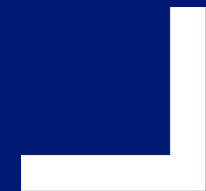




Thanks for joining

**Are you on track for the retirement
you envision?**

The workshop will start in **10** minutes.





**Are you on track
for the retirement
you envision?**

Find out with Retirement Pathfinder



Marissa Kerns
Senior Financial Advisor



Aleedra Price
Financial Advisor

Agenda

Introducing Retirement Pathfinder

A case study: Maria Davis

Answering other retirement questions



Introducing Retirement Pathfinder.®



Introducing Retirement Pathfinder

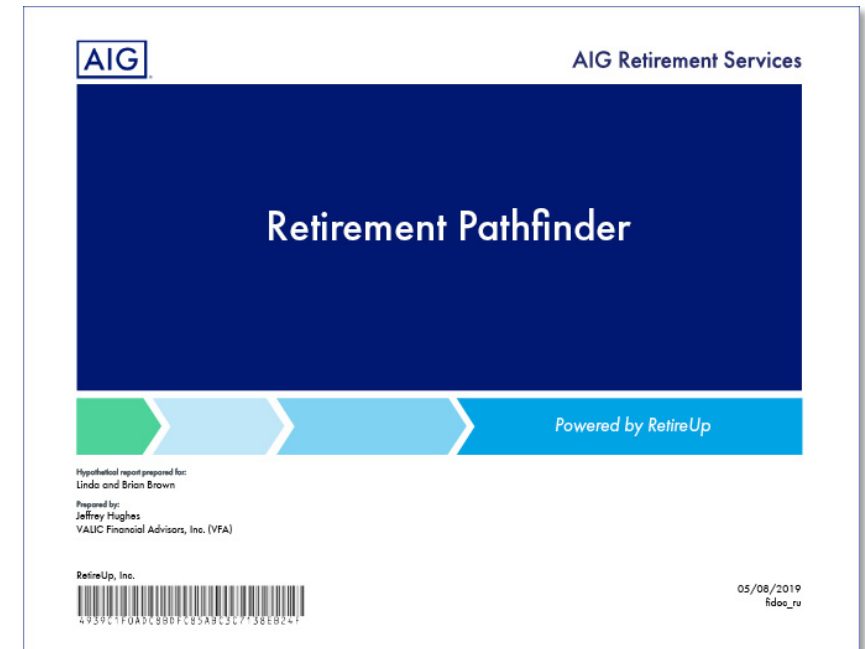
Write your own personalized retirement story

Quickly and graphically model retirement scenarios
with your financial professional

Receive engaging new insight on your retirement plan

Real-time answers to questions such as:

- Can I retire when I planned?
- Am I saving enough to achieve my retirement goals?
- Am I in danger of outliving or depleting my retirement savings?



Your personalized report

Introducing Retirement Pathfinder

Three broad categories of retirement savers

Employees who are:



Not currently enrolled or no longer contributing to a retirement savings plan



Currently enrolled in or saving to a retirement plan, but do not know the impact of the savings on their retirement



Nearing retirement and need to develop a retirement budget

Your workplace retirement plan

VALIC workplace supplemental retirement plan

You choose, or do both!

403(b)

Roth
403(b)

- Pre-Tax savings allows you to save more by deferring taxes until the funds are needed
- The more money saved, the higher potential for larger gains
- Roth 403b is an after-tax option for contributions, and the accumulated assets may not subject to taxation if withdrawals meet IRS requirements

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

² Roth contributions are after-tax contributions.

Plan highlights - Contributions

How much can you save in your plan?



You can contribute up to \$19,500 for 2021



“15-year rule”
catch-up contribution

\$3,000 annual limit

For participants who have under contributed in the past and have 15 years of service with eligible employers



Age-based
catch-up contribution

Up to \$6,500 in 2021

For participants age 50 or older



Questions ?





A case study: Maria Davis.



A case study: Maria Davis

Hypothetical client: “Maria Davis”

Age: 35	Annual Salary: \$50,000 (2% annual increase)	Retirement Age: 62
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- Estimated Retirement Expenses: \$45,000 (in today’s dollars with 2.5% inflation)
- Retirement Account Balance: \$40,000
- Retirement Contributions: \$2,600 annually
- Estimated Rate of Return: 7% before retirement; 4% after retirement
- Pension: \$35,000 at age 62 (0% annual increase)
- Social Security: \$3,505 monthly (future value at age 62; 2% annual increase)



A case study: Maria Davis

The screenshot displays the 'Client Information' page in a financial planning application. The interface includes a vertical sidebar on the left with navigation icons for Info, Sources, Expenses, Plan, Compare, and Presentation. The main content area is divided into several sections:

