Turn-by-turn investment advice

Guided Portfolio Services® (GPS)

Take the guesswork out of investing with advisory services

Guided Portfolio Services is an optional advisory program offered through your employer-sponsored retirement plan.

Simple set-up

A guided enrollment experience helps you assess your needs and set risk preferences to align with goals

Expert advice

Morningstar Management LLC provides third-party investment recommendation

Professional portfolio management

Your portfolio is evaluated for adjustments quarterly in response to market trends

You decide how you want your money managed.

GPS offers two approaches to help you achieve your retirement goals. Both approaches deliver objective investment advice, including how much to save, which investments to choose and how much to invest in each.

DIY with expert advice.

Portfolio Advisor

The option for those who want to monitor and manage their investment portfolios themselves, but still value some expert advice along the way.

There is no charge for this service.

Manage it for me.

Portfolio Manager

The fee-based managed account option that automatically implements the investment advice, provides ongoing portfolio monitoring and asset rebalancing, and updates your advice and retirement income forecast annually. It doesn't get much easier.

Service	Portfolio Advisor	Portfolio Manager
Projection of annual retirement income based on your unique financial circumstances	●	●
Recommended savings rate and retirement age	●	●
Comprehensive portfolio construction, including asset allocation and investment selection	●	●
Monitoring of investment option lineup	●	●
Ongoing portfolio optimization	●	●
Access to services via telephone and internet	●	●
Access to services via a financial professional		●
Automatic implementation of investment advice		●
Ongoing portfolio monitoring and asset rebalancing		●
Quarterly advice statement		●
Automatic annual review and update of retirement income projection and advice		●

Let GPS help answer your investment questions

Am I on track?

GPS assesses your retirement readiness to identify whether you are on track for retirement or if there are potential gaps.

How much do I need to invest?

GPS recommends a personalized savings rate investment and navigates you to an online process to easily take action.

What kind of investments do I need?

GPS considers your unique overall retirement portfolio (including other assets, pensions, Social Security, future savings, etc.), as well as your responses to a short risk preference questionnaire, and recommends an appropriate asset class mix.

What should I invest in?

Using your recommended asset class mix, GPS recommends specific investments and how much to invest in each, and provides adjustments based on periodic evaluations of how those investments behave.

Can someone else manage it for me?

With Portfolio Manager, GPS automatically implements the investment advice, periodically rebalances the account, regenerates the advice annually, and incorporates any changes to the advice. With Portfolio Advisor, you receive the same advice — but it is up to you to implement the advice and manage your account to that advice on an ongoing basis.

With GPS, now you can enjoy the benefits of a cost-effective advice and asset management offering, overseen and implemented by industry experts.

GPS is an optional service offered through VALIC Financial Advisors, Inc. and is available for an additional fee.

Action is everything

Consider the benefits GPS can offer and help turn retirement dreams into reality. Login to your account today to enroll or contact your financial professional.

corebridgefinancial.com/retirementservices 1.888.569.7055

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Securities and investment advisory services offered through VALIC Financial Advisors, Inc., member FINRA, SIPC and an SEC-registered investment adviser.

VALIC Retirement Services Company provides retirement plan recordkeeping and related services and is the transfer agent for certain affiliated variable investment options.

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