

AIG/VALIC

| Fund Name | Net Expense | Administration Fee | Total Fee |
|--------------------------------|--------------------|---------------------------|------------------|
| MID CAP INDEX FUND | 0.34% | 0.80% | 1.14% |
| ASSET ALLOCATION FUND | 0.63% | 0.80% | 1.43% |
| GOVERNMENT SECURITIES FUND | 0.65% | 0.80% | 1.45% |
| STOCK INDEX FUND | 0.29% | 0.80% | 1.09% |
| INTERNATL EQUITIES INDEX FUND | 0.42% | 0.80% | 1.22% |
| INTL SOCIALLY RESPONSIBLE FUND | 0.64% | 0.80% | 1.44% |
| SMALL CAP INDEX FUND | 0.36% | 0.80% | 1.16% |
| SYSTEMATIC CORE FUND | 0.63% | 0.80% | 1.43% |
| SCIENCE & TECHNOLOGY FUND | 0.91% | 0.80% | 1.71% |
| INTERNATIONAL GROWTH FUND | 0.85% | 0.80% | 1.65% |
| DIVIDEND VALUE | 0.68% | 0.80% | 1.48% |
| VANGUARD LT INV-GRADE FUND | 0.02% | 0.80% | 0.82% |
| VANGUARD LONG-TERM TREASURY | 0.00% | 0.80% | 0.80% |
| VANGUARD WINDSOR II | 0.39% | 0.80% | 1.19% |
| VANGUARD WELLINGTON FUND INC | 0.29% | 0.80% | 1.09% |
| NASDAQ-100(R) INDEX FUND | 0.45% | 0.80% | 1.25% |
| VANGUARD LIFESTRATEGY GROWTH | 0.19% | 0.80% | 0.99% |
| VANGUARD LIFESTRATEGY MODERA | 0.18% | 0.80% | 0.98% |
| BLUE CHIP GROWTH FUND | 0.76% | 0.80% | 1.56% |
| SYSTEMATIC VALUE | 0.48% | 0.80% | 1.28% |
| INFLATION PROTECTED FUND | 0.52% | 0.80% | 1.32% |
| LARGE CAPITAL GROWTH | 0.74% | 0.80% | 1.54% |
| MID CAP STRATEGIC GWTH | 0.75% | 0.80% | 1.55% |
| SMALL CAP SPECIAL VALUE FUND | 0.87% | 0.80% | 1.67% |
| EMERGING ECONOMIES | 0.93% | 0.80% | 1.73% |
| GLOBAL STRATEGY | 0.78% | 0.80% | 1.58% |
| INTERNATIONAL VALUE FUND | 0.74% | 0.80% | 1.54% |
| AMER BEACON BRDWY LRG CP GRW I | 0.92% | 0.80% | 1.72% |
| GLOBAL REAL ESTATE FUND | 0.86% | 0.80% | 1.66% |
| INVESCO BAL RISK COMMOD STR R5 | 0.95% | 0.80% | 1.75% |
| T ROWE PRICE RETIRMNT 2015 ADV | 0.76% | 0.80% | 1.56% |
| T ROWE PRICE RETIRMNT 2020 ADV | 0.78% | 0.80% | 1.58% |
| T ROWE PRICE RETIRMNT 2025 ADV | 0.80% | 0.80% | 1.60% |
| T ROWE PRICE RETIRMNT 2030 ADV | 0.83% | 0.80% | 1.63% |
| T ROWE PRICE RETIRMNT 2035 ADV | 0.84% | 0.80% | 1.64% |
| T ROWE PRICE RETIRMNT 2040 ADV | 0.85% | 0.80% | 1.65% |

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|--------------------------------|-------|-------|-------|
| T ROWE PRICE RETIRMNT 2045 ADV | 0.87% | 0.80% | 1.67% |
| T ROWE PRICE RETIRMNT 2050 ADV | 0.88% | 0.80% | 1.68% |
| T ROWE PRICE RETIRMNT 2055 ADV | 0.88% | 0.80% | 1.69% |
| T ROWE PRICE RETIRMNT 2060 ADV | 0.88% | 0.80% | 1.69% |
| INTL OPPORTUNITIES | 0.96% | 0.80% | 1.76% |
| SMALL CAP GROWTH FUND | 0.89% | 0.80% | 1.69% |
| SMALL CAP VALUE FUND | 0.77% | 0.80% | 1.57% |
| MID CAP VALUE FUND | 0.79% | 0.80% | 1.59% |
| US SOCIALLY RESPONSIBLE FUND | 0.35% | 0.80% | 1.15% |
| CORE BOND FUND | 0.51% | 0.80% | 1.31% |
| HIGH YIELD BOND FUND | 0.68% | 0.80% | 1.48% |
| GS VIT GOV MONEY MKT FD INST | 0.00% | 0.00% | 0.00% |
| AGGRESSIVE GROWTH LIFESTYLE | 0.52% | 0.80% | 1.32% |
| MODERATE GROWTH LIFESTYLE | 0.47% | 0.80% | 1.27% |

There are no distribution fees.

20% per year restriction on the fixed account.