- Client Information:** A header section with an 'Info' icon and the title 'Client Information'. A red callout box labeled '1' points to this header.
- Client:** A section containing:
 - Full Name:** Fields for First Name (Maria), MI (empty), and Last Name (Davis).
 - Age:** A field containing the value 35.
 - Client - Retire and End Years:** A timeline visualization showing a horizontal bar with a green 'R' marker at age 62 (labeled 'Retire Age 62 (2047)') and a red 'E' marker at age 90 (labeled 'End Age 90 (2075)'). Above the bar are input boxes for 'Retire' (62) and 'End' (90). A red callout box labeled '2' points to the 'Retire' input box.
 - Salary:** A section with a dropdown menu set to 'Annual', an 'Amount' field containing '\$50,000', the word 'increases', and an 'Annual Growth' field containing '2%'. A red callout box labeled '3' points to the '\$50,000' field, and another red callout box labeled '4' points to the '2%' field.
- Spouse / Partner:** A section on the right with a '+ Spouse / Partner' button and a link that says 'Expand to enter spouse / partner information.'

A case study: Maria Davis

The screenshot displays the AIG Retirement Services interface for a client named Maria Davis, aged 35. The page is titled 'Expenses' and shows a table of expense entries. The table has columns for Description, Amount, Period, and Inflation Rate. One entry is visible: 'Essential Retirement Expenses' with an amount of \$50,000, a yearly period, and an inflation rate of 2.5%. A red circle labeled '2' points to the 'Expenses' option in the left sidebar. Another red circle labeled '1' points to the '2.5%' inflation rate value in the table.

Description	Amount	Period	Inflation Rate
Essential Retirement Expenses	\$50,000	Yearly	2.5%

A case study: Maria Davis

The image shows a screenshot of the AIG Retirement Income tool interface. The main screen is titled 'Sources' and has a sidebar with navigation options: Info, Sources, Expenses, Plan, Compare, and Presentation. The 'Sources' tab is selected. The main content area shows 'Income' and 'Assets' tabs, with 'Income' selected. A modal window titled 'Retirement Income' is open, showing a 'TYPE:' dropdown menu with the following options: Select..., Social Security, Pension, SPIA/DIA, Rental, and Other. The 'Social Security' option is selected. Three red circles with numbers 1, 2, and 3 are overlaid on the image. Circle 1 points to the 'Sources' tab in the sidebar. Circle 2 points to the 'Assets' tab in the main content area. Circle 3 points to the 'Social Security' option in the dropdown menu.

1

2

3

A case study: Maria Davis

Retirement Income - Social Security

The image shows a web interface for calculating Social Security retirement income. The main form has the following fields:

- DESCRIPTION:** Maria's Social Security
- INCOME:** Monthly (dropdown)
- Amount:** \$3,505 (input) / Annually: \$42,060
- STARTS AT:** (dropdown)
- ANNUAL INCREASE:** (slider)
- ENDS AT:** (dropdown)

A red circle with the number '1' has an arrow pointing to a 'QUICK CALC' button. A modal window titled 'Social Security Quick Calc provided by Social Security Online' is open over the form. The modal contains:

- CURRENT YEAR EARNINGS:** \$50,000 (input)
- SAVE AS MARIA'S SALARY?**
- ESTIMATED AGE:** 62 (input)
- ESTIMATED IN:** Inflated (future) Doll... (dropdown)
- CANCEL** (button) and **RUN ESTIMATE** (button)

A red circle with the number '2' has an arrow pointing to the 'ESTIMATED IN' dropdown menu in the modal.

A case study: Maria Davis

Retirement Income - Social Security

DESCRIPTION:

INCOME:

Annually: \$42,060

STARTS AT:

Maria's Age: 62 / Year: 2047

ANNUAL INCREASE:

ENDS AT:

1

CONTINUE

A case study: Maria Davis

The image shows a screenshot of the AIG Retirement Services web application. The main page is titled 'Sources' and has a sidebar with navigation options: Info, Sources, Expenses, Risk, Plan, Compare, and Presentation. The 'Sources' section is active, showing tabs for 'Income', 'Assets', and 'Life Insurance'. Below the tabs is a table with columns for 'Description' and 'Type'. At the bottom of the main page are two buttons: 'CONTINUE' and 'ADD INCOME SOURCE'. A modal window titled 'Retirement Income' is open over the main page. It has a close button in the top right corner. The modal contains a 'TYPE:' label and a dropdown menu. The dropdown menu is open, showing a list of options: 'Select...', 'Social Security', 'Pension', 'SPIA/DIA', 'Rental', and 'Other'. The 'Pension' option is highlighted. A red circle with the number '1' is positioned to the left of the modal, with a red arrow pointing from it to the dropdown menu. At the bottom of the modal is a 'CONTINUE' button.

