



FINANCIAL LITERACY EDUCATION PROGRAMS

Your Retirement Plan At Work

Education Program Workbook

Financial planning offered through VALIC Financial Advisors, Inc. (VFA)

SAVING : INVESTING : PLANNING

VALIC[®]



Your challenge: obtaining the best of both worlds

How do you save money for tomorrow and pay for today's living expenses?

With essential living expenses like housing, food, fuel and healthcare costs rising, you may be tempted to put off saving for your retirement. It may not seem important to save for retirement when you need money now; and especially if your retirement date seems far away. On the other hand, maybe you would like to save for retirement but feel that your budget is already overextended. You may have questions like:



Can I really afford to save for retirement right now?



What are the benefits of saving now versus later in life?



Will I have access to my money when I need it?



What happens to my money if I leave my employer?

It's natural to have concerns; especially in today's economy. So, how can you have the best of both worlds: save for retirement and pay for essential living expenses?

This workshop provides some useful information that will help you benefit from your retirement plan at work.

During the workshop, use this guide to capture your notes. Take it home for further thought or to discuss today's presentation with your spouse or partner. Finally, if you decide to meet with a VALIC financial advisor, bring it with you to the consultation—you'll be one step ahead in the planning process!

What generation are you?

Generally, each generation views the world differently. It's evident in the clothes we wear, the cars we drive and the music we listen to. But, it may surprise you that the same holds true when it comes to saving for retirement.

Think about your parents' and grandparents' generations. How did they plan for retirement? What did they do differently? What helped shape their views about retirement? According to *USA Today*, "... the year you were born partly determines what generation you belong to, but so do your cultural experiences. Your teenage years are the years when people are most influenced by the world around them ..."¹

Do you know what generation you belong to?

Take a quick quiz to determine your generation. Select the most appropriate answer. When you're done, match your answers to the table on the next page.

What technology came into being when you were a teenager?

- MP3 player
- Walkman
- First cell phone

What movie was a blockbuster when you were growing up?

- Star Wars
- Back to the Future
- Titanic

What song was popular when you were a teenager?

- YMCA (Village People)
- Oops!... I Did It Again (Britney Spears)
- I Love Rock-n-Roll (Joan Jett and the Blackhearts)

Where do you currently get your news?

- Newspaper
- Television
- Radio
- Online (Internet)

These questions are based on USA Today's quiz "What Generation Do You Belong To?" available at <http://projects.usatoday.com/news/generations/quiz/>.

Source:





¹ Senior Moment. What generation do you belong to? <http://projects.usatoday.com/news/generations/results/#id=164008,share=true>. USAToday.com. Retrieved October 2016.

What cultural experiences have helped shape your views about retirement?

The Baby Boomer generation grew up in affluent times (fat fifties and turbulent sixties).² Yet, Boomers (nearly half) are at risk of running out of money in retirement, which may lead them to delay retirement in favor of working longer and saving more.³ What cultural experiences have helped shape your perspective of the world and retirement?

Match your answers from the quiz on the previous page.

What generation are you?

Category (Year born)	Boomers (1946-1964)	Gen X Generation (1965-1976)	Millennials Generation (1977-1993)
Technology 	Walkman (1979)	First Cell Phone (1986)	MP3 Player (2001)
Movie 	Star Wars (1977)	Back to the Future (1983)	Titanic (1997)
Music 	YMCA (1979)	I Love Rock-n-Roll (1982)	Oops!... I Did It Again (2000)
Get news⁴ 	Television & Newspaper	Television, Radio & Online	Online

This table is based on USA Today's quiz "What Generation Do You Belong To?" and the Pew Research Center's Generations 2010 report.^{4,5}

Sources:

² Senior Boom Begins Amid Economic Bust. USA Today. November 2010.

³ EBRI, The 2015 Retirement Confidence Survey, Issue Brief No. 413, April 2015.

⁴ What Generation Do You Belong To? Quiz. USA Today.com. Retrieved February 2014.

⁵ Generations and their gadgets. Pew Research Internet Project. February 3, 2011.



How do you visualize spending your retirement years?

Traveling? Pursuing a hobby? Moving to a new location? With today's longer life expectancies, it's important to make your decision carefully— because you may be living with it for a long time.

What type of lifestyle are you planning for in retirement?

Consider this—you may live to be 100 years old.

Good nutrition and medical science are extending life significantly. During that time, you could reinvent yourself to pursue two or three careers or even start a business. You may take time off in your fifties to go back to school! Technology will play a huge role in your life, from robot caregivers that issue medication reminders and transmit data to family and healthcare providers, to smart homes with voice control for appliances and electronics.⁶

Why save for retirement? And, why start now?

With all those extra years in your future, how are you going to pay for them? As a guideline, for every year in retirement you'll need at least 80% of your last working year's salary to maintain your lifestyle in retirement.⁷ Living longer means your money will need to last longer.

80%

Estimated percentage of last working year's salary you'll need to maintain your lifestyle in retirement.

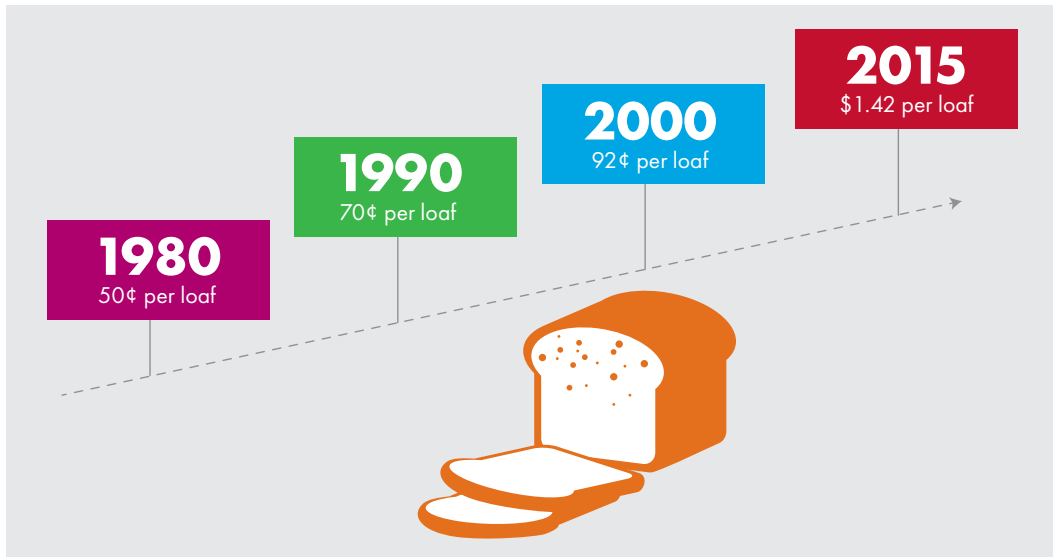
Sources:

⁶ Tech Advances That Will Change Seniors' Lives. USnews.com, Dec. 9, 2015.

