

CREATE GREAT CONVERSATIONS

with **FutureFIT® Circles**



FutureFIT Circles, a new way of talking about finances, is designed to help your employees become comfortable speaking openly with each other on how they're planning for the future. FutureFIT Circles are not limited to financial matters. They are meant to be all encompassing of various planning topics. Think of them like a book club, but instead of your employees talking about the latest New York Times bestseller, they are discussing real issues about their finances and learning from one another about topics that matter most, such as healthcare, elder care, investing, saving and more.

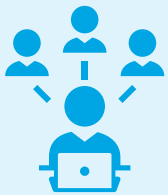
Have questions? That's okay. We have answers. Read these commonly asked questions about FutureFIT Circles to see how they can help your employees.

What is the benefit of FutureFIT Circles for my employees?

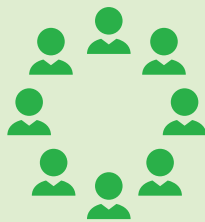
FutureFIT Circles offer an opportunity for your employees to learn how their friends and colleagues are handling similar financial situations, such as paying down student debt or saving for retirement, and to apply insights to their own circumstances.

How do they work?

FutureFIT Circles are meant to connect friends and colleagues. The goal is to find people within your organization who could champion FutureFIT Circles. We call them Circle Captains. Circle Captains identify people who they think would share common interests, and invite them to the group.



Circle Captain invites peers to attend a meeting



Meeting takes place wherever, whenever and with anyone who is interested at a convenient time and location



Conversations are started using major life events as the focal point for discussions. People are engaged and confidence is building



People take control of finances and get FutureFIT

Why are FutureFIT Circles impactful?

The more your employees talk about their finances, the more likely they will be to make positive decisions for their future. This can lead to higher savings rates, improved financial wellness, and more control over their financial future. FutureFIT Circle members also get priority scheduling with VALIC financial advisors, including Facetime for those on-the-go employees who still want to meet face-to-face.

Create Great Conversations with FutureFIT Circles

Who will lead the FutureFIT Circles?

The goal of the FutureFIT Circles is to encourage more peer-to-peer education and discussion around holistic financial planning topics. Our on-site advisor will be present to assist with any questions or guidance should the need arise. Additionally, educational content will be provided to the Circle Captain to help facilitate the meeting and the topic discussed for that session.

What role do I play as plan sponsor?

Your role is simple—help us organize FutureFIT Circle sessions as a way to bring your employees together. We can do this as a supplement to seminars or attend employee meetings where you feel the audience would engage and benefit from the discussions. We may also ask to partner with you to send out communications inviting employees to attend the next FutureFIT Circle sessions, just like any other seminar we may host at your various locations.

How much of my staff's time will I need to dedicate to this?

Not much at all. Just like with our seminars, employees are encouraged to attend when they can and if it makes sense for their education needs. And any employees who choose to become Circle Captains to begin their own Circles will determine the time that works best for them and their members. We typically recommend at least one hour per month to bring everyone in the Circles together to discuss progress and the next topic.

What liability, if any, does my organization have?

Zero liability. Your employees are the drivers of the FutureFIT Circles. It is designed to encourage peer-to-peer education with our on-site advisor serving as a sounding board should the group need additional guidance or education around a particular subject. Product advice or recommendations will not be a part of the effort to educate your employees.

When can we get started?

Right away! Your AIG Retirement Services team will partner with you to identify the best way to implement FutureFIT Circles and get great conversations started.

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.

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).



© American International Group, Inc. All rights reserved.
VC 29063 (04/2019) J264502 EE

