

The power of choice



The freedom to choose — not all retirement plan providers offer it. Some might force you and your employees to use their mutual fund options, confining your employees to a limited number of investment options and strategies.

Don't you and your employees want — deserve — more?

Build your own plan

At VALIC, you have the opportunity to create a strategy that is right for your plan and your employees, thanks to our open architecture platform. You decide the fund choices that fit the plan's particular needs and provide a balanced amount of diversity to accommodate all types of investors. Our open architecture platform is ...

Beneficial	Transparent	Comprehensive	Self-directed	Flexible
Completely open, with no proprietary mutual fund requirements	Disclosure of all mutual fund reimbursements, which are used to offset plan expenses	More than 120 mutual fund families with 8,400 mutual funds	Access to an additional 6,500+ funds from more than 430 well-known mutual fund companies through the Schwab Personal Choice Retirement Account®	A proven process to exchange or replace existing investment options

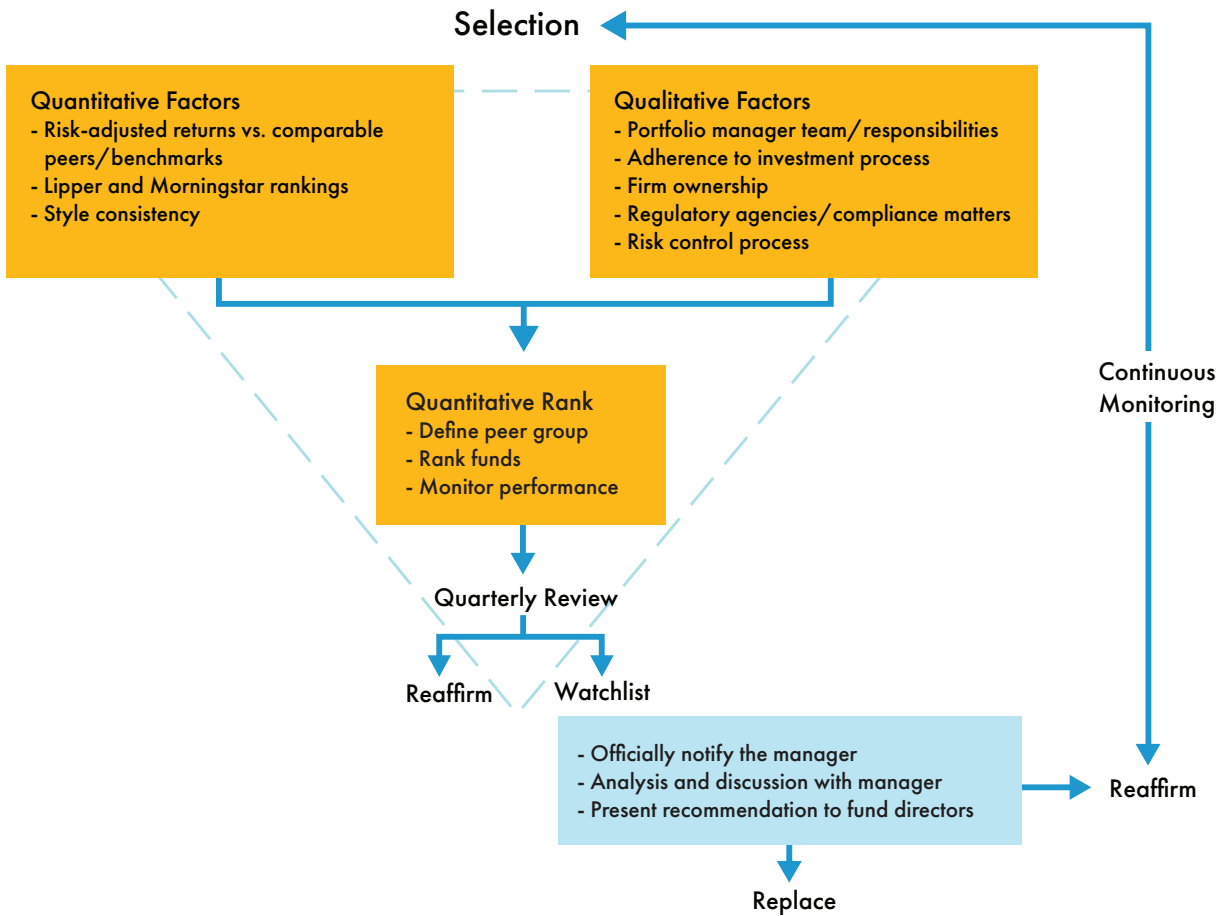
You can also choose to offer your employees a competitive interest rate and guaranteed rate of return with the Fixed-Interest Option.* The interest rate is declared quarterly with interest credited on a daily basis at an annual effective rate.

Exacting quality

To ensure the quality and validity of the funds available on our platform, we use a quantitative and qualitative monitoring process before offering any funds to you and your employees. We conduct an in-depth review of each fund company's assets, operations and personnel. If any funds begin underperforming, they are placed on a watch list. If there is no improvement over a certain period of time, the funds are replaced.

* Guarantees are backed by the claims-paying ability of The Variable Annuity Life Insurance Company.

How funds are selected and monitored



Let's talk

Design a strategy that's right for your plan by choosing a provider with the right options. If you are ready to offer your employees a truly diversified investment mix for their retirement savings, please contact us. We're ready to give you the power of choice.

SAVING : INVESTING : PLANNING

Real strategies Efficient plan designs that benefit your organization and your employees

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

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