⁷ Retirement Benefits. SSA Publication No. 05-10035. Social Security Administration. January 2016.

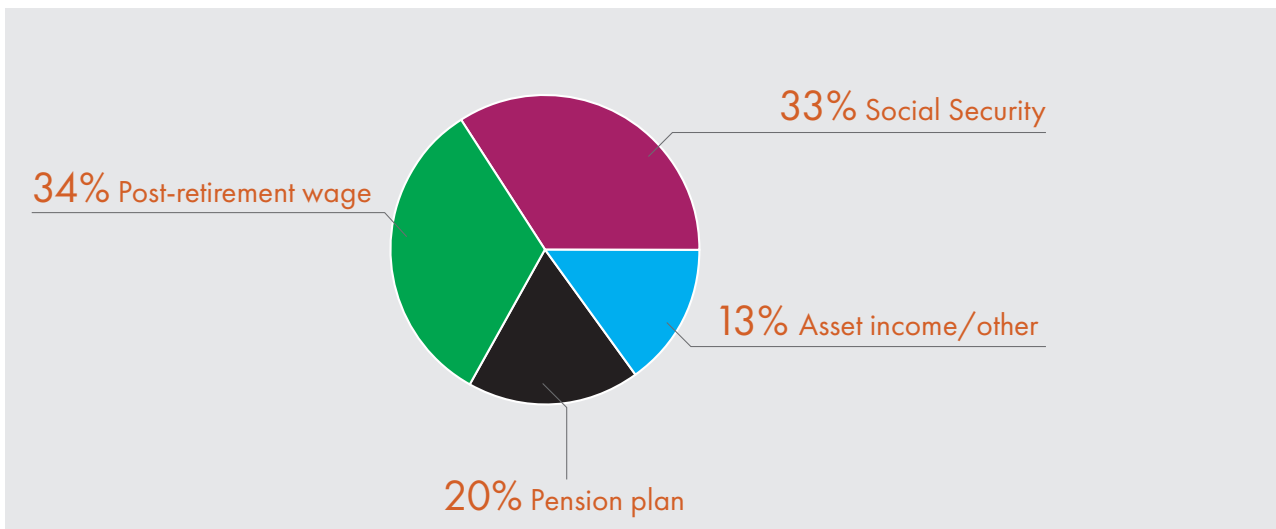
In addition to living longer, consider how inflation will impact your retirement savings. Even modest inflation over time can have a major impact on your retirement savings. Take a look at how the price of bread has increased over the years.

Imagine what prices will be like in 10, 20 or even 30 years from now when you retire. Higher prices mean less purchasing power, because your money decreases in value. You could be living on a fixed income, and it may take more money to buy the things you need. That’s why it’s important to address inflation in your overall retirement savings strategy.



Source: Consumer Price Index. Bureau of Labor Statistics. January 2016.

What are the sources of income in retirement? Typically, Social Security supplements less than 40% of a retiree’s income. That leaves the individual to come up with the remainder through personal savings and investments. Keep in mind that the percentages will vary depending on your individual situation.



Source: Income of the Aged Population, Shares of Aggregate Income by Source, 1962 and 2015. Fast Facts and Figures About Social Security, 2017. SSA Publication No. 13-11785. Released September 2017.

Social Security benefits

Social Security was never intended to do more than supplement retirement savings. The chart below provides a historical picture of average annual Social Security benefits for single retirees at full retirement age.

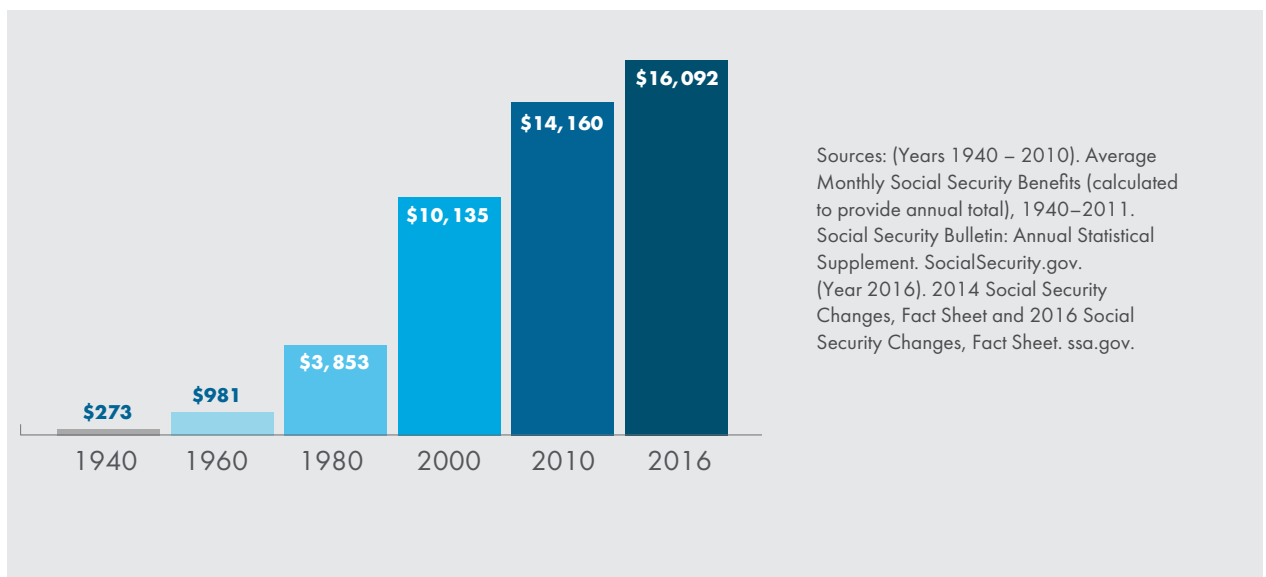
Keep in mind that, if you retire before full retirement age, your benefits are reduced. At full retirement age, you will begin to collect your full retirement benefits; however, you may now have to start spending some of your retirement savings to make up for any possible income shortfall resulting from the loss of a steady paycheck. Either way, there might be a gap to fill; either at the start of retirement or when savings run out.

