Conquering student loan debt

Education Program Workbook

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

AIG Retirement Services
Getting started

About your workbook

This workbook is designed as an interactive guide to help reinforce the major points covered today. Use it to jot down notes about items that are important to you. Also, be sure to note the action steps included in each section. These steps will help you start right away as you plan to reach your financial goals.
The student loan crisis

AIG Retirement Services recognizes the overwhelming need to assist employees in their journey to pay off student loan debt while also trying to manage daily expenses and save for retirement. We are committed to helping families and individuals manage the debt that they have and leverage opportunities to avoid, reduce or even eliminate loans through a variety of programs.

Student loan debt: Did you know?

- **$37,172** When they graduate, the average student loan borrower has $37,172 in student loans
- **$1.5 trillion** Americans owe almost $1.5 trillion in student loan debt, more than auto and credit card debt, exceeded only by home mortgages
- **$393** The Federal Reserve estimated that the average monthly student loan payment in 2016 was $393


Student loan debt by generation

- **Gen Z** $11,830
- **Millennials** $33,579
- **Gen X** $39,802
- **Baby Boomers** $36,246

Rising student loan rates

2017 – 2018 academic year

- Undergraduate federal loan rates increased from 3.76% to 4.45%.
- Graduate student loan rates from 5.31% to 6%.
- Grad Plus and Parent Plus loans rose from 6.31% to 7%.

Managing student loan debt

You should know that there are a number of programs available that are designed to help certain professions manage or reduce student loans. Some programs are nationally sponsored while others may be regional. There are programs available for teachers, doctors, lawyers, public service employees and more. This workbook will focus on the general population.

Older Americans

Student loan debt among older Americans

Older Americans represent the fastest-growing segment of the U.S. student loan market¹

2.8 million²

Americans over age 60 with outstanding student loan debt

$66.7 billion²

Student loan debt older Americans are now carrying into retirement

Nearly 40%³

Americans over age 65 in default on their federal student loans

73%²

Older Americans have loans to finance children’s and grandchildren’s education

² The Student Loan Crisis of Older Americans, Forbes, January 6, 2017.

Social Security offset

- Student loan in default may be certified as eligible for offset, which is garnishment
- Certain monthly federal payments, such as tax refunds and Social Security benefits, are used to offset the defaulted loan
- In 2015, seniors had $171 million garnished from their Social Security and disability benefits due to their loan defaults
- Government may not garnish more than 15% of a senior’s Social Security benefit or any amount that cuts their checks below $750 a month
- 75% of older borrowers were subject to offset on loans for their own education

What to do if you are struggling with student loan debt?

- Seek a payment plan to lower your monthly bill
  - Consolidation
  - Income-driven repayment plans
- Understand your rights and responsibilities as a co-signer
- Know how to protect your Social Security income
- File a complaint

Temporary Expanded Public Service Forgiveness

The Consolidated Appropriations Act, 2018 provided limited, additional conditions under which you may become eligible for loan forgiveness if some or all of the payments you made on your William D. Ford Federal Direct Loan (Direct Loan) Program loans were under a nonqualifying repayment plan for Public Service Loan Forgiveness (PSLF). The U.S. Department of Education (ED) is referring to this reconsideration as the Temporary Expanded Public Service Loan Forgiveness (TEPSLF) opportunity.

To qualify for loan forgiveness under the TEPSLF opportunity you must have:

• Submitted the Public Service Loan Forgiveness (PSLF): Application for Forgiveness (PSLF application) and had that application denied only because some or all of your payments were not made under a qualifying repayment plan for PSLF
• Had at least 10 years of full-time employment certified by a qualifying employer and approved by FedLoan Servicing, ED’s federal loan servicer for the PSLF Program
• Met the TEPSLF requirement for the amount you paid 12 months prior to applying for TEPSLF and the last payment you made before applying for TEPSLF to be at least as much as you would have paid under an income-driven repayment plan; and
• Made 120 qualifying payments under the new requirements for TEPSLF while working full-time for your qualifying employer or employers
• At a minimum, a qualifying monthly payment is a payment you made:
  — After October 1, 2007
  — For the full amount due as shown on your bill
  — No later than 15 days after the due date
  — While employed full time by a qualifying employer

Note: Only Direct Loans are eligible for TEPSLF
Loans and tax responsibilities

Loan forgiveness

• Student loan cancellation
You may not have to include any amount of income for tax purposes if you work:
  — For a certain period of time
  — In certain professions (medicine, nursing, teaching and law)
  — For any of a broad class of employers

(The cancellation of your loan won’t qualify for tax-free treatment if it is cancelled due to unsatisfactory services you performed for the educational institution that made the loan or other organization that provided the funds.)

