CSU The California State University

VALIC

The California State University

Services and resources for you from VALIC

SAVING : INVESTING : PLANNING

An introduction to VALIC

VALIC has more than half a century of experience in helping Americans plan for and enjoy a secure retirement. We have the experience and resources to help you accumulate funds for a secure retirement, and to help you manage those funds effectively throughout retirement. We manage long-term investment programs for more than 25,000 organizations and our experienced financial advisors provide the highest level of personalized, face-to-face service.

We specialize in providing tax-qualified retirement programs and today we are the third-largest retirement plan provider to employees of major colleges and universities across the nation.

Financial strength

The Variable Annuity Life Insurance Company receives some of the highest ratings from the four major independent industry analysts. These ratings apply to our financial stability, not to the safety or the performance of the variable investment options. Guarantees are backed by the claims-paying ability of The Variable Annuity Life Insurance Company.

Commitment to personal service

One of the features that most sets us apart is our long-time commitment to face-to-face service. Our priority commitment is to inform, educate and help you enroll in your employer's retirement plan.

The California State University

Diverse selection of funds

Investment options by class	Expense Ratio (%)	Investment options by class	Expense Ratio (%)
Foreign Large Blend Amer Funds EuroPacific Growth R-3	1.07	**Large Blend** Dreyfus S&P 500 Index Davis New York Venture R	0.50 1.16
Specialty-Real Estate Phoenix Real Estate Se A	1.32	**Large Value** Allianz NFJ Div Val R	1.28
Small Growth JPMorgan Small Cap Growth A	1.25	**Balanced** American Funds American Balanced R	0.90
Small Blend Dreyfus Small Cap Stock Index	0.50	**Long Duration Bond** Vanguard L-T Bond Index	0.18
Small Value Allianz NFJ Sm Cap Val A	1.22	**Intermediate-Term Bond** PIMCO Total Ret Admin	0.68
Mid-Cap Growth JP Morgan Capital Growth A	1.14	**Inflation-Protected Bond** AmCent Inflation-Adjusted Bond Investor	0.49
Mid-Cap Blend Dreyfus Midcap Index	0.50	**Money Market** AmCent Premium MM Inv	0.43
Mid-Cap Value Artisan Mid Cap Value	1.20	**Stable Value** Fixed-Interest	N/A
Large Growth Amer Funds Growth Fund of America R3	0.93	**Target Maturity** T. Rowe Price Rtmt 2010 R T. Rowe Price Rtmt 2020 R T. Rowe Price Rtmt 2030 R T. Rowe Price Rtmt 2040 R T. Rowe Price Rtmt Inc R	1.13 1.19 1.23 1.24 1.06

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.

Easy access for managing your accounts

VALIC's automated systems make it simple and convenient to access your account and perform transactions:

VALIC Online: **VALIC.com/calstate**

VALIC by Phone: **1-800-448-2542**

VALIC Mobile Access: **my.valic.com/mobility**

Array of helpful services

- > On-site assistance from financial advisors
  - Customized asset management services
  - Face-to-face assistance with enrollment
  - Annual client reviews of your account
- > Comprehensive computer-based retirement planning and investment advisory services to help advisors serve you
- > Objective and expert investment advice in person, by phone or online
- > Retirement Education Center: live phone help from retirement experts
- > ePrint℠: a Web-based system that provides access to all documentation you need to invest and to manage your accounts
- > Web-based Voice Response Unit (VRU) and Call Center services
- > On-site educational seminars
- > Quarterly account statements for active accounts
- > Quarterly educational newsletters

Powerful hands-on planning tools

Web-based Financial Planning Center (VALIC.com/fpc) offers three effective tools:

- > Financial planning courses
- > Life events planning tools
- > Quick reports on current financial situation

Easy-to-use calculators and financial tools

- > Asset allocation tools – explains fundamentals of investing; offers examples of different allocation approaches and portfolios, with reasons for considering each
- > Account aggregation tools - lets you look at all your accounts, including those held outside VALIC, so you can see all your assets in one view
- > Savings calculators – examines savings rates for various savings goals, such as college, retirement, or other objectives
- > Financial planning calculators
- > Personalized retirement calculator

Personalized advice

- > Guided Portfolio Services® (GPS) is a valuable fee-based service that supports the management of your retirement account with objective advice from independent financial expert Ibbotson Associates. And with GPS, you can choose between two approaches:
  - **GPS Portfolio Advisor** offers expert advice that includes asset allocation, fund selection, retirement income forecasting, savings rate recommendations, and ongoing portfolio optimization.
  - **GPS Portfolio Manager** offers the same advice and features as Portfolio Advisor, plus it automatically implements the investment advice for you, provides ongoing asset management and offers access to services via a financial advisor.

VALIC has more than half a century of experience helping Americans plan for and enjoy a secure retirement. We provide real solutions for real lives by consistently offering products and services that are innovative, simple to understand and easy to use. We take a personal approach to retirement plans and programs, offering customized solutions for individual needs.

We are committed to the same unchanging standard of one-on-one service we have delivered since our founding. We can help you live retirement on your terms.

To view or print a prospectus, visit www.valic.com and click on ePrint[SM] under Links to Login. Enter your Group ID in the Login field and click go. Click on "Funds" in Quick Links, and funds available for your plan are displayed. The prospectus contains the investment objectives, risks, charges, expenses and other information about the respective investment company that you should consider carefully before investing. Please read the prospectus carefully before investing or sending money. You can also request a copy by calling 1-800-448-2542.

Securities and investment advisory services are offered by VALIC Financial Advisors, Inc., member FINRA and an SEC-registered investment advisor.

VALIC represents The Variable Annuity Life Insurance Company and its subsidiaries, and VALIC Retirement Services Company.

Real solutions

Let us put real retirement solutions to work for you

CLICK
VALIC.com/calstate

CALL
1-888-569-7055

VISIT
your local financial advisor

VC 22188 (05/2009) J73639 EE

VALIC