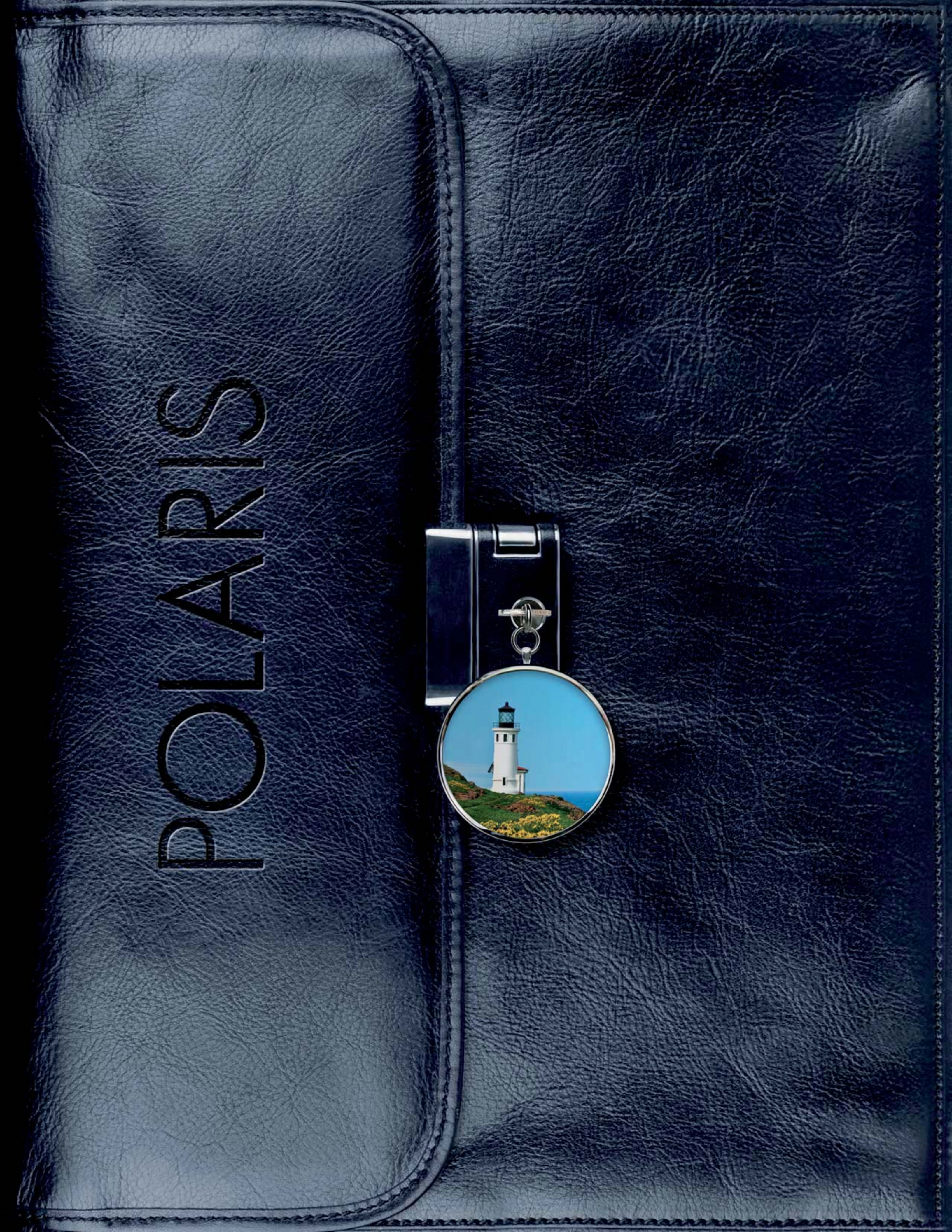
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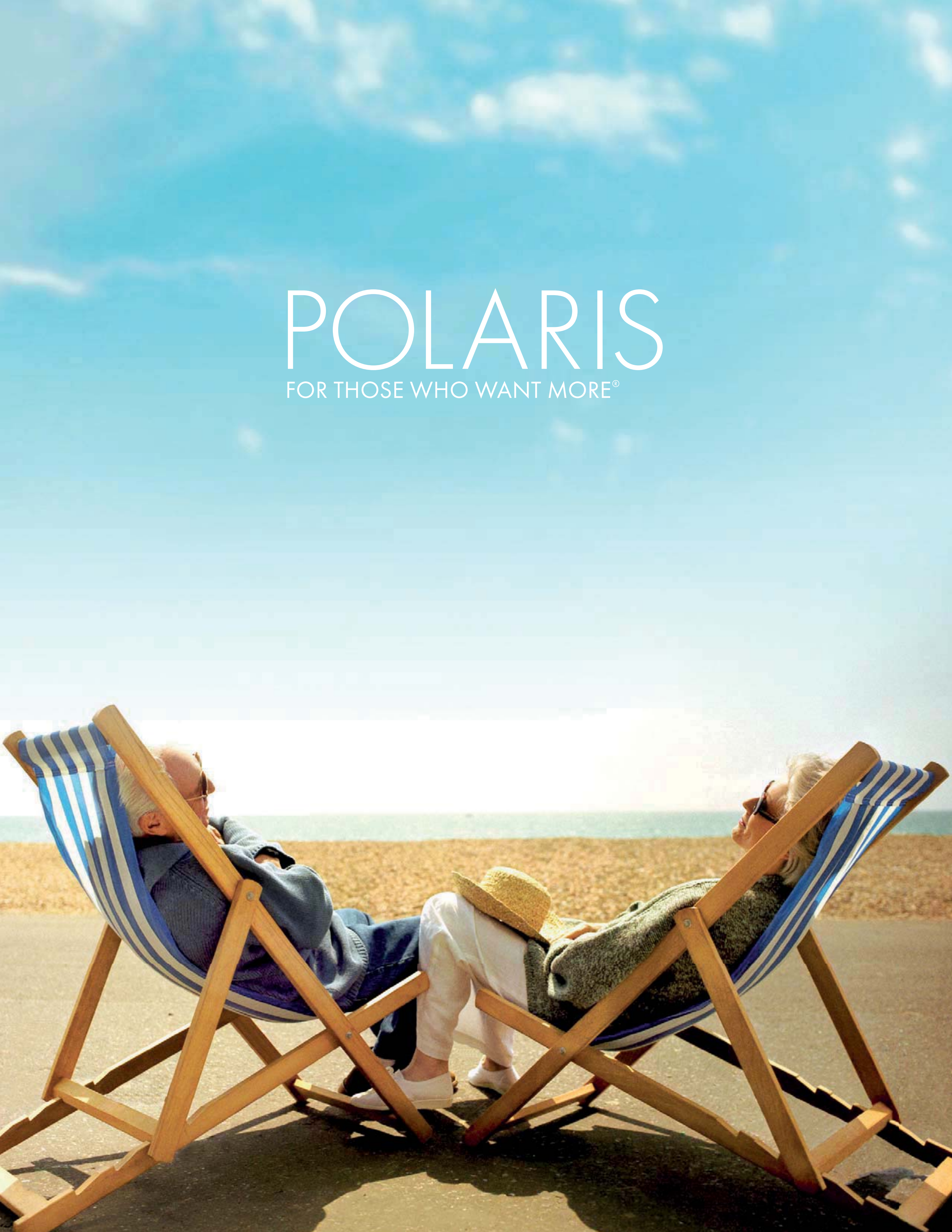
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FOR THOSE WHO WANT MORE®

Today's Priorities for Retirement

Retirement today involves new challenges—living longer, losing ground to rising prices over time, and relying more on personal investments in an up-and-down stock market. To help overcome the challenges, consider making these priorities part of your planning today. You'll be one step closer to a more comfortable retirement.

