

Is price more important than value?



**Do your employees know how much they pay for their retirement plan?
 Are you getting a lower level of service while your fees are increasing?
 Do you know the true costs of your plan administration?**

When you are looking at retirement plan providers, it can be much like shopping for anything else. Some services seem like a bargain, until you discover the actual fees, or realize you're not getting all the service you deserve.

A poor fit is no bargain

When you're looking for the provider — not just for your employees, but for you as the administrator — besides a low initial price point, be sure you know the answers to questions like:

- Will you get personalized service from a dedicated relationship team?
- Will you be required to use proprietary funds from the provider in your investment options?
- Will fees to your participants increase?
- Will a smaller plan be penalized with low service and attention?

Consider the total value when making important decisions:



When it comes to fees, at AIG Retirement Services, you'll know every fee up front because we believe fee transparency is important.

Face-to-face education for employees can be critical. One-on-one financial advisor meetings are highly effective in managing a retirement plan.*

* Source: "Investors in U.S. With 401(k) Value One-on-One Advice Most," Gallup®, March 30, 2015

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Here's why AIG Retirement Services is a better value for your plan administration:

- 1 Administration**

We offer all modern plan design features including auto enrollment, auto escalation, custom portfolio management and fund revenue equalization.
- 2 Investments**

We feature true open architecture. Your plan can draw from 120 nonproprietary mutual fund families with over 9,000 funds, offering real diversification and real choice.
- 3 Fiduciary support**

We offer comprehensive fiduciary support including investment policy statements, investment options, ongoing fund monitoring and reporting for your investment committee, comprehensive education and communication plans, periodic plan reviews and more.
- 4 Education and communication**

We have assigned plan sponsor service teams, which means that AIG Retirement Services representatives will be on-site to service plans and meet face-to-face with participants. Your staff won't need to spend time talking to employees about their retirement plan. You'll know our representatives' names and our local phone numbers, not to mention our faces.
- 5 Experience**

During our 60+ year history, we've developed solutions for a variety of clients and plan types. We will engage with consultants and plan sponsors to simplify plan design and administration. Our goal is to provide all services needed for plan administration.

Let's talk about value

If you would like to see how the right retirement plan provider might reduce stress on you, reduce money-related worries and increase productivity for your employees with quality financial education, and deliver the value you deserve, please contact us.

Envision **MORE** with AIG

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

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

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