• Student loan repayment assistance
  — The National Health Service Corps (NHSC) Loan Repayment Program
    (NHSC Loan Repayment Program)
  — A state education loan repayment program eligible for funds under the Public Health Service Act
  — Any other state loan repayment or loan forgiveness program that is intended to provide for the increased availability of health services in underserved or health professional shortage areas

Source: Tax Benefits for Education. Irs.gov, Publication 970.

Notes: ___________________________________________
Repayment plans

Ineligible for student loan forgiveness or cancellation?

Not everyone qualifies for student loan forgiveness programs or cancellation. But you still have other options to help you manage the debt. The key is to talk to your lender and explore all of your options, so you can effectively manage your student loans.

Options to consider

<table>
<thead>
<tr>
<th>Loan deferment</th>
<th>Loan forbearance</th>
<th>Direct consolidation loan</th>
<th>Private consolidation loan</th>
</tr>
</thead>
</table>
| • Delays payments for months or years while pursuing a degree  
• Must be requested directly from the lender to avoid defaulting on a loan due to missed payments | • Allows borrower to temporarily stop making payments or reduce the amount paid  
• Borrower is responsible for paying accrued interest during any break in making payments | • Allows borrower to combine multiple federal education loans | • Allows borrower to combine multiple private education loans  
• Cannot be consolidated with federal student loans |
Student loan repayment plans

Most borrowers will default to the standard repayment plan, but you should know about alternative repayment plans.

<table>
<thead>
<tr>
<th>Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard Repayment Plan</td>
<td>Default repayment plan established once you graduate from college, unless you enroll in a different repayment plan with your lender</td>
</tr>
<tr>
<td>Graduated Repayment Plan</td>
<td>Starting repayment amount is lower than the Standard Repayment Plan, but it increases every two years</td>
</tr>
<tr>
<td>Extended Repayment Plan</td>
<td>Repayment will be for 25 years, instead of the standard 10 years</td>
</tr>
<tr>
<td>Income-Driven Repayment Plan</td>
<td>Lowers your monthly loan payment amount based on your income</td>
</tr>
</tbody>
</table>
**Types of income-driven repayment plans**

Income-driven repayment plans are designed to make your student loan debt more manageable by reducing your monthly payment amount. Most federal student loans are eligible for at least one income-driven repayment plan, so if you are struggling to make your monthly federal student loan payments, one of these three income-driven plans may be able to help:

<table>
<thead>
<tr>
<th>Type</th>
<th>Payment amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income-Based Repayment (IBR)</td>
<td>Ties what your monthly payment is to your discretionary income and forgives any leftover balance at the end of the repayment period.</td>
</tr>
<tr>
<td></td>
<td>• For loans prior to July 1, 2014, payment amount is generally 15% of borrower’s discretionary income, but never more than the 10-year Standard Repayment Plan amount. Offers forgiveness after 25 years.</td>
</tr>
<tr>
<td></td>
<td>• For loans on or after July 1, 2014, payment amount is generally 10% of borrower’s discretionary income, but never more than the 10-year Standard Repayment Plan amount. Offers forgiveness after 20 years.</td>
</tr>
<tr>
<td>Pay-As-You-Earn (PAYE)</td>
<td>For graduates who first borrowed federal student loans after October 1, 2007, and took out an additional loan after October 1, 2011.</td>
</tr>
<tr>
<td></td>
<td>• Payment amount is generally 10% of borrower’s discretionary income, but never more than the 10-year Standard Repayment Plan amount.</td>
</tr>
<tr>
<td>Income Contingent Repayment (ICR)</td>
<td>For borrowers with federal direct loans only. Your income and tax filing status and the number of people in your household determine your monthly payment. Offers forgiveness after 25 years.</td>
</tr>
<tr>
<td></td>
<td>• 20% of your discretionary income, or</td>
</tr>
<tr>
<td></td>
<td>• What you would pay on a repayment plan with a fixed payment over the course of 12 years, adjusted according to your income.</td>
</tr>
</tbody>
</table>

Loan repayment responsibility after borrower’s death

For most borrowers, student loans are a lifelong debt, one that they have to keep servicing year after year. But what happens when the borrower of a student loan dies? The answer depends on the situation along with the lending institution. This is because student debt is unlike other forms and types of debt, which generally require collateral, or which are based on an expectation of future value appreciation. Much will depend on what type of lender the deceased student used for the loan.

