



# Young Professionals.

Preparing for a brighter tomorrow.



William Gecks  
Retirement Planning Consultant

# Agenda

- 1 What's in a name?

---
- 2 Millennials.

---
- 3 Savings attitude.

---
- 4 Investment approach.

---
- 5 Retirement outlook.

---
- 6 Preparing for the unexpected.

---
- 7 Enrolling in your workplace retirement plan.

---
- 8 Where to go from here?

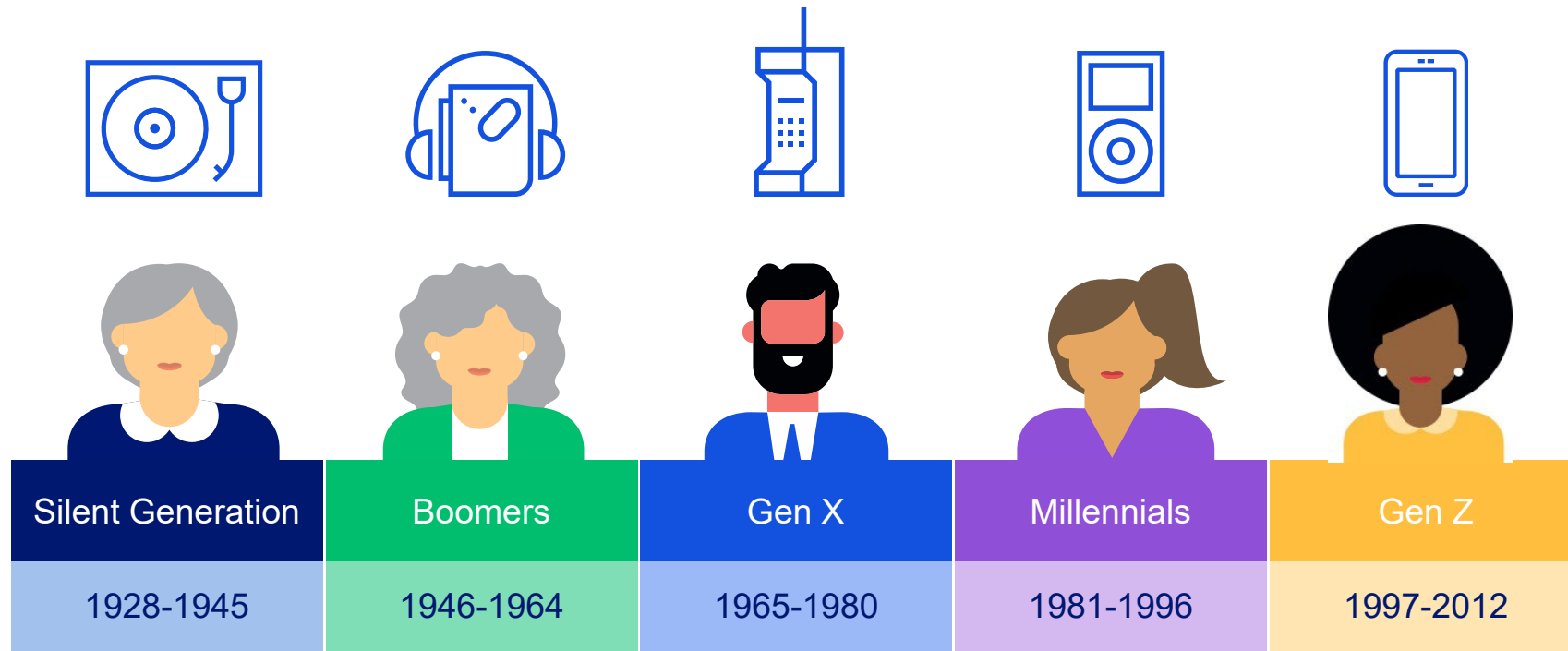
---

「What's in a name?」

# What's in a name?

## Defining generations

What technology came into being when you were a teenager?



# What's in a name?

The Great Recession  
↓

## Your generation

Silent Generation (1928 – 1945)	Boomers (1946 – 1964)	Gen X (1965 – 1980)	Millennials (1981 – 1996)	Gen Z (1997 – 2012)
Loyal and patriotic	Spike in birth rates	Decline in birth rates	Came of age in the new millennium	Technology generation
Impacted by World War II, Pearl Harbor, Hiroshima and Nagasaki bombing	Known for individuality, aspiration and idealism	Living in the shadow of the Boomers	Raised during the Great Recession, 9/11 and age of information	Shaped by the aftermath of 9/11 and the Great Recession
	Rise in the Civil Rights movement	Seek structure and direction	Entrepreneurial and high social conscience	Prefer digital communication
	End of WWII			

「Millennials.」

# Millennials.

## Other names for Millennials

Echo Boomers

---

Net Generation

---

Boomerang Generation

---

Peter Pan Generation

---

The New “Lost Generation”



# Millennials.

## The truth about the Millennial generation

### Diversity

#### Most diverse generation

- **44%** are non-white<sup>1</sup>

### Information

#### Avid researchers

- **50%** use social media as their primary news source. <sup>5</sup>

### Beliefs

#### Non-traditionalists

- **54%** describe themselves as Democrats<sup>2</sup>
- **36%** are unaffiliated with any religion<sup>3</sup>

### Marriage

#### Want commitment

- Only **44%** are married<sup>6</sup>

### Education

#### Best educated

- **39%** have a bachelor's degree or higher.<sup>4</sup>

### Attitude

#### Most optimistic

- **66%** believe the American Dream is achievable.<sup>7</sup>

Sources: <sup>1</sup>Millennial generation is bigger, more diverse than boomers. money.cnn.com. Retrieved August 17, 2021.

<sup>2</sup>Democratic edge in party identification narrows slightly. pewresearch.org. June 2, 2020.

<sup>3</sup>Religious composition of younger Millennials. Religious Landscape Study. pewforum.org. Retrieved August 18, 2021.

<sup>4</sup>Millennial life: How young adulthood today compares with prior generations. pewresearch.org. January 30, 2019.

<sup>5</sup>Gen Z & Millennials Have Very Different News Sources. ypulse.com July 20, 2020.

<sup>6</sup>As Millennials Near 40, They're Approaching Family Life Differently Than Previous Generations. pewresearch.org. May 27, 2020.

<sup>7</sup>Millennials and Generation Z Optimistic, Inspired To Make Meaningful Change. waltonfamilyfoundation.org. February 10, 2021.



「Savings attitude.」

# Savings attitude.

## What's your attitude toward saving?

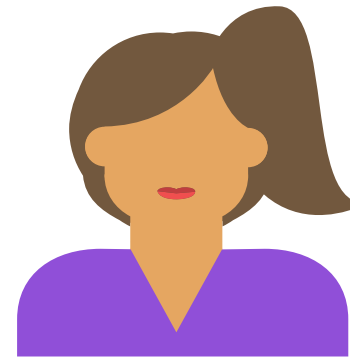
Millennials are saving more than ever

73%



are saving

73%



are saving for  
life milestones

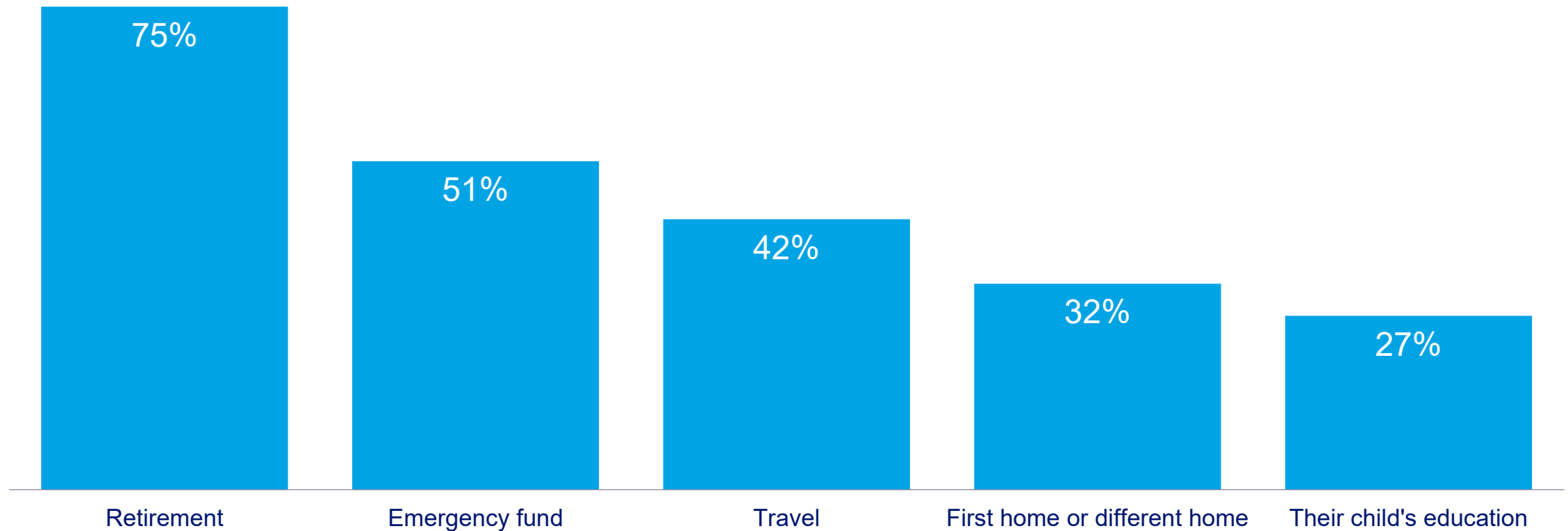
90%



are willing to  
make sacrifices  
to achieve a  
financial goal

# Savings attitude.

## What are Millennials saving for?



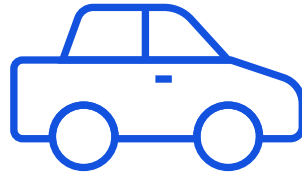
# Savings attitude.

## Set savings goals



### Short-term

Emergency fund  
Tuition payment  
Travel



### Mid-term

Buying a car  
Buying a house  
Starting a business



### Long-term

Child's college education  
Retirement  
Legacy

# Savings attitude.

## Conquer your debt

Student loans

**\$29,000\***

The average student loan debt for class of 2019 graduates

Deferment

Forbearance

Consolidation

Loan forgiveness



Contact your lender for qualification requirements or visit the U.S. Consumer Financial Protection Bureau for more information:  
[www.consumerfinance.gov/paying-for-college/repay-student-debt](http://www.consumerfinance.gov/paying-for-college/repay-student-debt).

Source: \*A Look at the Shocking Student Loan Debt Statistics for 2021. studentloanhero.com Updated January 27, 2021.