Women receive, on average, significantly smaller payments from Social Security and pensions than men do, requiring a greater focus on self-funding a larger portion of their retirement.

Source: RCS 2015 Fact Sheet #4, EBRI.

Consequently, there is a need to implement an income-generating strategy that can help cover your essential living expenses in retirement.

Historical annual Social Security benefits, 1940-2016



Notes: _____

There are many reasons why people delay saving for retirement

	20s	30s	40s	50s
Roadblock	"I'm too young"	"Too many expenses"	"Saving for child's college tuition"	"Supporting children and parents"
Opportunity	Time is on your side	Pay yourself first	Compound savings	Workplace plan and catch-up provision
	<p>In your twenties, retirement may seem too far away to start saving. But, in fact, it is the best time to start saving.</p> <ul style="list-style-type: none"> • With 40-plus years ahead, time is on your side to save a significant amount for retirement. • You have time to recover from market downturns and benefit from gains when the market rises. • You will have the power of compounded growth working for you. • Contributions to your workplace retirement plan grow tax deferred until withdrawn. 	<p>In your thirties, you may feel overwhelmed by expenses. Consider creating a household budget.</p> <ul style="list-style-type: none"> • Time is still on your side. • As your career advances and income increases, it should be easier to save small amounts each month for your retirement. • Consider paying yourself first as part of your savings strategy. 	<p>In your forties, you may feel torn between saving for retirement and saving for your child's college tuition.</p> <ul style="list-style-type: none"> • These are prime accumulation years. Take advantage of your retirement plan options such as 403(b)s and IRAs by contributing the maximum amounts allowed. • There is still time for savings to compound to a significant amount for retirement. • Consider loans to pay for tuition as there are no loans available to pay for retirement. • Review your portfolio's asset mix every year to ensure investment goals are on track. 	<p>In your fifties, you may be supporting grown children and aging parents. And, you may be thinking it's too late to start saving. In fact, this is a critical time to save.</p> <ul style="list-style-type: none"> • There is still time to take advantage of your workplace plan and certain catch-up provisions from your retirement plans. • The catch-up provision allows you to save more at a later stage in life, especially if you didn't save enough when you were younger. • Consider working with a financial advisor to help you plan income for life.



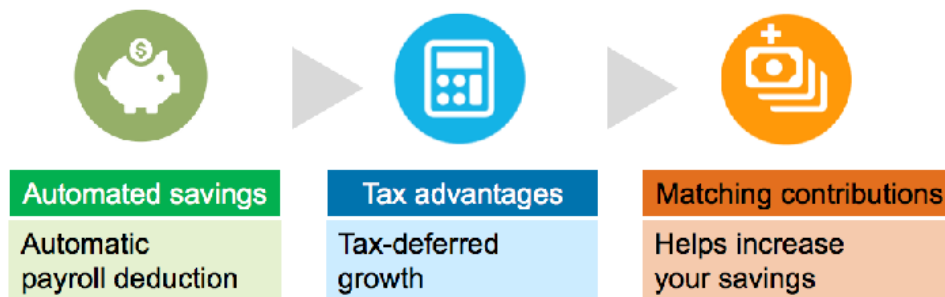
Some people find reasons for not saving, no matter where they are in life. But whatever your stage of life, there are compelling reasons to set aside money for the future and ways to make it easier. Let your VALIC financial advisor be your ally.



When you consider the advantages your employer's tax-deferred retirement plan offers you, there's no reason to delay saving for your future.

Why participate in your workplace plan?

Now that you know the importance of saving early for retirement, why not take advantage of the benefits offered by your employer's retirement savings plan? Participating in your workplace plan can help you accumulate the money you need to enjoy the retirement lifestyle you envision.



Here's why:

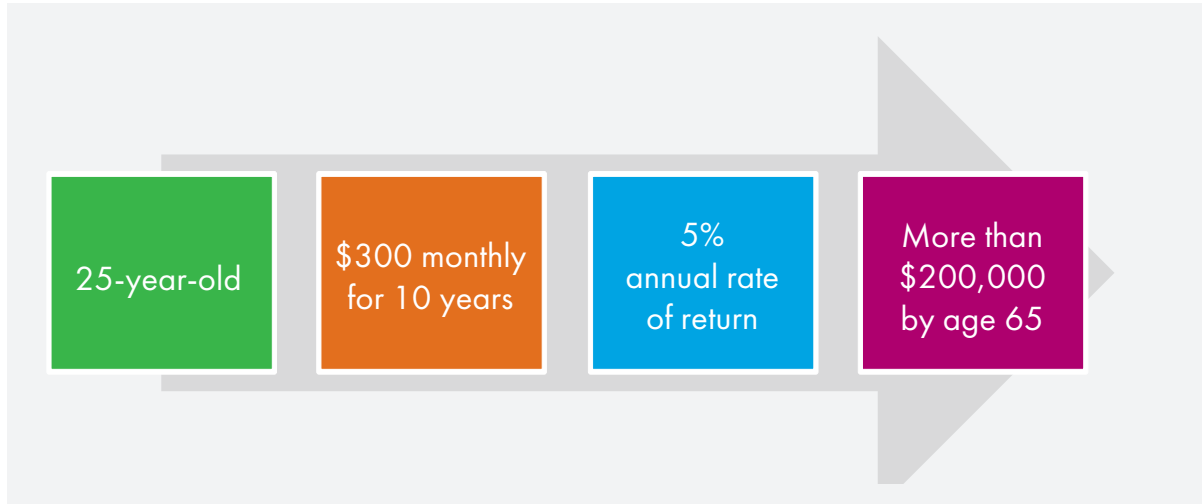
- Saving is easy and automatic through payroll deduction.
 - Contributions are deducted from your paycheck before tax withholding is calculated, helping to reduce your taxable income while investing for retirement. Additionally, taxes on all interest and earnings are deferred until withdrawal, usually at retirement. Remember, income taxes are payable upon withdrawal, and withdrawals prior to age 59½ may be subject to a 10% federal early withdrawal tax penalty.
 - Once you sign up for the plan, the amount you designate is regularly contributed to your retirement account through convenient payroll deduction.
 - That means you are paying yourself first — a good savings habit.
- Tax advantages. While you are working, whether you're five or 35 years from retirement, your money grows tax deferred until withdrawn.
- Matching contributions. Many employers match a percent of your contributions. Inquire from your employer if they offer a match. If your employer doesn't, perhaps your spouse's plan does.