1

Retirement Income

TYPE:

- Select...
- Social Security
- Pension
- SPIA/DIA
- Rental
- Other

CONTINUE

A case study: Maria Davis

Retirement Income - Pension

DESCRIPTION:

First Estimate

INCOME:

1 Monthly: \$2,917

STARTS AT:

2 Year: 2047

Second Estimate

Choose to calculate the benefits of delaying pension or penalty of taking pension early. If you enter a second estimate your start date will automatically follow any retirement date changes made on the retirement plan.

Social Security Income Reduction

Choose to modify Pension Payment when Social Security Payments Start.

3

INTEREST TYPE:

AMOUNT:

SURVIVOR BENEFIT:

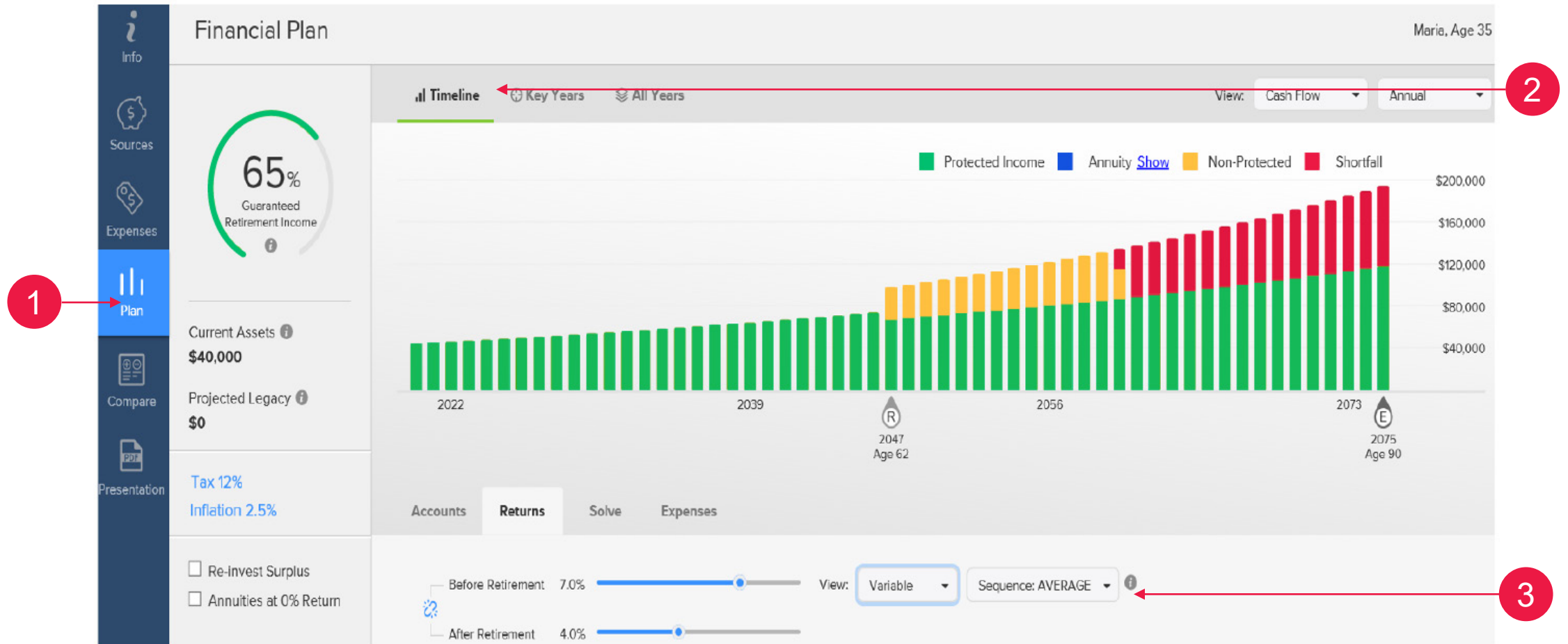
A case study: Maria Davis

The image shows a screenshot of the AIG Retirement Services interface. On the left, a vertical navigation menu contains icons for Info, Sources, Expenses, Risk, Plan, Compare, and Presentation. The 'Sources' icon is highlighted with a red circle labeled '1'. A red arrow points from this circle to the 'Assets' tab in the top navigation bar. Below the navigation, there are buttons for 'CONTINUE' and 'ADD ASSET', with a red circle labeled '2' pointing to the 'ADD ASSET' button. A modal window titled 'Assets' is open in the center. It contains four fields: 'TAX STATUS:' with a dropdown menu showing 'Qualified' (pointed to by a red circle labeled '3'), 'ACCOUNT TYPE:' with a dropdown menu showing 'Select', 'ASSET TYPE:' with a dropdown menu showing '403(b)' (pointed to by a red circle labeled '4'), and 'DESCRIPTION:'. At the bottom of the modal is a blue button labeled 'SAVE & CONTINUE'.

