Guide to New Investments Insert for VALIC

How changes to the University System of Georgia Retirement Plans will take effect at VALIC

The University System of Georgia (USG) is introducing enhancements to the retirement plans to help simplify retirement planning and offer you options to create a diversified retirement portfolio to help meet your goals. The Transition Guide enclosed in this mailing provides an overview of *what* is changing in the USG retirement plans. This insert includes specific information on *how* these changes will occur at VALIC, including the merger of USG plans, the new investment lineups, how contributions and balances will transfer, and specific fees associated with the investments.

This information applies to you if you:

- Currently invest with VALIC.
- Choose VALIC to replace an eliminated provider.

Plan mergers

USG will merge the individual 403(b) and 457(b) plans administered by each institution into systemwide 403(b) and 457(b) plans administered by USG. As a result, VALIC will create two new plans and will move current assets and future contributions to the new 403(b) and 457(b) plans according to the dates below.

Please note that there will be a brief **quiet period**, during which you will not be able to access your account while the plans are merged and accounts are reconciled. Beginning April 30, 2019, at 4 p.m. (ET), your existing accounts will become temporarily unavailable while VALIC reconciles and balances your accounts. **Your assets will remain fully invested but you cannot make withdrawals or conduct financial transactions.** You will be able to make transactions after the quiet period ends.

- The quiet period begins April 30, 2019, at 4 p.m. (ET). Transactions will be accepted and processed until this time.
- The quiet period ends no later than May 12, 2019.

Asset	As of	How the plan will appear on your statement
Existing 403(b) balances, current and future allocations	May 1, 2019	University System of Georgia 403(b) Plan
Existing 457(b) balances, current and future allocations	May 1, 2019	University System of Georgia 457(b) Plan

IMPORTANT: Your current beneficiary designations for your 403(b) and 457(b) will transfer to the new merged plans. You may review and update your beneficiary designations at any time at **USG.VALIC.com** or by calling VALIC at **800-448-2542**.

New accounts will be issued at VALIC

If you take no action prior to April 30, 2019, and are currently invested in a VALIC annuity option, VALIC will create a new mutual fund account for you automatically. Your current beneficiary information will be applied to your new account(s). Beginning with the April 30, 2019 monthly payroll, future contributions will be directed to your newly created mutual fund account, as shown in the transfer charts starting on page 8. As an important reminder, VALIC will have a quiet period from April 30, 2019, 4 p.m. (ET), through May 12, 2019.

Your existing annuity account balance, however, will remain invested in your current annuity options and will not transfer, unless you choose to move the balance yourself. You can meet with your VALIC Financial Advisor or contact VALIC's Client Care Center to obtain an Asset Conversion Form. It is important to consider the current features and benefits of your existing annuity account as you think about moving your existing balance.

New investment lineup

The new investment lineup was carefully selected by USG and CAPTRUST, an independent investment advisory firm, to offer you flexibility to create a diversified retirement portfolio.[1] You can learn more about any of the investment options, including expenses, at **USG.VALIC.com**. Simply click *Plan Details* at the top of page and then *Prospectuses & other materials*.

Fund name	Ticker	Net Expense Ratio	Plan Administration Fee	Plan Servicing Fee	Total
Tier 1: Allocation Tier 403(b) and 457(b)					
Vanguard Target Retirement 2015 Institutional[2]	VITVX	0.09%	0.11%	0.0204%	**0.2204%**
Vanguard Target Retirement 2020 Institutional[2]	VITWX	0.09%	0.11%	0.0204%	**0.2204%**
Vanguard Target Retirement 2025 Institutional[2]	VRIVX	0.09%	0.11%	0.0204%	**0.2204%**
Vanguard Target Retirement 2030 Institutional[2]	VTTWX	0.09%	0.11%	0.0204%	**0.2204%**
Vanguard Target Retirement 2035 Institutional[2]	VITFX	0.09%	0.11%	0.0204%	**0.2204%**
Vanguard Target Retirement 2040 Institutional[2]	VIRSX	0.09%	0.11%	0.0204%	**0.2204%**
Vanguard Target Retirement 2045 Institutional[2]	VITLX	0.09%	0.11%	0.0204%	**0.2204%**
Vanguard Target Retirement 2050 Institutional[2]	VTRLX	0.09%	0.11%	0.0204%	**0.2204%**
Vanguard Target Retirement 2055 Institutional[2]	VIVLX	0.09%	0.11%	0.0204%	**0.2204%**
Vanguard Target Retirement 2060 Institutional[2]	VILVX	0.09%	0.11%	0.0204%	**0.2204%**
Vanguard Target Retirement 2065 Institutional[2]	VSXFX	0.09%	0.11%	0.0204%	**0.2204%**
Vanguard Target Retirement Income Institutional[2]	VITRX	0.09%	0.11%	0.0204%	**0.2204%**
Tier 1: Allocation Tier—ORP Only					
Vanguard Target Retirement 2015 Trust I[2]	N/A[1]	0.07%	0.11%	0.0204%	**0.2004%**
Vanguard Target Retirement 2020 Trust I[2]	N/A[1]	0.07%	0.11%	0.0204%	**0.2004%**
Vanguard Target Retirement 2025 Trust I[2]	N/A[1]	0.07%	0.11%	0.0204%	**0.2004%**
Vanguard Target Retirement 2030 Trust I[2]	N/A[1]	0.07%	0.11%	0.0204%	**0.2004%**
Vanguard Target Retirement 2035 Trust I[2]	N/A[1]	0.07%	0.11%	0.0204%	**0.2004%**
Vanguard Target Retirement 2040 Trust I[2]	N/A[1]	0.07%	0.11%	0.0204%	**0.2004%**
Vanguard Target Retirement 2045 Trust I[2]	N/A[1]	0.07%	0.11%	0.0204%	**0.2004%**
Vanguard Target Retirement 2050 Trust I[2]	N/A[1]	0.07%	0.11%	0.0204%	**0.2004%**

continued

[1] Diversification is a technique to help reduce risk. It is not guaranteed to protect against loss.

New investment lineup *continued*

Fund name	Ticker	Net Expense Ratio	Plan Administration Fee	Plan Servicing Fee	Total
Tier 1: Allocation Tier—ORP Only					
Vanguard Target Retirement 2055 Trust I[2]	N/A[1]	0.07%	0.11%	0.0204%	**0.2004%**
Vanguard Target Retirement 2060 Trust I[2]	N/A[1]	0.07%	0.11%	0.0204%	**0.2004%**
Vanguard Target Retirement 2065 Trust I[2]	N/A[1]	0.07%	0.11%	0.0204%	**0.2004%**
Vanguard Target Retirement Income Trust I[2]	N/A[1]	0.07%	0.11%	0.0204%	**0.2004%**
Tier 2: Passively Managed/Index Fund Options					
Vanguard Developed Markets Index Institutional	VTMNX	0.06%	0.11%	0.0204%	**0.1904%**
Vanguard Emerging Markets Stock Index Institutional	VEMIX	0.11%	0.11%	0.0204%	**0.2404%**
Vanguard FTSE Social Index Investor	VFTSX	0.20%	0.11%	0.0204%	**0.3304%**
Vanguard Growth Index Institutional	VIGIX	0.04%	0.11%	0.0204%	**0.1704%**
Vanguard Institutional Index Institutional Plus	VIIIX	0.02%	0.11%	0.0204%	**0.1504%**
Vanguard Mid-Cap Index Institutional	VMCIX	0.04%	0.11%	0.0204%	**0.1704%**
Vanguard Real Estate Index Institutional	VGSNX	0.10%	0.11%	0.0204%	**0.2304%**
Vanguard Small-Cap Index Institutional	VSCIX	0.04%	0.11%	0.0204%	**0.1704%**
Vanguard Total Bond Market Index Institutional	VBTIX	0.04%	0.11%	0.0204%	**0.1704%**
Vanguard Value Index Institutional	VIVIX	0.04%	0.11%	0.0204%	**0.1704%**
Tier 3: Actively Managed Fund Options					
American Funds EuroPacific Growth R6	RERGX	0.49%	0.11%	0.0204%	**0.6204%**
Carillon Eagle Mid-Cap Growth R6	HRAUX	0.69%	0.11%	0.0204%	**0.8204%**
JPMorgan Equity Income R6	OIEJX	0.50%	0.11%	0.0204%	**0.6304%**
MFS International Value R6	MINJX	0.63%	0.11%	0.0204%	**0.7604%**
MFS® Mid-Cap Value R6	MVCKX	0.71%	0.11%	0.0204%	**0.8404%**
T. Rowe Price Blue Chip Growth I	TBCIX	0.57%	0.11%	0.0204%	**0.7004%**
Vanguard Federal Money Market Investor	VMFXX	0.11%	0.11%	0.0204%	**0.2404%**
VALIC Fixed Interest Option	N/A	0.00%	0.11%	0.0204%	**0.1304%**

continued

New investment lineup *continued*

Fund name	Ticker	Net Expense Ratio	Plan Administration Fee	Plan Servicing Fee	Total
Tier 3: Actively Managed Fund Options					
Vanguard Explorer Admiral	VEXRX	0.32%	0.11%	0.0204%	**0.4504%**
Vanguard Inflation-Protected Securities Institutional	VIPIX	0.07%	0.11%	0.0204%	**0.2004%**
Victory Integrity Small-Cap Value R6	MVSSX	0.96%	0.11%	0.0204%	**1.0904%**
Western Asset Core Plus Bond IS	WAPSX	0.43%	0.11%	0.0204%	**0.5604%**
Tier 4: Self-Directed Brokerage Services					
See more about the self-directed brokerage account option on page 13 of the Transition Guide.					

