

Help your employees with fee equalization



Every retirement plan has administrative expenses. At AIG Retirement Services, we believe retirement plan participants are more likely to appreciate the benefits of their retirement plan when they see these administrative expenses and how they work.

Why fee equalization?

Often, all or part of administrative expenses are paid for by revenue-sharing dollars embedded in the plan's investment options. When participants choose investment options with revenue-sharing agreements, they may in effect be paying more of the plan's expenses than those participants who choose investment options without revenue-sharing agreements.

Subsidization has come under increasing scrutiny, and inequitable revenue-sharing practices may lead to potential legal issues or conflicts of interest. Thankfully you have alternatives.

The AIG Retirement Services approach



Transparent: Rather than "top off" the revenue sharing amount so that each participant pays the same, our fee equalization approach is completely transparent.



Balanced: All revenue sharing from mutual funds is returned to participants who invested in those funds and shown as a separate transaction.



Quarterly: Administrative fees are charged to participants each quarter and reimbursements are credited back quarterly. Therefore, participants see a "credit" for their applicable revenue sharing and a "charge" for the agreed-upon administrative fee.

Envision MORE with AIG

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

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.

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