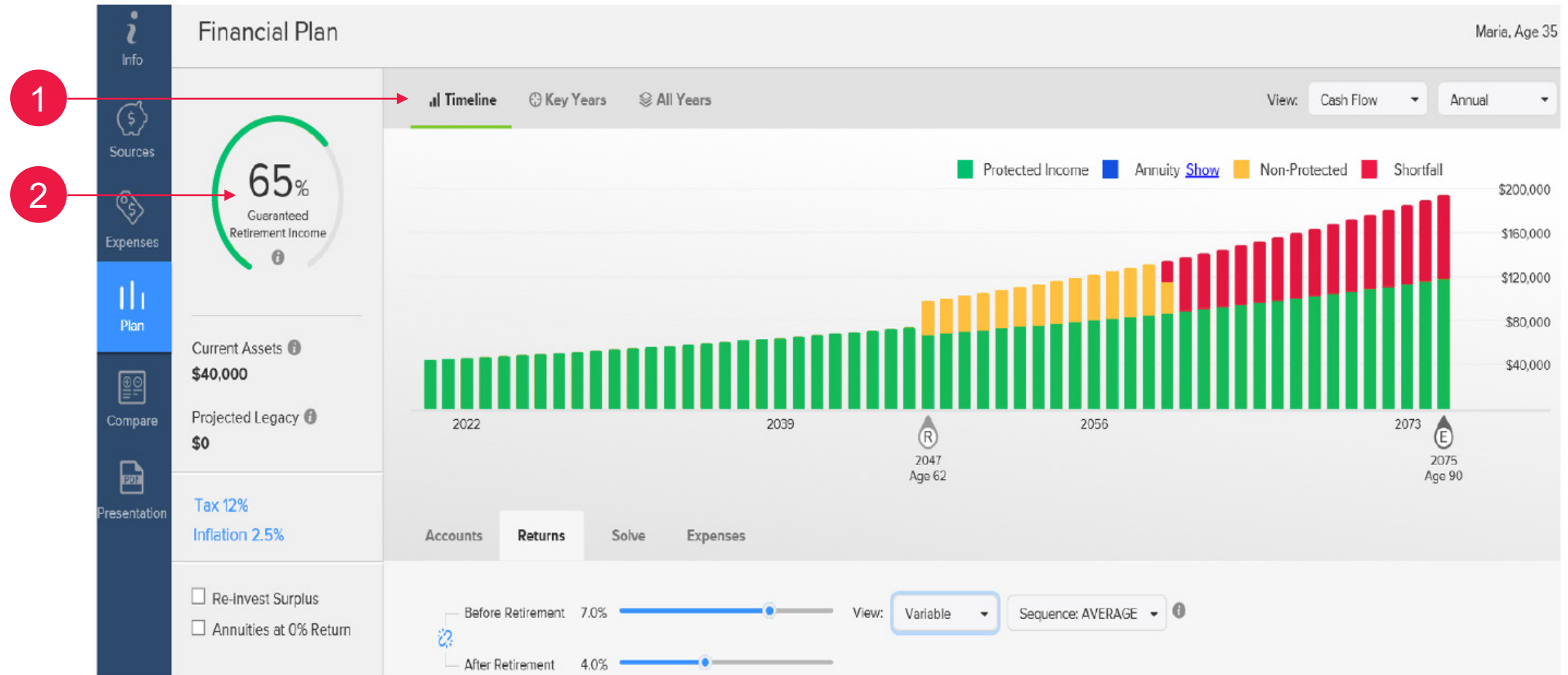
A case study: Maria Davis

ASSET TYPE:	Investment Account (ex: Stocks/Mutual Funds) ← 1
DESCRIPTION:	Maria's 403(b) <small>Describe at the account level rather than a specific security or investment. Ex: John's IRA or John's Brokerage Account.</small>
Value	
BALANCE:	\$40,000 ← 2
RETURNS:	Control on the Planning page ▼
EMPLOYEE CONTRIBUTION:	Annual ▼
	\$2,600 ← 3
EMPLOYER CONTRIBUTION:	None ▼
CONTRIBUTION STARTS:	Now ▼
CONTRIBUTION STOPS:	Retirement ▼
Maria's Age: 62 / Year: 2047	