1 Plan for a long retirement

Retirement may last longer than you think. With many Americans retiring in their early 60s, it's easy to see how retirement can last for 30 years or more.

Consider the probability of how long a couple, both age 65, may live.

50% chance that at least one spouse will live **to age 93**

25% chance that one spouse will live **to age 97**

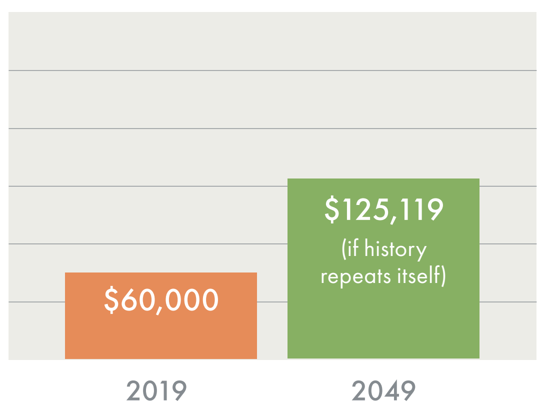
Source: Society of Actuaries 2012 Individual Annuitant Mortality Tables. Assumes a couple, both age 65.

2 Maintain your lifestyle

With inflation, retirement may also cost more than you think.

Over the past 80 years, inflation has averaged 3.68% annually. And while that may not seem like a lot, over time, the impact of even moderate inflation can be dramatic. Assuming the same rate of inflation experienced over the past 30 years—approximately 2.5%—retirement expenses would more than double over the next 30 years

Hypothetical expenses

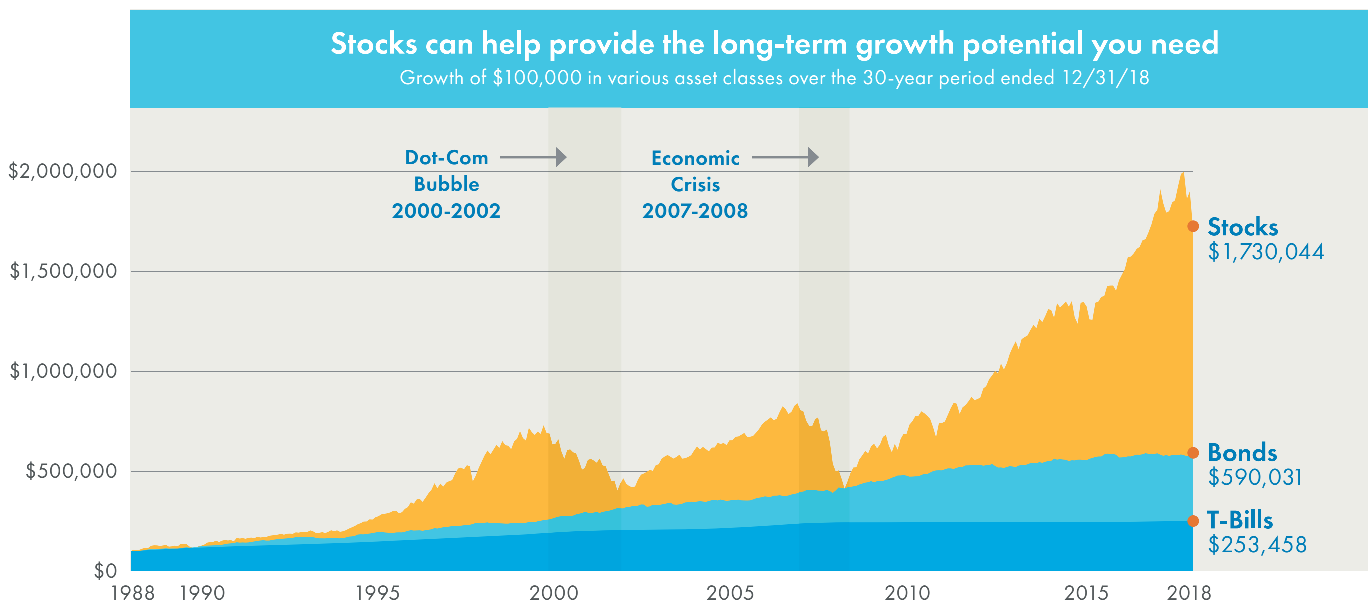


Source: Wilshire Compass, 2019.

3 Participate in market gains, while reducing downside risk

To help generate retirement income that has the potential to keep up with rising costs and today's longer life expectancies, it's important to include the long-term growth potential of stocks in your retirement portfolio.

Stocks historically have outperformed other types of investments over long periods of time, as illustrated below. Of course, past performance is no guarantee of future results and an investment in stocks can be subject to periods of significant fluctuation.



Source: Wilshire Compass, 2019. Stocks are represented by the S&P 500® Index, a representative sample of leading companies in key industries that reflect the U.S. stock market. Stocks are often subject to significant price fluctuations and, therefore, you may have a gain or loss in principal when shares are sold. Bonds are represented by the Bloomberg Barclays U.S. Aggregate Bond Index, which covers the U.S. investment grade fixed-rate bond market with index components for government and corporate, mortgage pass-through and asset-backed securities. T-bills are represented by the BofA Merrill Lynch 91-Day Treasury Bill Index. Government bonds and Treasury bills are subject to interest rate risk, but they are backed by the full faith and credit of the U.S. Government if held to maturity. The repayment of principal and interest of a corporate bond is guaranteed by the issuing company, and subject to default, credit and interest rate risks. Stocks and bonds are not subject to the separate account fees, administration charges and potential withdrawal charges associated with an investment in a variable annuity. Underlying investment options in a variable annuity are subject to portfolio operating expenses. This chart is for illustrative purposes only and does not represent any particular investment. Performance for any specific investment is available from your financial professional. Past performance is not a guarantee of future results. Indexes are unmanaged; you cannot invest directly in any index. The appropriateness of particular types of investments depends on your time horizon, risk tolerance and individual circumstances, such as your current and anticipated tax brackets.

Plan for Changing Income Needs

How will your spending change in retirement?

Many new retirees have a very full list of things they want to do and places they want to go, which can increase initial income needs. In these early years, it's likely you'll spend considerably more on lifestyle-related expenses—and possibly the care of elderly parents. However, in retirement's middle and later years, most expenses generally decrease.

The Early Years

Retirement Income Need: HIGH

- Retirees may need more income in this stage when they are typically the most active.
- With more time for leisure, newly retired people may have higher expenses, such as:
  - travel
  - entertainment
  - vacation home
  - gifts for children and grandchildren
- Caring for elderly parents can also increase expenses in the early years.

