

HealthSecure HRA®

A tax-advantaged program that funds pre- and post-retirement healthcare expenses

SAVING : INVESTING : PLANNING

Investment Overview as of September 30, 2015

Choose your investment options

As an eligible participant in the HealthSecure HRA, you can choose from an array of investment options that span the financial spectrum. This empowers you to customize your investment selection to suit your time frame and risk tolerance. You can work with your financial advisor to create a suitable mix.

The following investment overview might help you choose. Bear in mind that potential stock market volatility may alter the performance numbers shown. The chart lists past performance and does not guarantee future results. Investment return and principal value of an investment will fluctuate so that your account value, when withdrawn, can be worth more or less than the original cost. Remember that investing involves risk, including possible loss of principal.

HRA investment information

- > You can allocate your HRA account to any combination of the available funds.
- > Investment expenses are expressed as a percentage of assets on an annualized basis and are deducted from investment earnings, or if there are no earnings, from participant account balances.
- > You may transfer among funds up to once each calendar month.
- > If you have multiple funds, benefit withdrawals made from your account will be prorated based on your account balance in each fund.

Investment overview

Fund Name/ Objective	Ticker	Fund Operating Expenses	Standard Average Annual Returns as of September 30, 2015								
			2012	2013	2014	1-Year as of 9/30/2015	3-Year as of 9/30/2015	5-Year as of 9/30/2015	10-Year as of 9/30/2015	Since Inception	Inception Date
Columbia U.S. Treasury Index Z Seeks total return that corresponds to the total return of Citigroup Bond U.S. Treasury Index, before fees and expenses. www.columbiamanagement.com	IUTIX	0.41%	1.76%	-2.78%	4.68%	3.39%	1.06%	2.32%	4.13%	5.63%	6/4/91
Vanguard Prime Money Market Institutional¹ Seeks to provide current income while maintaining liquidity and a stable share price of \$1. www.vanguard.com	VMRXX	0.10%	0.11%	0.06%	0.05%	0.07%	0.07%	0.09%	1.54%	3.40%	10/3/89
Vanguard LifeStrategy Growth Investor Seeks to provide capital appreciation and some current income. www.vanguard.com	VASGX	0.17%	14.38%	21.20%	7.18%	-2.55%	7.96%	8.43%	5.23%	7.69%	9/30/94
Vanguard LifeStrategy Cons. Growth Investor Seeks to provide current income and low to moderate capital appreciation. www.vanguard.com	VSCGX	0.15%	9.19%	9.08%	6.95%	0.31%	4.95%	5.74%	4.82%	6.90%	9/30/94
Vanguard Developed Markets Index Admiral² Seeks to track the performance of a benchmark index that measures the investment return of stocks issued by companies located in the major markets of Europe and the Pacific region. www.vanguard.com	VTMGX	0.09%	18.56%	22.06%	-5.66%	-7.91%	5.96%	4.14%	3.16%	3.30%	8/17/99
Vanguard 500 Index Admiral³ Seeks to track the performance of a benchmark index that measures the investment return of large-capitalization stocks. www.vanguard.com	VFIAX	0.05%	15.96%	32.33%	13.64%	-0.64%	12.36%	13.30%	6.79%	4.39%	11/13/00
Vanguard Windsor Admiral Seeks long-term capital appreciation and income. www.vanguard.com	VWNEX	0.28%	20.94%	36.23%	11.91%	-3.37%	13.67%	13.04%	5.97%	6.48%	11/12/01
American Funds Growth R6⁴ Seeks to provide growth of capital. www.americanfunds.com	RGAGX	0.33%	20.92%	34.21%	9.63%	0.77%	13.89%	12.95%	7.27%	13.78%	12/1/73
Vanguard Mid-Cap Index Admiral³ Seeks to track the performance of a benchmark index that measures the investment return of mid-capitalization stocks. www.vanguard.com	VIMAX	0.09%	15.99%	35.15%	13.76%	1.71%	14.67%	13.62%	7.85%	9.49%	11/12/01

An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. While the fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money while investing in the fund.

¹ Share class change from Investor to Institutional effective in August 2014.

² Share class change from Investor to Admiral effective in August 2014.

³ Share class change from Signal to Admiral effective in August 2014.

⁴ Share class change from R5 to R6 effective in August 2014.

Investment overview

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Vanguard Selected Value Seeks to provide long-term capital appreciation and income. www.vanguard.com	VASVX	0.44%	15.25%	42.04%	6.36%	-4.25%	12.98%	12.65%	7.54%	8.54%	2/15/96
Vanguard Mid-Cap Growth Investor Seeks to provide long-term capital appreciation. www.vanguard.com	VMGRX	0.46%	14.84%	34.15%	10.86%	5.41%	13.60%	13.82%	8.76%	10.05%	12/31/97
Vanguard Small-Cap Growth Index Admiral² Seeks to track the performance of a benchmark index that measures the investment return of small-capitalization stocks. www.vanguard.com	VSGAX	0.09%	17.66%	38.22%	4.02%	-0.49%	11.32%	-	-	14.49%	9/27/11
Vanguard Small-Cap Value Index Admiral² Seeks to track the performance of a benchmark index that measures the investment return of small-capitalization value stocks. www.vanguard.com	VSIAX	0.09%	18.77%	36.58%	10.55%	0.08%	13.22%	-	-	16.29%	9/27/11

Current performance may be higher or lower than the performance stated due to recent stock market volatility. The performance data quoted represents past performance. Past performance does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares, when withdrawn, may be worth more or less than the original cost.

Exchanges into these funds are subject to a possible redemption fee, which will be charged on exchanges out of the fund that occur before the end of the fund's redemption-fee holding period. The Vanguard Developed Market Index redemption fee is 2%, and the holding period is two months. The Vanguard Selected Value redemption fee is 1%, and the holding period is one year. The redemption fee does not apply to exchanges on shares purchased with employer contributions. Exchanges out of a Vanguard fund must wait 60 days before exchanging back into the same fund.

Fund operating expenses are deducted from fund assets and include management fees, distribution (12b-1) fees and other expenses. An annual participant account fee might be deducted on a monthly basis, depending upon your employer's agreement. Performance data does not include the administrative charges.

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

To obtain fund prospectuses, please visit each fund's respective website as listed under Fund Name, or call your financial advisor. Prospectuses contain more complete information, including fund risks and objectives, fees, charges, expenses and other information about the investment companies, that should be considered carefully before investing. Please read the prospectus(es) carefully before investing or sending money.

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