

**Returns as of April 30, 2010**  
**Polaris401(k) Group Variable Annuity Performance**

Total Annual Returns as if you withdrew all your money at the end of the stated period and incurred a withdrawal charge. When you invest in Polaris401(k) group variable annuity, your money is actually invested in the trusts that underlie Polaris401(k) portfolios. The trusts are older than the group annuity Separate Account.

**Total Annual Returns --- (Actual and Adjusted Historical) <sup>1</sup>**

**Polaris401(k) Group Variable Annuity Performance**

Portfolio	Money Manager	Inception Dates		Returns as of April 30, 2010				Since Inception	
		Portfolio	Trust <sup>2</sup>	1-Year	3-Year	5-Year	10-Year	Portfolio	Trust
Alliance Growth	AllianceBernstein L.P.	08/17/00	02/09/93	31.63%	-3.70%	3.65%	-3.93%	-4.27%	7.53%
Equity Index	FAF Advisors, Inc.	08/17/00	12/14/98	34.00%	-7.37%	1.12%	-1.49%	-1.83%	0.50%
Growth	Wellington Management Company	03/21/01	09/05/84	37.76%	-5.08%	3.11%	-0.03%	2.92%	9.28%
Davis Venture Value	Davis Selected Advisors, L.P.	10/25/00	10/28/94	34.80%	-6.47%	2.29%	1.82%	2.67%	8.93%
Equity Opportunities	OppenheimerFunds	10/15/01	06/03/96	29.84%	-6.98%	0.73%	1.22%	1.96%	4.67%
Aggressive Growth	Wells Capital Management	08/17/00	06/03/96	46.03%	-14.33%	-1.89%	-5.76%	-6.66%	2.23%
Capital Appreciation	Wellington Management Company	03/21/01	03/23/87	41.91%	0.06%	7.28%	0.95%	4.51%	10.85%
International Growth and Income	Putman Investment Management	09/01/00	06/02/97	32.21%	-14.00%	0.98%	0.04%	-0.27%	2.86%
Emerging Markets	Putnam Investment Management	02/01/01	06/02/97	49.98%	-1.37%	13.51%	8.38%	11.84%	6.30%
Balanced(JPM)	JP Morgan Investment Management	08/17/00	06/03/96	25.58%	-2.67%	2.50%	-1.26%	-1.81%	4.09%
Government and Quality Bond	Wellington Management Company	08/17/00	09/05/84	1.98%	3.36%	3.38%	4.57%	4.39%	6.70%
Corporate Bond	Federated Equity Management	10/17/01	07/01/93	24.18%	7.60%	6.80%	6.78%	6.63%	5.75%
Total Return Bond	PIMCO	10/17/01	10/28/94	7.20%	5.34%	7.67%	5.80%	8.48%	7.07%
American Funds Growth	Capital Research and Management Co.	09/30/02	02/08/84	35.74%	-5.74%	3.52%	-0.21%	8.82%	11.29%
American Funds Asset Allocation	Capital Research and Management Co.	09/30/02	08/01/89	23.00%	-4.40%	3.30%	3.21%	6.08%	6.77%
Van Kampen LIT Comstock	Invesco Advisers, Inc.	10/15/01	04/30/99	37.58%	-8.41%	0.21%	4.00%	2.40%	3.03%
Van Kampen LIT Growth and Income	Invesco Advisers, Inc.	10/15/01	12/23/96	37.61%	-6.11%	2.53%	3.54%	4.39%	6.86%
Lord Abbett Mid Cap Value	Lord Abbett	05/01/02	09/15/99	40.99%	-9.54%	1.00%	6.92%	3.42%	7.61%
International Diversified Equities	Morgan Stanley Investment Management Inc.	02/28/02	10/28/94	30.93%	-8.64%	3.84%	-1.79%	3.42%	1.75%
High-Yield Bond	PineBridge Investments LLC	03/21/01	02/09/93	33.76%	-1.71%	4.43%	3.99%	5.11%	4.81%
Asset Allocation (Class III)	Edge Asset Management	03/21/01	07/01/93	24.88%	-1.13%	3.75%	3.16%	4.65%	6.27%
American Funds Growth-Income	Capital Research and Management Co.	10/06/05	02/08/84	31.10%	-6.86%	1.77%	2.71%	0.72%	9.77%
Mid-Cap Growth	JP Morgan Investment Management	10/06/05	04/01/99	36.52%	-3.12%	2.92%	-4.37%	1.25%	1.09%
Small and Mid Cap Value	AllianceBernstein L.P.	10/06/05	08/01/02	56.59%	-1.56%	6.51%	--	5.35%	9.72%
American Funds Global Growth	Capital Research and Management Co.	10/06/05	04/30/97	35.03%	-3.48%	6.72%	1.31%	4.88%	7.96%
Lord Abbett Growth and Income	Lord Abbett	10/06/05	12/11/89	36.02%	-7.74%	0.83%	2.39%	0.18%	8.46%
Foreign Value	Templeton Investment Counsel, LLC	10/06/05	08/01/02	26.18%	-9.87%	3.08%	--	1.48%	7.11%
MFS® Total Return	Massachusetts Financial Services Co.	10/06/05	10/28/94	20.71%	-3.46%	2.04%	4.10%	1.69%	7.04%
MFS® Massachusetts Investors Trust	Massachusetts Financial Services Co.	10/06/05	02/09/93	31.19%	-3.98%	3.41%	-0.04%	2.54%	5.23%
Small Company Value (Class III)	Franklin Advisory Services	10/26/01	12/14/98	46.86%	-5.24%	4.48%	7.42%	8.05%	7.59%
Fidelity VIP Freedom 2015 Portfolio	Fidelity Management & Research Company	05/18/09	04/26/05	25.11%	-1.99%	3.95%	--	21.00%	3.90%
Fidelity VIP Freedom 2020 Portfolio	Fidelity Management & Research Company	05/18/09	04/26/05	29.48%	-3.41%	3.60%	--	24.81%	3.54%
Fidelity VIP Freedom 2025 Portfolio	Fidelity Management & Research Company	05/18/09	04/26/05	31.43%	-3.70%	3.70%	--	26.36%	3.65%
Fidelity VIP Freedom 2030 Portfolio	Fidelity Management & Research Company	05/18/09	04/26/05	33.60%	-5.23%	3.21%	--	27.98%	3.14%

