assigned and ownership may not be changed or jointly owned.

### *Expenses*

The contract issued is subject to the same fees and charges applicable to any Owner of the contract, including withdrawal charges if applicable.

### *Investment Options*

All Variable Portfolios and available Fixed Accounts offered by the contract are available for investment. You may transfer funds among the investment options.

## **DEATH BENEFIT DEFINED TERMS**

The term “Net Purchase Payment” is used frequently in describing the death benefit payable. Net Purchase Payment is an on-going calculation. It does not represent a contract value.

We define Net Purchase Payments as Purchase Payments less an adjustment for each withdrawal, including fees and charges applicable to that withdrawal. If you have not taken any withdrawals from your contract, Net Purchase Payments equal total Purchase Payments into your contract. To calculate the adjustment amount for the first withdrawal made under the contract, we determine the percentage by which the withdrawal reduced the contract value. For example, a \$10,000 withdrawal from a \$100,000 contract is a 10% reduction in value. This percentage is calculated by dividing the amount of each withdrawal by the contract value immediately before taking the withdrawal. The resulting percentage is then multiplied by the amount of the total Purchase Payments and subtracted from the amount of the total Purchase Payments on deposit at the time of the withdrawal. The resulting amount is the initial Net Purchase Payment.

To arrive at the Net Purchase Payment calculation for subsequent withdrawals, we determine the percentage by which the contract value is reduced, by taking the amount of the withdrawal in relation to the contract value immediately before the withdrawal. We then multiply the Net Purchase Payment calculation as determined prior to the withdrawal, by this percentage. We subtract that result from the Net Purchase Payment calculation as determined prior to the withdrawal to arrive at all subsequent Net Purchase Payment calculations.

The term “withdrawals” as used in describing the death benefit options is defined as withdrawals and the fees and charges applicable to those withdrawals.

The Company does not accept Purchase Payments from anyone age 86 or older. Therefore, the death benefit calculations assume that no Purchase Payments are received on or after your 86th birthday.

## **STANDARD DEATH BENEFIT**

The standard death benefit is contract value.

## **OPTIONAL RETURN OF PURCHASE PAYMENT DEATH BENEFIT**

For an additional fee, you may elect the optional Return of Purchase Payment death benefit described below which can provide greater protection for your beneficiaries. You may only elect the optional Return of Purchase Payment death benefit at the time you purchase your contract and you cannot change your election thereafter at any time. If you elect the C-Share Option, the annualized fee for the optional Return of Purchase Payment death benefit is 0.35% of the average daily net asset value allocated to the Variable Portfolios. If you do not elect the C-Share Option, the annualized fee for the optional Return of Purchase Payment death benefit is 0.30% of the average daily net asset value allocated to the Variable Portfolios. You may pay for the optional death benefit and your Beneficiary may never receive the benefit once you begin the Income Phase. The Return of Purchase Payment death benefit can only be elected prior to your 76th birthday.

This feature may not be available through the broker-dealer with which your financial representative is affiliated. Please check with your financial representative for availability.

In addition, if you purchased your Qualified contract through certain broker-dealers with which your financial representative is affiliated, this feature is not optional and the annualized fee for the Return of Purchase Payment death benefit will be included in your Separate Account charges.

The death benefit is the greater of:

1. Contract value; or
2. Net Purchase Payments

## **SPOUSAL CONTINUATION**

The Continuing Spouse may elect to continue the contract after your death. A spousal continuation can only take place once, upon the death of the original Owner of the contract.

Upon election of Spousal Continuation:

- Generally, the contract, its benefits and elected features, if any, remain the same.
- Continuing Spouse is subject to the same fees, charges and expenses applicable to the original Owner of the contract. **Please see EXPENSES.**
- Continuing Spouse may not terminate the optional Return of Purchase Payment death benefit if elected at contract issue.
- Continuing Spouse will be subject to the investment risk of Variable Portfolios, as was the original Owner.

Non-spousal joint Owners (including Domestic Partners) are not eligible for spousal continuation, under current tax law.

Upon a spousal continuation, we will contribute to the contract value an amount by which the death benefit that

would have been paid to the Beneficiary upon the death of the original Owner, exceeds the contract value as of the Good Order date (“Continuation Contribution”), if any. The Continuation Contribution is not considered a Purchase Payment for the purposes of any other calculations except the death benefit following the Continuing Spouse’s death.

We will process a spousal continuation as of the date we receive the following at the Annuity Service Center:

- Death Claim form; **and**
- Satisfactory proof of death of the original Owner.

We will add any Continuation Contribution as of the date we receive both the Continuing Spouse’s written request to continue the contract and satisfactory proof of death of the original Owner (“Continuation Date”) at the Annuity Service Center. The Continuation Contribution is not considered a Purchase Payment for the purposes of any other calculations except the death benefit following the Continuing Spouse’s death. The age of the Continuing Spouse on the Continuation Date will be used to determine any future death benefits under the contract. If you elected the optional Return of Purchase Payment Death Benefit, the death benefit payable upon the Continuing Spouse’s death, as described below, would differ depending on whether the Continuing Spouse is age 75 or younger, or age 76 and older, on the Continuation Date.

The Continuing Spouse may not terminate the Return of Purchase Payment death benefit if elected at contract issue. To the extent that the Continuing Spouse invests in the Variable Portfolios, he/she will be subject to investment risk as was the original Owner.

**We reserve the right to modify, suspend or terminate the Spousal Continuation provision (in its entirety or any component) at any time for prospectively issued contracts and we will supplement the prospectus prior to any change being effective.**

The following details the death benefit options payable upon the Continuing Spouse’s death. The death benefit we will pay to the new Beneficiary chosen by the Continuing Spouse varies depending on the death benefit option elected by the original Owner of the contract, the age of the Continuing Spouse as of the Continuation Date and the Continuing Spouse’s date of death.

We define “Continuation Net Purchase Payments” as Net Purchase Payments made on or after the Continuation Date. For the purpose of calculating Continuation Net Purchase Payments, the amount that equals the contract value on the Continuation Date, including the Continuation Contribution, is considered a Purchase Payment. If the Continuing Spouse makes no additional Purchase Payments or withdrawals, the Continuation Net Purchase Payments equals the contract value on the Continuation Date, including the Continuation Contribution, if any.

The term “withdrawals” as used in describing the death benefits is defined as withdrawals and the fees and charges applicable to those withdrawals.

**The Company will not accept Purchase Payments from anyone age 86 or older. Therefore, the death benefit calculations described below assume that no Purchase Payments are received on or after the Continuing Spouse’s 86th birthday.**

#### **Standard Death Benefit Payable Upon Continuing Spouse’s Death**

The standard death benefit will be contract value.

#### **Optional Return of Purchase Payment Death Benefit Payable Upon Continuing Spouse’s Death**

If the Continuing Spouse is age 75 or younger on the Continuation Date, the death benefit will be the greater of:

- a. Contract value; or
- b. Continuation Net Purchase Payments.

If the Continuing Spouse is age 76 or older on the Continuation Date, the death benefit is equal to contract value, and the Optional Return of Purchase Payment Death Benefit fee will not apply.

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### **EXPENSES**

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We may deduct the following fees and expenses if applicable from your contract, as described later in this section.

- Separate Account Charges
- Withdrawal Charges
- Underlying Fund Expenses
- Contract Maintenance Fee
- Transfer Fee
- Optional Death Benefit Fee
- C-Share Option Fee

Fees and expenses associated with your contract reduce your investment return. Before purchasing this contract, you should consider the effect of fees and expenses on your investment. You should fully discuss this decision with your financial representative. We will not increase certain contract fees, such as the Separate Account Charge or withdrawal charges for the life of your contract. Underlying Fund investment management fees may increase or decrease. Some states may require that we charge less than the amounts described below. **Please see the STATE CONTRACT AVAILABILITY AND/OR VARIABILITY Appendix for state-specific expenses.**

We intend to profit from the sale of the contracts. Our profit may be derived as a result of a variety of pricing factors including but not limited to the fees and charges assessed under the contract and/or amounts we may receive from an Underlying Fund, its investment advisor and/or subadvisors

(or affiliates thereof). **Please see PAYMENTS IN CONNECTION WITH DISTRIBUTION OF THE CONTRACT below.** The fees, charges, amounts received from the Underlying Funds (or affiliates thereof) and any resulting profit may be used for any corporate purpose including supporting marketing, distribution and/or administration of the contract and, in its role as an intermediary, the Underlying Funds.

**SEPARATE ACCOUNT CHARGES..... 1.10%**  
*(annualized charge as a percentage of the average daily ending net asset value allocated to Variable Portfolios)*

The Separate Account charge compensates the Company for the mortality and expense risk and the costs of contract distribution assumed by the Company.

Generally, the mortality risks assumed by the Company arise from its contractual obligations to make annuity income payments after the Annuity Date and to provide a death benefit. The expense risk assumed by the Company is that the costs of administering the contracts and the Separate Account will exceed the amount received from the fees and charges assessed under the contract. There may not necessarily be a relationship between the administrative charge imposed under the contract and the amount of expenses that may be attributable to the contract.

If these charges do not cover all of our expenses, we will pay the difference. Likewise, if these charges exceed our expenses, we will keep the difference. The mortality and expense risk charge is expected to result in a profit. Profit may be used for any cost or expense including supporting distribution. **Please see PAYMENTS IN CONNECTION WITH DISTRIBUTION OF THE CONTRACT below.**

If your Beneficiary elects to take the death benefit amount under the Extended Legacy Program, we will deduct an annual Separate Account Charge of 1.10% of the average daily ending net asset value allocated to the Variable Portfolios. **Please see Extended Legacy Program under DEATH BENEFITS.**

**WITHDRAWAL CHARGES**

The contract provides a penalty free withdrawal amount every contract year. **Please see ACCESS TO YOUR MONEY above.** You may incur a withdrawal charge if you take a withdrawal in excess of the penalty free withdrawal amount and/or if you fully surrender your contract. Withdrawal Charges reimburse us for the cost of contract sales, expenses associated with issuing your contract and other acquisition expenses.

We apply a withdrawal charge against each Purchase Payment you contribute to the contract. A withdrawal charge will not apply if the C-Share Option was elected. **Please see C-SHARE OPTION above.** After a Purchase Payment has been in the contract for five complete years, a withdrawal charge no longer applies to that Purchase Payment. The withdrawal charge percentage declines over

time for each Purchase Payment in the contract. The withdrawal charge schedule is as follows:

**Withdrawal Charge with election of the C-Share Option:**

Years Since Purchase Payment Receipt	1	2	3	4	5	6+
Withdrawal Charge	0%	0%	0%	0%	0%	0%

**Withdrawal Charge without election of the C-Share Option:**

Years Since Purchase Payment Receipt	1	2	3	4	5	6+
Withdrawal Charge	7%	7%	6%	6%	5%	0%

When calculating the withdrawal charge, we treat withdrawals as coming first from the Purchase Payments that have been in your contract the longest, which means the Purchase Payments that have the lowest Withdrawal Charge percentages. However, for tax purposes, per IRS requirements, your withdrawals are considered as coming first from taxable earnings, then from Purchase Payments, which are not taxable if your contract is Non-Qualified.

**Please see ACCESS TO YOUR MONEY above.**

If you take a partial withdrawal, you can choose whether any applicable withdrawal charges are deducted from the amount withdrawn or from the contract value remaining after the amount withdrawn. If you fully surrender your contract value, we deduct any applicable withdrawal charges from the amount surrendered.

We will not assess a withdrawal charge when we pay a death benefit, assess contract fees and/or when you switch to the Income Phase.

Withdrawals made prior to age 59½ may result in tax penalties. **Please see TAXES below.**

**UNDERLYING FUND EXPENSES**

**Investment Management Fees**

Investment management fees are set by the Underlying Funds' own board of directors, and may vary. These fees are not fixed or specified in your annuity contract.

Each Variable Portfolio purchases shares of a corresponding Underlying Fund. The Accumulation Unit value for each purchased Variable Portfolio share reflects the investment management fees and other expenses of the corresponding Underlying Funds. If you invest in a Master Fund, as identified under INVESTMENT OPTIONS above, the Accumulation Unit value will also reflect the investment management fee and other expenses of the corresponding Master Fund.

**12b-1 Fees**

Most Underlying Funds available in this product, including the Feeder Funds, assess a 12b-1 fee of up to 0.40% of the

average daily net assets allocated to those Underlying Funds. Over time these fees will increase the cost of your investment.

There is an annualized 0.25% fee applicable to Class 3 shares of Anchor Series Trust, Seasons Series Trust and SunAmerica Series Trust, Class 4 shares of American Funds Insurance Series, Class 2 shares of Columbia Funds Variable Series Trust II and Franklin Templeton Variable Insurance Products Trust, Class III shares of BlackRock Variable Series Funds, Inc., Class A shares of IVY Variable Insurance Portfolios, Class S shares of Neuberger Berman Advisers Management Trust, Class Service shares of Goldman Sachs Variable Insurance Trust, and Series II shares of AIM Variable Insurance Funds (Invesco Variable Insurance Funds).

There is an annualized 0.40% fee applicable to Class Adv shares of the Underlying Funds in the Goldman Sachs Variable Insurance Trust.

The Underlying Funds make payment to us of the 12b-1 fees under their distribution plans (12b-1 plans) for the marketing and distribution of fund shares.

The 12b-1 fees compensate us for costs associated with the distribution and/or servicing of these shares, including, but not limited to, reimbursing us for payments we make to registered representatives in selling firms for providing services to contract Owners who are indirect beneficial Owners of these shares and for maintaining contract Owner accounts.

There are deductions from and expenses paid out of the assets of each Underlying Fund. **Detailed information about these deductions and expenses can be found in the prospectuses for the Underlying Funds.**

### **CONTRACT MAINTENANCE FEE**

During the Accumulation Phase, we deduct a contract maintenance fee of \$50 from your contract once per year on your contract anniversary. This charge compensates us for the cost of administering your contract. The fee is deducted proportionately from your contract value on your contract anniversary by redeeming the number of Accumulation Units invested in the Variable Portfolios and the dollar amount invested in available Fixed Accounts which in total equal the amount of the fee. If you withdraw your entire contract value, we will deduct the contract maintenance fee from that withdrawal.

If your contract value is \$75,000 or more on your contract anniversary date, we currently waive this fee. This waiver is subject to change without notice.

**Please see STATE CONTRACT AVAILABILITY AND/OR VARIABILITY Appendix for the state-specific Contract Maintenance Fee.**

### **TRANSFER FEE**

After 15 Transfers . . . . . \$25

We permit 15 free transfers between investment options each contract year. We charge you \$25 for each additional transfer that contract year. The transfer fee compensates us for the cost of processing your transfer.

### **OPTIONAL RETURN OF PURCHASE PAYMENT DEATH BENEFIT FEE**

If you elect the C-Share Option, the annualized fee for the optional Return of Purchase Payment death benefit is 0.35% of the average daily net asset value allocated to the Variable Portfolios. If you do not elect the C-Share Option, the annualized fee for the optional Return of Purchase Payment death benefit is 0.30% of the average daily net asset value allocated to the Variable Portfolios.

In addition, if you purchased your Qualified contract through certain broker-dealers with which your financial representative is affiliated, the Return of Purchase Payment death benefit is not optional and the annualized fee for the feature will be included in your Separate Account charges.

### **C-SHARE OPTION FEE**

The annualized fee for the C-Share Option is 0.25% of the average daily ending net asset value allocated to the Variable Portfolios.

### **PREMIUM TAX**

Certain states charge the Company a tax on Purchase Payments up to a maximum of 3.5%. These states permit us to either deduct the premium tax when you make a Purchase Payment or when you fully surrender your contract or begin the Income Phase. **Please see the STATE CONTRACT AVAILABILITY AND/OR VARIABILITY Appendix** for a listing of the states that charge premium taxes, the percentage of the tax and distinctions in impact on Qualified and Non-Qualified contracts.

### **INCOME TAXES**

We do not currently deduct income taxes from your contract. We reserve the right to do so in the future.

### **REDUCTION OR ELIMINATION OF FEES, EXPENSES AND ADDITIONAL AMOUNTS CREDITED**

Sometimes sales of contracts to groups of similarly situated individuals may lower our fees and expenses. We reserve the right to reduce or waive certain fees and expenses when this type of sale occurs. In addition, we may also credit additional amounts to contracts sold to such groups. We determine which groups are eligible for this treatment. Some of the criteria we evaluate to make a determination are size of the group; amount of expected Purchase Payments; relationship existing between us and the prospective purchaser; length of time a group of contracts is expected to remain active; purpose of the purchase and whether that purpose increases the likelihood that our expenses will be reduced; and/or any other factors that we believe indicate that fees and expenses may be reduced.

The Company may make such a determination regarding sales to its employees, its affiliates' employees and employees of currently contracted broker-dealers; its registered representatives; and immediate family members of all of those described. Currently, the Company credits an additional amount to contracts sold to the following groups: (1) employees of the Company and its affiliates, and their immediate family members; (2) appointed agents and registered representatives of broker-dealers that sell the Company's and its affiliates' variable contracts, and the agents' and registered representatives' immediate family members; (3) trustees of mutual funds offered in the Company's and its affiliates' variable contracts. The additional amount credited to a contract sold to one of the above individuals will generally equal the commission payable on the initial purchase payment for the contract. This means that the additional amount will generally be 5.00% of the initial Purchase Payment.

Certain broker-dealers may limit crediting this additional amount to employees only.

**We reserve the right to modify, suspend or terminate any such determination or the treatment applied to a particular group at any time.**

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## **PAYMENTS IN CONNECTION WITH DISTRIBUTION OF THE CONTRACT**

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### **Payments We Make**

We make payments in connection with the distribution of the contracts that generally fall into the three categories below.

**Commissions.** Registered representatives of affiliated and unaffiliated broker-dealers ("selling firms") licensed under federal securities laws and state insurance laws sell the contract to the public. The selling firms have entered into written selling agreements with the Company and AIG Capital Services, Inc., the distributor of the contracts. We pay commissions to the selling firms for the sale of your contract. The selling firms are paid commissions for the promotion and sale of the contracts according to one or more schedules. The amount and timing of commissions will vary depending on the selling firm and its selling agreement with us. For example, as one option, we may pay upfront commission only, up to a maximum 5.25% of each Purchase Payment you invest (which may include promotional amounts we may pay periodically as commission specials). Another option may be a lower upfront commission on each Purchase Payment, with a trail commission of up to a maximum 1.10% of contract value annually for the life of the contract.

The registered representative who sells you the contract typically receives a portion of the compensation we pay to his/her selling firm, depending on the agreement between the selling firms and its registered representative and their

internal compensation program. We are not involved in determining your registered representatives' compensation.

**Additional Cash Compensation.** We may enter into agreements to pay selling firms support fees in the form of additional cash compensation ("revenue sharing"). These revenue sharing payments may be intended to reimburse the selling firms for specific expenses incurred or may be based on sales, certain assets under management, longevity of assets invested with us and/or a flat fee. Asset-based payments primarily create incentives to service and maintain previously sold contracts. Sales-based payments primarily create incentives to make new sales of contracts.

These revenue sharing payments may be consideration for, among other things, product placement/preference and visibility, greater access to train and educate the selling firm's registered representatives about our contracts, our participation in sales conferences and educational seminars and for selling firms to perform due diligence on our contracts. The amount of these fees may be tied to the anticipated level of our access in that selling firm.

We enter into such revenue sharing arrangements in our discretion and we may negotiate customized arrangements with selling firms, including affiliated and non-affiliated selling firms based on various factors. These special compensation arrangements are not offered to all selling firms and the terms of such arrangements may vary between selling firms depending on, among other things, the level and type of marketing and distribution support provided, assets under management and the volume and size of the sales of our contracts.

If allowed by his or her selling firm, a registered representative or other eligible person may purchase a contract on a basis in which an additional amount is credited to the contract. **Please see REDUCTION OR ELIMINATION OF FEES, EXPENSES AND ADDITIONAL AMOUNTS CREDITED above.**

We provide a list of firms to whom we paid annual amounts greater than \$5,000 under these revenue sharing arrangements in 2017 in the Statement of Additional Information which is available upon request.

**Non-Cash Compensation.** Some registered representatives and their supervisors may receive various types of non-cash compensation such as gifts, promotional items and entertainment in connection with our marketing efforts. We may also pay for registered representatives to attend educational and/or business seminars. Any such compensation is paid in accordance with SEC and FINRA rules.

We do not assess a specific charge directly to you or your separate account assets in order to cover commissions and other sales expenses and incentives we pay. However, we anticipate recovering these amounts from our profits which are derived from the fees and charges collected under the contract. We hope to benefit from these revenue sharing

arrangements through increased sales of our contracts and greater customer service support.

Revenue sharing arrangements may provide selling firms and/or their registered representatives with an incentive to favor sales of our contracts over other variable annuity contracts (or other investments) with respect to which a selling firm does not receive the same level of additional compensation. **You should discuss with your selling firm and/or registered representative how they are compensated for sales of a contract and/or any resulting real or perceived conflicts of interest. You may wish to take such revenue sharing arrangements into account when considering or evaluating any recommendation relating to this contract.**

### **Payments We Receive**

We and our affiliates may directly or indirectly receive revenue sharing payments from the Trusts, their investment advisors, subadvisors and/or distributors (or affiliates thereof), in connection with certain administrative, marketing and other services we provide and related expenses we incur. The availability of these revenue sharing arrangements creates an incentive for us to seek and offer Underlying Funds (and classes of shares of such Underlying Funds) that pay us higher amounts. Other Underlying Funds (or available classes of shares) may have lower fees and better overall investment performance. Not all Trusts pay the same amount of revenue sharing. Therefore, the amount of fees we collect may be greater or smaller based on the Underlying Funds you select.

We and our affiliates generally receive three kinds of payments described below.

**Rule 12b-1 or Service Fees.** We receive 12b-1 fees of up to 0.40% or service fees of up to 0.50% of the average daily net assets in certain Underlying Funds, including the Feeder Funds that are attributable to the contract and to certain other variable insurance products that we and our affiliates issue. Rule 12b-1 fees and service fees paid out of Underlying Fund assets will reduce the amount of assets that otherwise would be available for investment, and reduce the Underlying Fund's investment return. The dollar amount of asset-based payments we receive from the Underlying Funds is not set and will fluctuate over time depending on the Underlying Funds' net asset value and the amount of assets invested.

**Administrative, Marketing and Support Service Fees.** We receive compensation of up to 0.70% annually based on assets under management from certain Trusts' investment advisors, subadvisors and/or distributors (or affiliates thereof). These payments may be derived, in whole or in part, from the profits the investment advisor realizes on the investment management fees deducted from assets of the Underlying Funds or wholly from the assets of the Underlying Funds. Contract Owners, through their indirect investment in the Trusts, bear the costs of these investment

management fees, which in turn will reduce the return on your investment. The payments we receive are generally based on assets under management from certain Trusts' investment advisors or their affiliates and vary by Trust. Some investment advisors, subadvisors and/or distributors (or affiliates thereof) pay us more than others. The amount may be significant. Such amounts received from SAAMCo, a wholly-owned subsidiary of AGL, are not expected to exceed 0.70% annually based on assets under management.

**Other Payments.** Certain investment advisors, subadvisors and/or distributors (or affiliates thereof) may help offset the costs we incur for marketing activities and training to support sales of the Underlying Funds in the contract. These amounts are paid voluntarily and may provide such advisors, subadvisors and/or distributors access to national and regional sales conferences attended by our employees and registered representatives. The amounts paid depend on the nature of the meetings, the number of meetings attended, the costs expected to be incurred and the level of the advisor's, subadvisor's or distributor's participation.

In addition, we (and our affiliates) may receive occasional gifts, entertainment or other compensation as an incentive to market the Underlying Funds and to cooperate with their marketing efforts. As a result of these payments, the investment advisors, subadvisors and/or distributors (or affiliates thereof) may benefit from increased access to our wholesalers and to our affiliates involved in the distribution of the contract.

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## **ANNUITY INCOME OPTIONS**

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### **THE INCOME PHASE**

#### *What is the Income Phase?*

During the Income Phase, we use the money accumulated in your contract to make regular payments to you. This is known as "annuitizing" your contract. At this point, the Accumulation Phase ends. You will no longer be able to take withdrawals of contract value and all other features and benefits of your contract will terminate, including your ability to surrender your contract.

**Beginning the Income Phase is an important event. You have different options available to you. You should discuss your options with your financial representative and/or tax adviser so that together you may make the best decision for your particular circumstances.**

#### *When does the Income Phase begin?*

Generally, you can annuitize your contract any time after your second contract anniversary ("Annuity Date") and on or before the Latest Annuity Date, defined below, by completing and mailing the Annuity Option Selection Form to our Annuity Service Center.

If you do not request to annuitize your contract on the Annuity Date of your choice, your contract will be

annuitized on the Latest Annuity Date. If your contract is jointly owned, the Latest Annuity Date is based on the older Owner's date of birth. Your Latest Annuity Date is defined as the first NYSE business day of the month following your 95th birthday.

***How do I elect to begin the Income Phase?***

You must select one of the annuity income payment options, listed below, that best meets your needs by mailing a completed Annuity Option Selection Form to our Annuity Service Center. If you do not select an annuity income payment option, your contract will be annuitized in accordance with the default annuity income payment option specified under *Annuity Income Options* below.

***What is the impact on the Death Benefit if I annuitize?***

Upon annuitizing the contract, the death benefit will terminate. **Please see DEATH BENEFITS above.**

**ANNUITY INCOME OPTIONS**

You must send a written request to our Annuity Service Center to select an annuity income option. Once you begin receiving annuity income payments, you cannot change your annuity income option. If you elect to receive annuity income payments but do not select an annuity income option, your annuity income payments shall be in accordance with Option 4 for a period of 10 years; for annuity income payments based on joint lives, the default is Option 3 for a period of 10 years. Generally, the amount of each annuity income payment will be less with greater frequency of payments or if you chose a longer period certain guarantee.

We base our calculation of annuity income payments on the life expectancy of the Annuitant and the annuity rates set forth in your contract. In most contracts, the Owner and Annuitant are the same person. The Owner may change the Annuitant if different from the Owner at any time prior to the Annuity Date. The Owner must notify us if the Annuitant dies before the Annuity Date and designate a new Annuitant. If we do not receive a new Annuitant election, the Owner may not select an annuity income option based on the life of the Annuitant.