# Savings attitude.

## Conquer your debt

### Credit cards



**\$4,651**

is the average credit card debt for Millennials\*

#### Building credit with a credit card

- Pay more than the minimum
- Pay off the credit card with the highest interest first
- Negotiate a lower interest rate
- Transfer balance to a lower interest card
- Use savings to pay off credit card debt

#### Building credit without a credit card

- Make installment loan payments on time
- Put at least one household or utility bill in your name
- Get a secured credit card

# Savings attitude.

## Make saving easier

1

**Schedule  
systematic  
savings**

2

**Save increases,  
bonuses and  
tax returns**

3

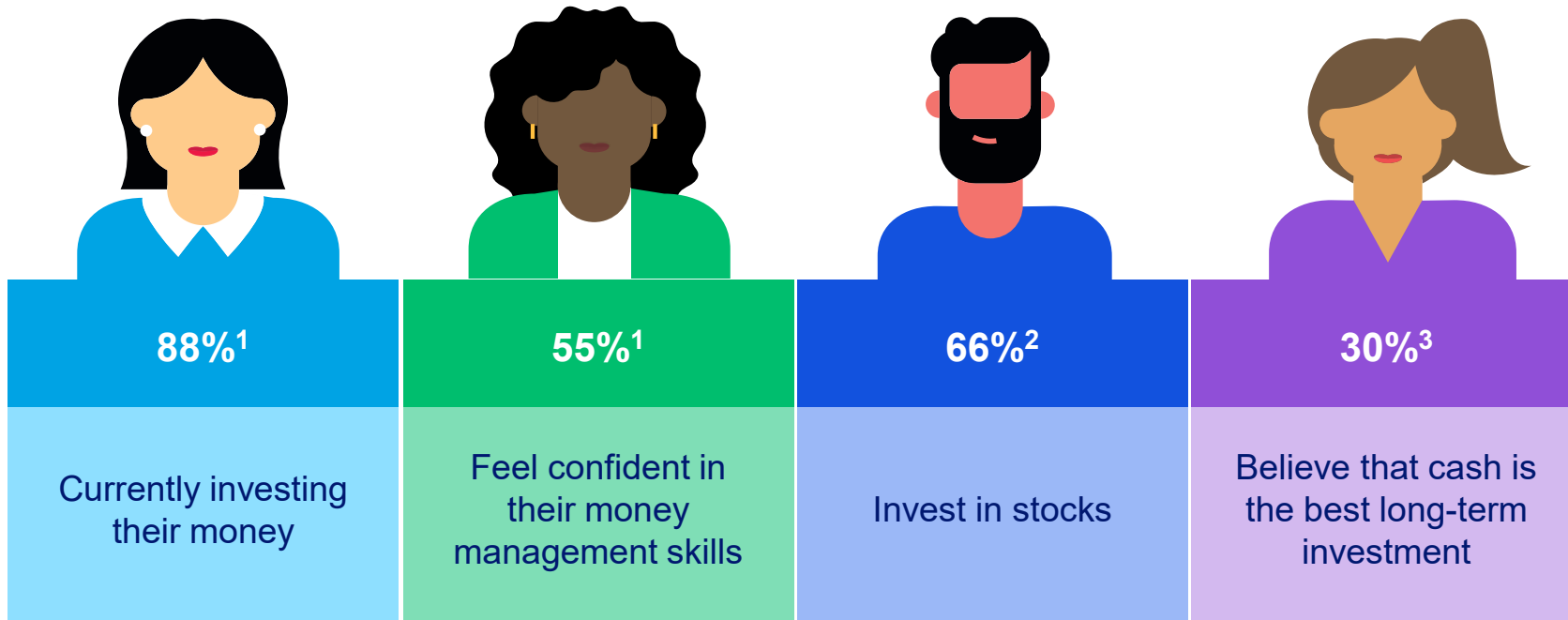
**Use money-  
saving apps**

# Investment approach.



# Investment approach.

## Millennials' thoughts on investing



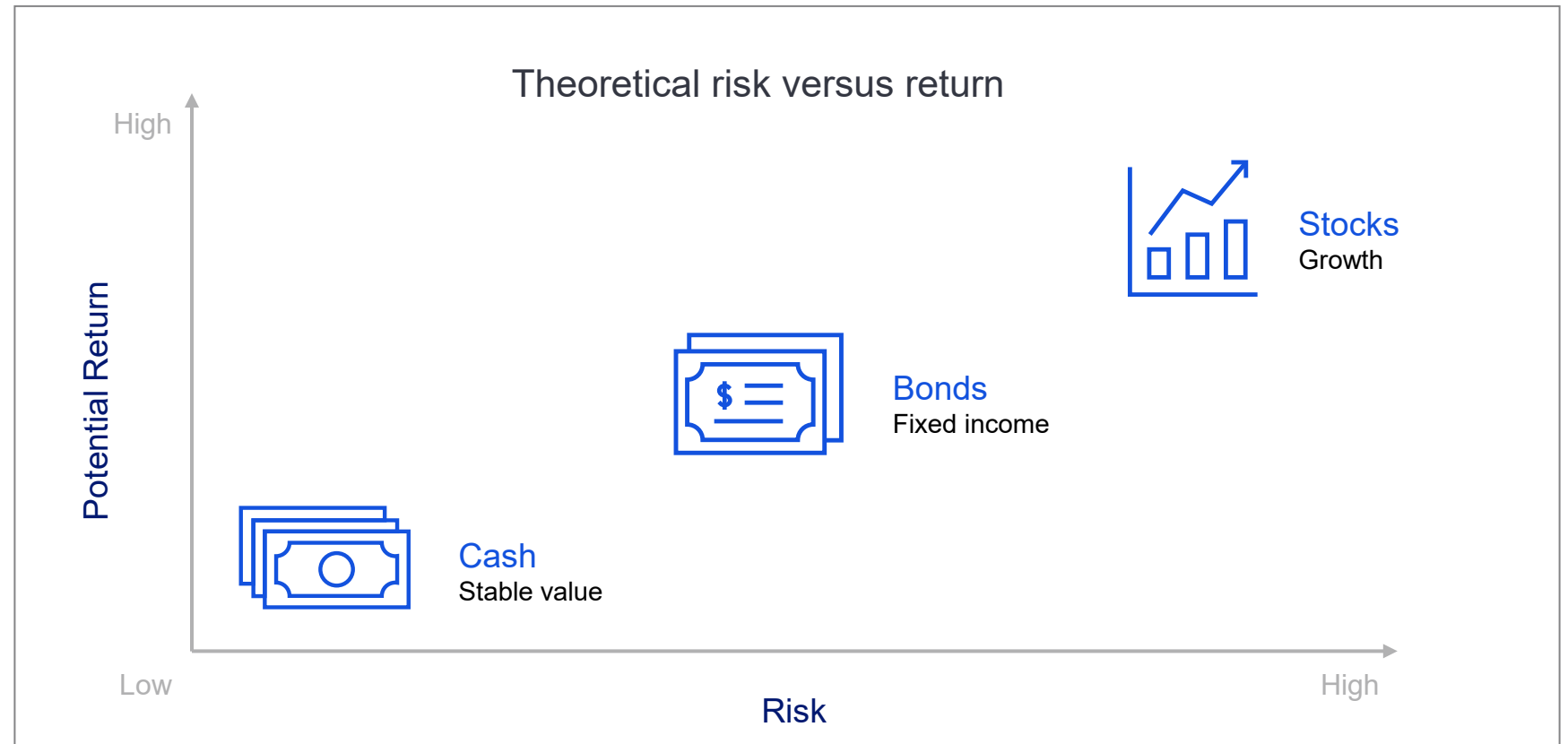
Source: <sup>1</sup>Nearly 90% of Millennials Invest Their Money, While Only 55% are Confident in Their Money Management Skills. prnewswire.com. February 1, 2021.

<sup>2</sup>Study: What Are Gen Z and Millennial Investors Buying in 2021? fool.com. August 3, 2021.

<sup>3</sup>Time on your side: A guide to millennial investing. bankrate.com. February 20, 2020.

# Investment approach.

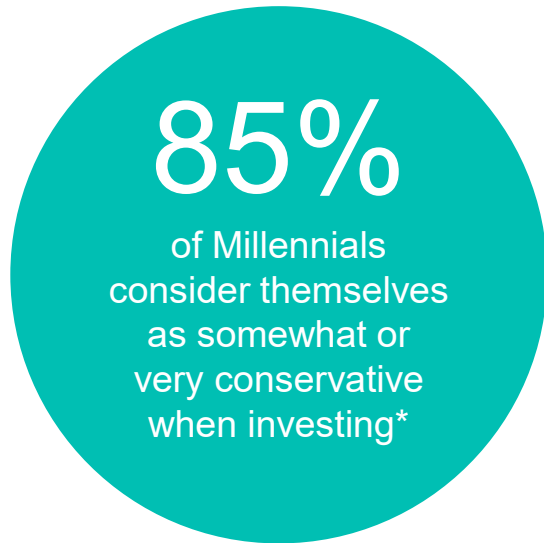
## Investment options Asset classes



Asset classes and indexes from which their historical returns are derived are not managed funds, have no identifiable objectives and cannot be purchased. They do not provide an indicator of how individual investments performed in the past or how they will perform in the future. Performance of indexes does not reflect the deduction of any fees and charges and past performance of asset classes does not guarantee the future performance of any investment.

# Investment approach.

What is your time horizon?

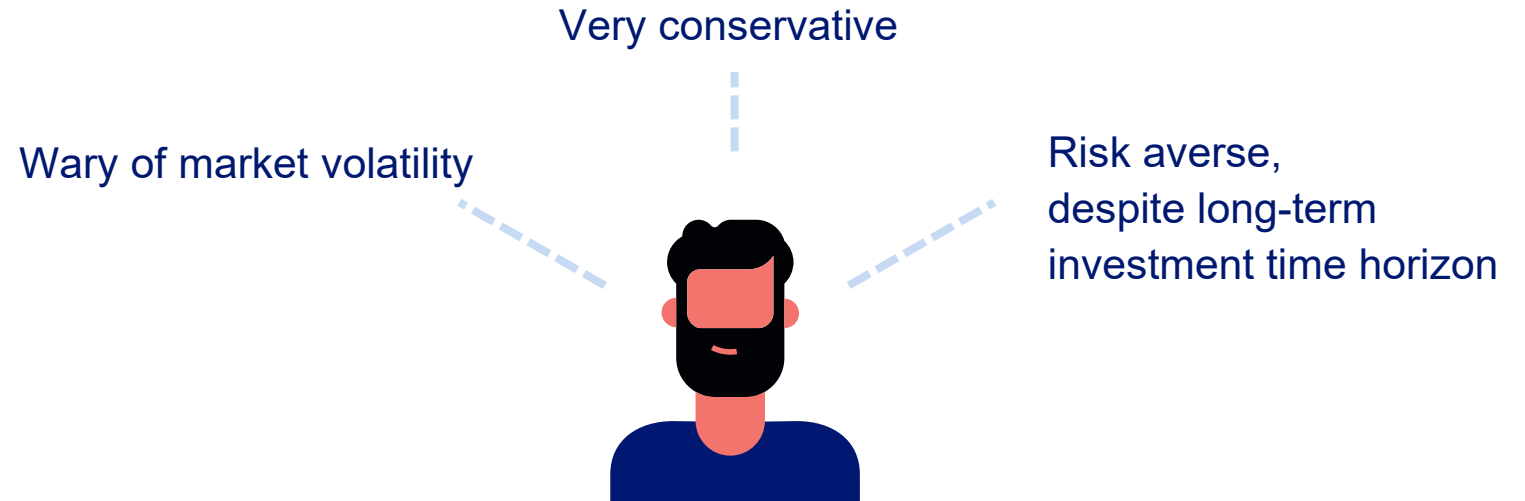
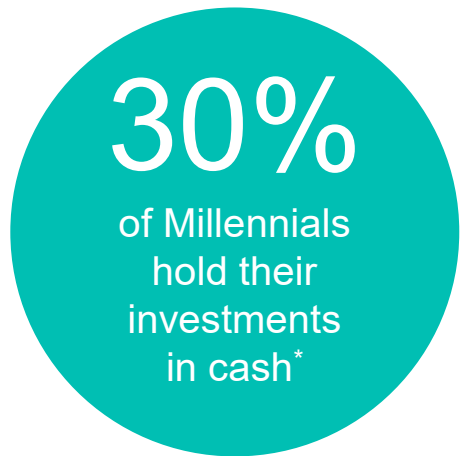