• Current performance may be higher or lower than the performance stated due to market volatility. The performance data shown represents past performance, which does not guarantee future results. The investment return and principal value of an investment will fluctuate and an investor's shares, when redeemed, may be worth more or less than their original cost. You should consider the portfolios investment objectives, risks and charges carefully before investing. The prospectus contains this and other valuable information. Please read both the prospectus for the product and underlying fund carefully before investing. For the most current month-end performance data, please visit our website at [www.sunamerica.com](http://www.sunamerica.com).

Please refer to the following pages for more important disclosure information.

Portfolio	Money Manager	Inception Dates Trust <sup>2</sup>	Unit Value	Returns Year-to-Date <sup>3</sup>	Annual Returns -- Underlying Trust <sup>4</sup>				Since Inception Trust
					1-Year	3-Year	5-Year	10-Year	
Alliance Growth	AllianceBernstein L.P.	02/09/93	\$6.55	2.79%	34.63%	-3.70%	3.65%	-3.93%	7.53%
Equity Index	FAF Advisors, Inc.	12/14/98	\$8.36	6.64%	37.00%	-7.37%	1.12%	-1.49%	0.50%
Growth	Wellington Management Company	09/05/84	\$10.15	6.56%	40.76%	-5.08%	3.11%	-0.03%	9.28%
Davis Venture Value	Davis Selected Advisors, L.P.	10/28/94	\$12.68	4.56%	37.80%	-6.47%	2.29%	1.82%	8.93%
Equity Opportunities	OppenheimerFunds	06/03/96	\$11.80	6.29%	32.84%	-6.98%	0.73%	1.22%	4.67%
Aggressive Growth	Wells Capital Management	06/03/96	\$5.12	11.51%	49.03%	-14.33%	-1.89%	-5.76%	2.23%
Capital Appreciation	Wellington Management Company	03/23/87	\$11.39	7.46%	44.91%	0.06%	7.28%	0.95%	10.85%
International Growth and Income	Putman Investment Management	06/02/97	\$9.74	-1.03%	35.21%	-14.00%	0.98%	0.04%	2.86%
Emerging Markets	Putnam Investment Management	06/02/97	\$29.19	1.60%	52.98%	-1.37%	13.51%	8.38%	6.30%
Balanced(JPM)	JP Morgan Investment Management	06/03/96	\$8.37	5.16%	28.58%	-2.67%	2.50%	-1.26%	4.09%
Government and Quality Bond	Wellington Management Company	09/05/84	\$15.16	2.16%	4.98%	3.36%	3.38%	4.57%	6.70%
Corporate Bond	Federated Equity Management	07/01/93	\$17.88	5.14%	27.18%	7.60%	6.80%	6.78%	5.75%
Total Return Bond	PIMCO	10/28/94	\$20.05	2.76%	10.20%	5.34%	7.67%	5.80%	7.07%
American Funds Growth	Capital Research and Management Co.	02/08/84	\$18.99	6.85%	38.74%	-5.74%	3.52%	-0.21%	11.29%