If the contract is owned by a non-natural Owner, the Annuitant cannot be changed after the contract has been issued and the death of the Annuitant will trigger the payment of the death benefit.

If you elect a lifetime based annuity income option without a guaranteed period, your annuity income payments depend on longevity only. That means that you may potentially not live long enough to receive an annuity income payment.

**Annuity Income Option 1 – Life Income Annuity**

This option provides annuity income payments for the life of the Annuitant. Annuity income payments end when the Annuitant dies.

**Annuity Income Option 2 – Joint and Survivor Life Income Annuity**

This option provides annuity income payments for the life of the Annuitant and for the life of another designated person. Upon the death of either person, we will continue to make annuity income payments during the lifetime of the survivor. Annuity income payments end when the survivor dies.

**Annuity Income Option 3 – Joint and Survivor Life Income Annuity with 10 or 20 Years Guaranteed**

This option is similar to Option 2 above, with an additional guarantee of payments for at least 10 or 20 years, depending on the period chosen. If the Annuitant and the survivor die before all of the guaranteed annuity income payments have been made, the remaining annuity income payments are made to the Beneficiary under your contract.

**Annuity Income Option 4 – Life Income Annuity with 10 or 20 Years Guaranteed**

This option is similar to income Option 1 above with an additional guarantee of payments for at least 10 or 20 years, depending on the period chosen. If the Annuitant dies before all guaranteed annuity income payments are made, the remaining annuity income payments are made to the Beneficiary under your contract.

**Annuity Income Option 5 – Income for a Specified Period**

This option provides annuity income payments for a guaranteed period ranging from 5 to 30 years, depending on the period chosen. If the Annuitant dies before all the guaranteed annuity income payments are made, the remaining annuity income payments are made to the Beneficiary under your contract. Additionally, if variable annuity income payments are elected under this option, you (or the Beneficiary under the contract if the Annuitant dies prior to all guaranteed annuity income payments being made) may redeem any remaining guaranteed variable annuity income payments after the Annuity Date. Upon your request, the contract may be commuted if a period certain annuitization income option has been elected. The amount available upon such redemption would be the discounted present value of any remaining guaranteed annuity income payments that would reflect the fluctuating trading costs for liquidating the securities in place to pay for these contractual obligations. The detrimental impact depends on the nature of the securities (and which may include short-term, medium term, and/or long-term investments) resulting in varying losses to the Company.

The value of an Annuity Unit, regardless of the option chosen, takes into account Separate Account Charges which includes a mortality and expense risk charge. Since Option 5 does not contain an element of mortality risk, no benefit is derived from this charge.

Please see the Statement of Additional Information for a more detailed discussion of the annuity income options.

## FIXED OR VARIABLE ANNUITY INCOME PAYMENTS

You can choose annuity income payments that are fixed, variable or both. Unless otherwise elected, if at the date when annuity income payments begin you are invested in the Variable Portfolios only, your annuity income payments will be variable and if your money is only in Fixed Accounts at that time, your annuity income payments will be fixed in amount. Further, if you are invested in both Fixed Accounts and Variable Portfolios when annuity income payments begin, your payments will be fixed and variable, unless otherwise elected. If annuity income payments are fixed, the Company guarantees the amount of each payment. If the annuity income payments are variable, the amount is not guaranteed and may fluctuate as described under **ANNUITY INCOME PAYMENTS** below.

### ANNUITY INCOME PAYMENTS

We make annuity income payments on a monthly, quarterly, semi-annual or annual basis as elected by you. You instruct us to send you a check or to have the payments directly deposited into your bank account. If state law allows, we distribute annuities with a contract value of \$5,000 or less in a lump sum. Also, if state law allows and the selected annuity income option results in annuity income payments of less than \$50 per payment, we may decrease the frequency of payments.

If you are invested in the Variable Portfolios after the Annuity Date, your annuity income payments vary depending on the following:

- for life income options, your age when annuity income payments begin; and
- the contract value attributable to the Variable Portfolios on the Annuity Date; and
- the 3.5% assumed investment rate used in the annuity table for the contract; and
- the performance of the Variable Portfolios in which you are invested during the time you receive annuity income payments.

If you are invested in both the Fixed Accounts and the Variable Portfolios after the Annuity Date, the allocation of funds between the Fixed Accounts and Variable Portfolios also impacts the amount of your annuity income payments.

The value of fixed annuity income payments, if elected, will not be less than 1%. The value of variable annuity income payments, if elected, is based on an assumed interest rate (“AIR”) of 3.5% compounded annually. Variable annuity income payments generally increase or decrease from one annuity income payment date to the next based upon the performance of the applicable Variable Portfolios. If the performance of the Variable Portfolios selected is equal to the AIR, the annuity income payments will remain constant. If performance of Variable Portfolios is greater than the AIR, the annuity income payments will increase and if it is less than the AIR, the annuity income payments will decline.

## DEFERMENT OF PAYMENTS

We may defer making fixed payments for up to six months, or less if required by law. Interest is credited to you during the deferral period. **Please see ACCESS TO YOUR MONEY above for a discussion of when payments from a Variable Portfolio may be suspended or postponed.**

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## TAXES

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The Federal income tax treatment of annuity contracts or retirement plans/programs is complex and sometimes uncertain. The discussion below is intended for general informational purposes only and does not include all the Federal income tax rules that may affect you and your contract. This discussion also does not address other Federal tax consequences (including consequences of sales to foreign individuals or entities), state or local tax consequences, estate or gift tax consequences, or the impact of foreign tax laws, associated with your contract.

Tax laws are subject to legislative modification, and while many such modifications will have only a prospective application, it is important to recognize that a change could have a retroactive effect as well. As a result, you should always consult a tax adviser about the application of tax rules found in the Internal Revenue Code (“IRC”), Treasury Regulations and applicable Internal Revenue Service (“IRS”) guidance to your individual situation.

**Refer to the Statement of Additional Information for further details.**

### ANNUITY CONTRACTS IN GENERAL

The IRC provides for special rules regarding the tax treatment of annuity contracts.

- Generally, taxes on the earnings in your annuity contract are deferred until you take the money out.
- Qualified contracts that satisfy specific IRC requirements automatically provide tax deferral regardless of whether the underlying contract is an annuity, a trust, or a custodial account.
- Different rules and tax treatment apply depending on how you take the money out and whether your contract is **Qualified** or **Non-Qualified**.

#### *Non-Qualified Contract*

If you do not purchase your contract under an employer-sponsored retirement plan/arrangement, or an Individual Retirement Account or Individual Retirement Annuity (“IRA”), including a Roth IRA, your contract is referred to as a Non-Qualified contract.

#### *Qualified Contract*

If you purchase your contract under an employer-sponsored retirement plan/arrangement or an Individual Retirement



Account or Individual Retirement Annuity (“IRA”), including Roth IRA, your contract is referred to as a Qualified contract.

Employer-sponsored plans/arrangements include:

- Tax-Sheltered Annuities (also referred to as 403(b) annuities)
- Plans of self-employed individuals (often referred to as H.R. 10 Plans or Keogh Plans)
- Pension and profit sharing plans including 401(k) plans, and governmental 457(b) plans

If you are purchasing the contract as an investment vehicle for a trust under a Qualified contract, you should consider that the contract does not provide any additional tax-deferral benefits beyond the treatment provided by the trust itself.

In addition, if the contract itself is a qualifying arrangement (as with a 403(b) annuity or IRA), the contract generally does not provide tax deferral benefits beyond the treatment provided to alternative qualifying arrangements such as trusts or custodial accounts. However, in both cases the contract offers features and benefits that other investments may not offer. **You and your financial representative should carefully consider whether the features and benefits, including the investment options, lifetime annuity income options, and protection through death benefits and other benefits provided under an annuity contract issued in connection with a Qualified contract are suitable for your needs and objectives and are appropriate in light of the expense.**

## TAX TREATMENT OF PURCHASE PAYMENTS

### *Non-Qualified Contract*

In general, your cost basis in a Non-Qualified contract is equal to the Purchase Payments you put into the contract. You have already been taxed on the Purchase Payments you contributed in your Non-Qualified contract.

### *Qualified Contract*

Typically, for employer sponsored plans/arrangements and tax-deductible IRA contributions, you have not paid any tax on the Purchase Payments contributed to your contract and therefore, you have no cost basis in your contract. However, you normally will have cost basis in a Roth IRA, a designated Roth account in a 403(b), 401(k), or governmental 457(b) plan, and you may have cost basis in a traditional IRA or in another Qualified contract.

### *Qualified Contract—Tax-Sheltered Annuity (403(b))*

On July 26, 2007, the Treasury Department published final 403(b) regulations that were largely effective on January 1, 2009. These comprehensive regulations include several new rules and requirements, such as a requirement that employers maintain their 403(b) plans pursuant to a written plan. Subsequent IRS guidance and/or the terms of the written plan may impose new restrictions on both new

and existing contracts, including restrictions on the availability of loans, distributions, transfers and exchanges, regardless of when a contract was purchased. Effective January 1, 2009, the Company no longer accepts new Purchase Payments (including contributions, transfers and exchanges) into new or existing 403(b) annuities. **You may wish to discuss the regulations and/or the general information above with your tax adviser.**

## TAX TREATMENT OF DISTRIBUTIONS

### **Distributions from Non-Qualified Contracts**

Federal tax rules generally require that all Non-Qualified contracts issued by the same company to the same policyholder during the same calendar year will be treated as one annuity contract for purposes of determining the taxable amount upon distribution.

The taxable portion of any withdrawals, whether annuity income payment or other withdrawal, generally is subject to applicable state and/or local income taxes, and may be subject to an additional 10% penalty tax unless withdrawn in conjunction with the following circumstances:

- after attaining age 59½;
- when paid to your Beneficiary after you die;
- after you become disabled (as defined in the IRC);
- when paid as a part of a series of substantially equal periodic payments (not less frequently than annually) made for your life (or life expectancy) or the joint lives (or joint life expectancies) of you and your designated Beneficiary for a period of 5 years or attainment of age 59½, whichever is later;
- under an immediate annuity contract;
- when attributable to Purchase Payments made prior to August 14, 1982.

### *Partial or Total Withdrawals*

If you make partial or total withdrawals from a Non-Qualified contract, the IRC generally treats such withdrawals as coming first from taxable earnings and then coming from your Purchase Payments. Purchase Payments made prior to August 14, 1982, however, are an important exception to this general rule, and for tax purposes generally are treated as being distributed first, before either the earnings on those contributions, or other Purchase Payments and earnings in the contract.

### *Annuitization*

If you annuitize your contract, a portion of each annuity income payment will be considered, for tax purposes, to be a return of a portion of your Purchase Payment, generally until you have received all of your Purchase Payment. The portion of each annuity income payment that is considered a return of your Purchase Payment will not be taxed.

### *Annuity to Annuity Transfer*

A transfer of contract value to another annuity contract generally will be tax reported as a distribution unless we have sufficient information, on a form satisfying us, to confirm that the transfer qualifies as an exchange under IRC Section 1035 (a “1035 exchange”).

### *Additional Tax on Net Investment Income*

Information in this section generally does not apply to Qualified contracts, however taxable distributions from such contracts may be taken into account in determining the applicability of the Modified Adjusted Gross Income (“MAGI”) threshold.

Under Federal Tax law, there is a tax on net investment income, at the rate of 3.8% of applicable thresholds for MAGI (\$250,000 for joint filers; \$125,000 for married individuals filing separately; and, \$200,000 for individual filers). An individual with MAGI in excess of the threshold will be required to pay this 3.8% tax on net investment income in excess of the applicable MAGI threshold. For this purpose, net investment income generally will include taxable withdrawals from a Non-Qualified contract, as well as other taxable amounts including amounts taxed annually to an Owner that is not a natural person (**see Contracts Owned by a Trust or Corporation below**).

### **Distributions from Qualified Contracts**

Generally, you have not paid any taxes on the Purchase Payments used to buy a Qualified contract. As a result, most amounts withdrawn from the contract or received as annuity income payments will be taxable income. Exceptions to this general rule include withdrawals attributable to after-tax amounts permitted under the employer’s plan or contributed to a Roth IRA or non-deductible traditional IRA.

Withdrawals from other Qualified contracts are often limited by the IRC and by the employer-sponsored plan/arrangement.

The taxable portion of any withdrawal or annuity income payment from a Qualified contract (except for Tax-Sheltered Annuities) will be subject to an additional 10% penalty tax, under the IRC, except in the following circumstances:

- after attainment of age 59½;
- when paid to your Beneficiary after you die;
- after you become disabled (as defined in the IRC);
- as a part of a series of substantially equal periodic payments (not less frequently than annually) made for your life (or life expectancy) or the joint lives (or joint expectancies) of you and your designated Beneficiary for a period of 5 years or attainment of age 59½, whichever is later;
- dividends paid with respect to stock of a corporation described in IRC Section 404(k);

- for payment of medical expenses to the extent such withdrawals do not exceed limitations set by the IRC for deductible amounts paid during the taxable year for medical care;
- for payment of health insurance if you are unemployed and meet certain requirements;
- distributions from IRAs for qualifying higher education expenses or first home purchases, with certain limitations;
- payments to certain individuals called up for active duty after September 11, 2001;
- payments up to \$3,000 per year for health, life and accident insurance by certain retired public safety officers, which are federal income tax-free;
- amounts distributed from a Code Section 457(b) plan other than to the extent such amounts in a governmental **Code Section 457(b) plan** represent rollovers from an IRA or employer-sponsored plan to which the 10% penalty would otherwise apply and which are treated as distributed from a Qualified plan for purposes of the premature distribution penalty;

### *Non-IRA contracts:*

- payments to employees after separation from service after attainment of age 55 (*does not apply to IRAs*); and
- transfers to alternate payees pursuant to a qualified domestic relations order (*does not apply to IRAs*).

### *Annuitization*

Unlike a Non-Qualified contract, if you annuitize your Qualified annuity contract the entire annuity income payment will be considered income, for tax purposes.

### *Direct and Indirect Rollovers*

Under certain circumstances, you may be able to transfer amounts distributed from your employer sponsored plan/arrangement to another eligible plan or IRA. Generally, a distribution may be eligible for rollover but certain types of distributions cannot be rolled over, such as distributions received on account of:

- (a) a required minimum distribution,
- (b) a hardship withdrawal, or
- (c) a series of substantially equal payments (at least annually) made over your life expectancy or the joint life expectancies of you and your designated Beneficiary or a distribution made for a specified period of 10 years or more.

The IRS issued Announcement 2014-32 confirming its intent to apply the one-rollover-per-year limitation of 408(d)(3)(B) on an aggregate basis to all IRAs that an individual owns. This means that an individual cannot make a tax-free IRA-to-IRA rollover if he or she has made such a

rollover involving any of the individual's IRAs in the current tax year. If an intended rollover does not qualify for tax-free rollover treatment, contributions to your IRA may constitute excess contributions that may exceed contribution limits. This one-rollover-per-year limitation does not apply to direct trustee-to-trustee transfers. You should always consult your tax adviser before you move or attempt to move any funds.

The IRC limits the withdrawal of an employee's elective deferral Purchase Payments from a Tax-Sheltered Annuity (TSA) contract under IRC 403(b). Generally, withdrawals can only be made when an Owner:

- reaches age 59½;
- severs employment with the employer;
- dies;
- becomes disabled (as defined in the IRC); or
- experiences a financial hardship (as defined in the IRC).\*

\* In the case of hardship, the Owner can only withdraw Purchase Payments.

Additional plan limitations may also apply. Amounts held in a TSA contract as of December 31, 1988 are not subject to these restrictions except as otherwise imposed by the plan.

#### *Annuity to Annuity Transfer (Tax-Sheltered Annuities)*

Qualifying transfers (including intra-plan exchanges) of amounts from one TSA contract or account to another TSA contract or account, and qualifying transfers to a state defined benefit plan to purchase service credits, where permitted under the employer's plan, generally are not considered distributions, and thus are not subject to the above IRC withdrawal limitations. If amounts are transferred to a contract with less restrictive IRC withdrawal limitations than the account from which it is transferred, the more restrictive withdrawal limitations will continue to apply.

Transfers among 403(b) annuities and/or 403(b)(7) custodial accounts generally are subject to rules set out in the plan, the IRC, treasury regulations, IRS pronouncements, and other applicable legal authorities.

## **REQUIRED MINIMUM DISTRIBUTIONS**

Information in this section generally does not apply to Non-Qualified contracts.

Failure to satisfy the minimum distribution requirements may result in a tax penalty. You should consult your tax adviser for more information.

### **Commencement Date**

Generally, the IRC requires that you begin taking annual distributions from Qualified annuity contracts by April 1 of the calendar year following the later of (1) the calendar year in which you attain age 70½ or (2) the calendar year in which you sever employment from the employer sponsoring the plan. If you own a traditional IRA, you must

begin receiving minimum distributions by April 1 of the calendar year following the calendar year in which you reach age 70½. If you choose to delay your first distribution until the year after the year in which you reach 70½ or sever employment, as applicable, then you will be required to withdraw your second required minimum distribution on or before December 31 in that same year. For each year thereafter, you must withdraw your required minimum distribution by December 31.

## **Combining Distributions from Multiple Contracts**

If you own more than one IRA, you may be permitted to take your annual distributions in any combination from your IRAs. A similar rule applies if you own more than one TSA. However, you cannot satisfy this distribution requirement for your IRA contract by taking a distribution from a TSA, and you cannot satisfy the requirement for your TSA by taking a distribution from an IRA.

## **Automatic Withdrawal Option**

You may elect to have the required minimum distribution amount on your contract calculated and withdrawn each year under the automatic withdrawal option. You may select monthly, quarterly, semiannual, or annual withdrawals for this purpose. This service is provided as a courtesy and we do not guarantee the accuracy of our calculations. Accordingly, we recommend you consult your tax adviser concerning your required minimum distribution.

## **Impact of Optional Benefits**

IRS regulations require that the annuity contract value used to determine required minimum distributions include the actuarial present value of other benefits under the contract, such as optional death benefits. As a result, if you request a minimum distribution calculation, or if one is otherwise required to be provided, in those specific circumstances where this requirement applies, the calculation may be based upon a value that is greater than your contract value, resulting in a larger required minimum distribution. This regulation does not apply to required minimum distributions made under an irrevocable annuity income option. You should discuss the effect of these regulations with your tax adviser.

## **TAX TREATMENT OF DEATH BENEFITS**

The taxable amount of any death benefits paid under the contract are taxable to the Beneficiary. The rules governing the taxation of payments from an annuity contract, as discussed above, generally apply whether the death benefit is paid as lump sum or annuity income payments. Estate taxes may also apply.

Enhanced death benefits are used as investment protection and are not expected to give rise to any adverse tax effects. However, the IRS could take the position that some or all of the charges for these death benefits should be treated as a partial withdrawal from the contract. In that case, the

amount of the partial withdrawal may be includible in taxable income and subject to the 10% penalty if the Owner is under 59½, unless another exception applies. You should consult your tax adviser for more information.

If you own a Qualified contract and purchase an enhanced death benefit, the IRS may consider these benefits “incidental death benefits” or “life insurance.” The IRC imposes limits on the amount of the incidental benefits and/or life insurance allowable for Qualified contracts and the employer-sponsored plans under which they are purchased. If the death benefit(s) selected by you are considered to exceed these limits, the benefit(s) could result in taxable income to the Owner of the Qualified contract, and in some cases could adversely impact the qualified status of the Qualified contract or the plan. You should consult your tax adviser regarding these features and benefits prior to purchasing a contract.

### **CONTRACTS OWNED BY A TRUST OR CORPORATION**

A Trust or Corporation or other Owner that is not a natural person (“Non-Natural Owner”) that is considering purchasing this contract should consult a tax adviser.

Generally, the IRC does not confer tax-deferred status upon a Non-Qualified contract owned by a Non-Natural Owner for federal income tax purposes. Instead in such cases, the Non-Natural Owner pays tax each year on the contract’s value in excess of the Owner’s cost basis, and the contract’s cost basis is then increased by a like amount. However, this treatment is not applied to a contract held by a trust or other entity as an agent for a natural person nor to contracts held by Qualified Plans. **Please see the Statement of Additional Information for a more detailed discussion of the potential adverse tax consequences associated with non-natural ownership of a Non-Qualified annuity contract.**

### **WITHHOLDING**

Taxable amounts distributed from annuity contracts are subject to federal and state income tax reporting and withholding. In general, we will withhold federal income tax from the taxable portion of such distribution based on the type of distribution and, in certain cases, the amount of your distribution. An election out of withholding must be made on forms that we provide. If you are a U.S. person (which includes a resident alien), and your address of record is a non-U.S. address, we are required to withhold income tax unless you provide us with a U.S. residential address.

State income tax withholding rules vary and we will withhold based on the rules of your state of residence.

Special tax rules apply to withholding for nonresident aliens, and we generally withhold income tax for nonresident aliens at a 30% rate. A different withholding rate may be applicable to a nonresident alien based on the terms of an existing income tax treaty between the United States and

the nonresident alien’s country. You should consult your tax adviser as to the availability of an exemption from, or reduction of, such tax under an applicable income tax treaty, if any.

Any income tax withheld is a credit against your income tax liability. Regardless of the amount withheld by us, you are liable for payment of federal and state income tax on the taxable portion of annuity distributions. You should consult with your tax adviser regarding the payment of the correct amount of these income taxes and potential liability if you fail to pay such taxes.

### **20% Withholding on Eligible Rollover Distributions**

For certain qualified employer sponsored plans, we are required to withhold 20% of the taxable portion of your withdrawal that constitutes an “eligible rollover distribution” for Federal income taxes. The amount we withhold is determined by the Code.

You may avoid withholding if You directly transfer a withdrawal from this Contract to another qualified plan or IRA. Similarly, You may be able to avoid withholding on a transfer into the Contract from an existing qualified plan You may have with another provider by arranging to have the transfer made directly to us.

### **Foreign Account Tax Compliance Act (“FATCA”)**

A Contract Owner who is not a “United States person” which is defined to mean:

- a citizen or resident of the United States
- a partnership or corporation created or organized in the United States or under the law of the United States or of any state, or the District of Columbia
- any estate or trust other than a foreign estate or foreign trust (see Internal Revenue Code section 7701(a)(31) for the definition of a foreign estate and a foreign trust)

should be aware that FATCA, enacted in 2010, provides that a 30% withholding tax will be imposed on certain gross payments (which could include distributions from cash value life insurance or annuity products) made to a foreign entity if such entity fails to provide applicable certifications under a Form W-9, Form W-8 BEN-E, Form W-8 IMY, or other applicable form. Certain withholding certifications will remain effective until a change in circumstances makes any information on the form incorrect. Notwithstanding the preceding sentence, the Form W-8 BEN-E, is only effective for three years from date of signature unless a change in circumstances makes any information on the form incorrect. An entity, for this purpose, will be considered a foreign entity unless it provide an applicable such withholding certifications to the contrary. The Contract Owner must inform the Company within 30 days of any change in circumstances that makes any information on the form incorrect by furnishing a new IRS Form W-9, Form W-8 BEN-E, Form W-8IMY, or acceptable substitute form.

## **GIFTS, PLEDGES AND/OR ASSIGNMENTS OF A CONTRACT**

### **Non-Qualified Contracts**

If you transfer ownership of your Non-Qualified contract to a person other than your spouse (or former spouse incident to divorce) as a gift you will pay federal income tax on the contract's cash value to the extent it exceeds your cost basis. The recipient's cost basis will be increased by the amount on which you will pay federal taxes. In addition, the IRC treats any assignment or pledge (or agreement to assign or pledge) of any portion of a Non-Qualified contract as a withdrawal. **Please see the Statement of Additional Information for a more detailed discussion regarding potential tax consequences of gifting, assigning, or pledging a Non-Qualified contract.**

### **Qualified Contracts**

The IRC prohibits Qualified annuity contracts including IRAs from being transferred, assigned or pledged as security for a loan.

This prohibition, however, generally does not apply to loans under an employer-sponsored plan (including loans from the annuity contract) that satisfy certain requirements, provided that:

- the plan is not an unfunded deferred compensation plan; and
- the plan funding vehicle is not an IRA.

You should consult a tax advisor as to the availability of this exception.

## **DIVERSIFICATION AND INVESTOR CONTROL**

### **Diversification**

For a contract to be treated as a variable annuity for Federal income tax purposes, the underlying investments under the variable annuity must be "adequately diversified". Treasury Regulations provide standards that must be met to comply with the rules. If the variable annuity fails to comply with these diversification standards, you could be required to pay tax currently on the excess of the Contract Value over the contract Purchase Payments. We expect that the manager of the Underlying Funds monitors the Funds so as to comply with these Treasury Regulations.

### **Investor Control**

These investor control limitations generally do not apply to Qualified contracts, which are referred to as "Pension Plan Contracts" for purposes of this rule, although the limitations could be applied to Qualified contracts in the future.

Under certain circumstances, you, and not the Company, could be treated as the owner of the Underlying Funds under your Non-Qualified contract, based on the degree of control you exercise over the underlying investments. If this occurs, you may be currently taxed on income and gains attributable to the assets under the contract.

There is little guidance in this area, and the determination of whether you possess sufficient incidents of ownership over Variable Portfolio assets to be deemed the owner of the Underlying Funds depends on all of the relevant facts and circumstances. However, IRS Revenue Ruling 2003-91 provides that an annuity owner's ability to choose among general investment strategies either at the time of the initial purchase or thereafter, does not constitute control sufficient to cause the contract holder to be treated as the owner of the Variable Portfolios. The Revenue Ruling provides that if, based on all the facts and circumstances, you do not have direct or indirect control over the Separate Account or any Variable Portfolio asset, then you do not possess sufficient incidents of ownership over the assets supporting the annuity to be deemed the owner of the assets for federal income tax purposes. We do not know what limits may be set by the IRS in any future guidance that it may issue and whether such limits will apply to existing contracts.

While we believe the contract does not give you investment control over the Underlying Funds, we reserve the right to modify the contract as necessary in an attempt to prevent you from being considered as the owner of the assets of the contract for purposes of the Code.

## **OUR TAXES**

The Company is taxed as a life insurance company under the Code. We are entitled to certain tax benefits related to the investment of company assets, including assets of the separate account, which may include the foreign tax credit and the corporate dividends received deduction. These potential benefits are not passed back to you, since we are the owner of the assets from which tax benefits may be derived.

