

**SCHEDULE A  
TO THE AGENT AGREEMENT FOR FIXED PRODUCTS**

The Agent Agreement is hereby supplemented as provided in the section titled, "Agent's Compensation," to define the current rate of commissions payable on authorized Contracts as shown below. Please note that no compensation will be paid for internal exchanges in which assets are moved to, from, or between any Insurer products.

**PRODUCTS & COMMISSIONS:**

Agent's authority as a soliciting agent of the Insurer shall be for the following products at the designated commission below:

**A. VALIC Assured Choice Annuity (Form No. MBIFA-1007).**

<u>CONTRACT</u>	<u>COMMISSION RATE FOR ISSUE AGES UNDER 75</u> (Payable as Percentage of Premiums Received)	<u>COMMISSION RATE FOR ISSUE AGES 75 AND OVER</u> (Payable as Percentage of Premiums Received)
VALIC Assured Choice Annuity	3.20%	1.60%

**CHARGEBACKS:** None

**TRAIL COMMISSION:** None

**MARKETING ALLOWANCE:** None.

**B. VALIC Premiere 5 Fixed Annuity (Form No. FLEX5-805)  
VALIC Premiere 7 Fixed Annuity (Form No. FLEX7-805).**

<u>CONTRACT</u>	<u>COMMISSION RATE FOR ISSUE AGES UNDER AGE 86</u> (Payable as Percentage of Premiums Received)	<u>COMMISSION RATE FOR ISSUES AGES 86 - 90</u> (Payable as Percentage of Premiums Received)
VALIC Premiere 5	3.20%	1.60%
VALIC Premiere 7	3.20%	1.60%

**CHARGEBACKS:** Agent shall reimburse to Insurer the designated percent of commissions paid to Agent for sales of or subsequent Premiums received for authorized Contracts. The following transactions will result in a full or partial chargeback of all commissions:

1. Surrenders that occur in the first contract year; annuitization of a deferred annuity Contract during the first contract year; and surrenders of capital transfers, flexible payments, and single premiums that occur within 12 months from the effective date of the purchase payment will result in a full chargeback of 100% of all commissions paid.
2. Surrenders that occur in the second contract year; annuitization of a deferred annuity Contract during the second contract year; and surrenders of capital transfers, flexible payments, and single premiums that occur within 24 months from the effective date of the purchase payment will result in a full chargeback of 50% of all commissions paid.

**TRAIL COMMISSION:** None

**MARKETING ALLOWANCE:** None

**C. VALIC ProFlex Annuity (Form No. IFA-608)**

<u>CONTRACT</u>	<u>COMMISSION RATE FOR ISSUE AGES UNDER AGE 55</u> (Payable as Percentage of Premiums Received)	<u>COMMISSION RATE FOR ISSUES AGES 56-75</u> (Payable as Percentage of Premiums Received)	<u>COMMISSION RATE FOR ISSUES AGES 76-85</u> (Payable as Percentage of Premiums Received)	<u>ANNUAL TRAIL COMMISSION</u>
ProFlex – Option A	4.80%	3.80%	2.60%	None
ProFlex – Option B	3.80%	2.80%	1.60%	0.24%
ProFlex – Option C	1.80%	0.80%	Not available	0.60%

**CHARGEBACKS:** Agent shall reimburse to Insurer the designated percent of commissions paid to Agent for sales of or subsequent Premiums received for authorized Contracts. The following transactions will result in a full or partial chargeback of all commissions:

Surrenders that occur in the first policy year; annuitization of a deferred annuity Contract during the first policy year; and surrenders of capital transfers, flexible payments, and single premiums that occur within 12 months from the effective date of the purchase payment will result in a full chargeback of 100% of all commissions paid.

**TRAIL COMMISSION:** In addition to the commission described above, a per annum trail commission (the “Trail Commission”) will be calculated and paid on in-force Eligible Policies. Eligible Policies shall include ProFlex Annuity Contracts issued on or after the effective date of this Agreement that have been in-force for twelve months. For purposes of determining the Trail Commission, “in-force Eligible Policies” shall not include: (i) policies for which a death claim has been made, or (ii) policies that have been annuitized.

The Trail Commission shall be paid monthly and shall equal one twelfth of the annual percentage stated above times the accumulated value of all in-force Eligible Policies sold by the Agent pursuant to this Agreement.

In determining the accumulated value of all in-force Eligible Policies for any month, VALIC shall utilize the 4<sup>th</sup> Friday in any given month to represent the accumulated value of all in-force Eligible Policies sold by Agent.

**MARKETING ALLOWANCE:** None

This SCHEDULE A hereby supersedes any previous commission schedules or SCHEDULE As and shall be effective as to all Contract assets in existence on or after the Effective Date. This SCHEDULE A shall continue in effect until amended, supplemented, or superseded.

**INSURER RESERVES THE RIGHT TO CHANGE SCHEDULE A AT ANY TIME AS PROVIDED FOR IN SECTION 5 OF THE AGENT AGREEMENT FOR FIXED PRODUCTS.**

**EFFECTIVE DATE:** February 1, 2010