

Service Provider Fee Disclosure

Variable Investment Options Table

JACKSONVILLE UNIVERSITY

JACKSONVILLE UNIVERSITY DEFINED
CONTRIBUTION RETIREMENT PLAN

PORTFOLIO DIRECTOR (A048) UITG-194-TRMC

As Of Date: 6/18/2025

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)
VALIC Company I	A	B	C	D	E	F	G	H	I	J
AGGRESSIVE GROWTH LIFESTYLE [0148]	0.10	0.00	0.04	0.47	0.61	0.03	0.58	0.80	1.38	1.11
ASSET ALLOCATION FUND [0005]	0.50	0.00	0.20	0.00	0.70	0.05	0.65	0.80	1.45	1.11
CORE BOND FUND [0158]	0.41	0.00	0.10	0.00	0.51	0.03	0.48	0.80	1.28	1.12
DIVIDEND VALUE [0021]	0.71	0.00	0.12	0.00	0.83	0.15	0.68	0.80	1.48	1.13
EMERGING ECONOMIES [0087]	0.76	0.00	0.19	0.00	0.95	0.00	0.95	0.80	1.75	1.38
GLOBAL REAL ESTATE FUND [0101]	0.75	0.00	0.17	0.00	0.92	0.01	0.91	0.80	1.71	1.20
GLOBAL STRATEGY [0088]	0.50	0.00	0.21	0.00	0.71	0.06	0.65	0.80	1.45	1.06
GOVERNMENT SECURITIES FUND [0008]	0.50	0.00	0.18	0.00	0.68	0.08	0.60	0.80	1.40	1.05
GROWTH FUND [0078]	0.68	0.00	0.10	0.00	0.78	0.16	0.62	0.80	1.42	1.24
HIGH YIELD BOND FUND [0160]	0.62	0.00	0.13	0.00	0.75	0.07	0.68	0.80	1.48	1.07
INFLATION PROTECTED FUND [0077]	0.48	0.00	0.14	0.00	0.62	0.03	0.59	0.80	1.39	1.18
INTERNATIONAL GOVERNMENT BOND [0013]	0.50	0.00	0.33	0.00	0.83	0.02	0.81	0.80	1.61	1.09
INTERNATIONAL GROWTH FUND [0020]	0.93	0.00	0.14	0.00	1.07	0.26	0.81	0.80	1.61	1.16
INTERNATIONAL VALUE FUND [0089]	0.71	0.00	0.14	0.00	0.85	0.07	0.78	0.80	1.58	1.18
INTERNATL EQUITIES INDEX FUND [0011]	0.27	0.00	0.15	0.01	0.43	0.00	0.43	0.80	1.23	1.11
INTL OPPORTUNITIES [0133]	0.82	0.00	0.21	0.00	1.03	0.03	1.00	0.80	1.80	1.14
INTL SOCIALLY RESPONSIBLE FUND [0012]	0.50	0.00	0.13	0.00	0.63	0.09	0.54	0.80	1.34	1.23
LARGE CAPITAL GROWTH [0079]	0.64	0.00	0.11	0.00	0.75	0.05	0.70	0.80	1.50	1.14
MID CAP INDEX FUND [0004]	0.27	0.00	0.09	0.00	0.36	0.01	0.35	0.80	1.15	1.11
MID CAP STRATEGIC GWTH [0083]	0.64	0.00	0.10	0.00	0.74	0.00	0.74	0.80	1.54	1.13