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## **OTHER INFORMATION**

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### **THE DISTRIBUTOR**

AIG Capital Services, Inc., 21650 Oxnard Street, Suite 750, Woodland Hills, CA 91367-4997, distributes the contracts. AIG Capital Services, Inc., an indirect, wholly-owned subsidiary of AGL, is a registered broker-dealer under the Securities Exchange Act of 1934, as amended, and is a member of the Financial Industry Regulatory Authority ("FINRA"). No underwriting fees are retained by AIG Capital Services, Inc. in connection with the distribution of the contracts.

### **THE COMPANY**

#### **American General Life Insurance Company**

American General Life Insurance Company ("AGL") is a stock life insurance company organized under the laws of the state of Texas on April 11, 1960. AGL's home office is 2727-A Allen Parkway, Houston, Texas 77019-2191. AGL is successor in interest to a company originally organized under the laws of Delaware on January 10, 1917. AGL is an

indirect, wholly owned subsidiary of American International Group, Inc. (“AIG”), a Delaware corporation.

Contracts are issued by AGL in all states, except New York, where they are issued by US Life.

### **The United States Life Insurance Company in the City of New York**

The United States Life Insurance Company in the City of New York (“US Life”) is a stock life insurance company organized under the laws of the state of New York on February 25, 1850. Its home office is 175 Water Street, New York, New York 10038. US Life conducts life insurance and annuity business primarily in the state of New York.

### **Ownership Structure of the Company**

AGL and US Life are indirect, wholly owned subsidiaries of American International Group, Inc. (“AIG”), a Delaware corporation.

AGL and US Life are regulated for the benefit of policy Owners by the insurance regulator in its state of domicile and also by all state insurance departments where it is licensed to conduct business. AGL and US Life are required by its regulators to hold a specified amount of reserves in order to meet its contractual obligations to contract Owners. Insurance regulations also require AGL and US Life to maintain additional surplus to protect against a financial impairment; the amount of which surplus is based on the risks inherent in AGL’s and US Life’s operations.

American International Group, Inc. (AIG) is a leading global insurance organization. AIG provides a wide range of property casualty insurance, life insurance, retirement products, and other financial services to commercial and individual customers in more than 80 countries and jurisdictions. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

More information about AIG may be found in the regulatory filings AIG files from time to time with the U.S. Securities and Exchange Commission (“SEC”) at [www.sec.gov](http://www.sec.gov).

### **Operation of the Company**

The operations of the Company are influenced by many factors, including general economic conditions, monetary and fiscal policies of the federal government, and policies of state and other regulatory authorities. The level of sales of the Company’s financial and insurance products is influenced by many factors, including general market rates of interest, the strength, weakness and volatility of equity markets, terms and conditions of competing financial and insurance products and the relative value of such brands.

The Company is exposed to market risk, interest rate risk, contract Owner behavior risk and mortality/longevity risk. Market volatility may result in increased risks related to guaranteed death benefits on the Company’s financial and insurance products, as well as reduced fee income in the

case of assets held in separate accounts, where applicable. These guaranteed benefits are sensitive to equity market and other conditions. The Company primarily uses capital market hedging strategies to help cover the risk of paying guaranteed benefits in excess of account values as a result of significant downturns in equity markets or as a result of other factors. The Company has treaties to reinsure a portion of the guaranteed minimum income benefits and guaranteed death benefits for equity and mortality risk on some of its older contracts. Such risk mitigation may or may not reduce the volatility of net income and capital and surplus resulting from equity market volatility.

The Company is regulated for the benefit of contract Owners by the insurance regulator in its state of domicile; and also by all state insurance departments where it is licensed to conduct business. The Company is required by its regulators to hold a specified amount of reserves in order to meet its contractual obligations to contract Owners. Insurance regulations also require the Company to maintain additional surplus to protect against a financial impairment the amount of which is based on the risks inherent in the Company’s operations.

### **THE SEPARATE ACCOUNT**

Before December 31, 2012, Variable Separate Account was a separate account of SunAmerica Annuity, originally established under Arizona law on January 1, 1996 when it assumed the Separate Account, originally established under California law on June 25, 1981. On December 31, 2012, and in conjunction with the merger of AGL and SunAmerica Annuity, Variable Separate Account was transferred to and became a separate account of AGL under Texas law. It may be used to support the contract and other variable annuity contracts, and used for other permitted purposes.

Before December 31, 2011, FS Variable Separate Account was a separate account of First SunAmerica, originally established under New York law on September 9, 1994. On December 31, 2011, and in conjunction with the merger of US Life and First SunAmerica, FS Variable Separate Account was transferred to and became a separate account of US Life under New York law.

These Separate Accounts are registered with the SEC as unit investment trusts under the Investment Company Act of 1940, as amended.

Purchase Payments you make that are allocated to the Variable Portfolios are invested in the Separate Account. The Company owns the assets in the Separate Account and invests them on your behalf, according to your instructions. Purchase Payments invested in the Separate Account are not guaranteed and will fluctuate with the value of the Variable Portfolios you select. Therefore, you assume all of the investment risk for contract value allocated to the Variable Portfolios. These assets are kept separate from our General Account and may not be charged with liabilities arising from any other business we may conduct. Additionally, income gains and losses (realized and

unrealized) resulting from assets in the Separate Account are credited to or charged against the Separate Account without regard to other income gains or losses of the Company.

You benefit from dividends received by the Separate Account through an increase in your unit value. The Company expects to benefit from these dividends through tax credits and corporate dividends received deductions; however, these corporate deductions are not passed back to the Separate Account or to contract Owners.

## **THE GENERAL ACCOUNT**

Obligations that are paid out of the Company's general account ("General Account") include any amounts you have allocated to available Fixed Accounts, including any interest credited thereon, and amounts owed under your contract for death benefits which are in excess of portions of contract value allocated to the Variable Portfolios. The obligations and guarantees under the contract are the sole responsibility of the Company. Therefore, payments of these obligations are subject to our financial strength and claims paying ability, and our long term ability to make such payments.

The General Account assets are invested in accordance with applicable state regulation. These assets are exposed to the typical risks normally associated with a portfolio of fixed income securities, namely interest rate, option, liquidity and credit risk. The Company manages its exposure to these risks by, among other things, closely monitoring and matching the duration and cash flows of its assets and liabilities, monitoring or limiting prepayment and extension risk in its portfolio, maintaining a large percentage of its portfolio in highly liquid securities and engaging in a disciplined process of underwriting, reviewing and monitoring credit risk.

## **FINANCIAL STATEMENTS**

The financial statements described below are important for you to consider. Information about how to obtain these financial statements is also provided below.

### **The Company and the Separate Account**

The financial statements of the Company and the Separate Account are required to be provided because you must look to those entities directly to satisfy our obligations to you under the Contract.

### **Instructions to Obtain Financial Statements**

The financial statements of the Company and Separate Account are available by requesting a free copy of the Statement of Additional Information by calling (800) 445-7862 or by using the request form on the last page of this prospectus.

We encourage both existing and prospective contract Owners to read and understand the financial statements.

You can also inspect and copy this information at SEC public facilities at the following locations:

### **Washington, District of Columbia**

100 F. Street, N.E., Room 1580  
Washington, DC 20549

### **Chicago, Illinois**

175 W. Jackson Boulevard  
Chicago, IL 60604

### **New York, New York**

3 World Financial Center, Room 4300  
New York, NY 10281

To obtain copies by mail, contact the Washington, D.C. location. After you pay the fees as prescribed by the rules and regulations of the SEC, the required documents are mailed. The Company will provide without charge to each person to whom this prospectus is delivered, upon written or oral request, a copy of the above documents. Requests for these documents should be directed to the Company's Annuity Service Center, as follows:

By Mail:

Annuity Service Center  
P.O. Box 15570  
Amarillo, Texas 79105-5570  
Telephone Number: (800) 445-7862

## **ADMINISTRATION**

We are responsible for the administrative servicing of your contract. Please contact our Annuity Service Center at (800) 445-7862, if you have any comments, questions or service requests.

We send out transaction confirmations and quarterly statements. During the Accumulation Phase, you will receive confirmation of transactions for your contract. Transactions made pursuant to contractual or systematic agreements, such as dollar cost averaging, if available, may be confirmed quarterly. Purchase Payments received through the automatic payment plan or a salary reduction arrangement, may also be confirmed quarterly. For all other transactions, we send confirmations. It is your responsibility to review these documents carefully and notify our Annuity Service Center of any inaccuracies immediately. We investigate all inquiries. Depending on the facts and circumstances, we may retroactively adjust your contract, provided you notify us of your concern within 30 days of receiving the transaction confirmation or quarterly statement. Any other adjustments we deem warranted are made as of the time we receive notice of the error. If you fail to notify our Annuity Service Center of any mistakes or inaccuracy within 30 days of receiving the transaction confirmation or quarterly statement, we will deem you to have ratified the transaction.

### **Business Disruption and Cyber Security Risks**

We rely heavily on interconnected computer systems and digital data to conduct our variable product business activities. Because our variable product business is highly

dependent upon the effective operation of our computer systems and those of our business partners, our business is vulnerable to disruptions from physical disruptions and utility outages, and susceptible to operational and information security risks resulting from information systems failure (e.g., hardware and software malfunctions) and cyber-attacks. These risks include, among other things, the theft, misuse, corruption and destruction of data maintained online or digitally, interference with or denial of service attacks on websites and other operational disruption and unauthorized release of confidential customer information. Such systems failures and cyber-attacks affecting us, any third party administrator, the underlying funds, intermediaries and other affiliated or third-party service providers, as well as our distribution partners, may adversely affect us and your contract value. For instance, systems failures and cyber-attacks may interfere with our processing of contract transactions, including the processing of orders from our website, our distribution partners, or with the Underlying Funds, impact our ability to calculate Accumulation Unit Values (“AUVs”), cause the release and possible destruction of confidential customer or business information, impede order processing, subject us and/or our service providers, distribution partners and other intermediaries to regulatory fines and financial losses and/or cause reputational damage. Cyber security risks may also impact the issuers of securities in which the Underlying Funds invest, which may cause the funds underlying your contract to lose value. There can be no assurance that we or our distribution partners or the Underlying Funds or our service providers will avoid losses affecting your contract due to cyber-attacks or information security breaches in the future.

## **LEGAL PROCEEDINGS**

There are no pending legal proceedings affecting the Separate Account. Various federal, state or other regulatory agencies may from time to time review, examine or inquire into the operations, practices and procedures of the Company, such as through financial examinations, subpoenas, market conduct exams or other regulatory inquiries. Based on the current status of pending regulatory examinations and inquiries involving the Company, the Company believes it is not likely that these regulatory examinations or inquiries will have a material adverse effect on the financial position, results of operations or cash flows of the Company.

Various lawsuits against the Company have arisen in the ordinary course of business. As of April 23, 2018, the Company believes it is not likely that contingent liabilities arising from the above matters will have a material adverse effect on the financial condition of the Company.

## **REGISTRATION STATEMENTS**

Registration statements under the Securities Act of 1933, as amended, related to the contracts offered by this prospectus are on file with the SEC. This prospectus does not contain all of the information contained in the registration statements and exhibits. For further information regarding the Separate Account, the Company and its General Account, the Variable Portfolios and the contract, please refer to the registration statements and exhibits.

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## **CONTENTS OF STATEMENT OF ADDITIONAL INFORMATION**

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Additional information concerning the operations of the Separate Account is contained in the Statement of Additional Information, which is available without charge upon written request. Please use the request form at the back of this prospectus and send it to our Annuity Service Center at P.O. Box 15570, Amarillo, Texas 79105-5570 or by calling (800) 445-7862. The table of contents of the SAI is listed below.

Separate Account and the Company  
General Account  
Master-Feeder Structure  
Performance Data  
Annuity Income Payments  
Annuity Unit Values  
Taxes  
Broker-Dealer Firms Receiving Revenue Sharing Payments  
Distribution of Contracts  
Financial Statements



**APPENDIX A – CONDENSED FINANCIAL INFORMATION**

**CONDENSED FINANCIAL INFORMATION FOR CONTRACTS ISSUED BY  
AMERICAN GENERAL LIFE INSURANCE COMPANY  
(IN ALL STATES EXCEPT NEW YORK)**

Variable Portfolios	Inception to 12/31/14	Fiscal Year Ended 12/31/15	Fiscal Year Ended 12/31/16	Fiscal Year Ended 12/31/17
<b>American Funds Capital Income Builder – AFIS Class 4 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV	(a) \$10.078 (b) \$9.910	(a) \$9.921 (b) \$9.734	(a) \$9.636 (b) \$9.426	(a) \$9.892 (b) \$9.647
Ending AUV	(a) \$9.921 (b) \$9.734	(a) \$9.636 (b) \$9.426	(a) \$9.892 (b) \$9.647	(a) \$11.021 (b) \$10.471
Ending Number of AUs	(a) 0 (b) 707	(a) 59,270 (b) 4,539	(a) 109,213 (b) 10,932	(a) 123,979 (b) 2,050
<b>BlackRock Global Allocation V.I. Fund – BLK Class III Shares</b> (Inception Date – 11/10/14)				
Beginning AUV	(a) \$9.975 (b) \$9.746	(a) \$9.916 (b) \$9.699	(a) \$9.709 (b) \$9.468	(a) \$9.969 (b) \$9.693
Ending AUV	(a) \$9.916 (b) \$9.699	(a) \$9.709 (b) \$9.468	(a) \$9.969 (b) \$9.693	(a) \$11.211 (b) \$10.582
Ending Number of AUs	(a) 0 (b) 0	(a) 41,310 (b) 88,310	(a) 52,718 (b) 86,495	(a) 64,681 (b) 1,606
<b>BlackRock iShares Alternative Strategies V.I. Fund – BLK Class III Shares</b> (Inception Date – 11/10/14)				
Beginning AUV	(a) \$10.175 (b) \$10.041	(a) \$10.165 (b) \$9.981	(a) \$9.929 (b) \$9.720	(a) \$10.431 (b) \$10.182
Ending AUV	(a) \$10.165 (b) \$9.981	(a) \$9.929 (b) \$9.720	(a) \$10.431 (b) \$10.182	(a) \$11.602 (b) \$10.723
Ending Number of AUs	(a) 0 (b) 0	(a) 37,327 (b) 10,807	(a) 56,190 (b) 18,044	(a) 60,548 (b) 402
<b>BlackRock iShares Dynamic Allocation V.I. Fund – BLK Class III Shares</b> (Inception Date – 11/10/14)				
Beginning AUV	(a) \$10.137 (b) \$9.876	(a) \$10.077 (b) \$9.825	(a) \$9.569 (b) \$9.302	(a) \$10.048 (b) \$9.739
Ending AUV	(a) \$10.077 (b) \$9.825	(a) \$9.569 (b) \$9.302	(a) \$10.048 (b) \$9.739	(a) \$11.402 (b) \$10.702
Ending Number of AUs	(a) 0 (b) 0	(a) 19,974 (b) 9,903	(a) 23,870 (b) 9,903	(a) 27,627 (b) 588
<b>BlackRock iShares Dynamic Fixed Income V.I. Fund – BLK Class III Shares</b> (Inception Date – 11/10/14)				
Beginning AUV	(a) \$10.057 (b) \$9.964	(a) \$10.045 (b) \$9.970	(a) \$9.789 (b) \$9.687	(a) \$10.004 (b) \$9.870
Ending AUV	(a) \$10.045 (b) \$9.970	(a) \$9.789 (b) \$9.687	(a) \$10.004 (b) \$9.870	(a) \$10.251 (b) \$9.918
Ending Number of AUs	(a) 0 (b) 0	(a) 3,451 (b) 1,582	(a) 5,574 (b) 6,091	(a) 23,868 (b) 0
<b>BlackRock iShares Equity Appreciation V.I. Fund – BLK Class III Shares</b> (Inception Date – 11/10/14)				
Beginning AUV	(a) \$10.138 (b) \$9.704	(a) \$10.018 (b) \$9.616	(a) \$9.244 (b) \$8.847	(a) \$9.971 (b) \$9.514
Ending AUV	(a) \$10.018 (b) \$9.616	(a) \$9.244 (b) \$8.847	(a) \$9.971 (b) \$9.514	(a) \$11.989 (b) \$11.080
Ending Number of AUs	(a) 0 (b) 0	(a) 5,562 (b) 4,505	(a) 8,775 (b) 4,273	(a) 11,239 (b) 0
<b>Columbia Variable Portfolio – Emerging Markets Bond Fund – CFTII Class 2 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV	(a) \$9.998 (b) \$10.363	(a) \$9.562 (b) \$9.982	(a) \$9.333 (b) \$9.714	(a) \$10.253 (b) \$10.640
Ending AUV	(a) \$9.562 (b) \$9.982	(a) \$9.333 (b) \$9.714	(a) \$10.253 (b) \$10.640	(a) \$11.327 (b) \$11.141
Ending Number of AUs	(a) 0 (b) 0	(a) 205 (b) 0	(a) 205 (b) 0	(a) 471 (b) 0

AUV – Accumulation Unit Value

AU – Accumulation Unit

(a) Reflecting minimum Separate Account expenses

(b) Reflecting maximum Separate Account expenses, with election of the optional Return of Purchase Payment Death Benefit and C-Share option.

**CONDENSED FINANCIAL INFORMATION FOR CONTRACTS ISSUED BY  
AMERICAN GENERAL LIFE INSURANCE COMPANY  
(IN ALL STATES EXCEPT NEW YORK) – Continued**

Variable Portfolios	Inception to 12/31/14	Fiscal Year Ended 12/31/15	Fiscal Year Ended 12/31/16	Fiscal Year Ended 12/31/17
<b>Columbia Variable Portfolio – Limited Duration Credit Fund – CFTII Class 2 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$9.988 (b) \$10.078	(a) \$9.865 (b) \$9.962	(a) \$9.514 (b) \$9.579	(a) \$9.907 (b) \$9.945
Ending AUV .....	(a) \$9.865 (b) \$9.962	(a) \$9.514 (b) \$9.579	(a) \$9.907 (b) \$9.945	(a) \$9.976 (b) \$9.829
Ending Number of AUs.....	(a) 0 (b) 0	(a) 8,985 (b) 483	(a) 2,720 (b) 0	(a) 4,719 (b) 0
<b>Franklin Founding Funds Allocation VIP Fund – FTVIPT Class 2 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$13.039 (b) \$12.798	(a) \$12.915 (b) \$12.657	(a) \$11.980 (b) \$11.705	(a) \$13.411 (b) \$13.064
Ending AUV .....	(a) \$12.915 (b) \$12.657	(a) \$11.980 (b) \$11.705	(a) \$13.411 (b) \$13.064	(a) \$14.854 (b) \$10.873
Ending Number of AUs.....	(a) 0 (b) 0	(a) 407 (b) 3,300	(a) 2,432 (b) 3,161	(a) 10,211 (b) 0
<b>Franklin Income VIP Fund – FTVIPT Class 2 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$14.245 (b) \$13.919	(a) \$13.910 (b) \$13.623	(a) \$12.787 (b) \$12.486	(a) \$14.421 (b) \$14.040
Ending AUV .....	(a) \$13.910 (b) \$13.623	(a) \$12.787 (b) \$12.486	(a) \$14.421 (b) \$14.040	(a) \$15.643 (b) \$10.808
Ending Number of AUs.....	(a) 183 (b) 506	(a) 29,170 (b) 22,626	(a) 46,700 (b) 22,133	(a) 55,772 (b) 1,848
<b>Franklin Strategic Income VIP Fund – FTVIPT Class 2 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.022 (b) \$9.860	(a) \$9.844 (b) \$9.709	(a) \$9.360 (b) \$9.203	(a) \$9.993 (b) \$9.796
Ending AUV .....	(a) \$9.844 (b) \$9.709	(a) \$9.360 (b) \$9.203	(a) \$9.993 (b) \$9.796	(a) \$10.334 (b) \$10.155
Ending Number of AUs.....	(a) 0 (b) 1,059	(a) 27,549 (b) 28,224	(a) 34,259 (b) 28,827	(a) 78,401 (b) 1,021
<b>Goldman Sachs VIT Global Trends Allocation Fund – GST Class Service Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.056 (b) \$9.885	(a) \$10.179 (b) \$9.988	(a) \$9.482 (b) \$9.276	(a) \$9.786 (b) \$9.544
Ending AUV .....	(a) \$10.179 (b) \$9.988	(a) \$9.482 (b) \$9.276	(a) \$9.786 (b) \$9.544	(a) \$10.948 (b) \$10.230
Ending Number of AUs.....	(a) 0 (b) 0	(a) 3,693 (b) 0	(a) 3,937 (b) 0	(a) 4,837 (b) 0
<b>Goldman Sachs VIT Government Money Market Fund – GST Class Service Shares</b> (Inception Date – 05/02/16)				
Beginning AUV .....	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) \$9.931 (b) \$9.914
Ending AUV .....	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) \$9.931 (b) \$9.914	(a) \$9.872 (b) \$9.773
Ending Number of AUs.....	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) 3,437 (b) 35,767	(a) 3,349 (b) 0
<b>Goldman Sachs VIT Multi-Strategy Alternatives Portfolio – GST Class Adv Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$9.918 (b) \$9.710	(a) \$9.815 (b) \$9.627	(a) \$9.233 (b) \$9.029	(a) \$9.157 (b) \$8.928
Ending AUV .....	(a) \$9.815 (b) \$9.627	(a) \$9.233 (b) \$9.029	(a) \$9.157 (b) \$8.928	(a) \$9.523 (b) \$9.484
Ending Number of AUs.....	(a) 0 (b) 0	(a) 36,457 (b) 8,339	(a) 59,541 (b) 10,565	(a) 62,731 (b) 42,866

AUV – Accumulation Unit Value

AU – Accumulation Unit

(a) Reflecting minimum Separate Account expenses

(b) Reflecting maximum Separate Account expenses, with election of the optional Return of Purchase Payment Death Benefit and C-Share option.

**CONDENSED FINANCIAL INFORMATION FOR CONTRACTS ISSUED BY  
AMERICAN GENERAL LIFE INSURANCE COMPANY  
(IN ALL STATES EXCEPT NEW YORK) – Continued**

Variable Portfolios	Inception to 12/31/14	Fiscal Year Ended 12/31/15	Fiscal Year Ended 12/31/16	Fiscal Year Ended 12/31/17
<b>Goldman Sachs VIT Strategic Income Fund – GST Class Adv Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$9.878 (b) \$9.820	(a) \$9.801 (b) \$9.761	(a) \$9.476 (b) \$9.409	(a) \$9.442 (b) \$9.347
Ending AUV .....	(a) \$9.801 (b) \$9.761	(a) \$9.476 (b) \$9.409	(a) \$9.442 (b) \$9.347	(a) \$9.122 (b) \$9.300
Ending Number of AUs.....	(a) 0 (b) 0	(a) 12,348 (b) 1,437	(a) 13,129 (b) 0	(a) 4,966 (b) 0
<b>Invesco V.I. American Franchise Fund – AVIF Series II Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$13.004 (b) \$17.843	(a) \$13.121 (b) \$18.076	(a) \$13.594 (b) \$18.671	(a) \$13.717 (b) \$18.784
Ending AUV .....	(a) \$13.121 (b) \$18.076	(a) \$13.594 (b) \$18.671	(a) \$13.717 (b) \$18.784	(a) \$17.234 (b) \$12.291
Ending Number of AUs.....	(a) 0 (b) 0	(a) 3,642 (b) 0	(a) 4,530 (b) 58	(a) 11,829 (b) 1,625
<b>Invesco V.I. Balanced-Risk Allocation Fund – AVIF Series II Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.105 (b) \$9.858	(a) \$10.173 (b) \$9.890	(a) \$9.619 (b) \$9.323	(a) \$10.610 (b) \$10.252
Ending AUV .....	(a) \$10.173 (b) \$9.890	(a) \$9.619 (b) \$9.323	(a) \$10.610 (b) \$10.252	(a) \$11.526 (b) \$10.670
Ending Number of AUs.....	(a) 0 (b) 0	(a) 16,809 (b) 0	(a) 22,763 (b) 3,514	(a) 44,871 (b) 0
<b>Invesco V.I. Comstock Fund – AVIF Series II Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$12.181 (b) \$15.537	(a) \$12.271 (b) \$15.568	(a) \$11.385 (b) \$14.401	(a) \$13.174 (b) \$16.613
Ending AUV .....	(a) \$12.271 (b) \$15.568	(a) \$11.385 (b) \$14.401	(a) \$13.174 (b) \$16.613	(a) \$15.320 (b) \$11.964
Ending Number of AUs.....	(a) 0 (b) 0	(a) 50,419 (b) 20,709	(a) 90,231 (b) 26,510	(a) 89,743 (b) 6,499
<b>Invesco V.I. Growth and Income Fund – AVIF Series II Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$12.043 (b) \$15.365	(a) \$12.185 (b) \$15.481	(a) \$11.652 (b) \$14.760	(a) \$13.765 (b) \$17.383
Ending AUV .....	(a) \$12.185 (b) \$15.481	(a) \$11.652 (b) \$14.760	(a) \$13.765 (b) \$17.383	(a) \$15.525 (b) \$12.326
Ending Number of AUs.....	(a) 0 (b) 0	(a) 61,369 (b) 16,199	(a) 107,337 (b) 31,158	(a) 112,920 (b) 8,589
<b>Ivy VIP Asset Strategy – IVY Class A Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.117 (b) \$9.754	(a) \$9.947 (b) \$9.532	(a) \$9.017 (b) \$8.615	(a) \$8.690 (b) \$8.277
Ending AUV .....	(a) \$9.947 (b) \$9.532	(a) \$9.017 (b) \$8.615	(a) \$8.690 (b) \$8.277	(a) \$10.165 (b) \$9.680
Ending Number of AUs.....	(a) 0 (b) 1,077	(a) 25,839 (b) 6,617	(a) 27,392 (b) 9,289	(a) 27,916 (b) 1,755
<b>Lord Abbett Bond Debenture – LASF Class VC Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.090 (b) \$10.079	(a) \$10.025 (b) \$10.037	(a) \$9.764 (b) \$9.746	(a) \$10.829 (b) \$10.777
Ending AUV .....	(a) \$10.025 (b) \$10.037	(a) \$9.764 (b) \$9.746	(a) \$10.829 (b) \$10.777	(a) \$11.697 (b) \$11.012
Ending Number of AUs.....	(a) 0 (b) 0	(a) 27,126 (b) 7,331	(a) 71,569 (b) 6,984	(a) 73,971 (b) 4,442

AUV – Accumulation Unit Value

AU – Accumulation Unit

(a) Reflecting minimum Separate Account expenses

(b) Reflecting maximum Separate Account expenses, with election of the optional Return of Purchase Payment Death Benefit and C-Share option.