<table>
<thead>
<tr>
<th>Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal student loan (with or without co-signer)</td>
<td>The loan is forgiven and no one owes any money</td>
</tr>
<tr>
<td>Federal PLUS loan</td>
<td>Loan is forgiven but the parents (or spouse) will owe taxes on the forgiven loan</td>
</tr>
<tr>
<td>Private lender with co-signer</td>
<td>The loan is not forgiven and the co-signer owes the remaining balance</td>
</tr>
<tr>
<td>Private lender without co-signer</td>
<td>The loan is not forgiven and the lender will attempt to collect the amount due from the estate of the student</td>
</tr>
</tbody>
</table>

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**Student loan default and delinquency repayment options**

Direct Federal student loans go into default after 270 days of non-payment; Federal Family Education Loans go into default after 330 days of non-payment.

Defaulting on a federal student loan carries severe consequences, often worse than defaulting on a credit card or any other bill payment. Some consequences may include:

- Entire unpaid balance of loan and interest becomes due and payable immediately
- Lose eligibility for deferment, forbearance and any repayment plans
- You lose eligibility for additional federal student aid
- Loan is assigned to a collection agency and reported to credit bureaus
- Student loan debt will increase
- You are subject to wage garnishment by your employer and legal action by lender

Reestablishing credit and recovering from your federal student loan going into default can take years, and in some states, defaulting can cost you your job.


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**Student loan default and delinquency repayment options**

You’ll become delinquent on a federal student loan after you miss just one payment, and your account will remain in delinquency until you catch up on whatever the government says you owe (likely your past due balance for the payment you missed, plus whatever is currently due).

But once your loan has been delinquent for 90 days, your student loan servicer will report this delinquency status to the three major credit bureaus. This official delinquency status on your credit report will negatively impact your credit score, making it harder or less affordable to:

- Open credit cards
- Sign up for utilities without a deposit
- Get renter’s, home owner’s or auto insurance
- Get a cell phone plan
- Get approval to rent an apartment

Options for repaying defaulted federal student loans
If your federal student loan goes into default, the U.S. Department of Education offers four voluntary ways to get out of default. If the federal government takes action, there are three ways they will pursue repayment.

<table>
<thead>
<tr>
<th>Voluntary</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment in full</td>
<td>Borrower agrees to pay the entire balance owed</td>
</tr>
<tr>
<td>Compromise</td>
<td>Borrower agrees to a reduced overall payment to satisfy the debt(s) in full</td>
</tr>
<tr>
<td>Loan consolidation</td>
<td>Borrower agrees to combine multiple federal student loans into one loan and resume repayment</td>
</tr>
<tr>
<td>Loan rehabilitation</td>
<td>Borrower agrees to make nine on-time monthly payments within 10 months</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Involuntary</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Treasury Offset Program</td>
<td>After notification from the Department of Education, the Department of the Treasury or states offset certain federal or state payments owed to the borrower, such as federal or state income tax refunds and Social Security retirement or disability benefits</td>
</tr>
<tr>
<td>Wage garnishment</td>
<td>Education requires borrower’s employer to withhold funds from borrower’s pay and send the funds to Department of Education</td>
</tr>
<tr>
<td>Litigation</td>
<td>After referral from Department of Education, Department of Justice begins litigation against the borrower</td>
</tr>
</tbody>
</table>
Retirement planning

Participate in your employer-sponsored retirement plan

Your student loan debt may have an impact on your retirement planning. It is very important that as you work toward eliminating your debt, you have a plan in place to help you save for retirement. Participating in your employer-sponsored retirement plan is a way of helping you build your retirement savings while paying yourself first—before all the expenses you have allocated on your budget.

Benefits of participating

- **Automated savings**
  - Automatic payroll deduction

- **Tax advantages**
  - Tax-deferred growth

- **Matching contributions**
  - Helps increase your savings

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Student loan debt could greatly affect retirement savings

The financial fallout of student loans can greatly affect retirement planning. According to a recent survey, workers with student loans participate in employer-sponsored retirement plans at a lower rate than those without debt.* The most common matching contribution percentage by employers is 6%. Take a look at this chart which compares employees’ percentage contribution to their workplace retirement plan, based on their student loan debt. More than half of workers with student loans invest five percent or less of their salaries to a workplace retirement plan, missing out on the full employer match. Over time, this could add up to thousands of dollars of missed savings.

*Student Loans Hurting Worker’s Ability to Save for Retirement. AON Hewitt Survey. October 18, 2016.

Percent of salary contributed to retirement plans

Monthly payments under IBR

The Federal Poverty Level (FPL) is a measure of income level issued annually by the Department of Health and Human Services. Federal poverty levels are used to determine your eligibility for certain programs and benefits.