	Time horizon	
	Short- to mid-term	Long-term
Goals	<ul style="list-style-type: none"> <li>▪ Debt repayment</li> <li>▪ Down payment</li> </ul>	<ul style="list-style-type: none"> <li>▪ Retirement planning</li> <li>▪ College education</li> <li>▪ Legacy</li> </ul>
Seeking	<ul style="list-style-type: none"> <li>▪ Capital preservation</li> </ul>	<ul style="list-style-type: none"> <li>▪ Capital appreciation</li> </ul>
Investment approach	<ul style="list-style-type: none"> <li>▪ Conservative</li> </ul>	<ul style="list-style-type: none"> <li>▪ Aggressive</li> </ul>
Investment vehicles/ Plan types	<ul style="list-style-type: none"> <li>▪ Interest-bearing savings accounts</li> <li>▪ Certificates of deposit (CDs)</li> <li>▪ U.S. savings bonds</li> <li>▪ Money market accounts</li> </ul>	<ul style="list-style-type: none"> <li>▪ Stocks</li> <li>▪ Mutual funds</li> <li>▪ Life insurance</li> <li>▪ Annuities</li> <li>▪ 529 college plan</li> <li>▪ Retirement plans</li> </ul>

\*Avoiding the Stock Market May Cost Millennials \$3.3 Million. nerdwallet.com. Retrieved August 19, 2021.

# Investment approach.

## Millennials' investment profile



Your grandparents may be investing more aggressively than you are

# Investment approach.

## Weathering market volatility

Staying invested vs. missing three months of best performance



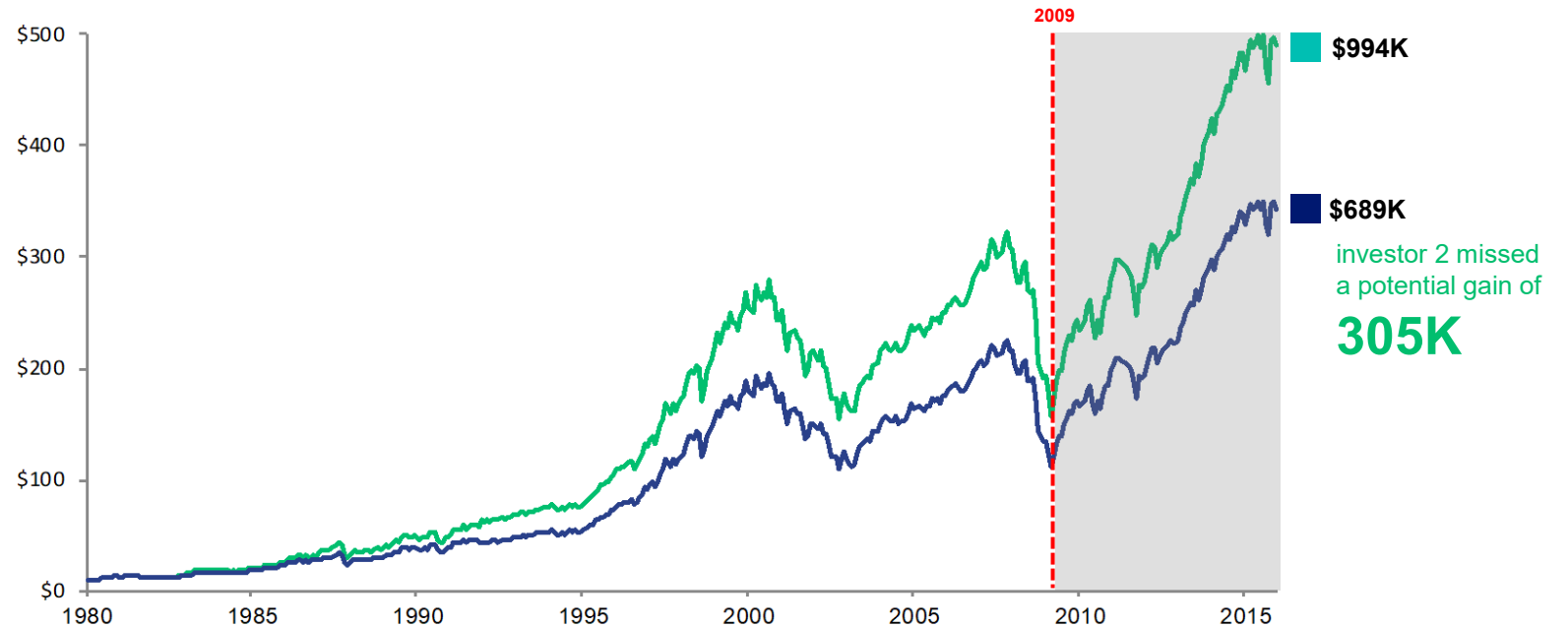
**Investor 1**

Kept her money invested



**Investor 2**

Withdrew money for only 3 months but missed the top 3 months in terms of performance



Based on Standard & Poor's 500 Index's return over 41-year period ended December 31, 2020.

One cannot invest directly in an index. The Standard & Poor's (S&P) 500 Index includes a representative sample of leading companies in leading industries that reflect the U.S. stock market. For illustration only. Past performance does not guarantee future results.

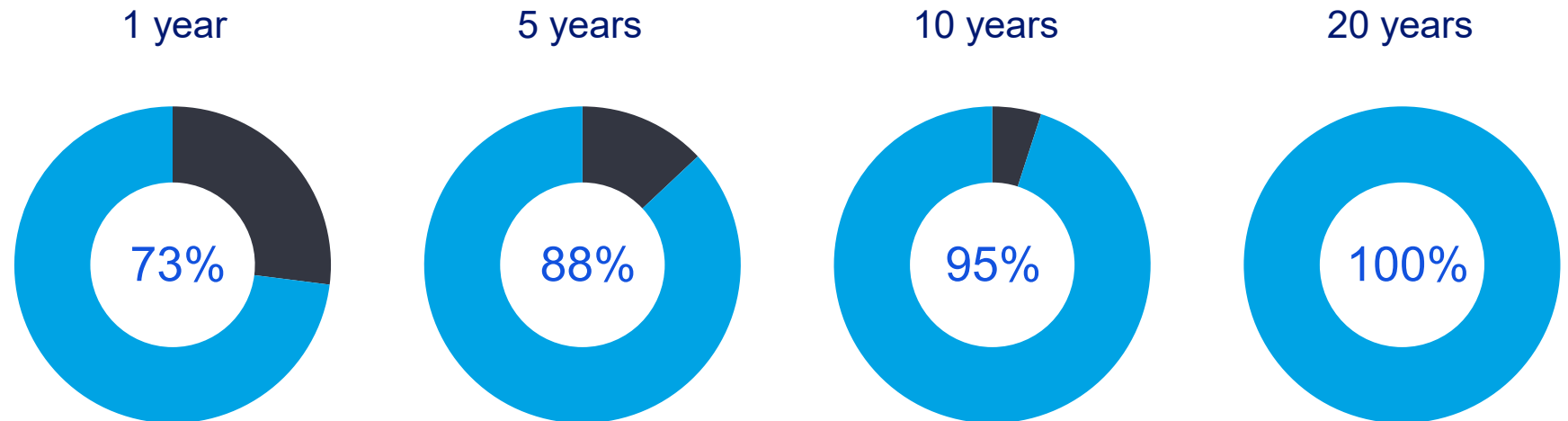
Source: Ibbotson Associates, [www.ycharts.com](http://www.ycharts.com), VALIC.

# Investment approach.

## Investing in stocks

Historical positive returns from stocks as measured by the S&P 500 Index 1-, 5-, 10- and 20-year rolling periods January 1, 1927 – December 31, 2020.

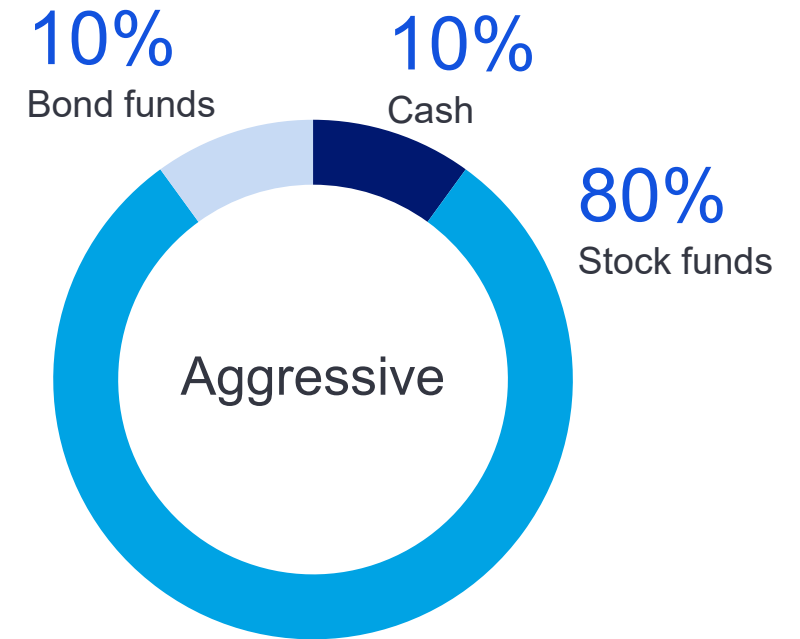
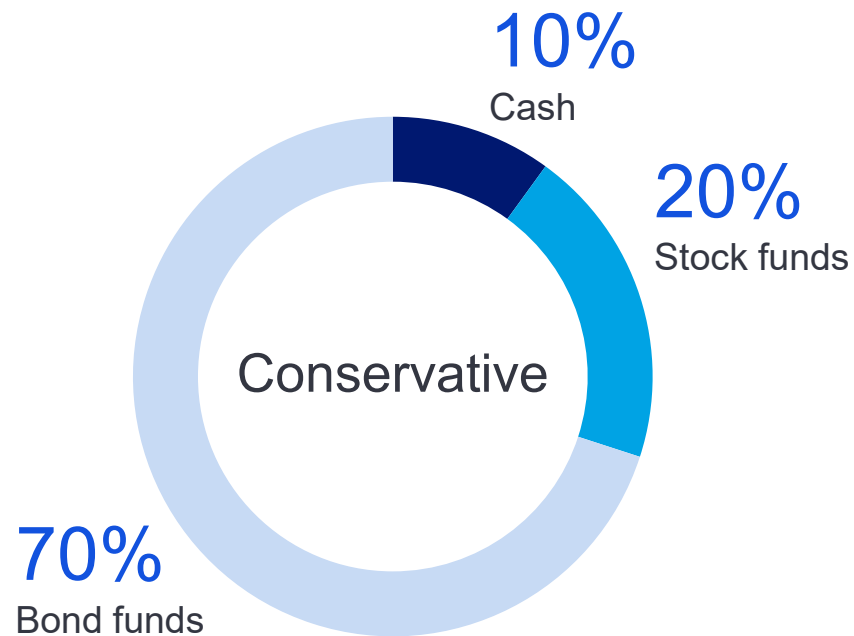
- Positive
- Negative