**CONDENSED FINANCIAL INFORMATION FOR CONTRACTS ISSUED BY  
AMERICAN GENERAL LIFE INSURANCE COMPANY  
(IN ALL STATES EXCEPT NEW YORK) – Continued**

Variable Portfolios	Inception to 12/31/14	Fiscal Year Ended 12/31/15	Fiscal Year Ended 12/31/16	Fiscal Year Ended 12/31/17
<b>Lord Abbett Fundamental Equity – LASF Class VC Shares</b>				
(Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.180	(a) \$10.347	(a) \$9.881	(a) \$11.312
	(b) \$9.854	(b) \$10.032	(b) \$9.552	(b) \$10.903
Ending AUV .....	(a) \$10.347	(a) \$9.881	(a) \$11.312	(a) \$12.596
	(b) \$10.032	(b) \$9.552	(b) \$10.903	(b) \$11.811
Ending Number of AUs.....	(a) 0	(a) 17,254	(a) 16,046	(a) 20,474
	(b) 0	(b) 0	(b) 0	(b) 0
<b>Lord Abbett Growth and Income – LASF Class VC Shares</b>				
(Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$11.921	(a) \$12.109	(a) \$11.634	(a) \$13.476
	(b) \$13.156	(b) \$13.389	(b) \$12.825	(b) \$14.811
Ending AUV .....	(a) \$12.109	(a) \$11.634	(a) \$13.476	(a) \$15.113
	(b) \$13.389	(b) \$12.825	(b) \$14.811	(b) \$12.109
Ending Number of AUs.....	(a) 0	(a) 2,221	(a) 5,432	(a) 8,166
	(b) 0	(b) 0	(b) 0	(b) 0
<b>Lord Abbett Short Duration – LASF Class VC Shares</b>				
(Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.008	(a) \$9.948	(a) \$9.896	(a) \$10.128
	(b) \$10.042	(b) \$9.974	(b) \$9.892	(b) \$10.093
Ending AUV .....	(a) \$9.948	(a) \$9.896	(a) \$10.128	(a) \$10.236
	(b) \$9.974	(b) \$9.892	(b) \$10.093	(b) \$10.024
Ending Number of AUs.....	(a) 0	(a) 42,613	(a) 52,169	(a) 69,244
	(b) 0	(b) 38,830	(b) 8,816	(b) 6,006
<b>Morgan Stanley VIF Global Infrastructure – MSVIFI Class II Shares</b>				
(Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.097	(a) \$10.114	(a) \$8.614	(a) \$9.796
	(b) \$10.019	(b) \$10.046	(b) \$8.531	(b) \$9.671
Ending AUV .....	(a) \$10.114	(a) \$8.614	(a) \$9.796	(a) \$10.904
	(b) \$10.046	(b) \$8.531	(b) \$9.671	(b) \$10.132
Ending Number of AUs.....	(a) 0	(a) 22,137	(a) 53,230	(a) 65,017
	(b) 0	(b) 6,843	(b) 12,509	(b) 1,153
<b>Neuberger Berman AMT U.S. Equity Index PutWright Strategy – NBAMT Class S Shares</b>				
(Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$9.908	(a) \$9.952	(a) \$9.345	(a) \$9.184
	(b) \$9.979	(b) \$9.992	(b) \$9.355	(b) \$9.165
Ending AUV .....	(a) \$9.952	(a) \$9.345	(a) \$9.184	(a) \$9.691
	(b) \$9.992	(b) \$9.355	(b) \$9.165	(b) \$9.343
Ending Number of AUs.....	(a) 0	(a) 37,322	(a) 59,766	(a) 61,313
	(b) 0	(b) 4,873	(b) 11,168	(b) 440
<b>PIMCO All Asset – PVT Class Adv Shares</b>				
(Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$9.979	(a) \$9.681	(a) \$8.695	(a) \$9.710
	(b) \$10.145	(b) \$9.886	(b) \$8.853	(b) \$9.857
Ending AUV .....	(a) \$9.681	(a) \$8.695	(a) \$9.710	(a) \$10.889
	(b) \$9.886	(b) \$8.853	(b) \$9.857	(b) \$10.779
Ending Number of AUs.....	(a) 0	(a) 1,558	(a) 3,282	(a) 3,324
	(b) 0	(b) 519	(b) 858	(b) 0
<b>PIMCO Emerging Markets Bond – PVT Class Adv Shares</b>				
(Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.008	(a) \$9.563	(a) \$9.240	(a) \$10.345
	(b) \$10.295	(b) \$9.944	(b) \$9.579	(b) \$10.693
Ending AUV .....	(a) \$9.563	(a) \$9.240	(a) \$10.345	(a) \$11.231
	(b) \$9.944	(b) \$9.579	(b) \$10.693	(b) \$11.027
Ending Number of AUs.....	(a) 0	(a) 900	(a) 9,826	(a) 12,321
	(b) 0	(b) 3,030	(b) 2,900	(b) 0

AUV – Accumulation Unit Value

AU – Accumulation Unit

(a) Reflecting minimum Separate Account expenses

(b) Reflecting maximum Separate Account expenses, with election of the optional Return of Purchase Payment Death Benefit and C-Share option.

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Variable Portfolios	Inception to 12/31/14	Fiscal Year Ended 12/31/15	Fiscal Year Ended 12/31/16	Fiscal Year Ended 12/31/17
<b>PIMCO Unconstrained Bond – PVT Class Adv Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.011 (b) \$9.984	(a) \$9.978 (b) \$9.976	(a) \$9.694 (b) \$9.663	(a) \$10.032 (b) \$9.970
Ending AUV .....	(a) \$9.978 (b) \$9.976	(a) \$9.694 (b) \$9.663	(a) \$10.032 (b) \$9.970	(a) \$10.409 (b) \$10.246
Ending Number of AUs.....	(a) 0 (b) 0	(a) 13,165 (b) 12,492	(a) 35,680 (b) 13,051	(a) 46,931 (b) 3,666
<b>SA AB Growth – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$13.353 (b) \$17.500	(a) \$13.522 (b) \$17.707	(a) \$14.843 (b) \$19.379	(a) \$15.056 (b) \$19.599
Ending AUV .....	(a) \$13.522 (b) \$17.707	(a) \$14.843 (b) \$19.379	(a) \$15.056 (b) \$19.599	(a) \$19.609 (b) \$13.299
Ending Number of AUs.....	(a) 0 (b) 0	(a) 15,388 (b) 2,950	(a) 34,920 (b) 2,761	(a) 39,926 (b) 538
<b>SA AB Small &amp; Mid Cap Value (formerly Small &amp; Mid Cap Value) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$12.052 (b) \$18.341	(a) \$12.351 (b) \$18.813	(a) \$11.474 (b) \$17.425	(a) \$14.146 (b) \$21.419
Ending AUV .....	(a) \$12.351 (b) \$18.813	(a) \$11.474 (b) \$17.425	(a) \$14.146 (b) \$21.419	(a) \$15.783 (b) \$12.211
Ending Number of AUs.....	(a) 0 (b) 0	(a) 25,558 (b) 3,660	(a) 43,616 (b) 4,818	(a) 45,952 (b) 1,654
<b>SA Allocation Balanced (formerly Managed Allocation Balanced) – SST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.131 (b) \$14.213	(a) \$10.162 (b) \$14.257	(a) \$9.917 (b) \$13.872	(a) \$10.322 (b) \$14.395
Ending AUV .....	(a) \$10.162 (b) \$14.257	(a) \$9.917 (b) \$13.872	(a) \$10.322 (b) \$14.395	(a) \$11.284 (b) \$10.597
Ending Number of AUs.....	(a) 0 (b) 0	(a) 5,921 (b) 3,650	(a) 13,661 (b) 4,379	(a) 17,850 (b) 0
<b>SA Allocation Growth (formerly Managed Allocation Growth) – SST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.179 (b) \$14.761	(a) \$10.215 (b) \$14.824	(a) \$9.914 (b) \$14.345	(a) \$10.370 (b) \$14.958
Ending AUV .....	(a) \$10.215 (b) \$14.824	(a) \$9.914 (b) \$14.345	(a) \$10.370 (b) \$14.958	(a) \$12.085 (b) \$11.096
Ending Number of AUs.....	(a) 0 (b) 0	(a) 17,928 (b) 0	(a) 18,128 (b) 665	(a) 18,507 (b) 0
<b>SA Allocation Moderate (formerly Managed Allocation Moderate) – SST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.145 (b) \$14.302	(a) \$10.179 (b) \$14.355	(a) \$9.903 (b) \$13.924	(a) \$10.340 (b) \$14.496
Ending AUV .....	(a) \$10.179 (b) \$14.355	(a) \$9.903 (b) \$13.924	(a) \$10.340 (b) \$14.496	(a) \$11.586 (b) \$10.816
Ending Number of AUs.....	(a) 0 (b) 0	(a) 858 (b) 819	(a) 14,081 (b) 831	(a) 13,750 (b) 0
<b>SA Allocation Moderate Growth (formerly Managed Allocation Moderate Growth) – SST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.155 (b) \$14.193	(a) \$10.188 (b) \$14.247	(a) \$9.902 (b) \$13.805	(a) \$10.347 (b) \$14.383
Ending AUV .....	(a) \$10.188 (b) \$14.247	(a) \$9.902 (b) \$13.805	(a) \$10.347 (b) \$14.383	(a) \$11.784 (b) \$10.937
Ending Number of AUs.....	(a) 0 (b) 1,210	(a) 10,708 (b) 1,366	(a) 10,708 (b) 2,060	(a) 60,139 (b) 1,149

AUV – Accumulation Unit Value

AU – Accumulation Unit

(a) Reflecting minimum Separate Account expenses

(b) Reflecting maximum Separate Account expenses, with election of the optional Return of Purchase Payment Death Benefit and C-Share option.

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Variable Portfolios	Inception to 12/31/14	Fiscal Year Ended 12/31/15	Fiscal Year Ended 12/31/16	Fiscal Year Ended 12/31/17
<b>SA American Funds® Asset Allocation (formerly American Funds Asset Allocation SAST) – SAST Class 3 Shares</b>				
(Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$11.308	(a) \$11.304	(a) \$11.302	(a) \$12.195
	(b) \$14.689	(b) \$14.658	(b) \$14.611	(b) \$15.719
Ending AUV .....	(a) \$11.304	(a) \$11.302	(a) \$12.195	(a) \$13.979
	(b) \$14.658	(b) \$14.611	(b) \$15.719	(b) \$11.782
Ending Number of AUs.....	(a) 0	(a) 26,404	(a) 27,614	(a) 69,511
	(b) 0	(b) 11,999	(b) 20,475	(b) 26,321
<b>SA American Funds® Global Growth (formerly American Funds Global Growth SAST) – SAST Class 3 Shares</b>				
(Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$11.468	(a) \$11.481	(a) \$12.112	(a) \$12.021
	(b) \$15.738	(b) \$15.699	(b) \$16.512	(b) \$16.338
Ending AUV .....	(a) \$11.481	(a) \$12.112	(a) \$12.021	(a) \$15.587
	(b) \$15.699	(b) \$16.512	(b) \$16.338	(b) \$12.039
Ending Number of AUs.....	(a) 221	(a) 94,028	(a) 168,782	(a) 186,298
	(b) 0	(b) 10,875	(b) 18,234	(b) 9,700
<b>SA American Funds® Growth (formerly American Funds Growth SAST) – SAST Class 3 Shares</b>				
(Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$11.965	(a) \$12.083	(a) \$12.733	(a) \$13.750
	(b) \$15.246	(b) \$15.333	(b) \$16.109	(b) \$17.344
Ending AUV .....	(a) \$12.083	(a) \$12.733	(a) \$13.750	(a) \$17.399
	(b) \$15.333	(b) \$16.109	(b) \$17.344	(b) \$13.141
Ending Number of AUs.....	(a) 0	(a) 114,977	(a) 176,877	(a) 179,943
	(b) 0	(b) 23,352	(b) 34,227	(b) 5,209
<b>SA American Funds® Growth-Income (formerly American Funds Growth-Income SAST) – SAST Class 3 Shares</b>				
(Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$12.477	(a) \$12.457	(a) \$12.465	(a) \$13.710
	(b) \$15.234	(b) \$15.201	(b) \$15.164	(b) \$16.630
Ending AUV .....	(a) \$12.457	(a) \$12.465	(a) \$13.710	(a) \$16.548
	(b) \$15.201	(b) \$15.164	(b) \$16.630	(b) \$12.459
Ending Number of AUs.....	(a) 612	(a) 65,735	(a) 109,253	(a) 118,764
	(b) 0	(b) 12,149	(b) 17,387	(b) 4,158
<b>SA American Funds® VCP Managed Asset Allocation (formerly VCP Managed Asset Allocation SAST) – SAST Class 3 Shares</b>				
(Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.064	(a) \$10.054	(a) \$9.809	(a) \$10.381
	(b) \$12.148	(b) \$12.116	(b) \$11.786	(b) \$12.436
Ending AUV .....	(a) \$10.054	(a) \$9.809	(a) \$10.381	(a) \$11.753
	(b) \$12.116	(b) \$11.786	(b) \$12.436	(b) \$11.233
Ending Number of AUs.....	(a) 0	(a) 50	(a) 88	(a) 93
	(b) 0	(b) 1,808	(b) 3,821	(b) 2,340
<b>SA BlackRock Multi-Asset Income – AST Class 3 Shares</b>				
(Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.223	(a) \$10.364	(a) \$9.766	(a) \$10.265
	(b) \$11.332	(b) \$11.473	(b) \$10.778	(b) \$11.295
Ending AUV .....	(a) \$10.364	(a) \$9.766	(a) \$10.265	(a) \$10.777
	(b) \$11.473	(b) \$10.778	(b) \$11.295	(b) \$10.060
Ending Number of AUs.....	(a) 0	(a) 4,869	(a) 4,838	(a) 9,964
	(b) 0	(b) 2,114	(b) 2,114	(b) 0
<b>SA BlackRock VCP Global Multi-Asset – SAST Class 3 Shares</b>				
(Inception Date – 01/25/16)				
Beginning AUV .....	(a) N/A	(a) N/A	(a) N/A	(a) \$10.417
	(b) N/A	(b) N/A	(b) N/A	(b) \$10.359
Ending AUV .....	(a) N/A	(a) N/A	(a) \$10.417	(a) \$11.548
	(b) N/A	(b) N/A	(b) \$10.359	(b) \$11.415
Ending Number of AUs.....	(a) N/A	(a) N/A	(a) 352	(a) 4,011
	(b) N/A	(b) N/A	(b) 2,366	(b) 2,128

AUV – Accumulation Unit Value

AU – Accumulation Unit

(a) Reflecting minimum Separate Account expenses

(b) Reflecting maximum Separate Account expenses, with election of the optional Return of Purchase Payment Death Benefit and C-Share option.

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Variable Portfolios	Inception to 12/31/14	Fiscal Year Ended 12/31/15	Fiscal Year Ended 12/31/16	Fiscal Year Ended 12/31/17
<b>SA Boston Company Capital Growth (formerly Capital Growth) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$12.088 (b) \$14.466	(a) \$12.120 (b) \$14.517	(a) \$12.624 (b) \$15.075	(a) \$12.747 (b) \$15.177
Ending AUV .....	(a) \$12.120 (b) \$14.517	(a) \$12.624 (b) \$15.075	(a) \$12.747 (b) \$15.177	(a) \$15.569 (b) \$12.089
Ending Number of AUs.....	(a) 0 (b) 0	(a) 15,193 (b) 4,413	(a) 32,699 (b) 7,681	(a) 35,813 (b) 3,482
<b>SA Columbia Focused Growth – SST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.183 (b) \$9.922	(a) \$10.079 (b) \$9.859	(a) \$10.285 (b) \$10.030	(a) \$9.251 (b) \$8.995
Ending AUV .....	(a) \$10.079 (b) \$9.859	(a) \$10.285 (b) \$10.030	(a) \$9.251 (b) \$8.995	(a) \$12.336 (b) \$11.429
Ending Number of AUs.....	(a) 0 (b) 0	(a) 2,785 (b) 0	(a) 4,724 (b) 0	(a) 13,819 (b) 0
<b>SA Columbia Focused Value – SST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.129 (b) \$9.784	(a) \$10.406 (b) \$9.984	(a) \$9.864 (b) \$9.436	(a) \$11.612 (b) \$11.075
Ending AUV .....	(a) \$10.406 (b) \$9.984	(a) \$9.864 (b) \$9.436	(a) \$11.612 (b) \$11.075	(a) \$13.942 (b) \$12.895
Ending Number of AUs.....	(a) 0 (b) 0	(a) 3,402 (b) 0	(a) 3,400 (b) 0	(a) 4,122 (b) 330
<b>SA Columbia Technology (formerly Technology) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$13.494 (b) \$15.450	(a) \$14.171 (b) \$16.235	(a) \$15.391 (b) \$17.579	(a) \$17.740 (b) \$20.202
Ending AUV .....	(a) \$14.171 (b) \$16.235	(a) \$15.391 (b) \$17.579	(a) \$17.740 (b) \$20.202	(a) \$23.662 (b) \$15.357
Ending Number of AUs.....	(a) 0 (b) 0	(a) 20,264 (b) 1,617	(a) 26,031 (b) 3,241	(a) 31,105 (b) 406
<b>SA DFA Ultra Short Bond (formerly Ultra Short Bond) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$9.759 (b) \$9.268	(a) \$9.737 (b) \$9.247	(a) \$9.586 (b) \$9.076	(a) \$9.449 (b) \$8.920
Ending AUV .....	(a) \$9.737 (b) \$9.247	(a) \$9.586 (b) \$9.076	(a) \$9.449 (b) \$8.920	(a) \$9.389 (b) \$9.536
Ending Number of AUs.....	(a) 0 (b) 0	(a) 99,937 (b) 1,879	(a) 58,766 (b) 461	(a) 78,324 (b) 670
<b>SA Dogs of Wall Street (formerly “Dogs” of Wall Street) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$12.115 (b) \$18.976	(a) \$12.140 (b) \$18.970	(a) \$12.224 (b) \$19.045	(a) \$14.223 (b) \$22.093
Ending AUV .....	(a) \$12.140 (b) \$18.970	(a) \$12.224 (b) \$19.045	(a) \$14.223 (b) \$22.093	(a) \$16.674 (b) \$13.209
Ending Number of AUs.....	(a) 0 (b) 0	(a) 40,129 (b) 22,471	(a) 89,309 (b) 33,496	(a) 105,657 (b) 4,785
<b>SA Edge Asset Allocation (formerly Asset Allocation) – AST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$11.296 (b) \$15.525	(a) \$11.303 (b) \$15.541	(a) \$10.960 (b) \$15.024	(a) \$11.978 (b) \$16.371
Ending AUV .....	(a) \$11.303 (b) \$15.541	(a) \$10.960 (b) \$15.024	(a) \$11.978 (b) \$16.371	(a) \$13.443 (b) \$11.272
Ending Number of AUs.....	(a) 0 (b) 0	(a) 218 (b) 0	(a) 220 (b) 0	(a) 1,792 (b) 0

AUV – Accumulation Unit Value

AU – Accumulation Unit

(a) Reflecting minimum Separate Account expenses

(b) Reflecting maximum Separate Account expenses, with election of the optional Return of Purchase Payment Death Benefit and C-Share option.

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Variable Portfolios	Inception to 12/31/14	Fiscal Year Ended 12/31/15	Fiscal Year Ended 12/31/16	Fiscal Year Ended 12/31/17
<b>SA Federated Corporate Bond (formerly Corporate Bond) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.277 (b) \$16.184	(a) \$10.257 (b) \$16.169	(a) \$9.996 (b) \$15.711	(a) \$10.725 (b) \$16.806
Ending AUV .....	(a) \$10.257 (b) \$16.169	(a) \$9.996 (b) \$15.711	(a) \$10.725 (b) \$16.806	(a) \$11.284 (b) \$10.566
Ending Number of AUs.....	(a) 0 (b) 0	(a) 85,078 (b) 17,116	(a) 147,710 (b) 38,297	(a) 193,300 (b) 13,419
<b>SA Fidelity Institutional AM<sup>SM</sup> Real Estate (formerly Real Estate) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.935 (b) \$11.376	(a) \$11.200 (b) \$11.775	(a) \$11.252 (b) \$11.794	(a) \$12.059 (b) \$12.603
Ending AUV .....	(a) \$11.200 (b) \$11.775	(a) \$11.252 (b) \$11.794	(a) \$12.059 (b) \$12.603	(a) \$12.538 (b) \$10.728
Ending Number of AUs.....	(a) 0 (b) 0	(a) 31,205 (b) 4,346	(a) 52,205 (b) 6,653	(a) 60,089 (b) 756
<b>SA Franklin Small Company Value (formerly Small Company Value) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$11.724 (b) \$15.391	(a) \$11.699 (b) \$15.435	(a) \$10.682 (b) \$14.051	(a) \$13.793 (b) \$18.090
Ending AUV .....	(a) \$11.699 (b) \$15.435	(a) \$10.682 (b) \$14.051	(a) \$13.793 (b) \$18.090	(a) \$14.945 (b) \$12.365
Ending Number of AUs.....	(a) 0 (b) 0	(a) 19,112 (b) 4,583	(a) 36,229 (b) 6,530	(a) 36,620 (b) 1,746
<b>SA Goldman Sachs Global Bond (formerly Global Bond) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$9.870 (b) \$12.613	(a) \$9.812 (b) \$12.570	(a) \$9.402 (b) \$12.009	(a) \$9.398 (b) \$11.967
Ending AUV .....	(a) \$9.812 (b) \$12.570	(a) \$9.402 (b) \$12.009	(a) \$9.398 (b) \$11.967	(a) \$9.904 (b) \$10.154
Ending Number of AUs.....	(a) 0 (b) 0	(a) 33,962 (b) 12,822	(a) 58,515 (b) 16,592	(a) 70,966 (b) 4,798
<b>SA Goldman Sachs Multi-Asset Insights Allocation</b>				
Beginning AUV .....	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A
Ending AUV .....	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) \$10.300 (b) \$10.286
Ending Number of AUs.....	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) 0 (b) 0
<b>SA Index Allocation 60/40</b>				
Beginning AUV .....	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A
Ending AUV .....	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) \$11.011 (b) \$10.952
Ending Number of AUs.....	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) 0 (b) 0
<b>SA Index Allocation 80/20</b>				
Beginning AUV .....	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A
Ending AUV .....	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) \$11.315 (b) \$11.254
Ending Number of AUs.....	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) 0 (b) 0

AUV – Accumulation Unit Value

AU – Accumulation Unit

(a) Reflecting minimum Separate Account expenses

(b) Reflecting maximum Separate Account expenses, with election of the optional Return of Purchase Payment Death Benefit and C-Share option.



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<b>SA Index Allocation 90/10</b>				
Beginning AUV	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A
Ending AUV	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) \$11.483 (b) \$11.421
Ending Number of AUs	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) 0 (b) 0
<b>SA Invesco Growth Opportunities (formerly Growth Opportunities) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV	(a) \$11.890 (b) \$17.403	(a) \$12.209 (b) \$17.945	(a) \$11.966 (b) \$17.534	(a) \$12.268 (b) \$17.924
Ending AUV	(a) \$12.209 (b) \$17.945	(a) \$11.966 (b) \$17.534	(a) \$12.268 (b) \$17.924	(a) \$15.112 (b) \$11.021
Ending Number of AUs	(a) 0 (b) 0	(a) 3,623 (b) 1,189	(a) 4,199 (b) 1,043	(a) 6,776 (b) 0
<b>SA Invesco VCP Equity-Income (formerly VCP Value) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV	(a) \$10.098 (b) \$11.694	(a) \$10.184 (b) \$11.756	(a) \$9.844 (b) \$11.329	(a) \$10.696 (b) \$12.273
Ending AUV	(a) \$10.184 (b) \$11.756	(a) \$9.844 (b) \$11.329	(a) \$10.696 (b) \$12.273	(a) \$11.636 (b) \$11.085
Ending Number of AUs	(a) 0 (b) 0	(a) 346 (b) 1,845	(a) 3,771 (b) 1,845	(a) 3,700 (b) 2,387
<b>SA Janus Focused Growth – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV	(a) \$12.333 (b) \$16.474	(a) \$12.303 (b) \$16.573	(a) \$12.170 (b) \$16.345	(a) \$11.834 (b) \$15.845
Ending AUV	(a) \$12.303 (b) \$16.573	(a) \$12.170 (b) \$16.345	(a) \$11.834 (b) \$15.845	(a) \$15.196 (b) \$11.715
Ending Number of AUs	(a) 0 (b) 0	(a) 24,955 (b) 5,821	(a) 40,995 (b) 7,920	(a) 39,651 (b) 1,494
<b>SA JPMorgan Diversified Balanced (formerly Balanced) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV	(a) \$11.630 (b) \$15.361	(a) \$11.785 (b) \$15.541	(a) \$11.631 (b) \$15.291	(a) \$12.297 (b) \$16.119
Ending AUV	(a) \$11.785 (b) \$15.541	(a) \$11.631 (b) \$15.291	(a) \$12.297 (b) \$16.119	(a) \$13.900 (b) \$11.331
Ending Number of AUs	(a) 0 (b) 0	(a) 5,857 (b) 28	(a) 13,492 (b) 6,378	(a) 23,848 (b) 1,529
<b>SA JPMorgan Emerging Markets (formerly Emerging Markets) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV	(a) \$9.241 (b) \$11.038	(a) \$8.840 (b) \$10.660	(a) \$7.476 (b) \$8.988	(a) \$8.165 (b) \$9.788
Ending AUV	(a) \$8.840 (b) \$10.660	(a) \$7.476 (b) \$8.988	(a) \$8.165 (b) \$9.788	(a) \$11.462 (b) \$11.386
Ending Number of AUs	(a) 0 (b) 0	(a) 48,003 (b) 15,889	(a) 66,558 (b) 16,891	(a) 85,400 (b) 1,084
<b>SA JPMorgan Equity-Income (formerly Growth-Income) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV	(a) \$12.376 (b) \$15.518	(a) \$12.576 (b) \$15.802	(a) \$12.137 (b) \$15.205	(a) \$13.837 (b) \$17.282
Ending AUV	(a) \$12.576 (b) \$15.802	(a) \$12.137 (b) \$15.205	(a) \$13.837 (b) \$17.282	(a) \$16.149 (b) \$12.589
Ending Number of AUs	(a) 0 (b) 0	(a) 41,153 (b) 14,887	(a) 91,235 (b) 23,379	(a) 92,923 (b) 7,055

AUV – Accumulation Unit Value

AU – Accumulation Unit

(a) Reflecting minimum Separate Account expenses

(b) Reflecting maximum Separate Account expenses, with election of the optional Return of Purchase Payment Death Benefit and C-Share option.