Policy Form GFA-504, a group fixed annuity issued by The Variable Annuity Life Insurance Company (VALIC), Houston, TX.

[1] This investment option is a Collective Investment Trust (CIT) and is an investment vehicle that is available only to qualified retirement plans. CITs consist solely of assets of retirement, or other tax-qualified retirement accounts. A CIT is not a mutual fund. A CIT typically has lower fees than a mutual fund. Visit **USG.VALIC.com** to obtain a fact sheet for each CIT. The Vanguard Target Retirement Trust investment options are managed by Vanguard.

[2] The principal value of an investment in a target date fund is not guaranteed at any time including at or after the target maturity date. The target date is the approximate date when investors plan to start withdrawing their money. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date.

Generally, higher potential returns involve greater risk and short-term volatility. For example, small-cap, mid-cap, sector and emerging funds can experience significant price fluctuation due to business risks and adverse political developments.

International and global funds can experience price fluctuation due to changing market conditions, currency values, and economic and political climates.

High-yield bond funds, which invest in bonds that have lower ratings, typically experience price fluctuation and a greater risk of loss of principal and income than when investing directly in U.S. government securities such as U.S. Treasury bonds and bills, which are guaranteed by the government for repayment of principal and interest if held to maturity.

Fund shares are not insured and are not backed by the U.S. government, and their value and yield will vary with market conditions.

Interest rates and bond prices typically move inversely to each other; therefore, as with any bond fund, the value of an investment in this fund may go up if interest rates fall, and vice versa.

Mortgage-related funds' underlying mortgages are more likely to be prepaid during periods of declining interest rates, which could hurt the fund's share price or yield and may be prepaid more slowly during periods of rapidly rising interest rates, which might lengthen the fund's expected maturity.

Investors should carefully assess the risks associated with an investment in the fund.

Mutual funds are subject to risk, including possible loss of principal. Mutual funds gains are generally taxable for the year in which they are realized. 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.

Understanding your plan fees and expenses

To keep the retirement plans in line with industry best practices, USG has decided to update the fee structure arrangement. The new, more fully disclosed fee structure is a significant savings overall. However, the amount of savings depends on how you, as an individual investor, have allocated funds among the investment options.

Plan-related costs:

Participants in the plan have generally paid for three categories of plan-related costs:

- Recordkeeping fees (paid to the plan's recordkeepers—VALIC, for example)
- Administrative fees (paid to the plan's investment consultant, auditors, accountants, outside counsel and other administrative resources)
- Investment expenses (taken out of individual investments by the managers of the funds in which participants were invested)

In the past, participants did not see separate charges for these plan-related costs on their quarterly statements; the costs were netted against participants' investment balances. The recordkeeping and administrative fees were paid out of the investment expenses charged by the providers of the funds in which the participants were invested, and were based on the total assets in each participant's account.

Quarterly fee deductions explained

Plan administration fee: Effective May 1, 2019, an annual Plan administration fee will be deducted quarterly. This amount will be realized by assessing a fee to each investment you choose within the plan. Each fee will be applied to your account on the last business day of each quarter and is identified as "Administration Fee" on your quarterly VALIC statements.

The first quarterly statement to show the fees will be July 1, 2019. (Note: The total will reflect fees for the partial quarter, May and June.)

Plan servicing fee: Your plan will also assess an annual fee for plan services, which will be divided into quarterly payments. This fee is deducted proportionally from each investment in your account on the last business day of each quarter and is identified as "Servicing Fee" on your quarterly VALIC statements.

Loan issuance fee: Loan fees are noted in the chart below.

VALIC retirement plan fees and expenses	
Plan administration fee	0.11%, or $11.00 for every $10,000 invested
Plan servicing fee	0.0204%, or $2.04 for every $10,000 invested
Loan issuance fee	$50 issuance fee, regardless of loan type as well as $25 annual loan maintenance fee

continued

Understanding your plan fees and expenses *continued*

Retirement plan loans

Loans are currently allowed by the Plan. A one-time fee of $50 will be charged as an initial setup cost with a $25 annual fee assessed for administration of each loan. Repayments are made by Automated Clearing House (ACH) debit agreement from your personal checking or savings account. At the time you request a loan, you will be asked to complete an ACH debit agreement. All loan interest repaid will be credited to your account. If you are, or become, a former employee, you will not be eligible to request new loans.

Outstanding annuity loans will not be transferred to the mutual fund platform. Your loan repayments will continue to be paid via ACH under the annuity program. Once annuity loans are paid in full, you may submit an Asset Conversion Form if you choose to transfer the remaining loan payments received by the annuity account to the mutual fund platform.

Investment-specific expenses

Each of the plan's investment options has an expense charge for investment management and associated services. These fees are measured by what is called an expense ratio. The net expense ratio takes into account any investment fee waivers and expense reductions, giving an indication of what is currently being charged. Expense ratios are reported as a percentage of assets.

For example, an expense ratio for a particular fund of 0.05% means a participant pays $5 annually for every $10,000 in assets invested in that fund. Knowing the expense ratio charged by each fund helps you understand the cost associated with your investments.

The investment expenses charged by the managers of the funds are listed in the *New investment lineup* tables included on pages 3-5. These expenses are generally lower than the expenses charged by the managers of the funds in the prior lineup.

Information on investment fees at VALIC (including expense ratios and other fund-specific expenses, such as redemption fees) can be found at **USG.VALIC.com** or in fund prospectuses available on **USG.VALIC.com**. Just click on *Plan Details* at the top of the page and then click on *Prospectuses & other materials*.

Brokerage fee

Brokerage customers may be charged a commission on certain transactions and other account-related fees.[1] Please visit **schwab.com** for a complete list of commissions and fees at VALIC. Other fees and expenses apply to a continued investment in the funds and are described in the fund's current prospectus.

[1] **A prospectus(es) containing more complete information, including management fees, charges and expenses, is available from Schwab (800-435-4000). Please read the prospectus(es) carefully before investing. Other fees and charges for value-added services may apply. You can ask a Schwab representative for more information.**

Schwab's standard transaction fee will be charged on each redemption of fund shares bought with no transaction fee and held for 90 days or less. Schwab reserves the right to assess Schwab's standard transaction fees in the future should short-term trading become excessive. Schwab receives remuneration from Mutual Fund OneSource companies. Schwab reserves the right to change the funds made available without transaction fees

Depending on the terms of your retirement plan, your Schwab Personal Choice Retirement Account® is a custodial account established under Section 401(a), Section 403(b)(7) or Section 457 of the Internal Revenue Code of 1986, as amended. Your rights under the account are governed by the terms of your account or your employer's plan.

VALIC investment transfer charts—403(b) plan

The investment transfer charts below explain how future contributions and existing assets will be invested in new VALIC investment lineups for the ORP, 403(b) and 457(b) plans. USG and CAPTRUST designed these transfer strategies to offer either the same or similar funds to help you maintain your current investment strategy.

Future contributions: If you're currently contributing to any of the investment options shown in the *Current VALIC investment option* column in the charts below, your future contributions will be directed to the replacement options listed in the *Future VALIC investment option* column beginning with the April 30, 2019 monthly payroll.

Current assets: If you have assets in the mutual fund investment options shown in the *Current VALIC investment option* column, these balances will be automatically invested in the replacement options listed in the *Future VALIC investment option* column on May 7, 2019.

VALIC 403(b)

Note: Current annuity options are listed under the *Current VALIC investment option* column in the shaded rows in the charts on the following pages. If you have assets in any of these current annuity options, these balances will not automatically transfer. Beginning May 1, 2019, you can submit an Asset Conversion Form to transfer your annuity account to the mutual fund-based program.

