

## FICA Alternative Plan performance as of December 31, 2011

A fixed and variable tax-deferred annuity issued by The Variable Annuity Life Insurance Company

SAVING : INVESTING : PLANNING

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The investment return and principal value of an investment will fluctuate so that an investor's units, when withdrawn, may be worth more or less than the original cost. Annuity contracts typically include limitations, exclusions and expense charges.

There are no maintenance fees or surrender charges in this product.

For the most recent month-end performance, please visit [VALIC.com/potentia](http://VALIC.com/potentia).

Investment Options		Standard Annual Return as of December 31, 2011					
		1-Year Average	3-Year Average	5-Year Average	10-Year Average	Since Inception	Inclusion Date <sup>1</sup>
GROWTH	Small Cap Growth Fund (JPMorgan) [35]	-5.55%	19.10%	-0.63%	1.21%	-	07/14/00
	Small Cap Index Fund [14]	-5.69%	14.12%	-1.49%	3.80%	-	07/14/00
	Science & Technology Fund (T. Rowe Price, RCM, Wellington) [17]	-7.35%	22.06%	2.34%	0.41%	-	07/14/00
	Mid Cap Index Fund [4]	-3.42%	17.87%	1.56%	5.16%	-	07/14/00
	Capital Appreciation Fund (Bridgeway Cap Mgmt.) [39]	-3.31%	12.42%	-1.57%	-1.11%	-	07/14/00
	Global Social Awareness Fund [12]	-7.53%	9.86%	-4.20%	-0.19%	-	07/14/00
	Stock Index Fund [10c]	0.35%	12.14%	-2.00%	1.09%	-	07/14/00
	Growth & Income Fund (SunAmerica) [16]	-5.73%	7.78%	-3.82%	-0.46%	-	07/14/00
	Aggressive Growth Lifestyle Fund [48]	-1.62%	12.68%	0.45%	3.80%	-	07/14/00
	Moderate Growth Lifestyle Fund [49]	-0.21%	11.97%	1.85%	4.21%	-	07/14/00
	Conservative Growth Lifestyle Fund [50]	1.93%	10.74%	2.90%	4.25%	-	07/14/00
	Emerging Economies (Formerly Global Equity) Fund (JP Morgan) [87]	-14.27%	6.27%	-7.28%	-	-4.31%	05/30/06
	Large Capital Growth Fund (Invesco, SunAmerica) [79]	-7.48%	10.83%	-1.33%	-	0.27%	05/30/06
	Mid Cap Strategic Growth Fund (Morgan Stanley/RCM) [83]	-8.10%	18.32%	1.61%	-	2.02%	05/30/06
Growth Fund (American Century) [78]	-2.06%	15.37%	1.73%	-	1.96%	05/30/06	

Returns for the one-year, five-year, 10-year (or since inception if this fund is less than 10 years old) periods conform to Securities and Exchange Commission (SEC) regulations for reporting average annual total returns.

<sup>1</sup> The inclusion data found in this chart are based upon the date the funds were included in the Separate Account.

# Potentia

Investment Options		Standard Annual Return as of December 31, 2011					
		1-Year Average	3-Year Average	5-Year Average	10-Year Average	Since Inception	Inclusion Date <sup>1</sup>
INCOME	Strategic Bond Fund [59]	2.82%	11.78%	3.92%	6.10%	-	07/14/00
	Core Bond Fund [58]	4.68%	8.92%	4.42%	3.92%	-	07/14/00
STABILITY	Money Market I Fund [6]	-1.44%	-1.34%	-0.04%	0.24%	-	07/14/00
	7-day current yield at 12/31/2011: -1.44%						
	General Account <sup>2,3,4</sup>	2.00%	2.50%	2.90%	-	2.65%	04/01/82

**An investment in a money market fund is not insured by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.**

<sup>1</sup> The inclusion data found in this chart are based upon the date the funds were included in the Separate Account or for the General Account, when added to the contract.

<sup>2</sup> Policy Form GFVUA-600, a group fixed and variable unallocated annuity issued by The Variable Annuity Life Insurance Company.

<sup>3</sup> For more information about the General Account interest rate associated with your plan, visit [www.valic.com/potentia](http://www.valic.com/potentia).