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<b>SA JPMorgan Global Equities (formerly Global Equities) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$11.433 (b) \$12.638	(a) \$11.458 (b) \$12.648	(a) \$11.165 (b) \$12.288	(a) \$11.640 (b) \$12.772
Ending AUV .....	(a) \$11.458 (b) \$12.648	(a) \$11.165 (b) \$12.288	(a) \$11.640 (b) \$12.772	(a) \$14.279 (b) \$11.667
Ending Number of AUs.....	(a) 0 (b) 0	(a) 23,564 (b) 2,058	(a) 25,774 (b) 5,662	(a) 26,113 (b) 0
<b>SA JPMorgan MFS Core Bond – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$9.814 (b) \$13.883	(a) \$9.844 (b) \$13.923	(a) \$9.700 (b) \$13.679	(a) \$9.893 (b) \$13.909
Ending AUV .....	(a) \$9.844 (b) \$13.923	(a) \$9.700 (b) \$13.679	(a) \$9.893 (b) \$13.909	(a) \$10.146 (b) \$10.018
Ending Number of AUs.....	(a) 0 (b) 0	(a) 93,239 (b) 24,841	(a) 191,526 (b) 40,938	(a) 218,497 (b) 16,751
<b>SA JPMorgan Mid-Cap Growth (formerly Mid Cap Growth) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.385 (b) \$9.789	(a) \$10.522 (b) \$9.936	(a) \$10.418 (b) \$9.808	(a) \$10.769 (b) \$10.109
Ending AUV .....	(a) \$10.522 (b) \$9.936	(a) \$10.418 (b) \$9.808	(a) \$10.769 (b) \$10.109	(a) \$16.728 (b) \$11.637
Ending Number of AUs.....	(a) 0 (b) 0	(a) 19,959 (b) 7,879	(a) 20,161 (b) 7,832	(a) 36,634 (b) 1,128
<b>SA Legg Mason BW Large Cap Value – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$11.789 (b) \$14.271	(a) \$11.885 (b) \$14.380	(a) \$11.879 (b) \$14.331	(a) \$13.431 (b) \$16.154
Ending AUV .....	(a) \$11.885 (b) \$14.380	(a) \$11.879 (b) \$14.331	(a) \$13.431 (b) \$16.154	(a) \$15.978 (b) \$12.636
Ending Number of AUs.....	(a) 0 (b) 0	(a) 39,396 (b) 33,286	(a) 61,013 (b) 33,149	(a) 62,275 (b) 4,317
<b>SA Legg Mason Tactical Opportunities</b>				
Beginning AUV .....	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A
Ending AUV .....	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) \$10.286 (b) \$10.272
Ending Number of AUs.....	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) 0 (b) 0
<b>SA MFS Blue Chip Growth (formerly Blue Chip Growth) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$12.658 (b) \$15.628	(a) \$12.869 (b) \$15.857	(a) \$13.254 (b) \$16.282	(a) \$13.907 (b) \$17.033
Ending AUV .....	(a) \$12.869 (b) \$15.857	(a) \$13.254 (b) \$16.282	(a) \$13.907 (b) \$17.033	(a) \$17.430 (b) \$12.648
Ending Number of AUs.....	(a) 0 (b) 0	(a) 26,370 (b) 7,555	(a) 42,340 (b) 13,187	(a) 49,837 (b) 2,765
<b>SA MFS Massachusetts Investors Trust – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$12.130 (b) \$16.612	(a) \$12.408 (b) \$16.994	(a) \$12.269 (b) \$16.752	(a) \$13.150 (b) \$17.902
Ending AUV .....	(a) \$12.408 (b) \$16.994	(a) \$12.269 (b) \$16.752	(a) \$13.150 (b) \$17.902	(a) \$16.012 (b) \$12.411
Ending Number of AUs.....	(a) 0 (b) 0	(a) 48,870 (b) 25,538	(a) 93,274 (b) 33,854	(a) 96,810 (b) 8,892

AUV – Accumulation Unit Value

AU – Accumulation Unit

(a) Reflecting minimum Separate Account expenses

(b) Reflecting maximum Separate Account expenses, with election of the optional Return of Purchase Payment Death Benefit and C-Share option.

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Variable Portfolios	Inception to 12/31/14	Fiscal Year Ended 12/31/15	Fiscal Year Ended 12/31/16	Fiscal Year Ended 12/31/17
<b>SA MFS Telecom Utility (formerly Telecom Utility) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$11.801 (b) \$18.344	(a) \$11.573 (b) \$18.179	(a) \$10.043 (b) \$15.729	(a) \$10.956 (b) \$17.107
Ending AUV .....	(a) \$11.573 (b) \$18.179	(a) \$10.043 (b) \$15.729	(a) \$10.956 (b) \$17.107	(a) \$12.431 (b) \$10.233
Ending Number of AUs.....	(a) 0 (b) 0	(a) 10,969 (b) 413	(a) 16,746 (b) 3,124	(a) 24,481 (b) 569
<b>SA MFS Total Return – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$11.290 (b) \$14.377	(a) \$11.396 (b) \$14.516	(a) \$11.191 (b) \$14.213	(a) \$12.043 (b) \$15.249
Ending AUV .....	(a) \$11.396 (b) \$14.516	(a) \$11.191 (b) \$14.213	(a) \$12.043 (b) \$15.249	(a) \$13.335 (b) \$11.294
Ending Number of AUs.....	(a) 0 (b) 0	(a) 10,112 (b) 18,826	(a) 14,468 (b) 31,987	(a) 17,461 (b) 0
<b>SA Morgan Stanley International Equities (formerly International Diversified Equities) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$9.941 (b) \$10.738	(a) \$9.663 (b) \$10.430	(a) \$9.559 (b) \$10.287	(a) \$9.247 (b) \$9.921
Ending AUV .....	(a) \$9.663 (b) \$10.430	(a) \$9.559 (b) \$10.287	(a) \$9.247 (b) \$9.921	(a) \$11.408 (b) \$10.506
Ending Number of AUs.....	(a) 0 (b) 0	(a) 49,310 (b) 20,257	(a) 74,235 (b) 25,021	(a) 77,982 (b) 3,801
<b>SA Multi Multi-Managed Diversified Fixed Income (formerly Diversified Fixed Income) – SST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.065 (b) \$9.983	(a) \$10.106 (b) \$10.018	(a) \$9.943 (b) \$9.827	(a) \$10.148 (b) \$10.000
Ending AUV .....	(a) \$10.106 (b) \$10.018	(a) \$9.943 (b) \$9.827	(a) \$10.148 (b) \$10.000	(a) \$10.412 (b) \$9.995
Ending Number of AUs.....	(a) 0 (b) 0	(a) 3,823 (b) 1,712	(a) 6,443 (b) 2,019	(a) 7,061 (b) 0
<b>SA Multi-Managed International Equity (formerly International Equity) – SST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$9.804 (b) \$9.943	(a) \$9.595 (b) \$9.733	(a) \$9.196 (b) \$9.300	(a) \$9.065 (b) \$9.140
Ending AUV .....	(a) \$9.595 (b) \$9.733	(a) \$9.196 (b) \$9.300	(a) \$9.065 (b) \$9.140	(a) \$11.334 (b) \$10.594
Ending Number of AUs.....	(a) 0 (b) 0	(a) 18,334 (b) 5,140	(a) 19,837 (b) 5,460	(a) 26,509 (b) 0
<b>SA Multi-Managed Large Cap Growth (formerly Large Cap Growth) – SST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.344 (b) \$9.880	(a) \$10.517 (b) \$10.024	(a) \$10.849 (b) \$10.310	(a) \$11.038 (b) \$10.458
Ending AUV .....	(a) \$10.517 (b) \$10.024	(a) \$10.849 (b) \$10.310	(a) \$11.038 (b) \$10.458	(a) \$13.906 (b) \$12.316
Ending Number of AUs.....	(a) 0 (b) 0	(a) 924 (b) 6,714	(a) 165 (b) 6,738	(a) 2,916 (b) 0
<b>SA Multi-Managed Large Cap Value (formerly Large Cap Value) – SST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.232 (b) \$9.921	(a) \$10.302 (b) \$9.981	(a) \$9.673 (b) \$9.343	(a) \$10.982 (b) \$10.576
Ending AUV .....	(a) \$10.302 (b) \$9.981	(a) \$9.673 (b) \$9.343	(a) \$10.982 (b) \$10.576	(a) \$12.385 (b) \$11.675
Ending Number of AUs.....	(a) 0 (b) 0	(a) 2,593 (b) 8,459	(a) 3,302 (b) 7,655	(a) 4,547 (b) 0

AUV – Accumulation Unit Value

AU – Accumulation Unit

(a) Reflecting minimum Separate Account expenses

(b) Reflecting maximum Separate Account expenses, with election of the optional Return of Purchase Payment Death Benefit and C-Share option.

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<b>SA Multi-Managed Mid Cap Growth (formerly Mid-Cap Growth) – SST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$12.867 (b) \$19.450	(a) \$13.019 (b) \$19.686	(a) \$13.228 (b) \$19.941	(a) \$13.077 (b) \$19.655
Ending AUV .....	(a) \$13.019 (b) \$19.686	(a) \$13.228 (b) \$19.941	(a) \$13.077 (b) \$19.655	(a) \$13.421 (b) \$11.675
Ending Number of AUs.....	(a) 0 (b) 0	(a) 19,501 (b) 2,086	(a) 30,240 (b) 1,973	(a) 20,506 (b) 0
<b>SA Multi-Managed Mid Cap Value (formerly Mid Cap Value) – SST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.354 (b) \$9.820	(a) \$10.535 (b) \$9.999	(a) \$9.791 (b) \$9.265	(a) \$11.210 (b) \$10.577
Ending AUV .....	(a) \$10.535 (b) \$9.999	(a) \$9.791 (b) \$9.265	(a) \$11.210 (b) \$10.577	(a) \$12.485 (b) \$11.298
Ending Number of AUs.....	(a) 0 (b) 0	(a) 12,748 (b) 8,637	(a) 17,080 (b) 7,738	(a) 18,022 (b) 0
<b>SA Multi-Managed Small Cap (formerly Small Cap) – SST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.658 (b) \$9.695	(a) \$10.859 (b) \$10.011	(a) \$10.108 (b) \$9.291	(a) \$11.859 (b) \$10.867
Ending AUV .....	(a) \$10.859 (b) \$10.011	(a) \$10.108 (b) \$9.291	(a) \$11.859 (b) \$10.867	(a) \$12.931 (b) \$11.318
Ending Number of AUs.....	(a) 0 (b) 0	(a) 8,068 (b) 2,376	(a) 9,305 (b) 2,128	(a) 9,062 (b) 104
<b>SA Oppenheimer Main Street Large Cap (formerly Equity Opportunities) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$12.417 (b) \$15.473	(a) \$12.469 (b) \$15.514	(a) \$12.671 (b) \$15.717	(a) \$13.959 (b) \$17.263
Ending AUV .....	(a) \$12.469 (b) \$15.514	(a) \$12.671 (b) \$15.717	(a) \$13.959 (b) \$17.263	(a) \$16.096 (b) \$12.295
Ending Number of AUs.....	(a) 0 (b) 0	(a) 22,614 (b) 7,764	(a) 43,962 (b) 10,970	(a) 47,663 (b) 3,666
<b>SA PIMCO VCP Tactical Balanced (formerly VCP Total Return Balanced) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.162 (b) \$11.340	(a) \$10.178 (b) \$11.341	(a) \$9.681 (b) \$10.756	(a) \$10.225 (b) \$11.326
Ending AUV .....	(a) \$10.178 (b) \$11.341	(a) \$9.681 (b) \$10.756	(a) \$10.225 (b) \$11.326	(a) \$11.750 (b) \$11.089
Ending Number of AUs.....	(a) 1,249 (b) 0	(a) 10,314 (b) 4,412	(a) 12,163 (b) 1,943	(a) 10,943 (b) 2,568
<b>SA PineBridge High-Yield Bond (formerly High-Yield Bond) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.330 (b) \$14.013	(a) \$10.035 (b) \$13.678	(a) \$9.475 (b) \$12.876	(a) \$11.055 (b) \$14.978
Ending AUV .....	(a) \$10.035 (b) \$13.678	(a) \$9.475 (b) \$12.876	(a) \$11.055 (b) \$14.978	(a) \$11.968 (b) \$11.297
Ending Number of AUs.....	(a) 0 (b) 0	(a) 45,783 (b) 6,756	(a) 75,793 (b) 14,492	(a) 81,972 (b) 3,625
<b>SA Putnam Asset Allocation Diversified Growth (formerly Asset Allocation Diversified Growth) – SST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.242 (b) \$9.875	(a) \$10.318 (b) \$9.942	(a) \$10.164 (b) \$9.765	(a) \$10.768 (b) \$10.314
Ending AUV .....	(a) \$10.318 (b) \$9.942	(a) \$10.164 (b) \$9.765	(a) \$10.768 (b) \$10.314	(a) \$12.726 (b) \$11.510
Ending Number of AUs.....	(a) 0 (b) 0	(a) 2,787 (b) 0	(a) 2,945 (b) 1,517	(a) 37,551 (b) 0

AUV – Accumulation Unit Value

AU – Accumulation Unit

(a) Reflecting minimum Separate Account expenses

(b) Reflecting maximum Separate Account expenses, with election of the optional Return of Purchase Payment Death Benefit and C-Share option.

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<b>SA Putnam International Growth and Income (formerly International Growth and Income) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.278 (b) \$9.280	(a) \$9.871 (b) \$8.943	(a) \$9.582 (b) \$8.656	(a) \$9.597 (b) \$8.643
Ending AUV .....	(a) \$9.871 (b) \$8.943	(a) \$9.582 (b) \$8.656	(a) \$9.597 (b) \$8.643	(a) \$11.787 (b) \$10.678
Ending Number of AUs.....	(a) 0 (b) 0	(a) 35,835 (b) 4,477	(a) 39,059 (b) 1,897	(a) 41,731 (b) 279
<b>SA Schroders VCP Global Allocation – SAST Class 3 Shares</b> (Inception Date – 01/25/16)				
Beginning AUV .....	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) \$10.865 (b) \$10.804
Ending AUV .....	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) \$10.865 (b) \$10.804	(a) \$12.153 (b) \$12.013
Ending Number of AUs.....	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) 179 (b) 2,353	(a) 611 (b) 2,116
<b>SA T. Rowe Price Asset Allocation Growth</b>				
Beginning AUV .....	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A
Ending AUV .....	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) \$10.293 (b) \$10.278
Ending Number of AUs.....	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) 0 (b) 0
<b>SA T. Rowe Price Growth Stock (formerly Stock) – SST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.392 (b) \$9.978	(a) \$10.385 (b) \$9.968	(a) \$11.325 (b) \$10.837	(a) \$11.312 (b) \$10.792
Ending AUV .....	(a) \$10.385 (b) \$9.968	(a) \$11.325 (b) \$10.837	(a) \$11.312 (b) \$10.792	(a) \$14.867 (b) \$12.930
Ending Number of AUs.....	(a) 0 (b) 0	(a) 10,060 (b) 12,059	(a) 12,395 (b) 7,017	(a) 15,319 (b) 2,115
<b>SA T. Rowe Price VCP Balanced – SAST Class 3 Shares</b> (Inception Date – 01/25/16)				
Beginning AUV .....	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) \$10.608 (b) \$10.548
Ending AUV .....	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) \$10.608 (b) \$10.548	(a) \$12.477 (b) \$12.333
Ending Number of AUs.....	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) 3,555 (b) 3,858	(a) 17,006 (b) 4,721
<b>SA Templeton Foreign Value (formerly Foreign Value) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.517 (b) \$11.004	(a) \$10.366 (b) \$10.889	(a) \$9.752 (b) \$10.214	(a) \$9.757 (b) \$10.189
Ending AUV .....	(a) \$10.366 (b) \$10.889	(a) \$9.752 (b) \$10.214	(a) \$9.757 (b) \$10.189	(a) \$11.722 (b) \$9.876
Ending Number of AUs.....	(a) 0 (b) 0	(a) 22,024 (b) 25,126	(a) 47,284 (b) 30,054	(a) 48,534 (b) 4,444
<b>SA VCP Dynamic Allocation (formerly SunAmerica Dynamic Allocation) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.089 (b) \$12.469	(a) \$10.130 (b) \$12.513	(a) \$9.502 (b) \$11.703	(a) \$9.822 (b) \$12.061
Ending AUV .....	(a) \$10.130 (b) \$12.513	(a) \$9.502 (b) \$11.703	(a) \$9.822 (b) \$12.061	(a) \$11.653 (b) \$10.995
Ending Number of AUs.....	(a) 0 (b) 0	(a) 111,291 (b) 1,771	(a) 102,887 (b) 1,771	(a) 104,071 (b) 407

AUV – Accumulation Unit Value

AU – Accumulation Unit

(a) Reflecting minimum Separate Account expenses

(b) Reflecting maximum Separate Account expenses, with election of the optional Return of Purchase Payment Death Benefit and C-Share option.

**CONDENSED FINANCIAL INFORMATION FOR CONTRACTS ISSUED BY  
AMERICAN GENERAL LIFE INSURANCE COMPANY  
(IN ALL STATES EXCEPT NEW YORK) – Continued**

Variable Portfolios	Inception to 12/31/14	Fiscal Year Ended 12/31/15	Fiscal Year Ended 12/31/16	Fiscal Year Ended 12/31/17
<b>SA VCP Dynamic Strategy (formerly SunAmerica Dynamic Strategy) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.091 (b) \$12.361	(a) \$10.146 (b) \$12.426	(a) \$9.492 (b) \$11.589	(a) \$9.872 (b) \$12.017
Ending AUV .....	(a) \$10.146 (b) \$12.426	(a) \$9.492 (b) \$11.589	(a) \$9.872 (b) \$12.017	(a) \$11.557 (b) \$10.986
Ending Number of AUs.....	(a) 2,505 (b) 0	(a) 33,835 (b) 1,790	(a) 32,621 (b) 1,790	(a) 34,604 (b) 617
<b>SA VCP Index Allocation</b>				
Beginning AUV .....	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A
Ending AUV .....	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) \$10.396 (b) \$10.382
Ending Number of AUs.....	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) 0 (b) 0
<b>SA Wellington Capital Appreciation (formerly Capital Appreciation) – AST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$13.131 (b) \$21.900	(a) \$13.208 (b) \$22.012	(a) \$14.169 (b) \$23.542	(a) \$14.257 (b) \$23.617
Ending AUV .....	(a) \$13.208 (b) \$22.012	(a) \$14.169 (b) \$23.542	(a) \$14.257 (b) \$23.617	(a) \$18.677 (b) \$12.713
Ending Number of AUs.....	(a) 0 (b) 0	(a) 59,830 (b) 11,634	(a) 104,621 (b) 14,854	(a) 116,025 (b) 7,510
<b>SA Wellington Government and Quality Bond (formerly Government and Quality Bond) – AST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$9.992 (b) \$12.286	(a) \$10.073 (b) \$12.363	(a) \$9.991 (b) \$12.227	(a) \$10.002 (b) \$12.203
Ending AUV .....	(a) \$10.073 (b) \$12.363	(a) \$9.991 (b) \$12.227	(a) \$10.002 (b) \$12.203	(a) \$10.165 (b) \$9.828
Ending Number of AUs.....	(a) 0 (b) 0	(a) 81,776 (b) 19,881	(a) 240,937 (b) 36,576	(a) 240,967 (b) 14,052
<b>SA Wellington Growth (formerly Growth) – AST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$12.304 (b) \$15.385	(a) \$12.279 (b) \$15.363	(a) \$12.133 (b) \$15.134	(a) \$12.856 (b) \$15.989
Ending AUV .....	(a) \$12.279 (b) \$15.363	(a) \$12.133 (b) \$15.134	(a) \$12.856 (b) \$15.989	(a) \$15.193 (b) \$11.502
Ending Number of AUs.....	(a) 0 (b) 0	(a) 5,403 (b) 164	(a) 5,425 (b) 334	(a) 5,379 (b) 0
<b>SA Wellington Natural Resources (formerly Natural Resources) – AST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$9.455 (b) \$9.345	(a) \$8.465 (b) \$8.456	(a) \$6.565 (b) \$6.538	(a) \$8.418 (b) \$8.358
Ending AUV .....	(a) \$8.465 (b) \$8.456	(a) \$6.565 (b) \$6.538	(a) \$8.418 (b) \$8.358	(a) \$9.556 (b) \$10.517
Ending Number of AUs.....	(a) 0 (b) 0	(a) 7,353 (b) 3,203	(a) 10,203 (b) 9,107	(a) 21,792 (b) 593
<b>SA Wellington Real Return (formerly Real Return) – SST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.022 (b) \$11.606	(a) \$9.937 (b) \$11.527	(a) \$9.695 (b) \$11.213	(a) \$9.944 (b) \$11.466
Ending AUV .....	(a) \$9.937 (b) \$11.527	(a) \$9.695 (b) \$11.213	(a) \$9.944 (b) \$11.466	(a) \$10.025 (b) \$9.795
Ending Number of AUs.....	(a) 0 (b) 0	(a) 38,298 (b) 15,805	(a) 60,135 (b) 21,469	(a) 64,015 (b) 4,887

AUV – Accumulation Unit Value

AU – Accumulation Unit

(a) Reflecting minimum Separate Account expenses

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**CONDENSED FINANCIAL INFORMATION FOR CONTRACTS ISSUED BY  
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Variable Portfolios	Inception to 12/31/14	Fiscal Year Ended 12/31/15	Fiscal Year Ended 12/31/16	Fiscal Year Ended 12/31/17
<b>SA WellsCap Aggressive Growth (formerly Aggressive Growth) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$11.777 (b) \$12.695	(a) \$11.843 (b) \$12.919	(a) \$11.546 (b) \$12.557	(a) \$12.232 (b) \$13.264
Ending AUV .....	(a) \$11.843 (b) \$12.919	(a) \$11.546 (b) \$12.557	(a) \$12.232 (b) \$13.264	(a) \$15.639 (b) \$11.874
Ending Number of AUs.....	(a) 0 (b) 0	(a) 2,240 (b) 1,029	(a) 4,124 (b) 1,802	(a) 10,531 (b) 0
<b>SA WellsCap Fundamental Growth (formerly Fundamental Growth) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$12.461 (b) \$15.752	(a) \$12.538 (b) \$15.899	(a) \$12.559 (b) \$15.878	(a) \$12.514 (b) \$15.774
Ending AUV .....	(a) \$12.538 (b) \$15.899	(a) \$12.559 (b) \$15.878	(a) \$12.514 (b) \$15.774	(a) \$16.752 (b) \$12.554
Ending Number of AUs.....	(a) 0 (b) 0	(a) 0 (b) 0	(a) 113 (b) 0	(a) 6,763 (b) 0
<b>VALIC Company I Global Social Awareness Fund – VAL I</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.188 (b) \$9.929	(a) \$10.220 (b) \$9.936	(a) \$10.075 (b) \$9.765	(a) \$10.658 (b) \$10.299
Ending AUV .....	(a) \$10.220 (b) \$9.936	(a) \$10.075 (b) \$9.765	(a) \$10.658 (b) \$10.299	(a) \$12.936 (b) \$11.747
Ending Number of AUs.....	(a) 0 (b) 0	(a) 0 (b) 0	(a) 909 (b) 17,652	(a) 58,737 (b) 0
<b>VALIC Company I International Equities Index Fund – VAL I</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$9.790 (b) \$9.942	(a) \$9.535 (b) \$9.696	(a) \$9.336 (b) \$9.465	(a) \$9.350 (b) \$9.451
Ending AUV .....	(a) \$9.535 (b) \$9.696	(a) \$9.336 (b) \$9.465	(a) \$9.350 (b) \$9.451	(a) \$11.500 (b) \$10.762
Ending Number of AUs.....	(a) 0 (b) 0	(a) 106,732 (b) 59,417	(a) 267,207 (b) 64,936	(a) 336,671 (b) 0
<b>VALIC Company I Mid Cap Index Fund – VAL I</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.461 (b) \$9.809	(a) \$10.595 (b) \$9.972	(a) \$10.218 (b) \$9.587	(a) \$12.190 (b) \$11.404
Ending AUV .....	(a) \$10.595 (b) \$9.972	(a) \$10.218 (b) \$9.587	(a) \$12.190 (b) \$11.404	(a) \$13.975 (b) \$12.295
Ending Number of AUs.....	(a) 0 (b) 0	(a) 111,608 (b) 32,098	(a) 151,233 (b) 47,831	(a) 200,279 (b) 0
<b>VALIC Company I Nasdaq-100 Index Fund – VAL I</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.304 (b) \$9.907	(a) \$10.447 (b) \$9.951	(a) \$11.282 (b) \$10.714	(a) \$11.914 (b) \$11.281
Ending AUV .....	(a) \$10.447 (b) \$9.951	(a) \$11.282 (b) \$10.714	(a) \$11.914 (b) \$11.281	(a) \$15.589 (b) \$13.741
Ending Number of AUs.....	(a) 0 (b) 0	(a) 52,643 (b) 26,343	(a) 98,500 (b) 34,205	(a) 115,553 (b) 666
<b>VALIC Company I Small Cap Index Fund – VAL I</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.711 (b) \$9.585	(a) \$10.945 (b) \$9.918	(a) \$10.340 (b) \$9.342	(a) \$12.394 (b) \$11.164
Ending AUV .....	(a) \$10.945 (b) \$9.918	(a) \$10.340 (b) \$9.342	(a) \$12.394 (b) \$11.164	(a) \$14.021 (b) \$11.983
Ending Number of AUs.....	(a) 0 (b) 0	(a) 96,087 (b) 57,158	(a) 102,321 (b) 62,523	(a) 146,014 (b) 0