Current VALIC investment option	Ticker		Future VALIC investment option	Ticker
AB Discovery Value R	ABSRX	▶	MFS® Mid-Cap Value R6	MVCKX
AB International Value R	AIVRX	▶	MFS International Value R6	MINJX
AB Sustainable International Thematic R	AWPRX	▶	American Funds EuroPacific Growth R6	RERGX
Aggressive Growth Lifestyle Fund	VB048	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
AllianzGI NFJ Dividend Value R	PNERX	▶	JPMorgan Equity Income R6	OIEJX
American Beacon Bridgeway Lg Cp Gr	VB090	▶	T. Rowe Price Blue Chip Growth I	TBCIX
American Century Capital Preservation Investor	CPFXX	▶	Vanguard Federal Money Market Investor	VMFXX
American Century Heritage A	ATHAX	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
American Century Inflation-Adjusted Bond A	AIAVX	▶	Vanguard Inflation-Protected Securities Institutional	VIPIX
American Century Inflation-Adjusted Bond Investor	ACITX	▶	Vanguard Inflation-Protected Securities Institutional	VIPIX
American Century International Discovery A	ACIDX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
American Century Small-Cap Growth A	ANOAX	▶	Vanguard Explorer Admiral	VEXRX
American Century US Government Money Market Investor	TCRXX	▶	Vanguard Federal Money Market Investor	VMFXX
American Funds American Balanced R3	RLBCX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
American Funds American High-Income R3	RITCX	▶	Western Asset Core Plus Bond IS	WAPSX

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You could lose money by investing in the 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 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.

VALIC investment transfer charts—403(b) plan *continued*

Current VALIC investment option	Ticker		Future VALIC investment option	Ticker
American Funds American High-Income R4	RITEX	▶	Western Asset Core Plus Bond IS	WAPSX
American Funds Bond Fund of America R3	RBFCX	▶	Western Asset Core Plus Bond IS	WAPSX
American Funds Capital World Growth & Income R3	RWICX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
American Funds Capital World Growth & Income R4	RWIEX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
American Funds EuroPacific Growth R4	REREX	▶	American Funds EuroPacific Growth R6	RERGX
American Funds Fundamental Investors R3	RFNCX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
American Funds The Growth Fund of America R3	RGACX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
American Funds The Growth Fund of America R4	RGAEX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
American Funds New Perspective R3	RNPCX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
American Funds Small-Cap World R3	RSLCX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Ariel Appreciation	VB069	▶	MFS® Mid-Cap Value R6	MVCKX
Ariel Fund	VB068	▶	Victory Integrity Small-Cap Value R6	MVSSX
Artisan Mid-Cap Value Investor	ARTQX	▶	MFS® Mid-Cap Value R6	MVCKX
Asset Allocation Fund	VA005	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
BlackRock Equity Dividend R	MRDVX	▶	JPMorgan Equity Income R6	OIEJX
BlackRock Health Sciences Opportunities R	BHSRX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Blue Chip Growth Fund	VB072	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Broad Cap Value Income Fund	VB075	▶	JPMorgan Equity Income R6	OIEJX
Calvert Bond A	CSIBX	▶	Western Asset Core Plus Bond IS	WAPSX
Calvert Equity A	CSIEX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Calvert Long-Term Income A	CLDAX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Capital Appreciation Fund	VB039	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Capital Conservation Fund	VA007	▶	Vanguard Total Bond Market Index Institutional	VBTIX
Columbia Large-Cap Growth III R	CLGPX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Columbia Mid-Cap Growth A	CBSAX	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
Columbia Mid-Cap Value R	CMVRX	▶	MFS® Mid-Cap Value R6	MVCKX
Columbia Small-Cap Value I A	CSMIX	▶	Victory Integrity Small-Cap Value R6	MVSSX
Columbia Small-Cap Value I Institutional	CSCZX	▶	Victory Integrity Small-Cap Value R6	MVSSX
Columbia Small-Cap Value II A	COVAX	▶	Victory Integrity Small-Cap Value R6	MVSSX
Conservative Growth Lifestyle Fund	VB050	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Core Bond	VB058	▶	Western Asset Core Plus Bond IS	WAPSX
Core Equity Fund	VA015	▶	Vanguard Institutional Index Institutional Plus	VIIIX

continued

VALIC investment transfer charts—403(b) plan *continued*

Current VALIC investment option	Ticker		Future VALIC investment option	Ticker
Davis NY Venture R	NYVRX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Dividend Value Fund	VA021	▶	JPMorgan Equity Income R6	OIEJX
Dreyfus Bond Market Index Investor	DBMIX	▶	Vanguard Total Bond Market Index Institutional	VBTIX
Dreyfus/The Boston Company Small/Mid-Cap Growth A	DBMAX	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
Dreyfus International Stock Index Investor	DIISX	▶	Vanguard Developed Markets Index Institutional	VTMNX
Dreyfus Mid-Cap Index Investor	PESPX	▶	Vanguard Mid-Cap Index Institutional	VMCIX
Dreyfus S&P 500 Index	PEOPX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Dreyfus Small-Cap Stock Index Investor	DISSX	▶	Vanguard Small-Cap Index Institutional	VSCIX
Dreyfus Strategic Value A	DAGVX	▶	JPMorgan Equity Income R6	OIEJX
DWS RREEF Real Estate Securities A	RRRAX	▶	Vanguard Real Estate Index Institutional	VGSNX
Dynamic Allocation	VB103	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Emerging Economies Fund	VB087	▶	Vanguard Emerging Markets Stock Index Institutional	VEMIX
Fidelity Advisor Emerging Markets M	FTMKX	▶	Vanguard Emerging Markets Stock Index Institutional	VEMIX
Fidelity Advisor International Discovery M	FTADX	▶	American Funds EuroPacific Growth R6	RERGX
Fidelity Advisor Leveraged Company Stock M	FLSTX	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
Fidelity Advisor Small-Cap M	FSCTX	▶	Vanguard Small-Cap Index Institutional	VSCIX
Fixed Account Plus	FB001	▶	VALIC Fixed Interest Option	N/A
Foreign Value Fund	VB089	▶	MFS International Value R6	MINJX
Franklin Income R	FISRX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Franklin Mutual Global Discovery R	TEDRX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Franklin Small-Cap Value R	FVFRX	▶	Victory Integrity Small-Cap Value R6	MVSSX
Gabelli Asset A	GATAX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Global Real Estate	VB101	▶	Vanguard Real Estate Index Institutional	VGSNX
Global Social Awareness Fund	VA012	▶	Vanguard FTSE Social Index Investor	VFTSX
Global Strategy Fund	VB088	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Government Money Market I	VA006	▶	Vanguard Federal Money Market Investor	VMFXX
Government Money Market II	VB044	▶	Vanguard Federal Money Market Investor	VMFXX
Government Securities	VA008	▶	Vanguard Inflation-Protected Securities Institutional	VIPIX
Growth	VB078	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Growth & Income Fund	VA016	▶	Vanguard Institutional Index Institutional Plus	VIIIX

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VALIC investment transfer charts—403(b) plan *continued*

Current VALIC investment option	Ticker		Future VALIC investment option	Ticker
The Hartford International Opportunities R4	IHOSX	▶	MFS International Value R6	MINJX
Health Sciences Fund	VB073	▶	Vanguard Institutional Index Institutional Plus	VIIIX
High Yield Bond	VB060	▶	Western Asset Core Plus Bond IS	WAPSX
Inflation Protected Fund	VB077	▶	Vanguard Inflation-Protected Securities Institutional	VIPIX
International Equities Index Fund	VA011	▶	Vanguard Developed Markets Index Institutional	VTMNX
International Government Bond Fund	VA103	▶	Western Asset Core Plus Bond IS	WAPSX
International Growth I	VA020	▶	American Funds EuroPacific Growth R6	RERGX
International Opportunities	VB033	▶	American Funds EuroPacific Growth R6	RERGX
Invesco Balanced-Risk Commodity Strategy	VB102	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Invesco Charter R	CHRRX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Invesco Energy A	IENAX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Invesco Global Real Estate R	RGREX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Invesco High Yield R5	AHIYX	▶	Western Asset Core Plus Bond IS	WAPSX
Invesco International Growth R	AIERX	▶	American Funds EuroPacific Growth R6	RERGX
Invesco Small-Cap Equity R	SMERX	▶	Vanguard Small-Cap Index Institutional	VSCIX
Invesco Small-Cap Growth R	GTSRX	▶	Vanguard Explorer Admiral	VEXRX
Janus Henderson Balanced S	JABRX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Janus Henderson Forty S	JARTX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Janus Henderson Mid-Cap Value S	JMVIX	▶	MFS® Mid-Cap Value R6	MVCKX
JPMorgan Equity Index A	OGEAX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
JPMorgan International Value A	JFEAX	▶	MFS International Value R6	MINJX
JPMorgan Mid-Cap Growth A	OSGIX	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
JPMorgan Small-Cap Growth A	PGSGX	▶	Vanguard Explorer Admiral	VEXRX
JPMorgan Small-Cap Value A	PSOAX	▶	Victory Integrity Small-Cap Value R6	MVSSX
Large-Cap Core Fund	VB076	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Large-Cap Value Fund	VB040	▶	JPMorgan Equity Income R6	OIEJX
Large Capital Growth Fund	VB079	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Loomis Sayles Global Allocation A	LGMAX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Loomis Sayles High Income A	NEFHX	▶	Western Asset Core Plus Bond IS	WAPSX
MFS International Value R3	MINGX	▶	MFS International Value R6	MINJX
MFS Massachusetts Investors Growth Stock R3	MIGHX	▶	T. Rowe Price Blue Chip Growth I	TBCIX