Notes: _____

Time is money, start saving early

Every day you delay saving for retirement means less time to benefit from compound interest.

For example, a 25-year-old who started investing \$300 a month for 10 years could have accumulated more than \$200,000 by age 65, assuming a 5% annual rate of return. That's an outlay of only \$36,000 over a 10-year period. Remember investing involves risk, including possible loss of principal.



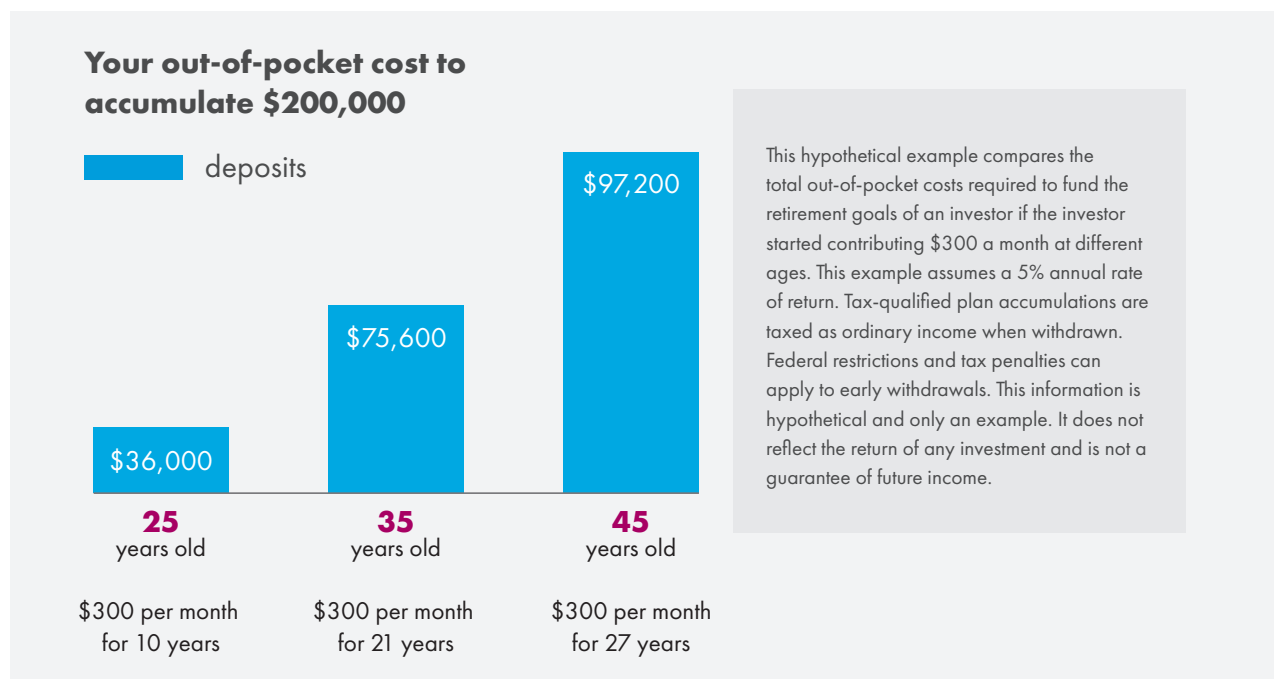
This hypothetical example illustrates the cost to accumulate more than \$200,000 by age 65 with the assumptions indicated. Tax-qualified plan accumulations are taxed as ordinary income when withdrawn. Federal restrictions and tax penalties may apply to early withdrawals. This information is hypothetical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

Notes: _____

The cost of procrastination

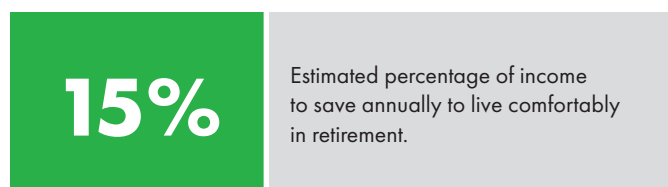
Look how the cost to save \$200,000 by age 65 increases the longer the investor waits. As shown in the chart below, a 45-year-old would have to save \$300 monthly for 27 years, investing \$97,200 out of pocket to achieve the same goal. And, this person wouldn't reach his/her goal until age 72. However, a 35-year-old saving \$300 monthly for 21 years, investing only \$75,600 out of pocket, could reach his/her goal by age 65.

How much should \$200,000 cost?



How much should you save for retirement?

The guideline is to save 15% of your annual income starting in your twenties.⁸ Then, raise the percentage as you get older.



This percentage is only a guideline. The percentage may increase depending on your investment goals and time horizon.

⁸ Source: How much should you save for retirement? Bloomberg.com. June 14, 2017.

If you're uncertain how much you can afford to save, you might consider creating a household budget. It's a great way to assess your essential and nonessential expenses. With a household budget, you'll see areas where you can reduce spending so you can grow your savings.

And, depending on the lifestyle you want in retirement, you might also consider working with a financial advisor to help you develop an overall retirement savings strategy.

Will you start saving early?

If you do, not only will it cost less to accumulate money for your future, but you'll have plenty of years to recover from any financial market downturns. If you do have a long time horizon, investment options with more short-term volatility and potential for higher returns may be worth considering.

However, the clock starts to work against you as you approach retirement. Recovering from losses can be more difficult. Yet, overreacting to inevitable market ups and downs can also deprive your savings of continued growth potential. Less-volatile investments and the potential for more moderate returns may be a better fit if you have a short time horizon.