Total return of the unmanaged S&P 500 assumes reinvestment of dividends. **The S&P 500 Index measures the performance of 500 widely held stocks in U.S. equity market. Included are the stocks of industrial, financial, utility, and transportation companies. It is market capitalization-weighted.** This chart is for illustrative purposes only and does not reflect the past or future performance of any specific investment. One cannot invest directly in an index. Past performance does not guarantee future results.

# Investment approach.

## Asset allocation



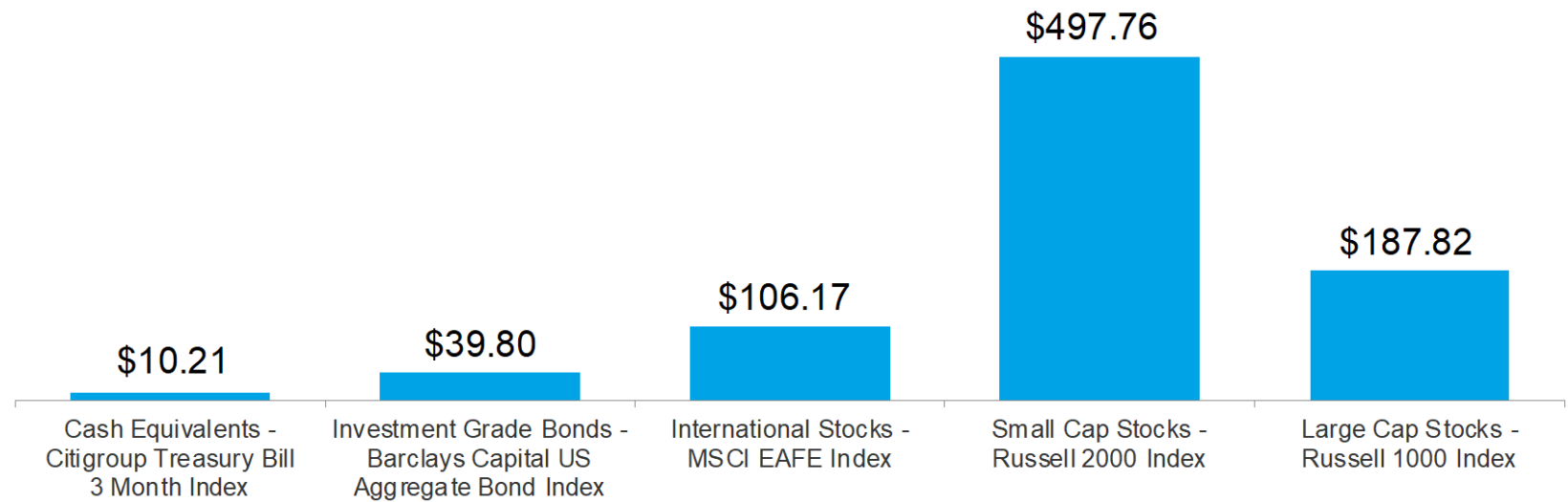
Higher potential returns generally involve greater risk and short-term volatility is not uncommon when investing in various types of funds, including but not limited to sector funds, emerging market funds and small- and mid-cap funds. Risks for emerging markets include, for instance, risks relating to the relatively smaller size and reduced liquidity of these markets, high inflation rates and adverse political developments. Risks for smaller companies include business risks, significant stock price fluctuations and reduced liquidity. Investing in higher yielding, lower rated bonds has a greater risk of price fluctuation and loss of principal and income than U.S. government securities such as U.S. Treasury bonds and bills. Treasuries are guaranteed by the government for repayment of principal and interest if held to maturity. Investors should carefully assess the risks associated with an investment in the fund. Government securities are guaranteed by the timely payment 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.

# Investment approach.

## Investing in different asset classes

### Historical performance

Value \$1 invested  
over 51 years  
(51-year period  
ending 12/31/20)



This chart is for illustrative purposes only. Past performance does not guarantee future results. Neither asset allocation nor diversification ensures a profit or protects against market loss.

Source: Data is based on indexes that are representative of each asset class. The 50-year performance was calculated using the returns for the 50-year period ending 12/31/2020, provided by Ibbotson Associates, supplemented with returns data from publicly available sources.



# Investment approach.

## Diversification

### Mutual funds:

Allow for asset allocation and diversification



#### Stock (equity) funds

Growth funds, income funds, index funds, sector funds



#### Bond (fixed) funds

Corporate funds, high-yield (junk bond) funds, international/global funds, treasury funds



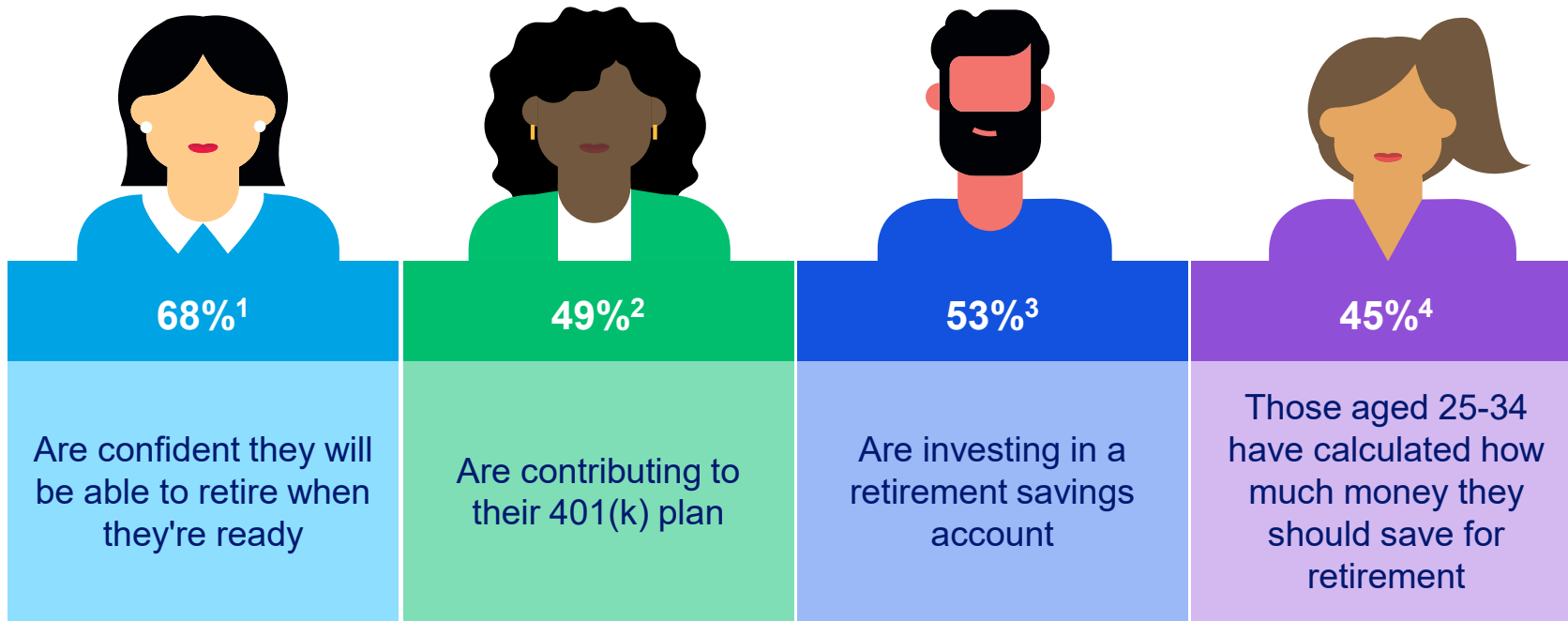
#### Money market funds

Invest in high-quality, short-term debt [e.g., U.S. Treasury bills, certificates of deposit (CDs)]

# 「Retirement outlook.」

# Retirement outlook.

## Millennials are planning for a secure retirement



Sources: <sup>1</sup>Millennials are more confident about their retirement savings than other generations, new survey shows. [businessinsider.com](https://www.businessinsider.com). July 27, 2021. <sup>2</sup>Nearly 1 in 4 millennials report having \$100,000 or more in savings. [cnbc.com](https://www.cnbc.com). January 30, 2021. <sup>3</sup>61% of older millennials believe they'll be working at least part-time during retirement. [cnbc.com](https://www.cnbc.com). July 22, 2021. <sup>4</sup>Age Comparisons Among Workers. EBRI Retirement Confidence Survey, 2021 Fact Sheet #4.

# Retirement outlook.

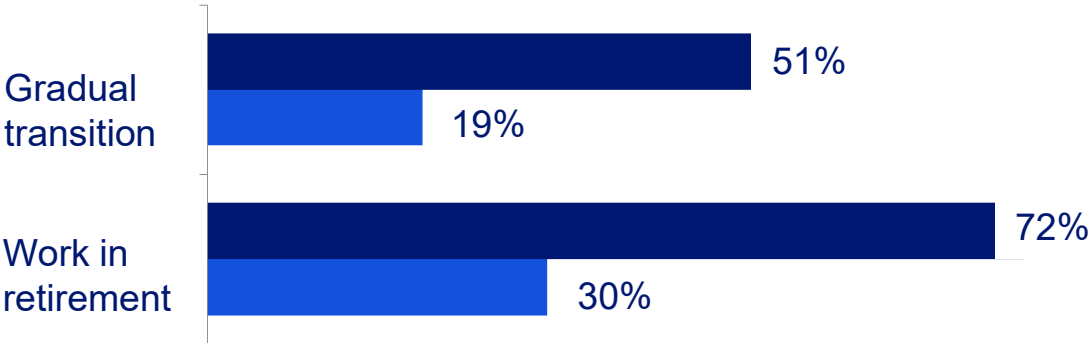
How do you envision your transition into retirement?