AUV – Accumulation Unit Value

AU – Accumulation Unit

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**CONDENSED FINANCIAL INFORMATION FOR CONTRACTS ISSUED BY  
AMERICAN GENERAL LIFE INSURANCE COMPANY  
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Variable Portfolios	Inception to 12/31/14	Fiscal Year Ended 12/31/15	Fiscal Year Ended 12/31/16	Fiscal Year Ended 12/31/17
<b>VALIC Company I Stock Index Fund – VAL I</b>				
(Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.340	(a) \$10.455	(a) \$10.450	(a) \$11.534
	(b) \$9.912	(b) \$10.002	(b) \$9.967	(b) \$10.968
Ending AUV .....	(a) \$10.455	(a) \$10.450	(a) \$11.534	(a) \$13.851
	(b) \$10.002	(b) \$9.967	(b) \$10.968	(b) \$12.660
Ending Number of AUs.....	(a) 0	(a) 429,868	(a) 623,103	(a) 671,598
	(b) 0	(b) 106,649	(b) 130,332	(b) 336

AUV – Accumulation Unit Value

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**CONDENSED FINANCIAL INFORMATION FOR CONTRACTS ISSUED BY  
THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK (NEW YORK ONLY)**

Variable Portfolios	Inception to 12/31/14	Fiscal Year Ended 12/31/15	Fiscal Year Ended 12/31/16	Fiscal Year Ended 12/31/17
<b>American Funds Capital Income Builder – AFIS Class 4 Shares</b>				
(Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.078	(a) \$9.734	(a) \$9.426	(a) \$9.647
	(b) \$9.910	(b) \$9.734	(b) \$9.426	(b) \$9.647
Ending AUV .....	(a) \$9.734	(a) \$9.426	(a) \$9.647	(a) \$11.021
	(b) \$9.734	(b) \$9.426	(b) \$9.647	(b) \$10.471
Ending Number of AUs.....	(a) 0	(a) 0	(a) 2,436	(a) 2,463
	(b) 0	(b) 0	(b) 2,436	(b) 277
<b>BlackRock Global Allocation V.I. Fund – BLK Class III Shares</b>				
(Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$9.975	(a) \$9.916	(a) \$9.709	(a) \$9.969
	(b) \$9.746	(b) \$9.699	(b) \$9.468	(b) \$9.693
Ending AUV .....	(a) \$9.916	(a) \$9.709	(a) \$9.969	(a) \$11.211
	(b) \$9.699	(b) \$9.468	(b) \$9.693	(b) \$10.582
Ending Number of AUs.....	(a) 0	(a) 606	(a) 924	(a) 1,625
	(b) 0	(b) 2,838	(b) 3,838	(b) 0
<b>BlackRock iShares Alternative Strategies V.I. Fund – BLK Class III Shares</b>				
(Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.175	(a) \$10.165	(a) \$9.929	(a) \$10.431
	(b) \$10.041	(b) \$9.981	(b) \$9.720	(b) \$10.182
Ending AUV .....	(a) \$10.165	(a) \$9.929	(a) \$10.431	(a) \$11.602
	(b) \$9.981	(b) \$9.720	(b) \$10.182	(b) \$10.723
Ending Number of AUs.....	(a) 0	(a) 0	(a) 0	(a) 443
	(b) 0	(b) 1,906	(b) 2,909	(b) 2,596
<b>BlackRock iShares Dynamic Allocation V.I. Fund – BLK Class III Shares</b>				
(Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.137	(a) \$10.077	(a) \$9.569	(a) \$10.048
	(b) \$9.876	(b) \$9.825	(b) \$9.302	(b) \$9.739
Ending AUV .....	(a) \$10.077	(a) \$9.569	(a) \$10.048	(a) \$11.402
	(b) \$9.825	(b) \$9.302	(b) \$9.739	(b) \$10.702
Ending Number of AUs.....	(a) 0	(a) 0	(a) 0	(a) 1,130
	(b) 0	(b) 0	(b) 1,152	(b) 0
<b>BlackRock iShares Dynamic Fixed Income V.I. Fund – BLK Class III Shares</b>				
(Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.057	(a) \$10.045	(a) \$9.789	(a) \$10.004
	(b) \$9.964	(b) \$9.970	(b) \$9.687	(b) \$9.870
Ending AUV .....	(a) \$10.045	(a) \$9.789	(a) \$10.004	(a) \$10.251
	(b) \$9.970	(b) \$9.687	(b) \$9.870	(b) \$9.918
Ending Number of AUs.....	(a) 0	(a) 2,926	(a) 2,880	(a) 3,217
	(b) 0	(b) 0	(b) 0	(b) 0
<b>BlackRock iShares Equity Appreciation V.I. Fund – BLK Class III Shares</b>				
(Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.138	(a) \$10.018	(a) \$9.244	(a) \$9.971
	(b) \$9.704	(b) \$9.616	(b) \$8.847	(b) \$9.514
Ending AUV .....	(a) \$10.018	(a) \$9.244	(a) \$9.971	(a) \$11.989
	(b) \$9.616	(b) \$8.847	(b) \$9.514	(b) \$11.080
Ending Number of AUs.....	(a) 0	(a) 0	(a) 0	(a) 0
	(b) 0	(b) 0	(b) 0	(b) 0
<b>Columbia Variable Portfolio – Emerging Markets Bond Fund – CFT II Class 2 Shares</b>				
(Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$9.998	(a) \$9.562	(a) \$9.333	(a) \$10.253
	(b) \$10.363	(b) \$9.982	(b) \$9.714	(b) \$10.640
Ending AUV .....	(a) \$9.562	(a) \$9.333	(a) \$10.253	(a) \$11.327
	(b) \$9.982	(b) \$9.714	(b) \$10.640	(b) \$11.141
Ending Number of AUs.....	(a) 0	(a) 0	(a) 0	(a) 0
	(b) 0	(b) 0	(b) 0	(b) 0

AUV – Accumulation Unit Value

AU – Accumulation Unit

(a) Reflecting minimum Separate Account expenses

(b) Reflecting maximum Separate Account expenses, with election of the optional Return of Purchase Payment Death Benefit and C-Share option.

**CONDENSED FINANCIAL INFORMATION FOR CONTRACTS ISSUED BY  
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Variable Portfolios	Inception to 12/31/14	Fiscal Year Ended 12/31/15	Fiscal Year Ended 12/31/16	Fiscal Year Ended 12/31/17
<b>Columbia Variable Portfolio – Limited Duration Credit Fund – CFT II Class 2 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$9.988 (b) \$10.078	(a) \$9.865 (b) \$9.962	(a) \$9.514 (b) \$9.579	(a) \$9.907 (b) \$9.945
Ending AUV .....	(a) \$9.865 (b) \$9.962	(a) \$9.514 (b) \$9.579	(a) \$9.907 (b) \$9.945	(a) \$9.976 (b) \$9.829
Ending Number of AUs .....	(a) 0 (b) 0	(a) 720 (b) 0	(a) 743 (b) 0	(a) 1,183 (b) 0
<b>Franklin Founding Funds Allocation VIP Fund – FTVIPT Class 2 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$13.039 (b) \$12.798	(a) \$12.915 (b) \$12.657	(a) \$11.980 (b) \$11.705	(a) \$13.411 (b) \$13.064
Ending AUV .....	(a) \$12.915 (b) \$12.657	(a) \$11.980 (b) \$11.705	(a) \$13.411 (b) \$13.064	(a) \$14.854 (b) \$10.873
Ending Number of AUs .....	(a) 0 (b) 0	(a) 0 (b) 0	(a) 0 (b) 940	(a) 0 (b) 0
<b>Franklin Income VIP Fund – FTVIPT Class 2 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$14.245 (b) \$13.919	(a) \$13.910 (b) \$13.623	(a) \$12.787 (b) \$12.486	(a) \$14.421 (b) \$14.040
Ending AUV .....	(a) \$13.910 (b) \$13.623	(a) \$12.787 (b) \$12.486	(a) \$14.421 (b) \$14.040	(a) \$15.643 (b) \$10.808
Ending Number of AUs .....	(a) 0 (b) 0	(a) 362 (b) 0	(a) 349 (b) 0	(a) 589 (b) 0
<b>Franklin Strategic Income VIP Fund – FTVIPT Class 2 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.022 (b) \$10.078	(a) \$9.844 (b) \$10.038	(a) \$9.360 (b) \$9.761	(a) \$9.993 (b) \$10.810
Ending AUV .....	(a) \$9.844 (b) \$10.038	(a) \$9.360 (b) \$9.761	(a) \$9.993 (b) \$10.810	(a) \$10.334 (b) \$10.155
Ending Number of AUs .....	(a) 0 (b) 0	(a) 931 (b) 0	(a) 1,411 (b) 0	(a) 1,600 (b) 0
<b>Goldman Sachs VIT Global Trends Allocation Fund – GST Class Service Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.056 (b) \$9.885	(a) \$10.179 (b) \$9.988	(a) \$9.482 (b) \$9.276	(a) \$9.786 (b) \$9.544
Ending AUV .....	(a) \$10.179 (b) \$9.988	(a) \$9.482 (b) \$9.276	(a) \$9.786 (b) \$9.544	(a) \$10.948 (b) \$10.230
Ending Number of AUs .....	(a) 0 (b) 0	(a) 0 (b) 0	(a) 0 (b) 0	(a) 1,176 (b) 0
<b>Goldman Sachs VIT Government Money Market Fund – GST Class Service Shares</b> (Inception Date – 05/02/16)				
Beginning AUV .....	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) \$9.930 (b) \$9.910
Ending AUV .....	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) \$9.930 (b) \$9.910	(a) \$9.872 (b) \$9.773
Ending Number of AUs .....	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) 0 (b) 0	(a) 0 (b) 0
<b>Goldman Sachs VIT Multi-Strategy Alternatives Portfolio – GST Class Adv Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$9.918 (b) \$9.710	(a) \$9.815 (b) \$9.627	(a) \$9.233 (b) \$9.029	(a) \$9.157 (b) \$8.928
Ending AUV .....	(a) \$9.815 (b) \$9.627	(a) \$9.233 (b) \$9.029	(a) \$9.157 (b) \$8.928	(a) \$9.523 (b) \$9.484
Ending Number of AUs .....	(a) 0 (b) 0	(a) 0 (b) 2,024	(a) 0 (b) 4,440	(a) 0 (b) 0

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**CONDENSED FINANCIAL INFORMATION FOR CONTRACTS ISSUED BY  
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Variable Portfolios	Inception to 12/31/14	Fiscal Year Ended 12/31/15	Fiscal Year Ended 12/31/16	Fiscal Year Ended 12/31/17
<b>Goldman Sachs VIT Strategic Income Fund – GST Class Adv Shares</b> (Inception Date – 11/10/14)				
Beginning AUV	(a) \$9.878 (b) \$9.820	(a) \$9.801 (b) \$9.761	(a) \$9.476 (b) \$9.409	(a) \$9.442 (b) \$9.347
Ending AUV	(a) \$9.801 (b) \$9.761	(a) \$9.476 (b) \$9.409	(a) \$9.442 (b) \$9.347	(a) \$9.122 (b) \$9.299
Ending Number of AUs	(a) 0 (b) 0	(a) 2,343 (b) 0	(a) 520 (b) 0	(a) 863 (b) 0
<b>Invesco V.I. American Franchise Fund – AVIF Series II Shares</b> (Inception Date – 11/10/14)				
Beginning AUV	(a) \$13.004 (b) \$17.843	(a) \$13.121 (b) \$18.076	(a) \$13.594 (b) \$18.671	(a) \$13.717 (b) \$18.784
Ending AUV	(a) \$13.121 (b) \$18.076	(a) \$13.594 (b) \$18.671	(a) \$13.717 (b) \$18.784	(a) \$17.234 (b) \$12.291
Ending Number of AUs	(a) 0 (b) 0	(a) 0 (b) 0	(a) 0 (b) 0	(a) 0 (b) 0
<b>Invesco V.I. Balanced-Risk Allocation Fund – AVIF Series II Shares</b> (Inception Date – 11/10/14)				
Beginning AUV	(a) \$10.105 (b) \$9.858	(a) \$10.173 (b) \$9.890	(a) \$9.619 (b) \$9.323	(a) \$10.610 (b) \$10.252
Ending AUV	(a) \$10.173 (b) \$9.890	(a) \$9.619 (b) \$9.323	(a) \$10.610 (b) \$10.252	(a) \$11.526 (b) \$10.670
Ending Number of AUs	(a) 0 (b) 0	(a) 0 (b) 0	(a) 0 (b) 0	(a) 340 (b) 286
<b>Invesco V.I. Comstock Fund – AVIF Series II Shares</b> (Inception Date – 11/10/14)				
Beginning AUV	(a) \$12.181 (b) \$15.537	(a) \$12.271 (b) \$15.568	(a) \$11.385 (b) \$14.401	(a) \$13.174 (b) \$16.613
Ending AUV	(a) \$12.271 (b) \$15.568	(a) \$11.385 (b) \$14.401	(a) \$13.174 (b) \$16.613	(a) \$15.320 (b) \$11.964
Ending Number of AUs	(a) 0 (b) 0	(a) 2,563 (b) 1,247	(a) 6,610 (b) 2,445	(a) 7,379 (b) 0
<b>Invesco V.I. Growth and Income Fund – AVIF Series II Shares</b> (Inception Date – 11/10/14)				
Beginning AUV	(a) \$12.043 (b) \$15.365	(a) \$12.185 (b) \$15.481	(a) \$11.652 (b) \$14.760	(a) \$13.765 (b) \$17.383
Ending AUV	(a) \$12.185 (b) \$15.481	(a) \$11.652 (b) \$14.760	(a) \$13.765 (b) \$17.383	(a) \$15.525 (b) \$12.326
Ending Number of AUs	(a) 0 (b) 0	(a) 2,504 (b) 1,404	(a) 6,580 (b) 2,907	(a) 7,409 (b) 0
<b>Ivy VIP Asset Strategy – IVY Class A Shares</b> (Inception Date – 11/10/14)				
Beginning AUV	(a) \$10.117 (b) \$9.754	(a) \$9.947 (b) \$9.532	(a) \$9.017 (b) \$8.615	(a) \$8.690 (b) \$8.277
Ending AUV	(a) \$9.947 (b) \$9.532	(a) \$9.017 (b) \$8.615	(a) \$8.690 (b) \$8.277	(a) \$10.165 (b) \$9.680
Ending Number of AUs	(a) 0 (b) 0	(a) 2,089 (b) 0	(a) 0 (b) 0	(a) 0 (b) 0
<b>Lord Abbett Bond Debenture – LASF Class VC Shares</b> (Inception Date – 11/10/14)				
Beginning AUV	(a) \$10.008 (b) \$10.079	(a) \$9.948 (b) \$10.037	(a) \$9.896 (b) \$9.746	(a) \$10.128 (b) \$10.777
Ending AUV	(a) \$9.948 (b) \$10.037	(a) \$9.896 (b) \$9.746	(a) \$10.128 (b) \$10.777	(a) \$11.697 (b) \$11.012
Ending Number of AUs	(a) 0 (b) 0	(a) 4,460 (b) 0	(a) 7,262 (b) 0	(a) 2,059 (b) 0

AUV – Accumulation Unit Value

AU – Accumulation Unit

(a) Reflecting minimum Separate Account expenses

(b) Reflecting maximum Separate Account expenses, with election of the optional Return of Purchase Payment Death Benefit and C-Share option.

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Variable Portfolios	Inception to 12/31/14	Fiscal Year Ended 12/31/15	Fiscal Year Ended 12/31/16	Fiscal Year Ended 12/31/17
<b>Lord Abbett Fundamental Equity – LASF Class VC Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.180 (b) \$9.854	(a) \$10.347 (b) \$10.032	(a) \$9.881 (b) \$9.552	(a) \$11.312 (b) \$10.903
Ending AUV .....	(a) \$10.347 (b) \$10.032	(a) \$9.881 (b) \$9.552	(a) \$11.312 (b) \$10.903	(a) \$12.596 (b) \$11.811
Ending Number of AUs .....	(a) 0 (b) 0	(a) 0 (b) 0	(a) 455 (b) 0	(a) 1,708 (b) 0
<b>Lord Abbett Growth and Income – LASF Class VC Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$11.921 (b) \$13.156	(a) \$12.109 (b) \$13.389	(a) \$11.634 (b) \$12.825	(a) \$13.476 (b) \$14.811
Ending AUV .....	(a) \$12.109 (b) \$13.389	(a) \$11.634 (b) \$12.825	(a) \$13.476 (b) \$14.811	(a) \$15.113 (b) \$12.109
Ending Number of AUs .....	(a) 0 (b) 0	(a) 0 (b) 0	(a) 905 (b) 1,038	(a) 1,180 (b) 0
<b>Lord Abbett Short Duration – LASF Class VC Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.008 (b) \$10.042	(a) \$9.948 (b) \$9.974	(a) \$9.896 (b) \$9.892	(a) \$10.128 (b) \$10.093
Ending AUV .....	(a) \$9.948 (b) \$9.974	(a) \$9.896 (b) \$9.892	(a) \$10.128 (b) \$10.093	(a) \$10.236 (b) \$10.024
Ending Number of AUs .....	(a) 0 (b) 0	(a) 4,460 (b) 0	(a) 7,262 (b) 1,658	(a) 11,435 (b) 2,537
<b>Morgan Stanley VIF Global Infrastructure – MSVIFI Class II Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.097 (b) \$10.019	(a) \$10.114 (b) \$10.046	(a) \$8.614 (b) \$8.531	(a) \$13.150 (b) \$17.902
Ending AUV .....	(a) \$10.114 (b) \$10.046	(a) \$8.614 (b) \$8.531	(a) \$9.796 (b) \$9.671	(a) \$10.904 (b) \$10.132
Ending Number of AUs .....	(a) 0 (b) 0	(a) 0 (b) 1,711	(a) 0 (b) 2,524	(a) 428 (b) 2,760
<b>Neuberger Berman AMT U.S. Equity PutWright Strategy – NBAMT Class S Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$9.908 (b) \$9.979	(a) \$9.952 (b) \$9.992	(a) \$9.345 (b) \$9.355	(a) \$9.184 (b) \$9.165
Ending AUV .....	(a) \$9.952 (b) \$9.992	(a) \$9.345 (b) \$9.355	(a) \$9.184 (b) \$9.165	(a) \$9.691 (b) \$9.343
Ending Number of AUs .....	(a) 0 (b) 0	(a) 0 (b) 1,928	(a) 0 (b) 3,122	(a) 0 (b) 0
<b>PIMCO All Asset – PVT Class Adv Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$9.979 (b) \$10.145	(a) \$9.681 (b) \$9.886	(a) \$8.695 (b) \$8.853	(a) \$9.710 (b) \$9.857
Ending AUV .....	(a) \$9.681 (b) \$9.886	(a) \$8.695 (b) \$8.853	(a) \$9.710 (b) \$9.857	(a) \$10.889 (b) \$10.779
Ending Number of AUs .....	(a) 0 (b) 0	(a) 0 (b) 0	(a) 0 (b) 1,197	(a) 0 (b) 0
<b>PIMCO Emerging Markets Bond – PVT Class Adv Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.008 (b) \$10.295	(a) \$9.563 (b) \$9.944	(a) \$9.240 (b) \$9.579	(a) \$10.345 (b) \$10.693
Ending AUV .....	(a) \$9.563 (b) \$9.944	(a) \$9.240 (b) \$9.579	(a) \$10.345 (b) \$10.693	(a) \$11.231 (b) \$11.027
Ending Number of AUs .....	(a) 0 (b) 0	(a) 2,330 (b) 0	(a) 2,244 (b) 0	(a) 2,162 (b) 0

AUV – Accumulation Unit Value

AU – Accumulation Unit

(a) Reflecting minimum Separate Account expenses

(b) Reflecting maximum Separate Account expenses, with election of the optional Return of Purchase Payment Death Benefit and C-Share option.

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<b>PIMCO Unconstrained Bond – PVT Class Adv Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.011 (b) \$9.984	(a) \$9.978 (b) \$9.976	(a) \$9.694 (b) \$9.663	(a) \$10.032 (b) \$9.970
Ending AUV .....	(a) \$9.978 (b) \$9.976	(a) \$9.694 (b) \$9.663	(a) \$10.032 (b) \$9.970	(a) \$10.409 (b) \$10.246
Ending Number of AUs .....	(a) 0 (b) 0	(a) 0 (b) 1,280	(a) 0 (b) 1,992	(a) 0 (b) 0
<b>SA AB Growth – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$13.353 (b) \$17.500	(a) \$13.522 (b) \$17.707	(a) \$14.843 (b) \$19.379	(a) \$15.056 (b) \$19.599
Ending AUV .....	(a) \$13.522 (b) \$17.707	(a) \$14.843 (b) \$19.379	(a) \$15.056 (b) \$19.599	(a) \$19.609 (b) \$13.299
Ending Number of AUs .....	(a) 0 (b) 0	(a) 0 (b) 0	(a) 69 (b) 123	(a) 158 (b) 0
<b>SA AB Small &amp; Mid Cap Value (formerly Small &amp; Mid Cap Value) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$12.052 (b) \$18.341	(a) \$12.351 (b) \$18.813	(a) \$11.474 (b) \$17.425	(a) \$14.146 (b) \$21.419
Ending AUV .....	(a) \$12.351 (b) \$18.813	(a) \$11.474 (b) \$17.425	(a) \$14.146 (b) \$21.419	(a) \$15.783 (b) \$12.211
Ending Number of AUs .....	(a) 0 (b) 0	(a) 809 (b) 293	(a) 3,742 (b) 994	(a) 7,200 (b) 0
<b>SA Allocation Balanced (formerly Managed Allocation Balanced) – SST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.131 (b) \$14.213	(a) \$10.162 (b) \$14.257	(a) \$9.917 (b) \$13.872	(a) \$10.322 (b) \$14.395
Ending AUV .....	(a) \$10.162 (b) \$14.257	(a) \$9.917 (b) \$13.872	(a) \$10.322 (b) \$14.395	(a) \$11.284 (b) \$10.597
Ending Number of AUs .....	(a) 0 (b) 0	(a) 0 (b) 0	(a) 0 (b) 0	(a) 0 (b) 0
<b>SA Allocation Growth (formerly Managed Allocation Growth) – SST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.179 (b) \$14.761	(a) \$10.215 (b) \$14.824	(a) \$9.914 (b) \$14.345	(a) \$10.370 (b) \$14.958
Ending AUV .....	(a) \$10.215 (b) \$14.824	(a) \$9.914 (b) \$14.345	(a) \$10.370 (b) \$14.958	(a) \$12.085 (b) \$11.096
Ending Number of AUs .....	(a) 0 (b) 0	(a) 0 (b) 0	(a) 0 (b) 0	(a) 0 (b) 0
<b>SA Allocation Moderate (formerly Managed Allocation Moderate) – SST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.145 (b) \$14.302	(a) \$10.179 (b) \$14.355	(a) \$9.903 (b) \$13.924	(a) \$10.340 (b) \$14.496
Ending AUV .....	(a) \$10.179 (b) \$14.355	(a) \$9.903 (b) \$13.924	(a) \$10.340 (b) \$14.496	(a) \$11.586 (b) \$10.816
Ending Number of AUs .....	(a) 0 (b) 0	(a) 0 (b) 0	(a) 0 (b) 0	(a) 0 (b) 0
<b>SA Allocation Moderate Growth (formerly Managed Allocation Moderate Growth) – SST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.155 (b) \$14.193	(a) \$10.188 (b) \$14.247	(a) \$9.902 (b) \$13.805	(a) \$10.347 (b) \$14.383
Ending AUV .....	(a) \$10.188 (b) \$14.247	(a) \$9.902 (b) \$13.805	(a) \$10.347 (b) \$14.383	(a) \$11.784 (b) \$10.937
Ending Number of AUs .....	(a) 0 (b) 0	(a) 0 (b) 0	(a) 0 (b) 0	(a) 0 (b) 0

AUV – Accumulation Unit Value

AU – Accumulation Unit

(a) Reflecting minimum Separate Account expenses

(b) Reflecting maximum Separate Account expenses, with election of the optional Return of Purchase Payment Death Benefit and C-Share option.