continued

VALIC investment transfer charts—403(b) plan *continued*

Current VALIC investment option	Ticker		Future VALIC investment option	Ticker
MFS Massachusetts Investors Trust R3	MITHX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
MFS Value R3	MEIHX	▶	JPMorgan Equity Income R6	OIEJX
Mid-Cap Growth Fund	VB037	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
Mid-Cap Index Fund	VA004	▶	Vanguard Mid-Cap Index Institutional	VMCIX
Mid-Cap Strategic Growth Fund	VB083	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
Mid-Cap Value Fund	VB038	▶	MFS® Mid-Cap Value R6	MVCKX
Moderate Growth Lifestyle Fund	VB049	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Multi-Year Enhanced Fixed Option	FB099	▶	VALIC Fixed Interest Option	N/A
Nasdaq-100 Index Fund	VB046	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Oppenheimer Gold & Special Minerals A	OPGSX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Oppenheimer Main Street Mid-Cap R	OPMNX	▶	Vanguard Mid-Cap Index Institutional	VMCIX
PIMCO StocksPLUS Absolute Return A	PTOAX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
PIMCO Total Return Administrative	PTRAX	▶	Western Asset Core Plus Bond IS	WAPSX
Pioneer Disciplined Value A	CVFCX	▶	JPMorgan Equity Income R6	OIEJX
Pioneer Global Equity A	GLOSX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Pioneer Mid-Cap Value A	PCGRX	▶	MFS® Mid-Cap Value R6	MVCKX
Pioneer R	PIORX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Principal Mid-Cap Value III R3	PJPPX	▶	MFS® Mid-Cap Value R6	MVCKX
Putnam Convertible Securities R	PCVRX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Science & Technology Fund	VA017	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Short Term Fixed Account	FP002	▶	VALIC Fixed Interest Option	N/A
Small-Cap Aggressive Growth Fund	VB086	▶	Vanguard Explorer Admiral	VEXRX
Small-Cap Fund	VA018	▶	Vanguard Small-Cap Index Institutional	VSCIX
Small-Cap Growth Fund	VB035	▶	Vanguard Explorer Admiral	VEXRX
Small-Cap Index Fund	VA014	▶	Vanguard Small-Cap Index Institutional	VSCIX
Small-Cap Special Values Fund	VB084	▶	Victory Integrity Small-Cap Value R6	MVSSX
Small-Cap Value Fund	VB036	▶	Victory Integrity Small-Cap Value R6	MVSSX
Small/Mid-Growth Fund	VB085	▶	Vanguard Explorer Admiral	VEXRX
Socially Responsible Fund	VB041	▶	Vanguard FTSE Social Index Investor	VFTSX
Stock Index Fund	VA010	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Strategic Bond	VB059	▶	Western Asset Core Plus Bond IS	WAPSX
T. Rowe Price Retirement 2010 R	RRTAX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX

continued

VALIC investment transfer charts—403(b) plan *continued*

Current VALIC investment option	Ticker		Future VALIC investment option	Ticker
T. Rowe Price Retirement 2020 R	RRTBX	▶	Vanguard Institutional Target Retirement 2020 Institutional	VITWX
T. Rowe Price Retirement 2030 R	RRTCX	▶	Vanguard Institutional Target Retirement 2030 Institutional	VTTWX
T. Rowe Price Retirement 2040 R	RRTDX	▶	Vanguard Institutional Target Retirement 2040 Institutional	VIRSX
T. Rowe Price Retirement 2050 R	RRTFX	▶	Vanguard Institutional Target Retirement 2050 Institutional	VTRLX
T. Rowe Price Retirement Balanced R	RRTIX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Templeton Global Bond A	TPINX	▶	Western Asset Core Plus Bond IS	WAPSX
Templeton Global Bond R	FGBRX	▶	Western Asset Core Plus Bond IS	WAPSX
Templeton World A	TEMWX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
VALIC Fixed Account	N/A	▶	VALIC Fixed Interest Option	N/A
Value Fund	VB074	▶	JPMorgan Equity Income R6	OIEJX
Vanguard L/T Investment Grade	VA022	▶	Western Asset Core Plus Bond IS	WAPSX
Vanguard LifeStrategy Conservative Growth	VB054	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Vanguard LifeStrategy Growth	VB052	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Vanguard LifeStrategy Moderate Growth	VB053	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Vanguard Long-Term Treasury	VA023	▶	Vanguard Inflation-Protected Securities Institutional	VIPIX
Vanguard Wellington	VA025	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Vanguard Windsor II	VA024	▶	JPMorgan Equity Income R6	OIEJX
Vanguard Windsor II Investor	VWNFX	▶	JPMorgan Equity Income R6	OIEJX
Victory Munder Mid-Cap Core Growth A	MGOAX	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
Virtus Duff & Phelps Real Estate Securities A	PHRAX	▶	Vanguard Real Estate Index Institutional	VGSNX
Wells Fargo International Bond A	ESIYX	▶	Western Asset Core Plus Bond IS	WAPSX
Wells Fargo Specialized Technology A	WFSTX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
William Blair Emerging Markets Leaders I	WBELX	▶	Vanguard Emerging Markets Stock Index Institutional	VEMIX

USG has instructed VALIC to transfer any account balances in any investment option not listed above to the target-date fund that corresponds to the year you turn age 65.

VALIC investment transfer charts—457(b) plan

VALIC 457(b)

Note: Current annuity options are listed under the *Current VALIC investment option* column in the shaded rows in the charts on the following pages. If you have assets in any of these current annuity options, these balances will not automatically transfer. Beginning May 1, 2019, you can submit an Asset Conversion Form to transfer your annuity account to the mutual fund-based program.

Current VALIC investment option	Ticker		Future VALIC investment option	Ticker
AB Discovery Value R	ABSRX	▶	MFS® Mid-Cap Value R6	MVCKX
AB International Value R	AIVRX	▶	MFS International Value R6	MINJX
AB Sustainable International Thematic R	AWPRX	▶	American Funds EuroPacific Growth R6	RERGX
Aggressive Growth Lifestyle Fund	VB048	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
AllianzGI NFJ Dividend Value R	PNERX	▶	JPMorgan Equity Income R6	OIEJX
American Beacon Bridgeway Lg Cp Gr	VB090	▶	T. Rowe Price Blue Chip Growth I	TBCIX
American Century Capital Preservation Investor	CPFXX	▶	Vanguard Federal Money Market Investor	VMFXX
American Century Inflation-Adjusted Bond A	AIAVX	▶	Vanguard Inflation-Protected Securities Institutional	VIPIX
American Century Inflation-Adjusted Bond Investor	ACITX	▶	Vanguard Inflation-Protected Securities Institutional	VIPIX
American Century International Discovery A	ACIDX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
American Century Small-Cap Growth A	ANOAX	▶	Vanguard Explorer Admiral	VEXRX
American Century US Government Money Market Investor	TCRXX	▶	Vanguard Federal Money Market Investor	VMFXX
American Funds American Balanced R3	RLBCX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
American Funds American High-Income R3	RITCX	▶	Western Asset Core Plus Bond IS	WAPSX
American Funds American High-Income R4	RITEX	▶	Western Asset Core Plus Bond IS	WAPSX
American Funds Bond Fund of America R3	RBFCX	▶	Western Asset Core Plus Bond IS	WAPSX
American Funds Capital World Growth & Income R4	RWIEX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
American Funds EuroPacific Growth R4	REREX	▶	American Funds EuroPacific Growth R6	RERGX
American Funds Fundamental Investor R3	RFNCX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
American Funds The Growth Fund of America R3	RGACX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
American Funds The Growth Fund of America R4	RGAEX	▶	T. Rowe Price Blue Chip Growth I	TBCIX