Expectation vs. reality

Current worker:  
Expectation



Retiree:  
Reality



Source: EBRI, 2021 Retirement Confidence Survey. Retrieved June 9, 2021.

# Retirement outlook.

You may live to be 100  
or older ...

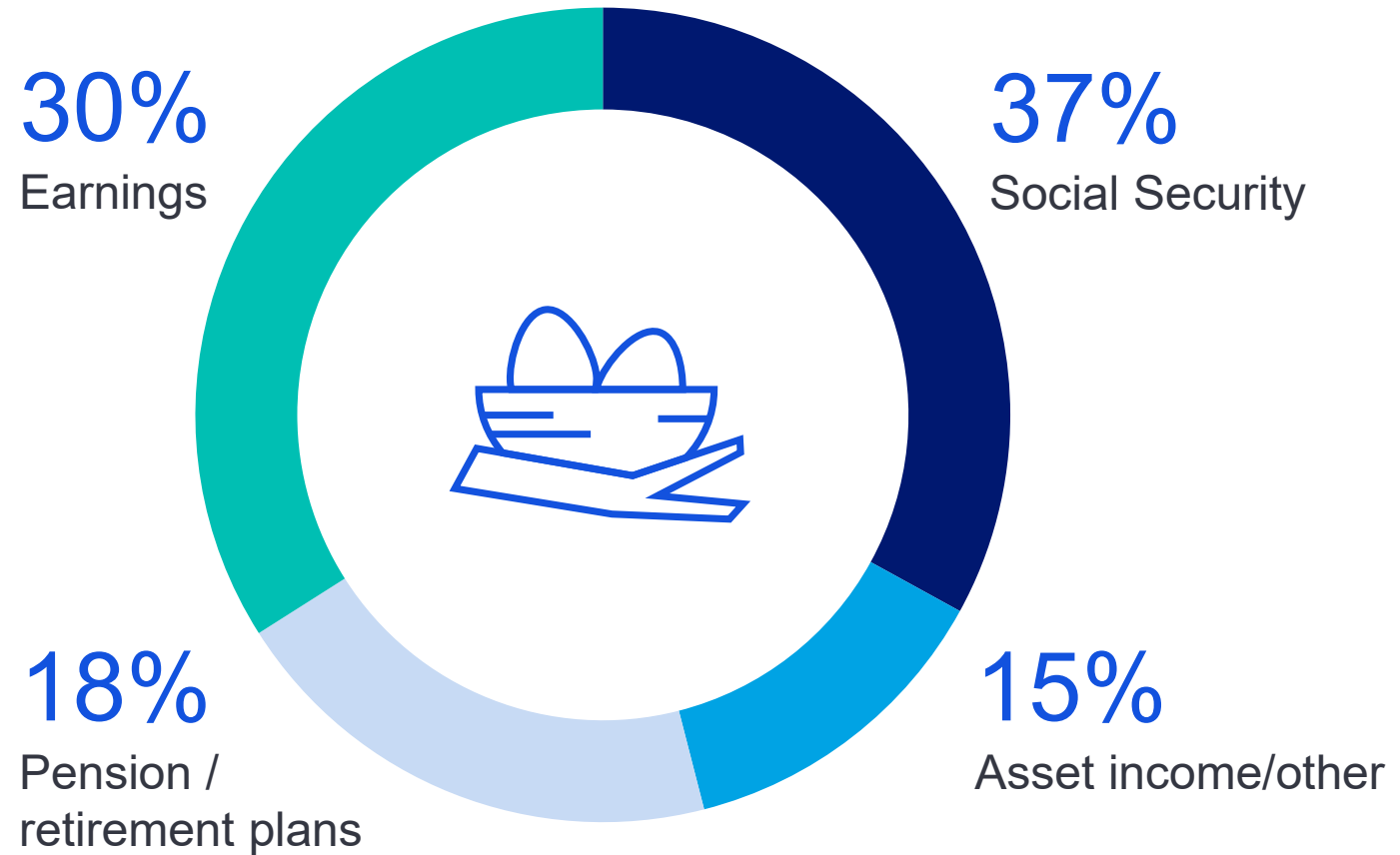
Will you be  
financially prepared?



Jeanne Calment  
Lived to be 122 years old

# Retirement outlook.

## Sources of retirement income

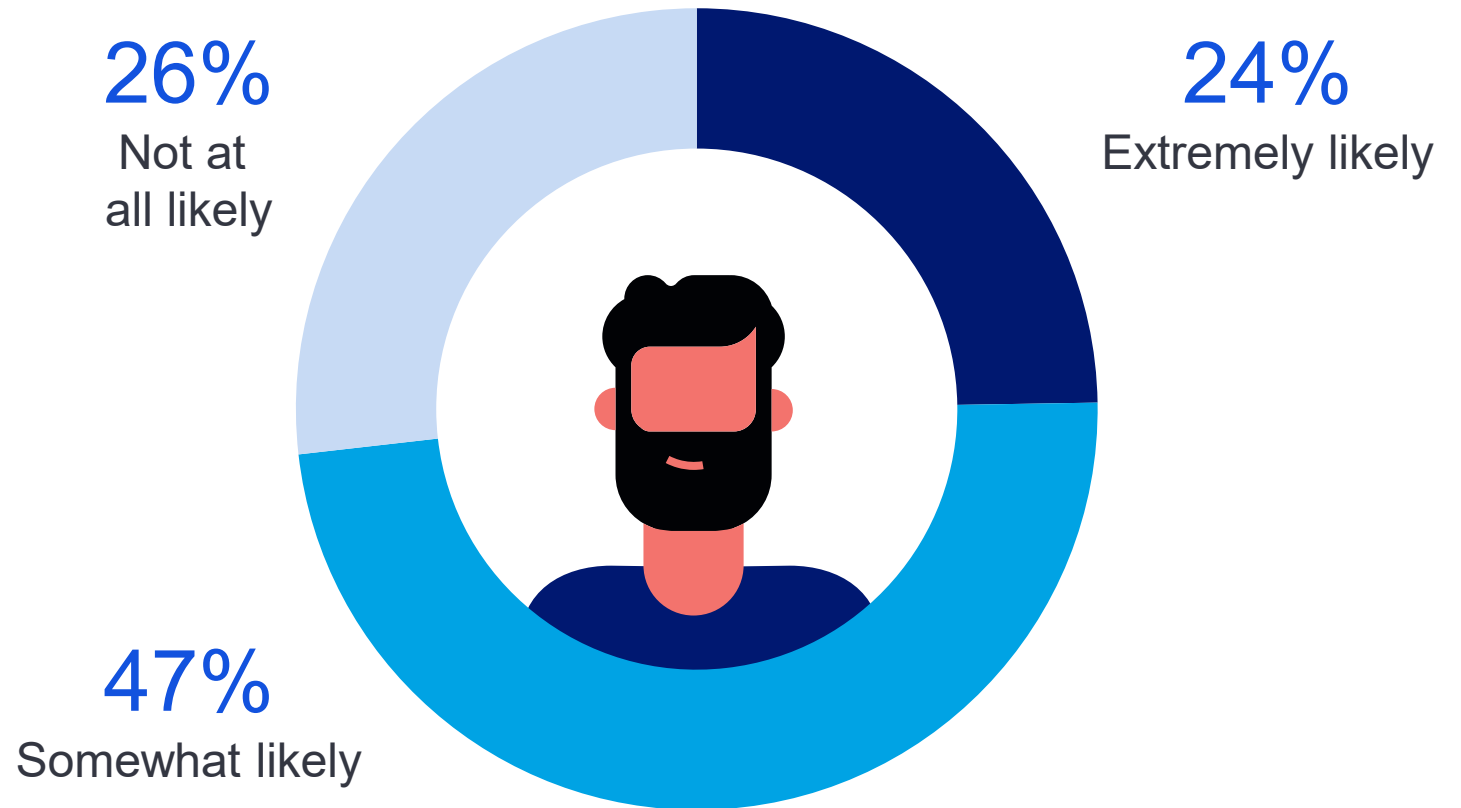


Please note that this is just one scenario and the sources of retirement income will vary depending on your individual situation.

Source: The Social Security Guide. moneygeek.com. January 10, 2020.

# Retirement outlook.

Is Social Security  
in your future?



# Retirement outlook.

## Pay yourself first

Participate in your employer's retirement plan

Tax-deferred <sup>1</sup>		Taxable <sup>2</sup>	
403(b)	Public schools and nonprofit	Roth 403(b)	Public schools and nonprofit
457(b)	Government and tax-exempt	Roth 457(b)	Government and tax-exempt
401(k)	Non-government employers	Roth 401(k)	Non-government employers

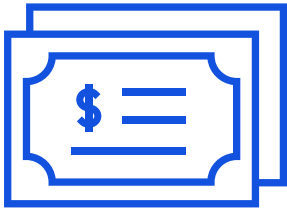
<sup>1</sup> Income taxes are payable upon withdrawal; federal restrictions and a 10% federal early withdrawal tax penalty might apply to withdrawals prior to age 59½.

<sup>2</sup> Roth contributions are after-tax contributions.



# Retirement outlook.

## Paycheck comparison



Paycheck items	Taxable account	Tax-qualified savings plan
Monthly salary	\$3,000.00	\$3,000.00
Pretax contribution	\$ 0.00	\$ 200.00
Taxable income	\$3,000.00	\$2,800.00
Federal marginal income taxes*	\$ 750.00	\$ 700.00
Total take-home pay	\$2,250.00	\$2,100.00
After-tax savings	\$ 200.00	\$ 0.00
<b>Net take-home pay</b>	<b>\$2,050.00</b>	<b>\$2,100.00</b>

This table is hypothetical and only an example. It does not reflect any specific investment and is not a guarantee of future income.

\*25% marginal tax rate and single filer.

Keep in mind that for tax-qualified plans, taxes are payable upon withdrawal and a 10% federal early withdrawal tax penalty can apply to early withdrawals.