The Middle Years

Retirement Income Need: MODERATE

- The second stage of retirement is a time when retirees typically slow down.
- During this stage, retirees may downsize their home, travel less frequently, and generally decrease overall spending as they settle into retirement.

The Later Years

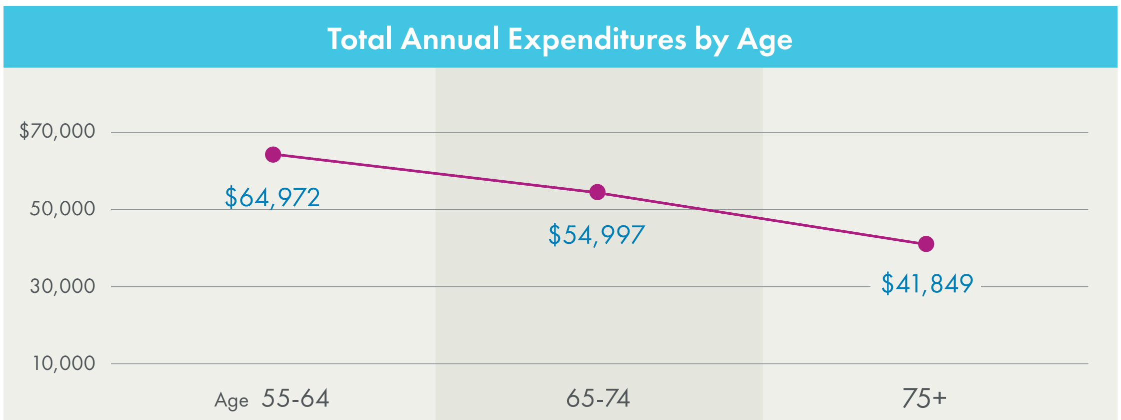
Retirement Income Need: LOW

- Many retirees in this stage generally don't travel or spend on entertainment or meals out. They typically prefer to stay closer to home.
- In the later years, retiree healthcare costs may increase, although certain types of insurance can help retirees manage these costs. Other lifestyle-related expenses typically continue to go down.

You may need the most income early in retirement

When it comes to planning for retirement income, it's often assumed that expenses will remain the same throughout retirement—or possibly even rise due to inflation. However, research shows that expenditures generally decline throughout retirement, so you may need more income shortly after you retire—and less later on.

As you can see illustrated in this table, total expenditures for those age 75+ are 36% less than those age 55-64.



Annual Spending	Age 55-64	Age 65-74	Age 75+	% Change 55–75+
Apparel & Services	$1,720	$1,420	$866	-50%
Entertainment	3,444	3,327	1,657	-52%
Food & Alcohol	8,514	7,360	5,960	-30%
Healthcare	5,777	6,723	6,475	+12%
Housing	20,127	18,068	14,692	-27%
Transportation	10,185	8,939	5,519	-46%
Miscellaneous & Other	6,500	5,069	4,660	-28%
Personal Insurance & Other	8,705	4,091	2,020	-77%
Total Expenditures	$64,972	$54,997	$41,849	-36%

*Source: U.S. Department of Labor, Bureau of Labor Statistics, Consumer Expenditure Survey, September 2018.

Polaris can help you

Participate in Market Gains, While Reducing Risk

Polaris offers a powerful combination of Performance, Protection and Strength for your retirement income portfolio.

Performance

for the growth potential you need

Polaris Variable Annuities are designed to help you maximize the long-term growth potential of your retirement investment with:

- Respected money managers
- A choice of professionally managed portfolios

+

Protection

for the sense of security you want

Polaris offers you a choice of optional features that are designed to help protect against market uncertainty:

- Protect your retirement income
- Protect your family

+

Strength

for enduring stability

The insurance companies that issue Polaris have the experience and resources to support your needs today and in the years ahead.

- Variable annuities are long-term investments designed for retirement. They offer tax deferral and the opportunity to participate in the upside potential of the stock market with protection features that may help reduce risk, although they can't eliminate it altogether. Variable annuities can help you while you are building assets in the income phase and when you are ready to draw upon those assets during the income phase. Variable annuities are subject to a separate account fee, administrative charges and portfolio operating expenses associated with the underlying investment portfolios. Early withdrawals may be subject to withdrawal charges. Partial withdrawals may reduce benefits available under the contract, as well as the amount available upon a full surrender. Withdrawals of taxable amounts are subject to ordinary income tax and, if taken prior to age 59½, an additional 10% federal tax may apply.
- If your variable annuity is funding a retirement account, such as an IRA, there is no additional tax-deferred benefit. Investing in the market involves risk, and that means you could end up with less money than when you started. Contract and optional benefit guarantees are backed by the claims-paying ability of the issuing insurance company.
- Income protection features and enhanced death benefits are optional and available for an additional cost. Age restrictions and limitations apply. Investment requirements and withdrawal parameters also apply if an income protection feature is elected. As an alternative to an income protection feature, you can annuitize your contract and receive income payments for life at no additional cost.

Put Polaris to work for you

- Polaris can help you while you're building assets in preparation for retirement and when you're ready to draw on those assets during retirement. An investment in a Polaris Variable Annuity offers you growth potential, risk protection features and guaranteed lifetime income to help you address today's retirement planning priorities.
- A Polaris Variable Annuity can help you secure a portion of your retirement assets for your retirement income and for your family. Here's how Polaris with optional protection features for income and family can work. There are essentially three core components to your Polaris investment.

Polaris Variable Annuity		
Contract Value	**Income Base**	**Death Benefits**
This is the current value of your investment. It can increase or decrease based on the performance of the investment options selected.	If you elect an optional income protection feature, the Income Base is the amount on which your guaranteed withdrawals and the annual fee for the feature are based. It can increase from investment gains or an income credit, if greater. The opportunity for an income credit is only available during the first 12 contract years. The Income Base is protected from market volatility, provided withdrawals are taken within the feature's parameters.	This is the amount paid to your beneficiaries in the event of death. The death benefit amount varies depending on which death benefit you select. The death benefit is adjusted for withdrawals. Please see a prospectus for more information about the available death benefits.

Secure Protected Lifetime Income for Your Retirement

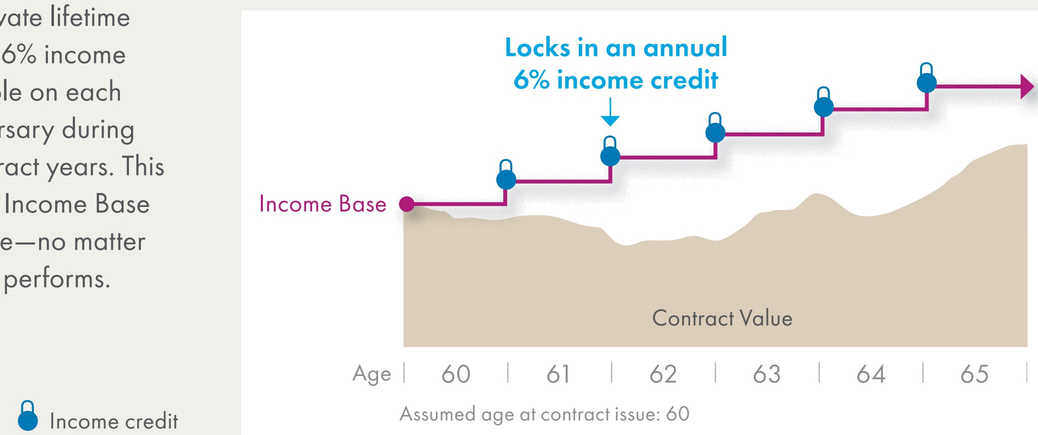
A Polaris Variable Annuity with the optional Polaris Income Plus Flex℠ feature can help you secure:

- **Income that's guaranteed to last for as long as you live.** Count on a guaranteed stream of lifetime income for as long as you—or you and your spouse—are living.
- **Income that's protected from market downturns.** During the first 12 contract years, Income Plus locks in the greater of investment gains or an annual income credit of up to 6% on contract anniversaries for lifetime income.
- **Income that can continue to rise over time.** After the first 12 contract years, your income will continue to have the opportunity to increase from investment gains on contract anniversaries, provided contract value remains.