American Funds Asset Allocation	Capital Research and Management Co.	08/01/89	\$15.64	4.07%	26.00%	-4.40%	3.30%	3.21%	6.77%
Van Kampen LIT Comstock	Invesco Advisers, Inc.	04/30/99	\$12.24	6.67%	40.58%	-8.41%	0.21%	4.00%	3.03%
Van Kampen LIT Growth and Income	Invesco Advisers, Inc.	12/23/96	\$14.43	7.31%	40.61%	-6.11%	2.53%	3.54%	6.86%
Lord Abbett Mid Cap Value	Lord Abbett	09/15/99	\$13.09	11.76%	43.99%	-9.54%	1.00%	6.92%	7.61%
International Diversified Equities	Morgan Stanley Investment Management Inc.	10/28/94	\$10.93	-2.17%	33.93%	-8.64%	3.84%	-1.79%	1.75%
High-Yield Bond	PineBridge Investments LLC	02/09/93	\$11.54	6.44%	36.76%	-1.71%	4.43%	3.99%	4.81%
Asset Allocation (Class III)	Edge Asset Management	07/01/93	\$11.66	5.43%	27.88%	-1.13%	3.75%	3.16%	6.27%
American Funds Growth-Income	Capital Research and Management Co.	02/08/84	\$16.45	4.90%	34.10%	-6.86%	1.77%	2.71%	9.77%
Mid-Cap Growth	JP Morgan Investment Management	04/01/99	\$10.38	9.79%	39.52%	-3.12%	2.92%	-4.37%	1.09%
Small and Mid Cap Value	AllianceBernstein L.P.	08/01/02	\$12.35	18.96%	59.59%	-1.56%	6.51%	--	9.72%
American Funds Global Growth	Capital Research and Management Co.	04/30/97	\$22.16	0.99%	38.03%	-3.48%	6.72%	1.31%	7.96%
Lord Abbett Growth and Income	Lord Abbett	12/11/89	\$11.97	10.64%	39.02%	-7.74%	0.83%	2.39%	8.46%
Foreign Value	Templeton Investment Counsel, LLC	08/01/02	\$10.79	-2.55%	29.18%	-9.87%	3.08%	--	7.11%
MFS® Total Return	Massachusetts Financial Services Co.	10/28/94	\$10.82	4.26%	23.71%	-3.46%	2.04%	4.10%	7.04%
MFS® Massachusetts Investors Trust	Massachusetts Financial Services Co.	02/09/93	\$11.09	5.30%	34.19%	-3.98%	3.41%	-0.04%	5.23%
Small Company Value (Class III)	Franklin Advisory Services	12/14/98	\$10.98	17.29%	49.86%	-5.24%	4.48%	7.42%	7.59%
Fidelity VIP Freedom 2015 Portfolio	Fidelity Management & Research Company	04/26/05	\$12.40	5.22%	28.11%	-1.99%	3.95%	--	3.90%
Fidelity VIP Freedom 2020 Portfolio	Fidelity Management & Research Company	04/26/05	\$12.78	5.84%	32.48%	-3.41%	3.60%	--	3.54%
Fidelity VIP Freedom 2025 Portfolio	Fidelity Management & Research Company	04/26/05	\$12.94	6.24%	34.43%	-3.70%	3.70%	--	3.65%
Fidelity VIP Freedom 2030 Portfolio	Fidelity Management & Research Company	04/26/05	\$13.10	6.45%	36.60%	-5.23%	3.21%	--	3.14%
Cash Management	BofA Advisors, LLC	02/09/93	\$11.43	-0.35%	-0.91%	-0.53%	1.41%	1.51%	2.43%

