

Your 403(b) retirement plan:

Is it still a good fit for employee needs?



Even if you're happy with your current 403(b) retirement plan, consider reviewing it periodically to see how well it fits with your organization. Employee needs can evolve over time and make your plan less relevant.

A poor fit in your retirement plan can result in ...

- Higher costs
- Lower participation
- Dissatisfied employees

Five reasons you need to review your 403(b) retirement savings plan

1. **Participation rate.** What good is a retirement savings plan if no one contributes? Growing your participation rate may be a matter of offering matching contributions or basic financial education.
2. **Plan expenses.** Paying more is no guarantee of getting a quality retirement savings plan. A better strategy might be to find the right plan at the right price with the right features for you and your organization.
3. **Local advisor service.** When was the last time a financial advisor visited your campus in person? Many employees prefer face-to-face meetings with a qualified professional when it comes to personal financial topics. Our advisors are available for in-person meetings on an ongoing basis.
4. **Communication.** Saving for retirement is an important life choice, so it makes sense to help participants make informed decisions. Your organization can arrange for on-campus educational meetings in addition to deployment of informative email messages. The AIG Retirement Services website also offers an extensive Financial Education section.
5. **Investment options.** Does your current provider offer an open architecture investment platform? AIG Retirement Services does — giving your organization the ability to choose investments that are right for your employees.

The right plan helps make your organization competitive when attracting and retaining top talent. Contact a local financial advisor to learn how a 403(b) retirement savings plan with AIG Retirement Services may better meet your needs.

Your 403(b) retirement plan: Is it still a good fit for employee needs?

AIG Retirement Services will work with you to find the retirement solutions to fit your employees' needs.

Envision MORE with AIG

CALL 1-888-478-7020 **CLICK aig.com/RetirementServices**

Your financial advisor is authorized and licensed to offer contracts issued by AIG Retirement Services.

[Securities and investment advisory services offered through VALIC Financial Advisors, Inc. (VFA), member FINRA, SIPC and an SEC-registered investment adviser.]

[Editable field so independent channel can insert their broker-dealer disclosure in lieu of VFA]

Annuities are issued by The Variable Annuity Life Insurance Company (VALIC), Houston, TX. Variable annuities are distributed by its affiliate, AIG Capital Services, Inc. (ACS), member FINRA.

AIG Retirement Services represents AIG member companies — The Variable Annuity Life Insurance Company (VALIC) and its subsidiaries, VALIC Financial Advisors, Inc. (VFA) and VALIC Retirement Services Company (VRSCO). All are members of American International Group, Inc. (AIG).

For Plan Sponsor Use Only. Not for Public Distribution.