Notes: _____

Spending and savings plan

A review of how to allocate your income is an important starting point in the planning process. Take a few minutes to complete this simple four-step process to learn your monthly income and expenses. When you're finished, you'll have a general idea of what you can afford to save or where you may want to reduce spending.

- **Step 1.** Current income sources. Identify your current income sources. Add up the corresponding dollar amounts to find your total monthly income.

Income sources	Current income
Wages	\$
Interest/dividends	\$
Other	\$
Other	\$
Total monthly income	\$

- **Step 2.** Essential expenses. List your current monthly essential expenses. Add up the corresponding dollar amounts to find your total monthly essential expenses.

Services and goods	Current essential expenses
Food	\$
Housing/property taxes	\$
Utilities	\$
Medical care/prescriptions	\$
Health insurance	\$
Homeowners/vehicle insurance	\$
Income taxes	\$
Social Security taxes	\$
Loan payments	\$
Clothing/grooming	\$
Other	\$
Other	\$
Total essential expenses	\$

- **Step 3.** Nonessential expenses. List your current monthly nonessential expenses. Add up the corresponding dollar amounts to find your monthly nonessential expenses.

Services and goods	Current nonessential expenses
Travel	\$
Entertainment	\$
Hobbies	\$
Leisure	\$
Other	\$
Total nonessential expenses	\$

- **Step 4.** Monthly shortfall or extra income. Insert total monthly income from step 1 and total monthly essential and nonessential expenses from steps 2 and 3. Subtract to calculate your monthly shortfall or extra income.

Total monthly income		\$
Total monthly essential expenses	-	\$
Total monthly nonessential expenses	-	\$
Amount of shortfall or extra	=	\$

Notes: _____



Workplace retirement plans

The most common employer-sponsored tax-qualified plans are 403(b), 457(b) and 401(k) plans.

Your employer may also choose to offer a Roth element in each of these plans, where account contributions are made on an after-tax basis. However, if withdrawals from Roth accounts meet the criteria for qualified withdrawals, they are tax-free.* The table below provides an overview of each plan.

Category	Traditional and Roth		
	403(b)	457(b)	401(k)
Employers	Public schools and nonprofit organizations	Government and tax-exempt organizations	Non-government organizations
Contribution limits for 2018	Maximum annual elective employee contribution: \$18,500	See employee and employer combined contributions below	Maximum annual elective employee contribution: \$18,500
Employee and employer combined contributions	\$55,000 which excludes any age-based catch-up contributions for age 50+	100% of includable income up to \$18,500	\$55,000 which excludes any age-based catch-up contributions for age 50+
Age-based catch-up contributions	Employee age 50+ catch-up contribution limit: \$6,000	Employee age 50+ catch-up contribution limit: \$6,000 ¹ (governmental plans only)	Employee age 50+ catch-up contribution limit: \$6,000
Service-based catch-up contributions	15+ years of service: Up to \$3,000 per year (\$15,000 lifetime maximum) if undercontributed in prior 15 years ²	Up to an additional \$18,500 in last three years prior to normal retirement age if undercontributed in prior years ³	Not applicable
Withdrawal restrictions	<ul style="list-style-type: none"> Reach age 59½ Severance from employment Death Disability Financial hardship 	<ul style="list-style-type: none"> Reach age 70½ Severance from employment Death Unforeseeable emergency 	<ul style="list-style-type: none"> Reach age 59½ Severance from employment Death Disability Financial hardship
10% federal early withdrawal tax penalty	May apply to withdrawals prior to age 59½	Not applicable, except on distributions from amounts rolled over from non-457(b) plans to a governmental 457(b) plan	May apply to withdrawals prior to age 59½

* Generally, a qualified Roth distribution is a distribution that (1) is withdrawn after the end of the five-year period beginning with the first year in which a Roth contribution was made to the plan, and (2) is after reaching age 59½, death or disability.

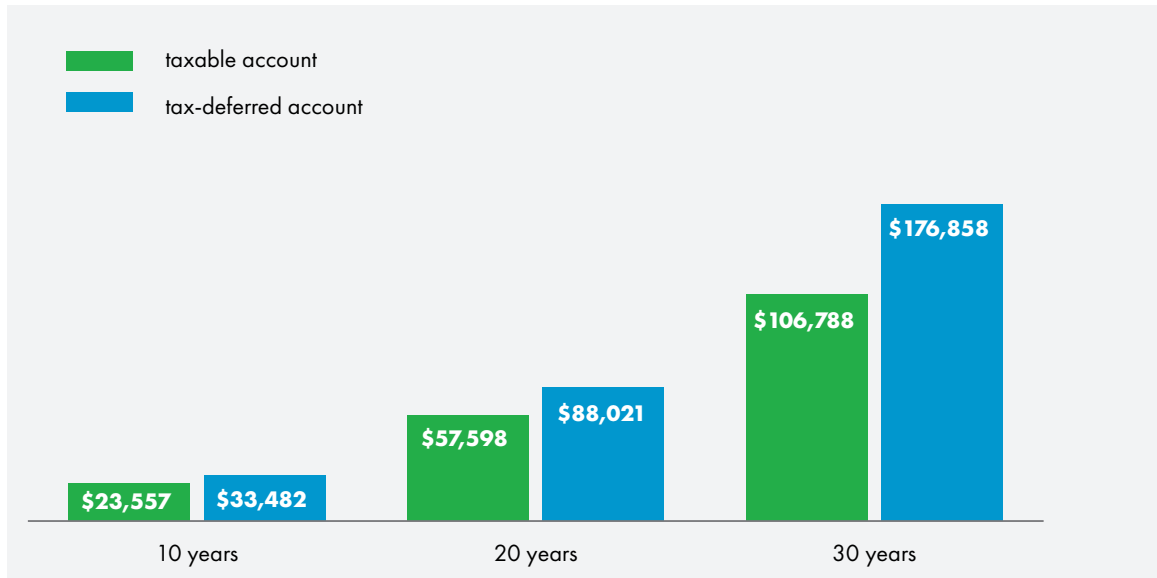
¹ Important note: For 457(b) plans, employees who are eligible for both the age-based and service-based catch-up contributions in the same year may not combine them, but may contribute up to the higher amount. Non-governmental 457(b) plan participants are not eligible for the age-based catch-up option.