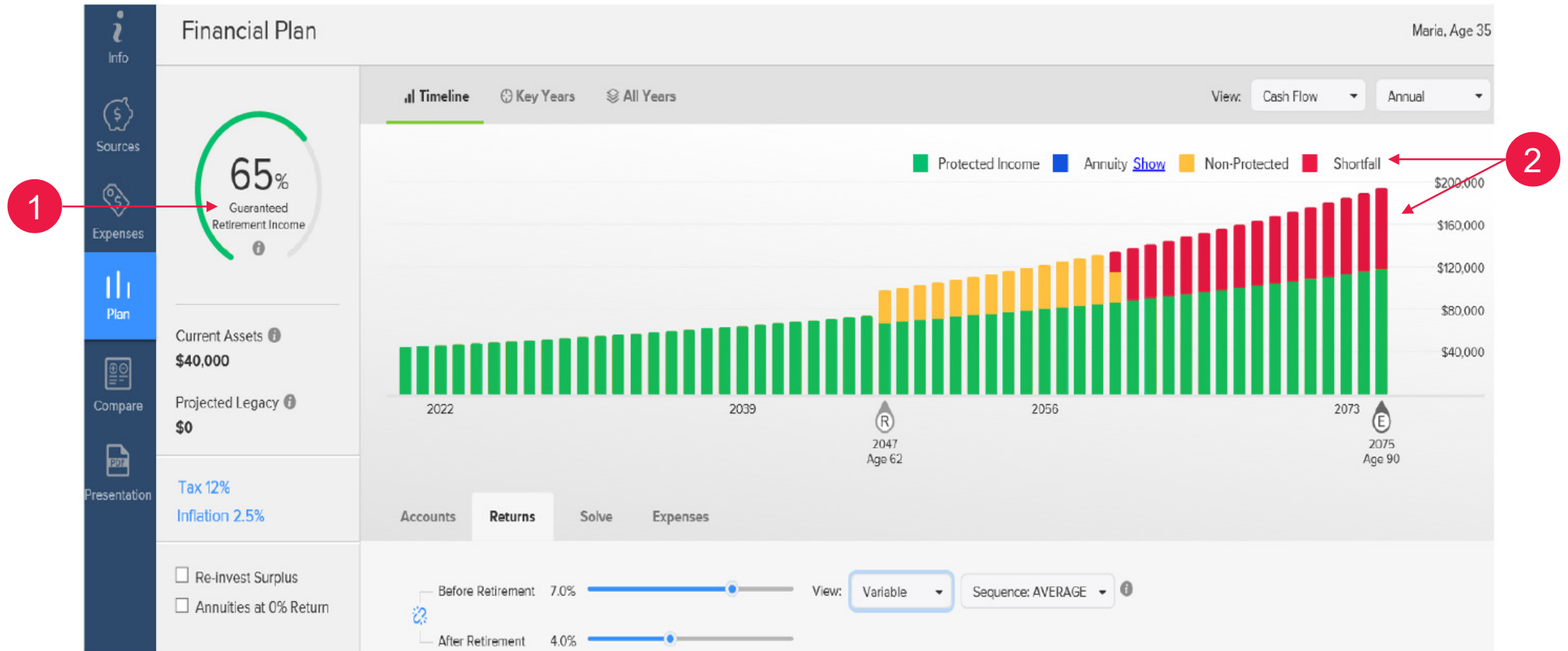
A case study: Maria Davis



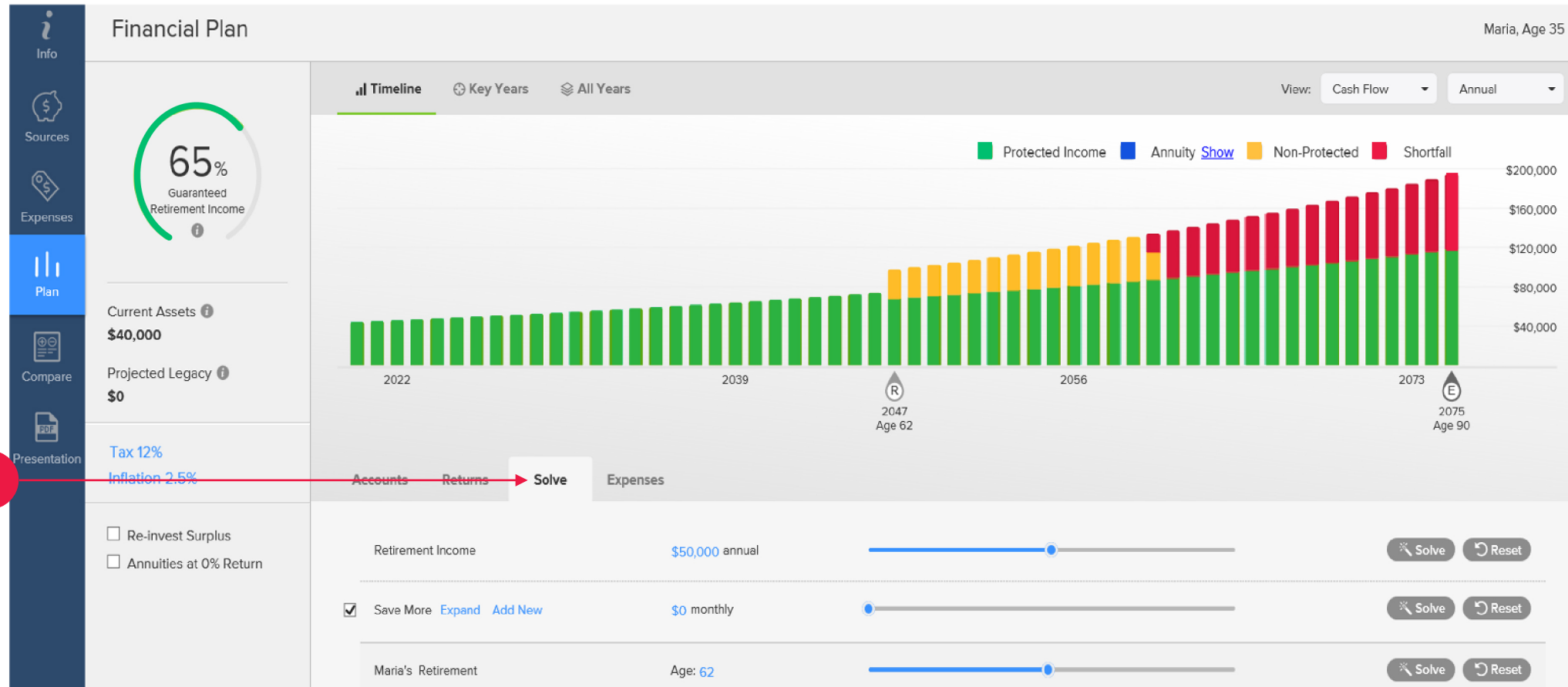
A case study: Maria Davis



A case study: Maria Davis



A case study: Maria Davis



1

A case study: Maria Davis

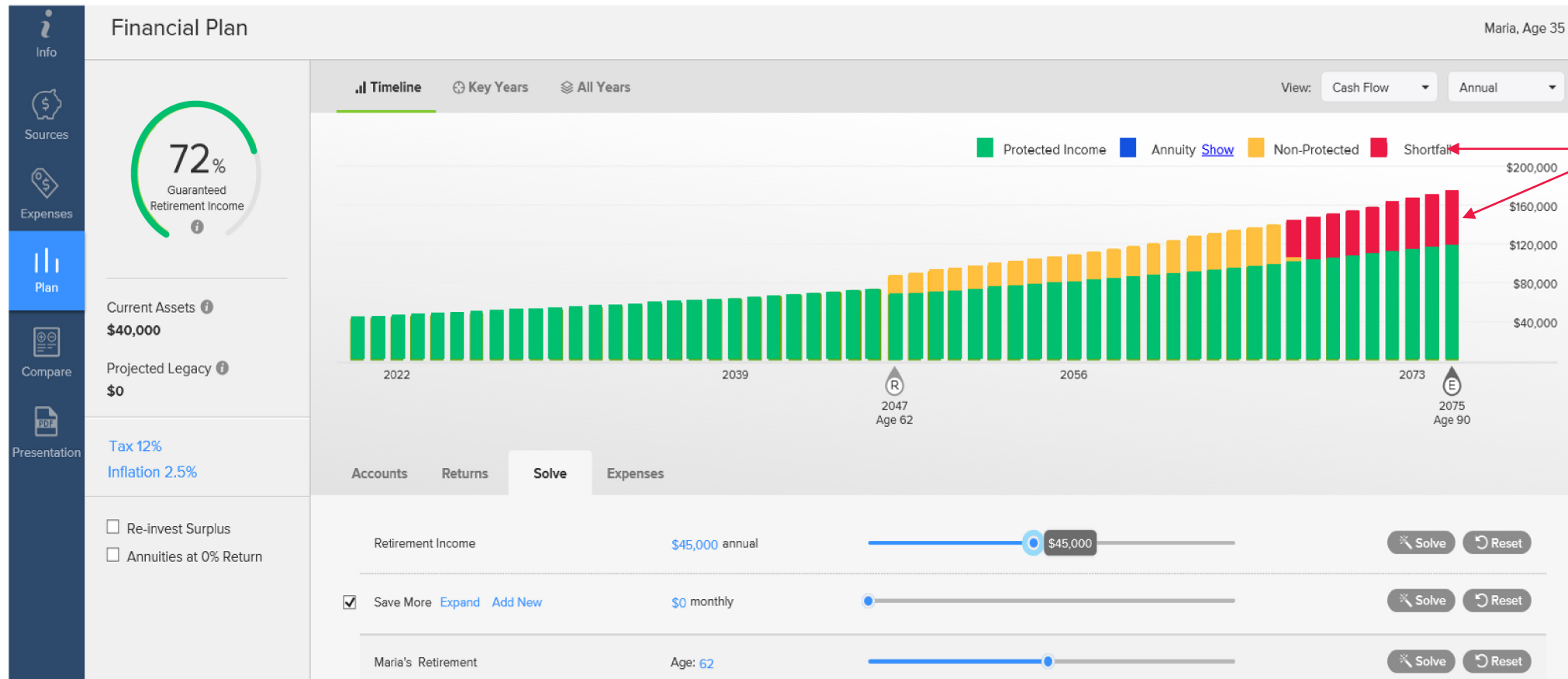
The screenshot displays a software interface with a top navigation bar containing four tabs: 'Accounts', 'Returns', 'Solve', and 'Expenses'. The 'Solve' tab is currently selected. Below the navigation bar, there are three main rows of controls, each with a 'Solve' and 'Reset' button. The first row is for 'Retirement Income', showing a value of '\$45,000 annual' and a slider. A red circle with the number '1' and an arrow points to the 'Retirement Income' label. The second row is for 'Maria's Retirement', showing 'Age: 62' and a slider. The third row is for 'Maria's End', showing 'Age: 90' and a slider. Below these rows, there are two checkboxes: 'Save More' and 'Life Insurance', both of which are currently unchecked. A dashed horizontal line is positioned below the 'Life Insurance' checkbox.

