

The Variable Annuity Life Insurance Company (VALIC), Houston, Texas
P.O. Box 15648, Amarillo, TX 79105-5648

I. AGREEMENT/AUTHORIZATION

By this 403(b) Salary Reduction Agreement ("Agreement") made between:

_____ and _____
Employee (Print Name) Employer (Print Name)

The parties hereto agree as follows:

I. Effective with respect to amounts made available on or after: _____, _____ and that have not
Month/day Year
been otherwise currently available before this date (such date must be subsequent to the execution of this Agreement), the compensation to be paid by Employer to Employee shall be reduced in the following manner (Complete A, B or C):

- A. \$ _____ each pay period
_____ pay periods per year.
- B. _____ % of compensation for each pay period
_____ pay periods per year.
- C. \$ _____ each pay period during the term of employment
commencing on _____, _____ and
ending on _____, _____, and
\$ _____ each pay period thereafter for
_____ pay periods.

The Employer shall pay the amount of the salary reduction to THE VARIABLE ANNUITY LIFE INSURANCE COMPANY in the manner specified above for the purchase of a non-transferable annuity contract to provide retirement benefits for Employee.

II. This Agreement shall continue indefinitely until amended or terminated by either party (subject to the conditions described in III and IV) by giving at least thirty (30) days written notice prior to the date of such amendment or termination.

III. The frequency with which a 403(b) Salary Reduction Agreement may be entered into or amended, the compensation as to which such agreement applies, and the ability to revoke such agreement shall be determined under the federal income tax rules applicable to qualified cash or deferred arrangements. Employee agrees and acknowledges that either Employer or, if applicable, the plan providing for benefits under Section 403(b) of the Internal Revenue Code ("the Plan"), may impose its own or additional rules, such rules not to be contradictory with the above-mentioned federal income tax rules, regarding the administration of 403(b) Salary Reduction Agreements.

IV. This Agreement shall terminate any prior Salary Reduction Agreement executed between the Employee and the Employer under the Employer's Section 403(b) program. If Employer elects to cease all salary reduction contributions to its Section 403(b) program or Plan, this Agreement shall automatically terminate.

V. Nothing in this Agreement shall be deemed to constitute an employment agreement and nothing contained herein shall be deemed to give Employee any right to be retained in the employ of Employer.

VI. Subject to any limitations imposed by the Employer's Plan, the Employee hereby directs THE VARIABLE ANNUITY LIFE INSURANCE COMPANY to distribute to Employee any contributions determined to be in excess of any applicable contribution limits in accordance with governing legal requirements.

IN WITNESS WHEREOF the parties hereto have executed this Agreement on this _____, _____
Month/day Year

Employee Signature Employer Signature

2. PARTICIPANT'S INFORMATION

Present Annual Salary: \$ _____ Date Service Began: _____ SSN: _____

Employee #: _____ GA #: _____

AIG Retirement is the marketing name for the group of companies comprising AIG Retirement Advisors, Inc.; AIG Retirement Services Company; and The Variable Annuity Life Insurance Company (VALIC); each of which is a subsidiary of American International Group, Inc.