² For 403(b) plan participants, if you are eligible for both catch-up contributions, you must exhaust the 15-year catch-up first.

³ Ordinary income taxes are due upon withdrawal.

Taxable account versus tax-deferred account

The chart below is a hypothetical example of how the funds in a tax-qualified plan can grow more quickly than funds in a taxable account. It compares the hypothetical results of contributing \$100 every two weeks to (1) a taxable account and (2) a tax-qualified retirement account. Bear in mind that a \$100 pretax contribution to a tax-qualified account has a current cost of \$75 (assuming a 25% income tax bracket) and also reduces current taxable income.



Lower maximum capital gains rates may apply to certain investments in a taxable account (subject to IRS limitations, capital losses may also be deducted against capital gains) which would reduce the differences between performance in the accounts shown in the chart.

The chart assumes a 5% annual rate of return. Remember investing involves risk, including possible loss of principal. Fees and charges, if applicable, are not reflected in this example and would reduce the amount shown. Income taxes on tax-deferred accounts are payable upon withdrawal. Federal restrictions and a 10% federal early withdrawal tax penalty may apply to withdrawals prior to age 59½. 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.

Notes: _____



You concentrated on saving and investing money during your working years, but now it's time to switch gears. Taking distributions from your account also requires a strategy to make the money last.

What happens if I leave my employer?

At some point in your career, you may leave an employer for a new job or to retire. If you were enrolled in your former employer’s sponsored retirement plan, review the plan’s distribution options to see if you need to withdraw funds. The table below describes the most common ways to withdraw funds from a tax-qualified retirement plan.

The most common ways to withdraw funds from a tax-qualified retirement plan

Lump-sum distribution	Systematic withdrawals	Annuitization	Rollovers
You withdraw all the money from your retirement account as a single lump-sum payout; however, your employer is required to withhold 20% for tax purposes.	You take payments from a retirement account in regular intervals (monthly, quarterly, annually).	You convert all or a portion of your investment into a series of periodic income payments to be paid at an interval of your choosing. Annuitization is generally irrevocable.	You roll your retirement savings into another tax-qualified retirement program, an Individual Retirement Account (IRA) or a Roth IRA. Income tax would have to be paid before the funds could be put into a Roth IRA.

Remember, your savings have been growing tax deferred. Ordinary income taxes are due upon withdrawal. Also, a 10% federal early withdrawal tax penalty may apply if you are under age 59½ when you take the distribution, unless certain conditions are met. Please note that the 10% federal early withdrawal tax penalty does not apply to 457(b) plans.

Notes: _____

More about rollovers

In the simplest of terms, think of rollovers as assets that are moved from one retirement plan to another. The two ways to accomplish a rollover are to choose the direct rollover option or take a cash distribution and then roll it over.

When you leave an employer, you can choose to roll your retirement assets over to your new employer's retirement plan or to an IRA. Either way, your retirement savings can resume building income for the future.

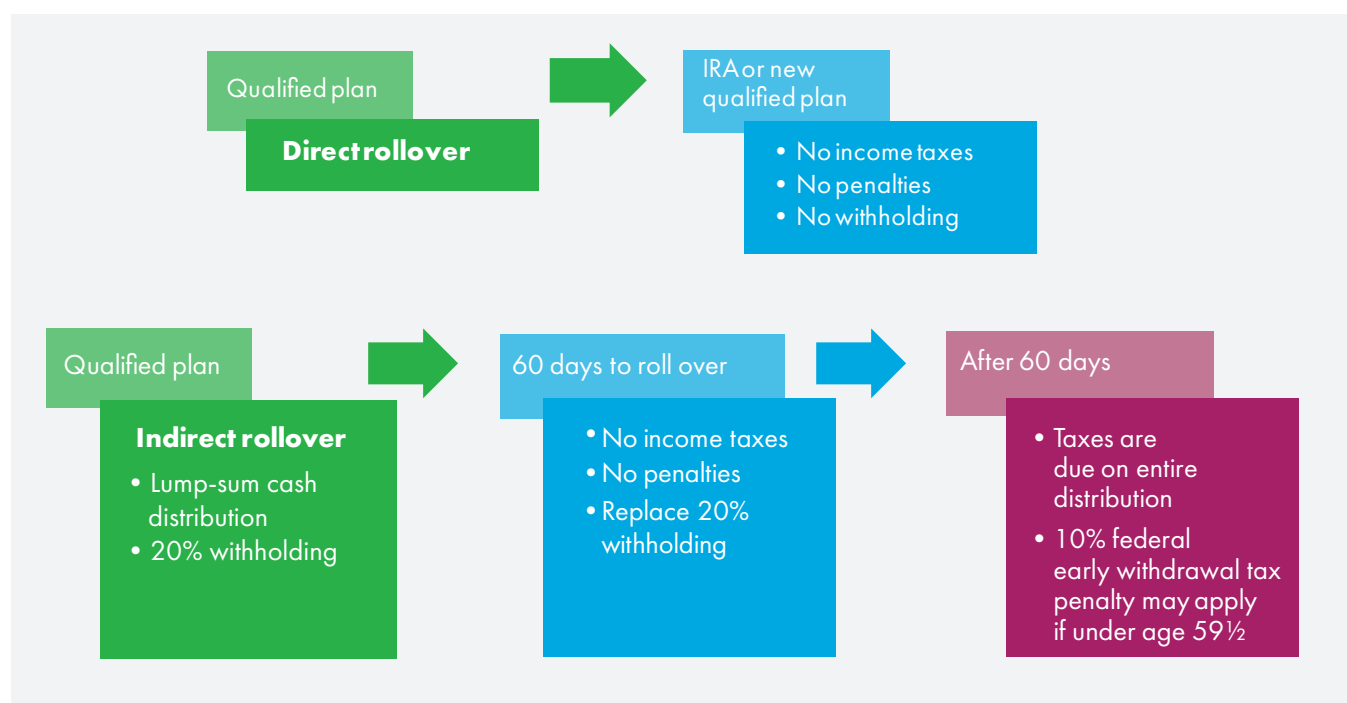
Direct rollover

If you choose the direct rollover option, funds are transferred directly from your qualified plan to an IRA or another qualified plan. You do not pay income taxes or penalties and you also avoid the 20% tax withholding.