Current Yield: -0.73 % Current Yield is the net income of the portfolio over the stated 7-day period annualized.

Effective Yield: -0.73 % Effective Yield is calculated similarly, but income earned by the investment is assumed to be reinvested at the end of the 7--day period.

#### Fixed Interest Account<sup>5</sup>

The fixed interest account is backed by the claims-paying ability of the issuing insurance company. The Fixed Interest Account Rate for the period of 04/01/2010 through 06/30/2010 is 3.00%

**Returns as of March 31, 2010**  
**Polaris401(k) Group Variable Annuity Performance**

Total Annual Returns as if you withdrew all your money at the end of the stated period and incurred a withdrawal charge. When you invest in Polaris401(k) group variable annuity, your money is actually invested in the trusts that underlie Polaris401(k) portfolios. The trusts are older than the group annuity Separate Account.

**Total Annual Returns --- (Actual and Adjusted Historical) <sup>1</sup>**

**Polaris401(k) Group Variable Annuity Performance**

		Inception Dates		Returns as of March 31, 2010				Since Inception	
		Portfolio	Trust <sup>2</sup>	1-Year	3-Year	5-Year	10-Year	Portfolio	Trust
Alliance Growth	AllianceBernstein L.P.	08/17/00	02/09/93	44.97%	-2.54%	3.37%	-4.33%	-4.32%	7.57%
Equity Index	FAF Advisors, Inc.	08/17/00	12/14/98	44.78%	-6.48%	0.41%	-1.94%	-2.00%	0.37%
Growth	Wellington Management Company	03/21/01	09/05/84	52.91%	-4.03%	2.45%	-0.57%	2.83%	9.27%
Davis Venture Value	Davis Selected Advisors, L.P.	10/25/00	10/28/94	52.72%	-5.43%	1.81%	1.68%	2.61%	8.93%
Equity Opportunities	OppenheimerFunds	10/15/01	06/03/96	52.35%	-5.90%	0.27%	1.08%	1.91%	4.66%
Aggressive Growth	Wells Capital Management	08/17/00	06/03/96	56.28%	-14.30%	-3.62%	-6.94%	-7.07%	1.98%
Capital Appreciation	Wellington Management Company	03/21/01	03/23/87	50.56%	0.83%	6.77%	-0.01%	4.39%	10.83%
International Growth and Income	Putnam Investment Management	09/01/00	06/02/97	50.36%	-12.27%	0.85%	-0.01%	-0.07%	3.03%
Emerging Markets	Putnam Investment Management	02/01/01	06/02/97	73.05%	0.03%	13.17%	7.10%	11.99%	6.36%
Balanced(JPM)	JP Morgan Investment Management	08/17/00	06/03/96	31.82%	-2.12%	2.04%	-1.92%	-1.95%	4.03%
Government and Quality Bond	Wellington Management Company	08/17/00	09/05/84	1.27%	3.22%	3.44%	4.44%	4.34%	6.69%
Corporate Bond	Federated Equity Management	10/17/01	07/01/93	27.93%	7.14%	6.44%	6.45%	6.45%	5.66%
Total Return Bond	PIMCO	10/17/01	10/28/94	6.49%	5.50%	7.51%	5.55%	8.44%	7.04%