When you're ready to receive lifetime income under this feature, you must activate lifetime income by completing the Lifetime Income Activation/Withdrawal form, choosing your Lifetime Income Activation Date and submitting the form to us.

ACCUMULATION | **A 6% income credit for up to 12 years**

Before you activate lifetime income, the full 6% income credit is available on each contract anniversary during the first 12 contract years. This ensures a rising Income Base for future income—no matter how the market performs.

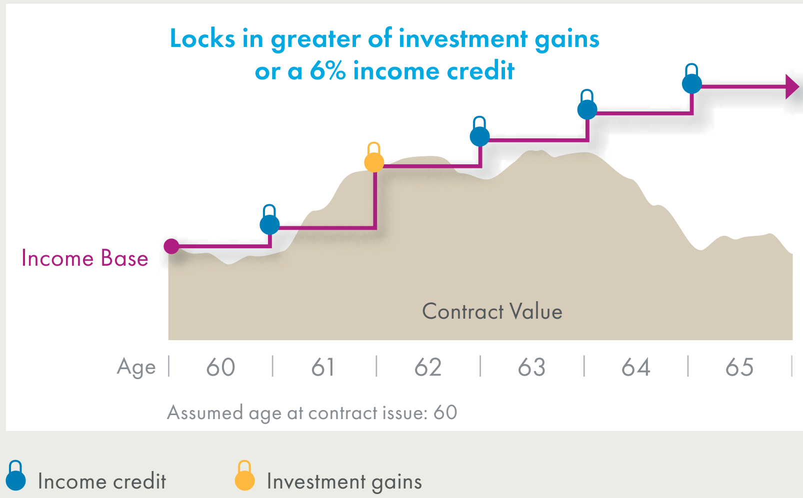


Additional information about Polaris Income Plus Flex

- **Lifetime Income Activation Date ("Activation Date"):** The date provided by you in writing on our form to begin taking lifetime income under the feature. The Activation Date is also the date of the first lifetime income withdrawal taken by you. Changes cannot be made to the covered person(s) or the income option after the Activation Date.
- **Income Base:** The amount on which guaranteed withdrawals and the annual fee for the feature are based. It is not a liquidation value nor is it available as a lump sum. The Income Base is initially equal to the first purchase payment. The Income Base will be increased each time a purchase payment is made. On each contract anniversary, the Income Base is set to equal the greater of (a) the higher anniversary value, or (b) the Income Base plus the income credit amount (if eligible) during the income credit period. The Income Base is automatically evaluated on contract anniversaries while the contract value is greater than zero and the feature is still in effect, provided you have not reached the Latest Annuity Date (95th birthday). On the 12th contract anniversary, if you have not activated lifetime income, the Income Base may be increased to the Minimum Income Base (200% of purchase payments received in the first contract year plus 100% of purchase payments received after the first contract year, each adjusted proportionately for withdrawals). Prior to the Activation Date, the Income Base will be reduced proportionately for any withdrawals. On or after the Activation Date, the Income Base will be reduced proportionately for excess withdrawals.

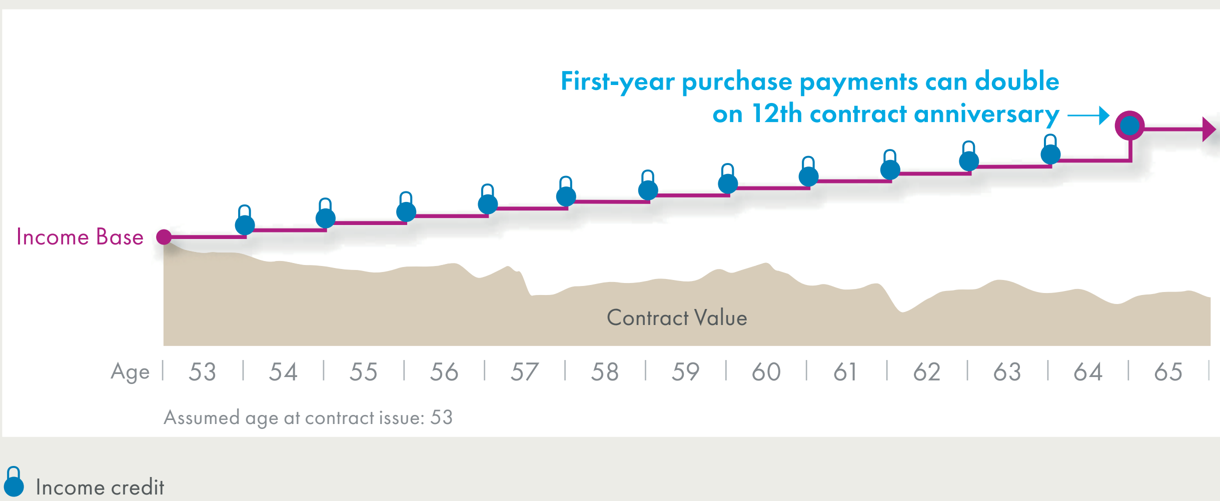
ACCUMULATION | Income Base increases on each contract anniversary

During the first 12 contract years, if you have not activated lifetime income, the Income Base increases on each contract anniversary from the greater of investment gains or a 6% income credit. When the Income Base increases from investment gains, the Income Credit Base is also increased to this amount, which in turn increases the amount of the 6% income credit available in future years.



ACCUMULATION | Opportunity for a Minimum Income Base

On the 12th contract anniversary, if you have not activated lifetime income, your Income Base is guaranteed to be at least 200% of your purchase payments received in the first contract year plus 100% of purchase payments received after the first contract year (each adjusted proportionately for withdrawals)—regardless of market performance. This is referred to as the Minimum Income Base.



