

BE RELAXED

MASTER YOUR FUTURE.



Metropolitan Water Reclamation District Retirement Plan

Mutual Fund Line up

Fund Name	Ticker Symbol	Fund Name	Ticker Symbol
Fixed Interest Option	N/A	American Funds Euro pacific Growth R6	RERGX
Dodge & Cox Income	DODIX	T. Rowe Price Retirement Income Balanced	TRPTX
Vanguard Wellington Fund (Admiral Shares)	VWENX	T. Rowe Price Retirement I 2005 I	TRPFX
Vanguard Windsor II Fund (Admiral Shares)	VWNAX	T. Rowe Price Retirement Income 2010	TRPAX
Vanguard Institutional Index	VINIX	T. Rowe Price Retirement Income 2015	TRFGX
Janus Henderson Research N	JRANX	T. Rowe Price Retirement Income 2020	TRBRX
JPMorgan Mid Cap Value R6	JMVYX	T. Rowe Price Retirement Income 2025	TRPHX
Vanguard Mid Cap Index Fund I	VMCIX	T. Rowe Price Retirement Income 2030	TRPCX
MassMutual Select Midcap Growth Equity II	MEFZX	T. Rowe Price Retirement Income 2035	TRPJX
American Century Small Cap Value R6	ASVDX	T. Rowe Price Retirement Income 2040	TRPDX
Vanguard Small Cap Index Institutional	VSCIX	T. Rowe Price Retirement Income 2045	TRPKX
Janus Henderson Triton N	JGMNX	T. Rowe Price Retirement Income 2050	TRPMX
Vanguard Developed Markets Index Admiral	VTMGX	T. Rowe Price Retirement Income 2055	TRPNX

Income taxes must be paid at withdrawal and a 10% federal early withdrawal tax penalty may apply if you are under age 59½. The early withdrawal tax penalty does not apply to accounts in a 457(b) plan.

Investors should carefully consider the investment objectives, risks, fees, charges and expenses before investing. This and other important information is contained in the Separate Account and underlying fund prospectuses, which can be obtained from your financial professional, at aig.com/RetirementServices, or calling 1-800-428-2542 and following the prompts. Read the prospectuses carefully before investing.

- Generally, higher potential returns involve greater risk and short-term volatility. For example, small-cap, mid-cap, sector and emerging funds can experience significant price fluctuation due to business risks and adverse political developments.
- International and global funds can experience price fluctuation due to changing market conditions, currency values, and economic and political climates.
- High-yield bond funds, which invest in bonds that have lower ratings, typically experience price fluctuation and a greater risk of loss of principal and income than when investing directly in U.S. government securities such as U.S. Treasury bonds and bills, which are guaranteed by the government for repayment of principal and interest if held to maturity. Fund shares are not insured and are not backed by the U.S. government, and their value and yield will vary with market conditions.
- Interest rates and bond prices typically move inversely to each other; therefore, as with any bond fund, the value of an investment in this fund may go up if interest rates fall, and vice versa.
- Mortgage-related funds' underlying mortgages are more likely to be prepaid during periods of declining interest rates, which could hurt the fund's share price or yield and may be prepaid more slowly during periods of rapidly rising interest rates, which might lengthen the fund's expected maturity.
- Investors should carefully assess the risks associated with an investment in the fund.

The principal value of an investment in a target date fund 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 fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date.

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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