The following are FPL amounts currently used by DOE for IBR (01/01/2020).

<table>
<thead>
<tr>
<th>Income</th>
<th>2020 Federal Poverty Level (FPL)</th>
<th>150% of FPL</th>
<th>20,000</th>
<th>30,000</th>
<th>40,000</th>
<th>50,000</th>
<th>60,000</th>
<th>100,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>150% of FPL</td>
<td>$12,490 for individuals</td>
<td>$18,735</td>
<td>10%</td>
<td>$16</td>
<td>$99</td>
<td>$183</td>
<td>$266</td>
<td>$349</td>
</tr>
<tr>
<td>150% of FPL</td>
<td>$16,910 for a family of 2</td>
<td>$25,365</td>
<td>10%</td>
<td>$0</td>
<td>$47</td>
<td>$130</td>
<td>$214</td>
<td>$297</td>
</tr>
<tr>
<td>150% of FPL</td>
<td>$21,330 for a family of 3</td>
<td>$31,995</td>
<td>10%</td>
<td>$0</td>
<td>$0</td>
<td>$78</td>
<td>$161</td>
<td>$245</td>
</tr>
<tr>
<td>150% of FPL</td>
<td>$25,750 for a family of 4</td>
<td>$38,625</td>
<td>10%</td>
<td>$0</td>
<td>$0</td>
<td>$26</td>
<td>$109</td>
<td>$193</td>
</tr>
<tr>
<td>150% of FPL</td>
<td>$30,170 for a family of 5</td>
<td>$45,255</td>
<td>10%</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$57</td>
<td>$140</td>
</tr>
<tr>
<td>150% of FPL</td>
<td>$34,590 for a family of 6</td>
<td>$51,885</td>
<td>10%</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$5</td>
<td>$88</td>
</tr>
<tr>
<td>150% of FPL</td>
<td>$39,010 for a family of 7</td>
<td>$58,515</td>
<td>10%</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$36</td>
</tr>
<tr>
<td>150% of FPL</td>
<td>$43,430 for a family of 8</td>
<td>$65,145</td>
<td>10%</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
</tbody>
</table>


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Calculating repayment: How much can you save?

Let’s consider a hypothetical scenario of a first-year teacher earning $39,500 per year, single, with no dependents. Based on the calculations detailed below, this person will be saving over $115,000 in student loan payments! With those savings, they should be able to afford to contribute at least $50 a paycheck to their workplace retirement plan.

<table>
<thead>
<tr>
<th>Estimate of payments (Income Sensitive Plan)</th>
<th>Standard repayment</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Public Sector Loan Forgiveness</strong></td>
<td></td>
</tr>
<tr>
<td>Interest rate</td>
<td>6.80%</td>
</tr>
<tr>
<td>Balance</td>
<td>$50,000</td>
</tr>
<tr>
<td>Monthly payment</td>
<td>$178.42</td>
</tr>
<tr>
<td><strong>10-year repayment</strong></td>
<td></td>
</tr>
<tr>
<td>Interest rate</td>
<td>6.80%</td>
</tr>
<tr>
<td>Monthly payment</td>
<td>$575.42</td>
</tr>
<tr>
<td>Annual savings</td>
<td>$4,763.96</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Month</th>
<th>Remaining balance</th>
<th>Your monthly payment</th>
<th>Interest</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$50,000.00</td>
<td>$178.42</td>
<td>$283.33</td>
<td>$50,104.91</td>
</tr>
<tr>
<td>12</td>
<td>$51,187.31</td>
<td>$178.42</td>
<td>$290.06</td>
<td>$51,298.95</td>
</tr>
<tr>
<td>24</td>
<td>$52,569.56</td>
<td>$178.42</td>
<td>$297.89</td>
<td>$52,689.03</td>
</tr>
<tr>
<td>36</td>
<td>$54,048.78</td>
<td>$178.42</td>
<td>$306.28</td>
<td>$54,176.64</td>
</tr>
<tr>
<td>48</td>
<td>$55,631.80</td>
<td>$178.42</td>
<td>$315.25</td>
<td>$55,768.62</td>
</tr>
<tr>
<td>60</td>
<td>$57,325.80</td>
<td>$178.42</td>
<td>$324.85</td>
<td>$57,472.30</td>
</tr>
<tr>
<td>72</td>
<td>$59,138.80</td>
<td>$178.42</td>
<td>$335.12</td>
<td>$59,295.50</td>
</tr>
<tr>
<td>84</td>
<td>$61,078.93</td>
<td>$178.42</td>
<td>$346.11</td>
<td>$61,246.62</td>
</tr>
<tr>
<td>96</td>
<td>$63,155.17</td>
<td>$178.42</td>
<td>$357.88</td>
<td>$63,334.63</td>
</tr>
<tr>
<td>108</td>
<td>$63,377.08</td>
<td>$178.42</td>
<td>$370.47</td>
<td>$65,569.13</td>
</tr>
<tr>
<td>120</td>
<td>$67,754.89</td>
<td>$178.42</td>
<td>$383.94</td>
<td>$67,960.41</td>
</tr>
</tbody>
</table>

