



# Service Provider Fee Disclosure

## Variable Investment Options Table

**CHARITON VALLEY ASSOCIATION FOR  
HANDICAPPED CITIZENS  
CHARITON VALLEY ASSOCIATION RETIREMENT PLAN  
PORTFOLIO DIRECTOR (A073) UITG-194-TRMC**

As Of Date: 3/25/2021

Fund	Management Fees	12(b)-1 Fees	Other Expenses	Acquired Fund Fees and Expenses	Total Fund Expenses	Expense Waivers or Reimbursements	Net Fund Expenses	Net Separate Account Fee	Total Net Variable Account Option Fees	Net Compensation Paid to VALIC (and affiliates)
	A	B	C	D	E	F	G	H	I	J
<b>VALIC Company I</b>										
ASSET ALLOCATION FUND [0005]	0.50	0.00	0.27	0.05	0.82	0.00	0.82	1.00	1.82	1.31
BLUE CHIP GROWTH FUND [0072]	0.72	0.00	0.11	0.00	0.83	0.00	0.83	1.00	1.83	1.41
CAPITAL CONSERVATION [0007]	0.50	0.00	0.14	0.00	0.64	0.00	0.64	1.00	1.64	1.32
CORE EQUITY FUND [0015]	0.80	0.00	0.13	0.00	0.93	0.18	0.75	1.00	1.75	1.43
DIVIDEND VALUE [0021]	0.70	0.00	0.11	0.00	0.81	0.11	0.70	1.00	1.70	1.47
EMERGING ECONOMIES [0087]	0.76	0.00	0.15	0.00	0.91	0.00	0.91	1.00	1.91	1.39
GLOBAL REAL ESTATE FUND [0101]	0.73	0.00	0.12	0.00	0.85	0.00	0.85	1.00	1.85	1.29
GLOBAL STRATEGY [0088]	0.50	0.00	0.23	0.00	0.73	0.02	0.71	1.00	1.71	1.18
GOVERNMENT MONEY MARKET I [0006]***,****	0.40	0.00	0.11	0.00	0.51	0.00	0.51	1.00	1.51	1.40
GOVERNMENT SECURITIES FUND [0008]	0.50	0.00	0.16	0.00	0.66	0.00	0.66	1.00	1.66	1.33
GROWTH FUND [0078]	0.69	0.00	0.12	0.00	0.81	0.16	0.65	1.00	1.65	1.36
HEALTH SCIENCES FUND [0073]	0.98	0.00	0.11	0.00	1.09	0.04	1.05	1.00	2.05	1.49
INFLATION PROTECTED FUND [0077]	0.45	0.00	0.12	0.00	0.57	0.03	0.54	1.00	1.54	1.28
INTERNATIONAL GOVERNMENT BOND [0013]	0.50	0.00	0.15	0.00	0.65	0.00	0.65	1.00	1.65	1.31
INTERNATIONAL GROWTH FUND [0020]	0.93	0.00	0.13	0.00	1.06	0.20	0.86	1.00	1.86	1.43
INTERNATIONAL VALUE FUND [0089]	0.69	0.00	0.11	0.00	0.80	0.07	0.73	1.00	1.73	1.35
INTERNATL EQUITIES INDEX FUND [0011]	0.29	0.00	0.14	0.01	0.44	0.00	0.44	1.00	1.44	1.35
INTL SOCIALLY RESPONSIBLE FUND [0012]	0.50	0.00	0.13	0.00	0.63	0.00	0.63	1.00	1.63	1.56
LARGE CAP CORE [0076]	0.70	0.00	0.15	0.00	0.85	0.07	0.78	1.00	1.78	1.32
LARGE CAPITAL GROWTH [0079]	0.64	0.00	0.11	0.00	0.75	0.00	0.75	1.00	1.75	1.34