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Variable Portfolios	Inception to 12/31/14	Fiscal Year Ended 12/31/15	Fiscal Year Ended 12/31/16	Fiscal Year Ended 12/31/17
<b>SA American Funds® Asset Allocation (formerly American Funds Asset Allocation SAST) – SAST Class 3 Shares</b>				
(Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$11.308	(a) \$11.304	(a) \$11.302	(a) \$12.195
	(b) \$14.689	(b) \$14.658	(b) \$14.611	(b) \$15.719
Ending AUV .....	(a) \$11.304	(a) \$11.302	(a) \$12.195	(a) \$13.979
	(b) \$14.658	(b) \$14.611	(b) \$15.719	(b) \$11.782
Ending Number of AUs .....	(a) 0	(a) 0	(a) 0	(a) 281
	(b) 0	(b) 2,663	(b) 3,394	(b) 0
<b>SA American Funds® Global Growth (formerly American Funds Global Growth SAST) – SAST Class 3 Shares</b>				
(Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$11.468	(a) \$11.481	(a) \$12.112	(a) \$12.021
	(b) \$15.738	(b) \$15.699	(b) \$16.512	(b) \$16.338
Ending AUV .....	(a) \$11.481	(a) \$12.112	(a) \$12.021	(a) \$15.587
	(b) \$15.699	(b) \$16.512	(b) \$16.338	(b) \$12.039
Ending Number of AUs .....	(a) 0	(a) 876	(a) 3,065	(a) 3,577
	(b) 0	(b) 479	(b) 1,769	(b) 270
<b>SA American Funds® Growth (formerly American Funds Growth SAST) – SAST Class 3 Shares</b>				
(Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$11.965	(a) \$12.083	(a) \$12.733	(a) \$13.750
	(b) \$15.246	(b) \$15.333	(b) \$16.109	(b) \$17.344
Ending AUV .....	(a) \$12.083	(a) \$12.733	(a) \$13.750	(a) \$17.399
	(b) \$15.333	(b) \$16.109	(b) \$17.344	(b) \$13.141
Ending Number of AUs .....	(a) 0	(a) 730	(a) 2,301	(a) 2,446
	(b) 0	(b) 330	(b) 1,546	(b) 0
<b>SA American Funds® Growth-Income (formerly American Funds Growth-Income SAST) – SAST Class 3 Shares</b>				
(Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$12.477	(a) \$12.457	(a) \$12.465	(a) \$13.710
	(b) \$15.234	(b) \$15.201	(b) \$15.164	(b) \$16.630
Ending AUV .....	(a) \$12.457	(a) \$12.465	(a) \$13.710	(a) \$16.548
	(b) \$15.201	(b) \$15.164	(b) \$16.630	(b) \$12.459
Ending Number of AUs .....	(a) 0	(a) 53	(a) 13,553	(a) 23,521
	(b) 0	(b) 173	(b) 1,756	(b) 270
<b>SA American Funds® VCP Managed Asset Allocation (formerly VCP Managed Asset Allocation SAST) – SAST Class 3 Shares</b>				
(Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.064	(a) \$10.054	(a) \$9.809	(a) \$10.381
	(b) \$12.148	(b) \$12.116	(b) \$11.786	(b) \$12.436
Ending AUV .....	(a) \$10.054	(a) \$9.809	(a) \$10.381	(a) \$11.753
	(b) \$12.116	(b) \$11.786	(b) \$12.436	(b) \$11.233
Ending Number of AUs .....	(a) 0	(a) 0	(a) 2,802	(a) 0
	(b) 0	(b) 0	(b) 0	(b) 0
<b>SA BlackRock Multi-Asset Income – AST Class 3 Shares</b>				
(Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.223	(a) \$10.364	(a) \$9.766	(a) \$10.265
	(b) \$11.332	(b) \$11.473	(b) \$10.778	(b) \$11.295
Ending AUV .....	(a) \$10.364	(a) \$9.766	(a) \$10.265	(a) \$10.777
	(b) \$11.473	(b) \$10.778	(b) \$11.295	(b) \$10.060
Ending Number of AUs .....	(a) 0	(a) 0	(a) 1,128	(a) 1,153
	(b) 0	(b) 0	(b) 0	(b) 0
<b>SA BlackRock VCP Global Multi-Asset – SAST Class 3 Shares</b>				
(Inception Date – 01/25/16)				
Beginning AUV .....	(a) N/A	(a) N/A	(a) N/A	(a) \$10.417
	(b) N/A	(b) N/A	(b) N/A	(b) \$10.417
Ending AUV .....	(a) N/A	(a) N/A	(a) \$10.417	(a) \$11.548
	(b) N/A	(b) N/A	(b) \$10.417	(b) \$11.415
Ending Number of AUs .....	(a) N/A	(a) N/A	(a) 2,706	(a) 0
	(b) N/A	(b) N/A	(b) 2,706	(b) 0

AUV – Accumulation Unit Value

AU – Accumulation Unit

(a) Reflecting minimum Separate Account expenses

(b) Reflecting maximum Separate Account expenses, with election of the optional Return of Purchase Payment Death Benefit and C-Share option.

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Variable Portfolios	Inception to 12/31/14	Fiscal Year Ended 12/31/15	Fiscal Year Ended 12/31/16	Fiscal Year Ended 12/31/17
<b>SA Boston Company Capital Growth (formerly Capital Growth) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$12.088 (b) \$14.466	(a) \$12.120 (b) \$14.517	(a) \$12.624 (b) \$15.075	(a) \$12.747 (b) \$15.177
Ending AUV .....	(a) \$12.120 (b) \$14.517	(a) \$12.624 (b) \$15.075	(a) \$12.747 (b) \$15.177	(a) \$15.569 (b) \$12.089
Ending Number of AUs .....	(a) 0 (b) 0	(a) 631 (b) 533	(a) 2,089 (b) 1,245	(a) 2,358 (b) 0
<b>SA Columbia Focused Growth – SST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.183 (b) \$9.922	(a) \$10.079 (b) \$9.859	(a) \$10.285 (b) \$10.030	(a) \$9.251 (b) \$8.995
Ending AUV .....	(a) \$10.079 (b) \$9.859	(a) \$10.285 (b) \$10.030	(a) \$9.251 (b) \$8.995	(a) \$12.336 (b) \$11.429
Ending Number of AUs .....	(a) 0 (b) 0	(a) 0 (b) 0	(a) 0 (b) 0	(a) 0 (b) 0
<b>SA Columbia Focused Value – SST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.129 (b) \$9.784	(a) \$10.406 (b) \$9.984	(a) \$9.864 (b) \$9.436	(a) \$11.612 (b) \$11.075
Ending AUV .....	(a) \$10.406 (b) \$9.984	(a) \$9.864 (b) \$9.436	(a) \$11.612 (b) \$11.075	(a) \$13.942 (b) \$12.895
Ending Number of AUs .....	(a) 0 (b) 0	(a) 0 (b) 0	(a) 226 (b) 0	(a) 332 (b) 0
<b>SA Columbia Technology (formerly Technology) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$13.494 (b) \$15.450	(a) \$14.171 (b) \$16.235	(a) \$15.391 (b) \$17.579	(a) \$17.740 (b) \$20.202
Ending AUV .....	(a) \$14.171 (b) \$16.235	(a) \$15.391 (b) \$17.579	(a) \$17.740 (b) \$20.202	(a) \$23.662 (b) \$15.357
Ending Number of AUs .....	(a) 0 (b) 0	(a) 1,423 (b) 0	(a) 1,515 (b) 0	(a) 1,981 (b) 2,137
<b>SA DFA Ultra Short Bond (formerly Ultra Short Bond) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$9.759 (b) \$9.268	(a) \$9.737 (b) \$9.247	(a) \$9.586 (b) \$9.076	(a) \$9.449 (b) \$8.920
Ending AUV .....	(a) \$9.737 (b) \$9.247	(a) \$9.586 (b) \$9.076	(a) \$9.449 (b) \$8.920	(a) \$9.389 (b) \$9.536
Ending Number of AUs .....	(a) 0 (b) 0	(a) 0 (b) 0	(a) 9,175 (b) 243	(a) 9,402 (b) 0
<b>SA Dogs of Wall Street (formerly “Dogs” of Wall Street) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$12.115 (b) \$18.976	(a) \$12.140 (b) \$18.970	(a) \$12.224 (b) \$19.045	(a) \$14.223 (b) \$22.093
Ending AUV .....	(a) \$12.140 (b) \$18.970	(a) \$12.224 (b) \$19.045	(a) \$14.223 (b) \$22.093	(a) \$16.674 (b) \$13.209
Ending Number of AUs .....	(a) 0 (b) 0	(a) 2,709 (b) 421	(a) 20,377 (b) 894	(a) 40,040 (b) 2,477
<b>SA Edge Asset Allocation (formerly Asset Allocation) – AST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$11.296 (b) \$15.525	(a) \$11.303 (b) \$15.541	(a) \$10.960 (b) \$15.024	(a) \$11.978 (b) \$16.371
Ending AUV .....	(a) \$11.303 (b) \$15.541	(a) \$10.960 (b) \$15.024	(a) \$11.978 (b) \$16.371	(a) \$13.443 (b) \$11.272
Ending Number of AUs .....	(a) 0 (b) 0	(a) 0 (b) 0	(a) 0 (b) 0	(a) 0 (b) 0

AUV – Accumulation Unit Value

AU – Accumulation Unit

(a) Reflecting minimum Separate Account expenses

(b) Reflecting maximum Separate Account expenses, with election of the optional Return of Purchase Payment Death Benefit and C-Share option.

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Variable Portfolios	Inception to 12/31/14	Fiscal Year Ended 12/31/15	Fiscal Year Ended 12/31/16	Fiscal Year Ended 12/31/17
<b>SA Federated Corporate Bond (formerly Corporate Bond) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV	(a) \$10.277 (b) \$16.184	(a) \$10.257 (b) \$16.169	(a) \$9.996 (b) \$15.711	(a) \$10.725 (b) \$16.806
Ending AUV	(a) \$10.257 (b) \$16.169	(a) \$9.996 (b) \$15.711	(a) \$10.725 (b) \$16.806	(a) \$11.284 (b) \$10.566
Ending Number of AUs	(a) 0 (b) 0	(a) 15,133 (b) 2,731	(a) 36,067 (b) 5,916	(a) 61,694 (b) 0
<b>SA Fidelity Institutional AM<sup>SM</sup> Real Estate (formerly Real Estate) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV	(a) \$10.935 (b) \$11.376	(a) \$11.200 (b) \$11.775	(a) \$11.252 (b) \$11.794	(a) \$12.059 (b) \$12.603
Ending AUV	(a) \$11.200 (b) \$11.775	(a) \$11.252 (b) \$11.794	(a) \$12.059 (b) \$12.603	(a) \$12.538 (b) \$10.728
Ending Number of AUs	(a) 0 (b) 0	(a) 203 (b) 823	(a) 203 (b) 1,235	(a) 469 (b) 0
<b>SA Franklin Small Company Value (formerly Small Company Value) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV	(a) \$11.724 (b) \$15.391	(a) \$11.699 (b) \$15.435	(a) \$10.682 (b) \$14.051	(a) \$13.793 (b) \$18.090
Ending AUV	(a) \$11.699 (b) \$15.435	(a) \$10.682 (b) \$14.051	(a) \$13.793 (b) \$18.090	(a) \$14.945 (b) \$12.365
Ending Number of AUs	(a) 0 (b) 0	(a) 2,150 (b) 364	(a) 3,563 (b) 767	(a) 3,902 (b) 281
<b>SA Goldman Sachs Global Bond (formerly Global Bond) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV	(a) \$9.870 (b) \$12.613	(a) \$9.812 (b) \$12.570	(a) \$9.402 (b) \$12.009	(a) \$9.398 (b) \$11.967
Ending AUV	(a) \$9.812 (b) \$12.570	(a) \$9.402 (b) \$12.009	(a) \$9.398 (b) \$11.967	(a) \$9.904 (b) \$10.154
Ending Number of AUs	(a) 0 (b) 0	(a) 3,135 (b) 445	(a) 4,954 (b) 1,516	(a) 5,578 (b) 0
<b>SA Goldman Sachs Multi-Asset Insights Allocation</b>				
Beginning AUV	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A
Ending AUV	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) \$10.300 (b) \$10.286
Ending Number of AUs	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) 0 (b) 0
<b>SA Index Allocation 60/40 – SAST Class 3 Shares</b>				
Beginning AUV	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A
Ending AUV	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) \$11.011 (b) \$10.952
Ending Number of AUs	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) 0 (b) 0
<b>SA Index Allocation 80/20 – SAST Class 3 Shares</b>				
Beginning AUV	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A
Ending AUV	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) \$11.315 (b) \$11.254
Ending Number of AUs	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) 0 (b) 0
<b>SA Index Allocation 90/10 – SAST Class 3 Shares</b>				
Beginning AUV	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A
Ending AUV	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) \$11.483 (b) \$11.421
Ending Number of AUs	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) 0 (b) 0

AUV – Accumulation Unit Value

AU – Accumulation Unit

(a) Reflecting minimum Separate Account expenses

(b) Reflecting maximum Separate Account expenses, with election of the optional Return of Purchase Payment Death Benefit and C-Share option.



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Variable Portfolios	Inception to 12/31/14	Fiscal Year Ended 12/31/15	Fiscal Year Ended 12/31/16	Fiscal Year Ended 12/31/17
<b>SA Invesco Growth Opportunities (formerly Growth Opportunities) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$11.890 (b) \$17.403	(a) \$12.209 (b) \$17.945	(a) \$11.966 (b) \$17.534	(a) \$12.268 (b) \$17.924
Ending AUV .....	(a) \$12.209 (b) \$17.945	(a) \$11.966 (b) \$17.534	(a) \$12.268 (b) \$17.924	(a) \$15.112 (b) \$11.021
Ending Number of AUs .....	(a) 0 (b) 0	(a) 0 (b) 0	(a) 0 (b) 0	(a) 0 (b) 0
<b>SA Invesco VCP Equity-Income (formerly VCP Value) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.098 (b) \$11.694	(a) \$10.184 (b) \$11.756	(a) \$9.844 (b) \$11.329	(a) \$10.696 (b) \$12.273
Ending AUV .....	(a) \$10.184 (b) \$11.756	(a) \$9.844 (b) \$11.329	(a) \$10.696 (b) \$12.273	(a) \$11.636 (b) \$11.085
Ending Number of AUs .....	(a) 0 (b) 0	(a) 0 (b) 0	(a) 0 (b) 0	(a) 0 (b) 0
<b>SA Janus Focused Growth – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$12.333 (b) \$16.474	(a) \$12.303 (b) \$16.573	(a) \$12.170 (b) \$16.345	(a) \$11.834 (b) \$15.845
Ending AUV .....	(a) \$12.303 (b) \$16.573	(a) \$12.170 (b) \$16.345	(a) \$11.834 (b) \$15.845	(a) \$15.196 (b) \$11.715
Ending Number of AUs .....	(a) 0 (b) 0	(a) 490 (b) 484	(a) 2,156 (b) 799	(a) 2,295 (b) 0
<b>SA JPMorgan Diversified Balanced (formerly Balanced) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$11.630 (b) \$15.361	(a) \$11.785 (b) \$15.541	(a) \$11.631 (b) \$15.291	(a) \$12.297 (b) \$16.119
Ending AUV .....	(a) \$11.785 (b) \$15.541	(a) \$11.631 (b) \$15.291	(a) \$12.297 (b) \$16.119	(a) \$13.900 (b) \$11.331
Ending Number of AUs .....	(a) 0 (b) 0	(a) 1,642 (b) 1,758	(a) 2,061 (b) 1,770	(a) 2,988 (b) 0
<b>SA JPMorgan Emerging Markets (formerly Emerging Markets) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$9.241 (b) \$11.038	(a) \$8.840 (b) \$10.660	(a) \$7.476 (b) \$8.988	(a) \$8.165 (b) \$9.788
Ending AUV .....	(a) \$8.840 (b) \$10.660	(a) \$7.476 (b) \$8.988	(a) \$8.165 (b) \$9.788	(a) \$11.462 (b) \$11.386
Ending Number of AUs .....	(a) 0 (b) 0	(a) 862 (b) 545	(a) 2,707 (b) 910	(a) 3,774 (b) 0
<b>SA JPMorgan Equity-Income (formerly Growth-Income) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$12.376 (b) \$15.518	(a) \$12.576 (b) \$15.802	(a) \$12.137 (b) \$15.205	(a) \$13.837 (b) \$17.282
Ending AUV .....	(a) \$12.576 (b) \$15.802	(a) \$12.137 (b) \$15.205	(a) \$13.837 (b) \$17.282	(a) \$16.149 (b) \$12.589
Ending Number of AUs .....	(a) 0 (b) 0	(a) 2,022 (b) 1,214	(a) 5,450 (b) 2,632	(a) 6,207 (b) 0
<b>SA JPMorgan Global Equities (formerly Global Equities) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$11.433 (b) \$12.638	(a) \$11.458 (b) \$12.648	(a) \$11.165 (b) \$12.288	(a) \$11.640 (b) \$12.772
Ending AUV .....	(a) \$11.458 (b) \$12.648	(a) \$11.165 (b) \$12.288	(a) \$11.640 (b) \$12.772	(a) \$14.279 (b) \$11.667
Ending Number of AUs .....	(a) 0 (b) 0	(a) 0 (b) 0	(a) 1,128 (b) 0	(a) 1,128 (b) 0

AUV – Accumulation Unit Value

AU – Accumulation Unit

(a) Reflecting minimum Separate Account expenses

(b) Reflecting maximum Separate Account expenses, with election of the optional Return of Purchase Payment Death Benefit and C-Share option.

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Variable Portfolios	Inception to 12/31/14	Fiscal Year Ended 12/31/15	Fiscal Year Ended 12/31/16	Fiscal Year Ended 12/31/17
<b>SA JPMorgan MFS Core Bond – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$9.814 (b) \$13.883	(a) \$9.844 (b) \$13.923	(a) \$9.700 (b) \$13.679	(a) \$9.893 (b) \$13.909
Ending AUV .....	(a) \$9.844 (b) \$13.923	(a) \$9.700 (b) \$13.679	(a) \$9.893 (b) \$13.909	(a) \$10.146 (b) \$10.018
Ending Number of AUs .....	(a) 0 (b) 0	(a) 24,050 (b) 1,942	(a) 27,601 (b) 5,162	(a) 33,658 (b) 0
<b>SA JPMorgan Mid-Cap Growth (formerly Mid Cap Growth) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.385 (b) \$9.789	(a) \$10.522 (b) \$9.936	(a) \$10.418 (b) \$9.808	(a) \$10.769 (b) \$10.109
Ending AUV .....	(a) \$10.522 (b) \$9.936	(a) \$10.418 (b) \$9.808	(a) \$10.769 (b) \$10.109	(a) \$16.728 (b) \$11.637
Ending Number of AUs .....	(a) 0 (b) 0	(a) 0 (b) 0	(a) 226 (b) 0	(a) 0 (b) 0
<b>SA Legg Mason BW Large Cap Value – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$11.789 (b) \$14.271	(a) \$11.885 (b) \$14.380	(a) \$11.879 (b) \$14.331	(a) \$13.431 (b) \$16.154
Ending AUV .....	(a) \$11.885 (b) \$14.380	(a) \$11.879 (b) \$14.331	(a) \$13.431 (b) \$16.154	(a) \$15.978 (b) \$12.636
Ending Number of AUs .....	(a) 0 (b) 0	(a) 1,563 (b) 733	(a) 3,754 (b) 1,647	(a) 4,185 (b) 0
<b>SA Legg Mason Tactical Opportunities</b>				
Beginning AUV .....	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A
Ending AUV .....	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) \$10.286 (b) \$10.272
Ending Number of AUs .....	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) N/A (b) N/A	(a) 0 (b) 0
<b>SA MFS Blue Chip Growth (formerly Blue Chip Growth) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$12.658 (b) \$15.628	(a) \$12.869 (b) \$15.857	(a) \$13.254 (b) \$16.282	(a) \$13.907 (b) \$17.033
Ending AUV .....	(a) \$12.869 (b) \$15.857	(a) \$13.254 (b) \$16.282	(a) \$13.907 (b) \$17.033	(a) \$17.430 (b) \$12.648
Ending Number of AUs .....	(a) 0 (b) 0	(a) 850 (b) 326	(a) 3,426 (b) 1,170	(a) 3,728 (b) 2,443
<b>SA MFS Massachusetts Investors Trust – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$12.130 (b) \$16.612	(a) \$12.408 (b) \$16.994	(a) \$12.269 (b) \$16.752	(a) \$13.150 (b) \$17.902
Ending AUV .....	(a) \$12.408 (b) \$16.994	(a) \$12.269 (b) \$16.752	(a) \$13.150 (b) \$17.902	(a) \$16.012 (b) \$12.411
Ending Number of AUs .....	(a) 0 (b) 0	(a) 2,704 (b) 1,101	(a) 6,983 (b) 2,389	(a) 8,240 (b) 0
<b>SA MFS Telecom Utility (formerly Telecom Utility) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$11.801 (b) \$18.344	(a) \$11.573 (b) \$18.179	(a) \$10.043 (b) \$15.729	(a) \$10.956 (b) \$17.107
Ending AUV .....	(a) \$11.573 (b) \$18.179	(a) \$10.043 (b) \$15.729	(a) \$10.956 (b) \$17.107	(a) \$12.431 (b) \$10.233
Ending Number of AUs .....	(a) 0 (b) 0	(a) 0 (b) 0	(a) 424 (b) 0	(a) 424 (b) 0

AUV – Accumulation Unit Value

AU – Accumulation Unit

(a) Reflecting minimum Separate Account expenses

(b) Reflecting maximum Separate Account expenses, with election of the optional Return of Purchase Payment Death Benefit and C-Share option.

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Variable Portfolios	Inception to 12/31/14	Fiscal Year Ended 12/31/15	Fiscal Year Ended 12/31/16	Fiscal Year Ended 12/31/17
<b>SA MFS Total Return – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$11.290 (b) \$14.377	(a) \$11.396 (b) \$14.516	(a) \$11.191 (b) \$14.213	(a) \$12.043 (b) \$15.249
Ending AUV .....	(a) \$11.396 (b) \$14.516	(a) \$11.191 (b) \$14.213	(a) \$12.043 (b) \$15.249	(a) \$13.335 (b) \$11.294
Ending Number of AUs .....	(a) 0 (b) 0	(a) 1,705 (b) 0	(a) 2,082 (b) 0	(a) 2,960 (b) 0
<b>SA Morgan Stanley International Equities (formerly International Diversified Equities) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$9.941 (b) \$10.738	(a) \$9.663 (b) \$10.430	(a) \$9.559 (b) \$10.287	(a) \$9.247 (b) \$9.921
Ending AUV .....	(a) \$9.663 (b) \$10.430	(a) \$9.559 (b) \$10.287	(a) \$9.247 (b) \$9.921	(a) \$11.408 (b) \$10.506
Ending Number of AUs .....	(a) 0 (b) 0	(a) 834 (b) 748	(a) 2,885 (b) 1,751	(a) 3,394 (b) 0
<b>SA Multi Multi-Managed Diversified Fixed Income (formerly Diversified Fixed Income) – SST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.065 (b) \$9.983	(a) \$10.106 (b) \$10.018	(a) \$9.943 (b) \$9.827	(a) \$10.148 (b) \$10.000
Ending AUV .....	(a) \$10.106 (b) \$10.018	(a) \$9.943 (b) \$9.827	(a) \$10.148 (b) \$10.000	(a) \$10.412 (b) \$9.995
Ending Number of AUs .....	(a) 0 (b) 0	(a) 2,218 (b) 0	(a) 3,702 (b) 0	(a) 4,952 (b) 0
<b>SA Multi-Managed International Equity (formerly International Equity) – SST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$9.804 (b) \$9.943	(a) \$9.595 (b) \$9.733	(a) \$9.196 (b) \$9.300	(a) \$9.065 (b) \$9.140
Ending AUV .....	(a) \$9.595 (b) \$9.733	(a) \$9.196 (b) \$9.300	(a) \$9.065 (b) \$9.140	(a) \$11.334 (b) \$10.594
Ending Number of AUs .....	(a) 0 (b) 0	(a) 5,456 (b) 0	(a) 3,097 (b) 0	(a) 3,243 (b) 0
<b>SA Multi-Managed Large Cap Growth (formerly Large Cap Growth) – SST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.344 (b) \$9.880	(a) \$10.517 (b) \$10.024	(a) \$10.849 (b) \$10.310	(a) \$11.038 (b) \$10.458
Ending AUV .....	(a) \$10.517 (b) \$10.024	(a) \$10.849 (b) \$10.310	(a) \$11.038 (b) \$10.458	(a) \$13.906 (b) \$12.316
Ending Number of AUs .....	(a) 0 (b) 0	(a) 0 (b) 0	(a) 0 (b) 1,071	(a) 2,106 (b) 0
<b>SA Multi-Managed Large Cap Value (formerly Large Cap Value) – SST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.232 (b) \$9.921	(a) \$10.302 (b) \$9.981	(a) \$9.673 (b) \$9.343	(a) \$10.982 (b) \$10.576
Ending AUV .....	(a) \$10.302 (b) \$9.981	(a) \$9.673 (b) \$9.343	(a) \$10.982 (b) \$10.576	(a) \$12.385 (b) \$11.675
Ending Number of AUs .....	(a) 0 (b) 0	(a) 0 (b) 0	(a) 0 (b) 0	(a) 0 (b) 0
<b>SA Multi-Managed Mid Cap Growth (formerly Mid-Cap Growth) – SST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$12.867 (b) \$19.450	(a) \$13.019 (b) \$19.686	(a) \$13.228 (b) \$19.941	(a) \$13.077 (b) \$19.655
Ending AUV .....	(a) \$13.019 (b) \$19.686	(a) \$13.228 (b) \$19.941	(a) \$13.077 (b) \$19.655	(a) \$13.421 (b) \$11.675
Ending Number of AUs .....	(a) 0 (b) 0	(a) 0 (b) 0	(a) 0 (b) 0	(a) 337 (b) 0

AUV – Accumulation Unit Value

AU – Accumulation Unit

(a) Reflecting minimum Separate Account expenses

(b) Reflecting maximum Separate Account expenses, with election of the optional Return of Purchase Payment Death Benefit and C-Share option.

