Serving those who serve others in education

For Plan Sponsor Use Only. Not for Public Distribution.
“VALIC’s dedication to the higher education community is demonstrated by its long-standing partnership with CUPA-HR. We value their commitment to actively supporting the higher education workplace and to understanding the unique needs of higher education employees.”

— Andy Brantley
President and CEO
College and University Professional Association for Human Resources (CUPA-HR)
Specializing in financial education ...

In the field of retirement plan providers, VALIC stands out as one of the most experienced and largest defined contribution plan providers in the higher education market.*

We’ve been working for more than 50 years with educators to help them save for and enjoy the retirement they envision.

VALIC is a proud supporter of CUPA-HR and NACUBO.

* Source: LIMRA SRI Not-for-Profit Retirement Market Survey 09/30/2016.
Choose a partner who understands the needs of higher education faculty and staff.

VALIC proudly serves more than 1,000 colleges and universities nationwide. We provide solutions specific to higher education clients, and we have the flexibility to meet your distinct plan needs.

---

**Here are a few reasons VALIC may be the right fit for your institution**

- FutureFIT® – an engaging retirement readiness experience accessible online through any device
- Personalized retirement planning services available to all employees regardless of income level
- Targeted communication efforts smartly use plan data to identify emerging trends and populations
- Local advisor teams are available to meet with your faculty and staff when most convenient for them
- Custom communication and education programs developed around plan goals
- Personalized strategies designed to empower employees to take action toward retirement readiness
- Plan sponsor review and reports detailing plan health
- Flexible proprietary recordkeeping system to provide customized administrative services for your plan

---

... for those with careers dedicated to educating.
Unwavering commitment

Help employees enjoy a secure retirement

We believe what sets us apart is personalized retirement planning services for all. Regardless of income levels, titles, job duties or investing knowledge, our goal is to help Americans save for and enjoy a secure retirement.

Our commitment to you is to help your faculty and staff become FutureFIT — a state of confidence that they are on track to meet their future financial objectives.

Any time

We know that when class is dismissed, it doesn’t mean the day ends. If your employees need to meet with a financial advisor between classes or at the end of the day, we can be there, prepared to explain retirement strategies and answer important questions.

Multiple locations, multiple plans

We routinely serve organizations with multiple geographic locations. Whether your employees are across the hall, across the city or throughout multiple states, we cover your needs regardless of your campus size or physical locations.

For some organizations, it makes sense to offer a combination of retirement plan types. We have decades of experience working with a variety of plan types. We’ll help you select the right plan offerings to meet your employees’ needs.
Access and choice

Online, by phone or in person — morning, noon and night

No two employees are exactly alike. At VALIC we recognize and celebrate individual diversity and provide your employees with options to receive education and take action in the way they prefer — on a computer or favorite mobile device, online, by phone or in person ... or any combination of those channels.

“I’ll do it myself”
Self Service

“I want help”
On Request

“Do it for me”
Full Service

Whether your employees are do-it-yourselfers, want to hand everything over to a trusted professional, or want just a little advice, we have the service and technology to match their preferences.
Unlocking your retirement plan’s potential

VALIC will partner with you to strategically use data to reinforce the tremendous benefit your plan provides to your employees. With data, VALIC can identify segments within your overarching employee population and create targeted communications to help initiate positive action toward retirement planning. By measuring how your employees are engaged with your plan, we can remedy areas needing improvement and enhance your plan health.

When using your plan data, VALIC can:

- Provide employees with retirement readiness calculations and suggest action steps
- Recognize important life stage events and offer opportunities to save more for their future
- Track participant plan engagement and measure success

Some examples of employee populations we can identify include, but are not limited to, those who are:

- Not enrolled in the plan
- Underutilizing your retirement plan matching benefits
- Not well-diversified in available plan investments

Our powerful approach can help develop targeted retirement readiness solutions for employees as well as provide you with a comprehensive report of your plan’s progress.
Distinct features of the VALIC data-sharing process

Using your data, we can identify individual segments of your employee population, recognize how each is interacting with your plan, and conduct targeted outreach to energize changes in their planning process.