Parameter	Value	Control	Buttons
Retirement Income	\$45,000 annual	Slider	Solve, Reset
Maria's Retirement	Age: 62	Slider	Solve, Reset
Maria's End	Age: 90	Slider	Reset

Save More




Life Insurance




A case study: Maria Davis






A case study: Maria Davis

Accounts Returns **Solve** Expenses

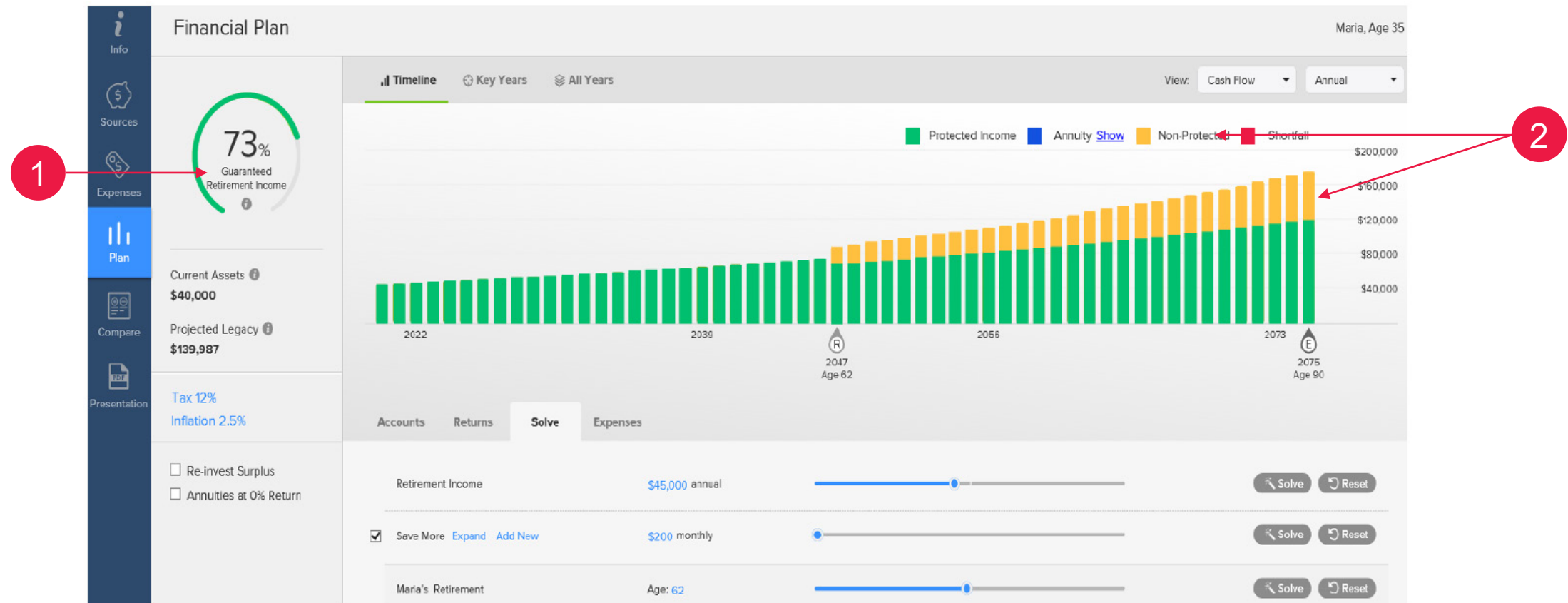
Retirement Income \$45,000 annual   

Save More [Expand](#) [Add New](#) \$200 monthly   

Maria's Retirement Age: 62   

1 →

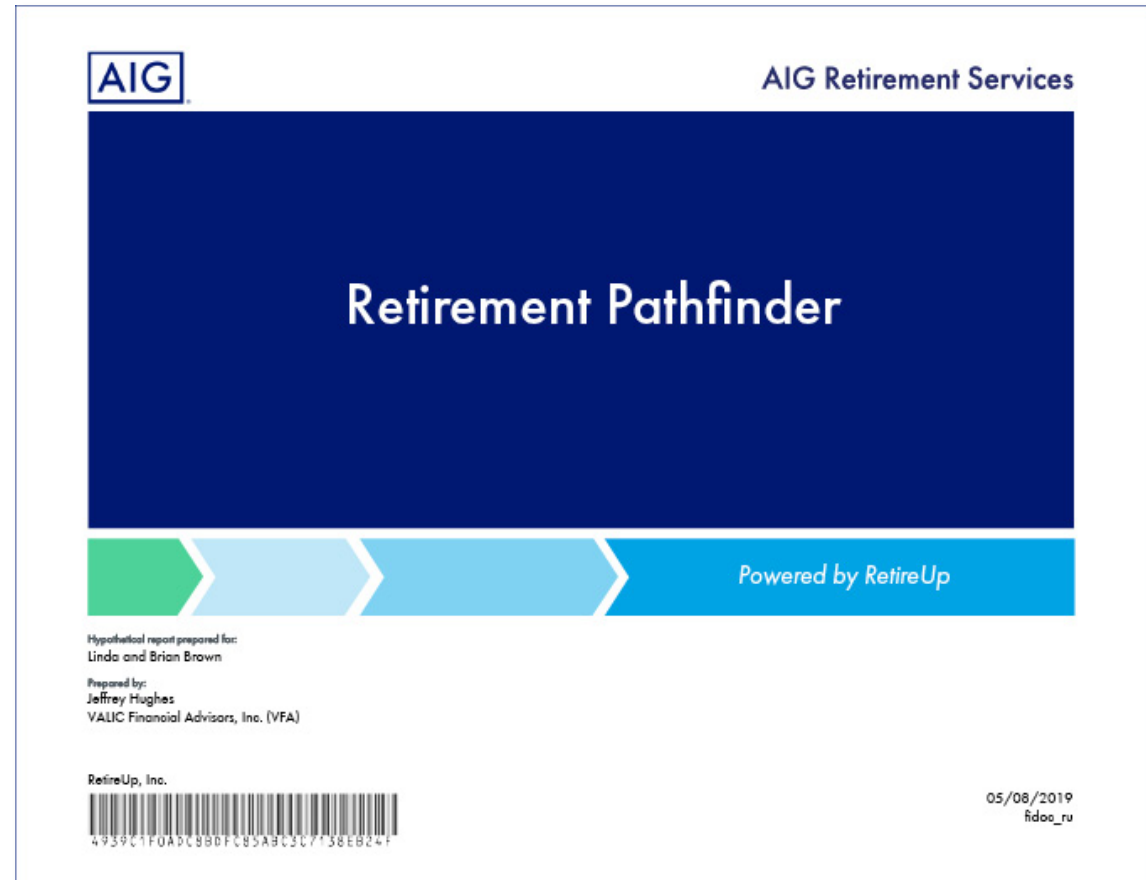
A case study: Maria Davis



Not an actual case and is a hypothetical representation for illustrative purposes only. Figures are based on an annual 7% rate of return and a 22% federal marginal income tax bracket. 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 in addition to ordinary income tax. Partial withdrawals may reduce benefits and contract value. Fees and charges, if applicable, are not reflected in this example and would reduce the results shown. Remember, investing involves risk, including possible loss of principal.

A case study: Maria Davis

Once the plan is finalized, your financial professional can provide an electronic or physical copy of the analysis for your records.





**Answering other
retirement
questions.**



Answering other retirement questions

Additional questions Retirement Pathfinder can help answer include:

Is it possible to guarantee my retirement income?

How do I convert retirement savings into income?

What happens if I die prematurely?



Answering other retirement questions

Get more control over your retirement savings strategy

Contact your financial advisor to make an appointment for a Retirement Pathfinder analysis and get answers to your important retirement questions.

The image shows the cover page of an AIG Retirement Services report titled "Retirement Pathfinder". The page features the AIG logo in the top left corner and "AIG Retirement Services" in the top right. The main title "Retirement Pathfinder" is centered in a large, white font on a dark blue background. Below the title is a decorative horizontal bar with three chevron shapes pointing right, transitioning from green to light blue to dark blue. The text "Powered by RetireUp" is positioned on the right side of this bar. Below the bar, the text reads: "Hypothetical report prepared for: Linda and Brian Brown", "Prepared by: Jeffrey Hughes", and "VALIC Financial Advisors, Inc. (VFA)". At the bottom left, there is a barcode with the number "493941F0A9L980FL85A8C5C7738E8C4F" underneath it. At the bottom right, the date "05/08/2019" and the code "fdoo_ru" are displayed.

Answering other retirement questions

Schedule an appointment today!

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



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Thank you!

Questions?



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