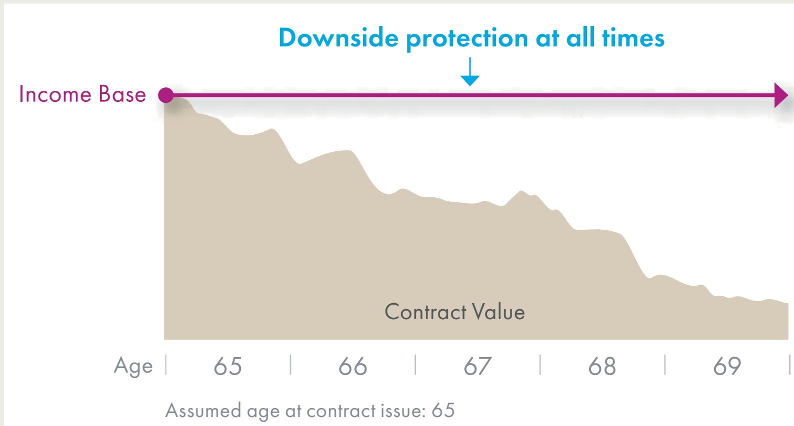
- **Income Credit:** The amount that may be added to your Income Base, calculated as a percentage of your Income Credit Base.
- **Anniversary Value:** The contract value on your contract anniversary (including any spousal continuation contributions).
- **Higher Anniversary Value:** The current anniversary value that is greater than the current Income Base.
- The minimum issue age for this feature is 45; the maximum issue age is 80. Please see a prospectus for complete details.

Important information about the illustrations shown in this brochure: Illustrations are not to scale and are intended solely to depict how the Income Plus Flex income protection feature can work. The "Accumulation" examples shown assume no withdrawals are taken during the period illustrated. Annual market returns illustrated are hypothetical. Hypothetical contract value assumes an initial purchase payment and no additional purchase payments. The illustrations do not reflect the actual performance of any particular investment. For more information about Polaris Variable Annuity performance, please ask your financial professional.

After lifetime income withdrawals begin, Polaris Income Plus Flex continues to offer valuable protection and growth opportunities.

LIFETIME INCOME | **Income Base is protected from market volatility**

After activating lifetime income, your withdrawals are calculated as a percentage of the Income Base, an amount that is protected for life for income—no matter how the market performs. Keep in mind, the Income Base is not the same as your contract value. The Income Base is not a liquidation value, nor is it available as a lump sum.



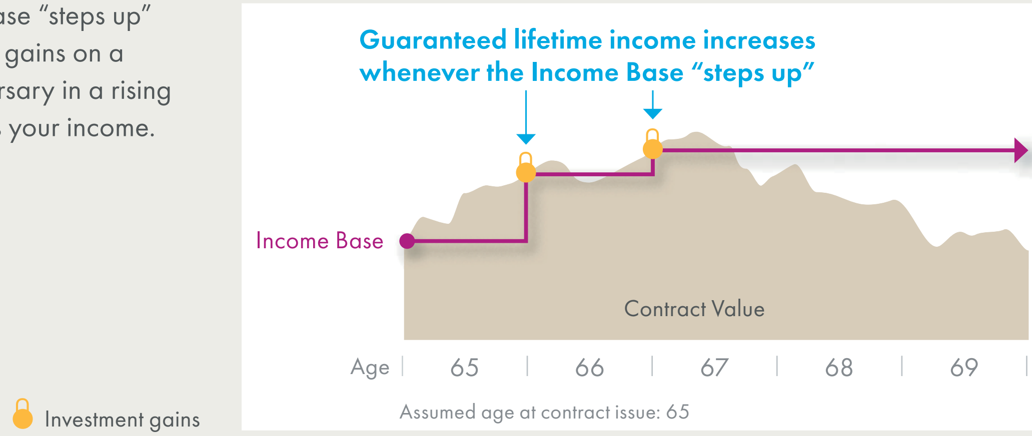
To realize the benefits of Polaris Income Plus Flex, you will need to take withdrawals within the feature's parameters. Lifetime income withdrawals that exceed the feature's parameters are known as excess withdrawals. Withdrawals of taxable amounts are subject to ordinary income tax and, if taken prior to age 59½, an additional 10% federal tax may apply. Withdrawals may be subject to withdrawal charges.

Additional information about Income Plus Flex

- **Excess Withdrawal:** Any portion of a lifetime income withdrawal that exceeds the maximum annual withdrawal amount after you activate lifetime income which then reduces the Income Base and Income Credit Base proportionately. If an excess withdrawal reduces the contract value to zero, the feature will terminate and you will no longer be eligible to take withdrawals or receive lifetime income payments.
- The fee is calculated as a percentage of the Income Base, deducted from the contract value quarterly. Minimum annual fee rate: 0.60%. Maximum annual fee rate for life of contract: 2.50% (for Single Life/Joint Life). The maximum annualized fee rate decrease or increase is 0.40% each quarter. This means the fee rate can decrease or increase by no more than 0.10% each quarter (0.40%/4). Note: If you change your initial election of the Income Option on the Lifetime Income Activation Date, the maximum annualized fee rate decrease or increase will differ only for the first contract quarter immediately following Lifetime Income Activation.
- The opportunity for rising income (including guaranteed rising income during the first 12 contract years) ends if the contract value is completely depleted.
- **Required Minimum Distributions (RMDs):** If your variable annuity is funding a retirement account, such as an IRA, and you take RMD withdrawals on or after the Lifetime Income Activation Date, you will still be eligible for a partial income credit provided RMD withdrawals are less than 6% of the Income Base. After Lifetime Income Activation, if your contract's RMD withdrawals exceed the feature's maximum annual withdrawal amount, your Income Credit Base and Income Base will not be reduced, provided RMDs are set up on the company's systematic withdrawal program.

LIFETIME INCOME — Opportunity to "lock in" investment gains for rising income

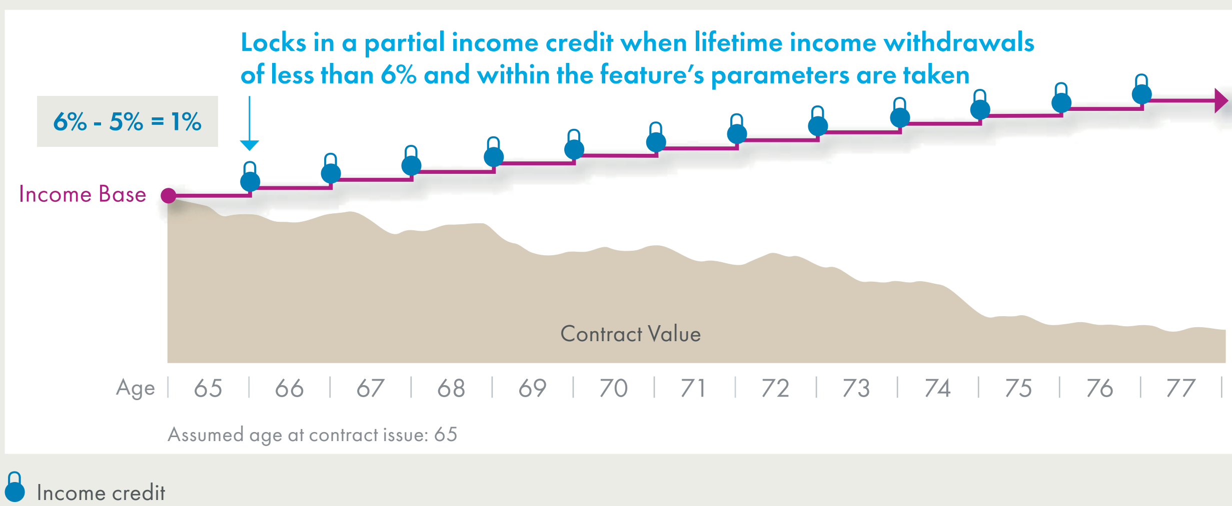
If the Income Base "steps up" from investment gains on a contract anniversary in a rising market, so does your income.