# Retirement outlook.

## Traditional and Roth IRAs: Which might benefit you?

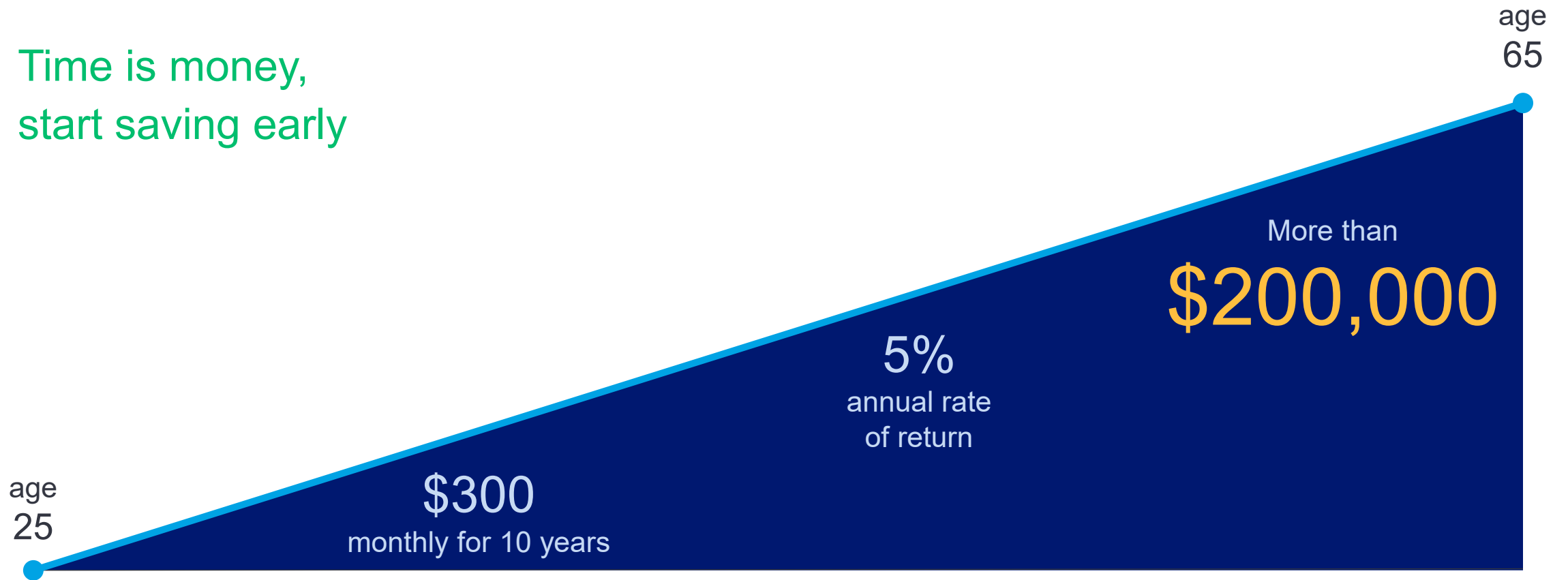


Features	Traditional IRA	Roth IRA
Deductibility	Yes, subject to a deduction phase-out based on coverage by a retirement plan at work and adjusted gross income.	No
Tax advantages	Earnings grow tax deferred.	Qualified distributions are tax free if certain conditions are met.*
Age limit	None	None
Distributions	May be taken at any time. May be subject to penalty for early withdrawal while taxpayer is under the age of 59½.	May be taken at any time. If qualified, distributions are tax free and penalty free.* May be subject to penalties on taxable withdrawals while taxpayer is under the age of 59½.
Required Minimum Distribution (RMD)	Yes. Must begin taking distributions once you reach age 72 (age 70½ if born before July 1, 1949) or retire, whichever occurs later. Beneficiaries also subject to RMD rules.	Owners not subject to RMD rules, however, beneficiaries are.

\*Depending on income and participation in an employer-sponsored plan.

# Retirement outlook.

Time is money,  
start saving early

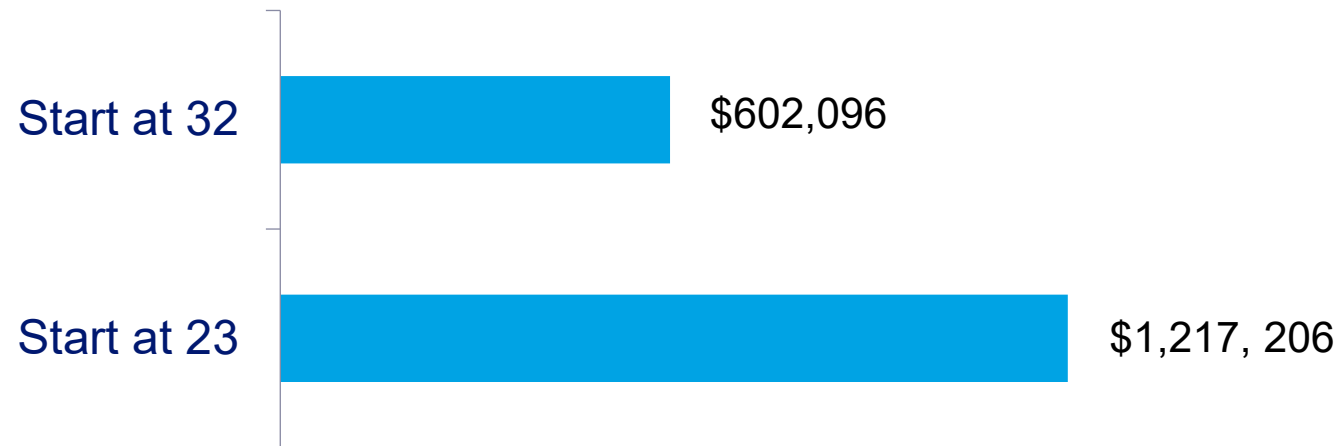


This hypothetical example illustrates the cost to accumulate more than \$200,000 by age 65 with the assumptions indicated. Tax-qualified plan accumulations are taxed as ordinary income when withdrawn. Federal restrictions and tax penalties may apply to early withdrawals. This information is hypothetical and only an example. It does not reflect the return of any investment and is not a guarantee of future income.

# Retirement outlook.

## The Millennial cost of procrastination

Saving for tomorrow should start today



This example is hypothetical, does not reflect the return of any specific investment and is not a guarantee of a specific rate of return. It assumes the investor's starting pay was \$32,000 annually and they contributed 5% of their annual pay starting at different ages. This example assumes a 7% annual rate of return and an annual pay increase of 2%. Tax-qualified plan accumulations are taxed as ordinary income when withdrawn. Federal restrictions and tax penalties can apply to early withdrawals. This information is hypothetical and only an example. It does not reflect the return of any investment and is not a guarantee of future income. Investing involves risk, including possible loss of principal. NOTE: Assumes an annual contribution rate increase of 2% per year up to 13% maximum contribution rate. Fees and charges, if applicable, are not reflected in this example and would reduce the results shown.

# Retirement outlook.

## It's never too early to start preparing

Consider retirement benefits as part of total employer compensation

Participate in available employer-sponsored retirement plans

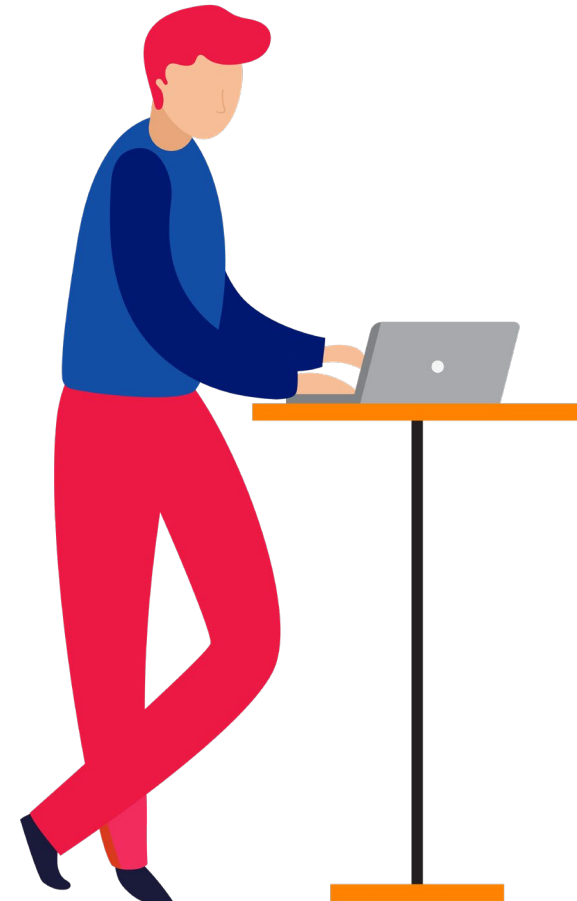
Calculate retirement savings needs

Get educated about retirement investing

Learn about Social Security and government benefits

Seek assistance from a professional financial professional

Stay competitive in the ever-changing job market



**「Preparing for  
the unexpected.」**

# Preparing for the unexpected.

## Transferring risk you can't afford

What if these events don't occur while you're covered?



### Insurance company

	<b>Fire</b>	
<b>Illness</b>		<b>Disability</b>
	<b>Floods</b>	<b>Death</b>
<b>Windstorms</b>		<b>Hurricanes</b>
<b>Theft</b>		<b>Earthquakes</b>

# Preparing for the unexpected.

## Life insurance

You don't have to be older to need it



Protect those who depend on you financially



Avoid transferring debt to others



Safeguard your business



Enjoy lower rates while you're younger





# Preparing for the unexpected.

## What type do you need?

	Term life insurance	Permanent life insurance
Purpose	Suitable for temporary needs such as mortgage insurance or final expenses	Cash value can assist with educational expenses, business opportunities, or serve as a supplement to retirement income
Length of coverage	Specific term, generally 20 years	Long-term, as long as the premiums are paid
Premiums	Based on age and health. Usually much cheaper when first purchased	At first, much higher than term premiums, but usually levels off for life
Death benefit	Temporary	Guaranteed permanent
Cash value	None	Accumulates over time with tax-deferred payments
Advantages	Lowest premium	Permanent death benefit; guaranteed cash value
Disadvantages	Death benefit and premium guarantees are temporary	Higher premiums than term

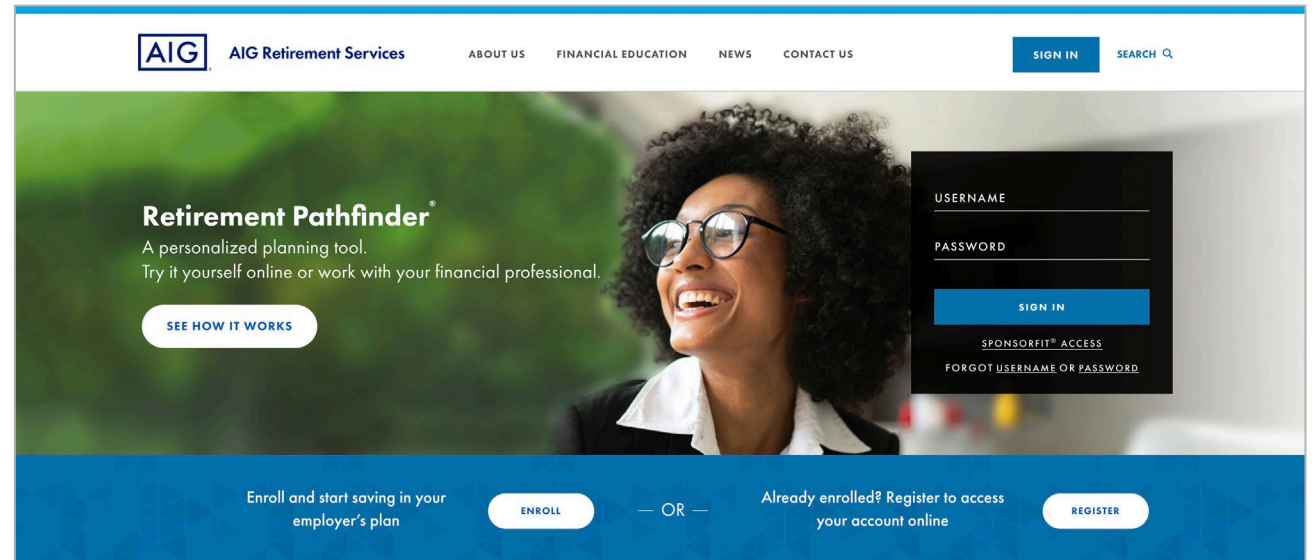
Guarantees are backed by the claims-paying ability of the issuing insurance company.