continued

VALIC investment transfer charts—457(b) plan *continued*

Current VALIC investment option	Ticker		Future VALIC investment option	Ticker
American Funds New Perspective R3	RNPCX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Ariel Appreciation	VB069	▶	MFS® Mid-Cap Value R6	MVCKX
Ariel Fund	VB068	▶	Victory Integrity Small-Cap Value R6	MVSSX
Artisan Mid-Cap Value Investor	ARTQX	▶	MFS® Mid-Cap Value R6	MVCKX
Asset Allocation Fund	VA005	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
BlackRock Equity Dividend R	MRDVX	▶	JPMorgan Equity Income R6	OIEJX
BlackRock Health Sciences Opportunities R	BHSRX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Blue Chip Growth Fund	VB072	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Broad Cap Value Income Fund	VB075	▶	JPMorgan Equity Income R6	OIEJX
Calvert Bond A	CSIBX	▶	Western Asset Core Plus Bond IS	WAPSX
Calvert Equity A	CSIEX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Calvert Long-Term Income A	CLDAX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Capital Appreciation Fund	VB039	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Capital Conservation Fund	VA007	▶	Vanguard Total Bond Market Index Institutional	VBTIX
Columbia Large-Cap Growth III R	CLGPX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Columbia Mid-Cap Growth A	CBSAX	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
Columbia Mid-Cap Value R	CMVRX	▶	MFS® Mid-Cap Value R6	MVCKX
Columbia Small-Cap Value I A	CSMIX	▶	Victory Integrity Small-Cap Value R6	MVSSX
Columbia Small-Cap Value I Institutional	CSCZX	▶	Victory Integrity Small-Cap Value R6	MVSSX
Conservative Growth Lifestyle Fund	VB050	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Core Bond	VB058	▶	Western Asset Core Plus Bond IS	WAPSX
Core Equity Fund	VA015	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Davis NY Venture R	NYVRX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Dividend Value Fund	VA021	▶	JPMorgan Equity Income R6	OIEJX
Dreyfus Bond Market Index Investor	DBMIX	▶	Vanguard Total Bond Market Index Institutional	VBTIX
Dreyfus International Stock Index Investor	DIISX	▶	Vanguard Developed Markets Index Institutional	VTMNX
Dreyfus Mid-Cap Index Investor	PESPX	▶	Vanguard Mid-Cap Index Institutional	VMCIX

continued

VALIC investment transfer charts—457(b) plan *continued*

Current VALIC investment option	Ticker		Future VALIC investment option	Ticker
Dreyfus S&P 500 Index	PEOPX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Dreyfus Small-Cap Stock Index Investor	DISSX	▶	Vanguard Small-Cap Index Institutional	VSCIX
Dreyfus Strategic Value A	DAGVX	▶	JPMorgan Equity Income R6	OIEJX
DWS RREEF Real Estate Securities A	RRRAX	▶	Vanguard Real Estate Index Institutional	VGSNX
Dynamic Allocation	VB103	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Emerging Economies Fund	VB087	▶	Vanguard Emerging Markets Stock Index Institutional	VEMIX
Fidelity Advisor Emerging Markets M	FTMKX	▶	Vanguard Emerging Markets Stock Index Institutional	VEMIX
Fidelity Advisor International Discovery M	FTADX	▶	American Funds EuroPacific Growth R6	RERGX
Fidelity Advisor Small-Cap M	FSCTX	▶	Vanguard Small-Cap Index Institutional	VSCIX
Fixed Account Plus	FB001	▶	VALIC Fixed Interest Option	N/A
Foreign Value Fund	VB089	▶	MFS International Value R6	MINJX
Franklin Income R	FISRX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Franklin Mutual Global Discovery R	TEDRX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Franklin Small-Cap Value R	FVFRX	▶	Victory Integrity Small-Cap Value R6	MVSSX
Global Real Estate	VB101	▶	Vanguard Real Estate Index Institutional	VGSNX
Global Social Awareness Fund	VA012	▶	Vanguard FTSE Social Index Investor	VFTSX
Global Strategy Fund	VB088	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Government Money Market I	VA006	▶	Vanguard Federal Money Market Investor	VMFXX
Government Money Market II	VB044	▶	Vanguard Federal Money Market Investor	VMFXX
Government Securities	VA008	▶	Vanguard Inflation-Protected Securities Institutional	VIPIX
Growth	VB078	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Growth & Income Fund	VA016	▶	Vanguard Institutional Index Institutional Plus	VIIIX
The Hartford International Opportunities R4	IHOSX	▶	MFS International Value R6	MINJX
Health Sciences Fund	VB073	▶	Vanguard Institutional Index Institutional Plus	VIIIX
High Yield Bond	VB060	▶	Western Asset Core Plus Bond IS	WAPSX
Inflation Protected Fund	VB077	▶	Vanguard Inflation-Protected Securities Institutional	VIPIX

continued

VALIC investment transfer charts—457(b) plan *continued*

Current VALIC investment option	Ticker		Future VALIC investment option	Ticker
International Equities Index Fund	VA011	▶	Vanguard Developed Markets Index Institutional	VTMNX
International Government Bond Fund	VA103	▶	Western Asset Core Plus Bond IS	WAPSX
International Growth I	VA020	▶	American Funds EuroPacific Growth R6	RERGX
International Opportunities	VB033	▶	American Funds EuroPacific Growth R6	RERGX
Invesco Balanced-Risk Commodity Strategy	VB102	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Invesco Energy A	IENAX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Invesco Global Real Estate R	RGREX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Invesco High Yield R5	AHIYX	▶	Western Asset Core Plus Bond IS	WAPSX
Invesco International Growth R	AIERX	▶	American Funds EuroPacific Growth R6	RERGX
Invesco Small-Cap Equity R	SMERX	▶	Vanguard Small-Cap Index Institutional	VSCIX
Invesco Small-Cap Growth R	GTSRX	▶	Vanguard Explorer Admiral	VEXRX
Janus Henderson Balanced S	JABRX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Janus Henderson Forty S	JARTX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Janus Henderson Mid-Cap Value S	JMVIX	▶	MFS® Mid-Cap Value R6	MVCKX
JPMorgan Equity Index A	OGEAX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
JPMorgan International Value A	JFEAX	▶	MFS International Value R6	MINJX
JPMorgan Mid-Cap Growth A	OSGIX	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
JPMorgan Small-Cap Growth A	PGSGX	▶	Vanguard Explorer Admiral	VEXRX
JPMorgan Small-Cap Value A	PSOAX	▶	Victory Integrity Small-Cap Value R6	MVSSX
Large-Cap Core Fund	VB076	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Large-Cap Value Fund	VB040	▶	JPMorgan Equity Income R6	OIEJX
Large-Capital Growth Fund	VB079	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Loomis Sayles High Income A	NEFHX	▶	Western Asset Core Plus Bond IS	WAPSX
MFS International Value R3	MINGX	▶	MFS International Value R6	MINJX
MFS Massachusetts Investors Growth Stock R3	MIGHX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
MFS Massachusetts Investors Trust R3	MITHX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
MFS Value R3	MEIHX	▶	JPMorgan Equity Income R6	OIEJX
Mid-Cap Growth Fund	VB037	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
Mid-Cap Index Fund	VA004	▶	Vanguard Mid-Cap Index Institutional	VMCIX

continued

VALIC investment transfer charts—457(b) plan *continued*

Current VALIC investment option	Ticker		Future VALIC investment option	Ticker
Mid-Cap Strategic Growth Fund	VB083	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
Mid-Cap Value Fund	VB038	▶	MFS® Mid-Cap Value R6	MVCKX
Moderate Growth Lifestyle Fund	VB049	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Multi-Year Enhanced Fixed Option	FB099	▶	VALIC Fixed Interest Option	N/A
Nasdaq-100 Index Fund	VB046	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Oppenheimer Gold & Special Minerals A	OPGSX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Oppenheimer Main Street Mid-Cap R	OPMNX	▶	Vanguard Mid-Cap Index Institutional	VMCIX
PIMCO StocksPLUS Absolute Return A	PTOAX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
PIMCO Total Return Administrative	PTRAX	▶	Western Asset Core Plus Bond IS	WAPSX
Pioneer Disciplined Value A	CVFCX	▶	JPMorgan Equity Income R6	OIEJX
Pioneer Global Equity A	GLOSX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Principal Mid-Cap Value III R3	PJPPX	▶	MFS® Mid-Cap Value R6	MVCKX
Science & Technology Fund	VA017	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Short Term Fixed Account	FP002	▶	VALIC Fixed Interest Option	N/A
Small-Cap Aggressive Growth Fund	VB086	▶	Vanguard Explorer Admiral	VEXRX
Small-Cap Fund	VA018	▶	Vanguard Small-Cap Index Institutional	VSCIX
Small-Cap Growth Fund	VB035	▶	Vanguard Explorer Admiral	VEXRX
Small-Cap Index Fund	VA014	▶	Vanguard Small-Cap Index Institutional	VSCIX
Small-Cap Special Values Fund	VB084	▶	Victory Integrity Small-Cap Value R6	MVSSX
Small-Cap Value Fund	VB036	▶	Victory Integrity Small-Cap Value R6	MVSSX
Small/Mid-Growth Fund	VB085	▶	Vanguard Explorer Admiral	VEXRX
Socially Responsible Fund	VB041	▶	Vanguard FTSE Social Index Investor	VFTSX
Stock Index Fund	VA010	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Strategic Bond	VB059	▶	Western Asset Core Plus Bond IS	WAPSX
T. Rowe Price Retirement 2010 R	RRTAX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
T. Rowe Price Retirement 2020 R	RRTBX	▶	Vanguard Institutional Target Retirement 2020 Institutional	VITWX
T. Rowe Price Retirement 2030 R	RRTCX	▶	Vanguard Institutional Target Retirement 2030 Institutional	VTTWX

