

You can do this, Wendi.

With a contribution of 10.00%, you are not quite on target to meet your goal of \$2,000 per month after taxes when you're 65. Luckily, we know just what to do.

CURRENT TOTAL BALANCE:

\$56,945.42

AS OF 08/07/2019

TOTAL EMPLOYER ASSETS	\$56,945.42
Qualified Plans	\$56,945.42

This FutureFIT statement is intended to provide you with an estimated future monthly income during retirement. The statement uses your personal data and certain assumptions to analyze your current retirement savings strategy, estimate the amount of income you may need in retirement, and determine how changes to your current strategy may impact your estimated future monthly income. For details on how the results were calculated, including information on the assets listed above, please see page 4.

ESTIMATED FUTURE MONTHLY INCOME:

Target: \$2,000/month

TARGET PROGRESS

-\$12



Not quite where you need to be? There's still time.

Sign in to your account to see what increasing your contributions can do to help you get FutureFIT.

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Last Calculated 08/09/2019

IMPORTANT: The results generated above and within this document are hypothetical in nature, do not reflect actual investment results and are not a guarantee of future results. There can be no assurance that the results shown will be achieved. Actual results will vary and may be better or worse than those presented.



A few quick changes may get you closer.

- **Current Strategy**

Based on a 10.00% contribution, and your financial profile, you're below target to achieve your goal of \$2,000/month (after taxes) starting at age 65.

- **Alternate Strategy***

If you kick up your contribution to 12.00% and change your investment mix as shown on the next page, your projected income may be \$2,000/month (after taxes) starting at age 65.

*This change may result in a more aggressive strategy and/or an increase in your contribution rate.



\$2,000/month TARGET

KICK IT UP!

Saving is one thing. Saving enough to live the retirement you want may be completely different. Increasing the amount you contribute — even just a little — can be an easy way to help you reach your goal.

A few changes could help get you on track to becoming FutureFIT. Sign in to your account to see how a small change to your contributions could lead to noticeable changes for your future.

WENDI CLIENT

Age: 46

Yearly Earnings: \$32,000

SAVINGS CONTRIBUTION (percent of pay per pay period)

	CONTRIBUTION RATE	CONTRIBUTION AMOUNT	REDUCTION IN TAKE HOME PAY	ESTIMATED MONTHLY INCOME	STARTING AT AGE
Current	10.00%	\$126	\$93	\$1,987	65
Alternate	12.00%	\$147	\$108	\$2,000	65

In **19 years**, a **2% savings increase** could provide an additional monthly income of **\$13.**

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CALL 1-800-448-2542

YOUR ASSETS BY INVESTMENT TYPE AS OF 08/07/2019

SMALL OR MID CAP	\$56,291.16
INTERNATIONAL	\$654.26

\$56,945.42*
INVESTMENT TYPE TOTAL

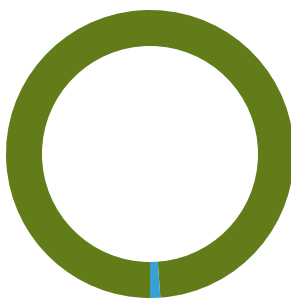
*This amount does not reflect the outside assets (if any) as shown on page 1. Only your plan assets are reflected here.

IS YOUR INVESTMENT MIX FIT?

When planning for retirement, one of the most important factors in determining how you meet your future income goals is how you invest your available funds. Below is your current investment mix compared to an alternate investment mix. Which one do you prefer?

Your Current Investment Mix

This chart shows how your current retirement funds are allocated across all of your investments with AIG Retirement Services.



SMALL OR MID CAP 98.85%
INTERNATIONAL 1.15%

Alternate Investment Mix

The alternate investment mix provides a diversified allocation and might include additional risk. Please note this information should only be used as a guide and investment decisions should not be based solely on this strategy. This is based on limited information as provided by your employer unless you have previously used the FutureFIT calculator or are enrolled in Guided Portfolio Services.

Neither asset allocation nor diversification ensure a profit or protect against market loss.



LARGE CAP 31.00%
SMALL OR MID CAP 27.00%
INTERNATIONAL 29.00%
FIXED INCOME 13.00%

Help when you need it.

Whether you want to meet directly or speak to us over the phone – we're ready to help.

Great things come to those who don't wait. Having a plan in place and knowing you are financially

prepared can offer a boost of self-confidence and peace of mind, which sounds like a great way to enter retirement.

Your Future is Calling. Meet it with Confidence.

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Important information about this educational document:

1. This statement is provided for educational purposes only, not intended as investment advice, a recommendation, or a solicitation to buy or sell any product or strategy.
2. Results are hypothetical, subject to limitations and include the probability of success or failure over different market conditions utilizing historical data. Results will vary. Past performance is not indicative of future results.
3. Information used to generate these results are based on data we have on file and/or provided by your employer and include the following assumptions: your retirement age of 65, the after-tax retirement income amount you specified for Guided Portfolio Services or the FutureFIT calculator, consistent contribution amount, annual inflation of 2%, annual salary increases by assumed inflation rate, all contributions are pre-tax including non-qualified account, all distributions are taxable.

However, if you are enrolled in Guided Portfolio Services (GPS), the Current Strategy, Alternate Strategy and information used to generate these results are from your GPS Investment Policy Statement created on the Last Calculated date provided in the Future Monthly Income section on page 1 of this document. See your GPS Investment Policy Statement for more details.

However, if you previously utilized the FutureFIT calculator, the information that you provided was used to generate the results.

Additional information includes:

Social Security Benefits:	\$1,390.41/month starting at age 67
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This information has been sent by your plan provider; The Variable Annuity Life Insurance Company (VALIC) or VALIC Retirement Services Company (VRSCO), on behalf of your employer. VALIC (Houston, TX) and VRSCO are members of American International Group, Inc. (AIG).

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WENDI CLIENT
1234 ANY STREET
ANY TOWN TX 12345-6789