Indirect rollover

However, if you take possession of the cash, even if you plan on rolling it over to another qualified plan or IRA, your employer must withhold 20%. You have 60 days to roll it over into another qualified plan or an IRA tax free. This includes replacing the 20% withholding from other funds to avoid taxation on the withheld amount. If you wait longer than 60 days, you'll pay income taxes on the entire distribution and a 10% federal early withdrawal tax penalty may apply if you are under age 59½.

Please note that non-governmental 457(b) plans cannot be rolled into an IRA or another type of employer-sponsored retirement plan.



The 10% federal early withdrawal tax penalty does not apply to 457(b) plans.

Enrolling in your workplace retirement plan

Participating in your workplace retirement plan may be the first step to building the future you envision. And enrolling is probably easier than you think.

Getting your financial future in shape with FutureFIT®

FutureFIT is the VALIC digital experience designed to put you in charge of your financial future by simplifying and automating enrolling and managing your retirement planning.

Once you enroll in your plan, you'll want to register your account on VALIC.com so you can access your personalized account information and use the FutureFIT planning tools.

- **A personalized workspace.** Upon logging in, you'll be greeted personally on your individual Workspace page with your account balance and performance displayed front and center.
- **FutureFIT Calculator.** Enter a few tidbits, like when you want to retire, and you can interact with the FutureFIT Calculator. The calculator shows a projection of what your current savings might look like as future retirement income, using monthly income – because that's how people budget and pay bills. Intelligent guidance offers steps to help get your savings on track to meet future financial goals. Add outside accounts, spouses and other income for a more complete picture.
- **Manage contributions.** It's never been easier to change and manage your contributions. A couple of clicks and you can see in advance how changes might affect your paycheck — and your future balance. You can also set up automatic increases, so your savings gets a raise when you do.
- **FutureFIT University** — Powered by EverFi. Once you register your account on VALIC.com, you can access an array of online educational resources including the third-party financial literacy modules at FutureFIT University. FutureFIT University uses the latest in new media technologies to help bring complex financial concepts to life. Courses are designed to be short, fun and interactive. What's more, you can share FutureFIT University with your family.

Analyze your situation

Are you saving enough to meet your financial goals?

Making informed decisions about your retirement requires taking stock of your income sources. Maybe you question if the amount you can afford to save will make a difference. It's natural to feel that way. But, realize that small changes can make a difference, especially if you contribute to a retirement plan regularly and consistently.

Take a moment to answer the following questions and see if you're doing all you can to cover the costs of the type of lifestyle you want in retirement.

1. What concerns, needs or feelings come to mind when you think about your money?

2. Have you calculated your monthly/annual essential expenses? Are there areas where you could reduce spending to save more?

3. At what age do you want to retire? What prompted you to decide on that age?

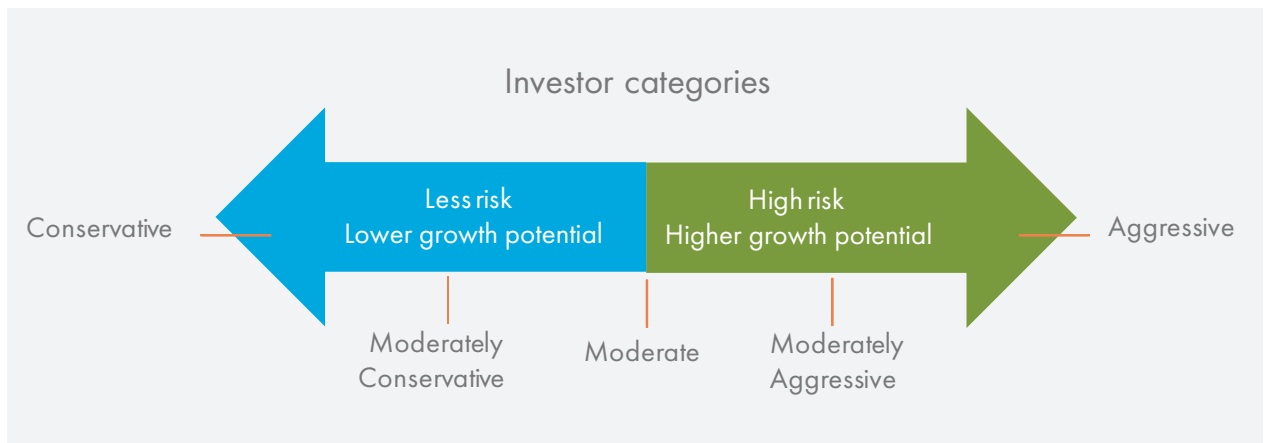
4. What activities do you see yourself doing in retirement? How will you pay for those activities in retirement?

5. Have you considered how inflation will impact your investments and income in retirement? What are you doing now to maximize your purchasing power in the future?

6. What would you like your investments to achieve?

Understanding investment risk is one of the most important parts of developing a sound financial strategy

Investment risk is the chance that the actual return will be different than expected. Depending on the type of investment, there is a risk of losing some or all of your investment. How you perceive yourself as a risk-taker will play an important role in your investment decision making. Most people fall into one of these investor categories:



Before investing, you should know what to expect and what you'll need from your investments. Consider the following questions and write down your answers.