Fund	Management Fees	12(b)-1 Fees	Other Expenses	Acquired Fund Fees and Expenses	Total Fund Expenses	Expense Waivers or Reimbursements	Net Fund Expenses	Net Separate Account Fee	Total Net Variable Account Option Fees	Net Compensation Paid to VALIC (and affiliates)
MID CAP INDEX FUND [0004]	0.26	0.00	0.10	0.00	0.36	0.00	0.36	1.00	1.36	1.32
MID CAP STRATEGIC GWTH [0083]	0.69	0.00	0.12	0.00	0.81	0.00	0.81	1.00	1.81	1.34
NASDAQ-100(R) INDEX FUND [0046]	0.39	0.00	0.14	0.00	0.53	0.00	0.53	1.00	1.53	1.45
SCIENCE & TECHNOLOGY FUND [0017]	0.87	0.00	0.10	0.00	0.97	0.00	0.97	1.00	1.97	1.37
SM CAP AGGRESSIVE GWTH [0086]	0.85	0.00	0.16	0.00	1.01	0.02	0.99	1.00	1.99	1.34
SMALL CAP FUND [0018]	0.89	0.00	0.14	0.00	1.03	0.10	0.93	1.00	1.93	1.27
SMALL CAP INDEX FUND [0014]	0.30	0.00	0.14	0.00	0.44	0.00	0.44	1.00	1.44	1.36
SMALL CAP SPECIAL VALUE FUND [0084]	0.75	0.00	0.13	0.00	0.88	0.00	0.88	1.00	1.88	1.26
SMALL MID GROWTH FUND [0085]	0.85	0.00	0.17	0.01	1.03	0.07	0.96	1.00	1.96	1.42
STOCK INDEX FUND [0010]	0.24	0.00	0.09	0.00	0.33	0.04	0.29	1.00	1.29	1.26
SYSTEMATIC CORE FUND [0016]	0.75	0.00	0.24	0.00	0.99	0.22	0.77	1.00	1.77	1.35
SYSTEMATIC VALUE [0075]	0.70	0.00	0.46	0.00	1.16	0.30	0.86	1.00	1.86	1.21
VALUE FUND [0074]	0.78	0.00	0.17	0.00	0.95	0.10	0.85	1.00	1.85	1.34
<b>VALIC Company II</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>
AGGRESSIVE GROWTH LIFESTYLE [0048]**	0.10	0.00	0.04	0.73	0.87	0.04	0.83	0.75	1.58	1.12
CAPITAL APPRECIATION FUND [0039]	0.55	0.00	0.45	0.00	1.00	0.15	0.85	0.75	1.60	1.24
CONSERVATIVE GROWTH LIFESTYLE [0050]**	0.10	0.00	0.05	0.74	0.89	0.05	0.84	0.75	1.59	1.14
CORE BOND FUND [0058]	0.42	0.00	0.36	0.00	0.78	0.01	0.77	0.75	1.52	1.30
GOVERNMENT MONEY MARKET II [0044]***,****	0.25	0.00	0.41	0.00	0.66	0.11	0.55	0.75	1.30	1.00
HIGH YIELD BOND FUND [0060]	0.61	0.00	0.37	0.00	0.98	0.05	0.93	0.75	1.68	1.29
INTL OPPORTUNITIES [0033]	0.82	0.00	0.40	0.00	1.22	0.02	1.20	0.75	1.95	1.36
LARGE CAP VALUE FUND [0040]	0.50	0.00	0.39	0.00	0.89	0.00	0.89	0.75	1.64	1.31
MID CAP GROWTH FUND [0037]	0.73	0.00	0.39	0.00	1.12	0.03	1.09	0.75	1.84	1.35
MID-CAP VALUE FUND [0038]	0.70	0.00	0.37	0.00	1.07	0.02	1.05	0.75	1.80	1.31
MODERATE GROWTH LIFESTYLE [0049]**	0.10	0.00	0.04	0.73	0.87	0.04	0.83	0.75	1.58	1.15
SMALL CAP GROWTH FUND [0035]	0.83	0.00	0.41	0.00	1.24	0.11	1.13	0.75	1.88	1.29
SMALL CAP VALUE FUND [0036]	0.67	0.00	0.42	0.00	1.09	0.07	1.02	0.75	1.77	1.24
STRATEGIC BOND FUND [0059]	0.50	0.00	0.37	0.00	0.87	0.00	0.87	0.75	1.62	1.31
US SOCIALLY RESPONSIBLE FUND [0041]	0.25	0.00	0.36	0.00	0.61	0.00	0.61	0.75	1.36	1.31
<b>Public</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>