Our data-sharing process offers proprietary features that help you manage your plan more efficiently. These features include:

• Any-format sharing for any size plan. You select your preferred format to send and receive information

• Multiple methods of approving employee eligibility and contribution calculations, including the ability to review online calculation results prior to contribution processing

• Access to dual method of contribution limits monitoring to help you meet plan administration duties

• Proactively providing contribution reductions and stops in line with IRC Guidelines; a separate process will monitor contributions to confirm changes are correct
FutureFIT:
Freedom. Individually Tailored.

A smarter, more personalized approach to help people prepare for their future — one that’s simpler, easier to relate to and encourages people to take control of their future. All of these elements come together in one personalized, state-of-the-art, digital experience.

We call it FutureFIT.

It starts with easy enrollment
In a few simple steps, an employee can enroll and start saving for their future. Enrolling in FutureFIT is:

Easy — anytime, anywhere they choose

Flexible — get a little assistance with the process, or complete it on their own

Guided — provides information to decide contribution levels, progress and when adjustments should be considered

Personal — learns individuals’ preferences from the first day

We’re also committed to working with you to further simplify and streamline the enrollment process. With your partnership and a few key default elections upfront, we can offer your employees online Quick Enroll or text-based enrollments for near-instant participation.
FutureFIT offers employees a highly personalized experience. Once enrolled, they can dive right into their individually tailored workspace.

- **Personalized messages** appear right at the top of the screen, helping participants see exactly where they stand.
- **Balance and performance** are front and center, but we put significant focus on what’s really important—how this balance converts to an estimate of future monthly income.
- **The FutureFIT calculator** encourages immediate action and shows participants how to get—and stay—on track for their future.

**FutureFIT calculator**

**Gets people engaged in their future.**

- Shows calculations in terms of a monthly budget — the way people view their income needs right now.
- Projects monthly income at specified age based on current savings rate ... compares to savings rate necessary to match current monthly income at same age.
- Makes the numbers relatable and actionable.
- Encourages immediate response.

Most people use their monthly income to budget, so with FutureFIT, we put a special emphasis on helping participants think about their future goals in the same way.
Effective communication and education

Motivation by education
Millennials have different triggers, and different issues, than their Boomer co-workers. Our educational approach focuses on providing every generation the information they need to address the decisions most appropriate for them.

Life-stage-focused approach
When using your plan data to identify unique employee populations and trends, we can better target communication efforts and provide materials to participants that are:

- Appropriate to their life-stage
- Available in multiple formats to meet individual preferences
- Accessible whenever they choose

<table>
<thead>
<tr>
<th>Early career</th>
<th>Mid-career</th>
<th>Pre-retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>The importance of saving</td>
<td>Alternative savings</td>
<td>Income planning</td>
</tr>
<tr>
<td>Pretax vs. after-tax savings</td>
<td>Diversification</td>
<td>Retirement income strategy</td>
</tr>
<tr>
<td>Target maturity funds</td>
<td>Managed accounts</td>
<td>Distribution planning</td>
</tr>
<tr>
<td>Ongoing asset allocation</td>
<td>Financial and retirement planning</td>
<td>Asset allocation</td>
</tr>
</tbody>
</table>
We make it personal
Our personalized communication approach helps you connect with employees on an individual level:

- **FutureFIT University** — Your employees will have access to a variety of interactive learning modules on various financial topics. The learning modules are available for each member of their family — from elementary school to college — in order to build financial literacy at any age.

- **Online dashboard and statements** — Provide specific, targeted retirement goals highlighting how much income may be needed at retirement — information that can drive participants to take action and become FutureFIT.

- **Personal retirement notifications** — Life events (marriage, births, retirement) will impact employee needs. Using employer-provided data, our system can send participants notifications to alert them to make changes necessary to stay on track for retirement.