<sup>4</sup> The Variable Annuity Life Insurance Company declares a portfolio interest rate periodically for the General Account that is subject to change. That declared portfolio interest rate is credited to all new and old deposits as well as credited interest. The contractual lifetime minimum guaranteed interest rate is based on your employer's contract. All interest is credited and compounded to the account daily at an annual effective rate. The Variable Annuity Life Insurance Company's interest-crediting policy is subject to change, but any changes will not reduce the current rate below the contractually guaranteed minimum. For certain withdrawals from the General Account, a market value adjustment (MVA) may apply.

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 may 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.

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Investment Options		Nonstandard Annual Return as of December 31, 2011					
		1-Year Average	3-Year Average	5-Year Average	10-Year Average	Since Inception	Inception Date <sup>5</sup>
GROWTH	Small Cap Growth Fund (JPMorgan) [35]	-5.55%	19.10%	-0.63%	1.21%	-	09/22/98
	Small Cap Index Fund [14]	-5.69%	14.12%	-1.49%	3.80%	-	05/01/92
	Science & Technology Fund (T. Rowe Price, RCM, Wellington) [17]	-7.35%	22.06%	2.34%	0.41%	-	04/29/94
	Mid Cap Index Fund [4]	-3.42%	17.87%	1.56%	5.16%	-	10/01/91
	Capital Appreciation Fund (Bridgeway Cap Mgmt.) [39]	-3.31%	12.42%	-1.57%	-1.11%	-	09/22/98
	Global Social Awareness Fund [12]	-7.53%	9.86%	-4.20%	-0.19%	-	10/02/89
	Stock Index Fund [10c]	0.35%	12.14%	-2.00%	1.09%	-	04/20/87
	Growth & Income Fund (SunAmerica) [16]	-5.73%	7.78%	-3.82%	-0.46%	-	04/29/94
	Aggressive Growth Lifestyle Fund [48]	-1.62%	12.68%	0.45%	3.80%	-	09/22/98
	Moderate Growth Lifestyle Fund [49]	-0.21%	11.97%	1.85%	4.21%	-	09/22/98
	Conservative Growth Lifestyle Fund [50]	1.93%	10.74%	2.90%	4.25%	-	09/22/98
	Emerging Economies (Formerly Global Equity) Fund (JP Morgan) [87]	-14.27%	6.27%	-7.28%	-	-3.03%	12/05/05
	Large Capital Growth Fund (Invesco, SunAmerica) [79]	-7.48%	10.83%	-1.33%	-	0.44%	12/20/04
	Mid Cap Strategic Growth Fund (Morgan Stanley/RCM) [83]	-8.10%	18.32%	1.61%	-	3.51%	12/20/04
	Growth Fund (American Century) [78]	-2.06%	15.37%	1.73%	-	0.24%	12/05/05

<sup>5</sup> Inception data is based on the inception date of the underlying funds.

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	Core Bond Fund [58]	4.68%	8.92%	4.42%	3.92%	-	09/22/98
STABILITY	Money Market I Fund [6]	-1.44%	-1.34%	-0.04%	0.24%	-	01/16/86
	General Account <sup>2,3,4</sup>	2.00%	2.50%	2.90%	-	2.65%	04/01/82

**An investment in a money market fund is not insured by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.**

<sup>5</sup> Inception data is based on the inception date of the underlying funds.

A Separate Account expense is deducted from all variable investments. The expense is calculated each day and is based on the average daily net asset value of each option at the Separate Account level. The expense is annualized at 1.45%.

Returns reflect the overall change in accumulation unit values from the beginning of each period shown, after deduction of fund expenses. The returns shown here are for the underlying funds. Figures do not reflect premium taxes, if applicable. Returns for periods prior to the date the funds became available in the Separate Account are hypothetical and are calculated as if the fund had been in the Separate Account during the stated period.

Annuities are long-term investments. Income taxes are payable on withdrawal. Federal restrictions and tax penalties may apply to early withdrawals.

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. However, annuities do provide other features and benefits.

**To obtain a Potentia contract and underlying fund prospectuses, visit [www.valic.com/potentia](http://www.valic.com/potentia). The prospectuses contain the investment objectives, risks, charges, expenses and other information about the respective investment companies that you should consider carefully before investing. Please read the prospectuses carefully before investing or sending money. Applicable to Policy Form GFVUA-600.**

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