**How much did you save?**

- Total interest rate saved over 10 years: $47,640
- Total principal forgiven: $67,960
- Total amount of savings: $115,600.01

Source: StudentLoanHero.com
Consider working with AIG Retirement Services.

Also consider the assistance of a financial professional if you need guidance with managing your debt. A financial advisor can help you:

• Review your debt and help develop a budget
• Prioritize your financial goals
• Determine the time horizon needed to achieve your goals
• Determine a financial strategy to help you meet your goals

AIG Retirement Services is a leading provider of retirement plans and investment services.* Our longevity 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, 09/30/2019. Based on total assets in a survey of 25 major companies.
### Helpful resources

<table>
<thead>
<tr>
<th>Agency</th>
<th>Contact information</th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S. Department of Education</td>
<td>Ed.gov</td>
</tr>
<tr>
<td>Federal Student Aid Information Center (FSAIC)</td>
<td>Studentaidhelp.ed.gov1-800-4-FED-AID (1-800-433-3243)</td>
</tr>
<tr>
<td>FSAIC - FAFSA Application</td>
<td>Fafsa.ed.gov</td>
</tr>
<tr>
<td>Federal Student Loan Support Center</td>
<td>Studentloans.gov/myDirectLoan/contactUs1-800-557-7394</td>
</tr>
<tr>
<td>Debt Management and Collections System</td>
<td><a href="http://www.myeddebt.ed.gov1-800-621-3115">www.myeddebt.ed.gov1-800-621-3115</a></td>
</tr>
<tr>
<td>IBRinfo – Initiative of the Institute for College Access &amp; Success</td>
<td>Ibrinfo.org</td>
</tr>
</tbody>
</table>

**Notes:**

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Student Loan Repayment Estimator

- Log on to StudentLoans.gov
- Select “Repayment Estimator”
- Follow instructions and add your loans (loans must be Direct Loans to qualify)
- Consolidate non-Direct loans if needed
- Look at “Pay as You Earn” amount
- You will most likely want to select the lowest payment amount
Retirement Pathfinder®

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?
Now that we have explored different aspects of student loans and financial planning, let’s conclude by putting this information together. Once you know your options for managing your student loan debt, consider using financial calculators which are great tools to help keep your budget and finances on track. Financial calculators can help you assess financial shortfalls and uncover areas for improvement and growth. To assist with your budgeting efforts and overall financial plan, we offer several financial calculators in the Education Center section on aig.com/RetirementServices.

Using financial calculators

- Savings calculator
- Debt calculator
- Retirement planning calculator
Evaluation Form

Date of presentation: ___________________________ Name of presenter: _______________________________

Are you a current AIG Retirement Services client? ____Yes ____No

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 presentation? ________________________________________
   ___________________________________________________________________________________________
   ___________________________________________________________________________________________

2. How could we improve this presentation? _________________________________________________________
   ___________________________________________________________________________________________
   ___________________________________________________________________________________________

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 presentation? ______

Name: ______________________________________ Telephone: _____________________________________

Name: ______________________________________ Telephone: _____________________________________

Name: ______________________________________ Telephone: _____________________________________
Anyone can save for retirement. You just need the right plan. And the right guidance. We can help you with both.

To watch a free educational video about Retirement Pathfinder®, download a QR reader at your App Store.

After downloading the QR reader to your smartphone, take a picture of or scan the image and the video will automatically begin downloading to your phone.
Helping you plan for and achieve your long-term goals is what AIG Retirement Services is all about. We call it being FutureFIT® — which stands for Freedom. Individually Tailored.® FutureFIT is about owning your future — living tomorrow the way you choose — and enjoying life the way you want.

Since 1955, we’ve helped millions of individuals plan and save for the future they envision. And we can help you, by offering a more personal experience, using powerful technology paired with one-on-one service. We’ll show you simple, actionable steps to take, to help achieve the life you want to live.

Our goal is to help you feel confident about your future.

Your Future is Calling. Meet It with Confidence.

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