continued

VALIC investment transfer charts—457(b) plan *continued*

Current VALIC investment option	Ticker		Future VALIC investment option	Ticker
T. Rowe Price Retirement 2040 R	RRTDX	▶	Vanguard Institutional Target Retirement 2040 Institutional	VIRSX
T. Rowe Price Retirement 2050 R	RRTFX	▶	Vanguard Institutional Target Retirement 2050 Institutional	VTRLX
T. Rowe Price Retirement Balanced R	RRTIX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Templeton Global Bond A	TPINX	▶	Western Asset Core Plus Bond IS	WAPSX
Templeton World A	TEMWX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
VALIC Fixed Interest Option	N/A	▶	VALIC Fixed Interest Option	N/A
Value Fund	VB074	▶	JPMorgan Equity Income R6	OIEJX
Vanguard L/T Investment Grade	VA022	▶	Western Asset Core Plus Bond IS	WAPSX
Vanguard LifeStrategy Conservative Growth	VB054	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Vanguard LifeStrategy Growth	VB052	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Vanguard LifeStrategy Moderate Growth	VB053	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Vanguard Long-Term Treasury	VA023	▶	Vanguard Inflation-Protected Securities Institutional	VIPIX
Vanguard Wellington	VA025	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Vanguard Windsor II	VA024	▶	JPMorgan Equity Income R6	OIEJX
Vanguard Windsor II Investor	VWNFX	▶	JPMorgan Equity Income R6	OIEJX
Victory Munder Mid-Cap Core Growth A	MGOAX	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
Virtus Duff & Phelps Real Estate Securities A	PHRAX	▶	Vanguard Real Estate Index Institutional	VGSNX
Wells Fargo International Bond A	ESIYX	▶	Western Asset Core Plus Bond IS	WAPSX
Wells Fargo Specialized Technology A	WFSTX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
William Blair Emerging Markets Leaders I	WBELX	▶	Vanguard Emerging Markets Stock Index Institutional	VEMIX

USG has instructed VALIC to transfer any account balances in any investment option not listed above to the target-date fund that corresponds to the year you turn age 65.

VALIC investment transfer charts—ORP

VALIC ORP

Note: Current annuity options are listed under the *Current VALIC investment option* column in the shaded rows in the charts on the following pages. If you have assets in any of these current annuity options, these balances will not automatically transfer. Beginning May 1, 2019, you can submit an Asset Conversion Form to transfer your annuity account to the mutual fund-based program.

Current VALIC investment option	Ticker		Future VALIC investment option	Ticker
AB Discovery Value K	ABSKX	▶	MFS® Mid-Cap Value R6	MVCKX
Aggressive Growth Lifestyle Fund	VB048	▶	Vanguard Target Retirement Income Trust I	N/A
AllianzGI NFJ Dividend Value R	PNERX	▶	JPMorgan Equity Income R6	OIEJX
American Beacon Bridgeway Lg Cp Gr	VB090	▶	T. Rowe Price Blue Chip Growth I	TBCIX
American Century Capital Preservation Investor	CPFXX	▶	Vanguard Federal Money Market Investor	VMFXX
American Century Inflation-Adjusted Bond Investor	ACITX	▶	Vanguard Inflation-Protected Securities Institutional	VIPIX
American Century International Discovery A	ACIDX	▶	Vanguard Target Retirement Income Trust I	N/A
American Century Small-Cap Growth A	ANOAX	▶	Vanguard Explorer Admiral	VEXRX
American Funds American High-Income Trust R3	AHITX	▶	Western Asset Core Plus Bond IS	WAPSX
American Funds Capital World Growth & Income R3	RWICX	▶	Vanguard Target Retirement Income Trust I	N/A
American Funds EuroPacific Growth R3	RERCX	▶	American Funds EuroPacific Growth R6	RERGX
American Funds Fundamental Investors R3	RFNCX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
American Funds Small-Cap World R3	RSLCX	▶	Vanguard Target Retirement Income Trust I	N/A
American Funds The Growth Fund of America R3	RGACX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Ariel Appreciation	VB069	▶	MFS® Mid-Cap Value R6	MVCKX
Ariel Fund	VB068	▶	Victory Integrity Small-Cap Value R6	MVSSX
Artisan Mid-Cap Value Investor	ARTQX	▶	MFS® Mid-Cap Value R6	MVCKX
Asset Allocation Fund	VA005	▶	Vanguard Target Retirement Income Trust I	N/A
BlackRock Equity Dividend R	MRDVX	▶	JPMorgan Equity Income R6	OIEJX
BlackRock Health Sciences Opportunities R	BHSRX	▶	Vanguard Target Retirement Income Trust I	N/A
Blue Chip Growth Fund	VB072	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Broad Cap Value Income Fund	VB075	▶	JPMorgan Equity Income R6	OIEJX
Calvert Bond A	CSIBX	▶	Western Asset Core Plus Bond IS	WAPSX
Calvert Equity A	CSIEX	▶	T. Rowe Price Blue Chip Growth I	TBCIX

continued

VALIC investment transfer charts—ORP *continued*

Current VALIC investment option	Ticker		Future VALIC investment option	Ticker
Calvert Long-Term Income A	CLDAX	▶	Vanguard Target Retirement Income Trust I	N/A
Capital Appreciation Fund	VB039	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Capital Conservation Fund	VA007	▶	Vanguard Total Bond Market Index I	VBTIX
Columbia Large-Cap Growth III A	NFEAX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Columbia Mid-Cap Growth A	CBSAX	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
Columbia Select Mid-Cap Value A	CMUAX	▶	MFS® Mid-Cap Value R6	MVCKX
Columbia Small-Cap Value II A	COVAX	▶	Victory Integrity Small-Cap Value R6	MVSSX
Conservative Growth Lifestyle Fund	VB050	▶	Vanguard Target Retirement Income Trust I	N/A
Core Bond	VB058	▶	Western Asset Core Plus Bond IS	WAPSX
Core Equity Fund	VA015	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Davis NY Venture R	NYVRX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Dividend Value Fund	VA021	▶	JPMorgan Equity Income R6	OIEJX
Dreyfus Bond Market Index Investor	DBMIX	▶	Vanguard Total Bond Market Index Institutional	VBTIX
Dreyfus International Stock Index Investor	DIISX	▶	Vanguard Developed Markets Index Institutional	VTMNX
Dreyfus Mid-Cap Index Investor	PESPX	▶	Vanguard Mid-Cap Index Institutional	VMCIX
Dreyfus S&P 500 Index	PEOPX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Dreyfus Small-Cap Stock Index Investor	DISSX	▶	Vanguard Small-Cap Index Institutional	VSCIX
Dreyfus Strategic Value A	DGAVX	▶	JPMorgan Equity Income R6	OIEJX
Dreyfus/The Boston Company Small/Mid-Cap Growth A	DBMAX	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
Dynamic Allocation	VB103	▶	Vanguard Target Retirement Income Trust I	N/A
Emerging Economies Fund	VB087	▶	Vanguard Emerging Markets Stock Index Institutional	VEMIX
Fidelity Advisor Emerging Markets M	FTMKX	▶	Vanguard Emerging Markets Stock Index Institutional	VEMIX
Fidelity Advisor International Discovery M	FTADX	▶	American Funds EuroPacific Growth R6	RERGX
Fidelity Advisor Leveraged Company Stock M	FLSTX	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
Fidelity Advisor Small-Cap M	FSCTX	▶	Vanguard Small-Cap Index Institutional	VSCIX
Fixed Account Plus	FB001	▶	VALIC Fixed Interest Option	N/A
Foreign Value Fund	VB089	▶	MFS® International Value R6	MINJX

