

The Texas A & M University System Plan

VALIC Plan Highlights Summary

SAVING : INVESTING : PLANNING

Texas A&M University System retirement plan participants have powerful advantages to help them prepare for the future, including:

- > Tax-deferred growth of their savings, and
- > Pretax contributions that can reduce current income taxes.

Income taxes are payable upon withdrawal. Federal restrictions and a 10% tax penalty may apply to withdrawals before age 59½.

Why VALIC:

- > For over half a century specializing in retirement plans
- > Third-largest plan provider to employees of major colleges and universities

VALIC offers participants these additional advantages:

- > **Exceptional client service.** Online, by phone and in person
- > **Guided Portfolio Services.**® Independent investment advice and managed account program
- > **Comprehensive Financial Plan.** No-cost financial analysis
- > **VALIC's mutual fund program, which includes a fixed annuity.*** Remember that investment values for variable annuities and mutual funds may fluctuate, and when redeemed may be worth more or less than the original cost

VALIC offers our group mutual fund platform to the Texas A&M University System at no cost to the client except for a 0.50% fee on assets held in the SSgA S&P Index Fund.

Exceptional client service

- > Personal, face-to-face service from local financial advisors with VALIC
- > Access to account information 24/7 online (VALIC.com/tamus) and by phone (1-800-448-2542)
- > Quarterly account statements detailing balances and transactions
- > Annual review to make sure your retirement savings plan is on track to meet your goals

* Policy Form GFUA 504, a group fixed unallocated annuity issued by The Variable Annuity Life Insurance Company.

To view or print a prospectus, visit www.valic.com/tamus and look to the right-hand side of the screen. Click the appropriate link inside the box titled "Prospectuses and Other Materials." 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.

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Enrollment is easy

Online, by phone
or with an advisor

CLICK

VALIC.com/tamus
Find "To enroll," click
link for list of advisors

CALL

1-800-448-2542
7 a.m. - 8 p.m. (CT)

VISIT

your local
financial advisor