



Fixed Annuity Product Interest Rates

Product	Guarantee/Term		Effective Date	1st Yr Bonus	Interest Rate*
Assured Choice Annuity	3 yr guarantee	(At least \$10,000, less than \$50,000)	05/04/2009	0.00%	N/A
		(At least \$50,000, less than \$100,000)	05/04/2009	0.00%	N/A
		(\$100,000 or more)	05/04/2009	0.00%	N/A
	5 yr guarantee	(At least \$10,000, less than \$50,000)	12/01/2009	0.00%	N/A
		(At least \$50,000, less than \$100,000)	12/01/2009	0.00%	N/A
		(\$100,000 or more)	12/01/2009	0.00%	N/A
	7 yr guarantee	(At least \$10,000, less than \$50,000)	01/01/2010	0.00%	3.55%
		(At least \$50,000, less than \$100,000)	01/01/2010	0.00%	3.65%
		(\$100,000 or more)	01/01/2010	0.00%	3.75%

The minimum guaranteed interest rate for Assured Choice Annuity is 2.00% (for all states except WA), effective on 12/14/2009

ProFlex Annuity			02/01/2010	2.00%	4.75%
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The minimum guaranteed interest rate for ProFlex Annuity is 2.00%, effective on 12/14/2009

Premiere 5	1 Yr Guarantee	(Up to \$100,000)	01/25/2010	0.75%	3.20%	
		(Up to \$100,000) - IRA plans only	01/25/2010	0.90%	3.35%	
		(\$100,000 or more)	01/25/2010	1.75%	4.20%	
		(\$100,000 or more) - IRA plans only	01/25/2010	1.90%	4.35%	
	3 Yr Guarantee	(Up to \$100,000)	01/25/2010	0.45%	2.80%	
		(\$100,000 or more)	01/25/2010	0.75%	3.10%	
	5 Yr Guarantee	(Up to \$100,000)	01/25/2010	0.00%	2.55%	
		(\$100,000 or more)	01/25/2010	0.00%	2.75%	
	Premiere 7	1 Yr Guarantee	(Up to \$100,000)	01/25/2010	1.25%	3.80%
			(Up to \$100,000) - IRA plans only	01/25/2010	1.40%	3.95%
(\$100,000 or more)			01/25/2010	2.25%	4.80%	
(\$100,000 or more) - IRA plans only			01/25/2010	2.40%	4.95%	
3 Yr Guarantee		(Up to \$100,000)	01/25/2010	1.00%	3.45%	
		(\$100,000 or more)	01/25/2010	1.30%	3.75%	
7 Yr Guarantee		(Up to \$100,000)	01/25/2010	0.00%	2.95%	
		(\$100,000 or more)	01/25/2010	0.00%	3.15%	

The minimum guaranteed interest rate for Premiere 5 or 7 is 2% for all states, effective on 10/19/2009

* Interest rates are subject to change

VALIC represents The Variable Annuity Life Insurance Company and its subsidiaries, VALIC Financial Advisors, Inc. and VALIC Retirement Services Company.

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