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 VALUE FUND [0138]	0.71	0.00	0.11	0.00	0.82	0.00	0.82	0.80	1.62	1.16
MODERATE GROWTH LIFESTYLE [0149]	0.10	0.00	0.03	0.48	0.61	0.03	0.58	0.80	1.38	1.12
NASDAQ-100(R) INDEX FUND [0046]	0.38	0.00	0.13	0.00	0.51	0.08	0.43	0.80	1.23	1.15
SCIENCE & TECHNOLOGY FUND [0017]	0.86	0.00	0.10	0.00	0.96	0.05	0.91	0.80	1.71	1.28
SMALL CAP GROWTH FUND [0135]	0.81	0.00	0.11	0.00	0.92	0.05	0.87	0.80	1.67	1.21
SMALL CAP INDEX FUND [0014]	0.30	0.00	0.13	0.00	0.43	0.06	0.37	0.80	1.17	1.09
SMALL CAP SPECIAL VALUE FUND [0084]	0.75	0.00	0.14	0.18	1.07	0.00	1.07	0.80	1.87	1.06
SMALL CAP VALUE FUND [0136]	0.66	0.00	0.15	0.00	0.81	0.00	0.81	0.80	1.61	1.11
STOCK INDEX FUND [0010]	0.23	0.00	0.09	0.00	0.32	0.09	0.23	0.80	1.03	0.99
SYSTEMATIC CORE FUND [0016]	0.75	0.00	0.11	0.00	0.86	0.22	0.64	0.80	1.44	1.31
SYSTEMATIC GROWTH FUND [0072]	0.72	0.00	0.11	0.00	0.83	0.18	0.65	0.80	1.45	1.28
SYSTEMATIC VALUE [0075]	0.68	0.00	0.11	0.00	0.79	0.14	0.65	0.80	1.45	1.30
US SOCIALLY RESPONSIBLE FUND [0141]	0.25	0.00	0.11	0.00	0.36	0.02	0.34	0.80	1.14	1.08
VC I CAPITAL APPRECIATION [0139]	0.55	0.00	0.22	0.00	0.77	0.00	0.77	0.80	1.57	1.19
VC I CONSERV GROWTH LIFESTYLE [0150]	0.10	0.00	0.06	0.49	0.65	0.03	0.62	0.80	1.42	1.11
Public	A	B	C	D	E	F	G	H	I	J
AMER BEA MAN LRG CP GR INV CL [0090]	0.61	0.00	0.57	0.00	1.18	0.06	1.12	0.80	1.92	1.15
ARIEL APPRECIATION FUND [0069]	0.72	0.25	0.17	0.00	1.14	0.00	1.14	0.80	1.94	1.15
ARIEL FUND [0068]	0.58	0.25	0.17	0.00	1.00	0.00	1.00	0.80	1.80	1.15
GS VIT GOV MONEY MKT FD INST [0161]	0.16	0.00	0.05	0.00	0.21	0.03	0.18	0.80	0.98	0.80
VANGUARD LIFESTRATEGY CONSER [0054]**	0.00	0.00	0.00	0.12	0.12	0.00	0.12	1.05	1.17	1.05
VANGUARD LIFESTRATEGY GROWTH [0052]**	0.00	0.00	0.00	0.14	0.14	0.00	0.14	1.05	1.19	1.05
VANGUARD LIFESTRATEGY MODERA [0053]**	0.00	0.00	0.00	0.13	0.13	0.00	0.13	1.05	1.18	1.05
VANGUARD LONG-TERM TREASURY [0023]	0.18	0.00	0.02	0.00	0.20	0.00	0.20	0.80	1.00	0.80
VANGUARD LT INV-GRADE FUND [0022]	0.20	0.00	0.01	0.00	0.21	0.00	0.21	0.80	1.01	0.80
VANGUARD WELLINGTON FUND INC [0025]	0.24	0.00	0.01	0.00	0.25	0.00	0.25	1.05	1.30	1.05
VANGUARD WINDSOR II [0024]	0.31	0.00	0.01	0.00	0.32	0.00	0.32	1.05	1.37	1.05

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. This may also include a fee VALIC charges in order to make certain underlying mutual funds available as variable investment options under the contract. This may also be referred to as a Platform Expense in the variable annuity product prospectus.
- **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.corebridgefinancial.com/RetirementServices or call 1-800-428-2542 and follow the prompts. Read the prospectuses carefully before investing.**
- Annuities are long-term retirement products designed for retirement. 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 ½. 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. However, annuities do provide other features and benefits.
- Trading may be limited based on Corebridge Retirement Services' Investor Trading policy which is available online at www.corebridgefinancial.com/rs/policies/investor-trading. 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, Corebridge Capital Services, Inc. ("CCS"), member FINRA. Guarantees are backed by the claims-paying ability of VALIC.
- Policy Form series UIT-194, UITG-194 and UITG-194P, a fixed and variable annuity issued by VALIC, Houston, Texas.
- Certain funds may be subject to expense waivers or reimbursements. These expense waivers and reimbursements may be voluntary or contractual. Voluntary waivers may be terminated at any time. Please see the prospectus for each fund for more detail concerning each fund's fee and expenses.
- 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.
- ****The VALIC Company I Lifestyle Funds and the VALIC Company I Dynamic Allocation Fund invest in the funds offered in VALIC Company I. 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.**

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.corebridgefinancial.com/rs, 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.

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