American Funds Growth	Capital Research and Management Co.	09/30/02	02/08/84	49.87%	-5.01%	2.65%	-0.82%	8.70%	11.26%
American Funds Asset Allocation	Capital Research and Management Co.	09/30/02	08/01/89	31.04%	-3.58%	2.93%	3.02%	6.05%	6.77%
Van Kampen LIT Comstock	Van Kampen Asset Management	10/15/01	04/30/99	51.84%	-7.29%	-0.12%	4.04%	2.36%	3.01%
Van Kampen LIT Growth and Income	Van Kampen Asset Management	10/15/01	12/23/96	48.88%	-4.51%	2.28%	3.44%	4.38%	6.88%
Lord Abbett Mid Cap Value	Lord Abbett	05/01/02	09/15/99	49.65%	-9.59%	-0.92%	6.73%	2.89%	7.23%
International Diversified Equities	Van Kampen	02/28/02	10/28/94	48.03%	-6.79%	3.84%	-2.14%	3.74%	1.91%
High-Yield Bond	SunAmerica Asset Management	03/21/01	02/09/93	41.20%	-2.28%	3.52%	3.55%	4.82%	4.66%
Asset Allocation (Class III)	Edge Asset Management	03/21/01	07/01/93	31.43%	-0.66%	3.36%	2.86%	4.56%	6.22%
American Funds Growth-Income	Capital Research and Management Co.	10/06/05	02/08/84	42.89%	-5.91%	1.10%	2.47%	0.54%	9.76%
Mid-Cap Growth	JP Morgan Investment Management	10/06/05	04/01/99	48.52%	-3.56%	1.30%	-5.32%	0.45%	0.77%
Small and Mid Cap Value	AllianceBernstein L.P.	10/06/05	08/01/02	77.62%	-2.32%	4.20%	--	4.17%	9.06%
American Funds Global Growth	Capital Research and Management Co.	10/06/05	04/30/97	51.22%	-1.83%	6.43%	0.66%	5.17%	8.08%
Lord Abbett Growth and Income	Lord Abbett	10/06/05	12/11/89	49.42%	-7.37%	0.02%	2.20%	-0.30%	8.38%
Foreign Value	Templeton Investment Counsel, LLC	10/06/05	08/01/02	42.76%	-7.74%	2.74%	--	1.84%	7.40%
MFS® Total Return	Massachusetts Financial Services Co.	10/06/05	10/28/94	26.76%	-2.86%	1.69%	3.97%	1.52%	7.02%
MFS® Massachusetts Investors Trust	Massachusetts Financial Services Co.	10/06/05	02/09/93	40.84%	-2.81%	2.67%	-0.41%	2.34%	5.19%
Small Company Value (Class III)	Franklin Advisory Services	10/26/01	12/14/98	67.21%	-6.80%	1.81%	6.14%	7.24%	6.98%
Fidelity VIP Freedom 2015 Portfolio	Fidelity Management & Research Company	05/18/09	04/26/05	32.92%	-1.61%	--	--	19.16%	3.47%
Fidelity VIP Freedom 2020 Portfolio	Fidelity Management & Research Company	05/18/09	04/26/05	39.62%	-2.95%	--	--	22.74%	3.08%
Fidelity VIP Freedom 2025 Portfolio	Fidelity Management & Research Company	05/18/09	04/26/05	42.22%	-3.26%	--	--	24.09%	3.16%
Fidelity VIP Freedom 2030 Portfolio	Fidelity Management & Research Company	05/18/09	04/26/05	46.02%	-4.62%	--	--	25.75%	2.65%

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Please refer to the following page for more important disclosure information.