continued

VALIC investment transfer charts—ORP *continued*

Current VALIC investment option	Ticker		Future VALIC investment option	Ticker
Franklin Income R	FISRX	▶	Vanguard Target Retirement Income Trust I	N/A
Franklin Mutual Global Discovery A	TEDIX	▶	Vanguard Target Retirement Income Trust I	N/A
Franklin Small-Cap Value A	FRVLX	▶	Victory Integrity Small-Cap Value R6	MVSSX
Gabelli Asset A	GATAX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Gateway A	GATEX	▶	Vanguard Target Retirement Income Trust I	N/A
Global Real Estate	VB101	▶	Vanguard Real Estate Index Institutional	VGSNX
Global Social Awareness Fund	VA012	▶	Vanguard FTSE Social Index Investor	VFTSX
Global Strategy Fund	VB088	▶	Vanguard Target Retirement Income Trust I	N/A
Government Money Market I	VA006	▶	Vanguard Federal Money Market Investor	VMFXX
Government Money Market II	VB044	▶	Vanguard Federal Money Market Investor	VMFXX
Government Securities	VA008	▶	Vanguard Inflation-Protected Securities I	VIPIX
Growth	VB078	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Growth & Income Fund	VA016	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Health Sciences Fund	VB073	▶	Vanguard Institutional Index Institutional Plus	VIIIX
High Yield Bond	VB060	▶	Western Asset Core Plus Bond IS	WAPSX
Inflation Protected Fund	VB077	▶	Vanguard Inflation-Protected Securities I	VIPIX
International Equities Index Fund	VA011	▶	Vanguard Developed Markets Index Institutional	VTMNX
International Government Bond Fund	VA013	▶	Western Asset Core Plus Bond IS	WAPSX
International Growth I	VA020	▶	American Funds EuroPacific Growth R6	RERGX
International Opportunities	VB033	▶	American Funds EuroPacific Growth R6	RERGX
Invesco Balanced-Risk Commodity Strategy	VB102	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Invesco Charter A	CHTRX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Invesco Convertible Securities A	CNSAX	▶	Vanguard Target Retirement Income Trust I	N/A
Invesco Energy A	IENAX	▶	Vanguard Target Retirement Income Trust I	N/A
Invesco Global Real Estate A	AGREX	▶	Vanguard Target Retirement Income Trust I	N/A
Invesco High Yield R5	AHIYX	▶	Western Asset Core Plus Bond IS	WAPSX
Invesco International Growth A	AIIEX	▶	American Funds EuroPacific Growth R6	RERGX
Invesco Small-Cap Equity A	SMEAX	▶	Vanguard Small-Cap Index Institutional	VSCIX
Invesco Small-Cap Growth A	GTSAX	▶	Vanguard Explorer Admiral	VEXRX
Janus Henderson Balanced S	JABRX	▶	Vanguard Target Retirement Income Trust I	N/A
Janus Henderson Forty S	JARTX	▶	T. Rowe Price Blue Chip Growth I	TBCIX

continued

VALIC investment transfer charts— ORP *continued*

Current VALIC investment option	Ticker		Future VALIC investment option	Ticker
Janus Henderson Mid-Cap Value S	JMVIX	▶	MFS® Mid-Cap Value R6	MVCKX
JPMorgan International Value A	JFEAX	▶	MFS International Value R6	MINJX
JPMorgan Mid-Cap Growth A	OSGIX	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
JPMorgan Small-Cap Growth A	PGSGX	▶	Vanguard Explorer Admiral	VEXRX
Large-Cap Core Fund	VB076	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Large-Cap Value Fund	VB040	▶	JPMorgan Equity Income R6	OIEJX
Large Capital Growth Fund	VB079	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Loomis Sayles High Income A	NEFHX	▶	Western Asset Core Plus Bond IS	WAPSX
MFS International Value R3	MINGX	▶	MFS International Value R6	MINJX
MFS Massachusetts Investors Trust R2	MIRTX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Mid-Cap Growth Fund	VB037	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
Mid-Cap Index Fund	VA004	▶	Vanguard Mid-Cap Index Institutional	VMCIX
Mid-Cap Strategic Growth Fund	VB083	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
Mid-Cap Value Fund	VB038	▶	MFS® Mid-Cap Value R6	MVCKX
Moderate Growth Lifestyle Fund	VB049	▶	Vanguard Target Retirement Income Trust I	N/A
Multi-Year Enhanced Fixed Option	FB099	▶	VALIC Fixed Interest Option	N/A
Nasdaq-100 Index Fund	VB046	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Oppenheimer Developing Markets A	ODMAX	▶	Vanguard Emerging Markets Stock Index Institutional	VEMIX
Oppenheimer Gold & Special Minerals A	OPGSX	▶	Vanguard Target Retirement Income Trust I	N/A
PIMCO Total Return Administrative	PTRAX	▶	Western Asset Core Plus Bond IS	WAPSX
Pioneer A	PIODX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Pioneer Disciplined Value A	CVFCX	▶	JPMorgan Equity Income R6	OIEJX
Pioneer Mid-Cap Value A	PCGRX	▶	MFS® Mid-Cap Value R6	MVCKX
Science & Technology Fund	VA017	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Short Term Fixed Account	FP002	▶	VALIC Fixed Interest Option	N/A
Small-Cap Aggressive Growth Fund	VB086	▶	Vanguard Explorer Adm	VEXRX
Small-Cap Fund	VA018	▶	Vanguard Small-Cap Index I	VSCIX
Small-Cap Growth Fund	VB035	▶	Vanguard Explorer Adm	VEXRX
Small-Cap Index Fund	VA014	▶	Vanguard Small-Cap Index I	VSCIX
Small-Cap Special Values Fund	VB084	▶	Victory Integrity Small-Cap Value R6	MVSSX

continued

VALIC investment transfer charts—ORP *continued*

Current VALIC investment option	Ticker		Future VALIC investment option	Ticker
Small-Cap Value Fund	VB036	▶	Victory Integrity Small-Cap Value R6	MVSSX
Small/Mid Growth Fund	VB085	▶	Vanguard Explorer Admiral	VEXRX
Socially Responsible Fund	VB041	▶	Vanguard FTSE Social Index Investor	VFTSX
Stock Index Fund	VA010	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Strategic Bond	VB059	▶	Western Asset Core Plus Bond IS	WAPSX
T. Rowe Price Retirement 2010 R	RRTAX	▶	Vanguard Target Retirement Income Trust I	N/A
T. Rowe Price Retirement 2020 R	RRTBX	▶	Vanguard Target Retirement 2020 Trust I	N/A
T. Rowe Price Retirement 2030 R	RRTCX	▶	Vanguard Target Retirement 2030 Trust I	N/A
T. Rowe Price Retirement 2040 R	RRTDX	▶	Vanguard Target Retirement 2040 Trust I	N/A
T. Rowe Price Retirement 2050 R	RRTFX	▶	Vanguard Target Retirement 2050 Trust I	N/A
T. Rowe Price Retirement 2060 R	TRRZX	▶	Vanguard Target Retirement 2060 Trust I	N/A
T. Rowe Price Retirement Balanced R	RRTIX	▶	Vanguard Target Retirement Income Trust I	N/A
T. Rowe Price US Treasury Long-Term	PRULX	▶	Western Asset Core Plus Bond IS	WAPSX
Templeton Global Bond A	TPINX	▶	Western Asset Core Plus Bond IS	WAPSX
VALIC Fixed Interest Option	N/A	▶	VALIC Fixed Interest Option	N/A
Value Fund	VB074	▶	JPMorgan Equity Income R6	OIEJX
Vanguard L/T Investment Grade	VA023	▶	Western Asset Core Plus Bond IS	WAPSX
Vanguard LifeStrategy Conservative Growth	VB054	▶	Vanguard Target Retirement Income Trust I	N/A
Vanguard LifeStrategy Growth	VB052	▶	Vanguard Target Retirement Income Trust I	N/A
Vanguard LifeStrategy Moderate Growth	VB053	▶	Vanguard Target Retirement Income Trust I	N/A
Vanguard Long-Term Treasury	VA023	▶	Vanguard Inflation-Protected Securities I	VIPIX
Vanguard Wellington	VA025	▶	Vanguard Target Retirement Income Trust I	N/A
Vanguard Windsor II	VA024	▶	JPMorgan Equity Income R6	OIEJX
Victory Munder Mid-Cap Core Growth A	MGOAX	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
Virtus Duff & Phelps Real Estate Securities A	PHRAX	▶	Vanguard Real Estate Index Institutional	VGSNX
Wells Fargo Specialized Technology A	WFSTX	▶	Vanguard Target Retirement Income Trust I	N/A

USG has instructed VALIC to transfer any account balances in any investment option not listed above to the target-date fund that corresponds to the year you turn age 65.

Target-date birth charts

For the 403(b) and 457(b) Plans

Birth year	Investment option	Ticker
Prior to 1943	Vanguard Target Retirement Income Institutional	VITRX
1943 – 1947	Vanguard Target Retirement 2010 Institutional	VIRTX
1948 – 1952	Vanguard Target Retirement 2015 Institutional	VITVX
1953 – 1957	Vanguard Target Retirement 2020 Institutional	VITWX
1958 – 1962	Vanguard Target Retirement 2025 Institutional	VRIVX
1963 – 1967	Vanguard Target Retirement 2030 Institutional	VTTWX
1968 – 1972	Vanguard Target Retirement 2035 Institutional	VITFX
1973 – 1977	Vanguard Target Retirement 2040 Institutional	VIRSX
1978 – 1982	Vanguard Target Retirement 2045 Institutional	VITLX
1983 – 1987	Vanguard Target Retirement 2050 Institutional	VTRLX
1988 – 1992	Vanguard Target Retirement 2055 Institutional	VIVLX
1993 – 1997	Vanguard Target Retirement 2060 Institutional	VILVX
After 1997	Vanguard Target Retirement 2065 Institutional	VSXFX

For the ORP

Birth year	Investment option	Ticker
Prior to 1943	Vanguard Target Retirement Income Trust I	N/A
1943 – 1947	Vanguard Target Retirement 2010 Trust I	N/A
1948 – 1952	Vanguard Target Retirement 2015 Trust I	N/A
1953 – 1957	Vanguard Target Retirement 2020 Trust I	N/A
1958 – 1962	Vanguard Target Retirement 2025 Trust I	N/A
1963 – 1967	Vanguard Target Retirement 2030 Trust I	N/A
1968 – 1972	Vanguard Target Retirement 2035 Trust I	N/A
1973 – 1977	Vanguard Target Retirement 2040 Trust I	N/A
1978 – 1982	Vanguard Target Retirement 2045 Trust I	N/A
1983 – 1987	Vanguard Target Retirement 2050 Trust I	N/A
1988 – 1992	Vanguard Target Retirement 2055 Trust I	N/A
1993 – 1997	Vanguard Target Retirement 2060 Trust I	N/A
After 1997	Vanguard Target Retirement 2065 Trust I	N/A

You have choices for your investments

USG offers you some flexibility to decide how your account will be invested during this transition. You can choose from the options below. **Please note, you are not required to make any changes at this time.**

Option 1: Take no action

If you make no changes to your investments, USG will automatically direct your future contributions and transfer your existing assets according to the transfer charts on the previous pages.