**Enrolling in  
your workplace  
retirement plan.**

# Enrolling in your workplace retirement plan.

## FutureFIT<sup>®</sup> Getting your financial future in shape

- Digital portal for retirement plan enrollment and planning
- Provides financial guidance, educational and financial tools



# Enrolling in your workplace retirement plan.

## Getting FutureFIT: Access code

The screenshot shows the AIG Retirement Services website. At the top left is the AIG logo and the text "AIG Retirement Services". At the top right is a phone icon, the text "HELP: 1-888-569-7055", and a link "TDD & Hours" with a speech bubble icon. The main heading is "Let's start with your plan" in bold. Below it is the text "Enrollment doesn't take long at all. Just give us a few details and we'll get started." There is a label "Access Code" with a question mark icon above a text input field. Below the input field is a dark blue button with the text "FIND PLAN". Underneath is an "Attention:" notice: "Your privacy is important to us. Want to know more about our privacy policy? It's right here." with a link. On the right side, there is a vertical link "How do I...?". At the bottom, there is a dark blue section with the heading "Looking for something else?". Below this is a white box containing the text "I am an employee and want to setup my account for online access." and a pink button with the text "SIGN UP". At the bottom right of the page, there is a small icon with a plus sign.

# Enrolling in your workplace retirement plan.

## Getting FutureFIT: Enrollment Center

AIG Retirement Services

HELP: 1-888-569-7955  
TDD & Hours

### Let's start with your plan

Enrollment doesn't take long at all. Just give us a few details and we'll get started.

All fields are required

Access Code

Social Security Number  [Hide](#)

First Name

Last Name

Date of birth

**FIND PLAN**

Attention: Your privacy is important to us. Want to know more about our privacy policy?  
It's right here.

Looking for something else?

I am an employee and want to setup my account for online access.

**SIGN UP**

# Enrolling in your workplace retirement plan.

## 1 About you | Provide personal contact information

The screenshot shows a web form titled "All about you" with the subtitle "Let's get acquainted — here are the basics." The form contains the following fields and options:

- Residential Address Line 1\* (text input)
- Address Line 2 (text input)
- Address Line 3 (text input)
- City\* (text input)
- State\* (dropdown menu with "SELECT" and a downward arrow)
- Zip Code\* (text input)
- Annual Income\* (text input with a "\$" symbol)
- Email\* (text input)
- Go Paperless (checkbox checked, with subtext "Get your documents online instead of mail")

At the bottom of the form, there are three buttons: "SAVE & EXIT" (with a close icon), "BACK", and "CONTINUE" (highlighted in dark blue). A small "How do I...?" link is visible on the right side of the form area.

# Enrolling in your workplace retirement plan.

2

**Contribution** | Enter your contribution election

The screenshot shows a multi-step enrollment process. At the top, a progress bar indicates the current step is 'Contribution', with 'Portfolio', 'Review', and 'Security Profile' following. The main heading is 'Choose your post-tax contribution', with a sub-note: 'Remember, you can change your contribution anytime after enrollment'. Below this, there are two options: 'Percent - %' (which is selected and underlined) and 'Dollar - \$'. A numeric input field is positioned between a minus sign (-) and a plus sign (+) button. Below the input field, the text reads '\$ \_\_\_\_\_ per pay period'. At the bottom, there is a 'SAVE & EXIT' button with a close icon, a 'BACK' button, and a 'CONTINUE' button. A vertical 'How do I...?' help link is on the right side.

# Enrolling in your workplace retirement plan.

## 3 Portfolio allocation

### Portfolio Allocation

Okay, now you can decide how to invest those contributions.  
Choosing investment options is important, and so is researching them.

Clear All

Investment Vehicle	Allocation Percentage
<input type="checkbox"/> SPECIAL	0%
<input type="checkbox"/> LARGE CAP	0%
<input type="checkbox"/> FIXED INCOME	0%
<input type="checkbox"/> SMALL OR MID CAP	0%
<input type="checkbox"/> INTERNATIONAL	0%

[View Fund Prospectus](#)

To view fund prospectuses, select the "View Fund Prospectus" link (it opens in a new tab); then select your plan from the drop-down menu.  
Click "Funds" on the right-hand navigation, then click "View" for the prospectus you want.



# Enrolling in your workplace retirement plan.

## 4 Beneficiaries | Provide beneficiary information

The screenshot shows the Valic website interface for enrolling in a workplace retirement plan. At the top, the Valic logo is on the left and a help number 'HELP: 1-888-569-7055' is on the right. A progress bar below the logo indicates four steps: Contribution, Portfolio, Review, and Security Profile, with the 'Review' step currently active. The main heading is 'Primary Beneficiaries', followed by the text 'Primary beneficiaries receive your plan benefits in the event of your death.' Below this is a form for adding a beneficiary. The form includes a 'Beneficiary type\*' dropdown menu with 'SELECT' as the current option and a 'Remove' link. There are four required text input fields: 'First name\*', 'Last name\*', 'Birthdate', and 'Percentage\*'. The 'Percentage\*' field has a '%' symbol at the end. Below the form is a link '+ Add another Primary Beneficiary'. At the bottom, it shows 'Total: 0%'. Navigation buttons include 'SAVE & EXIT' (with a close icon), 'BACK', and 'CONTINUE'.

# Enrolling in your workplace retirement plan.

5

Review | Ensure your information is correct

The screenshot shows a web interface for reviewing retirement plan information. At the top, there is a navigation bar with 'ContributionPortfolio', 'Review', and 'SECURITY PROFILE'. Below this, the title 'Review' is centered, followed by the instruction 'Please review your information and make any necessary changes.' and a 'Print' icon.

The form is divided into several sections:

- Plan Information:** Contains fields for EMPLOYER NAME (THE MOSES H. CONE MEMORIAL HOSPITAL OPERATING CORPORATION), PLAN NAME(S) (403(b) Voluntary Savings Plan), and ANNUAL SALARY (\$100,000).
- About You:** Contains fields for NAME (John SMITH), SSN (\*\*\*-\*\*-6789), RESIDENTIAL ADDRESS (123 Main St, Houston, Houston, TX 77019), EMAIL (mark@mark.com), PREFERRED CONTACT (Email), DELIVERY OPTION (Email mark@mark.com), FINRA (No), and FINRA EMPLOYER (N/A).
- Contribution:** Contains a field for POST-TAX (E.G. AFTER TAX, ROTH) CONTRIBUTION (5% / pay period).
- Investment Option - Choose Your Own (ROTH):** Contains a table for fund allocation.

Funds	Allocation Percentage
INTERNATIONAL (100%)	
TWEEDY, BROWNE GLOS VAL	50%
AMERICAN EUROPACIFIC GROWTH RE	50%

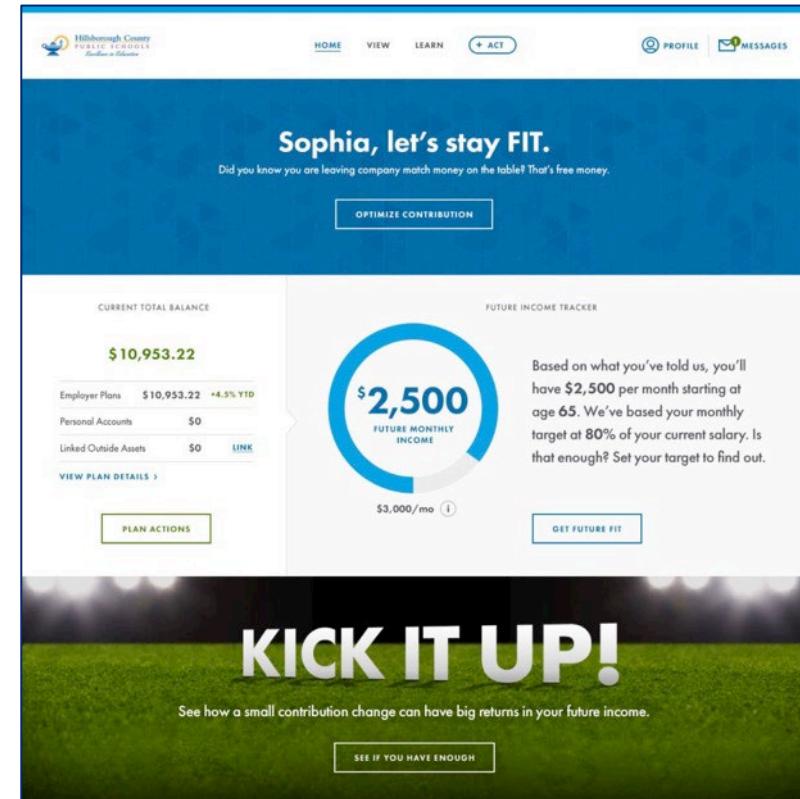
At the bottom of the form, there are two buttons: '© SAVE & EXIT' and 'CONTINUE'. A vertical watermark 'Mark 8/13/17' is visible on the right side of the screenshot.