LIFETIME INCOME — Guaranteed rising income

If you activate lifetime income and take withdrawals of less than 6% of the Income Base within the feature's parameters during the first 12 contract years, you can receive a partial income credit for guaranteed rising income—even if the market is flat or down. (In a rising market, Polaris Income Plus Flex locks in the greater of investment gains or the available income credit on your contract anniversary.)

During the first 12 contract years, the available 6% income credit is simply reduced by the percentage of the Income Base withdrawn. For example, if you withdraw 5% in a given year, if eligible, the available income credit on the next contract anniversary will be 1% (6% - 5%).



Depending on investment performance and your income needs, you may not need to rely on this optional income protection feature, which is available at contract issue for an additional initial fee rate of 1.25% (Single Life or Joint Life). The fee rate is guaranteed for one year. After that time, it will be adjusted quarterly and may decrease or increase based on a predetermined, non-discretionary formula. Please see additional information on page 10 for details.

Access your money before you activate lifetime income

If you find that you need access to your money before you activate lifetime income, you may take withdrawals up to the contract's penalty-free withdrawal amount without incurring withdrawal charges. Please see the prospectus to learn more about the penalty-free withdrawal provision associated with the variable annuity you may be considering.

You should know, withdrawals taken before you activate lifetime income will impact your Income Base, Income Credit Base, Minimum Income Base, future lifetime income, and optional death benefits (if you choose to elect one). These withdrawals (including Required Minimum Distributions) will proportionately reduce the Income Base, Income Credit Base, purchase payment(s) used in the calculation of the Minimum Income Base, and the contract's Return of Purchase Payment or Maximum Anniversary Value death benefit, if elected.

Partial withdrawals also reduce the amount available upon a full surrender. Withdrawals of taxable amounts are subject to ordinary income tax and, if taken prior to age 59½, an additional 10% federal tax may apply. Withdrawals may be subject to withdrawal charges if they exceed certain parameters.

Additional terms used in this section and important information

- **Age at time of Lifetime Income Activation:** When determining the maximum annual withdrawal percentage, as well as the feature's protected income payment percentage, the age at lifetime income activation is based on the age of the covered person for the Single Life option and the age of the younger covered person for the Joint Life option. This age criteria is also used when evaluating eligibility for an increase to the protected income payment percentage, if applicable.
- **Covered person(s):** The person(s) whose live(s) are used to determine the amount and duration of lifetime income. If there are two covered persons, they must be each other's spouse.
- **Covered person changes:** Covered person changes will impact your lifetime income withdrawals, as the maximum annual withdrawal amount is based on Single Life or Joint Life. Certain covered person changes are also allowed prior to or at Lifetime Income Activation for life event changes such as marriage, divorce and death. Please see the prospectus for additional details, including change instructions and age limitations. After you activate lifetime income, changes to your income option and covered person(s) are not allowed.

Tailor lifetime income to meet your specific goals

Polaris Income Plus Flex offers you a choice of income options

At the time of purchase, you can choose Income Option 1, 2 or 3. The maximum annual withdrawal amount is based on the income option elected, your choice of Single Life or Joint Life, and age at time of lifetime income activation.

If your income needs change, you have the flexibility to make a one-time change to your income option choice when you activate lifetime income. For example, if you elected Income Option 1, you can change to Income Option 2 or Income Option 3. (An additional fee applies for an income option change. Please see the prospectus for details.)

For no additional fee, you also have the flexibility to make coverage changes at the same time (for example, changing from Single Life to Joint Life or vice versa) to help meet varying income needs or as a result of life events like divorce, marriage or death of a spouse. Please see the prospectus for details, including change instructions and age limitations.

Maximum Annual Withdrawal Amount (MAWA)
(as a percentage of your Income Base)

		Income Option 1		Income Option 2		Income Option 3
Age at Lifetime Income Activation	Covered Persons	MAWA	PIP	MAWA	PIP	MAWA/PIP
45-59	Single Life	4.5%	3.0%*	4.5%	3.0%*	3.75% for life
	Joint Life	3.5%	3.0%*	3.5%	3.0%*	3.25% for life
60-64	Single Life	5.5%	3.0%*	5.5%	3.0%*	4.25% for life
	Joint Life	4.5%	3.0%*	4.5%	3.0%*	3.75% for life
65-71	Single Life	6.5%	4.5%	7.5%	3.5%	5.50% for life
	Joint Life	6.0%	4.5%	7.0%	3.5%	5.00% for life
72+	Single Life	7.0%	4.5%	8.0%	3.5%	5.75% for life
	Joint Life	6.5%	4.5%	7.5%	3.5%	5.25% for life

*If withdrawals begin before age 65 and your Income Base increases due to investment gains on a contract anniversary on or after your 65th birthday, the protected income payment will automatically increase to 4.5% of your Income Base.

Upon lifetime income activation, the protected income payment (PIP) will be paid in the event the contract value is completely depleted due to market volatility, deduction of fees and/or withdrawals taken within the feature's parameters, provided the Income Base is greater than zero. The PIP is calculated as a percentage of the Income Base.

Investment Requirements

If you elect Polaris Income Plus Flex, you will need to follow these investment requirements. 10% of your initial and additional investments will automatically be allocated to the Secure Value Account (a fixed account with a one-year term).

The balance of your investment (90%) may be invested in any combination of the following portfolios:

The allocation to these options may not exceed **50%** per individual portfolio:

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

A maximum of **90%** may be allocated to any of the following portfolios:

- SA VCP Dynamic Allocation
- SA VCP Dynamic Strategy
- SA VCP Index Allocation
- SA DFA Ultra Short Bond
- SA Federated Corporate Bond
- SA Fixed Income Index
- SA Fixed Income Intermediate Index
- SA Goldman Sachs Global Bond
- SA JPMorgan MFS Core Bond
- SA Wellington Government and Quality Bond
- SA Wellington Real Return
- Goldman Sachs VIT Government Money Market Fund

Please see back cover for additional information.

These money managers, with the exception of SunAmerica Asset Management, LLC, are not affiliated with American General Life, US Life or American International Group, Inc. (AIG). Certain money managers shown are only available through the SA VCP Dynamic Portfolios. Fidelity Investments logo is a registered service mark of FMR LLC. Used with permission.

*Capital Research and Management Company is the investment manager of the American Funds.

Additional information

- You may use a Dollar Cost Averaging (DCA) fixed account to systematically invest in the investment choices available. Your target DCA instructions must follow the investment requirements described.
- If you elect an optional income protection feature, participation in quarterly automatic asset rebalancing is also required. Amounts allocated to the Secure Value Account will not be rebalanced and are not available for transfer as long as the feature is in effect. Keep in mind, because rebalancing resets the allocation among variable portfolios, it may have a positive or negative impact on performance.
- The investment requirements may reduce the need to rely on an income protection guarantee because they allocate your investment across asset classes and potentially limit exposure to market volatility.

