

# A target date investment solution for your employees' future



## Saving for retirement should be simple

GuidedTarget Models takes the guesswork out of saving for retirement:

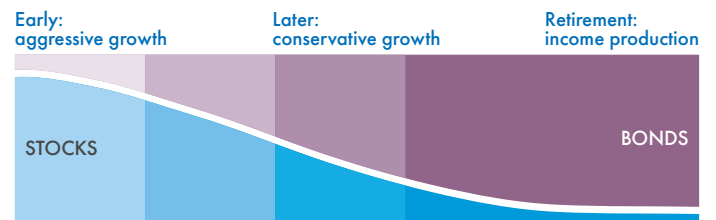
- **FLEXIBLE:** Automatically adjusts to match target asset allocations based on retirement date.
- **SIMPLE:** Retirement options are automatically selected based on the desired retirement date but employees can change it if they want to.
- **PROFESSIONAL:** Professionally allocated and managed with ongoing adjustments to each model.

Life is hectic. Researching the right investments for the future shouldn't be. With GuidedTarget Models, choosing investments is simplified, based on an expected retirement date.

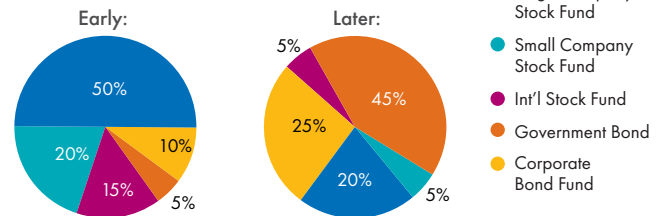
## Ready to simplify retirement savings for your employees?

Contact your [AIG Retirement Services representative](#) and ask about [GuidedTarget Models](#).

## From working life through retirement life: An investment strategy that changes with one's needs



### Examples



The principal value of an investment in a target date model is not guaranteed at any time including at or after the target maturity date. The target date is the approximate date when investors plan to start withdrawing their money. The model will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. Diversification does not ensure a profit or protect against a loss. Even though GuidedTarget Models simplifies the investment process, it still requires some monitoring to ensure that the model is in line with a participant's current situation. Sample models are for illustration purposes only; this is not the actual model in your plan.

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