# Enrolling in your workplace retirement plan.

## Post enrollment: FutureFIT Income Tracker

Access account information and tools from your workspace

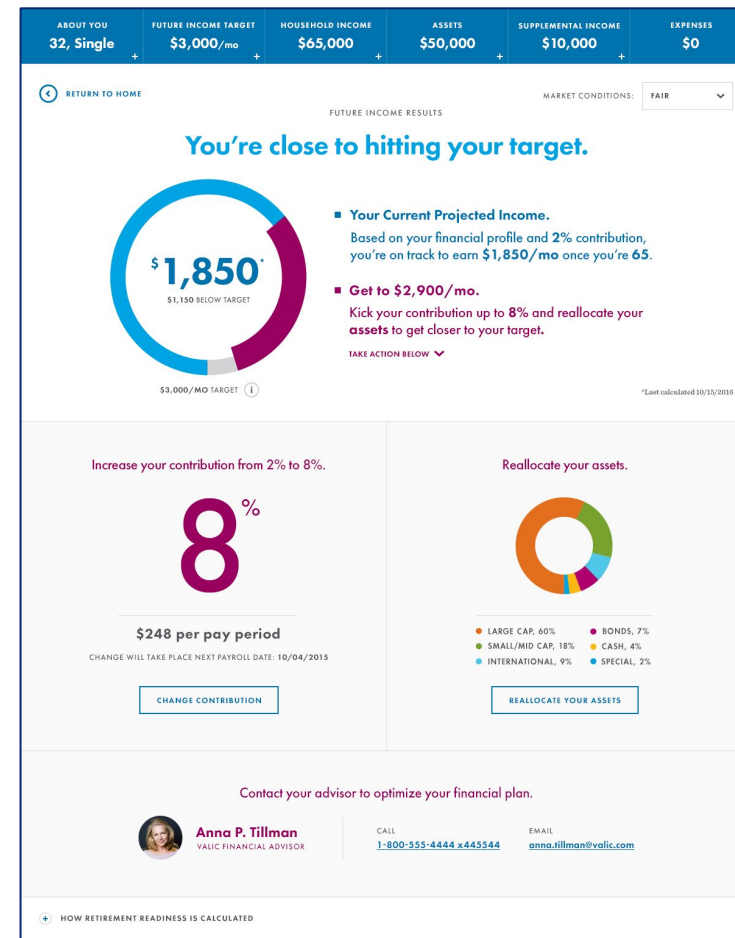
- Plan details
- Account balance
- FutureFIT calculator
- Smart videos that display personal information
- Curated educational content
- Perform change contributions
- Portfolio asset rebalancing
- ...and much more



# Enrolling in your workplace retirement plan.

## Post enrollment: Future Income Calculator

- FutureFIT monthly income goal established and gaps identified
- Projection of future income against the goal
- Ability to add financial / spousal information and refresh analysis
- Guidance provided on deferral rate and asset class-level investments
- Each suggestion is actionable on the same screen



# Enrolling in your workplace retirement plan.

## Post enrollment: Change contribution

- Self-managed contribution change
- Instant calculation of impact on paycheck
- Ability to schedule annual increase, future-date increase or one-time contribution
- Confirmation page

**Change Contribution**

Make a positive change.

CONTRIBUTION PER PAY PERIOD

11.14%

\$245/per pay period  
SET TO CURRENT

See positive results.

ANNUAL SAVINGS

\$2,300 PROJECTED END OF YEAR

EMPLOYER MATCH

\$3,200 PROJECTED END OF YEAR

\$23,031/end of year

This change will be effective on the next available date: 10/15/15.

CHANGE CONTRIBUTION

Please note: If you want to stop your recurring contributions, then set the contribution to 0%.

Other options to Manage your Contribution

- AUTOMATIC INCREASE**  
Suspendes tempo cassa vite pursue ubricae cosa.
- SCHEDULED CONTRIBUTION**  
Suspendes tempo cassa vite pursue ubricae cosa.
- ONE TIME CONTRIBUTION**  
Maorie pursue odia, Inculca vite cassa od-estellera.

**Success! We've made your changes!**

See how your changes affect your paychecks below.

EMPLOYEE ID - PLAN A

Choose effective date and amount percent after 10/15/2015

ACCOUNT: 901 10.0001-03.0001

NEW % CONTRIBUTION: 13%

NEW CONTRIBUTION PER PAYCHECK: \$285

NEW ANNUAL PER LIMIT: \$3,500 / \$18,000

NEW EMPLOYER PLAN LIMIT: \$3,500 / \$10,000

REGISTRATION NUMBER: 1124 8478 90 1982-84788

CONTRIBUTION UPDATE

TYPE OF CONTRIBUTION	DATE	STATUS
CONTRIBUTION CHANGE	10/15/2015	CANCEL

VALIC

THE DISCLOSURE: PROSPECTUS & REPORTS

QUESTIONS

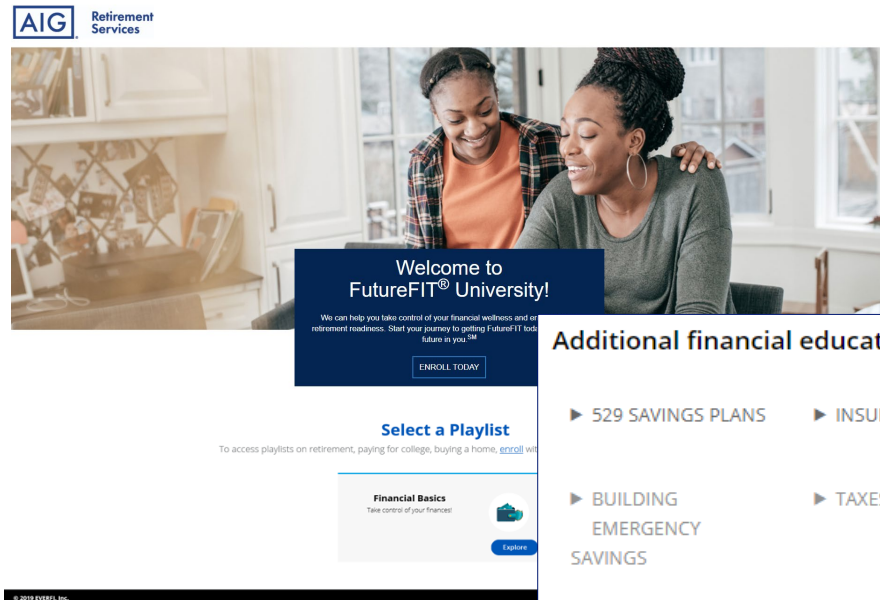
TERMS OF SALE

FOR MORE

Copyright © The Franklin Templeton Companies. All rights reserved. www.valic.com

# Enrolling in your workplace retirement plan.

## Resources: FutureFIT University









### Additional financial education topics available to AIG Retirement Services participants:

- ▶ 529 SAVINGS PLANS
- ▶ INSURANCE
- ▶ OVERDRAFT
- ▶ CONSIDERING HOME OWNERSHIP
- ▶ AUTO LOANS
- ▶ BUILDING EMERGENCY SAVINGS
- ▶ TAXES
- ▶ PREPAID CARDS
- ▶ MORTGAGES
- ▶ SAVINGS
- ▶ CHECKING ACCOUNTS
- ▶ INVESTMENTS
- ▶ CREDIT CARDS
- ▶ ESTATE PLANNING
- ▶ FINANCING HIGHER EDUCATION
- ▶ CREDIT SCORES & REPORTS
- ▶ IDENTITY PROTECTION

AIG Retirement Services and EverFi are not affiliated. This information is provided for educational purposes only. By taking any of the courses above you agree to EverFi's Terms of Service and Privacy Policy. Copyright © 2019 - EverFi, Inc. All Rights Reserved.

「Where to go  
from here?」

# Where to go from here?

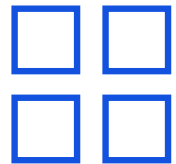
-  Set financial goals
-  Create a written budget
-  Start a personal and retirement savings program
-  Consider investment options
-  Consider insurance for the unexpected
-  Consult a financial professional





# Where to go from here?

## Benefits of financial planning



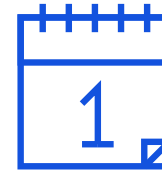
Provides a big picture view of your current financial situation



Helps identify your financial goals and objectives



Allows you to understand the impact of your decisions



Helps your goals stay on track, if reviewed regularly



Offers you a course of action needed to achieve your financial goals

# Where to go from here?

## Retirement Pathfinder<sup>®</sup> Get answers to your questions:

- Can I retire when I planned?
- How much monthly income will I need?
- Am I currently saving enough?
- Is it possible to guarantee my retirement income?
- Will I outlive my retirement savings?
- What happens if I die prematurely?



# Where to go from here?

## Do you know what AIG Retirement Services can offer you?

For more than half a century, AIG Retirement Services has helped Americans plan for and enjoy a more secure financial future.

Prioritize your investment goals

---

Determine the time horizon needed to achieve your goals

---

Determine a financial strategy to help meet your goals



# Where to go from here?

TEXT 352-275-1212

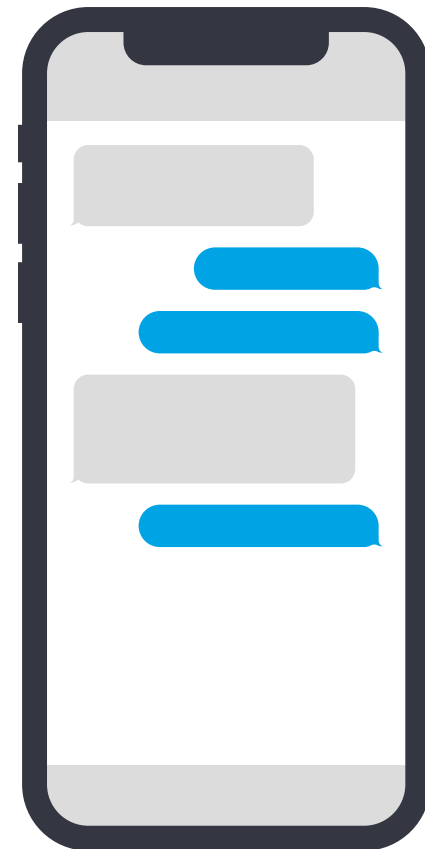
William Gecks

Corebridge Financial

**ENROLL**

**REVIEW or**

**RETIRE**



# Where to go from here?



Schedule an appointment today!



Sign up to benefit from personal attention and get answers to help you plan for a more secure financial future.



Visit our website at [www.aig.com/RetirementServices/workshop](http://www.aig.com/RetirementServices/workshop)



Enter this Registration Code: [REGISTRATION CODE]



**William Gecks**

352-275-1212]

William.gecks@corebridgefinancial.com

**Important considerations before deciding to move funds either into or out of an AIG Retirement Services account**

**There are many things to consider. For starters, you will want to carefully review and compare your existing account and the new account, including: fees and charges; guarantees and benefits; and, any limitations under either of the accounts. Also, you will want to know whether a surrender of your current account could result in charges. Your financial professional can help you review these and other important considerations.**

Bear in mind investing involves risk, including possible loss of principal. Withdrawals may be subject to withdrawal charges and federal and/or state income taxes. A 10% federal early withdrawal tax penalty may apply if taken before age 59½.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. Please consult with your financial professional regarding your situation. For legal, accounting or tax advice consult the appropriate professional.

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 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 27021 (05/2022) J678403 EE

**We see the future in you.<sup>SM</sup>** — The AIG logo, consisting of the letters "AIG" in a bold, blue, sans-serif font, enclosed within a blue rectangular border.



# Thank you!

## Questions?

---



William. Gecks  
Retirement Planning Consultant