- **Curated content** — Our content is fun, relevant and engaging. By using data and previous viewing history, employees will receive a personalized one-of-a-kind experience created just for them.

- **Plan-specific messages** — Generate targeted messages to your employees, based on employer-generated data, that reinforces the benefits your plan provides.

We speak your language
To help better connect employees to the communication provided by VALIC, we use your voice and tone to ensure consistent messaging across all channels. We believe employees are more receptive and more willing to take positive action to build their retirement savings when their employer provides helpful information.
“VALIC has always had a strong presence with the college community. They provide regular, individual meetings with participants and prospective participants, as well as offering informative sessions, lunch and learns, and seminars that our employees find helpful in planning for retirement.”

— Suzanne Redding
Human Resources Manager, Montgomery College
Retirement readiness solutions

VALIC offers easy-to-understand, actionable retirement readiness tools at three levels – one will “fit” every employee.

Each shows the importance of diversification and a dedicated plan of saving.

**FutureFIT** — An online experience that projects future monthly income and offers guidance as to savings rate and investments at the asset-class level.

**RetireFIT®** — All plan-eligible employees receive an advice statement developed by Financial Soundings, a third-party registered investment advisor, showing the current probability of hitting their targets, and the steps they may need to take to get on track. Financial Soundings is not affiliated with VALIC or AIG. In providing this independent advice, Financial Soundings serves as a fiduciary to your plan participants in making investment recommendations.

**Guided Portfolio Services® (GPS)** — A managed program developed through a comprehensive wealth forecast and understanding of all current income and retirement assets.

<table>
<thead>
<tr>
<th>SERVICE</th>
<th>Analysis</th>
<th>Advice</th>
<th>Managed program</th>
</tr>
</thead>
<tbody>
<tr>
<td>LEVEL</td>
<td>Deferral rate and asset-class-level analysis</td>
<td>Deferral rate and fund-level investment advice</td>
<td>Deferral rate and fund-level investment advice</td>
</tr>
<tr>
<td>DATA SOURCE</td>
<td>Employer and VALIC</td>
<td>Employer and VALIC</td>
<td>Employee and VALIC</td>
</tr>
<tr>
<td>ADDING DATA</td>
<td>Participants may enter outside assets and/or spousal information in addition to employer data into FutureFIT calculator</td>
<td>All employees may enter outside assets and/or spousal information in addition to employer data in Financial Soundings online portal</td>
<td>Participants may enter outside assets and/or spousal information via VALIC.com and AdviceWeb online portal</td>
</tr>
<tr>
<td>AUDIENCE</td>
<td>Participants who visit VALIC.com</td>
<td>All plan-eligible employees</td>
<td>Participants who elect the service</td>
</tr>
<tr>
<td>ANNUAL FEES</td>
<td>No charge to employer or participating employees</td>
<td>Annual fee based on number of plan-eligible employees, normally paid by plan revenues</td>
<td>Annual fee paid by participating employees</td>
</tr>
<tr>
<td>IMPLEMENTATION</td>
<td>Participants implement recommendations</td>
<td>Participants implement advice</td>
<td>Advice automatically implemented</td>
</tr>
</tbody>
</table>
Work smarter, not harder

When it comes to work, you want to get as much done as efficiently as possible. Retirement Manager® is designed to help you do just that.

Retirement Manager is our industry-leading, vendor-neutral compliance solution that can help reduce unnecessary costs, offer professional assistance, aggregate plan data securely and alleviate the burden of compliance administration on both yourself and your staff.

The level of help and efficiency you receive is up to you: Retirement Manager is offered in several configurations to fit the needs of your organization.