Option 2: Select new investments before or after the new lineup is available

- If you are selecting VALIC for the first time or have a current VALIC annuity account, select new investments before April 30 to ensure your future contributions and existing assets automatically transfer to investments you select. Please note: choosing your own investments is an optional step and is not required by USG.
- Make changes for future contributions and existing assets after May 12, when the quiet period ends and the plan enhancements take effect.

<table>
<tr><td colspan="3">Review the investment transfer charts to see how your future contributions and current assets will be automatically invested.</td></tr>
<tr><td colspan="3">Do you want to make changes?</td></tr>
<tr><th>No</th><th colspan="2">Yes</th></tr>
<tr><td>No further action required.</td><td>To make changes before April 30:</td><td>To make changes after May 12:</td></tr>
<tr><td>Beginning with the April 30, 2019 monthly payroll:
Future contributions are invested in the options listed in the Future VALIC investment option column.
On May 7:
Current mutual fund assets transfer to the options listed in the Future VALIC investment option column.</td><td>Note: Because the future investments are not yet available, you must select the corresponding current investments based on the transfer charts. Once the plan takes effect, your contributions and assets will be directed to the new investments corresponding to the current investments you have chosen. See the example on page 27.
Step 1: Choose options for both future contributions and current assets from the Future VALIC investment option column.
Step 2: Log in to your account at USG.VALIC.com and choose the corresponding investment from the Current VALIC investment option column. Please see the example on the following page.</td><td>After May 12:
Log in to your account at USG.VALIC.com and choose options from the new investment lineup for your future contributions.</td></tr>
<tr><td></td><td>Beginning with the April 30, 2019 monthly payroll:
Your future contributions will be invested in the new lineup based on your selected options.
On May 7:
Your current assets transfer to the new lineup based on your selected options.
Any changes that you choose to make to your investments in the Current VALIC investment option column prior to the conversion to the new fund lineup will remain in effect until the funds are either eliminated or mapped to the new fund lineup in early May. At that time, the Current VALIC investment options will no longer be available and all future contributions will continue to be invested according to your elections and the mapping strategies in effect at that time.</td><td>After you choose your new investment options:
• Your future contributions will be directed to your selections.
• You can choose to rebalance your existing account balances to align with your future contributions or you can leave existing balances as is.</td></tr>
</table>

continued

You have choices for your investments *continued*

Example

The following example illustrates how to choose new investments before the new lineup is active.

- Your existing mutual fund assets in the USG 403(b) Plan are invested in the current Fund A.
- Fund A will transfer to Fund X, according to the VALIC 403(b) investment transfer chart.
- After reviewing the new investment lineup, you prefer to invest in Fund Y, the replacement option for Fund B.

To change your investments before the plan takes effect, you would access your existing VALIC mutual fund account and transfer your mutual fund assets to Fund B prior to the start of the blackout on April 30, 2019. After the plan changes takes effect, your assets will be automatically transferred to Future Fund Y.

Current investment option		Future investment option
Fund A	▶	Fund X
Fund B	▶	Fund Y

Note: This example shows how to choose investments before the new lineup is active and the automatic transfer of assets occurs. You are not required to make changes at this time.

You can get help

For help understanding your options and how they fit in your financial plan, attend a group education session or webinar (see the full schedule at **education-session.usg.edu**) or call VALIC at **770-395-4794** to set up a one-on-one meeting with a VALIC Financial Advisor. You may reference the full list of advisors by location in the chart below.

Be sure to bring your financial account statements (including statements for retirement investments outside of the USG retirement plans) and your most recent Social Security statement, if available.

You may reference the full list of advisors by location in the chart below.

University Location	Financial Advisor(s)	Cell Phone #	Email
Abraham Baldwin Agr College	Randy Merchant Matt Rawlins (Bainbridge Campus)	229-364-8540 229-289-7450	randy.merchant@valic.com matthew.rawlins@valic.com
Albany State University	Matt Rawlins	229-289-7450	matthew.rawlins@valic.com
Atlanta Metro College	Carl Miserendino Thiesman Brown	404-217-5755 404-295-7685	carl.miserendino@valic.com thiesman.brown@valic.com
Augusta University	E. T. Burckhalter, Jr. Ross F. Douglas Eric Swierski	706-722-4600 706-722-4600 706-833-3044	thomas.burckhalter@valic.com ross.douglas@valic.com eric.swierski@valic.com
Board of Regents Office	Eden Schwallier	470-289-9286	eden.schwallier@valic.com
Clayton State University	Carl Miserendino Thiesman Brown	404-217-5755 404-295-7685	carl.miserendino@valic.com thiesman.brown@valic.com
College of Coastal Georgia	John Russell	912-230-6543	john.russell@valic.com
Columbus State University	Chris Bone Julie Copelan	706-969-3935 706-587-9625	christine.bone@valic.com julie.copelan@valic.com
Dalton State College	Randy Russell	706-271-6177	randall.russell@valic.com

continued

You can get help *continued*

University Location	Financial Advisor(s)	Cell Phone #	Email
East Georgia College	Thomas Smith	478-234-3157	thomas.smith@valic.com
Fort Valley State University	John Lamberth Thomas Knight Bob Daughtry	478-319-7832 478-231-7203 478-244-3802	john.lamberth@valic.com thomas.knight@valic.com bob.daughtry@valic.com
Georgia College & State University	Thomas Smith	478-234-3157	thomas.smith@valic.com
Georgia Gwinnett College	Eden Schwallier	470-289-9286	eden.schwallier@valic.com
Georgia Highlands College	Stephen Mink	706-676-1208	stephen.mink@valic.com
Georgia Institute of Tech	Michael H. Beutell Joe Okraski	770-428-5158 678-522-6866	michael.beuttel@valic.com joe.okraski@valic.com
Georgia Southern University	Waine Skinner (Statesboro Campus) Doug Burnett (Savannah Campus)	912-687-0238 912-898-1650	waine.skinner@valic.om douglas.burnett@valic.com
Georgia Southwestern St. University	Matt Rawlins	229-289-7450	matthew.rawlins@valic.com
Georgia State University	Eden Schwallier	470-289-9286	eden.schwallier@valic.com
Gordon College	Marlin Breard	770-630-1563	marlin.breard@valic.com
Kennesaw State University	Tom O'Brien	470-217-0966	Thomas.obrien@valic.com
Middle Georgia State University	Cliff Stewart (Macon Campus) John Lamberth (Cochran, Eastman, Dublin, WR) Thomas Knight (Cochran, Eastman, Dublin, WR) Bob Daughtry (Cochran, Eastman, Dublin, WR)	478-957-7724 478-319-7832 478-231-7203 478-244-3802	clifford.stewart@valic.com john.lamberth@valic.com thomas.knight@valic.com bob.daughtry@valic.com
University of North Georgia	Bob Buchanan	678-313-3209	bob.buchanan@valic.com
Savannah State University	Doug Burnett	912-898-1650	douglas.burnett@valic.com
South Georgia State College	Pierce Abell	912-227-2010	pierce.abell@valic.com
University of Georgia	Wes Thompson David Michaux Tyler Walsh	706-510-8345 706-255-5939 470-228-9832	wes.thompson@valic.com david.michaux@valic.com tyler.walsh@valic.com
University of West Georgia	Clifford N. England, Jr. Gerald Thrasher Chase Kulczak	678-231-7677 706-326-8868 941-258-1844	clifford.england@valic.com gerald.thrasher@valic.com chase.kulczak@valic.com
Valdosta State University	Debbie Smith Brad Skinner Steven Mathis	229-292-1003 229-305-6378 229-646-6438	debbie.smith@valic.com brad.skinner@valic.com steven.mathis@valic.com

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