Fund	Management Fees	12(b)-1 Fees	Other Expenses	Acquired Fund Fees and Expenses	Total Fund Expenses	Expense Waivers or Reimbursements	Net Fund Expenses	Net Separate Account Fee	Total Net Variable Account Option Fees	Net Compensation Paid to VALIC (and affiliates)
AMER BEACON BRDWHY LRG CP GRW I [0090]	0.75	0.00	0.45	0.00	1.20	0.08	1.12	1.00	2.12	1.35
ARIEL APPRECIATION FUND [0069]	0.72	0.25	0.18	0.00	1.15	0.00	1.15	1.00	2.15	1.35
ARIEL FUND [0068]	0.59	0.25	0.20	0.00	1.04	0.00	1.04	1.00	2.04	1.35
INVESCO BAL RISK COMMOD STR R5 [0102]	1.01	0.00	0.16	0.10	1.27	0.12	1.15	1.00	2.15	1.35
VANGUARD LIFESTRATEGY CONSER [0054]**	0.00	0.00	0.00	0.12	0.12	0.00	0.12	1.25	1.37	1.25
VANGUARD LIFESTRATEGY GROWTH [0052]**	0.00	0.00	0.00	0.14	0.14	0.00	0.14	1.25	1.39	1.25
VANGUARD LIFESTRATEGY MODERA [0053]**	0.00	0.00	0.00	0.13	0.13	0.00	0.13	1.25	1.38	1.25
VANGUARD LONG-TERM TREASURY [0023]	0.18	0.00	0.02	0.00	0.20	0.00	0.20	1.00	1.20	1.00
VANGUARD LT INV-GRADE FUND [0022]	0.20	0.00	0.02	0.00	0.22	0.00	0.22	1.00	1.22	1.00
VANGUARD WELLINGTON FUND INC [0025]	0.24	0.00	0.01	0.00	0.25	0.00	0.25	1.25	1.50	1.25
VANGUARD WINDSOR II [0024]	0.33	0.00	0.01	0.00	0.34	0.00	0.34	1.25	1.59	1.25

**Disclosures, Definitions, and Notes**

- **Management Fees** are paid to the investment adviser of the fund.
- **12(b)-1 Fees** are the annual distribution and marketing fees paid by the fund as described in the fund's prospectus. These are paid to VALIC or an affiliate for marketing and distribution services. Participants receive an offsetting reduction in the separate account fee as applicable to amounts allocated to that fund option.
- **Other Expenses** include expenses related to administrative and shareholder services provided to the fund, such as accounting, audit, compliance, custody, legal and other shareholder-related services.
- **Acquired Fund Fees and Expenses** apply to a fund that invests in underlying funds and reflects the relevant portion of the fees for those underlying funds.
- **Total Fund Expenses** before Expense Waivers or Reimbursements equal the sum of Column A through Column D.
- **Expense Waivers or Reimbursements** - Pursuant to an expense limitation agreement, the fund's adviser will waive fees or reimburse expenses as shown in this column. The adviser may recoup previously waived and/or reimbursed expenses for a period of time after such waiver or reimbursement, which recoupments are reflected as an addition to the fund's Net Fund Expenses as shown in Column G. Fees are subject to change based on Expense Waivers or Reimbursements.
- **Net Fund Expenses** equal the Total Fund Expenses less Expense Waivers or Reimbursements (Column E less Column F).
- **Net Separate Account Fee** compensates the contract issuer for a combination of guarantees and services, including mortality guarantees, expense guarantees, administration and distribution. This fee also reflects an offsetting reduction for 12(b)-1 fees or, where applicable, for non-12(b)-1 service fees or a portion of the recordkeeping fees received from a fund affiliate.
- **Total Net Variable Account Option Fees** equal the Net Fund Expenses plus the Net Separate Account Fees (Column G plus Column H).
- **Net Compensation Paid to VALIC (and affiliates)** includes the relevant portion of the amounts itemized above plus any additional compensation to VALIC or an affiliate (including SunAmerica Asset Management LLC and other related parties) including compensation for sub-advisory, shareholder, transfer agent, administrative, and recordkeeping services. Where applicable, this compensation ranges from 0.06% to 0.43% per fund and is included in the Net Compensation Paid (Column J).
- The above fund fees are not applicable to the fixed investment options.
- **Investors should carefully consider the investment objectives, risks, fees, charges and expenses before investing. This and other important information is contained in the variable annuity product and underlying fund prospectuses, which can be obtained from your financial professional or visit [www.alg.com/RetirementServices](http://www.alg.com/RetirementServices) or call 1-800-428-2542 and follow the prompts. Read the prospectuses carefully before investing.**