SA VCP Dynamic Portfolios

When you invest in the SA VCP Dynamic Portfolios, your money is automatically invested among professionally managed portfolios that cross a wide variety of asset classes and investment styles.

Built to Offer Broad Diversification Opportunities				
Large Core	Mid Cap Growth	Specialty–REIT	International–Large Core	Bonds
Large Growth	Mid Cap Value	Specialty–Technology	International–Large Growth	High-Yield Bonds
Large Value	Small Growth		International–Large Value	Inflation Protected Securities
	Small Blend		International–Emerging Markets	
	Small Value		Global	

The SA VCP Dynamic Portfolios employ a dynamic asset allocation technique designed to help manage equity exposure and the effects of volatile equity markets, while providing the potential for capital appreciation and current income.

- A target of 80% of Portfolio assets is invested in a diverse mix of professionally managed portfolios (the fund-of-funds component).
  - Within this allocation in **SA VCP Dynamic Allocation,** 70% will be targeted toward equity (stock) portfolios and 30% will be targeted toward fixed income portfolios. The equity component will generally be divided among growth equity and value equity portfolios.
  - Within this allocation in **SA VCP Dynamic Strategy,** 80% will be targeted toward equity portfolios and 20% will be targeted toward fixed income portfolios. The equity component will generally invest a greater portion of its assets in value equity portfolios than growth equity portfolios.

These allocations will change over time in response to market conditions.

- A target of 20% of Portfolio assets is invested in the overlay component. The overlay component is designed to manage the overall level of exposure to the equity market, which impacts the portfolio's overall volatility and return potential. This component generally invests in S&P 500® equity index futures, options and other derivative instruments to help manage overall volatility, as well as U.S. Treasuries and short-term investments (e.g. cash) to generate income.

Additional information about the SA VCP Dynamic Portfolios

- The overall level of exposure to the equity market may be increased or decreased through investments made in both the fund-of-funds component and the overlay component of the Portfolios. Changes made through the overlay component do not increase or decrease each Portfolio's interest rate risk. These investments are subject to certain risks including stock market and interest rate fluctuations, as well as additional risks associated with investments in certain asset classes. (Please see the back cover.)
- The Portfolios and their underlying portfolios may engage in frequent trading of portfolio securities to achieve their investment goals. Active trading may result in high portfolio turnover and correspondingly greater transaction costs for the Portfolios and underlying portfolios.
- The portfolio operating expenses for a fund-of-funds are typically higher than those of a traditional portfolio because you pay the expenses of that portfolio and indirectly pay a proportionate share of the expenses of the underlying portfolios.
- The Portfolios are subject to risk of conflict with insurance company interests given certain aspects of portfolio management are intended to mitigate the financial risks the insurer faces in connection with optional income protection guarantees.
- Asset classes and investment styles shown in the table above may not be representative of the current or future investments of SA VCP Dynamic Allocation or SA VCP Dynamic Strategy. In addition, money manager representation, as well as asset class and investment style exposure, may vary between the two SA VCP Dynamic Portfolios.

Please see the back cover for additional information.

The fund-of-funds component of SA VCP Dynamic Allocation Portfolio (DAP) and SA VCP Dynamic Strategy Portfolio (DSP) may invest in the portfolios shown below.*

ASSET CLASS**	PORTFOLIO	MONEY MANAGER(S)
Large Blend	SA Large Cap Index	SunAmerica Asset Management, LLC
	SA MFS Massachusetts Investors Trust	Massachusetts Financial Services Company
	SA Oppenheimer Main Street Large Cap	Invesco Advisers, Inc.
Large Growth	SA AB Growth	AllianceBernstein L.P.
	SA Janus Focused Growth	Janus Henderson Investors
	SA Large Cap Growth Index	SunAmerica Asset Management, LLC
	SA MFS Blue Chip Growth	Massachusetts Financial Services Company
	SA Multi-Managed Large Cap Growth	Goldman Sachs Asset Management, L.P., Morgan Stanley Investment Management Inc., SunAmerica Asset Management, LLC
	SA T. Rowe Price Growth Stock	T. Rowe Price Associates, Inc.
	SA Wellington Capital Appreciation	Wellington Management Company LLP
Large Value	SA Columbia Focused Value	Columbia Management Investment Advisers, LLC
	SA Dogs of Wall Street	SunAmerica Asset Management, LLC
	SA JPMorgan Equity-Income	J.P. Morgan Investment Management Inc.
	SA Large Cap Value Index	SunAmerica Asset Management, LLC
	SA Legg Mason BW Large Cap Value	Brandywine Global Investment Management, LLC
	SA Multi-Managed Large Cap Value	American Century Investment Management, Inc., SunAmerica Asset Management, LLC, Wellington Management Company LLP
Small and Mid Cap Growth	SA Invesco Growth Opportunities	Invesco Advisers, Inc.
	SA JPMorgan Mid-Cap Growth	J.P. Morgan Investment Management Inc.
	SA Multi-Managed Mid Cap Growth	SunAmerica Asset Management, LLC, T. Rowe Price Associates, Inc., Wellington Management Company LLP
	SA WellsCap Aggressive Growth	Wells Capital Management Incorporated
Small and Mid Cap Value	SA AB Small & Mid Cap Value	AllianceBernstein L.P.
	SA Franklin Small Company Value	Franklin Advisory Services, LLC
	SA Multi-Managed Mid Cap Value	Massachusetts Financial Services Company, SunAmerica Asset Management, LLC, T. Rowe Price Associates, Inc.
Small and Mid Cap Blend	SA Mid Cap Index	SunAmerica Asset Management, LLC
	SA Multi-Managed Small Cap	J.P. Morgan Investment Management Inc., PNC Capital Advisors, LLC, SunAmerica Asset Management, LLC
	SA Small Cap Index	SunAmerica Asset Management, LLC
Specialty	SA Columbia Technology	Columbia Management Investment Advisers, LLC
	SA Fidelity Institutional AM® Real Estate	FIAM LLC
International—Developed Markets	SA Fidelity Institutional AM® International Growth	FIAM LLC
	SA International Index	SunAmerica Asset Management, LLC
	SA Morgan Stanley International Equities	Morgan Stanley Investment Management Inc.
	SA Multi-Managed International Equity	Schroder Investment Management North America Inc., SunAmerica Asset Management, LLC, T. Rowe Price Associates, Inc.
	SA Putnam International Growth and Income	Putnam Investment Management, LLC
	SA Templeton Foreign Value	Templeton Investment Counsel, LLC
International—Emerging Markets	SA Emerging Markets Equity Index	SunAmerica Asset Management, LLC
	SA JPMorgan Emerging Markets	J.P. Morgan Investment Management Inc.
Global	SA JPMorgan Global Equities	J.P. Morgan Investment Management Inc.
Investment Grade Bonds	SA DFA Ultra Short Bond	Dimensional Fund Advisors LP
	SA Federated Corporate Bond	Federated Investment Management Company
	SA Fixed Income Index	SunAmerica Asset Management, LLC
	SA Fixed Income Intermediate Index	SunAmerica Asset Management, LLC
	SA Goldman Sachs Global Bond	Goldman Sachs Asset Management International
	SA JPMorgan MFS Core Bond	J.P. Morgan Investment Management Inc., Massachusetts Financial Services Company
	SA Multi-Managed Diversified Fixed Income	PineBridge Investments, LLC, Wellington Management Company LLP
	SA Wellington Government and Quality Bond	Wellington Management Company LLP
High-Yield Bonds	SA PineBridge High-Yield Bond	PineBridge Investments, LLC
Inflation Protected Securities	SA Wellington Real Return	Wellington Management Company LLP

* Portfolios will not normally invest in every underlying portfolio. Portfolios and money managers are subject to change.
** Primary asset class as determined by SunAmerica Asset Management, LLC.

