

INTRODUCING
ROTH
403 (b)

ROTH 403(b) ACCOUNTS!

Would you be interested in investing in an account that offers:

- Roth IRA benefits, but has a much higher contribution limit and no earnings-based ceiling to qualify?
- The potential to reduce income taxes during retirement?

If so, consider a Roth 403(b) account.

Investing in a Roth 403(b) account offers key benefits.

- You can contribute more to a Roth 403(b) account than to a Roth IRA and still get many of the same key benefits.
- You have no earnings limit with a Roth 403(b) account, unlike a Roth IRA.
- You contribute after-tax money to your retirement program, then take qualified, tax-free withdrawals of interest and earnings.
- You might be able to transfer your Roth 403(b) account to other Roth accounts or Roth IRAs.

*To learn more about the new Roth 403(b) account,
call your local VALIC financial advisor
at
or call 1-800-448-2542 or visit www.aigvalic.com*

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