- Annuities are long-term retirement savings vehicles. Withdrawals may be subject to federal and/or state income taxes. Federal restrictions and a 10% federal early withdrawal tax penalty may apply if taken before age 59 1/2. Early withdrawals may be subject to withdrawal charges. Partial withdrawals may reduce benefits and contract value.
- Retirement plans and accounts that satisfy relevant qualification rules, such as 403(b)s, IRAs, 401(k)s, etc., can be tax-deferred regardless of whether or not they are funded with an annuity. If you are considering funding a tax-qualified retirement plan or account with an annuity, you should know that an annuity does not provide any additional tax-deferred treatment of earnings beyond the tax deferral of the tax-qualified retirement plan or account itself.
- Trading may be limited based on VALIC's Investor Trading policy which is available online at [www.aig.com/RetirementServices](http://www.aig.com/RetirementServices). Funds may impose additional limitations on the number of trades in and out of the fund. Please see the fund's prospectus for more information.
- Securities and investment advisory services offered through VALIC Financial Advisors, Inc. ("VFA"), member FINRA, SIPC and an SEC-registered investment advisor.
- Annuities issued by VALIC, Houston, Texas. Variable annuities distributed by its affiliate, AIG Capital Services, Inc. ("ACS"), member FINRA. Guarantees are backed by the claims-paying ability of VALIC and are not the responsibility of American International Group, Inc. ("AIG"). VALIC, VFA and ACS are members of AIG.
- Pursuant to an expense limitation agreement, the fund's advisor will waive fees or reimburse expenses as shown in the column above. The expense waivers or reimbursements are contractual and will continue through September 30, 2020 for VALIC Company I funds; December 31, 2020 for VALIC Company II funds; June 30, 2020 for the Invesco Balanced-Risk Commodity Strategy Fund. Although the expense limitations may be renewed year to year, they are subject to termination by the Boards of Trustees/Directors of the funds. Not all of these funds are listed in the chart above. Certain of these funds may not be available in your plan or product.
- Policy Form series UIT-194, UITG-194 and UITG-194P, a fixed and variable annuity issued by VALIC, Houston, Texas.
- Through a commission recapture program a portion of the fund's expenses have been reduced. "Other Expenses" does not take into account this expense reduction and is therefore higher than the actual expenses of the series. Had the expense reductions been taken into account, "Net Fund Expenses" for the VALIC Company I funds would be as follows: Blue Chip Growth Fund, (0.85%); Dynamic Allocation (0.32%); Government Money Market I Fund (0.55%). Not all of these funds are listed in the chart above. Certain of these funds may not be available in your plan or product
- \*\*The VALIC Company II Lifestyle Funds and the VALIC Company I Dynamic Allocation Fund invest in the funds offered in VALIC Company I and VALIC Company II. The Vanguard LifeStrategy Funds invest in other Vanguard funds. Thus, each "Fund of Funds" indirectly bears the fees and expenses of those acquired funds, which fees and expenses are shown in the Acquired Fund Fees & Expenses column and are also reflected in each fund's Net Fund Expenses.
- \*\*\*For the last fiscal year, VALIC did not have any voluntarily waived fees or reimbursed expenses. These waivers and/or reimbursements are voluntary and may be discontinued at any time by VALIC.
- \*\*\*\*You could lose money by investing in the Money Market Fund ("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 Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The 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.
- AIG Retirement Services represents AIG member companies-The Variable Annuity Life Insurance Company (VALIC) and its subsidiaries VALIC Financial Advisors, Inc. (VFA) and VALIC Retirement Services Company (VRSCO). All are members of American International Group, Inc. (AIG).

**Investors should carefully consider the investment objectives, risks, fees, charges and expenses before investing. This and other important information is contained in the prospectuses of the funds available in your plan, which can be obtained from your financial professional, at [www.aig.com/RetirementServices](http://www.aig.com/RetirementServices), or calling 1-800-428-2542 and following the prompts. Read the prospectuses carefully before investing.**

Securities and investment advisory services are offered by VALIC Financial Advisors, Inc., member FINRA and an SEC-registered investment advisor.

AIG Retirement Services represents -The Variable Annuity Life Insurance Company (VALIC) and its subsidiaries VALIC Financial Advisors, Inc. (VFA) and VALIC Retirement Services Company (VRSCO). All are members of American International Group, Inc. ("AIG").