A Powerful Combination

of benefits not typically found in other investments

Key product features	Variable Annuities	Fixed Annuities	Mutual Funds	Stocks	Bonds
Tax advantages—including tax deferral and tax-free rebalancing	•	• (tax deferral)			• (may be tax-free)
Participation in the growth potential of the stock market	•		•	•	
Protection features that can "insure" against market risk for an additional fee	•				
Professional money management	•		•		
Asset allocation program	•		• (sometimes)		
Opportunity for a fixed rate of return	•	•			•
Beneficiary protection	•	•			
Flexible income options	•	•			
Predictable income stream	•	•			•
Guaranteed lifetime income	•	•			
Liquidity	Subject to limitations*	Subject to limitations*	•	•	•

- **Investments in stocks, mutual funds and variable annuities** are subject to risk, including possible loss of principal. The variable annuity contract, when redeemed, may be worth more or less than the total amount invested.
- **Bonds:** Government bonds and Treasury bills are subject to interest rate risk, but they are guaranteed by the U.S. Government as to the timely payment of principal and interest and, if held to maturity, offer a fixed rate of return and fixed principal value. Interest from Treasury bills and U.S. Government bonds is exempt from state and local taxes, but may be subject to federal income tax. The repayment of principal and interest of a corporate bond is guaranteed by the issuing company, and subject to default, credit and interest rate risk.
- **Variable annuities,** unlike other types of investments, offer insurance features (such as a guaranteed death benefit and annuity income options) that you pay for through what is called a separate account fee. Variable annuities are subject to additional fees, including a contract maintenance fee, costs for optional features (if elected), and the expenses related to the operation of the variable portfolios. You can annuitize your contract and receive annuity income payments for life for no additional fee, or you may choose an optional income protection feature. Optional protection features are available for an additional fee. Restrictions and limitations apply. Guarantees, including optional benefits, are backed by the claims-paying ability of the insurer. Any investment in a retirement account (such as an IRA) automatically receives the benefit of tax deferral. An investment in a variable annuity provides no additional tax-deferred benefit beyond that provided by the retirement account. Annuities are insurance products whose gains accumulate tax-deferred and are taxed as ordinary income when withdrawn.
- **Fixed annuities** offer a fixed rate of return guaranteed by the issuing insurance company. They generally offer a range of income options, including guaranteed lifetime income through annuitization.
- **Mutual funds** are different from variable annuities in a number of ways. For example, mutual funds serve various short and long-term financial needs, while variable annuities are designed specifically for long-term retirement savings. Mutual funds are investment products whose gains are generally taxable for the year in which they are earned. Mutual funds earn money for an investor in several ways, which can be taxed at different rates. Capital gains and dividends may be taxed at a rate that is lower than the income tax rate; interest is generally taxed at income tax rates.

*Early withdrawal charges apply if withdrawals exceed the contract's free withdrawal provisions during the withdrawal charge period. Withdrawals of taxable amounts are subject to ordinary income tax, and if taken prior to age 59½, an additional 10% federal tax may apply.

Be sure to talk to your financial professional about your particular situation and which investments may be right for you before you invest.

Additional information about the SA VCP Dynamic Portfolios

- While diversification and asset allocation are both proven investment strategies, they cannot guarantee greater or more consistent returns over time and they cannot protect against loss. By investing in a fund that is designed to reduce volatility risk, you may have less risk from market downturns, but may also have less opportunity to benefit from market gains.
- The Portfolios are subject to derivative and leverage risks. These investment strategies may be riskier than other investment strategies and may result in gains or losses substantially greater than the cost of the position. While these strategies can be useful and inexpensive ways of reducing risk, they are sometimes ineffective due to unexpected changes in the market, exchange rates or other factors. When the Portfolios use derivatives for leverage, the Portfolios will tend to be more volatile, resulting in larger gains or losses in response to the fluctuating prices of the Portfolios' investments.
- The Portfolios are subject to counterparty risk (i.e., the risk that a counterparty will not perform its obligations) and short sales risk. Losses from short sales are potentially unlimited, whereas losses from purchases can be no greater than the total amount invested. Small movements in interest rates (both increases and decreases) may quickly and significantly reduce the value of certain mortgage-backed securities. These securities also are subject to risk of default, particularly during periods of economic downturn. Credit risk (i.e., the risk that an issuer might not pay interest when due or repay principal at maturity of the obligation) could affect the value of the investments in the Portfolios.

Additional information about investing in variable portfolios

- There is no assurance that a Portfolio's strategy or investment process will achieve specific investment objectives.
- Portfolios that invest in stocks and bonds are subject to risk, including stock market and interest rate fluctuations. Portfolios that invest in bonds are subject to changes in their value when prevailing interest rates change. Portfolios that invest in non-U.S. stocks and bonds, including emerging market investments, are subject to additional risks such as political and social instability, differing securities regulations and accounting standards, limited public information, plus special risks that may include foreign taxation, currency risks, risks associated with possible differences in financial standards, and other monetary and political risks associated with future political and economic developments.
- Investments that concentrate on one economic sector or geographic region are generally subject to greater volatility than more diverse investments. Portfolios that invest in technology companies are subject to additional risks and may be affected by short product cycles, aggressive pricing, competition from new market entrants and obsolescence of existing technology. Portfolio returns may be considerably more volatile than a portfolio that does not invest in technology companies.
- Portfolios that invest in small and mid-size company stocks are generally riskier and more volatile than portfolios that invest in larger, more established companies.
- Portfolios that invest in high-yield bonds may be subject to greater price swings than portfolios that invest in higher-rated bonds. Payment of interest and principal is not assured.
- Portfolios that invest in real estate investment trusts (REITs) involve risks such as refinancing, economic conditions in the real estate industry, changes in property values, dependency on real estate management, and other risks associated with a concentration in one sector or geographic region.
- Investments in securities related to gold and other precious metals and minerals are speculative and impacted by a host of worldwide economic, financial and political factors.
- You could lose money by investing in the Goldman Sachs VIT Government Money Market Fund. Although the Fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. An investment in the Goldman Sachs VIT Government Money Market Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Goldman Sachs VIT Government Money Market Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.
- While certain Polaris portfolios may be similar to other funds managed by the same investment adviser, this does not mean that a portfolio's investment results will be comparable to the investment results of other similar funds, including other funds with the same investment adviser. The portfolios' investment results will likely differ, and may be higher or lower than the investment results of other similar funds.

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