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Variable Portfolios	Inception to 12/31/14	Fiscal Year Ended 12/31/15	Fiscal Year Ended 12/31/16	Fiscal Year Ended 12/31/17
<b>SA Multi-Managed Mid Cap Value (formerly Mid Cap Value) – SST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.354 (b) \$9.820	(a) \$10.535 (b) \$10.535	(a) \$9.791 (b) \$9.791	(a) \$11.210 (b) \$11.210
Ending AUV .....	(a) \$10.535 (b) \$10.535	(a) \$9.791 (b) \$9.791	(a) \$11.210 (b) \$11.210	(a) \$12.485 (b) \$11.298
Ending Number of AUs .....	(a) 0 (b) 0	(a) 2,231 (b) 2,231	(a) 2,375 (b) 2,375	(a) 2,406 (b) 0
<b>SA Multi-Managed Small Cap (formerly Small Cap) – SST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.658 (b) \$9.695	(a) \$10.859 (b) \$10.011	(a) \$10.108 (b) \$9.291	(a) \$11.859 (b) \$10.867
Ending AUV .....	(a) \$10.859 (b) \$10.011	(a) \$10.108 (b) \$9.291	(a) \$11.859 (b) \$10.867	(a) \$12.931 (b) \$11.318
Ending Number of AUs .....	(a) 0 (b) 0	(a) 0 (b) 0	(a) 0 (b) 0	(a) 0 (b) 0
<b>SA Oppenheimer Main Street Large Cap (formerly Equity Opportunities) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$12.417 (b) \$15.473	(a) \$12.469 (b) \$15.514	(a) \$12.671 (b) \$15.717	(a) \$13.959 (b) \$17.263
Ending AUV .....	(a) \$12.469 (b) \$15.514	(a) \$12.671 (b) \$15.717	(a) \$13.959 (b) \$17.263	(a) \$16.096 (b) \$12.295
Ending Number of AUs .....	(a) 0 (b) 0	(a) 2,566 (b) 677	(a) 4,412 (b) 1,449	(a) 4,732 (b) 0
<b>SA PIMCO VCP Tactical Balanced (formerly VCP Total Return Balanced) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.162 (b) \$11.340	(a) \$10.178 (b) \$11.341	(a) \$9.681 (b) \$10.756	(a) \$10.225 (b) \$11.326
Ending AUV .....	(a) \$10.178 (b) \$11.341	(a) \$9.681 (b) \$10.756	(a) \$10.225 (b) \$11.326	(a) \$11.750 (b) \$11.089
Ending Number of AUs .....	(a) 0 (b) 0	(a) 0 (b) 0	(a) 749 (b) 0	(a) 989 (b) 0
<b>SA PineBridge High-Yield Bond (formerly High-Yield Bond) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.330 (b) \$14.013	(a) \$10.035 (b) \$13.678	(a) \$9.475 (b) \$12.876	(a) \$11.055 (b) \$14.978
Ending AUV .....	(a) \$10.035 (b) \$13.678	(a) \$9.475 (b) \$12.876	(a) \$11.055 (b) \$14.978	(a) \$11.968 (b) \$11.297
Ending Number of AUs .....	(a) 0 (b) 0	(a) 1,751 (b) 398	(a) 3,529 (b) 1,718	(a) 10,696 (b) 0
<b>SA Putnam Asset Allocation Diversified Growth (formerly Asset Allocation Diversified Growth) – SST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.242 (b) \$9.875	(a) \$10.318 (b) \$9.942	(a) \$10.164 (b) \$9.765	(a) \$10.768 (b) \$10.314
Ending AUV .....	(a) \$10.318 (b) \$9.942	(a) \$10.164 (b) \$9.765	(a) \$10.768 (b) \$10.314	(a) \$12.726 (b) \$11.510
Ending Number of AUs .....	(a) 0 (b) 0	(a) 0 (b) 0	(a) 0 (b) 0	(a) 0 (b) 0
<b>SA Putnam International Growth and Income (formerly International Growth and Income) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.278 (b) \$9.280	(a) \$9.871 (b) \$8.943	(a) \$9.582 (b) \$8.656	(a) \$9.597 (b) \$8.643
Ending AUV .....	(a) \$9.871 (b) \$8.943	(a) \$9.582 (b) \$8.656	(a) \$9.597 (b) \$8.643	(a) \$11.787 (b) \$10.678
Ending Number of AUs .....	(a) 0 (b) 0	(a) 0 (b) 0	(a) 257 (b) 0	(a) 821 (b) 0

AUV – Accumulation Unit Value

AU – Accumulation Unit

(a) Reflecting minimum Separate Account expenses

(b) Reflecting maximum Separate Account expenses, with election of the optional Return of Purchase Payment Death Benefit and C-Share option.

**CONDENSED FINANCIAL INFORMATION FOR CONTRACTS ISSUED BY  
THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK (NEW YORK ONLY) – Continued**

Variable Portfolios	Inception to 12/31/14	Fiscal Year Ended 12/31/15	Fiscal Year Ended 12/31/16	Fiscal Year Ended 12/31/17
<b>SA Schroders VCP Global Allocation – SAST Class 3 Shares</b> (Inception Date – 01/25/16)				
Beginning AUV .....	(a)N/A (b)N/A	(a)N/A (b)N/A	(a)N/A (b)N/A	(a)\$10.834 (b)\$10.834
Ending AUV .....	(a)N/A (b)N/A	(a)N/A (b)N/A	(a)\$10.834 (b)\$10.834	(a)\$12.153 (b)\$12.013
Ending Number of AUs .....	(a)N/A (b)N/A	(a)N/A (b)N/A	(a)244 (b)244	(a)0 (b)0
<b>SA T. Rowe Price Asset Allocation Growth</b>				
Beginning AUV .....	(a)N/A (b)N/A	(a)N/A (b)N/A	(a)N/A (b)N/A	(a)N/A (b)N/A
Ending AUV .....	(a)N/A (b)N/A	(a)N/A (b)N/A	(a)N/A (b)N/A	(a)\$10.293 (b)\$10.278
Ending Number of AUs .....	(a)N/A (b)N/A	(a)N/A (b)N/A	(a)N/A (b)N/A	(a)0 (b)0
<b>SA T. Rowe Price Growth Stock (formerly Stock) – SST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a)\$10.392 (b)\$9.978	(a)\$10.385 (b)\$9.968	(a)\$11.325 (b)\$10.837	(a)\$11.312 (b)\$10.792
Ending AUV .....	(a)\$10.385 (b)\$9.968	(a)\$11.325 (b)\$10.837	(a)\$11.312 (b)\$10.792	(a)\$14.867 (b)\$12.930
Ending Number of AUs .....	(a)0 (b)0	(a)0 (b)0	(a)0 (b)0	(a)0 (b)258
<b>SA T. Rowe VCP Balanced – SAST Class 3 Shares</b> (Inception Date – 01/25/16)				
Beginning AUV .....	(a)N/A (b)N/A	(a)N/A (b)N/A	(a)N/A (b)N/A	(a)\$10.608 (b)\$10.608
Ending AUV .....	(a)N/A (b)N/A	(a)N/A (b)N/A	(a)\$10.608 (b)\$10.608	(a)\$12.477 (b)\$12.333
Ending Number of AUs .....	(a)N/A (b)N/A	(a)N/A (b)N/A	(a)1,072 (b)1,072	(a)17,887 (b)0
<b>SA Templeton Foreign Value (formerly Foreign Value) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a)\$10.517 (b)\$11.004	(a)\$10.366 (b)\$10.889	(a)\$9.752 (b)\$10.214	(a)\$9.757 (b)\$10.189
Ending AUV .....	(a)\$10.366 (b)\$10.889	(a)\$9.752 (b)\$10.214	(a)\$9.757 (b)\$10.189	(a)\$11.722 (b)\$9.876
Ending Number of AUs .....	(a)0 (b)0	(a)1,020 (b)736	(a)3,069 (b)1,794	(a)3,421 (b)0
<b>SA VCP Dynamic Allocation (formerly SunAmerica Dynamic Allocation) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a)\$10.089 (b)\$12.469	(a)\$10.130 (b)\$12.513	(a)\$9.502 (b)\$11.703	(a)\$9.822 (b)\$12.061
Ending AUV .....	(a)\$10.130 (b)\$12.513	(a)\$9.502 (b)\$11.703	(a)\$9.822 (b)\$12.061	(a)\$11.653 (b)\$10.995
Ending Number of AUs .....	(a)0 (b)0	(a)2,284 (b)0	(a)2,200 (b)0	(a)2,119 (b)0
<b>SA VCP Dynamic Strategy (formerly SunAmerica Dynamic Strategy) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a)\$10.091 (b)\$12.361	(a)\$10.146 (b)\$12.426	(a)\$9.492 (b)\$11.589	(a)\$9.872 (b)\$12.017
Ending AUV .....	(a)\$10.146 (b)\$12.426	(a)\$9.492 (b)\$11.589	(a)\$9.872 (b)\$12.017	(a)\$11.557 (b)\$10.986
Ending Number of AUs .....	(a)0 (b)0	(a)0 (b)0	(a)0 (b)0	(a)0 (b)0

AUV – Accumulation Unit Value

AU – Accumulation Unit

(a) Reflecting minimum Separate Account expenses

(b) Reflecting maximum Separate Account expenses, with election of the optional Return of Purchase Payment Death Benefit and C-Share option.

**CONDENSED FINANCIAL INFORMATION FOR CONTRACTS ISSUED BY  
THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK (NEW YORK ONLY) – Continued**

Variable Portfolios	Inception to 12/31/14	Fiscal Year Ended 12/31/15	Fiscal Year Ended 12/31/16	Fiscal Year Ended 12/31/17
<b>SA VCP Index Allocation</b>				
Beginning AUV .....	(a)N/A	(a)N/A	(a)N/A	(a)N/A
	(b)N/A	(b)N/A	(b)N/A	(b)N/A
Ending AUV .....	(a)N/A	(a)N/A	(a)N/A	(a)\$10.396
	(b)N/A	(b)N/A	(b)N/A	(b)\$10.382
Ending Number of AUs.....	(a)N/A	(a)N/A	(a)N/A	(a)0
	(b)N/A	(b)N/A	(b)N/A	(b)0
<b>SA Wellington Capital Appreciation (formerly Capital Appreciation) – AST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a)\$13.131	(a)\$13.208	(a)\$14.169	(a)\$14.257
	(b)\$21.900	(b)\$22.012	(b)\$23.542	(b)\$23.617
Ending AUV .....	(a)\$13.208	(a)\$14.169	(a)\$14.257	(a)\$18.677
	(b)\$22.012	(b)\$23.542	(b)\$23.617	(b)\$12.713
Ending Number of AUs.....	(a)0	(a)13,681	(a)18,906	(a)19,019
	(b)0	(b)1,553	(b)2,023	(b)0
<b>SA Wellington Government and Quality Bond (formerly Government and Quality Bond) – AST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a)\$9.992	(a)\$10.073	(a)\$9.991	(a)\$10.002
	(b)\$12.286	(b)\$12.363	(b)\$12.227	(b)\$12.203
Ending AUV .....	(a)\$10.073	(a)\$9.991	(a)\$10.002	(a)\$10.165
	(b)\$12.363	(b)\$12.227	(b)\$12.203	(b)\$9.828
Ending Number of AUs.....	(a)0	(a)4,458	(a)16,521	(a)23,811
	(b)0	(b)1,527	(b)5,996	(b)0
<b>SA Wellington Growth (formerly Growth) – AST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a)\$12.304	(a)\$12.279	(a)\$12.133	(a)\$12.856
	(b)\$15.385	(b)\$15.363	(b)\$15.134	(b)\$15.989
Ending AUV .....	(a)\$12.279	(a)\$12.133	(a)\$12.856	(a)\$15.193
	(b)\$15.363	(b)\$15.134	(b)\$15.989	(b)\$11.502
Ending Number of AUs.....	(a)0	(a)0	(a)0	(a)0
	(b)0	(b)0	(b)0	(b)0
<b>SA Wellington Natural Resources (formerly Natural Resources) – AST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a)\$9.455	(a)\$8.465	(a)\$6.565	(a)\$8.418
	(b)\$9.345	(b)\$8.456	(b)\$6.538	(b)\$8.358
Ending AUV .....	(a)\$8.465	(a)\$6.565	(a)\$8.418	(a)\$9.556
	(b)\$8.456	(b)\$6.538	(b)\$8.358	(b)\$10.517
Ending Number of AUs.....	(a)0	(a)0	(a)0	(a)122
	(b)0	(b)0	(b)1,622	(b)0
<b>SA Wellington Real Return (formerly Real Return) – SST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a)\$10.022	(a)\$9.937	(a)\$9.695	(a)\$9.944
	(b)\$11.606	(b)\$11.527	(b)\$11.213	(b)\$11.466
Ending AUV .....	(a)\$9.937	(a)\$9.695	(a)\$9.944	(a)\$10.025
	(b)\$11.527	(b)\$11.213	(b)\$11.466	(b)\$9.795
Ending Number of AUs.....	(a)0	(a)3,086	(a)4,445	(a)6,532
	(b)0	(b)472	(b)1,453	(b)0
<b>SA WellsCap Aggressive Growth (formerly Aggressive Growth) – SAST Class 3 Shares</b> (Inception Date – 11/10/14)				
Beginning AUV .....	(a)\$11.777	(a)\$11.843	(a)\$11.546	(a)\$12.232
	(b)\$12.695	(b)\$12.919	(b)\$12.557	(b)\$13.264
Ending AUV .....	(a)\$11.843	(a)\$11.546	(a)\$12.232	(a)\$15.639
	(b)\$12.919	(b)\$12.557	(b)\$13.264	(b)\$11.874
Ending Number of AUs.....	(a)0	(a)0	(a)406	(a)597
	(b)0	(b)0	(b)0	(b)0

AUV – Accumulation Unit Value

AU – Accumulation Unit

(a) Reflecting minimum Separate Account expenses

(b) Reflecting maximum Separate Account expenses, with election of the optional Return of Purchase Payment Death Benefit and C-Share option.

**CONDENSED FINANCIAL INFORMATION FOR CONTRACTS ISSUED BY  
THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK (NEW YORK ONLY) – Continued**

Variable Portfolios	Inception to 12/31/14	Fiscal Year Ended 12/31/15	Fiscal Year Ended 12/31/16	Fiscal Year Ended 12/31/17
<b>SA WellsCap Fundamental Growth (formerly Fundamental Growth) – SAST Class 3 Shares</b>				
(Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$12.461 (b) \$15.752	(a) \$12.538 (b) \$15.899	(a) \$12.559 (b) \$15.878	(a) \$12.514 (b) \$15.774
Ending AUV .....	(a) \$12.538 (b) \$15.899	(a) \$12.559 (b) \$15.878	(a) \$12.514 (b) \$15.774	(a) \$16.752 (b) \$12.554
Ending Number of AUs .....	(a) 0 (b) 0	(a) 0 (b) 0	(a) 0 (b) 0	(a) 0 (b) 0
<b>VALIC Company I Global Social Awareness Fund – VAL I</b>				
(Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.188 (b) \$9.929	(a) \$10.220 (b) \$9.936	(a) \$10.075 (b) \$9.765	(a) \$10.658 (b) \$10.299
Ending AUV .....	(a) \$10.220 (b) \$9.936	(a) \$10.075 (b) \$9.765	(a) \$10.658 (b) \$10.299	(a) \$12.936 (b) \$11.747
Ending Number of AUs .....	(a) 0 (b) 0	(a) 0 (b) 0	(a) 0 (b) 0	(a) 0 (b) 0
<b>VALIC Company I International Equities Index Fund – VAL I</b>				
(Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$9.790 (b) \$9.942	(a) \$9.535 (b) \$9.696	(a) \$9.336 (b) \$9.465	(a) \$9.350 (b) \$9.451
Ending AUV .....	(a) \$9.535 (b) \$9.696	(a) \$9.336 (b) \$9.465	(a) \$9.350 (b) \$9.451	(a) \$11.500 (b) \$10.762
Ending Number of AUs .....	(a) 0 (b) 0	(a) 6,080 (b) 3,540	(a) 6,981 (b) 3,599	(a) 10,153 (b) 289
<b>VALIC Company I Mid Cap Index Fund – VAL I</b>				
(Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.461 (b) \$9.809	(a) \$10.595 (b) \$9.972	(a) \$10.218 (b) \$9.587	(a) \$12.190 (b) \$11.404
Ending AUV .....	(a) \$10.595 (b) \$9.972	(a) \$10.218 (b) \$9.587	(a) \$12.190 (b) \$11.404	(a) \$13.975 (b) \$12.295
Ending Number of AUs .....	(a) 0 (b) 0	(a) 22,402 (b) 2,212	(a) 30,816 (b) 3,417	(a) 51,688 (b) 2,596
<b>VALIC Company I Nasdaq-100 Index Fund – VAL I</b>				
(Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.304 (b) \$9.907	(a) \$10.447 (b) \$9.951	(a) \$11.282 (b) \$10.714	(a) \$11.914 (b) \$11.281
Ending AUV .....	(a) \$10.447 (b) \$9.951	(a) \$11.282 (b) \$10.714	(a) \$11.914 (b) \$11.281	(a) \$15.589 (b) \$13.741
Ending Number of AUs .....	(a) 0 (b) 0	(a) 0 (b) 0	(a) 2,046 (b) 0	(a) 9,121 (b) 2,335
<b>VALIC Company I Small Cap Index Fund – VAL I</b>				
(Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.711 (b) \$9.585	(a) \$10.945 (b) \$9.918	(a) \$10.340 (b) \$9.342	(a) \$12.394 (b) \$11.164
Ending AUV .....	(a) \$10.945 (b) \$9.918	(a) \$10.340 (b) \$9.342	(a) \$12.394 (b) \$11.164	(a) \$14.021 (b) \$11.983
Ending Number of AUs .....	(a) 0 (b) 0	(a) 13,667 (b) 1,324	(a) 8,842 (b) 2,495	(a) 11,150 (b) 2,347
<b>VALIC Company I Stock Index Fund – VAL I</b>				
(Inception Date – 11/10/14)				
Beginning AUV .....	(a) \$10.340 (b) \$9.912	(a) \$10.455 (b) \$10.002	(a) \$10.450 (b) \$9.967	(a) \$11.534 (b) \$10.968
Ending AUV .....	(a) \$10.455 (b) \$10.002	(a) \$10.450 (b) \$9.967	(a) \$11.534 (b) \$10.968	(a) \$13.851 (b) \$12.660
Ending Number of AUs .....	(a) 0 (b) 0	(a) 51,958 (b) 4,359	(a) 70,181 (b) 6,678	(a) 81,866 (b) 2,620

AUV – Accumulation Unit Value

AU – Accumulation Unit

(a) Reflecting minimum Separate Account expenses

(b) Reflecting maximum Separate Account expenses, with election of the optional Return of Purchase Payment Death Benefit and C-Share option.

**APPENDIX B – STATE CONTRACT AVAILABILITY AND/OR VARIABILITY**

PROSPECTUS PROVISION	AVAILABILITY OR VARIATION	ISSUE STATE
Administration Charge	Contract Maintenance Fee is \$30.	New Mexico
Administration Charge	Charge will be deducted pro-rata from Variable Portfolios only.	New York Oregon Texas Washington
Annuity Date	You may switch to the Income Phase any time after your first contract anniversary.	Florida
Annuity Date	You may begin the Income Phase any time 13 or more months after contract issue.	New York
Free Look	If you are age 65 or older on the contract issue date, the Free Look period is 30 days.	Arizona
Free Look	If you are age 60 or older on the contract issue date, the Free Look period is 30 days. If you invest in the Fixed Account, the Free Look amount is calculated as the Purchase Payments paid. If you invest in Variable Portfolio(s), the Free Look amount is calculated as the greater of (1) Purchase Payments or (2) the value of your contract plus any fees paid on the day we received your request in Good Order at the Annuity Service Center.	California
Free Look	The Free Look period is 21 days and the amount is calculated as the value of your contract plus fees and charges on the day we receive your request in Good Order at the Annuity Service Center.	Florida
Free Look	The Free Look period is 20 days.	Idaho North Dakota Rhode Island Texas
Free Look	The Free Look amount is calculated as the value of your contract plus fees and charges on the day we received your request in Good Order at the Annuity Service Center.	Michigan Texas
Free Look	The Free Look amount is calculated as the greater of (1) Purchase Payments including fees and charges or (2) the value of your contract on the day we receive your request in Good Order at the Annuity Service Center.	Arkansas New York
Joint Ownership	Benefits and Features to be made available to Domestic Partners	California District of Columbia Maine Nevada Oregon Washington Wisconsin
Joint Ownership	Benefits and Features to be made available to Civil Union Partners	California Colorado Hawaii Illinois New Jersey Rhode Island
Minimum Contract Value	The minimum remaining contract value after a partial withdrawal must be \$2,000.	Texas
Nursing Home Waiver	The Nursing Home Waiver is not available for contracts purchased on or after February 6, 2017.	Connecticut Massachusetts Pennsylvania
Nursing Home Waiver	The Nursing Home Waiver is not available for contracts issued on or after May 1, 2017.	Missouri
Optional Return of Purchase Payment Death Benefit	If you elect the Optional Return of Purchase Payment Death Benefit, the C-Share Option is not available for contracts issued on or after September 2, 2016.	Maryland
Premium Tax	We deduct premium tax charges of 0.50% for Qualified contracts and 2.35% for Non-Qualified contracts based on contract value when you begin the Income Phase.	California
Premium Tax	We deduct premium tax charges of 2.0% for Non-Qualified contracts based on total Purchase Payments when you begin the Income Phase.	Maine
Premium Tax	We deduct premium tax charges of 3.5% for Non-Qualified contracts based on contract value when you begin the Income Phase.	Nevada



PROSPECTUS PROVISION	AVAILABILITY OR VARIATION	ISSUE STATE
Premium Tax	For the first \$500,000 in the contract, we deduct premium tax charges of 1.25% for Non-Qualified contracts based on total Purchase Payments when you begin the Income Phase. For any amount in excess of \$500,000 in the contract, we deduct front-end premium tax charges of 0.08% for Non-Qualified contracts based on total Purchase Payments when you begin the Income Phase.	South Dakota
Premium Tax	We deduct premium tax charges of 1.0% for Qualified contracts and 1.0% for Non-Qualified contracts based on contract value when you begin the Income Phase.	West Virginia
Premium Tax	We deduct premium tax charges of 1.0% for Non-Qualified contracts based on total Purchase Payments when you begin the Income Phase.	Wyoming
Transfer Privilege	Any transfer over the limit of 15 will incur a \$10 transfer fee.	Pennsylvania Texas

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**APPENDIX C – POLARIS PORTFOLIO ALLOCATOR PROGRAM AND SELECT STRATEGY FOR CONTRACTS  
ISSUED PRIOR TO FEBRUARY 6, 2017**

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**Effective on February 6, 2017, due to pending regulatory changes we will no longer offer the Polaris Portfolio Allocator Program and we will no longer update the Polaris Portfolio Allocator Models on an annual basis.**

**If you are currently invested in a Polaris Portfolio Allocator Model**, you will remain invested in the same Variable Portfolios and in the same amounts and weights as before the Polaris Portfolio Allocator Program was terminated; however, the investment will no longer be considered to be a Polaris Portfolio Allocator Model and you may no longer trade into a Polaris Portfolio Allocator Model. Any active asset rebalancing or dollar cost averaging programs will continue according to your current allocations on file.

**If you are currently invested in a Select Strategy**, you will remain invested in the same Variable Portfolios and in the same amounts and weights as before the Polaris Portfolio Allocator Program was terminated; however, the investment will no longer be considered to be a Select Strategy and you may no longer trade into a Select Strategy. Any active asset rebalancing or dollar cost averaging programs will continue according to your current allocations on file.

Please forward a copy (without charge) of the Polaris Select Investor Variable Annuity Statement of Additional Information to:

(Please print or type and fill in all information.)

\_\_\_\_\_  
Name

\_\_\_\_\_  
Address

\_\_\_\_\_  
City/State/Zip

\_\_\_\_\_  
Contract Issue Date:

Date: \_\_\_\_\_ Signed: \_\_\_\_\_

Return to: Issuing Company \_\_\_\_\_  
Annuity Service Center, P.O. Box 15570, Amarillo, Texas 79105-5570

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**FACTS****WHAT DOES AMERICAN INTERNATIONAL GROUP, INC. (AIG) DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Medical Information
- Income and Credit History
- Payment History and Employment Information

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons AIG chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does AIG Share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, conduct research including data analytics, or report to credit bureaus.	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions?**

For AGL and US Life:

Deferred variable annuity contracts: call 1-800-277-0914, send a secure message via our website at [www.aig.com/annuities](http://www.aig.com/annuities) or write to us at P.O. Box 9655, Amarillo, TX 79105-9655.

Deferred index annuity contracts or deferred fixed annuity contracts: call 1-800-424-4990, send a secure message via our website at [www.aig.com/annuities](http://www.aig.com/annuities) or write to us at P.O. Box 871, Amarillo, TX 79105-0871.

Variable universal life insurance policies: call 1-800-340-2765 or write to us at VUL Administration, P.O. Box 305600, Nashville, TN 37230-5600.

Single premium immediate variable annuity contracts: call 1-877-299-1724, email us at [immediateannuity@aig.com](mailto:immediateannuity@aig.com) or write to us at Group Annuity Administration, P.O. Box 1277, Wilmington, DE 19899-1277

Corporate Markets Group or High Net Worth life policies or annuity contracts: call 1-888-222-4943 (AGL), 1-877-883-6596 (US Life) or 1-800-871-4536 (High Net Worth) or write to us at Affluent and Corporate Markets Group, 2929 Allen Parkway – A35-50, Houston, TX 77019.

As administrator for annuities issued by John Alden Life Insurance Company or Renaissance Life and Health Insurance Company of America: call 1-800-424-4990 (AGL) or 1-800-289-0256 (US Life).

For VALIC:

Deferred variable annuity contracts or index annuity contracts: call 1-800-445-7862, send a secure message via our website at [www.aig.com/annuities](http://www.aig.com/annuities) or write to us at Annuity Service Center, P.O. Box 15570, Amarillo, TX 79105-5570.

Deferred fixed annuities: call 1-888-569-6128, go to [www.aig.com/annuities](http://www.aig.com/annuities) or write to us at VALIC Document Control, P.O. Box 15648, Amarillo, TX 79105-5648.

## Who we are

**Who is providing this notice?** American International Group, Inc. (AIG) member companies issuing the insurance products listed above (See “Other Information” below for a list of company names).

## What we do

**How does AIG protect my personal information?** To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We restrict access to employees, representatives, agents, or selected third parties who have been trained to handle nonpublic personal information.

**How does AIG collect my personal information?** We collect your personal information, for example, when you

- Open an account or give us your contact information
- Provide account information or make a wire transfer
- Deposit money or close/surrender an account

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

**Why can't I limit all sharing?** Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws may give you additional rights to limit sharing. See below for more on your rights under state law.

## Definitions

**Affiliates** Companies related by common ownership or control. They can be financial and non-financial companies.

- *Our affiliates include the member companies of American International Group, Inc.*

**Nonaffiliates** Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *AIG does not share with nonaffiliates so they can market to you.*

**Joint Marketing** A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include companies with which we jointly offer investments and insurance products, such as a bank.*

## Other important information

This notice is provided by American General Life Insurance Company (AGL); The United States Life Insurance Company in the City of New York (US Life); The Variable Annuity Life Insurance Company (VALIC); VALIC Financial Advisors, Inc.; AIG Capital Services, Inc.; and American General Life Insurance Company and The United States Life Insurance Company in the City of New York as administrator for John Alden Life Insurance Company and Renaissance Life and Health Insurance Company of America. You have the right to see and, if necessary, correct personal data. This requires a written request, both to see your personal data and to request correction. We do not have to change our records if we do not agree with your correction, but we will place your statement in our file. If you would like a more detailed description of our information practices and your rights, please write us at the addresses indicated on the first page.

**For Vermont Residents only.** We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found using the contact information above for Questions.

**For California Residents only.** We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account.

**For Nevada Residents only.** We are providing this notice pursuant to Nevada state law. You may be placed on our internal Do Not Call List by using the contact information referenced in the Questions section. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 702-486-3132; email: [aginfo@ag.nv.gov](mailto:aginfo@ag.nv.gov). You may contact our customer service department by using the contact information referenced in the Questions section.





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For online access to fund prospectuses for the investment portfolios in this variable annuity, please go to [aig.onlineprospectus.net/AIG/ProductDocuments](http://aig.onlineprospectus.net/AIG/ProductDocuments).

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