1. What is your risk tolerance level?

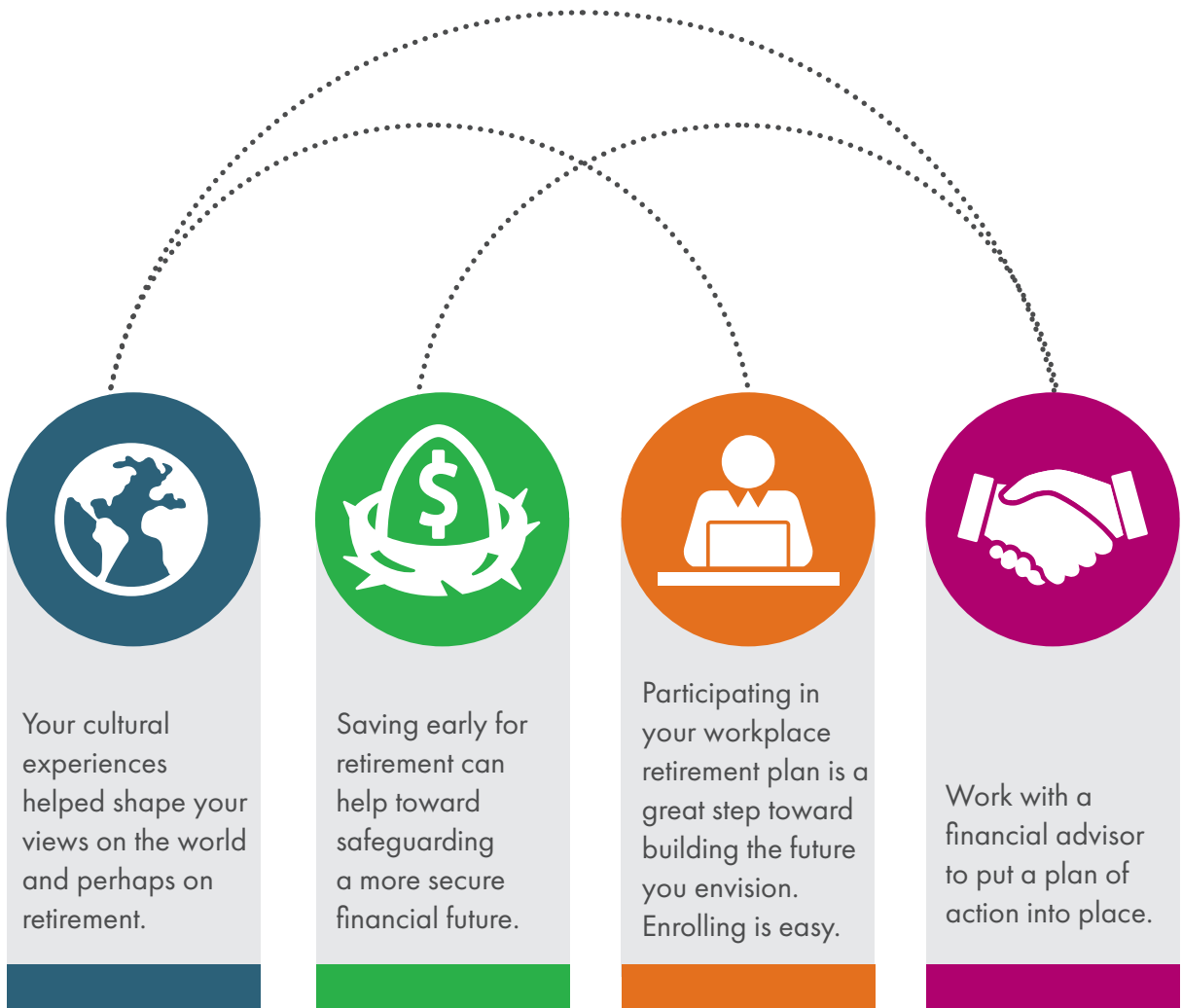
2. What are your investment goals?

3. What is your time horizon?

4. What is your investment strategy?



Putting it all together



Create a plan

Whether you're five or 35 years from retirement, saving and preparing for retirement can be complex. But you don't have to go it alone. Take the first step today by contacting a VALIC financial advisor.

Once you've chosen to work with a financial advisor, be sure to ask questions and stay involved in decisions along the way. Peace of mind comes from having and implementing a plan. And your VALIC financial advisor will create a customized financial plan geared to help you achieve a comfortable retirement.

1. Are you currently enrolled in your employer's retirement plan? If not, do you need help getting started? If yes, how did you choose the contribution amount?

2. If you are enrolled in your employer's retirement plan, how are you currently invested? How did you choose those investments? How often do you review your portfolio?

3. If you're not enrolled, what are the roadblocks keeping you from taking advantage of tax-deferred savings?

4. How confident are you that what you are doing now will fund the lifestyle you'd like in retirement? If you're less confident than you'd like to be, what could you do differently?

5. Do you have financial concerns that need to be addressed by meeting with a financial advisor? (Example: retirement income planning, education savings, investment planning, etc.)



Notes: _____

Take action now!

Sound financial planning addresses the most important aspects of saving for retirement. Let us help you develop a personal financial plan, as well as outline the action steps and strategies that will help you achieve your financial goals.

To schedule a complimentary consultation with a VALIC financial advisor, simply check “yes” on the evaluation form on page 31. Be sure to complete the entire evaluation and turn it in at the end of the workshop. We’ve provided an overview of items you’ll need to bring with you to the consultation, as well as what you can expect from your VALIC financial advisor.

What you’ll need

Once you’ve decided to work with a financial advisor, you’ll need to bring certain documents to your first appointment. These documents are listed below. Don’t delay your meeting if some items are not available. Bring what you have.

- Current retirement account statement
- Recent statements from other investments
- Social Security Statement of Benefits
- Insurance policies (recent statement or billing)
- List of assets and liabilities (credit cards, loans, etc.)
- Recent paycheck stub
- Household budget

What to expect

Your VALIC financial advisor can help you:

- Prioritize investment goals
- Determine the time horizon needed to achieve your goals
- Determine a financial strategy to help you meet your goals

VALIC is a leading provider of retirement plans and investment services*. Our longevity within the financial services industry and wide range of investment options means that we’ve helped hundreds of thousands of people, just like you, plan for and enjoy retirement. Most importantly, through our experience, our goal is to help you live retirement on your terms.

* Source: LIMRA, SRI Not-for-Profit Retirement Market Survey, 09/30/2017. Based on total assets in a survey of 25 major companies.

Seminar evaluation form

Date of seminar: _____ Name of presenter: _____

Would you like to schedule a complimentary consultation?

____ Yes ____ No

Name: _____

Day phone: _____

Evening phone: _____

Email address: _____

(Please indicate your preferred contact method.)

Please rate the overall seminar

Not very good 1 2 3 4 5 Excellent

1. What did you find of particular interest in today's seminar? _____

2. How could we improve this seminar? _____

3. What other topics would you like to learn more about? _____

4. Would any of your friends or associates benefit from this presentation?

If so, may we invite them to a future seminar?

Name: _____ Telephone: _____

Name: _____ Telephone: _____



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