- <sup>1</sup> Total accrual returns and hypothetical adjusted historical returns are annualized (except for periods of less than one year) and represent what your returns would have been if you withdrew all your money at the end of the stated period. The figures are net of all possible contract fees and charges, including a withdrawal charge which declines, on the initial premium, over 5 years as follows: 3-3-3-2-1-0%. Polaris401(k) is not subject to withdrawal charges unless your plan transfers from another provider to our group annuity unitizing the optional Group Transfer Benefit ("GTB"). For contracts purchased prior to 5/18/09, the withdrawal charge is 2% on the previous 12-months deposits. Returns in italics are hypothetical adjusted historical returns for periods prior to the date the portfolios became available in the Separate Account that funds Polaris401(k). Hypothetical adjusted historical returns are derived from the performance of the corresponding portfolio in the underlying trust, adjusted to reflect the charges and expenses of Polaris401(k) group variable annuity as if the portfolio had been available in the Separate Account during the stated period. Other fees and charges, which may apply to Polaris401(k), not associated with the group variable annuity contract are not reflected in these numbers.
- <sup>2</sup> When you invest in Polaris401(k) group variable annuity, your money is actually invested in the trusts that underlie Polaris401(k) portfolios. The trusts are older than the group variable annuity Separate Account. We provide the trust inception date to help you understand the hypothetical adjusted historical returns since the trust's inception.
- <sup>3</sup> Returns show the change in unit value and are net of all fees and charges except withdrawal charge.
- <sup>4</sup> Actual and hypothetical adjusted historical returns are annualized (unless reported for a period of less than one year). Hypothetical adjusted historical returns are those for periods prior to the date the portfolio became available in the Separate Account that funds the group variable annuity and are shown in italics. Both adjusted historical returns and actual returns are net of management fees and contract charges, but not company imposed withdrawal charges. Adjusted historical returns are derived from the performance of the corresponding portfolio in the underlying trust, adjusted to reflect the contract charges and expenses of the group variable annuity as if the Separate Account had existed during the stated period. Returns are net of contract charges and fees as stated. Other fees may apply for recordkeeping, etc.; those fees are not discussed herein and are not reflected in returns.
- <sup>5</sup> An interest rate is credited at the plan level on all funds invested in the Fixed Interest Account. Each participant's account will be credited with a pro-rata portion of the interest credited to the plan each day. Interest rates are determined at the sole discretion of SunAmerica Annuity and Life, generally on a quarterly basis, for the following quarter. The rate credited at the plan level is guaranteed until December 31 of the year following a contribution to the Fixed Interest Account. The rate credited to amounts in the Fixed Interest Account will never be less than a 3% annual effective rate. The rates available for new contributions may differ from the rate available upon renewal of, or re-allocations into the Fixed Interest Account. Please see your investment representative for the currently applicable rates offered in this account.

This material does not constitute an offer to sell. The group variable annuity funding Polaris401(k) is issued by SunAmerica Annuity and Life Assurance Company, 21650 Oxnard Street, Woodland Hills, CA 91367. A prospectus for the underlying investment options is available and includes more complete information on expenses and risk factors. To request a prospectus, call SunAmerica at 1-877-814-401k. You should read the prospectus carefully before investing. Performance data quoted represents past performance, which is no guarantee of future results. Investments in stocks and bonds are subject to risk, including stock market and interest rate fluctuation. Investments that concentrate on one economic sector or geographic region are generally subject to greater volatility than more diverse investments. Technology companies may be subject to additional risks. They may be affected by short product cycles, aggressive pricing of products and services, competition from new market entrants and obsolescence of existing technology. As a result, this portfolios's returns may be considerably more volatile than a fund that does not invest in technology companies. International investing may involve special risks, such as foreign taxation, currency risks, risks associated with possible differences in financial standards and other monetary and political risks associated with future political and economic developments. Investments in high-yield bonds have a higher degree of risk than investments in investment grade bonds. Changes in economic conditions or other circumstances may adversely affect a high-yield bond issuer's ability to make principal and interest payments. Money market instruments generally offer stability and income, but an investment in these securities, like investments in other portfolios, are not guaranteed by the U.S. government or any other federal government agency. The provisions of the plan may differ from the contract. Should such differences occur, the plan provisions will take precedence. Polaris® and SunAmerica® are registered trademarks. © 2009. All rights reserved.

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