A sample of services for 403(b) plan types includes:

- Loan eligibility certification
- Hardship withdrawal eligibility certification
- Unforeseeable emergency withdrawal eligibility certification
- In-service exchange eligibility certification
- Age-based (59½) disbursement eligibility certification*
- Severance of employment disbursement eligibility certification*
- Online salary reduction agreements*
- Common remitter service to simplify payroll processing*
- IRC contribution limits monitoring and enforcement on a per payroll basis*
- Automatic hardship suspension*
- Online plan-level benefit statements reflecting year-to-date contributions and account balances across all vendors

* Requires sharing data feeds with the employer.
Easing the burden of administration

When you partner with VALIC, you’ll discover the benefit of a dedicated, professional account management team to oversee administration, service and program support.

Your VALIC team is your single source to ensure your program and your participants receive consistent, reliable service. To further ease the burden of administering a plan for your faculty and staff, we offer:

- Turnkey plan administration
- Ad-hoc reporting
- Simplified online plan management
- Fiduciary support services
- Administrative outsourcing solutions
- Plan design, review and consulting
- Data management services
- Proprietary recordkeeping
- Automated plan features

Online plan management

Our primary goal is to help simplify the tasks of administering a plan, regardless of how big or complicated your plan may be. Our leading-edge data technology helps you provide the information to create detailed and actionable reporting. From there we will help give your employees more of what they need. Think of it as ... we are a part of your staff, but not on your payroll.

Through our online plan sponsor portal, you’ll find:

- 24/7 secure access to plan and participant level information
- Robust reporting capabilities with export features and standard ad-hoc reporting capabilities
- Downloadable plan forms
- Access to electronic contribution remittance
- Ability to upload census files
Why choose VALIC?

Get the service and experience your organization needs to help prepare your employees for a secure retirement.

- Personalized online retirement planning experience provides smart, engaging tools and education to help participants “own” their future
- Proprietary approach to mining and enhancing your data to drive improved retirement outcomes and help improve plan health
- More than half a century of higher education experience
- Financial advisors available to meet on your employees’ schedules
- Full spectrum of client care, including face-to-face financial planning for all employees, regardless of income level
- Targeted retirement readiness solutions offered through three separate programs with varying levels of retirement planning assistance
- Customized plan administration and assistance in helping you understand your fiduciary responsibilities
- Legacy asset reporting and compliance with Retirement Manager
- Complete fee transparency with fee disclosure services
- Comprehensive compliance services
- Investment control and monitoring investments
- Award-winning plan administration support
- Open architecture platform

We are committed to helping your faculty and staff retire on their terms, and to exceeding your expectations as a retirement plan provider.
VALIC is the right partner for your organization. Our group retirement plans offer a flexible mix of services, technology and support, allowing us to easily customize plans for groups both large and small. With more than half a century of experience, we help Americans plan for and enjoy a secure retirement.

Serving more than 1,000 higher education institutions, VALIC is a leading plan provider in the education market.* We are committed to the same unchanging standard of one-on-one service we have delivered since our founding. Our goal is to help your employees live retirement on their terms.

---

The experiences of the plan sponsors that are offered should not be construed as a recommendation to purchase or an indication of the value of any product or service. The speakers are not affiliated with the Company nor was monetary consideration provided.

---

**Real strategies**  Let us put real retirement solutions to work for your organization and your employees

**CALL 1-800-972-6978  CLICK VALIC.com**

---

*Source: LIMRA SRI Not-for-Profit Retirement Market Survey 09/30/2016.

Securities and investment advisory services offered through VALIC Financial Advisors, Inc. ("VFA"), member FINRA, SIPC and an SEC-registered investment advisor. VFA registered representatives offer securities and other products under retirement plans and IRAs, and to clients outside of such arrangements.

Annuities issued by The Variable Annuity Life Insurance Company ("VALIC"). Variable annuities distributed by its affiliate, AIG Capital Services, Inc. ("ACS"), member FINRA. VALIC, VFA and ACS are members of American International Group, Inc. ("AIG").

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

AIG is a leading international insurance organization serving customers in more than 100 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. All products and services are written or provided by subsidiaries or affiliates of AIG. Non-insurance products and services may be provided by independent third parties. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange. www.AIG.com.